**On campus orientation in Agricultural Economics for RAWEP 1st July to 13th July 2013,**  **MG Chandrakanth**, **GSAnanth**, **MN Venkataramana**

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| **Date** | **Time, section, class room in North Block** | | |
| **1/7/13** | **10.30-12, C, LH 6** | **9/7/13** | **9-10.30, B, LH 5** |
| **2/7/13** | **1-2.30,B, LH 5** | **10/7/13** | **2.30-3.45, A, LH 2** |
| **3/7/13** | **2.30-3.45, C, LH 6** | **11/7/13** | **10.30-12, C, LH 6** |
| **4/7/13** | **1-2.30, A, LH 2** | **12/7/13** | **2.30-3.45,B, LH 5** |
| **6/7/13** | **9-10.30, A LH 2** |  |  |

For Each RSK there are two sub batches. Each RSK sub batch to work on the following table and make a detailed presentation. Each sub leader will discuss with his/her batch mates and complete this table and submit electronically and in practical record. In addition, each student will separately fill this table from the data and field impressions gathered from his/her six farmers and submit in the practical record as well as through email. Here is just an example

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| **Sub field of specialization** | **Problem statement in farmer’s language** | **Problem statement in Ag Econ language** | **Micro level solution** | **Cost of the solution** | **Macro level solution** | **Governmental program to help farmer to address the problem** |
| **Farm Management** | Low farm incomes | Inefficient combination of crops / enterprises | Efficient combination | Costs of new enterprise combination | Awareness | National Horticulture Mission, IFS |
| **Ag Finance** | No credit | Lack of access to credit from coops and comm. banks | Improve 3 Cs of credits (character, capital, capacity) | Non cash costs, improving credibility | Approaching Comm Banks, Coops, RRBs | Loan waivers, low interest loans for various projects available at Comm Banks, Coops, Nabard |
| **NRE & Env Econ** | Failed irrigation wells | Increasing cost of irrigation due to well failure | Drip/Micro irrigation, Groundwater recharge | Cost of drip /micro irrg, and recharge  Rs. 50000/ac) | Stop sand mining, create awareness | Watershed Dept, NHM, State Govt water Board |
| **Ag Marketing & coop** | No rate | Lack of remunerative price | Sort, Grade, pack, brand, sell at specified markets | Around say Rs. 2000 | Association of farmers similar to RBRC Tubugere to increase bargaining power in marketing | Comm Banks to help farmer consortia to facilitate farmers to benefit from collective action |
| **Agri business Mgmt** | Contract breach in contract farming | Poor governance of contracts | Written legal contracts | Lawyer fee etc | Amendments in pertinent laws | Awareness on institutions of contract farming |

Capital is savings and assets that can be used as collateral for loans. Collateral is a security or guarantee that can be collected in the event that a loan or credit is not paid. What property do you own that can secure the loan? Do you have a savings account? Do you have investments?

**What type of capital or assets do you have that could be considered in a loan or credit application (house, car, savings account, or other financial resources)?**

Capacity is your present and future ability to meet financial obligations. This is determined by answering questions such as: Do you have a steady job? What is your salary? How long have you worked at your present job? What is your prior job history? How much do you already owe? What are your living expenses? How many dependents do you have?

**What is your capacity that could be considered in the application? (your ability to repay the debt; will your present income stay the same or increase in the future?)**

• Character refers to your trustworthiness. For example, have bills been paid promptly? Is the credit record good? Do you appear to be willing to repay? How long have you lived at your current address? How long have you been at your present job? Can you provide character references? Have you used credit before?

**Examine your character/credit history (Are bills paid on time? Are there previous defaults on credit? Etc.). How will these factors into the loan officer’s consideration of your application?**