

INDIA



SADASHIV AND HIS FAMILY NOW EARN AN INCOME FROM THEIR FARM, WHICH ALLOWS THEM TO INVEST IN THEIR FUTURE

SADASHIV IN PASTE VILLAGE

When the price of inputs is rising faster than the market price of crops, farmers need access to good advice. **Syngenta Foundation India's (SFI) Agri-Entrepreneur (AE)** programme aims to provide the best inputs, information, market links and credit to help farmers make the right decisions.

48-year-old Sadashiv farms three acres in Maharashtra state together with his wife, son and daughter-in-law. Like most other small-scale farmers, Sadashiv finds the biggest challenges are access to credit to enable him to invest in farming activities at the right time, weather variations that provide either too little or too much water at different times of the year, and fluctuation of market prices.

During the wetter kharif season he grows paddy, and in the dry rabi season, bitter gourd, cow peas, okra and cluster beans. Since becoming involved with his local AE he has started to grow more high-value vegetable crops, retaining just one or two per cent of the crop for the family's needs and selling the rest to provide an income. This increased income has enabled Sadashiv to invest in his farm, renting machinery when necessary, and to other improvements in his household. The balance is kept in the bank as a safety net.

But while market prices of bitter gourd, for example, have risen in the past two years, this has been outpaced by increase in the price of agri-inputs. In these circumstances Sadashiv has found his local AE's technical guidance, and advice on sowing methods and pesticides extremely useful. The AE's links to markets that provide reliable demand and fixed prices has also been invaluable.

He also gained access to a Kisan Credit Card loan through the AE. This loan takes the form of credit that must be spent at the AE shop, together with a small cash element for use in farming activities. Sadashiv repaid his loan on time, and so has qualified for a bigger loan for next season, should he need it. For the future, he plans to have a drip irrigation system since currently he only depends on natural water resources.
