



# THE AGRI- ENTREPRENEUR GROWTH FOUNDATION

ANNUAL REPORT 2022-23









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# Message from Chief Operating Officer

Dear friends and colleagues,

We are delighted to present the annual report of Agri-Entrepreneur Growth Foundation (AEGF) for the fiscal year 2022-23. This report showcases the remarkable accomplishments we have achieved during this period. Our proudest moment was the successful training of 10,000 Agri-Entrepreneurs (AEs), a milestone that we celebrated with great joy. These 10,000 AEs represent 10,000 farming clusters, marking significant progress towards our vision of increasing smallholder farmers income through the AE network.

Despite the ongoing impact of the COVID-19 pandemic, we persevered and trained a record-breaking number of 7,052 AEs in the comfort of their homes, thanks to the incorporation of digital tools in our programme. By the end of March '23, the AEGF family had grown to include 14,582 AEs. This means that we trained nearly 50% of our current strength in just one year. The meetings conducted by our AEs have already reached a record-breaking 430,000+ farmers across 17000+ villages.

As AEGF's on-ground and online presence continues to expand, we must acknowledge the significant progress we have made since our establishment in 2019, with the support of Syngenta Foundation India and Tata Trusts. AEGF has always embraced a decentralized approach to empower rural youth and transform them into Agri-Entrepreneurs (AEs) in rural areas. Not only have many of our AEs been recognized and awarded

for their efforts in accelerating local agricultural development, but AEGF has also received recognition for its achievements.

All of these accomplishments would not have been possible without the support of our valuable partners, including agribusinesses, governments, innovative start-ups, NGOs, and many others across India. We extend our sincere gratitude to all our stakeholders for their unwavering support and belief in our work. In the coming year, we are confident that we will train many more AEs and continue our journey together, making a positive difference in the lives of farmers and transforming the agricultural landscape of our country.

On behalf of the entire team at Agri-Entrepreneur Growth Foundation, I express my heartfelt gratitude to all our stakeholders. Let us continue this journey together, creating a meaningful impact in the lives of farmers and bringing about a positive transformation in the agricultural sector of our nation.

Warm regards,



**Pankaj Sukhla**

Chief Operating Officer  
AEGF





# Executive Summary

The Agri-Entrepreneur Growth Foundation (AEGF) was launched in 2019 with the vision to create wealth for resource-poor small-holder farmers in India through innovation, sustainable agriculture, and connecting them to value chains. AEGF is now currently in its fourth year of operations and this report highlights the achievements, new ventures and activities completed during the period April 2022-March 2023.

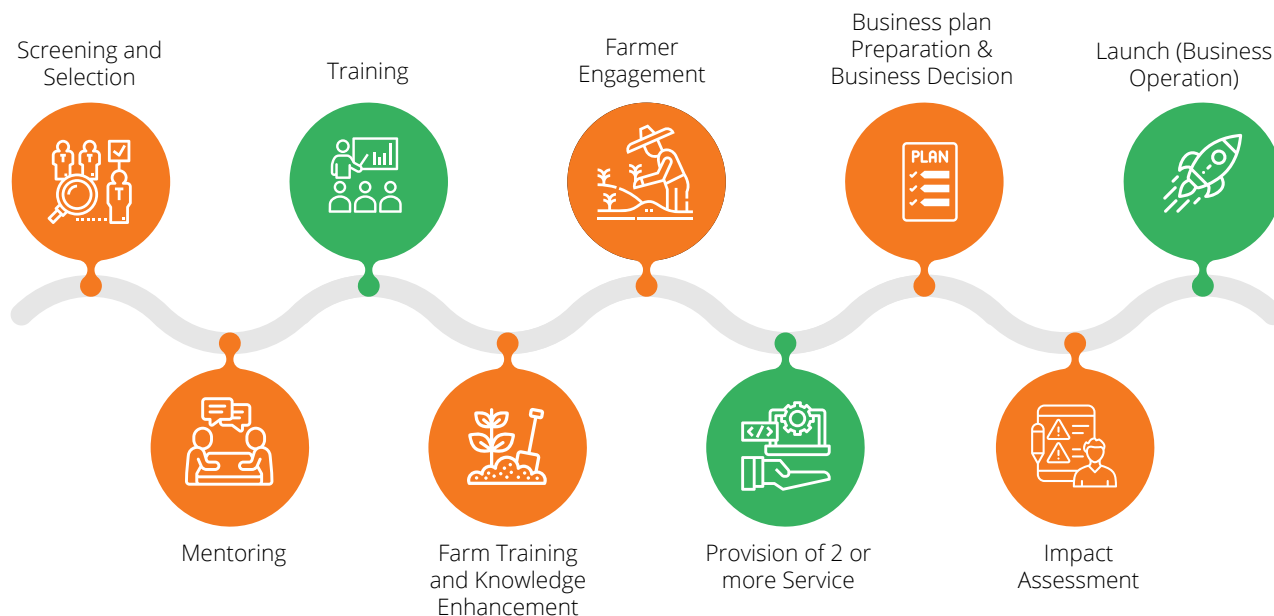
Small and marginal farmers with less than 2 hectares of land account for more than 86% of India's farmers. However, their contribution to the sector accounts for only 47% of the total cultivated area. Although agriculture accounts for nearly 20% of the nation's Gross Domestic Product (GDP), 68.5% of the total 146 million hectares of land

belongs to these small and marginal farmers with less than 1 hectare.

The Agri-Entrepreneur (AE) model was conceived to develop and anchor self-sustaining Agri-Entrepreneurs (AEs) who can provide crucial agricultural services to such small holder farmers (SHFs). These AEs provide a wide range of services at the grassroots level such as crop advisory, agricultural inputs, credit lines, financial literacy, market linkages etc.. The Agri-Entrepreneur Growth Foundation (AEGF) was launched in 2019 through a collaboration between Syngenta Foundation India (SFI), Tata Trusts, and IDH. AEGF is a non-profit registered under Section 8 of the Companies Act and it enhances the capacity of rural youth to become self-sustaining Agri-Entrepreneurs.



Figure 1: AE Lifecycle



AEGF started its operations in January 2020, adopting a decentralized approach towards the socio-economic development of the Indian agricultural sector by adopting capacity building, training, and skill development programs. Along with the foundation's primary aim to significantly increase farmer incomes, it also creates sustainable livelihoods for rural youth. The program selects such candidates to go through a 45-day training program to develop a network of AE who can fulfil the requirements of 150-200 SHFs, or roughly a cluster of 2-3 villages or blocks. The

training is accredited by CCS National Institute of Agricultural Marketing (NIAM). AEGF has also been certified as one of the best workspaces in India by the Great Place to Work Institute® in 2021. As per a 2020 report by Omnivore on 'The Future of Indian Agriculture and Food Systems,' the Agri-Entrepreneur program is labelled as one of the largest privately led initiatives to train rural entrepreneurs in India. This report highlights the operations completed by AEGF from April 2022 to March 2023.

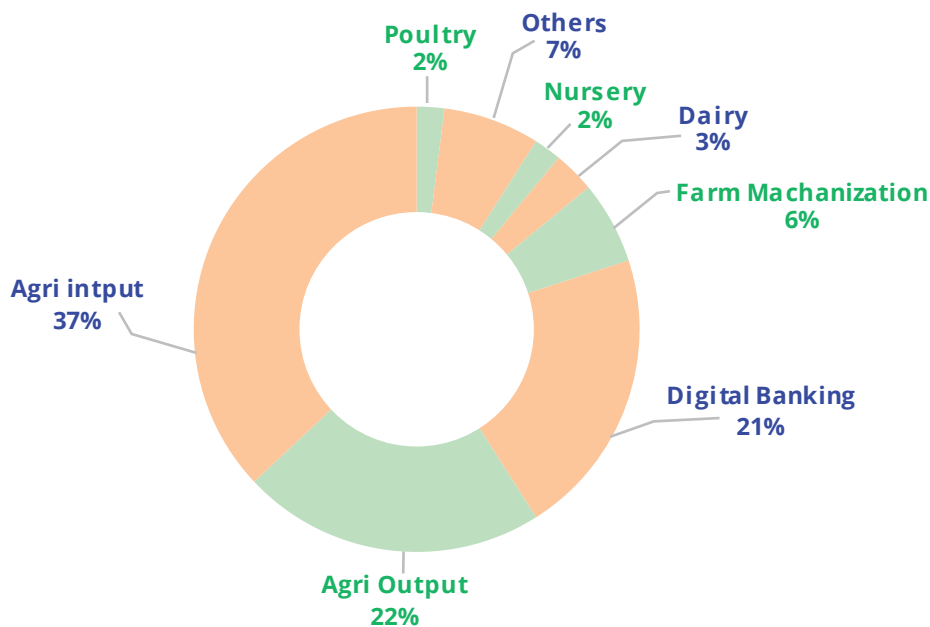


# Introduction

AEGF envisions developing 100,000 AEs over the next five years, and helping 20 million SHFs across India. The initiative aims for two outcomes – first, an increase in smallholder farmer incomes (agricultural development) by providing last mile delivery of awareness, products, and services, and a concomitant creation of sustainable livelihood opportunities for rural youth. At the end of March 2023, there are a total of 14,582 trained AE across 18 states extending support to 11,37,000+ farmers across India and help them manage 2,378,678 acres of land.

AEGF has also continued to implement interventions such as regenerative agriculture, solar powered irrigation, biofortified crops, and direct seeding of rice (DSR) with its partners, namely The Nature Conservancy (TNC), Samunnati, International Fertilizer Development Center (IFDC), Corteva, GAIN, Harvest Plus and Bill & Melinda Gates Foundation, which will be instrumental in training new AEs in the coming years and helping 100,000 farmers reduce their carbon footprint.

Figure 2: Graph of the most popular agri-allied archetypes chosen by our AEs.







## AE Programme Strategy

The Agri-Entrepreneurship model aims to address critical challenges in the agricultural sector, by promoting entrepreneurship within the agricultural domain. This model seeks to enhance productivity, create economic opportunities, and drive sustainable development in rural communities.

The core objectives of the Agri-Entrepreneurship Programme focus on the following aspects.

- **Gender equality:** Bringing youths potential to agriculture through women empowerment is the core focus and AEGF has strengthened the contribution to enhance the women's capability in entrepreneurship and building the farming ecosystem through them. From 19% in 2020 to 33% in 2023 March, AEGF has significantly improved the reach to women AEs and farmers.
- **Climate Smart Agriculture:** Changing environmental conditions are raising the question of agriculture sustainability, productivity and crops resistance to pest and diseases. With the effective yet affordable crop cultivation practices AEGF is trying to aware the small holder farmers on adopting the climate assertive cultivation farming practices. Major crops like Sugarcane, Cotton and Paddy are considered for the climate smart resilient interventions.



- **Economic Empowerment:** Facilitating the transition of farmers from subsistence agriculture to agri-entrepreneurship, enabling them to generate higher incomes and improve their livelihoods.
- **Innovation and Technology Adoption:** Encouraging the integration of modern technologies and innovative practices such as Climate Smart Agriculture leading to increased productivity, efficient resource utilization, and reduced environmental impact.
- **Youth Engagement:** Attracting the younger generation to the agricultural sector by presenting it as a viable and attractive career option through entrepreneurial opportunities.
- **Market Access:** Enabling Agri-Entrepreneurs to access larger markets, both locally and internationally, by promoting value addition, product diversification, and supply chain development.
- **Sustainability:** Emphasizing sustainable practices, resource conservation, and climate resilience in agri-entrepreneurial ventures to ensure long-term viability.
- **Capacity Building:** Training and workshops involving classroom training and demonstration on entrepreneurship, good agricultural practices, climate smart agriculture, emerging technology & farming techniques, financial management,

and marketing strategies to aspiring agri-entrepreneurs.

- **Incubation and Mentorship Support:** Guidance to newly certified Agri-Entrepreneurs to develop their business plans and establish linkages with market, credit institutions.
- **Technology Dissemination:** Reviewing and promoting adoption of technological practices suited to local conditions and demonstration for adoption.
- **Access to Finance:** Forging partnerships with financial institutions to provide tailored financial products, microloans to AEs for start-up and expansion.
- **Market Linkages:** Creating networks connecting AE with wholesalers, retailers, and export markets, facilitating the flow of products and ensuring fair pricing.

The implementation approach adopts a multi-faceted approach to facilitate the youth on their transformative journey in ushering in economic empowerment for themselves and the farming community. The overall functioning of the AE programme addresses eight Sustainable Development Goals (SDGs). This network addresses the key issues of the Indian farmer, such as access to high-quality inputs, regenerative agriculture know-how, irrigation services, digital literacy, financial solutions, good agriculture practice,





thus positively impacting yield and income of the small-holder farmers. The AE programme thereby serves the twin purposes of enhancing the income levels of smallholder farmers along with providing livelihood opportunities to local rural youth. Along with enhancing farm production, the AEs through their advisory inputs facilitate income diversification through other small businesses such as dairy, poultry, and vermicomposting. This

programme therefore while addressing the core concept of livelihood enhancement and security also has positive externalities such as achieving gender equity, inclusive social development, climate resilience and improved health, nutrition and education outcomes for farming community households.

Figure 3: Popular agri-allied archetypes offered by the AEGF AEs



Agri Input



Market Linkage



Credit & insurance



Poultry



Processing



Farm Mechanization



Nursery Business



Digital Banking



Vermi Compost



Spraying Services



Mushroom Cultivation



Apiculture



Milk Collection Centre



Table 1: Transactions generated through business archetypes

Locations	AE	Farmers Served	Acreage
Andhra Pradesh & Telangana	590	38,844	1,18,119
Assam & West Bengal	355	23,540	1,01,450
Bihar	2,946	3,33,241	3,29,153
Jharkhand	424	36,152	94,212
Karnataka & Tamil Nadu	180	10,436	33,321
Maharashtra	3,162	2,11,293	4,76,303
Madhya Pradesh	1,271	1,25,765	6,04,299
Odisha	480	44,233	69,972
Punjab	1,961	99,996	19,621
Rajasthan	250	8,320	33,303
Uttar Pradesh	845	77,810	1,02,400
Others	2,118	1,27,393	3,96,525
<b>TOTAL</b>	<b>14,582</b>	<b>11,37,023</b>	<b>23,78,678</b>





# AE Programme Evolution

As part of the Agri-Entrepreneur (AE) training program, rural youths (minimum 10th grade pass out with agriculture background) are trained through a hybrid approach combining classroom as well as online training. We follow a training curriculum that provides a judicious mix of crop knowledge, basic aspects of agri-business management and soft skills. These AEs currently offer 21 different kinds of agri-allied services, and 14,582 of them are conducting Farmer's Meetings (FM) for the same. They operate under a revenue-

based and market-linked model, so that the services they provide allow them to earn a fair income through commissions or other modes. During 2022-23, new archetypes such as floriculture; vegetable and fruit cultivation; protected environment nurseries; dairy, fishery and poultry farming; milk collection centres, custom hiring centres and vermicomposting were introduced alongside popular ones like seeds, pesticides, fertilizers, collective marketing, and food processing.

Figure 4: Current project locations and AE strength in the last 3 years.

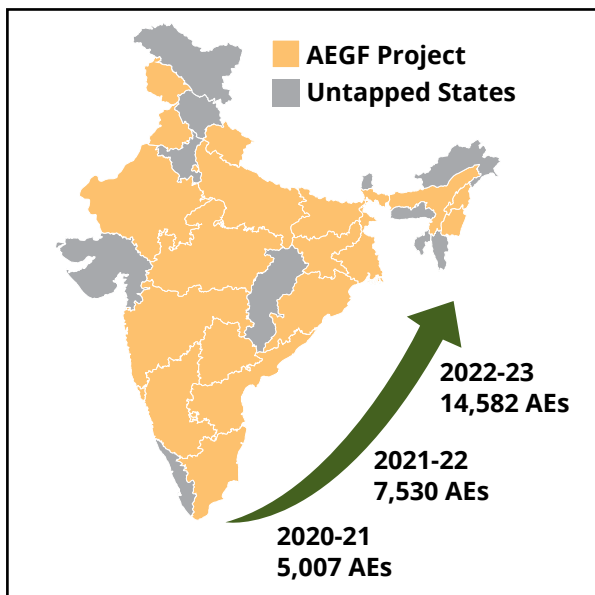


Figure 5: The 4 core Agri-Entrepreneur (AE) duties.





Table 2: Transactions generated through business archetypes

S. No	Service	Total Transactions (Inr)
1	Agri-Inputs	244.58 cr.
2	Agri-Outputs	145.05 cr.
3	Digital Banking	145.09 cr.
4	Farm Mechanization	36.67 cr.
5	Nursery	10.91 cr.
6	Dairy	18.37 cr.
7	Poultry	11.31 cr.
8	Credit & Insurance	1.46 cr.
9	Others	46.80 cr.
	<b>Total</b>	<b>660.24 cr.</b>





# AE Programme Dashboard

Table 3 : Ongoing and Completed Projects during 2022-2023

Sr. No.	Project Scope	Donor	States
1	Develop 517 farm machinery AE in UP & MP*	Corteva	Uttar Pradesh & Madhya Pradesh
2	Implementing DSR in identified geographies of Punjab and Haryana through the AE program*	Corteva	Punjab & Haryana
3	Farmer Credit portfolio enhancement*	SWISS RE Foundation	Pan India
4	Development of 10,000 Women Agri Entrepreneurs in Bihar and MP*	Bill & Melinda Gates Foundation	Bihar & Madhya Pradesh
5	Multicommodity intervention through AE program*	IDH	Assam
6	Test and validate climate smart agriculture technologies in Maharashtra*	Environment Defense Fund	Maharashtra



Sr. No.	Project Scope	Donor	States
7	Commercialization of biofortified Iron Pearl Millet and Zinc Wheat : Marketing*	Global Alliance for Improved Nutrition	Rajasthan, Uttar Pradesh & Maharashtra
8	Develop 150 Entrepreneurs in Punjab to promote PRANA (Promotion of Regenerative Agriculture and No-Burn Agriculture)*	The Nature Conservancy	Punjab
9	Small Tea Growers Sustainability Platform through AE model-Phase 1*	IDH	Assam
10	Commercialization of biofortified Iron Pearl Millet and Zinc Wheat : Production*	Harvest Plus	Rajasthan, Uttar Pradesh & Maharashtra
11	Set-up 76 solar irrigation projects and capacity build farmers on solar irrigation	FICCI	Odisha, Jharkhand & Assam
12	Improving Farmers' Income through Agri Entrepreneurs: Pilot of 150 Aes	Samunnati	Madhya Pradesh & Maharashtra

\* Technical partner Syngenta Foundation India (SFI)



# New Partnerships during 2022-23

Table 4 : New Partnerships during 2022-23

Sr. No.	Project Scope	Donor
1	Creation of 600 Accelerating Farmer Income Enhancement Champions in 3 districts of Telangana*	International Fertilizer Development Corporation
2	Creation of 1850 Agri Entrepreneurs to support 92,000 Small Holder Farmers	Axis Bank Foundation
3	Small Tea Growers Sustainability Platform through AE model-Phase 2*	IDH
4	Promotion of Regenerative Agriculture and No-burn Agriculture: 4000 Aes*	The Nature Conservancy
5	Development of Modern Climate Smart Agriculture Village*	NABARD

\* Technical partner Syngenta Foundation India (SFI)





Figure 6: Our partners





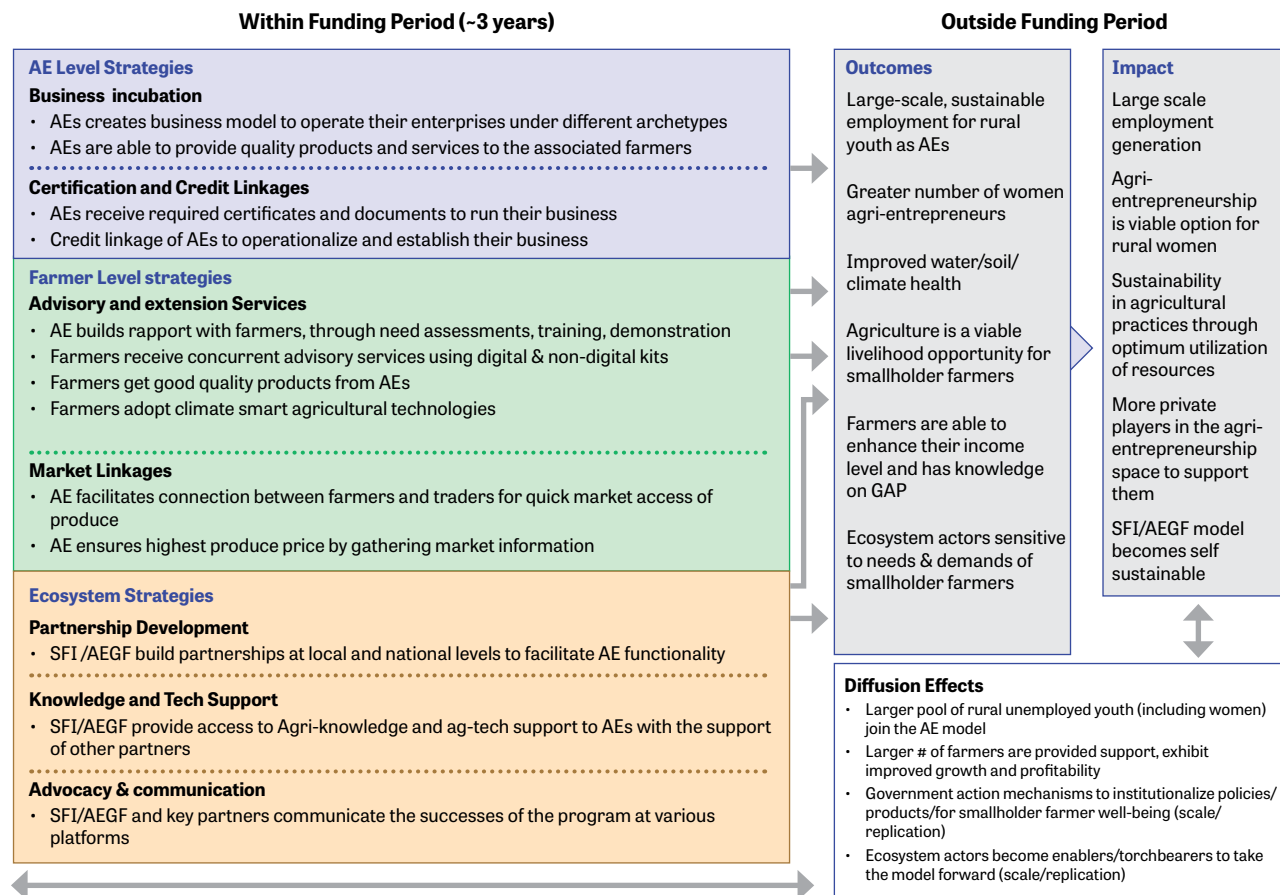
# AE Programme Impact

AEGF was established with a vision to ensure a bright future for the smallholder farming community. The mission of the organization is to strengthen smallholder farming and food systems by catalyzing market development and delivery of innovations, while building capacity across the

public and private sectors. The context in which the program works are –

- To catalyze agricultural development, rural employment, and environmental sustainability through Agri-Entrepreneurs (AEs)

Figure 7: Theory of Change





- AE are rural youth trained in agronomy & entrepreneurship. Work with 150-200 farmers in a cluster of villages
- AEs act as a one stop resource provider for customized farm & off-farm services (hyper local change agents). As farmers income increases, AEs expected to build sustainable revenue models.
- To build an enabling ecosystem, AEGF has collaborated with governments, donors, and other ecosystem actors

To measure the impact and track the progress, we have designed an organization-level Theory of Change (TOC). Which is showcased below. Along with the broad TOC, we also follow project level TOCs, at least for the larger projects.

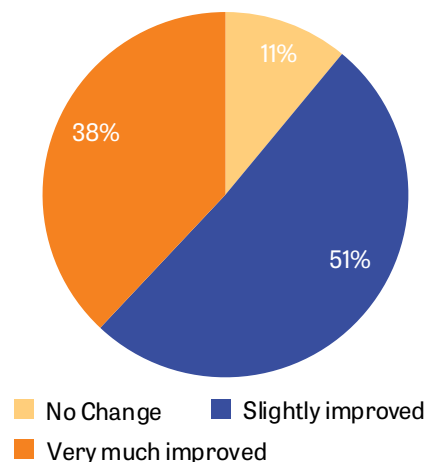
As stated in the above sections, AEGF is promoting AE model since 2019. To know the effectiveness of the program and measure the impact on both AEs and the farmers, we do periodic assessments. During the last year, the project team achieved a great milestone of creating 10,000 Agri-Entrepreneurs (AEs) across more than 15 states of India. This was an opportune moment for the organization to reflect on its journey and assess the impact that this programme may have had on the rural youth and the small holder farmers. An independent third-party impact evaluation was therefore commissioned to 60 Decibels who interacted with AEs and the smallholder farmers.

The key highlights of the studies are presented below.

## AE Impact Study

1. **Quality of life** - Agri-Entrepreneurs experience meaningful improvements in their quality of life and income. 89% mentioned quality of life improved. AEs report increased incomes, ability to afford household expenses, and improved self-esteem. 83% reported increase in incomes.

Figure 8: Change in quality of life of AEs



35% of the respondents said that their self-esteem and social status have improved because of the services they provide to the farmers.





“I have received more knowledge on farming and crops. I have also increased my knowledge about digital platforms. This has helped me a lot in dealing with my work.”

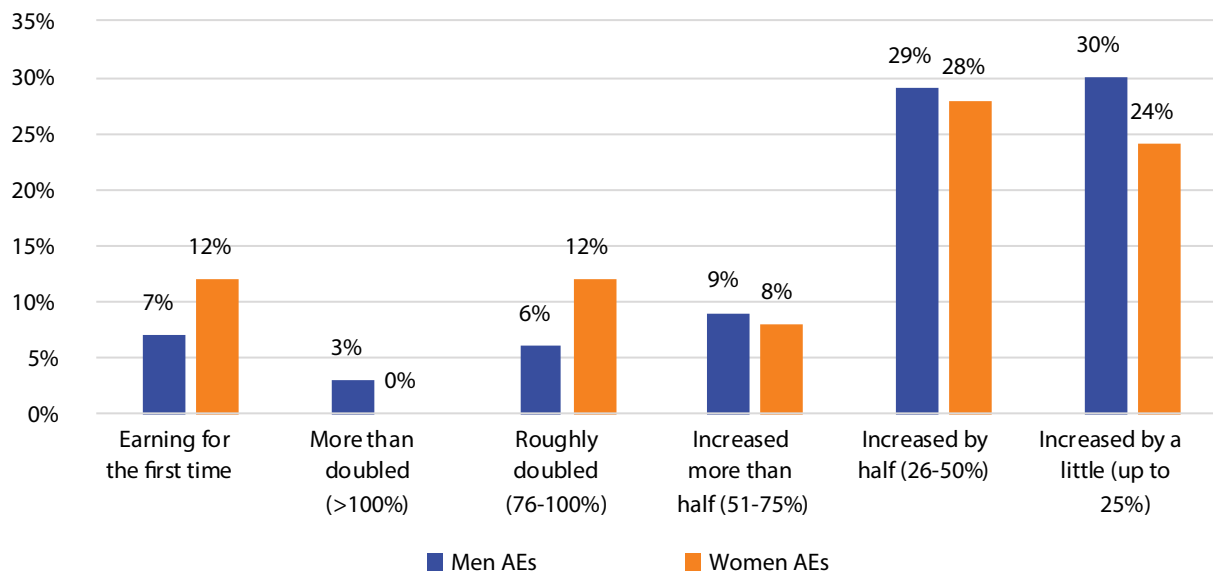
*Male AE, Maharashtra, 42*

2. **Training** – Training was largely effective. Almost all the AEs found AEGF'S training to be useful and easy to understand. Approximately 75% of AEs apply 'all' or 'most' of it to their work. AE experiences and satisfaction with the program vary by state. There is room to improve the effectiveness of the training and increase the ratio of female AEs. 17% of AEs suggest more practical trainings and 13% suggest in-person trainings. 17% want to see more diverse topics covered. However, 68% of the AEs wants to take refresher training to learn about modern technologies, market linkage, livestock related information, and potential to work in other archetypes.

3. **Farmers served** - Each AE serves, on an average, more than 200 farmers, out of that 32% are women farmers. Farmers retention is high as 46% of the AEs reported that three fourth of the farmers, with whom they have started working, are still associated with them. The major reason of stickiness of the farmers are frequent visit by AEs to their field or meeting them frequently, as 2 in 3 AEs communicate with farmers at least weekly or more frequently.
4. **Increase in income of AEs** – Four in five AEs have reported that their income has increased after joining AE program. More than 70% of the total women AEs have reported the increase in income, whereas, 12% of them have started earning for the first time. The Figure 8 below demonstrates the percentage increase in income for men and women AEs separately. 47% of men AEs and 48% of women AEs have increased their income by half or more than half. There is a strong link between income change and AE satisfaction levels. Income is also linked to training effectiveness. Of those who say their income has 'very much increased', 87% report 'all' of the training easy to understand compared to 48% of AEs who report no change in income. The AEs who mentioned that their income has improved, 56% of them accept that this improvement in income is the most important quality of life improvement they experience.



Figure 9: Increase in income of AEs

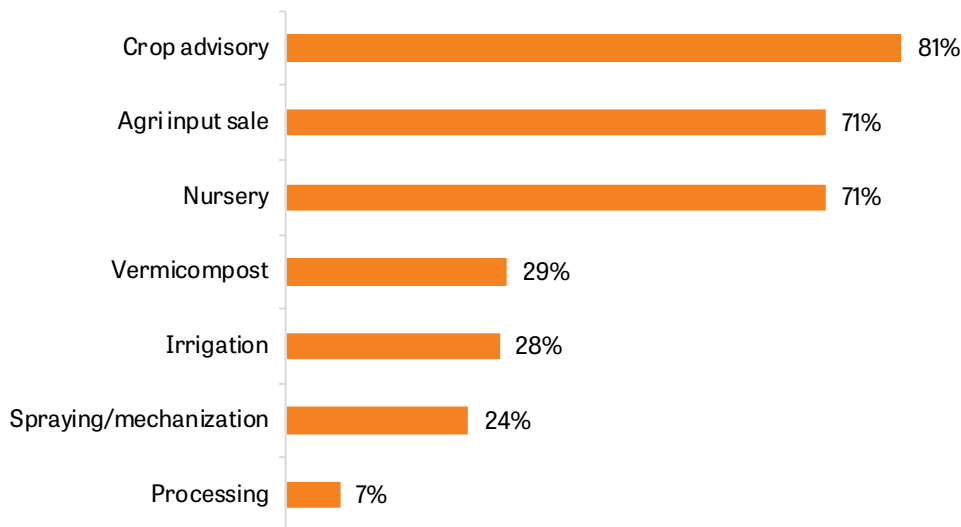


5. **Services provided by AEs** - The major services provided by the AEs are crop-related services (96%), Digital banking and market-related services (62%), and livestock-related services (31%). Under crop related services (Figure 9) the most demanding services are agri advisory services, agri input sale, and nursery. There are other services also in demand under crop related services like vermicompost, irrigation

facilities, spraying and farm mechanization, etc. 49% of the AEs accept that the crop related services are most valued services among the farmers. If we talk about the income generating services of the AEs, Farm input sale and digital banking services are the two main contributors of their income.



Figure 10: Breakup of crop related services provided by AEs



## Farmer Impact Study

“AE is very accessible and give advice on farming whenever I require. One can call her and she would promptly respond over the phone. She personally visits farmers field's so is aware of what needs to be done. Many in our community benefit from her support. Farmers also make better profit with her advice.”

*Female Farmer, Bihar, 39*

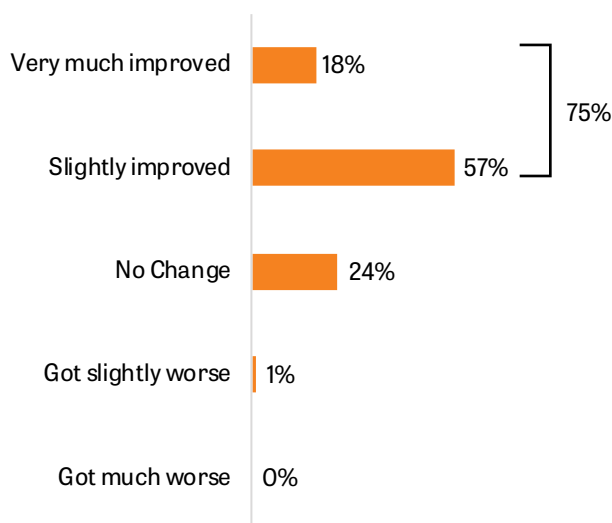




Through the AE programme, AEGF has reached out to approximately 1.1 million farmers (27% are women) across the country, and it is highly encouraging that more than 60% of the farmers who are accessing services and products from the AEs are promoters of this program. According to the survey the farmers interviewed are mostly male (23% women farmers) aged 19-52 who have been working with AEs for more than a year. The key findings related to changes in farmers are:

1. **Quality of life** - 75% of the farmers reported the improvement in their quality of life. Now they are spending more on education, health facilities, and also investing in agriculture. They say that their technical knowledge on farming has also enhanced.

Figure 11: Improvement in quality of life of the farmers



2. **Way of farming** - 83% of them says that due to AE program, their way of farming has improved. Now they are practicing the agriculture in better way with quality inputs and good practices. They shared that they have limited the use of fertilizers and used good quality seeds to reduce the investment as well as increase the productivity. They also started doing organic farming at some places. 62% of farmers have reduced their fertilizer use due to an AE. 4 in 5 farmers report accessing improved quality fertilizer.
3. **Women farmers** - Extending the support to women farmers is also one of the mandates of AEGF, as women constitute a significant proportion of the agricultural workforce in India as it employs 80% of rural women. 23% of the total interviewed farmers are women, and 67% are promoters. They are happy about getting all the services and products at the door step. The presence of AE in the village with the bundle of services has enabled women to upgrade their knowledge and escalate their income level.
4. **Farmer's income** - 79% of the farmers confirmed that their income has increased due to AE program and services provided by the AEs. Approximately half (48%) of the farmers accepted that the income has increased by half or more. The foremost reasons leading to the increase in income are a rise in crop production, reduced cultivation cost, and a



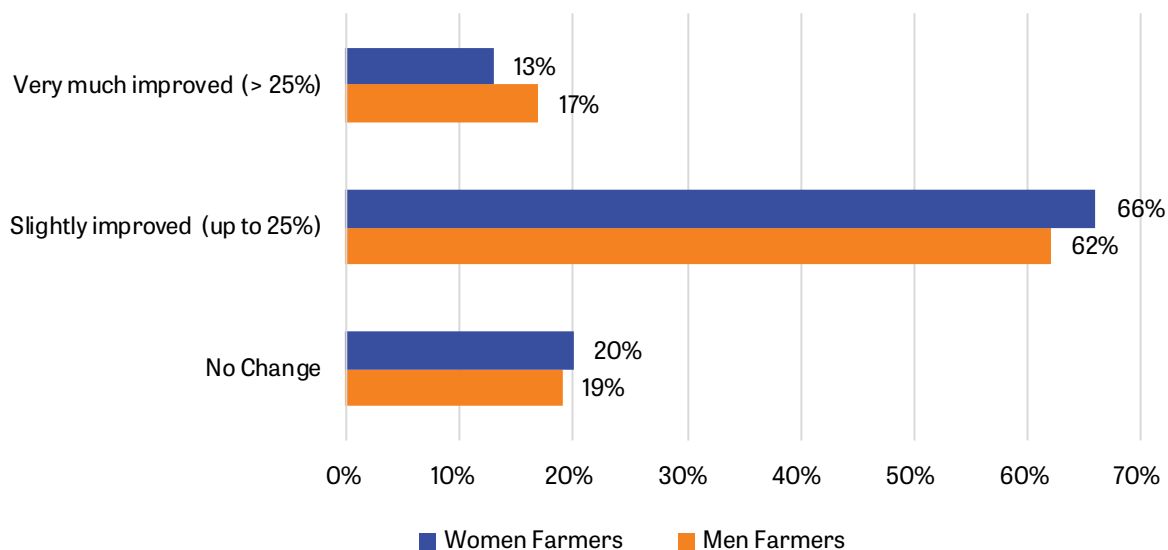
surge in crop prices due to market linkage and other reasons. In Figure 12, we may see that even four in five women farmers have confirmed the increase in income after getting associated with AEGF AEs. The ultimate goal of the AE program is to increase the income of smallholder farmers including the women farmers and the result we got in the study is very encouraging and motivating.

5. **Increase in crop production** - 4 in 5 farmers reported that the production of their crop or dairy products have increased after associating with the AEs. They have given

credit to the adoption of new technologies and quality agri input products for increase in crop production. More than 40% of the farmers have adopted intercropping. Of those farmers, slightly over a third adopted this because of their AE.

6. **Farmer satisfaction** - Farmers are satisfied with AE services. Frequent AE communication drives higher satisfaction. Farmer satisfaction can be accelerated by deepening AE engagement levels. More than 50% of the farmers reported that the AEs visit them at least once in a week.

Figure 12: Increase in income of the farmers





7. **Suggestions** - There are two major suggestions made by the farmers - more involvement of AEs and more topics to be covered by them during the training and farmer meetings.

The study has well presented the views and expectation of AEs and farmers. In one hand, the positive outcomes are very encouraging and motivating to continue the good work in the field, on the other hand it also gave an opportunity to understand the pain point of both the group of respondents. AEGF is taking the necessary steps, for instance, revising the training curriculum, arranging refresher training for the AEs, ensuring more involvement of AEs with farmers, including more topics, which are also relevant for the farmers etc.

These actions will definitely enhance the quality of the program and farmers will benefit more out of this AE program.

## AE Transactions (2022-23)

The AEs operate under a revenue-based and market-linked model, so that the services they provide allow them to earn a fair income through commissions or other modes. During 2022-23, new archetypes such as floriculture; vegetable and fruit cultivation; protected environment nurseries; dairy, fishery and poultry farming; milk collection centres, custom hiring centres and vermicomposting were introduced alongside popular ones like seeds, pesticides, fertilizers, collective marketing, and food processing.

Table 5: AE transactions in various archetypes

S. No	Service	Total Transactions (Inr)
1	Agri-Inputs	244.58 cr.
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7	Poultry	11.31 cr.
8	Credit & Insurance	1.46 cr.
9	Others	46.80 cr.
<b>Total</b>		<b>660.24 cr.</b>





# Programme Updates

## Andhra Pradesh & Telangana

In Telangana, a partnership between AEGF and the International Fertilizer Development Center (IFDC) started in March 2022. The project has developed 605 Accelerating Farm Income (AFI) Champions in Rangareddy, Medak, and Mahabubnagar districts this year. Certificate distribution programs were held for all the candidates in their districts as well.

In Andhra Pradesh, our AEMs have been working hard to discuss orchard management with farmers, where fruit is a primary crop. The team highlighted the importance of filling gaps in orchards and maintaining an optimal number of plants to increase productivity. Holding sessions on the same, they also procured and distributed cashew saplings to the participants so that they could use them to fill the gaps in their orchards.

Later, the team started to make note of the progress the associated farmers had made, and organized Farmer Meetings (FM) to discuss cashew mulching, vegetable farming, weed management and market linkages – all great methods to increase revenues and yields. A team of 590 AEs from the captive project conducted 990+ FM and enabled transactions of INR 42 crore through 14+ archetypes this year. Serving over 38,000 farmers and 1,20,000 acres of farmland in the 2 states, they



focused upon providing market linkages and agri-advisory services for high-value crops like cashew, groundnut, paddy, onion, cotton and coffee, which single-handedly generated sales worth INR 15.7 crore.

Physical meetings were arranged for all the candidates with Kalgudi, Kotak Mahindra Finance, and Roinet for one-to-one interactions (in all three districts), providing an opportunity for our AEs to start facilitating transactions at the rural level with minimal digital banking facilities, or chart cost-effective investments for new ventures. Some of the AEs have also received funding to start businesses - with zero investment and zero risk of loss. Meetings with partner Anitra were organized to create AEs who can work as a trained veterinary inspector and



enable the transaction of livestock to help cattle or animal farm owners earn income. Several batches



of AEs received training on how to cultivate coffee with our partner IDH as well.



**AE Sodem Mukayya** receives the YSR Achievement Award from Governor Biswa Bhushan Harichandan and Chief Minister Y.S. Jagan Mohan Reddy for providing market linkages to tribal farmers and FPOs in Andhra Pradesh.



## Assam & West Bengal

The AEGF teams in Assam and West Bengal have been providing agri-advisory services such as plucking, pruning and efficient pesticide spraying with modern farm machinery under the IDH Small Tea Growers' Sustainability Platform (STGSP). Their work with MaolKeki Foundation in Assam and Manipur has also led to the creation of a business, utilizing banana fibre extraction and banana chip processing for the women farmers of Noney district (Manipur). Along with Odisha and Jharkhand, two districts in Assam have also been a part of our efforts to provide SHF with Micro Solar Powered Irrigation Systems (MSPIS). Several AEMs also tested 780+ soil samples from the two states, and the two project teams have also been making 30,000+ farmers aware of how they can increase farm productivity on their ~90,000 acres through high-quality compost and seedlings, which are difficult to get in the region. While the local AEs have helped them start large-scale polyhouse nurseries to grow high-quality tea saplings, the main focus has been on developing a range of agribusinesses such as mushroom cultivation, trading organic tea, piggery, and financial advisory services to help farmers and small tea growers (STG) diversify their income streams. They are helping STGs adopt



intercropping, Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) in their tea gardens, where they grow areca nuts, black pepper, orange etc. to supplement their green tea leaf sales. 355 AEs in Assam & West Bengal have generated INR 18 crore of transactions through 14 archetypes this year, and helped 12,828 STGs get proper prices for their green tea leaves. As such, the market linkages archetype saw the most farmers benefit – and it accounts for INR 16 crore of the total transactions.







## Bihar



AEGF's project location in Bihar is one of its largest, 72-member team of PLs, PCs and AEMs manage along with 2,946 AEs, who are spread across 33 out of total 38 districts of Bihar. They have conducted over 4,500 Farmer Meetings, and reached out to a whopping 150,000+ farmers and provided agri-advisory for 3,20,000+ acres of arable land. The team has created a great network of digital banking kiosks to facilitate e-payments, with the archetype earning the AEs in the state the most. AEs generated INR 74 crore in digital banking transactions and overall INR 149 Cr. In transactions. The AEs are also demonstrating and guiding farmers to adopt Double

Row Paddy Transplantation method to maximize yields and minimize water/fertilizer usage, and also training them on postharvest procedures like grain processing and storage.

This year we have trained 1,341 AEs with the Bihar Rural Livelihoods Promotion Society (BRLPS-JEEViKA) in the state so far. When this duo has been joined by the Bill & Melinda Gates Foundation (BMGF), it enabled the training of 1,405 women AEs as well. The tripartite collaboration will promote a total of 5,000 women AEs by the end of this year. The collaboration was launched in 2021



and aims to create a sustainable ecosystem that economically empowers the candidates and the communities they hail from by leveraging existing rural development programs and combining them with smart agricultural solutions. A similar

collaboration with the Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) will develop 5,000 more candidates in the central state.





## Jharkhand

Our team in Jharkhand constituting 424 AEs works in 5 districts, serving 36,152 farmers and covering 94,212 acres. The AEMs have been studying cropping patterns in the state in the last season, and used their findings to discuss crop diversification in the 700+ Farmer Meetings they organized. Subjects like soil testing, govt subsidy, Kharif planning, and market linkages were also discussed. The team talked about potatoes, the major crop in the area, and showed the participants how planting another tuber (in this case, sweet potatoes) would help them increase their income and potential yield - without the risks associated with trying new crop varieties.

The project team marketed the high-value produce they encouraged farmers from 5 districts to grow successfully, generating INR 8 crore through market linkages of watermelon, onions, flowers, paddy, etc. This year, the efforts of 264 AEs created

value worth INR 19 crore and provide training and advisory services to 34,000+ farmers.

The AEs were also responsible for introducing pest management in rice crops and the package of practices (POP) for cultivating tomatoes – both are the key crops in Jharkhand. The AEMs in the region also worked with the District Agriculture Officers to help 390 farmers get agri-input licenses and government subsidies for paddy seeds. 232 farmers were able to set up drip irrigation systems under the Pradhan Mantri Krishi Sinchai Yojana and another 121 farmers obtained Kisan Credit Cards (KCC). They have also enabled farmers in drought-prone areas to access water by providing climate-smart Micro Solar Power Irrigation Systems (MSPIS) with partners GIZ India, FICCI, and TRIF.







## Karnataka & Tamil Nadu



AEGF has trained 103 AEs in Tamil Nadu who have begun to help farmers improve their crop yields and keep their soil healthy with sample tests.

The focus in these locations this year has been to collaborate with institutions such as the Deshpande Foundation, where the 77 AEs from Karnataka were

exposed to a wide range of 18 archetypes which they could incubate and launch as their ventures.

Now, the 180 active AEs in the two states cover 3 districts and help 10,000+ farmers manage 33,000+ acres of farmland. They added INR 2.2 crore of value to the state's agricultural sector in FY22-23.



## Madhya Pradesh

During 2022-23, our efforts to introduce farmers to DSR in the region with Corteva Agriscience has ensured that they have been exposed to non-traditional methods of cultivation that avoid resource-intensive activities, such as transplanting seedlings and flooding fields. Most farmer meetings (FM) in MP included a visit to a demonstration plot for the participants, where they saw how both types of rice had been grown – displaying how DSR was highly compatible with mechanization and modern crop protection practices. The project locations in MP have been focusing on getting farmers to adopt high-value crops and INM (integrated nutrient management), and generated an incredible INR 18.7 crore of revenue this year.

Their efforts in the region have allowed 21,000+



farmers and several SHGs (self-help groups) to try crop diversification. AEGF is also working with MPSRLM and BMGF in the state. The initiative of promoting 5,000 women AEs with the support

of BMGF began in May with a Memorandum of Understanding (MoU) signed by the two and the Madhya Pradesh State Rural Livelihood Mission (MPSRLM). The MP team leveraged the existing SHG networks in the state to train 874 AEs in eight districts.

The AE selection was started with the help of MPSRLM team in June 2022. Meetings were conducted with District Program Managers and their teams in the month of May to provide an orientation to the AE program, its processes, and planning. The campaigning started with a team of 20 Project Officers (PO) including existing AEMs at the village level. The teams were made aware of the complete program through the detailed discussion and resolving queries from participants. Block-level meetings were also conducted with the Block Managers and Asst. Block Managers for the same. The MP team slowly but surely generating a list of CRPs and SHG group members for AE selection through these activities. 108 different crop demonstration plots were also planned in existing project districts.

These 874 AEs have been working with 397 captive/Samunnati AEs and the MPSRLM team - coordinating with District Program Managers, conducting meetings with Block Managers, and reaching out to Community Resource Persons (CRP). They interacted with 1,25,765+ associated farmers about the AE model, provided agri-advisory





services for Rabi crops, and taught modern agronomic practices such as mulching, double row planting, and drip irrigation. A team of 74 AEs have also collected data on 34,400 farmers through our digital stack of apps and held an online workshop on digital banking with the Roinet team. Through 5,000+ FM, they have also provided financial and

credit support to market traders and marginal farmers under the partnership with Samunnati. Today, they manage an impressive 600,000+ acres of farms in MP.

Our captive work has also been continuing, with the screening and documentation for new project officers done by the AEMs themselves. These AEs have worked to provide agribusiness opportunities and insurance alongside the usual host of services. The team also combined NRLM's knowledge of the region with the data compiled by our analysts, the team generated a list of archetypes that the AEs could utilize, such as nurseries, soil testing labs, processing units (for pulses and spices), agri-input businesses, and animal husbandry (poultry and goatery).





## Maharashtra

Maharashtra has the highest number of active projects. 4,589 AEs are spread across 28 districts in association with partners such as the Environmental Defense Fund (EDF), Pragati Prathisthan, Sanskriti Samvardhan Mandal (SSM), Yuwa Mitra, Snehalaya, Gramin Samassya Mukti Trust (GSMT), Axis Bank Foundation (ABF), Samunnati, Maharashtra State Rural Livelihoods Mission (UMED), Dhan Foundation and Google. They are helping farmers adopt digital banking and Climate-Smart Agriculture (CSA), sell their produce to new clients (such as hypermarket chains), and fight crop and animal diseases. Let us look at the achievements of our AEs in various regions of the state:



**Nanded:** The 363 AEs in Nanded have been focusing on conducting farmer's meetings with the local

KVKs across the district. The AEMs have also been collaborating with the Kotak Mahindra Bank team to make farmers aware of loan schemes for farm machinery. The team has also been focused on combating lumpy skin disease in cattle by organizing health check-up camps and livestock management training sessions alongside Dhan Foundation.

The 3,400 Farmer Meetings (FM) they held involved over 53,094 farmers from 5 districts, who received agri-advisory services and access to 21 archetypes for the 1,83,395 acres they were cultivating. Over 18 demonstration plots were prepared for the upcoming Rabi season to display new interventions as well, with the team generating INR 95 crore of value for the local agricultural economy.

Our collaboration with the Axis Bank Foundation in the region also led to the onboarding of 195 AEs who reached a further 12,000+ farmers and 33,000+ acres, adding INR 3 crore of transactions to the total. Both teams encouraged the cultivation of high-value crops like soybeans, turmeric, sunflowers, kidney beans, chilies, melons, and coriander for the first time this year, and provided fair market linkages for the produce. The Nanded team enabled INR 95 crore of value in total.



**Nashik:** The AEGF team in Nashik district organized farmer meetings across several blocks and villages to discuss paddy crop management, a major crop in the region, soil health and e-training through Krushi Abhyas. All the participants received vegetable seeds to use in kitchen gardens. For our team of 659 AEs in Nashik, some of the highlights of this period were the setting up of 16 demo plots, the joining of 60 new AEs, and market linkages to institutions such as Big Basket, Star Bazaar etc. for 1,000 MT of onions. The team was also part of a successful presentation at Krishithon 2022, and provided agri-entrepreneurial services worth INR 50 crore rupees to 46,000+ farmers across 751 villages.



**सिन्नर :** दोडी बुद्रुक गावत शेतकऱ्यांना डायरी वाटप करताना गोकुळ कडभाने, भूषण अहिरे, ए. डी. अल्लाट, डी. सी. साळुंखे, श्रीहरी केदार, प्रदीप भोर व सुरेश शेळके आदी.

## सिजेंटा, एईजीएफकडून शेतकऱ्यांना डायरीवाटप

**सिन्नर :** सिजेंटा फाउंडेशन इंडिया, एईजीएफकडून दोडी बुद्रुक गावत शेतकऱ्यांना डायरी वाटप, तसेच शेतकऱ्यांना येणाऱ्या अडचणींचे निवारण करण्यासाठी मदत करण्यात आली. या कार्यक्रमास सिजेंटा फाउंडेशन इंडियाचे सिन्नर प्रकल्प अधिकारी गोकुळ कडभाने उपस्थित होते. नाशिक प्रोजेक्ट लीड भूषण अहिरे यांनी व्हिडिओ कॉन्फरन्सिंगद्वारे शेतकऱ्यांना ऑक्सिस बँक फाउंडेशनचा कृषी उद्योजक विकास प्रकल्प कार्यक्रमाव्दल माहिती दिली. यात दूध व्यवसाय, शेळोपालन, कुक्कुटपालन, डिजिटल बँकिंग, नर्सरी व्यवस्थापन असे अनेक व्यवसाय सुरू करण्यासाठी प्रशिक्षण व प्रात्यक्षिके दिले जातात याची माहिती दिली. याप्रसंगी मंडळ कृषी अधिकारी ए. डी. अल्लाट, कृषी पर्यवेक्षक डी. सी. साळुंखे, कृषी सहाय्यक श्रीहरी केदार, प्रदीप भोर व सुरेश शेळके यांनी उपस्थित शेतकऱ्यांना मार्गदर्शन केले. समूह प्रवर्तक योगेश आव्हाड व कार्तिक केदार उपस्थित होते. सुखदेव आव्हाड, गणपत केदार, रघुनाथ आव्हाड, गजानन सांगळे, विठ्ठल आव्हाड, विलास आव्हाड आदी शेतकरी उपस्थित होते. कार्यक्रमात शेतकऱ्यांनी आपले अनुभव कथन करून प्रकल्पातील यशस्वितेवर चर्चा केली.





The AEMs also helped farmers in Nashik manage and market the flowers from their jasmine/mogra farms, a common crop in the district. They also shared their knowledge about several crop insurance schemes the farmers could utilize to avoid any losses, as the market has been affected by the pandemic and low demand in the last two years. Drones are also being utilized to show the farmers how the tech can treat popular crops like cotton and soyabean efficiently and prevent pest attacks.

Palghar: Alongside the objectives being pursued in the other project locations in Maharashtra, the team in Palghar has been focusing on making the farmers in the district aware of climate smart agriculture. The AEMs have been visiting blocks like Jawahar, Kurje, and Mokhada to discuss vermicomposting, fertilizer management, various government schemes (such as PM-KISAN) and introduce them to the state's digital crop survey



project, e-Pik Pahani. The team in Palghar has also been spreading awareness about soil health, safe pesticide usage, and vermicomposting with the Environmental Defense Fund (EDF). Along with helping farmers test their land through sample collection drives, they have also helped them set up drip irrigation systems, mills, and purchase tractors. In December, over 100 farmers in the district took up vermicomposting and set up beds.

Over 52,000 associated farmers have benefited from our 336-strong AE network, and over 58,000+ acres of land. The team has reached out to them through 1,000+ FM, and trained them on how to use pheromone traps for pests. They encouraged them to start vegetable farming as a source of additional income by distributing seeds. They generated revenue of approximately INR 28 crore of value through 14 archetypes.



**Vidarbha:** A team of 1427 AEs are providing the services under 12 business archetypes to 1,13,638 farmers and 3,96,525 acres of land in Vidarbha, our one of the most active project locations. They generated an incredible INR 113 crore of value across the agricultural chain this year – one-sixth of the total! Digital banking kiosks, milk collection centres, goat farms, custom hiring centres, and nurseries were the most popular business archetypes launched by our AEs this year. For example, the vegetable seedling nurseries set up by 26 AEs in the district sold 3,574,641 seedlings in one quarter.

All these AEs and AEMs are not only providing crucial services, but also training farmers on seed treatment, safe usage, handling and disposal of pesticides. An important aspect of our collaborative efforts with Environmental Defense Fund (EDF) is demonstrating new methods that can protect vulnerable crops and reduce the effects of climate change on farmers. We are training farmers on soil, water and crop management with their help, and talking about the same on demonstration plots

set up on the farms of our AEs - showing associated farmers how Integrated Pest Management (IPM), soil testing and vermicomposting can benefit their crops.

The team has also made the farmers realize how common pests can affect cotton crops, the primary crop in the region, such as pink bollworm attacks. They demonstrated how pheromone traps repel white flies, installing some on the fields during their visits. Not only did these demonstrations help the farmer, it also helped cultivators see the benefits of new agri-technologies in an accessible space. Five AEs recently completed their DGCA-certified drone pilot training and started the provision of safe and efficient pesticide spraying services – one of our new archetypes. Drone spraying demos were conducted in Wardha and Yavatmal districts, with 16 AEs conducting special farmer meetings to train farmers on the safe use of pesticides under the iSafe program – specially to manage pests and diseases in cotton crops.







**Ahmednagar:** AEGF has been working with 318 AEs in captive project and trained 220 new AEs under the project supported by Axis Bank Foundation (ABF).

These AEs have generated a whopping INR 58 crore of transactions - which included 39 crore of high-quality agri-inputs and 11 other archetypes. It has taken care of the cultivation of 109,000+ acres and provided 48,000+ farmers with agri-advisory services.

25 demonstration plots of Rabi crops (such as bajra) were set up to let the district's farmers see the advantages of high-quality agri-inputs and modern agronomic interventions for themselves. The Ahmednagar team conducted 2,900 FM and worked to provide market linkages for onions, soybeans and bajra with the district agriculture office and several companies, and enabled an impressive INR 8.1 crore (out of 57) of agri-outputs.



सिंजेता फाऊंडेशन व अँग्रीकल्चर ग्रोथच्या माध्यमातून  
शेतक-यांना मिळणार नवसंजिवनी

— मुंबईत तानुभवदासीत ओजीवले गणतंत्र विजेता काउन्सिल आणि आर्थिकपणे इंटरनॅशनल होय काउन्सिल यांचा पालनपोषक मालीत रुई दून. तयार ठेवले यांचा ओजीवले रुमिनात माध्यमातून होय परीत होऊन शेतकऱ्यांचा नव - नवीन विकासवादी मालीत काडी वाचवित परीत कमीतकमीत आता आहे आणि वा वाचवित परीत सा आतापर्यंत २६१ शेतकऱ्यांनी मेरी होऊन मालीत येताली आहे वा परीत मध्ये टिका वाचत आली आहेत तालुका ओजीवले वेगवेगळे शेतकरी मालीत यातून होऊन येताना शेतकऱ्यांनी मालीत यातून होऊन येताना शेतकऱ्यांनी मालीत यातून होऊन येताना



અમુક ચાલ મરિયન રેન્ક, ડ્રોઈ, મેમ્બરા ડોલ  
આસિ ટોન કેમ કેમલ્લા જાણીધે તાલપર કેલી

अनुपू त्वात लेखकान्या उपर धैर अस्तान्।  
नदीन रिपि व नदीन पदवीती अस्मिन् कान  
उपपन्न अस्मि दाइसा वैदैन चारा रिपिती  
काडोडैन काले अस्मि कालन्य हुरेतिअनु  
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## Odisha

The project team of 480 AEs served 44,000+ farmers during this period. The team conducted 660+ FM. In the year 2022-23 120+ AEs successfully launched their businesses.

Our AEs and AEMs have provided soil testing labs and market linkages for hundreds of metric tons of maize and other crops every month, and enabled farmers across three districts in the drought-prone

state access water through 26 Micro Solar Power Irrigation Systems (MSPIS) installed with the help of our partners GIZ India and FICCI. Alongside these, the farm machinery procured by the farmers with the help of our credit partners has led to a team of AE providing custom hiring services in the 5 districts. Through these efforts, the team has generated agri-transactions worth INR 29 crore.







## Punjab

1,961 AEs have been working with The Nature Conservancy and Corteva Agriscience in Punjab to conduct on-ground reviews and advance sustainable agricultural practices in India. Their global team shares their expertise to strengthen our projects, especially in the agriculture-intensive state, and visited our project area to understand the AE model and end-to-end processes in our crop residue management (CRM) and Direct Seeding of Rice (DSR) projects. The collaborations' objective is to promote farm mechanization and crop residue management, and has reduced air pollution, energy consumption, water usage and overall carbon costs over thousands of acres. Both teams have been conducting regular reviews to monitor crops and advance sustainable agricultural practices in several districts.

The highlight of this year has been our work on the Promoting Regenerative And No-burn Agriculture (PRANA) project, which enables us to reduce stubble burning more than ever before. Our AEMs have been conducting farmers meetings and generating awareness about the benefits of CRM in 852 villages across six districts in the state, and holding field demonstrations to show farmers the benefits of using early-maturing rice over the late-harvest varieties. An early harvest saves water, electricity, fertilizer, and reduces stubble production by 2 to 3 tons. The 25,600+ acres sowed with CRM (from our Custom Hiring Centres) has also helped

reduce costs of cultivation, and the 19 AEs selected for drone pilot training in Bathinda district will soon start operating them. This has also allowed us to use two High Intensive Activity Clusters (HIAC) and Multiple Component Implementation Approach Clusters (MCIA) to increase farmer incomes/yields, prevent stubble burning and promote farm mechanization.

Newly onboarded AEs have also had exposure visits in Mansa, Bathinda, Sangrur, Patiala, Muktsar,





and Faridkot districts to bring them up to speed. Meetings with government officials, Krishi Vigyan Kendras (KVK) and District Agriculture offices were organized to understand the agrarian potential

of the newly added districts, and create a list of farmers/societies having machines such as the Super Seeder and Happy Seeder to know the extent and scope of farm mechanization in the state.







## Rajasthan

Our team of 61 active AEs in Rajasthan have been promoting the production of Iron Pearl Millet (IPM), a biofortified crop that simultaneously improves yields and ensures nutritious produce. The team has also been providing market linkages for the same, and connecting farmers to farmers who need IPM for consumption. Our AEs have also launched

goat farms with the help of the finance partners, and reached out to 8,300+ farmers through FM this year. A total of 250 AEs have been trained in Rajasthan so far, with 33,303 acres under their care. They have added INR 1.16 cr. of value to the state's agri-sector.





## Uttar Pradesh



The AEGF team in UP has worked extensively to generate awareness among the farmers regarding the benefits of cultivating zinc-biofortified wheat, direct seeding of rice (DSR), and preparing venues for such meetings. The events, organized with the help of Tata Trusts and the local Krishi Vigyan Kendra (KVK) in which a large number of farmers participated from the districts of Lakhimpur Kheri, Bahraich and Sitapur to discuss farm mechanization and low-cost, sustainable agriculture that reduce stubble burning. One of AEGF's largest projects, the AEs in the state are also helped by partners Corteva Agriscience, Uttar Pradesh State Rural Livelihoods Mission (UPSRLM), Snehalya Foundation and Transform Rural India Foundation (TRIF). Under these projects, there are 845 active AE who have added INR 14.5 crore of revenue to the agri-value chain.

Our AEs and AEMs conducted 2,000+ FM and trained 77,000+ farmers. From the 100,200+ acres of land they manage, 6,200+ acres were cultivated

using DSR in 2022 by enabling the purchase of 137 DSR machines. 1,040+ acres of zinc-fortified wheat and 770+ acres of mustard were cultivated under the guidance of the AEs during the 2022-23 Rabi season as well. These were also accompanied by the launch of:

- 66 agri-input shops
- 29 poultry farms
- 24 dairy businesses
- 46 AEs who specialize in providing market linkages for different crops
- 128 digital banking kiosks





## Krushi Abhyas

Our experiences in the last three years have helped us realize that the farmers we serve require a pedagogical model that works in tandem with our objectives for all-round agrarian development.

Therefore, after learning from the digital literacy programs we conducted across India with the help of our partners, we developed and launched Krishi Abhyaas. A primarily YouTube-based digital skill development program, the channel aims to be an easily accessible repository of the latest agricultural know-how and practices. Through a variety of video modules designed to educate viewers in an approachable format, our experts and faculties provide knowledge transfer by covering a wide

variety of agricultural practices – with videos on soil health, nutrition management and spraying technologies part of an action plan containing over eighty subjects.

We are glad to share that our first live event on the platform was a resounding success. A series of four webinars were conducted between 12th and 22nd August for farmers in Maharashtra - by a panel consisting of our state team and the agronomists they had invited. Topics such as nutrient, pest, and disease management for key crops (such as cotton and soybean) were discussed with 1,700+ viewers. There are currently over 50+ videos on the channel, which has 3,500+ followers.





Figure 13 : AE Programme Outreach and Impact

## Agri-Entrepreneur Performance Snapshot

Agri-Entrepreneurs experience meaningful improvements in their quality of life and income. There is room to improve the effectiveness of the training.

<b>Practicality of Trainings</b>  <b>24%</b> applied 'all' of the training to their work as an Agri-Entrepreneur	<b>Impact</b>  <b>85%</b> quality of life improved	<b>What Impact</b>  <ul style="list-style-type: none"> <li>38% mention increased income</li> <li>23% talk about affording household bills and expenses</li> </ul>	<b>Farmer Interactions</b>  <b>67%</b> communicate with their farmers daily, 2-3 times a week, or once a week	<b>Agri-Entrepreneur Voice</b>  "I learned how to interact with farmers and make them listen or respond to me. Before it was very difficult as they would just not listen to me. I also gained respect at home as a woman." – Female, Maharashtra, 35  <b>Data Summary</b> Company Performance: 151 Agri-Entrepreneur phone interviews in November 2022 in India.
<b>Net Promoter Score®</b>  <b>39</b> on a -100 to 100 scale	<b>Benefit to Farmers</b>  <b>34%</b> think farmers are getting very high benefits	<b>Income Earned</b>  <b>82%</b> report increase in incomes	<b>Gender</b>  <b>34%</b> female farmers served on average	





# Case Studies



## Rina Kumari, AE Service Centre Owner

Rina Kumari completed her Agri-Entrepreneur (AE) training in 2020 and started a digitally enabled AE Service Centre in Banmankhi (Purnea district, Bihar). Her shop has become a hub for 430+ farmers, providing agri-advisory, banking, seed, fertilizer, and nursery services at the panchayat level. The Centre has not only added more than 15,000 to her monthly income, but also reduced the costs of such agri-inputs in the remote village – for which the farmers had to pay extremely high prices earlier. The AE also convinced them to adopt double row paddy transplantation, which increased their yields by nearly fifteen percent.



## Paribal Singh, Floriculturist

Mr. Paribal Singh started practicing floriculture in Sundari Parkartoli village (Khunti district, Jharkhand) on the advice of AEM Ranjeet Kumar. Paribal started cultivating marigolds on his 3-acre plot instead of traditional crops and vegetables to provide for his family; and worked with AEM Kumar to identify a major requirement for the marigold farmers in Khunti district – saplings. Before Paribal started providing them, they had to be ordered through a lengthy process from a vendor in Bengal. Even then, the delivery of flowers was only possible till the central town of Torpa, with the farmers facing delays and damaged plants.

The AE started with 2,500 marigold saplings with an investment of INR 2,000, and successfully made and sold 70,000 plant cuttings – making a profit of INR 23,000. Now, his business is in demand in the



nearby towns of Tatisilway, Angara and Murhu, with the local farmers enjoying high-quality saplings at their doorstep. The AE has supplied 5,000 cuttings to Murhu block already and plans to start selling the marigold flowers to cater to the demand during festivals as well. Prabir aims to supply 200,000 plant cuttings in the near future.



## Basu Roy, Poultry and Fish Farming Expert

AE Basu Roy's integrated farm is a technological marvel – combining poultry and fish farming to create a successful venture for the entrepreneur.

Basu graduated from our training program in December 2021, and developed an artificial fishery and poultry farm with AEM Tapan Biswas and our team in Satvendi village (Jaipalguri district, West Bengal) – making a net profit of INR 75,000 from the venture in 2022. The farmer also rears ducklings to maintain his ponds in a sustainable manner.

We are also proud to share that the Honourable Agricultural Minister of State Mr. Kailash Choudhary visited Mr. Roy's farm earlier this year with Dr. Biplab Kumar Das and Mr. Indranil Ghosh (Principal Scientists, KVK Jaipalguri), and appreciated the AE's efforts to introduce new agribusiness models in the region.



## Akanksha Maurya, Sapling Cultivator

A Tata Trusts trained Community Resource Person (CRP), Ms. Maurya was one of the first to realize that her fellow farmers in Ramwapur village (Bahraich district, Uttar Pradesh) require access to quality agri-inputs to get out of a cycle of low yields and debt.

Having completed her AE training in March 2021, she immediately got to work setting up a polyhouse nursery with the help of AEM Ashish Jadhao, and grew high-value saplings (chilli, onion, okra, cabbage etc.) that she delivered to 250+ farmers



– which helped them harvest their crops a month faster than usual!

Maurya has also helped the local farmers start farming vegetables instead of traditional crops to improve their incomes, and taught them how to practice multilayer farming through the farmer's meetings she has organized. The AE also set up a digital banking kiosk to help them make and receive payments, and earns ~INR15,000 from the ventures every month!

When asked about her future plans, she responded by saying that an agri-input shop to provide high-quality seeds and a vermicomposting business (for the manure) are what the farmers of Bahraich need next.



## Suren Saikia, Piggery Pioneer

Suren Saikia is a farmer from Deopani Village (Bokajan block, Karbi Anglong district, Assam) who

cultivates areca nuts on a 1-acre plot and earned ~INR340,000 per annum from the same.

After getting a 0.25 HP Micro Solar Powered Irrigation System (MSPIS) with the help from the AEM, he was also able to plant new saplings among his areca trees and double his annual revenue. A collaborative effort between AEGF, GIZ India, FICCI, and ASRLM, the system has allowed him to expand the operation with 500 areca nut and 50 Assam lemon plants.

Now, he is earning an additional INR 10,000 by selling the betel leaves and expects more revenue once the plants turn two years old. Apart from this, the farmer has also started a pig farm with 5 piglets, which is expected to generate INR 200,000.

Before getting the portable solar pump, Mr. Saikia used to engage a worker to transport water from the well inside his housing campus. The irrigation system supplies water directly to his plants now, reducing the time and effort he had to make to ensure a steady water supply – which he uses to take better care of his new plants and now.



# List of Abbreviations

ABF	Axis Bank Foundation
AE	Agri-Entrepreneur
AEDD	AE Digital Diary
AEM	Agri-Entrepreneur Mentor
AFI	Accelerating Farm Income
BMGF	Bill & Melinda Gates Foundation
BRLPS	Bihar Rural Livelihoods Promotion Society
CBC	Commercialization of Biofortified Crops
CRM	Crop Residue Management
CRP	Community Resource Persons
CSA	Climate-Smart Agriculture
DGCA	Directorate General of Civil Aviation
DSR	Direct Seeding of Rice
EDF	Environmental Defense Fund
FICCI	Federation of Indian Chambers of Commerce & Industry
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IFDC	International Fertilizer Development Center

IPM	Iron Pearl Millet
IPM	Integrated Pest Management
KVK	Krishi Vigyan Kendras
MPSRLM	Madhya Pradesh State Rural Livelihoods Mission
MSPIS	Micro Solar Power Irrigation Systems
NIAM	National Institute of Marketing
NIRDPR	National Institute of Rural Development and Panchayati Raj
PMKSY	Pradhan Mantri Krishi Sinchai Yojana
POP	Package of Practices
SFI	Syngenta Foundation India
STGSP	Small Tea Growers' Sustainability Platform
TOC	Theorrry of Change
TRIF	Transforming Rural India Foundation
UPSRLM	Uttar Pradesh State Rural Livelihoods Mission
ZnW	Zinc-fortified Wheat





# Financials

**AGRI ENTREPRENEUR GROWTH FOUNDATION**  
**Address: Amar Paradigm, Survey No. 110/11/3, Baner, Pune**  
**Balance Sheet as at 31 March 2023**

Particulars	Note No.	As at 31 March 2023 (Rs in '000)	As at 31 March 2022 (Rs in '000)
<b>Equity and Liabilities</b>			
1 Reserves and Surplus	3	-10	-10
2 <b>Non Current Liabilities</b>			
(a) Other Non Current Liabilities	4	2,976	1,460
3 <b>Current Liabilities</b>			
(a) Other Current Liabilities	5	18,835	13,982
<b>TOTAL</b>		<b>21,801</b>	<b>15,433</b>
<b>II Assets</b>			
1 <b>Property, Plant &amp; Equipment &amp; Intangible Assets</b>			
(i) Property, Plant & Equipment	6	964	51
		<b>964</b>	<b>51</b>
2 <b>Current Assets</b>			
(a) Cash and cash equivalents	7	18,849	12,144
(b) Other current assets	8	1,988	3,238
		<b>20,837</b>	<b>15,382</b>
<b>TOTAL</b>		<b>21,801</b>	<b>15,433</b>
<b>See accompanying notes to the financial statements</b>			
1-14			
As per our report of even date			
<b>For Khare Deshmukh &amp; Co.</b> <b>Chartered Accountants</b> <b>FRN 116141W</b>		<b>For and on behalf of the Board of Directors of</b> <b>Agri Entrepreneur Growth Foundation</b>	
<b>CA Vivek Deshmukh</b> M. NO. 118296 Partner UDIN: 23118296BGUVAB3384		<b>Anish Kumar</b> Director DIN - 02599705	
<b>Rajendra Jog</b> Director DIN - 0003011334			
Place: Pune		Place: Pune	
Date: 14th September 2023		Date: 14th September 2023	
		-	


**AGRI ENTREPRENEUR GROWTH FOUNDATION**

Address: Amar Paradigm, Survey No. 110/11/3, Baner, Pune

**Statement of Income & Expenditure for the year ended on 31st March 2023**

Particulars	Note No.	For the year ended on 31 March 2023 (Rs in '000)	For the year ended on 31 March 2022 (Rs in '000)
<b>I Income</b>			
(a) Grant Income and Donations	9	67,097	49,627
(b) Other Income	10	1,370	7,473
<b>Total Income</b>		<b>68,466</b>	<b>57,100</b>
<b>II Expenses</b>			
(a) Grant Expenses & Programme Expenses	11	56,655	47,880
(b) Employee Benefit Expenses	12	6,103	5,592
(c) Other Expenses	13	5,708	3,627
<b>Total Expenses</b>		<b>68,466</b>	<b>57,100</b>
<b>III Surplus / (Deficit) before Tax</b>		-	-
Tax Expenses		-	-
<b>Surplus / (Deficit) after Tax</b>		-	-
<b>See accompanying notes to the financial statements</b>		1-14	
As per our report of even date			
<b>For Khare Deshmukh &amp; Co.</b>		<b>For and on behalf of the Board of Directors of</b>	
<b>Chartered Accountants</b>		<b>Agri Entrepreneur Growth Foundation</b>	
<b>FRN 116141W</b>		-	
 <b>CA Vivek Deshmukh</b>		 <b>Anish Kumar</b>	
M. NO. 118296		Director	
Partner		DIN - 02599705	
UDIN: 22118296ATOUCQ4683		 <b>Rajendra Jog</b>	
		Director	
		DIN - 0003011334	
Place: Pune		Place: Pune	
Date: 14th September 2023		Date: 14th September 2023	
		-	

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## NOTES

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**Agri Entrepreneur Growth Foundation**

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