

Suggestions for Success with Goa's FARMER'S CLUBS



What's going wrong with Goa's agriculture?

(ACCORDING TO FARMERS)



**“Costs are always
increasing...
...credit is not
accessible” ☹️**

“Where is the
profit in farming
now...” ☹️



“There is no real assistance for farmers”



What's the problem with agriculture in Goa?

(THE PLANNER'S VIEWPOINT)

**“Farmers in Goa
aren’t hardworking
and enterprising...”**

“...we have so many schemes but farmers aren't taking them up...”

“...we have tried helping farmers, but they are difficult to work with...”

So what's the **REAL** story?

(depends whom you are asking)

HERE IS WHAT WE'VE FOUND AT THE...



Activities at Chodan-Madel over the last 24 months

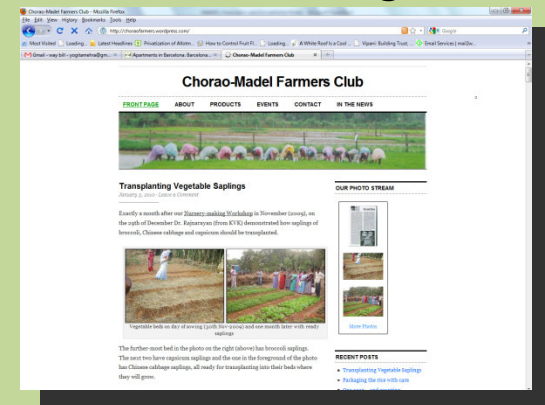
Workshops



Experiments



Promoting



Branding



Networking



Collaborating



The Rice Experiment

(FUNDED THROUGH A LOAN FROM CENTRAL BANK)

1,124

Kgs of rice
sold through
7 retailers

25%

extra income
generated for
farmers

Rs 40,000

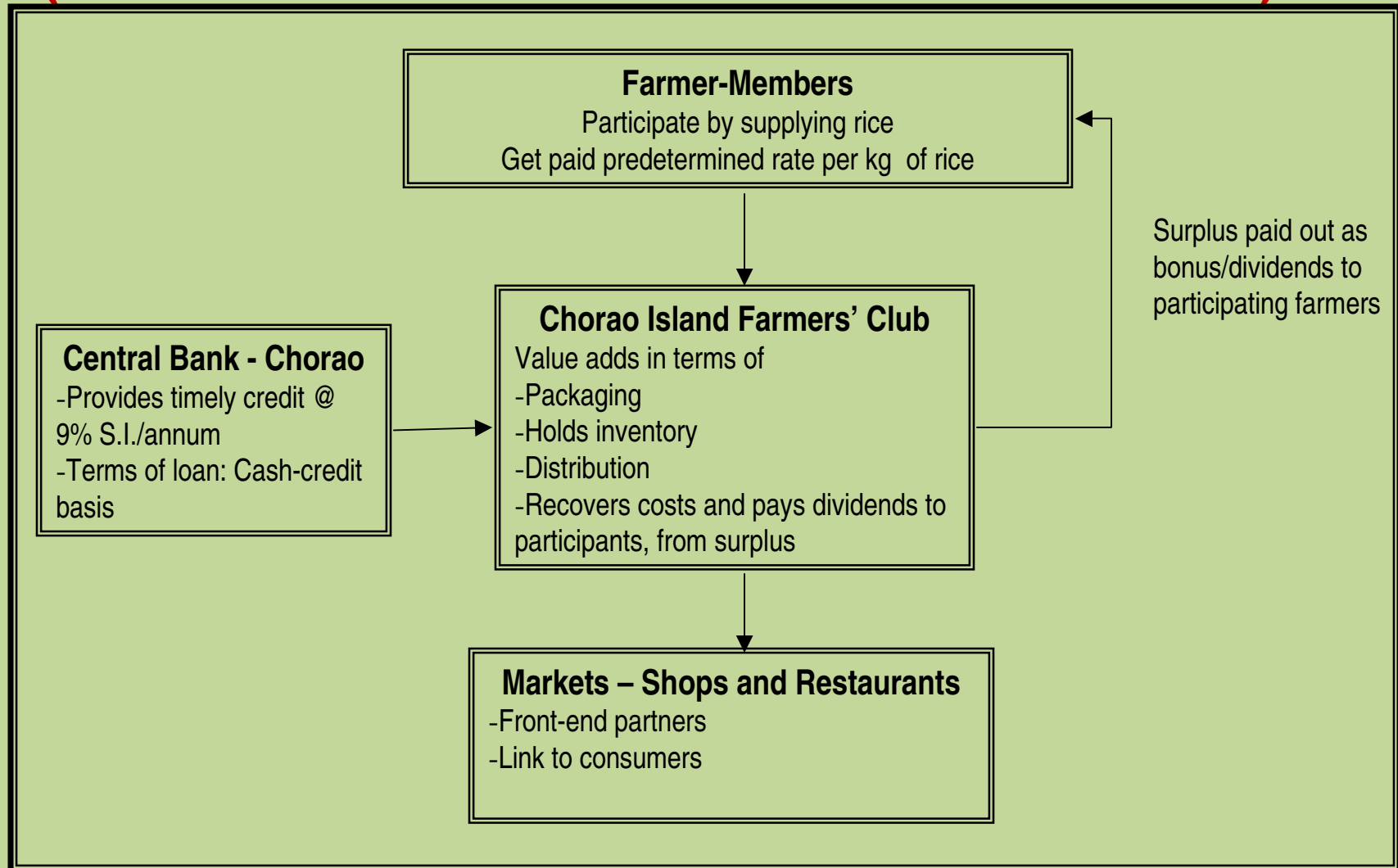
REVENUE

generated with
SURPLUS OF

20%

The Rice Experiment

(FUNDED THROUGH A LOAN FROM CENTRAL BANK)



Prefer to know the Numbers?

Kisaan Credit
Cards amongst
our members?

60

(85% of KCC
in village)

Total credit
advanced to
Chorao farmers

30 lakhs

(28% of total
loans advanced)

Prefer to know the Numbers?

Amount of regular
credit utilization

18 lakhs

(60% of the loans
advanced)

Average size of
credit given to
the farmers

Rs 35,000

With a little Seed
Funding and
Innovation, clubs can
attract external funds
too...



The Toyota Foundation

Suggestions for the
‘LAST MILE*’
of Agricultural
Credit Delivery

(*what seems to be the weak link)

A STRONG COMMUNITY is the starting point...

(most smaller farmers cannot be successful if
they keep working alone)



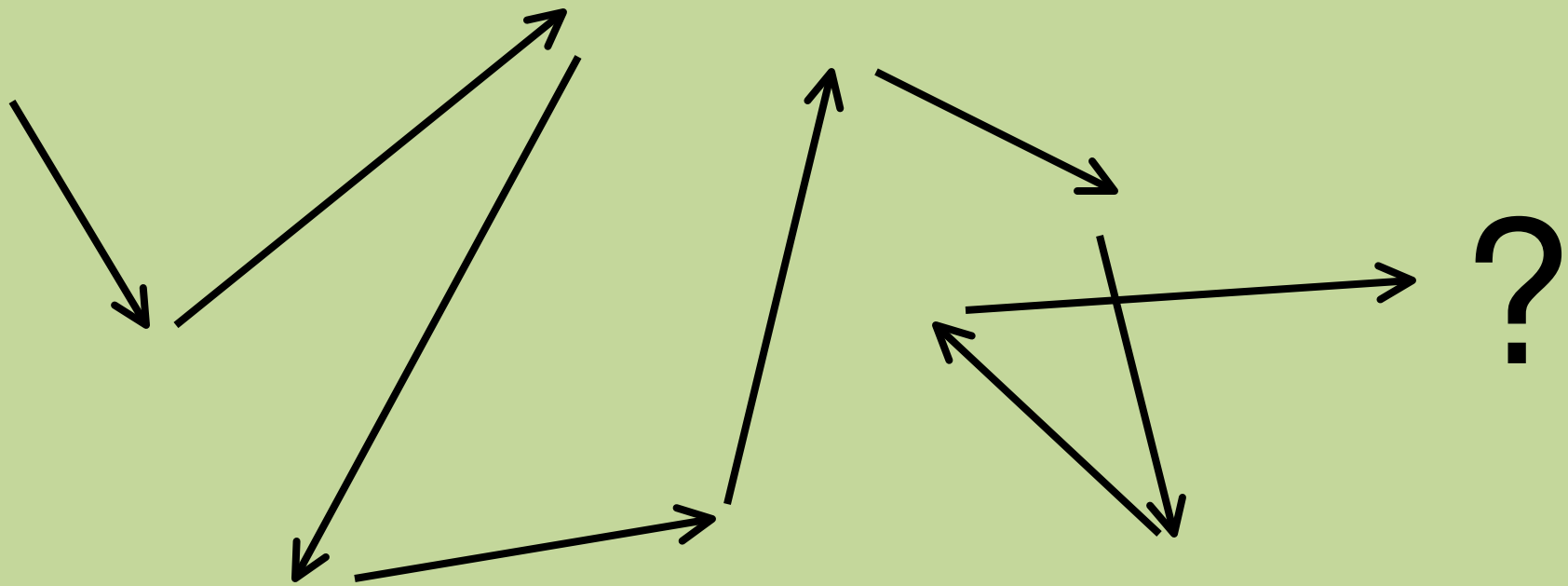
Farmer's are capable of having a clear VISION....

(but they may need just a little help)



Complex and unclear administrative processes can be a big hurdle (still are)

(and they still are, even for educated farmers)



The Branch Manager can be a CATALYST or a Bottleneck

(and we've seen both in Chorao)



21 to 70 KCC holders in 9 months? HOW?

**A little contribution can help
bring about BIG changes**
(Thanks to NABARD for their support)



Workshops are very effective in creating exposure

(Funding these and experiments can create confidence and inspire enterprise)



Involvement from credit agencies must **BEGIN** from the planning stage

(That's when newer ideas come to life —
3 NEW power tillers in Chorao, next come our Mangoes?)



