



INDIA



KAVITA'S AE SHOP IS IMPROVING LIFE FOR HER FAMILY AND FOR LOCAL FARMERS

KAVITA KISHOR PATIL FEMALE AGRI-ENTREPRENEUR

Kavita Kishor Patil is a pioneer in the male-dominated world of farming in India and at the forefront of improving agriculture and farmers' livelihoods in her community.

In the two years since Kavita joined Syngenta Foundation India's (SFI) Agro-Entrepreneur (AE) programme she has seen her community in India's western Maharashtra state develop through improved agriculture. Her family's income has also increased, and she herself has become an employer as her business has grown.

The AE programme is part of SFI's approach to creating value for farmers and helping modernize agriculture and the food system. Young people are trained to provide crop advice, sell farm inputs and link smallholders to markets. Kavita's shop sells farm inputs such as seeds, fertilizers and pesticides to some 215 local farmers. They know they can buy quality products there, as well as access advice and information on both growing and marketing their crops.

Another vital element of the AE's role is providing access to agricultural credit, which is frequently a major obstacle for small farmers. SFI has partnered with IDBI Bank, which provides loans for farmers that are facilitated by the AE from initial application to repayment. Known as the Kisan Credit Card, farmers receive loans made up of 80 per cent credit that must be spent at the AE's shop, with the 20 per cent balance in cash. This system ensures good use of the credit, generates income for the AE and keeps IDBI in close contact with its rural customers.

Kavita is helping to trial a tablet-based enterprise resource planning tool for tracking her clients' loans and purchases.

With her diploma in agriculture, and the fact that her family already owned a small stationary and general store, Kavita was already well-known in the community. This familiarity has helped build trust among local farmers that is central to the success of the AE programme. They know she can connect them to a dozer owner who can help them irrigate in times of water scarcity, and also introduce them to traders from Mumbai who will pay for their crops direct from the field.

The demands on Kavita's time as shopkeeper, farmer, AE and mother of two have become so great that she now employs someone to help her run the shops. She is using her increased income to invest in her businesses and in her children's education.