



# Agripreneur

Helping Small Holder Farmers to  
Learn, Connect & Grow @Scale

syngenta foundation  
India

Globally over

**2.5 billion**

depend on agriculture for a living



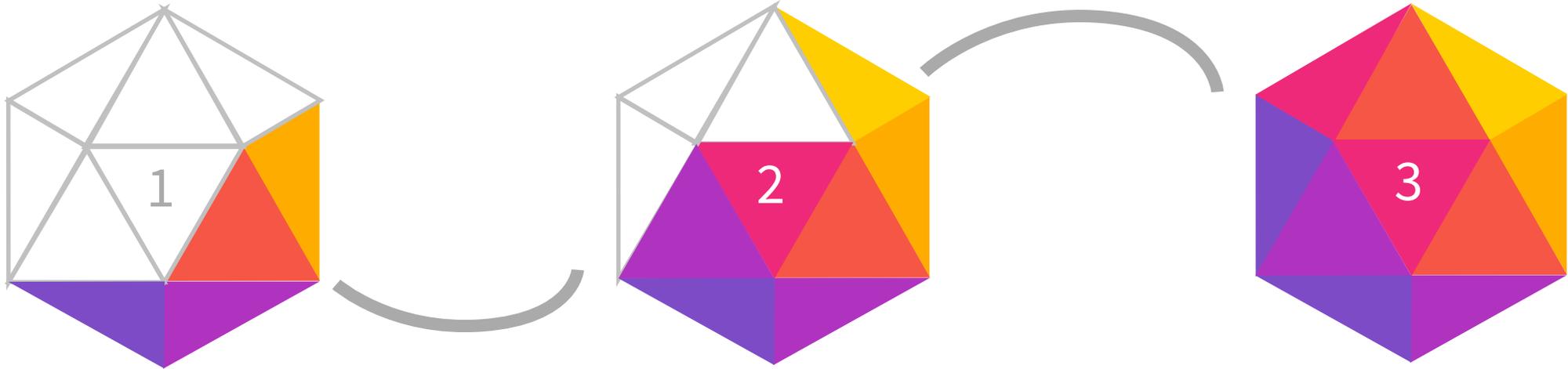
A photograph showing two people, likely smallholder farmers, working in a field. They are using tools to till the soil. The background features a blue sky with white clouds and green trees. The foreground shows rows of young green plants in a field of dark brown soil.

More than 90% of the 570 million farms in the world are run by Smallholder farmers who produce 70% of the World's food

- 
- A man wearing a white turban and a white shirt is standing in a field of dry, brown plants. He is looking towards the right. The background shows a cloudy sky and a few bare trees. The overall scene is arid and dry.
- Over 80% of Farmers in India are smallholder farmers & work on landholdings of less than 3 acres
  - Farmers have low/ no access to technology, limited access to resources (capital, skills, risk management) and limited capacity of marketing, storage and processing & so are restricted to subsistence farming
  - High cost of labor leads to dependence on family members for labor

Young farmers often resort to migration to urban areas for temporary employment

# Syngenta Foundation India: Evolution



**2005 - 2009**

## **Extension and New Technologies**

- Section 25 Company in 2005
- Extensive focus on extension and water conservation activities
- Introducing new technologies in remote tribal areas

**2009 - 2014**

## **Market Led Extension**

- Organizing farmers into small groups
- Facilitating agri inputs to farmers Collective marketing became a 'Norm'
- Key to success 'Last mile extension agents'

**2014 ONWARDS**

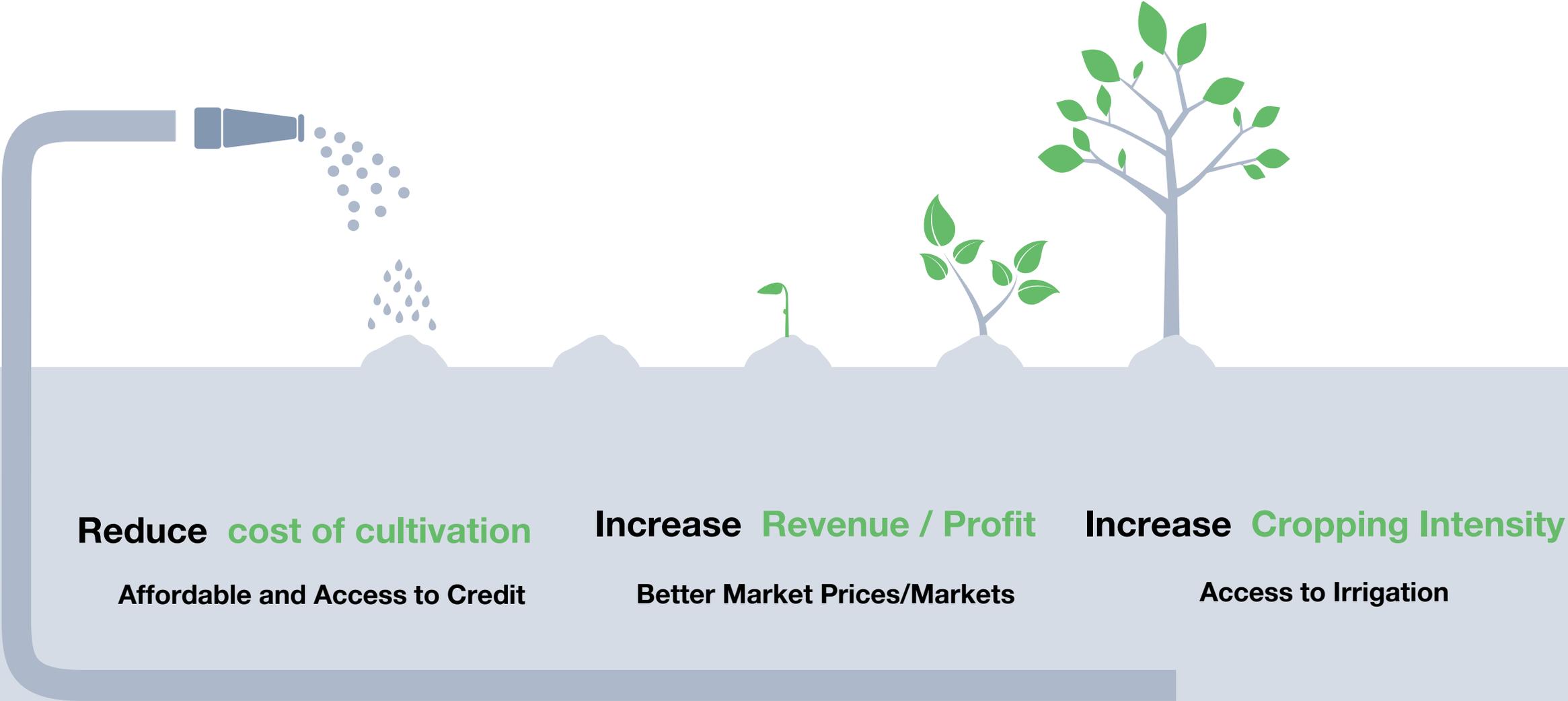
## **Business Models for Agri Development**

- Create value for farmers
- Experiment with scale
- Share insight, methods, know-how
- Position SFI for thought leadership roles
- Policy Work - Insurance

# Working towards Challenges faced by Smallholder Farmers



# Possible scenarios: Increase farmers' income



# SFI Agri Skills Development Initiative

1.

## SURYA (Skill Upgradation for Rural Youth in Agriculture)

- Field Agents
- Knowledge and Crop Advisory

Jobs in Agribusiness Companies

Progressive Farmers (additional income from goatry)

Salaries range from INR 8000 - 18000/month

Additional income from self farming - 50,000

2.

## Agri-Entrepreneurs (AEs)

- Range of agri services
- Range of businesses
- Sustainable way of providing agri services

All Services

Marketing Entrepreneurs

Water Entrepreneurs – Drip and Sprinkler

Farm Machinery Entrepreneurs

Credit Entrepreneurs

Mushroom Cultivation

Nurseries – Seedling Production

Seed Production Organizers

1 AE  
INR 2-4 Lakhs/annum

150-200 Farmers

INR 7000-9000 Additional Income for Each Farmer

# Agri Entrepreneurship (AE) program: Overview

AE - Farmer

Trust with Farmers



Village Level Service provider

1.5 to 2.0 Crore  
Micro Economy with  
approx. 200 Farmers/AE



Crop Advisory

Access to Quality AGRI INPUTS, Farm Machinery...



Access to Markets

Access to Credit & Insurance

AE Life Cycle



PARTNERS



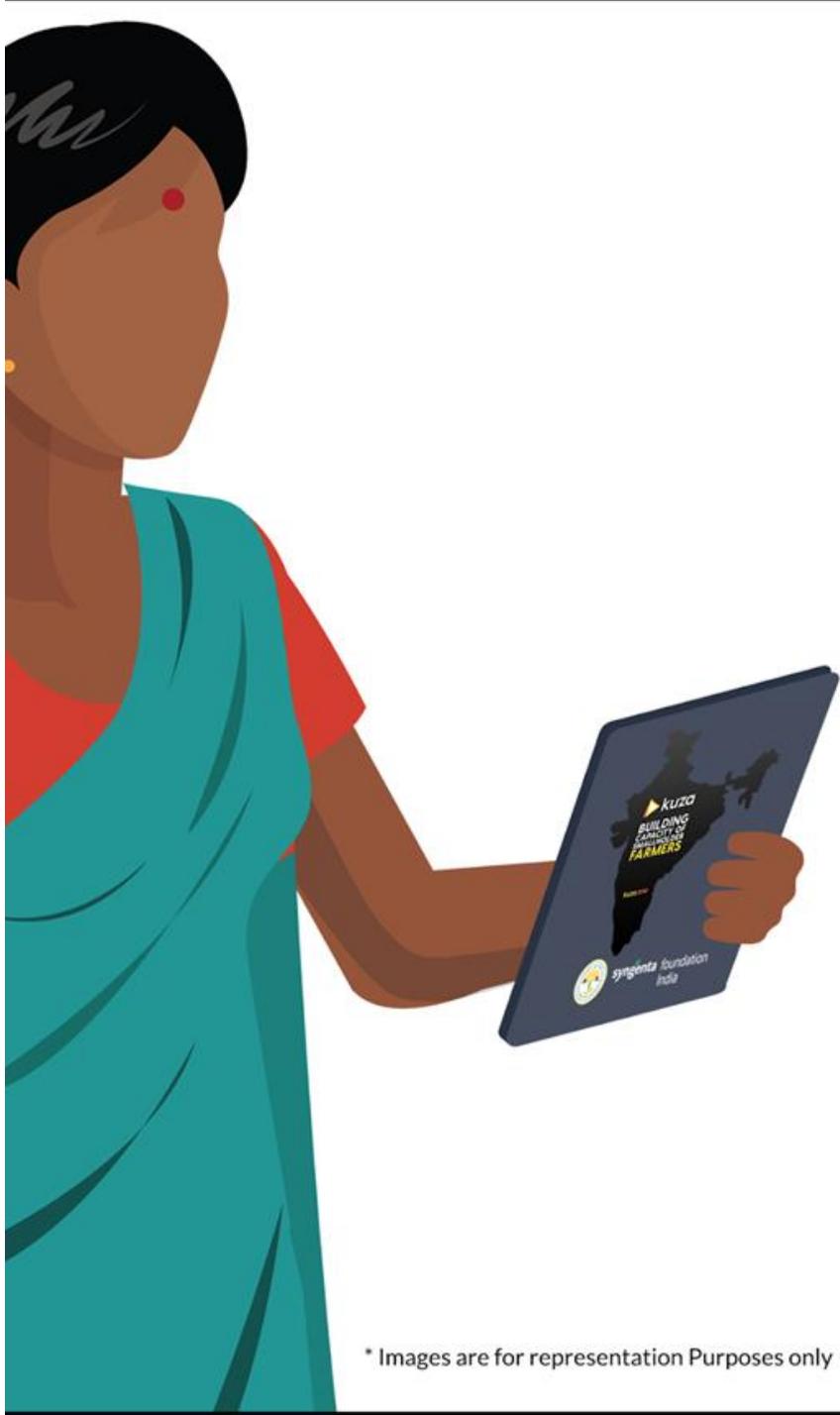
TATA TRUSTS



Umed



# Agri Entrepreneur



# ONE view

## Agripreneur

Register & manage a cohort of 200 smallholder farmers

Assist Farmers with their Crop planning

Provide Crop advisory, farm machinery hiring service, access to credit & access to markets

Facilitate access to quality inputs

Run hyperlocal campaigns

Does regular outreach to farmers

\* Images are for representation Purposes only



# Micro-Learning



Short & Crisp



Fun & Engaging



Easy To Apply



Mobile Friendly

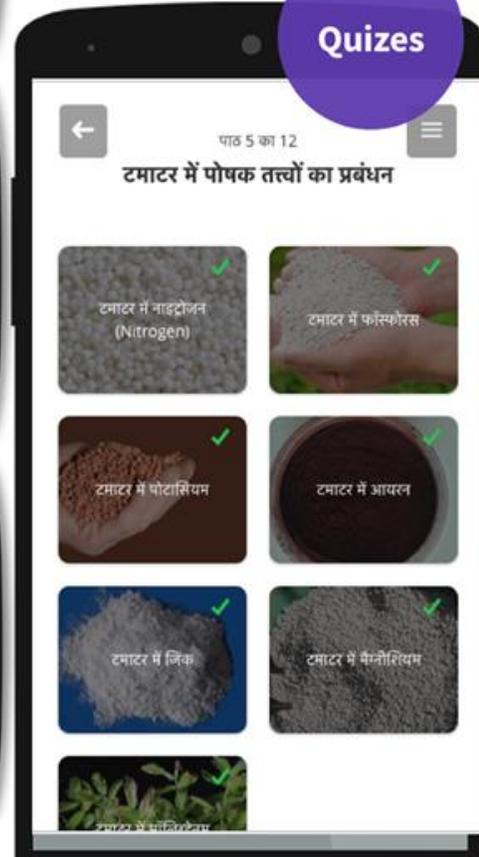
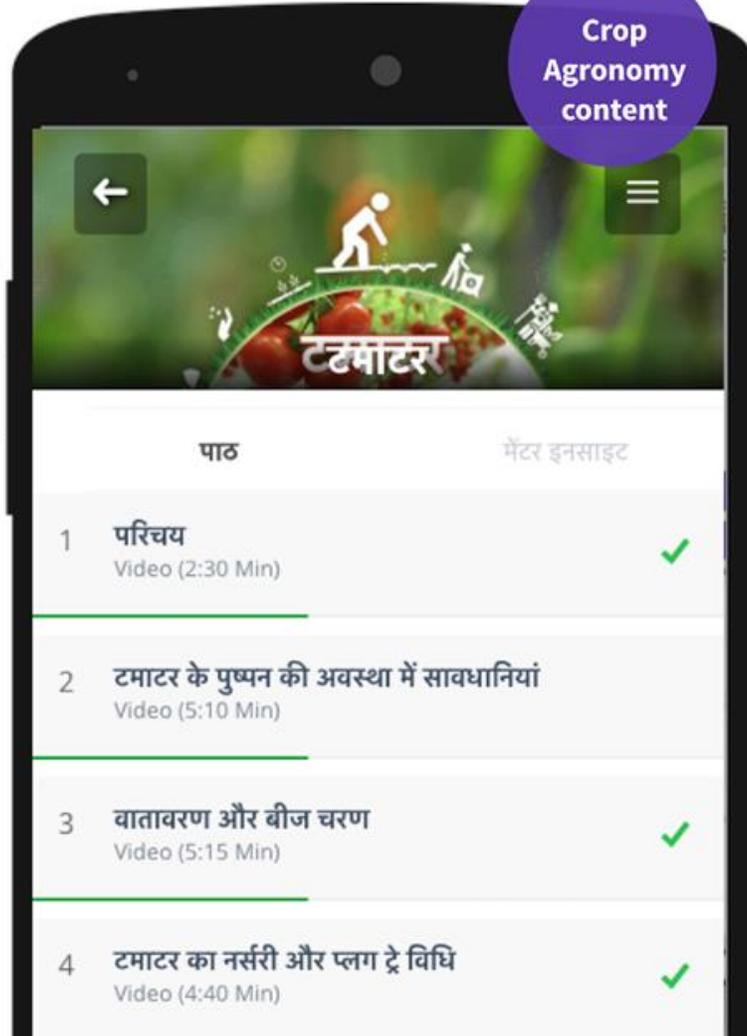
SFI and Kuza have produced micro learning content for crop agronomy in consultation with NIRD&PR and other industry experts and subject matter experts

Micro-learning content

Crop Agronomy content

Package of practice videos

Quizes





# Micro-Distribution



On The Move



In The Remote locations



On Your Own Terms



@your Own Convenience

SFI and Kuza bring together Kuza's proprietary micro-distribution toolkit which provides access to the multi sided AE Enterprise Platform and Micro Learning Content





Tomato

Potato

Onion

Maize

Cotton

Wheat

Paddy

Red gram

Nutrition Mngt.

Irrigation Mngt.

Weed Mngt.

Pest Mngt.

Disease Mngt.

Intercultural Practices

Harvesting

Post Harvest Mngt.

Land Preparation

Sowing

Crop planning



Crop Protection Content

Covering

Horticulture crops: 16 (Fruits and Vegetables)

Food Crops: 15 (Wheat, Maize, Rice, Millets, Pulses)

Plantation Crops: 4 (Coffee, Coconut, Tea, Rubber)\*

Cash Crops: 5 (Sugarcane, Tobacco, Cotton, Jute, Oilseeds)\*

\*work in progress

360°  
**Crop Life Cycle**  
micro learning content  
in 5 Indian Languages



360°  
**Crop**  
**Life**  
micro learning  
in 5 Languages

Telugu

Hindi

Oriya

Marathi

English



Vegetable Crops



Food Crops



Cash Crops



Plantation Crops

Tomato	Paddy	Cotton	Coconut*
Potato	Wheat	Chilli	Coffee*
Cluster bean	Soya bean	Sugarcane*	Tea*
Onion	Malze	Oil Seeds*	Rubber*
Okhra	Groundnut	Jute*	
Brinjal	Bengal gram		
Cabbage	Red gram		
Capsicum	Black gram		
Carrot	Green gram*		
Radish	Horse gram*		
Cauliflower	Sweet Corn*		
Ridge Gourd	Pigeon Pea*		
Sponge Gourd	Ragi*		
Cow Peas	Jowar*		
Water Melon	Bajra*		
Snake Gourd		*Content for these crops is work in progress	

 **kuza**  
**micro**  
 learning content  
 in **5** Languages

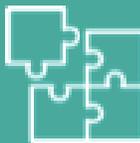
Telugu

Hindi

Oriya

Marathi

English

 Soft Skills	 Entrepreneurship	 Financial Literacy	 Digital Skills
Living a Meaningful life	Developing SMART Goals	Maintaining Daily Records	Making USSD payments
Reading Body language	Assessing Business Risk	Managing Physical Inventory	Making AEPS payments
Effective Google Search	Making Pricing Strategies	Maintain Cashflow & Credit	Using Credit & Debit cards
Effective use of Time	Writing a Business Plan	Managing Working Capital	Mobile Wallet Payments
Question your Thinking	Assessing Credit Risk of customers		
Keeping life Organized	Making Marketing Plan	Digital Payment: Best Practices	
Achieving Continuous Improvement		Digital Payments: Suraksha Awareness	
	Using a eCRM software	Managing Costs	
	Managing Aging Debtors		
	How to Improve Collections		
	Getting Repeat Business		
	Giving good Customer Service		
	Doing an Internal Audit		
	Understanding Profit & Loss		

# Summary of Agronomy Content

Basics of Agriculture

Crop Agronomy

Package of Practices

Crop Protection

Entrepreneurship

Personal Management

Financial Literacy & Inclusion

Digital Literacy

**05**  
Languages

**35**  
Vegetable &  
Field Crops

**06**  
Partners

**12**  
Archetypes of  
AgriPreneurs

**5000+**  
HD videos

Hindi

Telugu

Oriya

Kannada

Marathi



SERP

JEEVIKA

RABO

TATA TRUSTS

UMED

WORLD BANK

AGRI INPUTS

NURSERY

SMALL SCALE PROCESSING

SEED ORGANISER

SPRAYING SERVICES

DRYING SERVICES

SEED ORGANISER

GOATERY

DAIRY

POULTRY

PIGGERY

BEE KEEPING

Pest Mngt

Disease  
Mngt

Nutrient  
Mngt

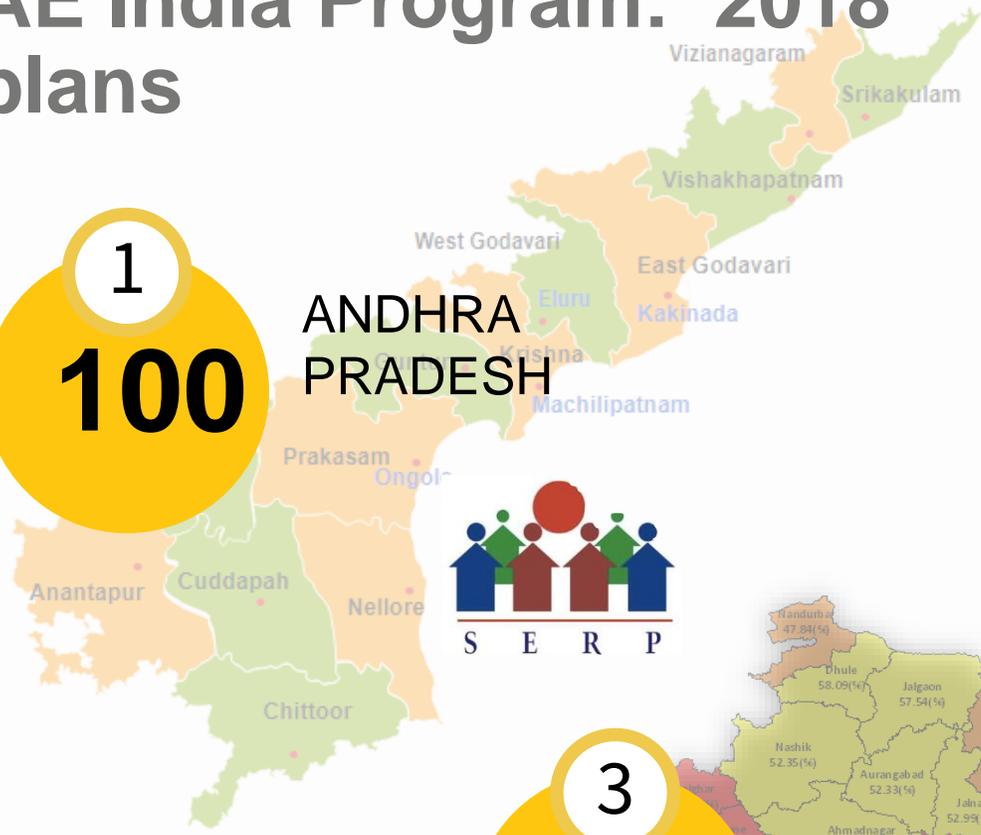
Crop  
Agronomy

Package of  
Practices

# AE India Program: 2018 plans

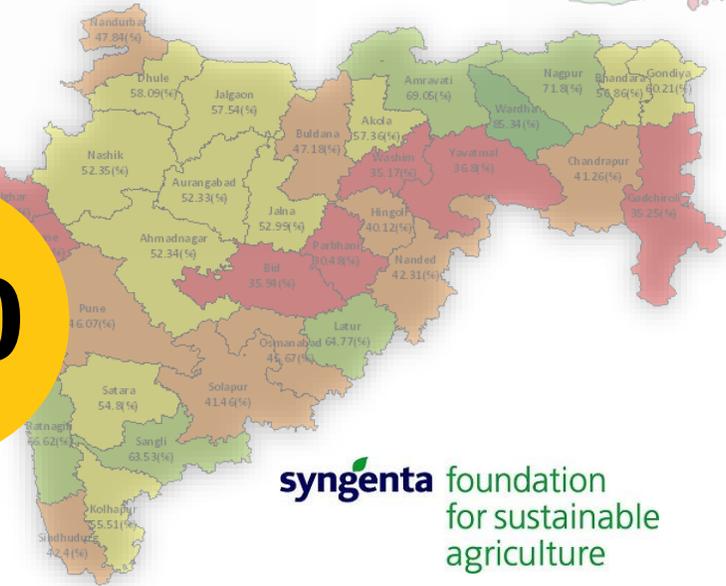
1  
**100**

ANDHRA  
PRADESH



3  
**200**

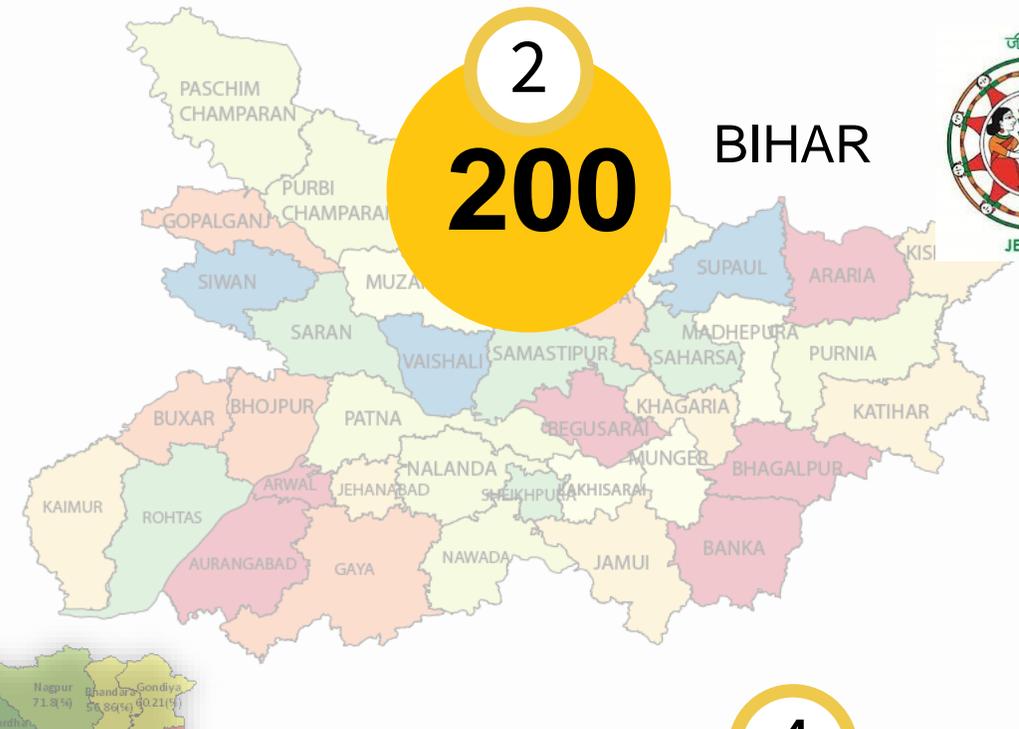
MAHARASTRA



syngenta foundation  
for sustainable  
agriculture

2  
**200**

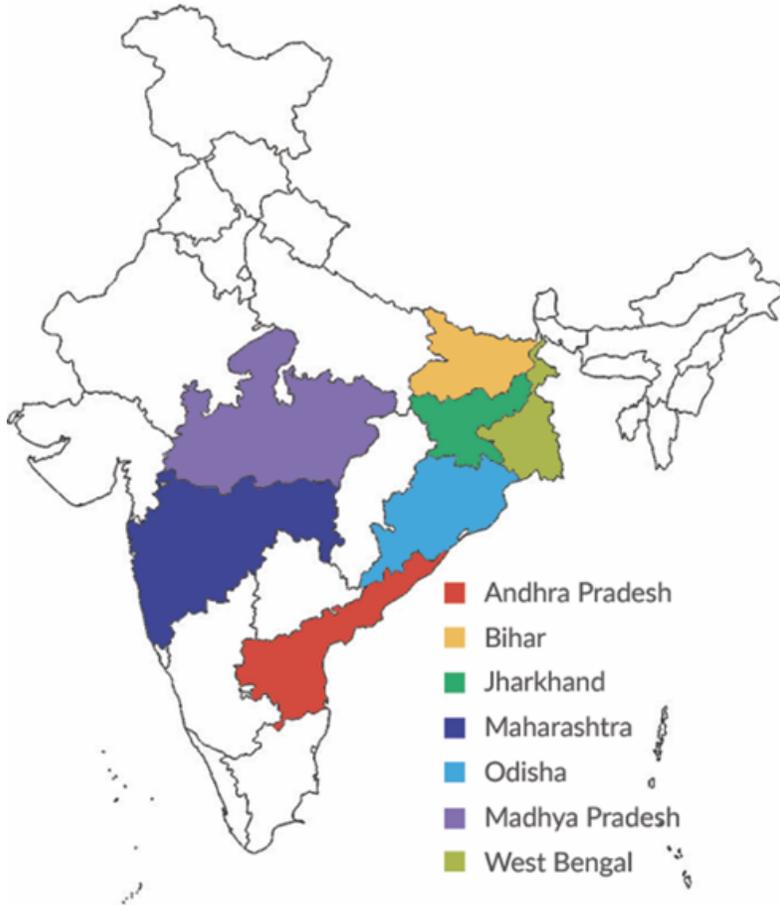
BIHAR



4  
**100**

ODISHA, JHARKHAND

# Current Status



**Active Agripreneurs**  
580 AEs/ **480 Digitally**

**Farmers Engaged**  
76,200 / **52,000 Digitally**

**# of States Covered**  
**07 / 06 Digitally**

**Average Income of Agripreneurs**  
**USD 2,857 by year 3**

**Delta income of farmer**  
**60-75% increase by year 3**

**# of Villages covered**  
**1,642 / 1,326 Digitally**

# Stories of Change



## The Challenge

“Our village faced a challenge of access to formal credit and input quality stores. After spending long hours in commute, farmers spent little time asking about the right products or precautions for using chemicals.” highlights Kavita Patil.

## Solution offered by Agripreneur

As an AE, Kavita brought both credit and quality inputs to her people. She facilitated agri credit of Rs.65.0 lac and now earns Rs.2.5 lac annually; three times more than her previous income.



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syngenta foundation  
India

 kuza

Thank  
You

**BACK UP SLIDES**

# Digital GotoMarket Kits



## Capacity Building

Blended learning (Digital + In-Person):

- Agri content in micro learning format
- Soft & Business Skills content
- Expert Guides
- Performance Support Tools for AEs & farmers



## Multi Sided Platform

Multi Sided Digital Platform to:  
Engage Agri Entrepreneurs Engage Smallholder Farmers

- Assist AE to run day-to-day operations
- On-demand, In-context learning for AE
- Mentoring & Support to AE



## Community Outreach

Portable Digital Kits to:

- Sensitize Stakeholders
- Register Farmers, Conduct Surveys, run Campaigns, Promotions, Social messages
- Capacity Building of Farmers
- Provide On-ground Support
- Sentiment Analysis & voice of farmers + Feedback Loop
- Aggregate demand for inputs, farm machinery services, market, credit access etc.,



## Insights & Intelligence

Stakeholder wise reporting providing:

- Farmer Insights
- Geo-mapping
- Trends & Patterns
- Monitoring & Evaluation
- Stakeholder Reporting

# AE IT Platform - Portable Digital Kit

Taking **learning and Knowledge to the farmers** in their **neighborhood** by Agri Entrepreneurs (AEs)



Portable Digital Kits to

- Sensitize Stakeholders
- Register Farmers
- Capacity Building
- Provide On-ground Support
- **Continuous Engagement with farmers**
- **Trainees learning outcomes**
- Run Campaigns & Surveys
- Collect Incremental Data





AAJEEVIKA



**Huge Demand for AEs**  
(Public Sector, Private Sector, NGOs,  
International Agencies)



Agrow Book



# Stories of Change



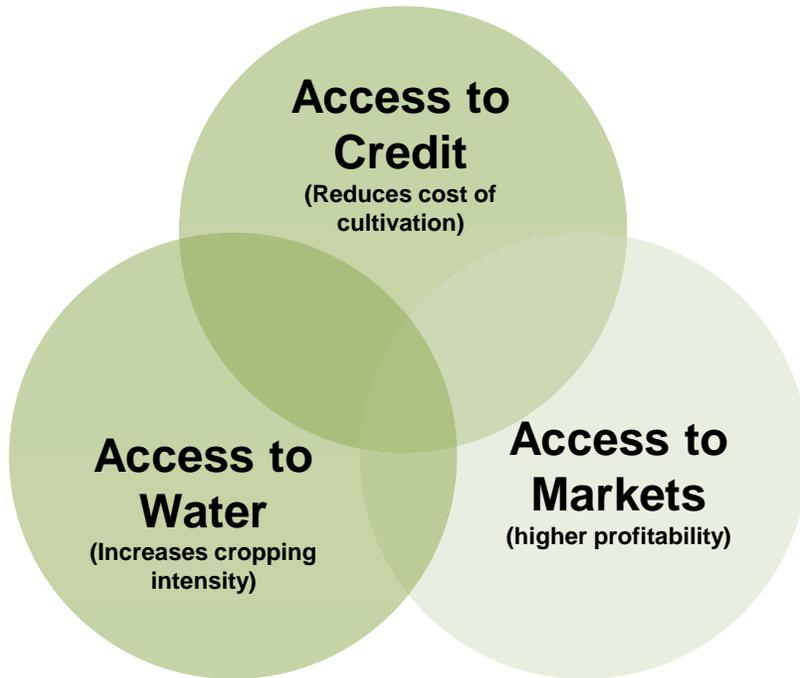
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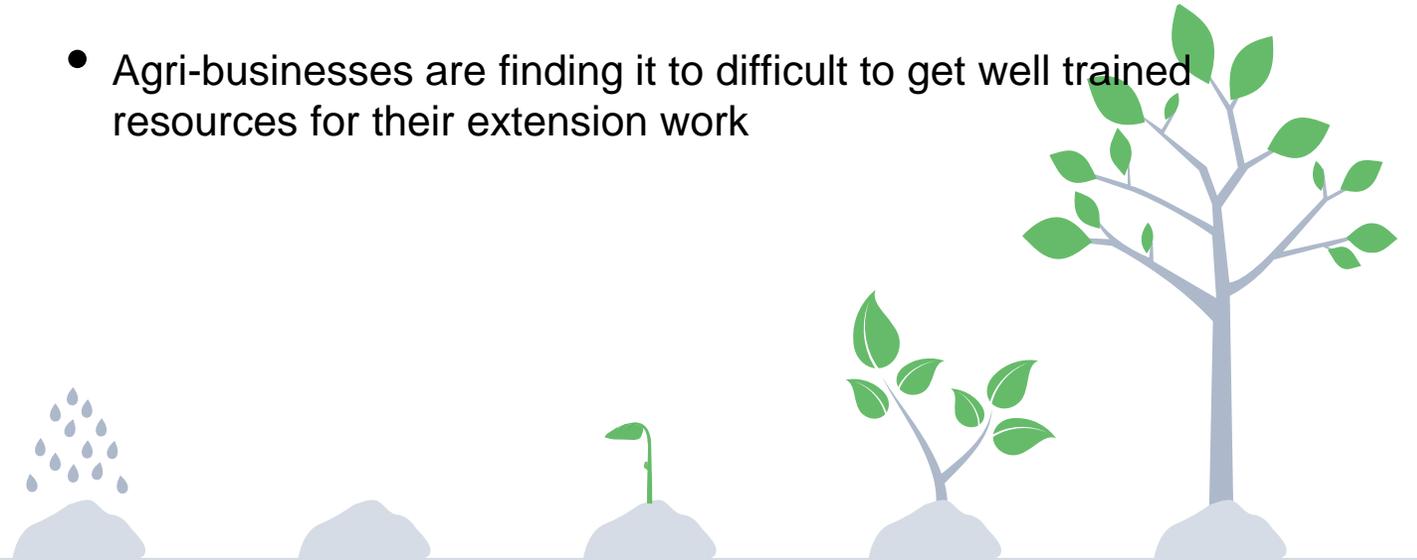
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# Last Mile Delivery is the Key



Even if we find right solutions for credit, water and markets, who will deliver them to farmers

- Skilled Human Resources
- Sustainable model for providing agriculture services is to develop village level Agricultural Entrepreneurs (AE)
- Agri-businesses are finding it to difficult to get well trained resources for their extension work

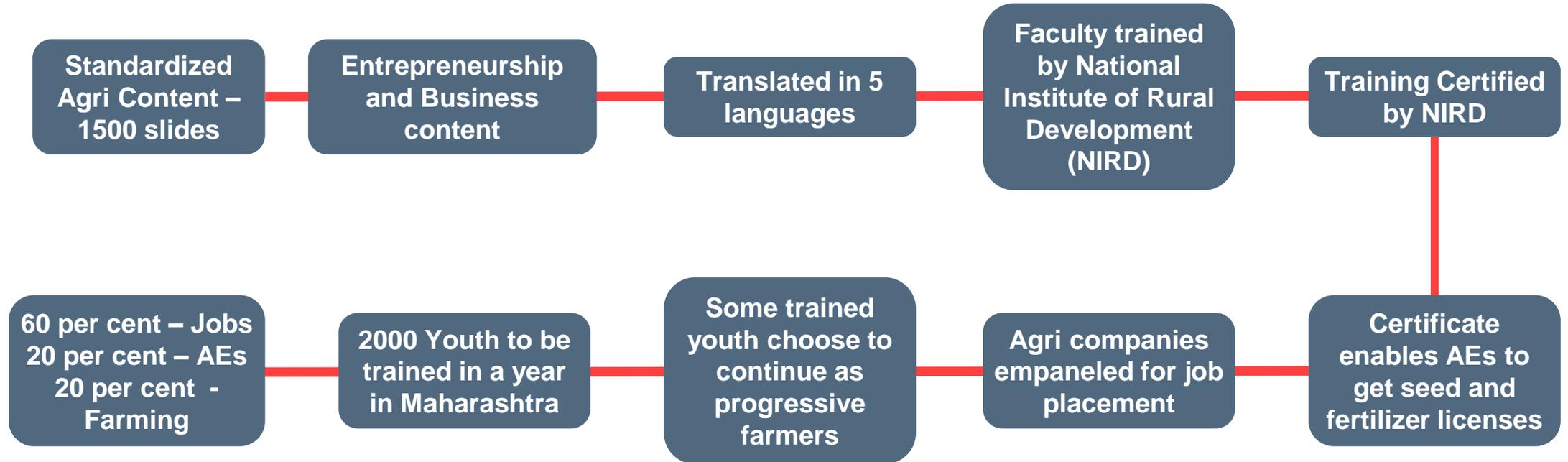


# Agriculture Technology Assistants (ATAs) Training

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- 30-45 Days Residential Training Program
- Focus on local crops (usually 3-4 dominant crops)
- Good mix of theory and practical knowledge
- Class 12 + ATA training rural youth are outperforming BSc Agri students in job placement
- Partnered with 2 agriculture colleges to impart 45 day ATA training to final year BSc students and then getting the placed in jobs

# Ecosystem for Agri Skills Development



# SFI Training Centers\*

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**Pune**

- Training Center and
- Center for Excellence in Agriculture

**Maharashtra**

- Jawhar, Palghar District
- Nanded
- Ahmednagar

**Jharkhand**

- Training Center
- Center for Excellence in Agriculture

**Odisha**

- Kalahandi

**Telangana**

- Hyderabad
- Capacity to train 250/month

\* Total training capacity of all training centers is close to 5000 /year

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## Agri-Entrepreneur Model (Creating Impact at Scale)

# AE Program: Learnings from phase 1 | 2014-17



## Scalable

- 500 AEs
- 50,000 farmers
- SOPs developed for the entire AE model
- **Technology is pivotal for Scale & Eco-system play**



## Screening & Selection of AEs is Critical

- Mobilization of right rural youth
- **Identifying DNA of entrepreneurship**
- Assessing the Commitment



## Credit is a Game Changer

- **Simplified processes for credit facilitation**
- Interest rate is not a differentiator
- Credit drives AE business and makes AE sustainable
- Need for Multiple Players



## Leverage the Market Players

- SFI launching AEs in project mode will have limited scale
- Develop partnerships with agribusinesses
- **Need to align with procurement companies**

AE Program (AE 2.0): Launching 5,000 AEs/ 1.0 million farmers



Thank  
You