



THE AGRI-
ENTREPRENEUR
GROWTH
FOUNDATION

2023-24
ANNUAL REPORT



Empowering
FARMERS

Engaging
YOUTH

Transforming
AGRICULTURE





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Message from the Chief Operating Officer



Pankaj Shukla
Chief Operating Officer

Dear Friends and Colleagues,

As we reflect on the year 2023-24, it is with immense pride that we present this Annual Report, highlighting the impact and progress we have made in advancing Agri-entrepreneurial growth across rural India. Since its inception in 2019, AEGF has been steadfast in its mission to empower smallholder farmers and drive sustainable development through our Agri-Entrepreneur (AE) program.

This year has been marked by significant milestones, including the training of 19,348 Agri-Entrepreneurs (AEs), who support more than 14 lakh+ farmers across 13 states and impacted over 31,42,522 acres of farmland. Our continued efforts to promote climate-smart agriculture, financial inclusion, and market linkages have yielded remarkable results, contributing to increased productivity, sustainability, and income for smallholder farmers.

Despite the challenges posed by the dynamic agricultural landscape, our team remained committed to innovation and impact. AEGF adapted swiftly to integrate digital tools and remote learning methods, ensuring uninterrupted training and support for our AEs. These advancements have further strengthened our reach and effectiveness, allowing us to continue transforming lives even in the most challenging times.

We also maintained a sharp focus on inclusivity, with a special emphasis on empowering women. I am proud to share that 53% of our AEs are now women, a testament to AEGF's commitment to creating opportunities for marginalized communities and ensuring they are integral contributors to the agricultural economy.

On behalf of entire AEGF team, I extend my sincere thanks to our partners and stakeholders for their unwavering support. I would like to convey my heartfelt thanks to the extraordinary team of AEGF and the commitment of our Agri-Entrepreneurs who contributed to our success.

As we look ahead, our mission is clear: to continue expanding the AE program and reaching more smallholder farmers, empowering them to improve their livelihoods and secure a sustainable future for themselves and their families. Together, we will create a lasting impact and transform the agricultural landscape of India.

Warm regards,

Pankaj Shukla
Chief Operating Officer
Agri-Entrepreneur Growth Foundation (AEGF)

About Agri Entrepreneur Growth Foundation

The Agri-Entrepreneur Growth Foundation (AEGF), established in 2019, is dedicated to transforming India's agricultural landscape by empowering smallholder farmers and fostering sustainable practices. As a joint initiative by Syngenta Foundation India, Tata Trusts, and IDH, AEGF aims to create a robust ecosystem where small and marginal farmers can thrive through increased access to essential resources like quality seeds, agronomic knowledge, credit, and market linkages. AEGF's unique Agri-Entrepreneur (AE) model equips rural youth with the skills to become self-sustaining entrepreneurs, providing crucial services at the grassroots level. Since its inception, AEGF has trained 19,348 Agri-Entrepreneurs across 13 states, reaching over 14 lakh+ farmers and impacting 31 Lakh+ acres of farmland through sustainable practices.

In its fifth year of operations, AEGF continues to champion initiatives that address significant challenges in the agricultural sector, including gender equality, climate resilience, and market access. Through partnerships with organisations and government, AEGF promotes innovations such as farm mechanization, climate-smart agriculture, and financial inclusion. This year alone, AEGF has supported over five lakh women farmers, cementing its commitment to inclusive and sustainable rural development.



Our Vision



To be a leading catalyst for agricultural development and innovation, fostering a robust ecosystem where smallholder farmers thrive and contribute to a sustainable and food-secure future.

Our Mission

To empower small and marginal farmers participate in agricultural development by improving their access to better seeds and other inputs; increasing their knowledge of agronomic practices; establishing ease of access to credit and providing systematic market linkages.



AE Programme Strategy

The Agri-Entrepreneurship model nurtures entrepreneurship in the agriculture sector with the objective of addressing significant issues affecting the industry. This model seeks to enhance productivity, create economic opportunities, and drive sustainable development in rural communities.

Core objectives of the Agri-Entrepreneurship programme:



Gender equality

Commits to empowering women in agriculture, increasing their participation from 19% in 2020 to 53% by March 2024. This focus on women's entrepreneurship strengthens their role in the farming ecosystem.



Climate Smart Agriculture

Promotes affordable, climate-smart practices to help farmers adapt to changing environmental conditions. Key crops like sugarcane, cotton, and paddy are targeted for resilience against pests and diseases.



Economic Empowerment

Facilitates the transition of farmers from subsistence agriculture to Agri-entrepreneurship, enabling them to generate higher incomes and improve their livelihoods.



Innovation and Technology Adoption

Encourages 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

Motivates the younger generation to the agricultural sector by presenting it as a viable career path through entrepreneurial opportunities.



Market Access

Enables Agri-Entrepreneurs access larger markets, both locally and internationally, by promoting value addition, product diversification, and supply chain development.



Sustainability

Emphasizes sustainable practices, resource conservation, and climate resilience in Agri-entrepreneurial ventures to ensure long-term viability.



Capacity Building

Provides training and workshops on entrepreneurship, good agricultural practices, emerging technologies, financial management, and marketing strategies.



Incubation and Mentorship Support

Assists in guiding to newly certified Agri-Entrepreneurs to develop their business plans and establish linkages with market, credit institutions.



Technology Dissemination

Reviews and promotes adoption of technological practices suited to local conditions and demonstration for adoption.



Access to Finance

Partners with financial institutions to provide tailored financial products, microloans to AEs for start-up and expansion.



Market Linkages

Creates 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.

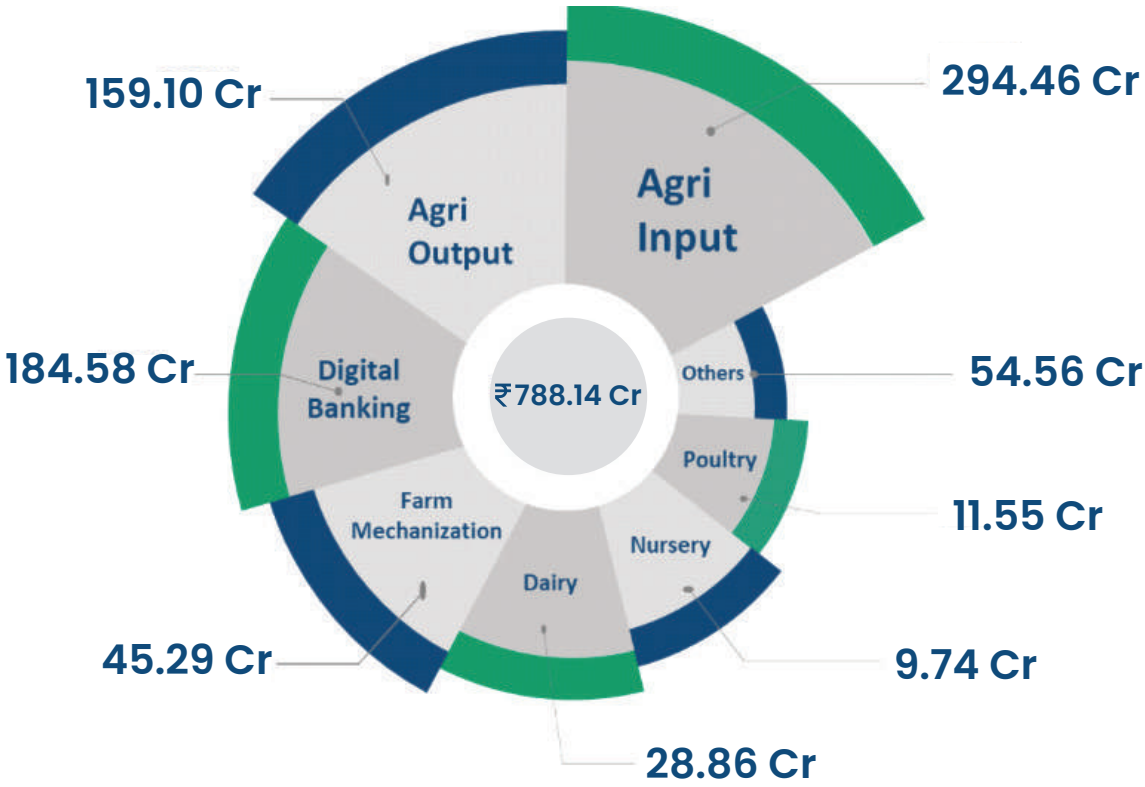


Figure 1: Archetype wise transactions of our AEs

2023 Progress at a Glance

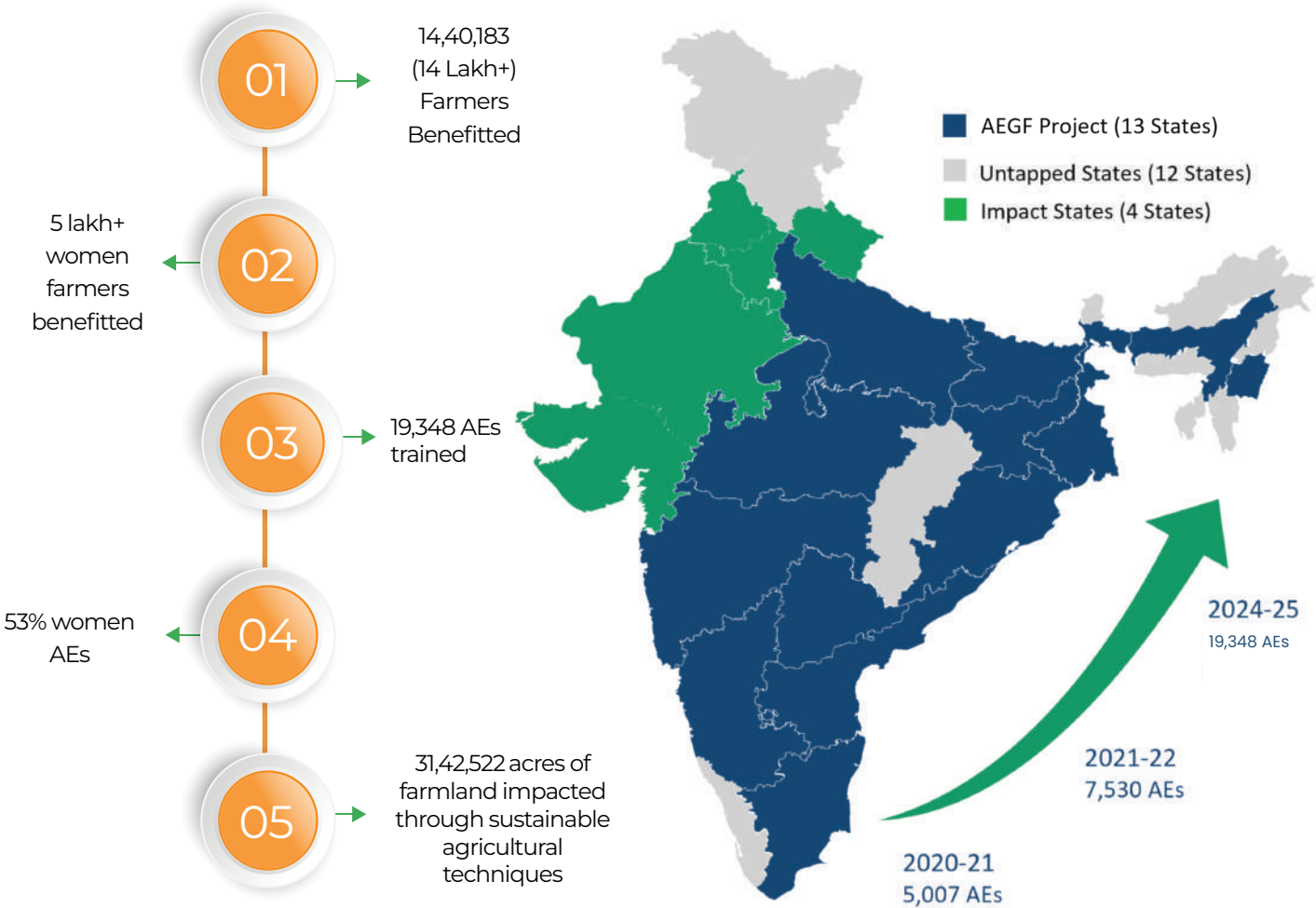


Table 1: Number of trained AEs, associated farmers, and acreage.

(Note: The numbers below do not include AE in training and those being initiated into the program)

Location	AE trained	Farmers Served	Acreages Served
Andhra Pradesh & Telangana	1,256	56,872	1,18,119
Assam & West Bengal	375	31,409	1,01,450
Bihar	5,428	4,22,781	7,50,431
Jharkhand	514	39,171	1,06,040
Karnataka & Tamil Nadu	200	10,448	33,323
Maharashtra	5,546	4,20,902	11,23,939
Madhya Pradesh	2,012	2,00,323	3,48,545
Odisha	704	74,570	3,17,267
Punjab	1,961	77500	77500
Rajasthan	250	3,072	33,303
Uttar Pradesh	1,009	98,485	1,23,305
Others	93	4,650	9,300
TOTAL	19,348	14,40,183	31,42,522

Programme Highlights

Creation of 1850 Agri Entrepreneurs to support 92,000 Small Holder Farmers (supported by Axis Bank Foundation)



AEGF in association with Axis Bank Foundation aims to develop a cadre of Agri-Entrepreneurs (AEs) to support 92,000 smallholder farmers in Maharashtra, enhancing their access to markets and financial services. The project addresses challenges like declining landholdings and access to credit, equipping AEs to drive sustainable agriculture and economic growth in rural areas.

Objective:

Develop a cadre of Agri-Entrepreneurs to support 92,000 smallholder farmers by providing market access and financial services.

Highlights

2105 AEs Trained

103094 Farmers benefitted

Location 9 districts in Maharashtra



Geographical Insights in Maharashtra

Maharashtra, a pivotal region for the organisation, continues to set the standard for transformative agricultural initiatives. AEGF, in partnership with the Axis Bank Foundation, has spearheaded a comprehensive program aimed at empowering these farmers through a network of skilled Agri-Entrepreneurs (AEs). The project spans around 9 districts of Maharashtra including, Nanded, Latur, Ahmednagar, Nashik, Wardha, Yavatmal, Amravati, Washim, and Jalna.

The Agri-Entrepreneur (AE) program in the state has empowered thousands of smallholder farmers by providing them with access to essential services such as crop advisory, digital banking, climate-smart agricultural practices, and market linkages.



District wise AEs trained

District	No. of AEs trained
Nashik	357
Ahmednagar	373
Latur	314
Nanded	234
Wardha	110
Yawatmal	159
Amravati	229
Washim	113
Jalna	216
Total	2105

Key Achievements

Enhanced Farmer Services: 977 AEs across these districts offer multiple services to farmers, increasing the effectiveness and reach of agricultural support.

◆ Enhanced Farmer Services

977 AEs across these districts are now offering multiple services to farmers, increasing the effectiveness and reach of agricultural support.

◆ Substantial Financial Facilitation

Enabled the disbursement of loans amounting to Rs. 4.7 Crore for 189 AEs, improving financial access and business expansion opportunities.

◆ Improved Market Access

Established new market linkages benefiting 1,743 farmers in Jalna for cotton and enhanced trade conditions for orange growers in Amravati and Wardha, promoting fair trade practices.

◆ Increased Crop Yields and Soil Health

Introduced climate-smart technologies leading to a 12-15% yield increase in Bengal gram and up to a 25% increase in onion yields in areas utilizing mulching and drip irrigation techniques.

◆ Government Scheme Integration

Integrated AEs with government schemes such as the Pradhan Mantri Krishi Sinchayee Yojana in Nashik and other schemes across multiple districts, aiding in the procurement of micro-irrigation systems and providing substantial subsidies.

◆ Community and Infrastructure Development

Over 32,000 farmers visited demonstration plots across the targeted districts, which provided practical insights into advanced farming practices and technologies.

◆ Digital and Financial Inclusion

Significantly expanded digital banking services, with substantial transaction volumes facilitating rural financial inclusion, particularly noted in districts like Nashik and Amravati where AEs have been trained to offer banking and credit services effectively.



Promoting farm mechanization through AE Model
(supported by DCM Shriram Foundation)



Under the aegis of DCM Shriram Foundation, AEGF is promoting farm mechanization through AE Model in Uttar Pradesh. This project aims to comprehensively analyze the agricultural practices, socio-economic conditions, and developmental needs by identifying key challenges and opportunities and propose sustainable solutions that enhance agricultural productivity, improve socio-economic conditions, and support overall regional development. Through targeted interventions and strategic planning, the project aspires to contribute to the upliftment of the target location and transforming it into a model of rural development in Uttar Pradesh.

Objective: To train and certify 200 AEs who provide diverse agricultural services, including farm mechanization, to approximately 25,000 smallholder farmers in Uttar Pradesh.

Highlights

108 AEs
Trained

7445
farmers benefitted

386
Farmers Meeting Conducted

77 AEs
Engaged in Ancillary Businesses

Geographical Insights in Uttar Pradesh

AEGF has embarked on a transformative project to promote farm mechanization across various regions of Uttar Pradesh. This initiative, particularly concentrated in the mill area blocks of Hariyawan, Tadiyawan, Pihani, Bharkhani, Harpalpur, and Pasgawan, aims to integrate advanced agricultural practices and socio-economic development strategies to uplift the rural landscapes of these areas.



Unit	Block	No. of AEs trained
Hariyawan	Hariyawan	19
	Pihani	28
	Tadiyawa	17
Rupapur	Harpalpur	16
	Bharkhani	23
Ajbapur	Ajbapur	5

Key Achievements

◆ Extension Services through Collaborative Efforts

Established a robust system to provide critical extension services to farmers, focusing on varietal balance, ratoon management, and fertilizer management, enhancing overall crop management and productivity.

◆ Government Subsidies Integration

Successfully unlocked Rs. 90.78 lakh worth of government subsidies for mechanization, Rs. 1.50 Cr subsidy on Solar Pump installation and Rs. 1.16 Cr subsidy on Irrigation facilities providing crucial financial support for infrastructure and business development.

◆ Diversification of Income Sources

Promoted the adoption of inter-cropping in sugarcane fields and supported the initiation of various income-generating activities such as mushroom cultivation, apiculture (beekeeping), vermicomposting, and vegetable farming. This diversification has increased income sources and encouraged sustainable agricultural practices.

◆ Promotion of Sustainable Agricultural Practices

Fostered the adoption of sustainable practices, leading to improved soil health, enhanced water conservation, and better biodiversity preservation.

◆ Enhanced Livelihoods for Farmers

Through these integrated efforts, the project has improved the livelihoods of approximately 7445 farmers by increasing agricultural productivity, diversifying income sources, and providing access to essential social welfare services.

◆ Community Engagement and Farmer Support

Conducted 386 farmer meetings, directly engaging with the community to share knowledge, gather feedback, and ensure the wide dissemination of new techniques and practices.



Crop Diversification in Madhya Pradesh (supported by Govt. of Madhya Pradesh)

Under collaboration with the Madhya Pradesh Government, AEGF has commenced a new initiative focusing on crop diversification in the districts of Dhar, Vidisha, Mandla, and Dindori. This project aims to comprehensively analyze agricultural practices, socio-economic conditions, and developmental needs by identifying key challenges and opportunities. The initiative proposes sustainable solutions that enhance crop value through the cultivation of diverse crops such as chillies, sericulture, and Ashwagandha.

Objective:

To implement crop diversification strategies that enhance agricultural productivity, improve socio-economic conditions, and support overall regional development.

Highlights

40 AEs

selected

75 farmers

Earmarked for Chilli Cluster

60 Farmers

Earmarked for Sericulture

Geographical Insights in Madhya Pradesh

The crop diversification project in Madhya Pradesh, is set to significantly impact the agricultural landscape across Dhar, Vidisha, Mandla, and Dindori districts. This initiative is expected to enhance the economic stability of local farmers by diversifying their crop production to include high-value commodities such as chillies, sericulture, and Ashwagandha. By focusing on these specific crops, the project aims to not only improve market access and profitability for farmers but also encourage the adoption of sustainable farming practices. Ultimately, the initiative is poised to uplift the socio-economic conditions of farmers directly involved, fostering broader community development and setting a sustainable model of rural agriculture in the region.



Creation of 50 AEs in Thanjavur, Tamil Nadu (supported by Parachute Kalpavriksha Foundation)



AEGF has been roped by Marico's Parachute Kalpavriksha Foundation to develop AEs specializing in sustainable coconut processing and related services in Thanjavur district of Tamil Nadu. The project focuses on training AEs in diverse business archetypes such as organic manure, crop advisory, and farm mechanization, contributing to improved agricultural productivity and income.

Objective:

To develop 50 AEs in Thanjavur, Tamil Nadu, focusing on sustainable farming practices and market linkages.

Location:

4 blocks in Thanjavur district of Tamil Nadu

Geographical Insights in Tamil Nadu

AEGF has embarked on a project in Tamil Nadu that strategically focuses on training AEs in a range of business archetypes including organic manure production, crop advisory services, and farm mechanization, to enhance agricultural productivity and increase income levels among local farmers. This initiative under the support of Parachute Kalpavriksha Foundation, is set against the backdrop of Thanjavur's rich agricultural heritage, particularly noted for its coconut production.

The project spans across Pattukottai, Orathanadu, Papanasam and Mannargudi blocks of Thanjavur wherein training and development are concentrated ensuring a targeted approach to empowering local communities through sustainable agricultural practices. The AEs have successfully started their ventures related to coconut, market linkages, input services, nursery and vermicomposting.



Promoting AWD and DSR in ODISHA
(supported by MITTILAB)



Under the sponsorship of MITTILAB, AEGF has embarked on an innovative project in Odisha, focusing on promoting Alternative Wetting and Drying (AWD) and Direct Seeded Rice (DSR) methods. This project is tailored to address the reduction in GHGs emission, critical need for water conservation and labor efficiency in rice cultivation, utilizing sustainable farming techniques that maintain yield while reducing resource usage.

Objective:

The primary goal is to transition 12,000 farmers across 7,000 hectares in Odisha from traditional continuous flooding methods to AWD and DSR techniques. These methods are expected to reduce water requirements, lower methane emissions from rice fields, and decrease labor needs without impacting the overall rice yield.

Highlights

16

AEs engaged

477

farmers benefited

2389.31

acres covered

5

districts in Odisha

Geographical Insights in Odisha

In Odisha, the focus remains on implementing innovative agricultural practices aimed at sustainability and efficiency. AEGF has introduced sustainable irrigation and crop management techniques, specifically targeting the promotion of Alternative Wetting and Drying (AWD) and Direct Seeded Rice (DSR) methods across five districts: Kalahandi, Rayagada, Nuapada, Nabarangpur and Bolangir, focusing on optimizing water usage and reducing labor in rice cultivation.



Recognition:

The Mittilabs project was honored with the 'Green Innovation in Agriculture' award by the Odisha State Government for its contributions to environmentally sustainable farming.

Key Achievements

♦ Water Conservation and Emission Reduction

By transitioning farmers to AWD, the project has significantly reduced the water required for rice cultivation and lowered methane emissions, aligning with environmental sustainability goals.

♦ Labor Efficiency

The adoption of DSR has lessened the labor demand for rice planting, aligning with the socio-economic conditions of the region by reducing costs and increasing efficiency.

♦ Sustainable Farming Practices

Encouraged the widespread adoption of sustainable farming techniques, improving soil health and overall farm productivity.

♦ Economic and Community Impact

The project has not only enhanced agricultural productivity but also boosted the economic well-being of farmers, with substantial improvements in income due to reduced costs and increased crop yields.



Technology promotion through Agri Entrepreneurs
(supported by Evergreen Innovation Platform)



Under the aegis of Evergreen Innovation Platform (EIP), AEGF promoted climate-smart and resilient agricultural technologies through the Agri-Entrepreneur Growth Foundation (AEGF) network. The project introduced innovative technologies across various agroclimatic zones, undergoing rigorous evaluation to ensure suitability for smallholder farmers. This initiative aims to screen and validate the technologies suitable for smallholder farmers and strengthen market access of the validated technology.

In India, EIP inked an agreement with AEGF to demonstrate innovative technologies specifically Climate Smart & Resilient on farmers' fields in various agroclimatic zones where the AEGF network exists. Each innovative technology/product has been reviewed via the GATE (Global Agri-Technology Evaluation Platform) process and is available for stakeholders to monitor progress. Further, Innovative innovations have been approved for commercialization based on their demonstration outcomes and insights.

Highlights

08

Small Scale validation completed

01

Rounds of farmer need assessment surveys completed in three states.

01

Commercial in process

02

Large Scale validation in the process



Collaborative efforts of AEGF with Syngenta Foundation India

In collaboration with Syngenta Foundation India (SFI), the Agri-Entrepreneur Growth Foundation (AEGF) has worked as a technical partner on several key projects aimed at transforming agricultural practices and enhancing the livelihoods of smallholder farmers across India. Among these, notable collaborations include partnerships with various other organizations such as the Environmental Defense Fund, NABARD, IDH, and Syngenta India Pvt Ltd (SIPL). Through these partnerships, AEGF has contributed significantly to promoting climate-smart agriculture, expanding market access, and empowering Agri-Entrepreneurs (AEs) with the necessary skills and resources.

These collaborations have been instrumental in addressing the unique agricultural challenges of different regions, creating sustainable and self-reliant agrarian economies, and supporting overall regional development. For example, AEGF's involvement in Bihar has focused on integrating sustainable agricultural practices and improving income opportunities for local farmers through effective market linkages and innovative farming techniques. Similarly, the partnership with EDF and NABARD has facilitated the adoption of climate-smart practices, which are crucial for ensuring the long-term sustainability of farming communities affected by climate variability. Through these efforts, AEGF has helped enhance the capabilities of local AEs, enabling them to serve as key agents of change within their communities, driving economic empowerment and agricultural innovation.



Various services offered by the AEs

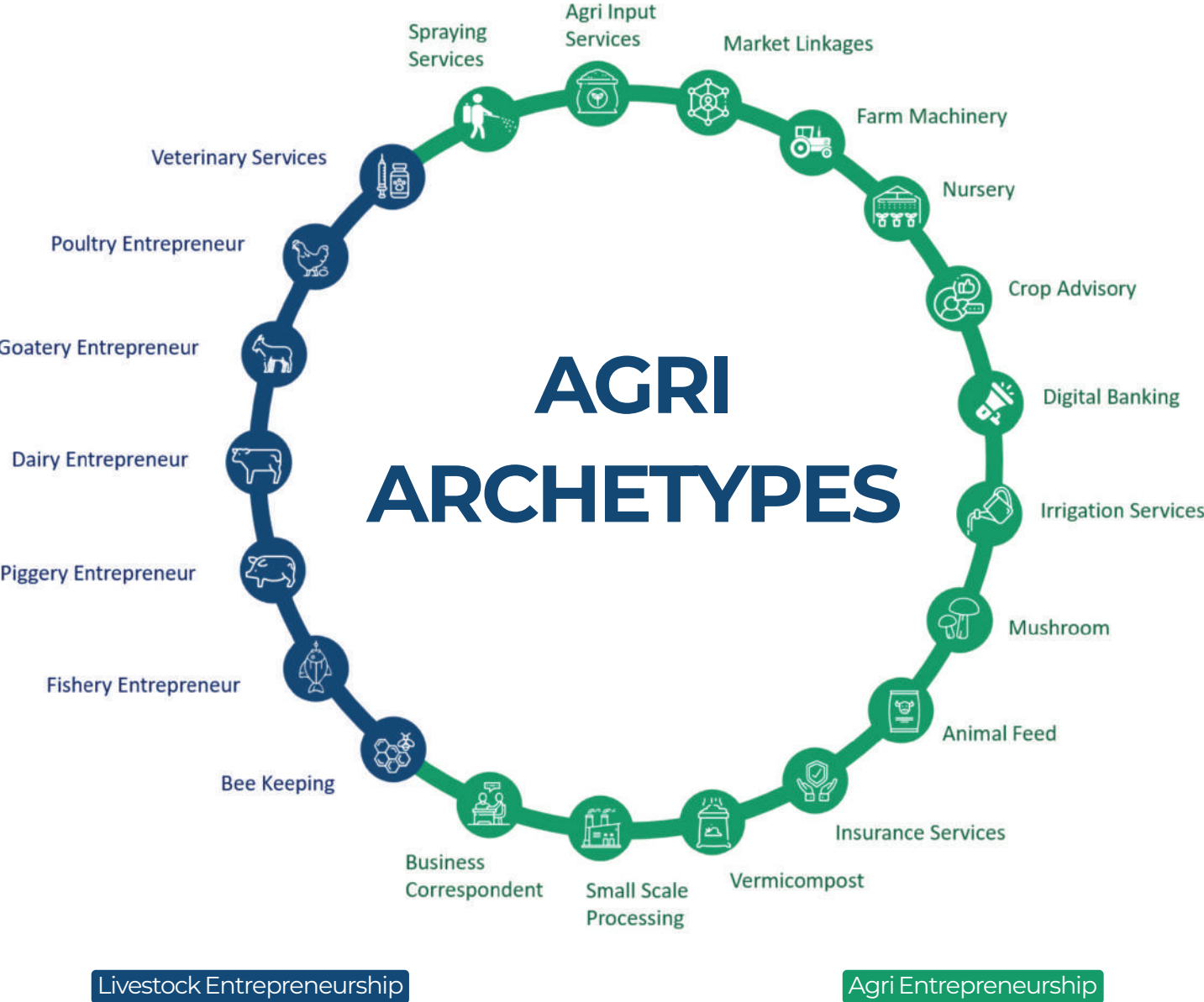


Figure 2: Various services offered by the AES

AE Programme Impact



Agri Entrepreneur Growth Foundation(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).
- 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/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.

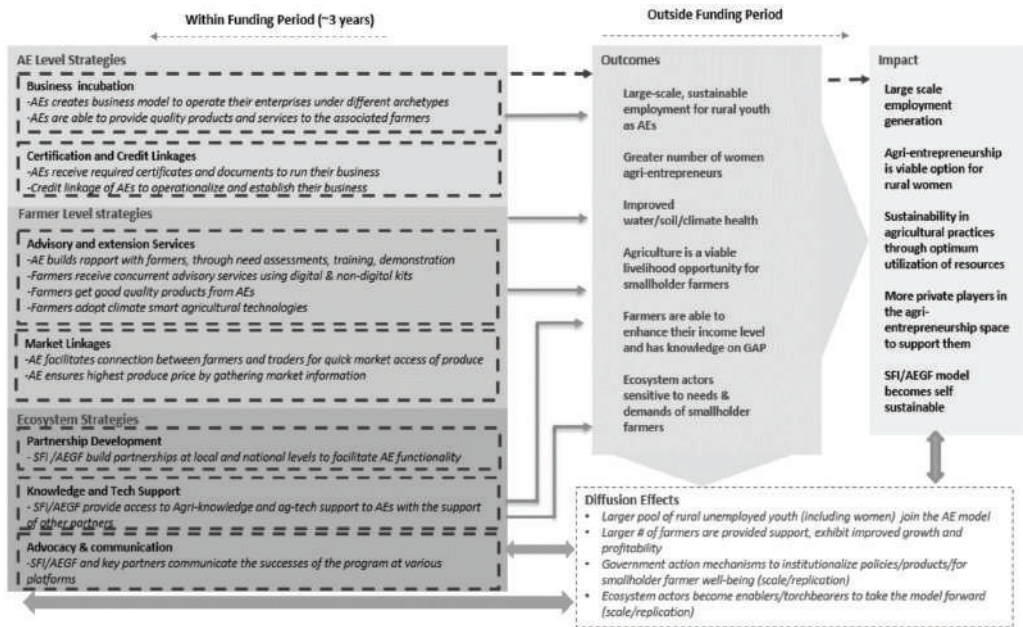


Figure 3: Theory of Change

As stated in the above sections, AEGF is promoting AE model since 2014. 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

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

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.

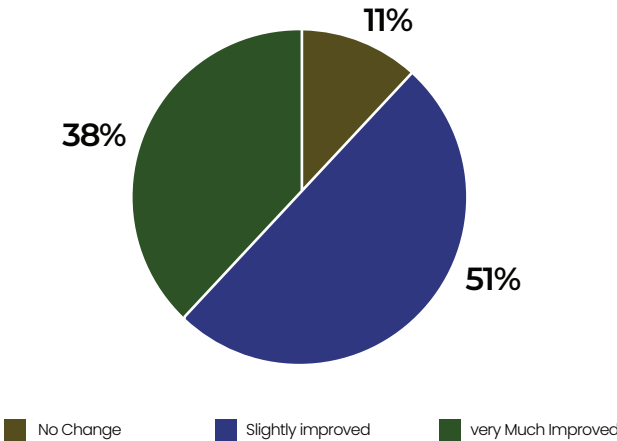


Figure 4: Quality of life

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.

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 11 below demonstrates the percentage increase in income for men and women AEs separately. 47% of men AEs and 48% of women AEs

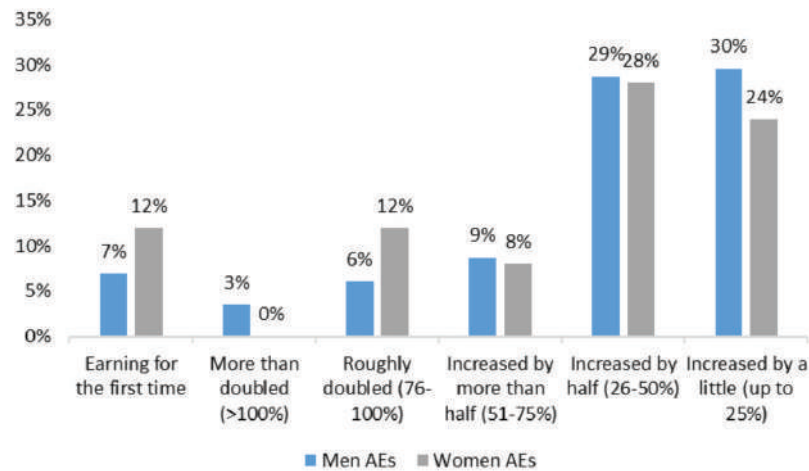


Figure 5: Increase in income of AEs

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.

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 12) 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.

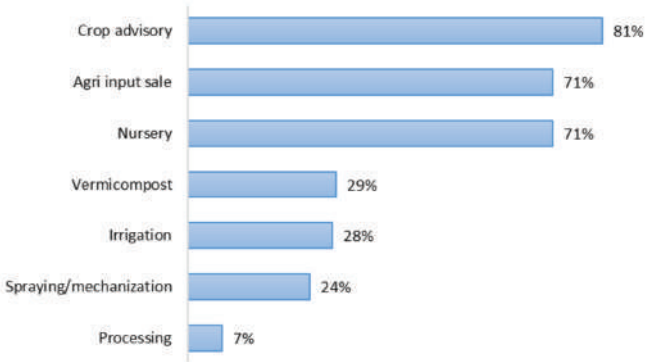


Figure 6: Services provided by AEs

Farmer Impact Study

Through the AE programme, AEGF has reached out to approximately 1.3 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:

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.

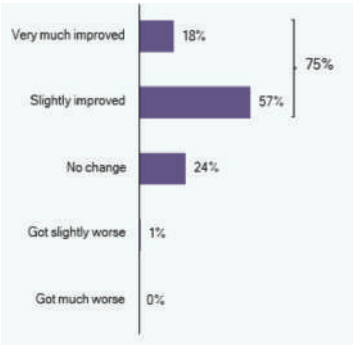


Figure 7: Quality of farmer's life

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.

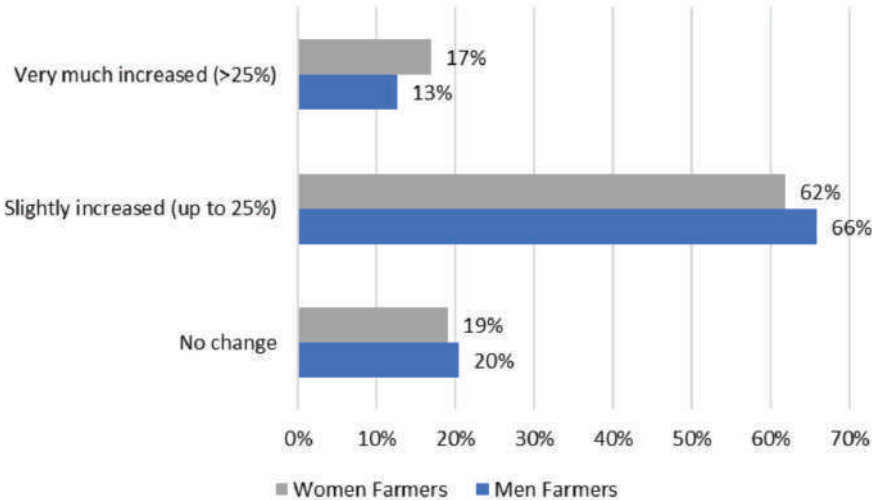


Figure 8: Way of farming

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.

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 14, 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.

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.

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.

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 (2023-24)

The AEs operate under a revenue-based and market-linked model, enabling them to earn a fair income through commissions or other modes. In 2023-24, the top transaction-making businesses included Agri-Input and output businesses, Digital banking, Farm Mechanization, Nursery, Milk Collection centers (Dairy Business), Poultry in some states, specifically Madhya Pradesh, and also in credit and insurance.

Table 2: AE transactions in various architypes for FY 2023-24

S.NO	Services	Total INR CR
1	Agri Input	294.46
2	Agri Output	159.10
3	Digital Banking	184.58
4	Farm Mechanization	45.29
5	Nursery	9.74
6	Dairy	28.86
7	Poultry	11.55
8	Credit & Insurance	0.30
9	Others	54.26
	TOTAL	788.14 Cr



Our Partners and Associations

Our Partners



Associated Partners



Case Studies

Mangala Krishnaji Satone: Empowering Farmers through Nursery and Agri-Input Services in Maharashtra

Mangala Krishnaji Satone, a 35-year-old woman from Amboda village in Wardha, Maharashtra, was initially a housewife involved in farming with her family. Her family of seven relied primarily on agriculture, with an annual income of Rs. 180,000. However, Mangala always aspired to contribute more significantly to her family's finances and the farming community. In 2018, she came across the Agri-Entrepreneur (AE) program through a local event and, despite facing challenges, took a leap to enroll in the program, attending a 45-day residential training in Pune.

After completing the AE training, Mangala took a loan of Rs. 1,20,000 to launch a nursery business with an initial investment of Rs. 1,60,000. She started providing vegetable saplings to farmers who previously had to travel long distances to access them. Recognizing a gap in the availability of quality agri-inputs, Mangala expanded her operations by starting an agri-input service in 2019. Her entrepreneurial spirit led her to also establish a processing unit for turmeric and chili by 2020, offering a wider range of services to local farmers.

Today, Mangala's business supports over 270 farmers with agri-inputs, nursery services, and crop advisory. Her success has not only uplifted her family's income, with her contribution now making up 70% of the household earnings but has also positively impacted her community. She further plans to expand her business venture and benefit more than 600 farmers. Mangala's journey exemplifies how women entrepreneurs can drive local agricultural development while achieving financial independence.

Impact:

- 01

Number of Farmers Served: 270
- 02

Loan Taken: Rs. 120,000
(from ESAF Small Finance Bank)
- 03

Annual Transactions:
Rs. 1,500,000 - Rs. 1,600,000
- 04

Net Profit: Rs. 450,000
- 05

Business Start Time: April 2019
(Nursery), June 2019 (Agri-input),
June 2020 (Processing Unit)
- 06

Primary Services: Vegetable
plant nursery, Agri-input,
Turmeric & chili processing unit



Khushboo Dangi: Breaking ground with soil testing entrepreneurship

Khushboo Dangi, a young woman from Sakroli village in Vidisha, Madhya Pradesh, identified a major gap in her local agricultural ecosystem—farmers lacked access to soil testing services, leading to inefficient fertilizer use and low crop yields. Without reliable data on soil health, many farmers in her village were unable to make informed decisions about crop production, impacting their income and sustainability.

In 2023, Khushboo joined the AE program offered by the organisation. Through her training, she developed skills in soil health management and entrepreneurship. With support from the program, she established a state-of-the-art soil testing laboratory in her village. Her lab equipped farmers with the information they needed to apply the right fertilizers and amendments, resulting in improved crop health and yields.

Khushboo's initiative quickly gained traction in her community, attracting the attention of both farmers and the Madhya Pradesh Government, approaching her for soil testing sampling services. The farmers of Sakroli now have access to extensive soil testing services in their own village. Armed with this information, farmers were able to make informed decisions about fertilizer application and soil modification, ensuring optimal conditions for crop growth and maximum yields. By using fertilizers and modifications tailored to the specific needs of their soil, farmers were able to improve the quality and quantity of their crops, thereby increasing incomes and improving livelihoods.

Over eight months, she earned Rs. 2,25,153 and expanded her reach to 150 farmers. Her success has not only improved local agricultural practices but also positioned her as a leader in rural entrepreneurship and women's empowerment in the entire Vidisha district. Additionally, she aims to expand her services and reach more than 400 farmers by providing them with proper input services. She is also in the process of adding an input shop to her business. Khushboo Dangi's journey as an agri-entrepreneur and her establishment of a soil testing laboratory in Sakroli exemplifies the transformative potential of agri-entrepreneurship.

Impact:

01

Farmers Served:
150

02

Increase in Crop Productivity: Significant improvements due to optimized soil management

03

Earnings from Soil Testing Services:
Rs. 2,25,153 in 8 months



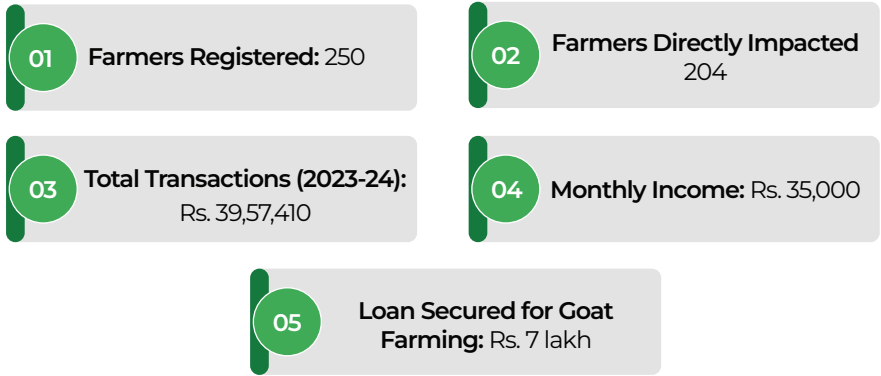
Rukmeena Devi: Champion of Agricultural Prosperity in Bihar

Rukmeena Devi, from the East Champaran block in Bihar, grew up in a farming family and contributed to their agricultural activities while also selling masala powder in the local market. By 2022, she found it increasingly difficult to support her family, which motivated her to seek new opportunities. Rukmeena joined AE program, where she completed a 21-day residential training program that introduced her to modern agricultural practices and entrepreneurship. This experience proved transformative for her, providing her with the tools to take control of her financial future.

After completing her training, Rukmeena began registering local farmers and assessing their agricultural needs. Armed with this data, she developed a business plan that included providing agricultural inputs, crop advisory services, nursery operations, vermicomposting, and mushroom cultivation. Her first major step was establishing a nursery and obtaining licenses to sell fertilizers and seeds. Additionally, she actively engaged farmers through regular meetings to discuss modern farming techniques, soil health, and crop management, while also conducting soil testing for over 43 farmers in 2023.

Rukmeena's dedication quickly bore fruit. By showcasing modern techniques such as Wide and Narrow Row Paddy Transplanting, she impacted over 204 farmers. Her business activities, including the nursery and agri-input services, generated over 39 lakh transactions during 2023-24. She also expanded her operations into goat farming by securing a loan, which further diversified her income. Today, she earns Rs. 35,000 per month and continues to play a pivotal role in improving the livelihoods of farmers in her community.

Impact:



Deepak Kumar Mahato: Nurturing Growth in Jharkhand's Agri Landscape

Deepak Kumar Mahato, from Patamda village in Jharkhand's East Singhbhum district, once struggled to make ends meet, earning only Rs. 1,500 per month from his small farm. In 2019-20, recognizing the challenges faced by farmers in accessing quality seedlings, Deepak saw an opportunity to transform his fortunes. He joined the AE program and received training that equipped him with the skills to start a nursery. With an initial investment of Rs. 25,000, he established a polyhouse and began providing nursery services to local farmers.

In 2022, Deepak's big breakthrough came when he was selected to conduct a Rabi demonstration for pointed gourd cultivation, a practice not common in his region. With guidance from the AE program, he successfully completed the demo and sold his first batch of 500 seedlings, earning a profitable margin. His success quickly spread, leading to recognition from the local horticulture department and demand for his high-quality saplings surged. Deepak expanded his nursery operations, providing better access to seedlings for farmers, while perfecting the use of pointed gourd plant cuttings to increase his yield and profits.

Today, Deepak serves over 250 farmers and earns over Rs. 10,000 per month during peak seasons. His innovative techniques, such as using cuttings for propagation, have doubled his profits while improving the crop yield for farmers in his community. Deepak has become a trusted agricultural advisor in his village and beyond, creating a sustainable source of income for himself while significantly improving the local agricultural landscape.

Impact:

Farmers Served: 250+

Monthly Income Growth: From Rs. 1,500 to Rs. 10,000 (during the season)

Initial Investment: Rs. 25,000

Saplings Sold: 500+ initially, expanding seasonally

Profit Growth: Doubled due to innovative propagation techniques

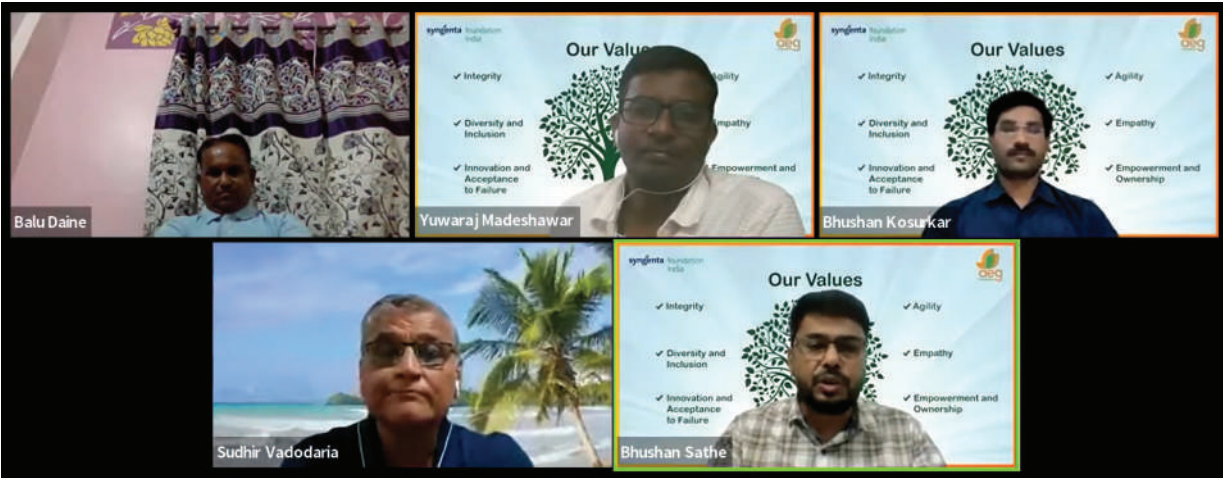


Krishi Abhyas

Our experiences over the last few 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 faculty provide knowledge transfer by covering a wide variety of agricultural practices – with videos on soil health, nutrition management, and spraying technologies as part of an action plan containing over eighty plus subjects. There are currently over 80+ videos on the channel with 190.8k videos and 8.33k+ subscribers.



YouTube


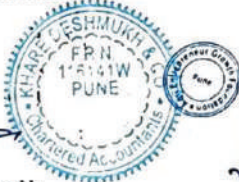





Future Outlook

Looking ahead, AEGF is committed to expanding its impact by training 100,000 Agri-Entrepreneurs by 2030, with a goal of benefiting 20 million smallholder farmers across India. With a focus on youth engagement, technology adoption, and climate-smart practices, AEGF is building resilient agricultural communities prepared to face the challenges of tomorrow while driving socio-economic growth in rural areas. We remain committed to creating a brighter future for rural India by empowering farmers, fostering innovation, and building resilient agricultural systems. Together with our partners, we will continue to scale our impact, ensuring that smallholder farmers can thrive in a rapidly changing world.

Financials


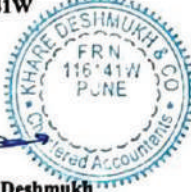



AGRI ENTREPRENEUR GROWTH FOUNDATION
CIN: U85300PN2019NPL181681
Address: Amar Paradigm, Survey No. 110/11/3, Baner, Pune
Balance Sheet as at 31 March 2024

Particulars		Note No.	As at 31 March 2024 (Rs in '000)	As at 31 March 2023 (Rs in '000)
Equity and Liabilities				
1	Reserves and Surplus	3	12,888	-10
2	Non Current Liabilities			
	(a) Other Non Current Liabilities	4	2,782	2,976
3	Current Liabilities			
	(a) Other Current Liabilities	5	1,352	18,835
TOTAL			17,022	21,801
II Assets				
Property, Plant & Equipment & Intangible Assets				
1	Assets			
	(i) Property, Plant & Equipment	6	587	964
			587	964
2	Current Assets			
	(a) Cash and cash equivalents	7	13,700	18,849
	(b) Other current assets	8	2,735	1,988
			16,435	20,837
TOTAL			17,022	21,801
See accompanying notes to the financial statements		1-15		
As per our report of even date				
For Khare Deshmukh & Co. Chartered Accountants FRN 116141W		For and on behalf of the Board of Directors of: Agri Entrepreneur Growth Foundation		
 		 		
CA Vivek Deshmukh Partner M. NO. 118296 UDIN: 24118296BJZYLY6951		Anish Kumar Director DIN - 02599705		
		 Rajendra Jog Director DIN - 0003011334		
Place: Pune Date: 27th September 2024		Place: Pune, Date: 27th September 2024		

AGRI ENTREPRENEUR GROWTH FOUNDATION**CIN: U85300PN2019NPL181681****Address: Amar Paradigm, Survey No. 110/11/3, Baner, Pune****Statement of Income & Expenditure for the year ended on 31st March 2024**

Particulars	Note No.	For the year ended on 31 March 2024 (Rs in '000)	For the year ended on 31 March 2023 (Rs in '000)
I Income			
(a) Grant Income and Donations	9	76,384	67,097
(b) Other Income	10	12,097	1,370
Total Income		88,481	68,466
II Expenses			
(a) Programme Expenses	11	65,620	56,655
(b) Employee Benefit Expenses	12	6,214	6,103
(c)Other Expenses	13	3,749	5,708
Total Expenses		75,583	68,466
III Surplus / (Deficit) before Tax		12,898	-
Tax Expenses		-	-
Surplus / (Deficit) after Tax		12,898	-

See accompanying notes to the financial statements	1-15
As per our report of even date	

For Khare Deshmukh & Co. Chartered Accountants FRN 116141W	For and on behalf of the Board of Directors of Agri Entrepreneur Growth Foundation
 	
CA Vivek Deshmukh Partner M. NO. 118296 UDIN: 24118296BJZYLY6951	 Anish Kumar Director DIN - 02599705
	 Rajendra Jog Director DIN - 0003011334
Place: Pune Date: 27th September 2024	Place: Pune Date: 27th September 2024

Notes

Notes



For further information, please contact:
Agri Entrepreneur Growth Foundation



Amar Paradigm Survey No. 110/11/3
Baner Road, Pune – 411 045. Maharashtra, India



www.sf-india.in



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