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Student internship Scheme 2024-25: Indicative Terms of Reference for study topics

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Topic 1: KCC coverage/issues & strategy to improve lending through KCC

The indicative Terms of Reference for the topics are:

- To analyse the progress of the KCC Scheme since its inception with focus on bottlenecks/constraints in its implementation.
- To assess how KCC scheme has helped in accelerating the institutional credit flow and brought out change in productivity and efficiency at the field level.
- To assess the coverage of KCC scheme for small/marginal farmers, tenant farmers, etc. and assess the under-utilisation/misutilisation of scheme.
- To suggest measures towards modification of the scheme to ensure inclusion of excluded farmers and improve overall efficacy of the scheme.

Topic 2: Business diversification of PACS for improving their profitability

The indicative Terms of Reference for the topics are:

- To examine the financial health of PACS, types of services being provided and assess the overall sustainability of the existing business models.
- To analyse the present level of technological adoption and assess the technology requirements by PACS based on the potential business avenues.
- To provide implementable recommendations for business diversification and deepening/strengthening of PACS.
- To document success stories on sustainable business diversification models being adopted by PACS

Topic 3: Smart Agriculture - IOT and Drone Devices for precision farming: Implementation, acceptability and challenges

The indicative Terms of Reference for the topics are:

- To assess potential use cases of smart agriculture devices/products in the farmers field and examine the extant level of utilization.
- To examine the business models, business expansion and scaling strategies of agri startups/businesses engaged in existing smart agriculture devices/products.
- To examine factors affecting the adoption/acceptability of smart agriculture systems on the farmer field.
- To document case studies/success stories/best practices of scalable smart agriculture products and their implementation in the farmer's field.