

INDIA



SUDARSHAN HOL AN ASPIRING AE WHO HAS TRAVELLED 300KM TO BE TRAINED BY RAVINDRA (LEFT)

RAVINDRA BENDA YOUNG AGRI-ENTREPRENEUR

Ravindra Benda used to commute three hours each way from his Maharashtra village to his job in Mumbai, but since the 26-year-old joined Syngenta Foundation India's (SFI) Agri Entrepreneur (AE) programme, he cycles a mere five kilometers to his agri-inputs shop.

Born into a smallholder family, Ravindra had always wanted to start his own agri-business. The AE programme has helped him fulfil his dream while also benefitting farmers in his area through superior farm inputs, advisory services, links to markets, and access to credit.

The AE programme trains local people to become a one-stop resource provider for the agricultural needs of small and marginal farmers. Each AE typically works with 200–300 farmers in a cluster of four or five villages. SFI trains AEs and provides local-language materials to help farmers understand what the AE can do for them.

Ravindra still works with his parents and his brother on the family farm where in the wet kharif season they grow paddy, and in the drier rabi season tomato, bitter gourd and onion. In the year since he opened his AE shop he has earned INR 10 lakhs, which supports his entire family as well as funding the purchase of the shop's inventory. Ravindra would like SFI offer AEs credit to buy these costly agri-inputs. Most of his customers pay cash and Ravindra helps them by providing small amounts of credit. He is eager to develop the credit side of his business by offering the Kisan Credit Card loan scheme offered by IDBI Bank. This scheme sees the AE offer farmers loans in the form of 80 per cent credit that must be spent in the AE shop, with 20 per cent in cash to meet additional farming needs. Ravindra is helping farmers open the savings accounts that are a prerequisite for the loans, and he assists them with the application process. He remains responsible for the loans and tracks his customers' purchases and repayments manually. He hopes to move this work to a faster digital platform in the near future.

Ravindra is a busy man. In addition to his growing AE business and his work on the family farm, he is studying part-time for a BSc in Agriculture and also training others to become AEs. His village cluster is viewed as an example of best practice in AE, and Ravindra's first 'pupil' travelled more than 300km to be trained.

Competition is stiff with five agri-input shops in the immediate area. Ravindra has gained competitive advantage and added value by providing information and advice to farmers and linking them to markets in Nasik, Mumbai and locally, and also by offering lower prices for high quality inputs. He has big plans for the future, aiming to reach more farmers and also to invest in new irrigation facilities and a greenhouse on the family farm.