Small Farmers Big Opportunities: Understanding small holder farmers

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The “Transforming Agriculture for Small Farmers (TASF)” Team of The/Nudge conducted 107 in-depth interviews to familiarize themselves with small farmers, their farming process and their challenges. The interviews were done in Karnataka, Andhra Pradesh and Telangana between November 2021 and February 2022.

We are grateful to Center for Collective Development, Pasidi Panta, Deshpande Foundation, Kalgudi and Mr. Gurulingappa P.H., for facilitating these interviews.

We spoke to farmers who had 1-5 acres of irrigated land or up to 7 acres of rainfed land. 39% of them had taken on additional land (lease or sharecropping). They are an aging group and while they identify as farmers and are committed to farming, they feel it is a difficult profession with high effort and often low income. They do not want their children to become farmers.

Their income from farming (cultivation) is not enough and they typically have 3 to 4 other sources of income including Agri labour, Govt DBTs and MGNREGA, Livestock, income from other members of the family, etc.

- While MGNREGA contributes 4 to 12% of income (number of days of work and rate varied by region), most farmers prefer it as it is an “easy task” and they would like more of it.
- Government schemes like PM Kisan and PDS have high penetration.

- Incidence of loans is high (84%). Of these 67% are crop loans from banks. Only 16% are repaying their loans – many are ‘evergreening’ while others are only paying interest or not paying anything. This is because they feel they will get a loan waiver. 37% have loans from SHGs (ranging from 20k to 200k) – they are repaying these loans. Some also had loans from the informal sector (family and friends, other farmers, moneylenders) and they were typically paying 2% per month for these loans.
While 34% of farmers said they had received compensation (partial or full) from crop insurance, only 50% of farmers with bank loans were aware that crop insurance was bundled with their loan. Most of these farmers were not sure of the premium paid, sum assured or the process of claiming crop insurance.

These farmers are well integrated into the farming ecosystem and are using ‘standard practices’ that are prevalent across the country – high yield seeds, fertilizers, pesticides, Farm Yard Manure (if they have livestock), etc. The level of mechanization is high (as it makes economic sense and equipment is available on rent). 50% of them rotate crops to maintain soil health.

At the same time, they tend to use practices that they have historically used or are based on word of mouth. These practices vary a lot, for example there is a significant variation in inputs - amount of seeds or DAP used per acre even for the same crop in a region. Yields vary and there is almost no soil testing. There seems to be an opportunity to improve agricultural practices.

Farmers have a choice of where to sell – typically at local traders or at the APMC ‘mandi’ – and they choose the best option available. However, they tend to pay a 2% ‘commission’ for immediate cash and a 1 to 3% deduction called ‘soodh’. Organizations like Pasidi Panta and CCD had done work on the ground that showed farmers do not get fair weight or appropriate compensation for quality. In other words, there seem to be opportunities to improve their market linkages.

The biggest concern farmers have is the impact of climate. 70% of them have experienced significant crop damage at least once in the past three years – typically excessive rains at the wrong time.
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- Sources of Income and Government Benefits
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<tr>
<th><strong>THE/NUDGE INSTITUTE</strong></th>
<th><strong>Centre for Skill Development &amp; Entrepreneurship</strong></th>
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<td><strong>6 years</strong></td>
<td><strong>13 states</strong></td>
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<td>17K youth served</td>
<td>55+ CSRs, Foundations</td>
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<td><strong>we enable underprivileged youth to lead flourishing lives</strong></td>
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<th><strong>Centre for Social Innovation</strong></th>
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<td><strong>4 years</strong></td>
<td><strong>80+ nonprofits incubated</strong></td>
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<td>10x fund multiplier</td>
<td>14m indirect reach</td>
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<td><strong>we nudge talent to solve for India's biggest problems</strong></td>
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<th><strong>THE/NUDGE INSTITUTE</strong></th>
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<tr>
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<td><strong>2 states</strong></td>
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<tr>
<td>53K hhs</td>
<td>12 partners</td>
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<tr>
<td><strong>we enable families to come out of extreme poverty</strong></td>
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**TASF**
The “Transforming Agriculture for Small Farmers” (TASF) Initiative & context of this research

- The “Transforming Agriculture for Small Farmers (TASF)” Team is a new initiative at The/Nudge Foundation which aspires to double the cultivation income and reduce variability for small farmers.

- Our approach is to harness the vibrancy in the Agri space to help small farmers. This will include innovations across the value chain, market linkages, etc. An important part of this will be co-creating business models around aggregation, technology, etc which allow engagement with farmers in a commercially viable mode.

- To familiarize ourselves with our target audience, we conducted 107 in-depth farmer interviews in Karnataka, Andhra Pradesh and Telangana between November 2021 and February 2022.

- We are grateful to the Center for Collective Development, Pasidi Panta, Deshpande Foundation & Kalgudi for facilitating these interviews in Anantapur, Warangal, Hubli, Belgaum, Raichur and Koppal. We are also thankful to Mr Gurulingappa P.H., for facilitating the interviews in Kalaburagi.

- Our team comprised of Rashmi Sharma, Shruti Soumya, Ketan Doshi and Ashish Karamchandani, supported by moderators Rohini Shree and Varshini Jagadish from The/Nudge Future Perfect team.
The TASF team is defining “small farmers” as farming households whose annual income from cultivation is in the range of Rs 30,000 to 100,000. This group is estimated to be about 25 million farming households.

We primarily spoke to farmers with 1 to 5 acres of irrigated land or up to 7 acres of non-irrigated land.

The research was conducted to understand basic demographics and aspirations, farming practices, economics and challenges. The interviews were conducted face to face at the farmer’s location and included a combination of qualitative discussion with some numeric data collection. As this was a learning exercise, the questionnaire kept evolving and the new areas of enquiry got added along the way. Hence the sample size varies for different segment analysis.

It was conducted in the districts of Anantapur (Andhra Pradesh), Warangal (Telangana), Dharwad (Karnataka), Belgaum (Karnataka), Raichur (Karnataka), Kalaburagi (Karnataka) and Koppal (Karnataka). The interviews in Anantapur and Kalaburagi were restricted to groundnut and Tur Dal farmers respectively. In other locations the farmers interviewed grew a diverse mix growing crops like cotton, paddy, maize, Bengal gram, chilli, sugarcane and vegetables. These crops were chosen basis significance in target locations and diversity across type of crops.

Respondents were chosen via convenient sampling, through introduction made by the supporting organizations and hence may not be representative of the farming population. Some of the regions had higher proportion of farmers with irrigation than representative of the region.

Data collected only pertains to one year, 2020-21.
The farmers we interviewed are an ageing population

- 66% of the farmers interviewed were >40 years of age vs. 43% of India's rural population in that age group

- 65% of farmers have education level below 10th

- Note: Rural population above 20 years normalised to 100

- Note: 8 farmers in the 50+ age group also had sons working with them, but we have interviewed only the father
Most of them own between 1-5 acres of land

- 84% of the farmers interviewed had landholding between 1 to 5 acres
- Number of farmers with irrigation is higher because of locations like Hubli and Warangal, and is not representative of the States in general

<table>
<thead>
<tr>
<th>Land Holding</th>
<th>No of Farmers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 acres</td>
<td>53</td>
</tr>
<tr>
<td>&gt;3-5 acres</td>
<td>36</td>
</tr>
<tr>
<td>&gt;5 acres</td>
<td>17</td>
</tr>
</tbody>
</table>
39% of the farmers take additional land on lease or sharecropping

- 39% of the farmers interviewed had taken additional land on lease or sharecropping

- Amongst the farmers taking up additional land, percentage was higher for farmers with own land holding upto 5 acres

- Concerns with taking additional land on lease were primarily advance rental payment & no compensation benefit to the tenant farmer in case of a crop damage

Additional land taken on lease

- n=91

% Farmers taking additional land

- n=91

- Own landholding bracket
  - 1-3 acres: 39%
  - >3-5 acres: 42%
  - >5 acres: 14%
Farmers feel farming is a difficult profession—high effort & often yields low income

- Though they identify themselves as farmers and are committed to it; majority of the farmers we spoke to don’t want their children to become farmers.

- Farmers think farming is a difficult profession (low income and high effort with high risk).

- Hence they feel it will be better for their children to have a job with regular salary.

- Even farmers in their 50s and 60s, who had grown up sons with blue collar skill sets like driving, mechanic, were not keen on their becoming full time farmers.

Farmer’s aspiration for his/her children

- Yes: 9%
- No: 89%
- Others: 2%

- Does the farmer want his/her children to take up farming as a profession?
- Others: They would want their children to decide, they don’t have an opinion

n=88
Sources of Income & Government Benefits
Cultivation income is not enough- All farmers have 4-5 different sources of income

- All income data pertains to year 2020-21 and is computed based on info provided by the farmers.
- Other income sources include income from running a shop, income from self or family employed in other profession, tractor rental income etc.
- Dairy/livestock also includes income from renting Ox.
- Own cost of Labour, Bullocks, FYM is not accounted for in the computation.

- Anantapur: n=12
- Hubli: n=25
- Warangal: n=7
- Kalaburagi: n=8
- Koppal: n=7
- Raichur: n=9
Different Income Sources of Farmers

• Farmers have 4-5 sources of income

• Agriculture labour is a significant source of income for farmers in many regions

• Government Direct Benefit Transfer (DBT) schemes such as PM Kisan, Pension, etc., and MNREGA wages together contribute to 13%-20% of farmers annual income. Hubli is an outlier where the figure is around 5.4%

• Farmers in Andhra and Telangana have access to state sponsored DBTs like Rythu Bharosa, apart from the PM Kisan, which reflects in the higher contribution of DBTs.

• Farmers in many regions are earning a significant part of their income from other sources, which basically includes income from running a shop, income contribution from another family member (higher in case of older farmers), rental income etc

• Note: Income data pertains to 1 year, 2020-2021
### Incidence of Agriculture labor and MNREGA

- Incidence of Agriculture labor decreases with increase in land holding.

- MNREGA varies by location and not by land holding, even farmers with more acreage take up MNREGA work.

- MNREGA wages contribute to between 4% to 12% of a farmer's income, this is a function of both number of days of work they could get and the wage rate.

- Note – Hubli is an outlier where the contribution is less than 1%. It also has the highest number of respondents for this question (without the Hubli data, % of farmers earning MGNREGA wages would be 70%).

- Farmers consider MNREGA to be an easy task, with fewer number of hours required in a day compared to other forms of labour, and would like more of it.

### % farmers earning wages from Agri labour & MNREGA

<table>
<thead>
<tr>
<th>Own Land Holding</th>
<th>1-3 acres</th>
<th>3-5 acres</th>
<th>&gt;5 acres</th>
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<tbody>
<tr>
<td>64%</td>
<td>51%</td>
<td>54%</td>
<td>40%</td>
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- Data pertains to year 2020-21

<table>
<thead>
<tr>
<th>Region</th>
<th>% farmers earning MNREGA wages</th>
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<tbody>
<tr>
<td>Hubli</td>
<td>24%</td>
</tr>
<tr>
<td>Anantapur</td>
<td>58%</td>
</tr>
<tr>
<td>Warangal</td>
<td>100%</td>
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<tr>
<td>Kalaburagi</td>
<td>38%</td>
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<tr>
<td>Koppal</td>
<td>86%</td>
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<tr>
<td>Raichur</td>
<td>78%</td>
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<td>n=68</td>
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Incidence of MNREGA varies by location but not by income levels

- Farmers in higher income brackets also seem to be opting for MNREGA work.

Data pertains to year 2020-21
Government Schemes: Direct benefit transfers like PMK & PDS have a high penetration

- High reach of PMK

- Those not receiving PMK are farmers whose land titles are still in their Fathers/relatives name

- 100% farmers were availing PDS grain

- Other Government schemes accessed by some of the farmers were Horticulture DBT scheme, subsidized drip irrigation sets, Conditional DBT under Integrated farming services

Access to PMK

- Receiving PMK: 75%
- Applied for: 6%
- Not receiving PMK: 18%

'n'=83
Credit and Insurance
Farmers access credit from multiple sources

- 67% had crop loans – most of which are being evergreened, not being repaid or only interest is being paid. Reason for this is the expectation of loan waiver from the government.

- On an average a farmer has Rs 2.4 lacs of loan in a financial year (based on data from Kalaburagi, Koppal & Raichur).

- Purpose of loan- Farming, HH Expenses, Purchase of HH Assets, Marriage, Health care expenses, Small Business.

- Informal Loans are loans from friends and family, other farmers, moneylenders, and is availed mostly @ 2% p.m. interest.

Note: (1) Credit from the input dealer is not included in this analysis
(2) "Evergreening" is a process where the loan is repaid by a third party, a higher loan is then given out by the bank, which repays the amount plus a small fee (e.g., Rs 1500 or 2000) to the third party and a small additional amount to the farmer.
Of the 32 households that were members of SHGs, 26 had taken loans from the SHGs.

The average value of the loan was Rs 87,000 (ranging from Rs 20,000 to Rs 200,000).

100% of farmers who had availed SHG loans were paying back as per the weekly repayment schedule.

Note: many farmers from North Karnataka were members of SHGs promoted by Dharmasthala group, and may not be representative of all the regions.
Crop Insurance - limited awareness

- 43% of the farmers said they have a crop insurance, mostly bundled with the crop loans.

- Though all Bank Crop Loans are bundled with Crop Insurance - half of the farmers with Bank Crop Loans were not aware if they had crop insurance.

- 34% people have received any kind of compensation either partial/full from crop insurance.

- A lot of farmers were not sure about the premium paid, sum assured or the process of claiming crop insurance.

Crop Insurance

<table>
<thead>
<tr>
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<th>No</th>
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<tr>
<td>43%</td>
<td>57%</td>
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Awareness about Crop Insurance

<table>
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<tr>
<th></th>
<th>Aware</th>
<th>Not Aware</th>
<th>No response</th>
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<tbody>
<tr>
<td>50%</td>
<td>46%</td>
<td>4%</td>
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Crop Insurance Compensation

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
<td>34%</td>
<td>66%</td>
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* n=69

* n=46, Respondents who had Bank Crop Loan

* n=29
Understanding the Farming Process and Economics
Farmers are using “standard practices” that are prevalent across the country.

- All farmers who have sources of Farm Yard Manure (FYM) like their own bullocks or dairy or goats are using it in their fields. Some buy FYM or pay for animals to graze in their fields or compensate by using more fertilizer.
Level of Mechanization is high

- Level of Mechanization is high even for small farmers. Wherever it makes economic sense farmers are adopting mechanization. Farmers who owned bullocks were using a combination of tractor & bullocks for land preparation.

- For crops like Bengal gram, all farmers were using an automatic seeder for sowing. For crops like Tur and green gram, some of the farmers were using seeders.

- Harvesting is mostly a manual process. It cannot be mechanized for some crops (cotton, groundnut, chilli) and for some it doesn’t make economic sense (Tur, Maize, etc). Few paddy farmers were found to be using harvesters.

- Threshing- wherever required, is mostly mechanized.

![Mechanization Graphs]

\[n=76\]
\[n=26\]
Farmers practice Crop Rotation periodically to maintain soil health

- More than 50% of farmers change the crops on the same land periodically.
- Crop rotation is mostly done to maintain soil health

- \( n=60 \)
Incidence of Soil Testing is negligible

- 95% of respondents don’t get Soil Testing done.
- Few farmers who had got it done in the past through KVK were either not aware about the results or were aware of the deficiencies but not using the fertilisers as per report recommendations.
- Farmers don’t think there is a need for advisory or soil testing, and feel their system is working.

*TAF*
Farmers interviewed were not using their phones for improving agricultural practices

- Most farmers have a phone

- The smartphone ownership amongst the farmers interviewed seems high and may not be representative of rural India

- Farmers use smartphones for communication and entertainment. They also use it for rate inquiry and input availability and not necessarily for improving agricultural practices.

- We heard some farmers say: they get help from the younger generation on smartphone usage
There is a lot of variation in agriculture practices, e.g., significant variation in quantity of seeds used by farmers for the same crop in same geography/across geographies.

- Quantity of Seeds (kg/per acre) used by different farmers for same crops.

Note: data pertains to year 2020-2021.
Variability in Inputs - Fertilizers

- For same crops, farmers are using different quantity of fertilizers even in the same location.
- Farmers rely on their own knowledge or check with other farmers.
- They don’t think there is need for any advisory here.
- Hypothesis: Likely opportunity to use more scientific practices to increase yield/lower input costs.

Note: data pertains to year 2020-2021.

_quantity mentioned in bags per acre, 1 bag = 50 Kg_
Purchase of inputs is mostly from private retail shops

- Farmers mostly buy inputs from Private Retail Shops

- Government Shops are also used for seeds & fertilisers. Farmers say that the rates are better compared to private retail shops. However, at times stock is not available when they need it.

- Many farmers said they choose a shop which is in the vicinity for convenience & saving transport cost

- For pesticides- it is mostly private shops. As per (most) farmers government shops don't have availability of pesticides

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**Seeds Purchase**

- Private Retailer: 41%
- Govt: 30%
- Own: 18%
- Cooperative/group: 4%
- Others: 7%

- n=71

**Pesticide Purchase**

- Private Retailer: 86%
- Government: 11%
- Cooperative/group: 4%

- n=57

**Fertilizer Purchase**

- Private Retailer: 69%
- Government: 27%
- Cooperative/group: 4%

- n=71
Inputs Purchase decision is driven either by own experience or retailer recommendation

- For Seeds & fertilizers, farmers mostly rely on their own knowledge/past experience

- There is a higher influence of retailer on pesticide purchase as pesticide purchase is not standard but disease & crop dependent

- Common way to purchase pesticides is “Pluck a part of infected plant and ask the retailer for advisory”

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**Seeds Decision**

- 21% Retailer Suggestion
- 43% Own Knowledge
- 7% Govt Advisor
- 16% Friend
- 13% Others

- *n*=68

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**Fertilizer Decision**

- 10% Retailer Suggestion
- 71% Own Knowledge
- 2% Govt Advisor
- 15% Friend
- 2% Others

- *n*=41

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**Pesticide Decision**

- 60% Retailer Suggestion
- 23% Own Knowledge
- 6% Friend Suggestion
- 11% Others

- *n*=62
• Farmers don’t feel there is a quality issue with inputs, though some farmers expressed concern on quality of seeds.

• When asked how do they assess quality, it appeared that they didn’t have a method. May be they were fine with the quality and hence had not thought about how to assess it.

• Farmers mostly follow word of mouth or trust their own experience to judge the quality.

• When specifically asked if they had issues with quality of inputs, the farmers did not feel that it was a reason for low yields. The most common response from the farmers towards the reason of poor yield was climate issue.

- "n"=51

- "n"=66

- "n"=23

TASF
Mode of payment for purchase of inputs is mostly cash

- Most farmers are buying inputs on cash & when they buy on credit they are aware that they end up paying more.

- In our sample set we found seeds were bought in cash, whereas for fertilizers and pesticides some farmers buy them on credit (seeds purchase data pertains to Raichur, Koppal and Kalaburagi only and may not be representative).

- Retailers extend credit to select farmers based on trust and existing relationship.

- In case of credit, the credit period is generally the crop cycle and at an interest rate of 2-3% (period of credit and interest rate data pertains to Raichur, Koppal & Kalaburagi only).
Variability in Yield per acre - An opportunity to improve Agricultural Practices?

- Per acre yield for same crop varies, within a location/across locations
- Soil Quality could be one parameter as mentioned by farmers

**Note**: data pertains to year 2020-2021

- **Groundnut Yield**
  - Anantapur
  - Koppal

- **Cotton Yield**
  - Hubli
  - Koppal

- **Maize Yield**
  - Hubli
  - Koppal

- **Yield per acre**

- **Tur Yield**
  - Raichur
  - Kalaburgi

- **Paddy Yield**
  - Belgaum
  - Warangal
  - Raichur
Sales of Produce - farmers have a choice and are choosing the best option

- 66% farmers sell their produce at APMC or to local traders

- Most farmers are aware of the price available locally and at the Mandi, they make a choice of whom to sell to (both amongst multiple traders locally or at the APMC) – know the trade offs and choose what is most appropriate for them.

- Most farmers sell produce immediately & even those who store don’t keep it more than 2/3 weeks

- As per farmers, they get lower rates on selling immediately, sometimes due to higher supply in the market

- Reasons for non storage: Need for money, Capital shortage

- Note: data pertains to year 2020-2021
Payment Terms - farmers need immediate cash and part with 2% for cash payment

- 65% of farmers pay commission (farmer speak)- At APMC, Trader and in Mill/Factory. Basically the farmers were paid “2%” less- which was charged against immediate cash payment

- Besides, the farmers also mentioned giving up between 1 to 3 kgs as deduction per quintal or sometimes Rs 100 per quintal- which is called “Soodh”

- Some farmers spoke about commission being 10% for Fruits and Vegetables in markets like Koppal

- Credit period is mostly for crops like Sugarcane which are being sold directly to Mill/Factory

\[\text{Note: data pertains to year 2020-2021}\]
Benefits of selling to organisations like Sri Satya Sai Raithu MAC & Pasidi Panta

- Payment within N+1 days without any commission or 2% charges for immediate payment
- Transparent quality parameters and hence no ad hoc volume deductions
- Fair weight (accurate weight) for the produce.
- Some farmers told us that they don’t get paid for the fair/exact weight or for the quality they are providing by local traders/at the Mandi – Pasidi Panta and Center for Collective Development confirmed this from their experience on the ground

Note: (i) These are standard practices for both members and non-members, (ii) Sri Satya Sai Raithu MAC is a federation of farmers promoted by CCD
• Labor cost is very high for crops like Chilly, which is a labor intensive crop owing to the multiple harvest, which is done manually
• Material Cost is very high for crops like cotton & chili due to heavy use of pesticides, whereas it is the seeds that lead to a high cost for ground nuts

• Note : Own labor, own bullocks and own FYM is not costed for
• Material cost includes seed, fertilizer, pesticide & herbicide
• Labor cost includes cost of labor hired
• Equipment cost includes transport for inputs, tractor, seeder, harvester, thresher etc hired on rent
• Other costs are Lease Rental, interest, selling cost like deduction, Hamali etc

• Locations covered: Anantapur, Hubli, Kalaburagi, Koppal & Warangal

• Note : data pertains to year 2020-2021
Variability- there is no consistency in cost, revenue and profit even for same crop

- High variability in income, cost and revenue for farmers even doing same crops

- Opportunity: To understand reasons of variability and find/propagate best practices if any

- Note: Data pertains to the year 2020-21
Concerns related to Agriculture
• Top Concern for a farmer is climate (for both irrigated land and non-irrigated), followed by “not getting the right rate for their produce”.

• Unseasonal rains, like delayed rains post sowing, rains during flowering stage & harvesting stage, leads to crop damage or poor yields. The issue was more excess rains last year than less rains.

• Labour availability is also a problem and the farmers have to pay more wages for hiring Agri labourers.

• For some non-irrigated farmers, irrigation was their “top concern”.

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**Top Concerns**

- Climate: 63%
- Labor: 9%
- Rate: 18%
- Input Cost: 4%
- Irrigation: 4%
- Others: 4%

- n=56

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<tr>
<th>Top Concern</th>
<th>Irrigated</th>
<th>Non-Irrigated</th>
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<tbody>
<tr>
<td>Climate</td>
<td>21</td>
<td>12</td>
</tr>
<tr>
<td>Rate</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Labor</td>
<td>4</td>
<td>1</td>
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<tr>
<td>Schemes Access</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Irrigation</td>
<td>0</td>
<td>3</td>
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- n=50
Crop Damage Incidence

- On an average 70% farmers have suffered crop damage once in last three years.
- Crop damage was mostly caused due to vagaries of weather – mostly excess rains at the wrong time.
- Farmers manage to deal with crop damage mostly by doing extra labor work and taking loans.
- They also migrate to nearby cities to work as labor at times.
• Three big issues identified are agricultural practices, climate and market linkage.

• We will identify AgriTech Companies with high potential interventions on Agri Practices for small farmers and work with them to find commercially viable approaches to get these interventions to small farmers.

• We will work with companies that have market linkages focusing on mid to large farmers to extend their offerings to small farmers while being commercially viable.

• We will do the above by actually partnering with organizations to try out the innovations/solutions on the ground, document their effectiveness, enhance their viability and adoption and then help scale the innovations/solutions.
• The income data has been computed basis the revenue and cost figures shared by individual farmers. In some cases acreages and average cost was taken to compute the income

• The cost of cultivation has been computed basis the cost shared by the farmers for individual heads like cost of seeds, fertiliser, pesticides, labour and rentals for equipment hire
### Additional land taken on lease or share cropping by region

<table>
<thead>
<tr>
<th>Region</th>
<th>Total Farmers</th>
<th>Addnl land</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAICHUR</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>1-3 acres</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>&gt;3-5 acres</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>&gt;5 acres</td>
<td>3</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>RAICHUR</th>
<th>Total Farmers</th>
<th>Addnl land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-3 acres</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>&gt;3-5 acres</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>&gt;5 acres</td>
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<table>
<thead>
<tr>
<th>KOPPAL</th>
<th>Total farmers</th>
<th>Addnl land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-3 acres</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>&gt;3-5 acres</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>&gt;5 acres</td>
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</table>

<table>
<thead>
<tr>
<th>KOPPAL</th>
<th>Total farmers</th>
<th>Addnl land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-3 acres</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>&gt;3-5 acres</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>&gt;5 acres</td>
<td>2</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Anantapur</th>
<th>Total Farmers</th>
<th>Addnl land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-3 acres</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>&gt;3-5 acres</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>&gt;5 acres</td>
<td>4</td>
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</table>

<table>
<thead>
<tr>
<th>Warangal</th>
<th>Total Farmers</th>
<th>Addnl land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-3 acres</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>&gt;3-5 acres</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>&gt;5 acres</td>
<td>0</td>
</tr>
</tbody>
</table>

- Apart from Anantapur, % farmers taking up additional land ranges between 33% to 75%
- Land on share cropping/lease is likely to increase given the farmers are getting older and they don’t want the next generation to join farming
MNREGA wages and no of days utilised varies across regions

- Farmers in Karnataka in general appear to be earning a higher wage rate though the number of days varies between 24 to 90 across regions.

- Hubli in Karnataka is an outlier where the number of farmers availing MNREGA and average number of days being utilised by the users is low.

<table>
<thead>
<tr>
<th>Region</th>
<th>Average MNREGA wage rate</th>
<th>Average no of days utilized under MNREGA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anantapur</td>
<td>164</td>
<td>100</td>
</tr>
<tr>
<td>Warangal</td>
<td>110</td>
<td>80</td>
</tr>
<tr>
<td>Hubli</td>
<td>246</td>
<td>24</td>
</tr>
<tr>
<td>Raichur</td>
<td>275</td>
<td>90</td>
</tr>
<tr>
<td>Kalaburagi</td>
<td>280</td>
<td>56</td>
</tr>
<tr>
<td>Koppal</td>
<td>290</td>
<td>59</td>
</tr>
</tbody>
</table>

N=36
SHG affiliation of farmers in Karnataka

• Dharmasthala (Karnataka): Most of the farmers interviewed in Karnataka were associated with Dharmasthala group SHG through one of the women members of the family - either wife or mother. These SHGs are promoted by a Non profit Organisation called Dharmasthala, and are present in many districts of North Karnataka.

• Stree Shakti Sangha: These are promoted by the Government of Karnataka under Women and Child welfare department. The Sangha also helps women with skill based training like tailoring. Some of the farmers (women of the house hold) were members of this group.

• Mariyamma Mahila Swasahaya Sangha: Adequate information is not available about the organisation, but some farmers had affiliation to this group in Kalaburagi and had taken loan from this SHG

• Loans were availed for both Agriculture and Non Agriculture purposes