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By Liam
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Thursday 13th May 2021, 3:39 GMT

Leaf supports Indian farmers through Covid-19

Agriculture services company aligns with new partners to deliver credit to struggling farmers



Lawrencedale Agro Processing India (Leaf) will bring Rs 500 crore (US\$67m) credit to India's small-holder farmers as they battle a devastating wave of Covid-19.

The agriculture services provider has aligned with new-age financial technology non-banking financial companies (NBFC) to funnel in the much-needed organised credit for the marginalised farmers.

Palat Vijayaraghavan, founder and chief executive of Leaf, said enablement of the organised credit comes at a crucial juncture when millions of marginalised farmers are struggling to sustain the farming cycles due to multiple challenges arising as a result of the pandemic.

"Marginalised farmers are struggling to harvest the standing crops due to shortage of farming labour. Compounding this is the restricted functioning of wholesale markets, due to which farmers are fearing the worst," said Vijayaraghavan.

"We are addressing these challenges by organising farming labour with all safety protocols and liquidating the aggregated harvest, on behalf of farmers, in large wholesale markets."

Leaf, which extensively works across extreme remote and hostile agriculture locations, will be adopting a hub-and-spoke model in credit disbursement.

"We are setting up 25 Leaf Farmer Service Centres across locations which has large concentration of tribal and marginalised farmers," said Vijayaraghavan.

"These centres managed by Leaf's team of professional agronomists will work with the farmers in the entire life-cycle of the harvest and ensure that their efforts are getting better results,"

Leaf is also deploying technology at these Farmer Service Centres to add transparency to the farming ecosystem. Through a new platform it will connect farmers with buyers, inputs suppliers,

banks and financial institutions and Farmer Producer Organisations.

The platform digitises agriculture marketplaces, payments, workflows and provides farmers with an easy and secure way to buy, sell and receive payments for their produce. The platform will enable powerful solutions for the agriculture sector by building innovative credit products on farmer income and expense data.

"There is pain for the farmer in each and every step. The digital platform which we are enabling will strive to take out the pain in all the steps for the farmers," said Vijayaraghavan.

"With our active on ground Farmer Support Centres, the farmers can grow the best of the produce, sell the harvest through our centres, easily realise best value for their harvest and access payments for their harvest through advanced technology solutions which will ease how the farmers experience finance."

<http://www.fruitnet.com/asiafruit/article/1474/parts-of-san-diego-quarantined-as-psyllid-count-mounts>

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