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*"Our vision is to ensure at least a minimum income of Rupees One thousand per day by a family from one acre of land. Farmers can achieve this if they are supported with relevant advice on production and marketing"*

*Shri Dnyaneshwar Bodke  
President, Abhinav Farmers Club,  
Pune, India*

*"Abhinav Farmers Club" has been promoting modern farming practices for more than a decade and is an exemplary model of what farmers could achieve by blending technical and institutional change. Mr Subhash Ranadive recently interviewed Shri Dnyaneshwar Bodke to understand the evolution of Abhinav Farmers Club and the reasons behind its success.*

#### **Mr Bhodke, How did it all start?**

During the 1990s, I was working as an office assistant in a firm in Pune earning just Rs 260 per month. After working there for over a decade I decided to move on during 1998-99 to pursue agriculture on a 10 acre plot I owned. I attended a two day polyhouse training program at the Horticulture Training Centre (HTC) Telegaon. I realized I didn't learn much from the training and requested the management of HTC to allow me to work there pro bono. HTC agreed and for a year I travelled 17 kms to work there from my village on a bicycle. Through this I developed expertise in doing all the activities in polyhouse cultivation. With this experience I decided to start polyhouse cultivation on my plot.



### **But establishing a polyhouse requires lot of resources. Did you have that?**

No. Other than land and expertise on polyhouse cultivation, I had nothing. By taking the help of a chartered accountant, I got a Detailed Project Report (DPR) costing Rs 20,000. With this I approached a bank for finances and the bank rejected my application. At that time, banks were very reluctant to provide loans for farming.

However luckily, there are always good people in every field of life. When I narrated my experiences to Mr Ramchandra Bagle of Canara Bank, he helped me prepare a project of Rs 10 lakh for setting up a 0.25 acre polyhouse wherein Rs 2.50 lakh was his own contribution and Rs 7.50 lakh as bank loan. I struggled a lot to generate my share of Rs 2.50 lakh as most of my relatives and friends mocked me and laughed at my “stupid” idea. I sold jewellery of my wife and mother and got Rs 35,000. Once again few other good people helped me, Mr Thorat, the bank branch Manager of Canara Bank, Hinjewadi, Pune Branch, whom I consider my mentor sanctioned my loan at his own risk, considering my genuine interest and his belief in me.

### **I am sure you might have full confidence in production of flowers. But what about marketing these?**

When I started this project with bank financing, the first thing I did was to search for a trader to sell the Carnecian flowers I produced. During that time I got in touch with Mr Ravi Advani, a Delhi based trader and sold all my produce to him at an average cost of Rs 6.20 per flower. My production cost was Rs 1.86 per flower. I sent my produce by train to Delhi. My wife and I worked for about 6 hours daily in the polyhouse following both scientific and natural farming practices. My quality of produce was excellent and on seeing this, Mr Advani gave an advance amount of Rs 20,000 for next deal. I also repaid my outstanding loan amount within one year. The Canara Bank awarded Rs 25,000 and a trophy for me and my wife for our outstanding achievement which was the repayment of loan before time in agriculture loan sector at a function held in Bangalore.

### **How did other farmers in and around your village respond to your success?**

Around 2001, five farmers came forward to initiate polyhouse cultivation. I helped them establish it sharing my knowledge on the topic. Interestingly, the same Canara Bank sanctioned their loan proposal within 8 days. These five farmers also re-paid the complete loan amount within two years. Again more farmers joined with me and this number started increasing day by day. Mass media, especially the press and TV channels promoted my work. However, a few dishonest people looking for publicity and bank financing also joined.

### **How did you come up with the idea of forming a farmers club?**

During that time, I met Mr Sunil Jadhav, an official from NABARAD. He suggested me to form a Farmers Club as per the NABARD guidelines at my village. I found that to be difficult to motivate well meaning farmers to form a club in my village. NABARD agreed to my request to form a club by including farmers from 4-5 villages around my village. In 2004, we set up the Abhinav Farmer Club with 305 farmers spread across 17-18 villages. All these farmers are cultivating flowers in polyhouse and earning about 50-60 thousand rupees a month.

### **Organizing farmers into a club and managing it is a challenge. Did you face any challenges?**

Yes, the problems started during the following year. In 2005, the flower market collapsed and the prices came down to Rs 0.83 per flower. The production cost was around Rs 2.50 per flower. As expected, gossip and quarrel started in the group. A few were blaming me saying the chairman of the group is responsible

for all these and demanded for my replacement. I resigned, but within three days the same people requested me to accept the chairmanship again and I agreed. By that time we had decided to form small groups of 20 farmers each. The flower cultivation again became profitable in 2006; the Abhinav Farmers Club got the National Award from NABARD for repaying agriculture loan before time.

To cope up with labor issues, the Club decided to promote Women Self Help Groups (SHGs). We promoted 112 women SHGs spread across 26 villages and we engaged these SHGs in planting, harvesting, sorting, grading, packaging, transporting and selling to consumers as the demand started to increase. For better coordination and supervision of all these activities, the club began to employ agricultural graduates and those with Master of Business Administration (MBAs). We began payment by cheque too. We also promoted kitchen gardening and agro-tourism activities as well.

### Why did you decide to establish a training centre for farmers?

Because of our success and the publicity we received through media, many farmers started requesting us for training at our polyhouses. The club prepared a proposal to NABARD seeking support for establishing a training centre. Initially NABARD rejected the proposal as the experts from the Agricultural Universities and personnel from the Department of Agriculture were against the idea of setting up a training centre by farmers. So we requested all those seeking training opportunities in our farms to write to NABARD to sanction our training centre's proposal. About 3300 such letters requesting to sanction Abhinav's farmers training centre reached NABARD and finally NABARD approved our Training Centre as a special case.



### From flower cultivation to production of vegetables, how did this shift happen?

Our farmers started facing competition from plastic flowers (mainly from China) that entered the scene during the late 2000. Though flower farmers formed a flower growers association with me as its Secretary, we couldn't achieve much success in reversing this trend. The association representatives met with officials of several organizations such as Railways, Airport, Hospitals, Department of Agriculture etc, however we couldn't get the desired support.

Keeping these circumstances in view and based on inputs received by the member farmers, we decided to shift to vegetable farming. As vegetables are an essential commodity, we realized that people will definitely purchase it round the year and this will provide a regular source of income to farmers who can produce and market it round the year.

### What challenges did you face in vegetable production and marketing?

Initially farmers had difficulty in assessing the profit margins in vegetable farming and establishing backward and forward linkages to make it a successful enterprise. I was also concerned at the practices, rules and regulations in market committees which are not beneficial for farmers. Even today middle men

control purchase and sale of vegetables in the market. Keeping these in view we decided to explore the option of direct marketing of vegetables to consumers.

### Direct marketing of vegetables to consumers? How does it work?

Pune being the second largest city in Maharashtra offers a big market for vegetables. Before sowing of seeds or cultivating the produce, we analyze market requirements and enter into contract agreements with consumers at stipulated prices. We are now producing 22-23 vegetables as per market demand. Many consumers now come to our polyhouse to take their pre-booked vegetable directly. Over the years a lot of trust has developed between producers and consumers. We also received many district and state level awards. Media too has been highlighting our efforts. Today many malls, housing societies and corporate houses are our clients. Our vegetable vans over the last many years have not stopped even for a single day making regular supply of vegetables directly to consumers.



Abhinav Farmers club directly supplies vegetables and fruits to over 15000 households in the cities of Pune, Ahmednagar, Jalgoan, Sangali, Kolhapur and Solapur. Our club members visited different housing societies to interact with their President /Secretary and to brief them about the club and its vegetable production and our interest in direct sale of vegetable to the housing society. The President/Secretary then calls a meeting of the society to brief the members on the proposal and with their approval the club was allowed to put a stall in the society premises. With development of rapport with producers, the consumers have started to express their demand for specific vegetables and the members started supplying those vegetables to consumers. We also grow flowers and organic vegetables in polyhouses and sell them to retail outlets in Delhi and Mumbai. We also export some of the produce to Europe.

### How are you promoting the Abinav model across the country?

Over the past few years, all the 305 Abhinav Farmers Club members have become experts in farming business. They are now leaders or role models to all those 45,000 farmers who follow Abhinavs Model across Maharashtra and in some parts of Gujarat, Madhya Pradesh and few other states. Many farmers are

now receiving training at our Farmers Training Centre. 257 Farmer Groups from 30 districts of Maharashtra state are part of the Abhinav family.

My team members are also helping and mentoring NAAM foundation (set up by Nana Patekar and fellow Marathi actor Makrand Anaspure for donating money to drought affected farmers) and its initiatives especially in areas prone to farmer suicides in Maharashtra. I suggested giving cows to farmers instead of money which NAAM foundation agreed and I also helped to make available around 2300 Deshi Gir Cows.

### Are you collaborating with the ATMA program?

Since 2010-11, many of our farmers have participated in the ATMA programs such as trainings, exposure visits, demonstrations, women training programme etc. Many of our farmers including I have also participated as master trainers in some of the trainings. I am also a member of the Farmers Advisory Committee set up by ATMA at the block, district and state level.

### What is the Vision of Abhinav Farmer Club?

The Abhinav farmers club's motto is to provide poison free food to all. We train farmers in producing quality food; sowing, management, post harvest handling, packaging and marketing. Proper packaging ensures that our products remain fresh and reach their destinations without any damage. Our current annual turnover is between Rs 25-30 crore. Every farmer in the group earns around Rs 1,000 per day and some of them even earn Rs 8,000 to 10,000 per day. Our vision is to ensure at least a minimum income of Rs 1000 per day by a family from one acre of land.



**What advice would you like to give to rural youth who generally shy away from taking farming as a vocation?**

Farming is a lucrative option and educated youth should come forward to farming. Small farmers, who dominate Indian agriculture, need to be organized and the organizational structure of a producer company will help small farmers to realize better prices. Through adoption of high-tech farming, one can manage land, labor, power and other inputs efficiently. Availability of better road and communication facilities, assured power supply and a clean administration can really support agricultural development and I hope these will be in place in the coming days.

**Finally, what type of extension services are farmers looking for and how should it be organized?**

Farmers need problem solving advice at their fields. Extension needs to be farmer centric wherein 80% of the trainings should be practical oriented. Farmer schools should be established at farmer fields only. Marketing should be an important component of extension; the focus should be on enhancing income through production and marketing. Farmers have very little say in how extension is organized currently. Providing seat to farmers at advisory boards and committees is good, but the Government must ensure that only genuine farmers with a proven track record of community engagement are appointed to these positions.



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