

## Report on E-panel discussion on 'Funding Avenues for rural entrepreneurs and farmers with special reference to debt funding'

E-panel discussion on 'Funding Avenues for rural entrepreneurs and farmers with special reference to debt funding' was conducted by PTVAIM's IIC, COEI and Learning Space Foundation on **15th December 2020** with the rural youth of Palghar district. The session was facilitated by Mrs. Minal Mohadikar; Founder and CEO of Aamhi Udyogini Pratishthan and Mr. Mohan Tanksale; Former CEO of Indian Banks Association and CMD of Central Bank of India. The aim of the session was to sensitize the rural youth and farmers regarding the opportunities in rural entrepreneurship, urban rural connect, agro-tourism and allied industry and what funding avenues and schemes are offered by banks for the same. 45 attendees attended this workshop. The language of instruction was Marathi to make it easier for the rural youth to understand.

Both the experts spoke to the rural youth at length about advantages of considering commercial agriculture as a primary source of income. It was noted that most people in the area had upto 1 to 1.5 acres of agricultural land and that there are good water resources as it is a part of the Tansa river valley area. The experts emphasized that the youth should consider means to make steady water source available to each farm which can be done with the help of agriculture and water management schemes run by banks for rural sectors. Mr. Tanksale explained the Mudra yojana and its many benefits. Similarly, Minal madam explained the relevance and importance of cottage industry which thrives on agriculture related products and services. She explained how the rural women can take up such projects and boot strap their business till it becomes profitable. Both the experts explained the attendees that they were sitting on a veritable gold mine as they had cultivable lands, good water resource and a marketplace like Mumbai close by.

The session ended with question answer sessions. It was an interactive and fruitful panel discussion.

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