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Janani AgriServe; Making Agriculture Profitable for Small and Marginal Farmers

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(<http://yourstory.in/2012/02/janani-agriserve-making-agriculture-profitable-for-small-and-marginal-farmers/janani/>) In conversation with YourStory, Sundara Rajan tells us how Janani AgriServe aims to provide innovative, personalised and customised Agri Products/Services at the farm gate by exploiting the latest in Agri Sciences and Information & Communication Technology.

Please tell us about your Project.

Janani AgriServe (<http://www.jananiagriserve.com/>) creates an Agri Value chain right from the Farm Gate to the buyers of Agri Commodities and operates in an innovative Information & Communication Technology Platform which enables all the stakeholders of the Agri Chain to network seamlessly to transact their business needs.

How does the entire process work?

A village level Kiosk (One kiosk for 3 to 5 villages for a farmer community of 1500 to 2000) is opened and run by a local franchisee. The franchisee can be a NGO, local Agripreneur, self help groups, farmer co-operatives, etc. All Village Level Kiosks are aggregated at the

Mandal/Taluk/Block Level for operational efficiency/management purposes. The Mandal Level Aggregation Centre is opened and operated by a Agri Graduate/Management Graduate. Janani deploys its own manpower at the District Centre to run the entire operations at the District.



The Services being provided from the Kiosk includes—

1. Agro Advisories to small farmers – Continuously from Pre-sowing till post harvest – on a weekly basis – specific to the farmer’s crop – by digitally capturing the crop status data (such as growth of the plant, diseases symptoms, change of colour of the plant, soil conditions..) and sending them to Agri Scientists at the Agri Lab in Hyderabad – These Agri Experts analyse the data, zero in on the problem of the crop – Then a SMS or print out through the Kiosk is sent to the individual farmer explaining the problem and the solution he has to adopt for next one week – this cycle continues on an proactive basis – our project partner for this service is eSagu of IIIT-H(International Institute for Information Technology, Hyderabad) and MediaLab Asia, a wing of Min. of IT, Govt. of India, New Delhi. – This Service helps the farmers to reduce their cost of cultivation, improve the quality and quantity of output – On an average a farmer earns Rs.5000/- extra per acre per season due to this intervention.
2. Supply of Agri Inputs – Seeds, fertilisers, Pesticides, Insecticides, Nutrients – Janani buys these inputs directly from the manufactures and sells to the farmers through the Kiosk network – This service provides quality inputs at right time and right prices to the farmers –

3. Marketing Linkage Services – The ICT Platform links the farmers with the buyers of Agri Commodities – viz. Exporters, Food Processing Units, Large Format Retail Chains, Mandies.. – The Data collected through the Agro Advisory Service enables Janani to plan this service efficiently and well in advance.
4. Agri Finance and Insurance Services – Janani enables the farmers to avail financial / insurance services from organised financial institutions – Janani acts as business correspondent to these institutions and help the farmer to get these services without running around – Janani processes all applications, does the due diligence, enables the farmer to get the loan into his bank account and helps the Financial institution to collect the dues in time – ICICI Bank is one of our main partner in this service. Similar service is also intended to be provided for Agri Insurance purposes.
5. Price Risk Mitigation Services – Janani intends to aggregate the farmers into small groups and aid them to operate in Commodity Exchanges which will enable them to protect their Price Risk at the time of sales – We are actively discussing with MCX (Multiple Commodity Exchange) and FMC (Forward market Commission) for this purpose.
6. Agro / Rural Information Service – Janani is working with IBM through their Spoken Web Module to provide localised Agro and other Rural/Commercial information to the farmers through voice mode
7. Post Harvest Management Services – The services to farmers include packaging, transport, warehousing and warehouse financial services.
8. Quality Assurance Services – Janani is working actively for a new technology which will enable the farmer to sort and grade his output based on quality parameters of various industries and sell them profitably.



(<http://yourstory.in/2012/02/janani-agriserve-making-agriculture-profitable-for-small-and-marginal-farmers/janani1/>) All the above services are appropriately and competitively priced to the farmers. The Revenue earned through these trading margins

and service charges are shared by the Village Kiosk, Mandal Aggregator and Janani on agreed ratios. The Investment at Village Level Kiosk is Rs.3.00 Lakhs and that at Mandal Level is Rs.8 Lakhs, which also includes the working capital. Janani enters into MOUs/Distribution Agreements / Contract/Contact Farming Agreements and Service Provider Agency Agreements with various alliance partners and executes the operations from the District Center. The entire operation will be through an innovative ICT Platform being created by Janani and IBM India.

How did the idea come about?

Janani is one of the stake holders of eSagu Project mentioned above which started in 2004 in A.P. – As we worked closely with the farmers for finding out a commercial solution to make eSagu viable, we realized the need to provide other services and products also along with advisory services – These needs were mapped over a period of 4 years and finally the business model is put into place.

We have piloted the business model in 3 of our own kiosks so far to demonstrate the proof of concept as well as profitability of the business model. Janani AgriServe is now poised for scaling up of operations in AP and deployment in other States.

When was this launched?

Janani's first kiosk was opened in 2007 and all 3 Pilot Kiosks were full fledged in 2010 as services were added and experimented with various partners over a period of time. It was our own model which was conceived, developed, piloted and now ready for replication.

How has the response been so far?

The farmers have appreciated the value of these services and over a period of 5 to 7 years we have served nearly 10,000 farmers.

Who are the various stakeholders involved in the process?

Small Farmers, Agri Business Organisations (Input manufacturers, buyers, financial and insurance organisations, agri service providers), Governments, Agri Universities and Research organisations.


Do you monetise? What's your revenue model?

All products and services are priced. Revenue is earned through service charges, trading margins, commissions. The Village Level Kiosks have already broken even. The project is appraised by Bank and one of our franchisee also received loan from Indian bank. Dept of Agriculture Marketing, Govt. of India also provided subsidy to one of our franchisee for creating village level marketing infrastructure through NABARD.

Feeling of being a NSIH Finalist?

It is certainly great and fulfilling. We are happy that our efforts are being recognized by premier institutions. Reaching finals also gives us the confidence and conviction to move ahead. NISH has provided us with the much needed platform to showcase our venture – We are confident that investors would come forward to help us in our growth path.

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