**Problem Statement of Team Creatix  
(Group 4A)**

**Across India’s farming landscape, millions of farmers have been facing these two issues for decades:**

1. **What to sow in order to increase earning?**

This issue is uncertainty, farmers do not know what crop will most probably give them more earning, With less reliable and locally tailored advices, each season becomes a gamble for farmers: “When should I sell? will market prices decrease before harvest?”, “What should I grow?”, many such questions arise in farmer’s mind.

This lack of data‐driven guidance forces farmers to rely on hearsay or generic advisories, often leading to poor yields /or ruined investments.

1. **The issue of debt:**

Compounding on the problem we have already discussed is the burden of high‐interest loans taken for seeds, fertilizers, and labour. When harvests underperform or prices plummet, earnings fall short of repaying debt, trapping farmers and their families in a cycle of financial distress. The resulting stress is not just economic; it erodes dignity and hope, pushing vulnerable farmers to desperate measures, in worst cases farmers ends their lives as well.

These two issues demand a solution that bridges two critical gaps:

* Personalized, actionable agronomic guidance
* Debt‐management tool.

Only by empowering farmers with an application that helps them to make informed sowing decisions and plan sustainable repayments we can break the cycle of uncertainty and avert the human tragedy of rural indebtedness.

Group Number: 4A

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