

HACKXELERATE ABSTRACT SUBMISSION FORM

College / University : Kongu Engineering College

Branch / Stream : BTech-Information Technology

ABSTRACT

Farming Without Middlemen: A Direct Sales & Microloan Platform

Small-scale farmers are the backbone of our food supply, yet they face serious challenges that limit their income and growth. One of the biggest problems is the control of middlemen, who buy crops from farmers at very low prices and sell them at much higher rates. This leaves farmers with minimal profits despite their hard work. Additionally, most farmers struggle to access affordable loans to purchase seeds, fertilizers, equipment, or improve their farming methods. Due to these financial barriers, many farmers remain trapped in poverty and cannot expand their businesses.

To address these issues, our project introduces an easy-to-use web platform specially designed to support small farmers. Through this platform, farmers can list their produce, set fair prices, and connect directly with buyers like supermarkets, local shops, wholesalers, and cooperatives. By eliminating middlemen, farmers can negotiate directly, gain more control over sales, and earn better profits.

Another key feature of the platform is the microloan facility. Farmers can apply for small, low-interest loans directly through the website, making it easier to get financial support. Banks, microfinance institutions, or NGOs can quickly review, verify, and approve loan applications in a secure environment.

The platform also offers real-time information on market prices, crop demand, weather forecasts, and agricultural tips. This helps farmers make informed decisions, plan their harvest, and reduce risks. To ensure accessibility, the platform supports multiple local languages and has a simple, farmer-friendly interface.

All payments happen through a secure digital gateway, ensuring fast, safe, and direct transactions to the farmers' accounts without delays.

Overall, our solution provides farmers with fair market access, easy credit, essential information, and transparent transactions. It empowers small farmers to increase their income, improve productivity, and achieve financial stability—contributing to a stronger, more sustainable agricultural ecosystem.

TEAM DETAILS

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