

# eKutir

CREATING WEALTH FOR SMALL HOLDER FARMERS THROUGH ICT, SUPPORT AND MARKET LINKAGES

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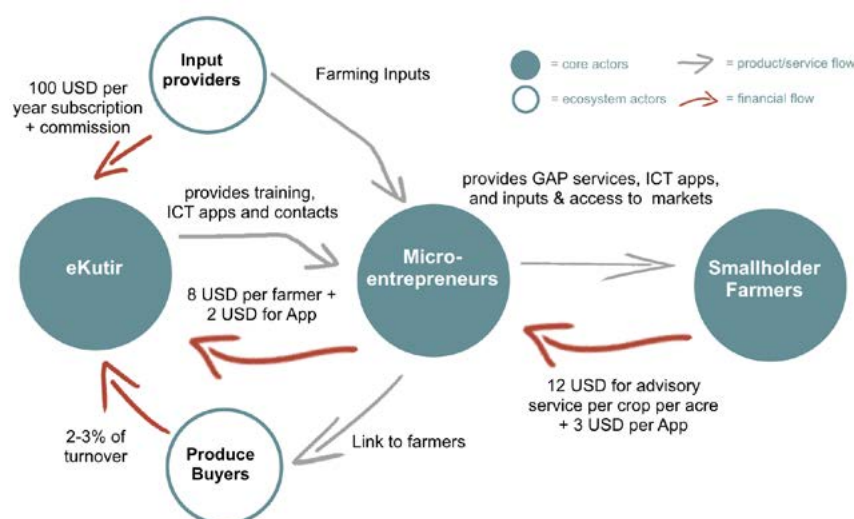
*Through its enterprise-based model, eKutir converts an exploitative and fragmented agricultural system into a collaborative and connected distribution model. eKutir works through a decentralized network of micro-entrepreneurs, who engage with the farmers and rural communities. This generates rural employment, sustainable income, and increased productivity.*

eKutir is a for-profit, mission driven enterprise that is designed as a one-stop-shop solution to extend agricultural services to the last mile. They work with over 100 micro-entrepreneurs that are the direct link to the smallholder farmers.

Each micro-entrepreneur is locally based with a network of farmers to whom they provide high quality technical support, farming inputs and continuous engagement. eKutir also secures market access and

offers to buy produce from farmers.

The innovation of eKutir is in designing this decentralized, risk-mitigating, and transparent infrastructure for the entrepreneurs and farmers that uses ICT as a tool for scale and replication. eKutir's suite of 6 apps offers a range of services from seed selection recommendations to soil nutrient analysis to farming management and risk mitigation strategies.



LOCATION:  
India

SECTOR:  
Agriculture

FOUNDED:  
2009

EMPLOYEES:  
> 100

MICRO-  
ENTREPRENEURS:  
> 100

ANNUAL TURN-  
OVER:  
200,000 USD

PROFIT MARGIN:  
10-15%

POTENTIAL  
ADOPTERS:  
Large to small  
agricultural busi-  
nesses that want  
to target margin-  
alized farmers

## The Business Model

### Key Partners, Activities and Resources

eKutir works with several partners from all sectors, including government, civil society (training and good agricultural practices, aka GAP) and private sector (agricultural inputs and buyers). Key partners are also the 106 micro-entrepreneurs that use eKutir infrastructure to link smallholders with GAP, inputs and markets.

### Customer Relationships, Channels and Segments

eKutir targets marginalized smallholder farmers through 106 micro-entrepreneurs that use the eKutir infrastructure to link smallholders with GAP, inputs and markets. eKutir has four types of customers: micro entrepreneurs, smallholder farmers, input providers and product off-takers.

### Cost Structure

In the pre-harvest season, smallholder farmers pay 12 USD per crop per acre for advisory service (8 USD goes to eKutir) and 3 USD for the mobile apps (2 USD goes to eKutir) per year. The micro-entrepreneur that establishes the contact manages 350-500 farmers in total.

### Revenue Streams

Additionally, eKutir receives 2-3 percent of the turnover off-taker companies create in collaboration with the smallholder farmers. Input providers pay an annual 100 USD subscription fee and a sales commission.

### Customer Base

Currently, eKutir reaches more than 70,000 farmers and works with 106 micro-entrepreneurs.

# Social and Economic Impact

Currently eKutir reaches around 70,000 marginalized farmers with major impacts on income, nutrition and sanitation of farmers.

Farmers earn at least 200 USD per month by working with eKutir to increase yields and reduce costs.

Consultancy services provided to farmers also include information on improved sanitation, which influences health and agriculture outputs.



## The Growth Opportunity

eKutir is interested in supporting others to replicate their business model in Latin America to reach small holder farmers. eKutir could assist potential adopters by providing all the technical and content information of their ICT applications and consulting services. During Meet & Multiply they want to explore what their support could look like. At a later stage they propose that interested companies could come to India for a week to see the model in action. eKutir's ongoing support could include regular learning exchange visits advisory and consulting support and a fee for the use of their app content.

Adopters' starting costs for this business are around 100,000 USD. The major operating costs would be the staff team of around 10-15 employees, localizing app content, and building the micro-entrepreneur network. This team would identify micro-entrepreneurs, input providers and buyer companies and conduct trainings, build partnerships and networks.

The start-up costs for micro-entrepreneurs are around 500 USD – 1,000 USD, depending on the population density of the targeted area.

## Requirements for Replication

The business model should be demand driven and explicitly target marginalized smallholder farmers that otherwise would not have access to quality inputs or markets. The adopter should therefore explicitly select a location with a **high concentration of marginalized farmers**. As the business model is based on ICT and mobile solutions, solid mobile phone connectivity and penetration is an important requirement for replication.

The **micro-entrepreneurs** should have basic education and good communication skills. Comprehensive knowledge on agricultural processes is not required as a 3-6 months training will qualify them to do the work.

### WHAT WE ARE LOOKING FOR IN POTENTIAL ADOPTERS

- Companies and individuals working in agriculture can be potential adopters
- Larger companies could adopt this model and align their profit interests with their social interests by creating employment and supporting smallholder farmers.
- Entrepreneurial individuals and government-led organizations could also be suitable partners.

Apply to meet the founder of eKutir

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