



Better Farming by Every Farmer

e-bulletin



# Agripreneur

A Virtual Experience Sharing Platform

VOLUME 1 ISSUE 1

SEPTEMBER, 2009

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## Agri Clinics and Agri Business Centres - Value added Extension Services to Farmers by Agri-Professionals



Shri Jiji Thomson, IAS, Director General, MANAGE and Joint Secretary (Extension), Ministry of Agriculture, Govt. of India launching "Agripreneur" on 3rd October 2009 at MANAGE

**"Agri Clinics and Agri Business Centres Scheme"** an unique programme was launched by the **Ministry of Agriculture**, Government of India, during the year 2002, to instill better methods of farming to the farming community across the country through educated and unemployed Agri graduates. This programme aims to tap the expertise available in the large pool of unemployed agriculture graduates, and offer professional extension services to the farming community.

The scheme is being implemented by the National Institute of Agricultural Extension Management (MANAGE) as the nodal agency. As a part of the programme ,relevant training is being imparted to unemployed graduates in Agriculture or allied areas like Horticulture, Sericulture, Veterinary Sciences, Forestry, Dairy, Poultry Farming, and Fisheries, etc. This encourages them not only to become self employed by obtaining loans from banks but also provide needy extension services directly or indirectly to the vast group of farming community in the country. Among the large number of 11,900 Agricultural graduates passing out each year only 2000 are employed while 9.900 are unemployed and waiting for opportunities. It is for those unemployed that Agri Clinics and Agri Business Centres Scheme will be one of the driving forces to start their own business. Since its inception the scheme has been able to impart training through a network of 50 training institutes. A total of 19278 agri-graduates have been trained till date of which 6669 have successfully started their own enterprise and have been providing extension services to the farming community.

### Important Objectives of the Scheme are

- To supplement the efforts of government extension system
- To make available supplementary sources of input supply and services to needy farmers, and
- To provide gainful employment to agriculture graduates in new emerging areas in agricultural sector.

***Agripreneur is a virtual platform to share the experiences of agripreneurs, bankers, agribusiness companies, nodal training institutes , extension functionaries, academicians, researchers and agribusiness thinkers in the country working for promotion of Agri Entrepreneurship development***



National Institute of Agriculture  
Extension Management



Department of Agriculture and Co-  
operation, Ministry of Agriculture.



National Bank for Agriculture  
and Rural Development

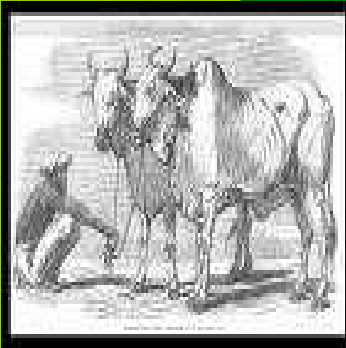
## Woman Entrepreneur promotes eco-friendly Farming in Vidarbha

Mrs. Sangeeta Deepak Sawalakhe, an agripreneur, has made MANAGE proud by establishing an agriventure in an agriculturally challenging terrain ie. Vidarbha region. She underwent training at KVK Amravati, under the Agriclincs and Agribusiness centres (ACABC) scheme. The scheme is implemented by MANAGE and aims at establishing Agri-clinics and Agribusiness Centres in rural areas for providing value-added services to farmers at their doorstep by promoting self employment opportunities among unemployed agricultural graduates. After undergoing the training Mrs. Sangeeta established Vidarbha Bio-tech-Lab, an agriventure, in Yeotmal, with an outlay of Rs.34,50,000, supported by State Bank of India, Yeotmal. She is providing extension services in the areas of soil and water testing, production and supply of bio-pesticides and biofertilizers to nearly 5000 farmers at a reasonable price. Through this enterprise she is now able to provide employment to nearly 20 people and is able to make an average income of Rs. 30,000 per month.



*Mrs. Sangeeta at her office with the awards and honours that she received for promoting eco friendly farming extension services in Vidharbha region of Maharashtra*

## Veterinary services in Rajkot by an Agripreneur - A Success Story



Dr. Nareshkumar Kalabhai Savsani, an agripreneur under the Agriclincs and Agribusiness Centres (ACABC) scheme from Gujarat has established "Hindustan Trading" a Cattle feed Supply Unit and Veterinary Clinic and is providing veterinary services in Rajkot area. Dr Savsani who holds a Bachelor's degree in Veterinary Science and Animal Husbandry underwent training under the ACABC scheme at Shree Vivekanand Research and Training Institute, Mandvi, Kutch, Gujarat in 2008.

The scheme is implemented by MANAGE and aims at establishing Agriclincs and Agribusiness Centres in rural areas for

providing value-added services to farmers at their doorstep by promoting self employment opportunities among unemployed agricultural graduates.

Through his Centre "Hindustan Trading" he is providing veterinary and artificial insemination services, covering nearly 50 villages and 4000 farmers. He established the enterprise on August 4, 2008 with an investment of Rs. 15,00,000/- which included Rs.5,00,000 loan from Saurashtra Gramin bank while Rs.10,00,000/- was his own capital. Today he has an annual turnover of: Rs.50,00,000/- and has plans to expand his unit further.

*Mr. Naresh Kumar outside his  
Veterinary Clinic*



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## Major findings of Mid-term evaluation of Agri Clinics & Agri business Centres Scheme

The Major findings of Mid-term evaluation of Agri Clinics & Agri business Centres Scheme by Global Agri Systems is as follows:

### NODAL TRAINING INSTITUTES

Results indicate that private organizations registered a success rate of 50% followed by NGOs (42%). State Agricultural Universities could achieve a success rate of only 25%. The success rate is high in South Zone (44%) followed by North (40%) and the East and North-East Regions have shown low success rate.

### NABARD

NABARD has circulated comprehensive guidelines to the banks pertaining to the implementation of the scheme. However, it was noted that banks go by their own project appraisal norms without giving any preferential treatment to the project proposals under the scheme. Since a lot of efforts go into training a candidate who is technically qualified, a preferential treatment for appraising the projects submitted under the scheme is required.

### BANKS

Only 30% of the ventures set up so far have availed bank loans. It was high in the Southern Region (62%) but low in most of the other regions. Agripreneurs were of the opinion that banks take a very poor view of these ventures thus discouraging agripreneurs from starting ventures. Lack of cooperation of the banks in providing financial assistance to the trained graduates is also discouraging many Nodal Training Institutes, particularly in North-East. There is an urgent need to sensitize bankers for promotion of the scheme. In some of the States like Manipur, Madhya Pradesh and Orissa all the ventures have been established only through self-financing. There is also a need to properly guide the agripreneurs about the preparation of a bankable project.

Nationalized banks have been seen to be more proactive in sanctioning the loans than other financial institutions as indicated by 82% loans sanctioned by them. However, only 4% of the loans have been provided by Regional Rural Banks and 2.7% by Cooperative Banks. The RRBs and Cooperative Banks need to be specially sensitized about the scheme and its importance.

There are no standard guidelines with respect to disbursement of loans among the banks. The time taken varied from 9 weeks to 15 weeks.

There is an urgent need to reduce this delay in disbursement of loans. The average rate of interest for term loan varied from State to State, lowest being in Assam (10.1%) and highest in Andhra Pradesh (14%).

Lengthy and cumbersome procedure in processing of applications and the formalities and paper work involved are driving away the agripreneurs from applying for bank loans.

Type of projects qualifying for grant of loan/ subsidy are limited and do not cover the entire range of agricultural extension services.

### SUPPORT TO STATE EXTENSION SERVICES

Very limited response was received from States. Officers contacted for the study did not have much details about the agri-clinics set up in their State/ location. It reflects that the State Agencies have not taken any interest either in promoting the scheme or taking advantage of agri-clinics to support extension network.

*Continued.....*

The extension services provided by agripreneurs have empowered the farmers to adopt advanced technologies, know-how and practices. Extension officials have agreed that the services provided by agri-clinics resulted in increased productivity of the crops (20% in Maharashtra, 30% in Andhra Pradesh and 10% in Rajasthan).

### AGRIPRENEURS

The scheme targeted about 1/4<sup>th</sup> of the number of agricultural graduates passing out each year for training. The scheme could achieve nearly 75% of its target. About 1/3<sup>rd</sup> of them have actually started their ventures. Success rate was high among post graduates than the graduate trainees.

On an average, more than 6 persons were employed under each venture with 75% male and 25% female beneficiaries. This excludes the employment generated for family members.

On an average, each venture was servicing about 30 villages covering about 19 farmers in each village. The reach was extensive (as high as 70 villages) in some of the States like Karnataka and Madhya Pradesh and intensive in States like Gujarat (75 farmers per village), and Maharashtra (47 farmers per village).

About 72% of farmers who responded agreed that the advise given by agri-clinics helped in increasing productivity of their crops. About 11% also got information on marketing of the produce from agri-clinics.

### PROJECT WISE FINANCIAL VIABILITY

Average investment per project has been Rs.8 lakh. Projects have generated profit margin of 30% to 50% depending on the nature of the projects. In case of

horticulture consultancy the profit margins go upto more than 60% because the operational costs are low. Service related projects attract less initial investment and in turn give higher return on investment.

### ACHIEVEMENT OF OBJECTIVES OF THE SCHEME

1. Although no documentation regarding the extent to which the scheme has benefited the extension system is available, discussion with the officials in Maharashtra, Andhra Pradesh and Rajasthan confirmed increased productivity of the crops in the areas operated by agri-clinics.
2. Access to knowledge and inputs have considerably increased due to the functioning of agri-clinics in rural areas.
3. The information on employment generated due to establishment of agri-ventures indicates that the scheme has not only started the journey towards achieving employment for agri-graduates but also generating employment opportunities for others in rural areas.

### FACTORS FOR SUCCESSFUL AGRIPRENEURSHIP AND TRAINING INSTITUTES

#### ***Factors for successful agripreneurs:***

- More than half of the ventures set up are of ACABC and hence, focus of a majority of ventures has been on service related activities.
- The ACABC ventures proved to be a success because they serve as a one stop shop for the farmers.
- Nearly 39% of the farmer's responded that the single window advisory was one of the most important benefits they derived from ACABC.

***Factors for successful Training institutes:***

- Liaison with the relevant companies to send the agripreneurs for practical training.
- Enable the trainees to prepare quality project reports which are readily sanctioned by the banks.
- Liaison with banks for quick process of project proposals.

**REGIONAL VARIATIONS**

- Larger number of villages served was in the Southern zone and the larger number of farmers reached was in Western zone.
- Southern region has been the forerunner accounting for about 50% of the total employment generated. Highest number of women workforce employed was also in the South. Of the total employment generated in the South, more than 50 per cent belong to Scheduled castes and tribes.
- In average revenue earnings South zone has exceeded all other zones by showing an average revenue of Rs.14 lakhs and an average net income of Rs.5 lakhs.

**FINANCIAL ANALYSIS**

South and West are two prominent regions where the loan applied and sanctioned are highest. South zone projects availed Rs.68.63 lakh loan accounting for 96% of the loan applied.

**COST BENEFIT ANALYSIS**

- With the disbursal of Rs.2540 lakhs during 2002-2007, the scheme was able to generate 4152 ventures which have been able to serve around 23 lakh farmers in around 1.26 lakh villages across the country.

- The subsidy released has been able to attract around Rs.33091 lakhs of investment generating Rs.13 lakhs of investment per lakh of subsidy released.

**ANALYSIS OF THE FINDINGS FROM NON STARTERS**

1. Around 25% of the respondents did not start the venture because they moved on for higher studies. Another 22% of the respondents were employed in public and private sector organizations after the training programme. Lack of finance and non cooperation from the banks discouraged 19% and 15% respectively.
2. Around 69% of the non starters believe that there was no shortcoming in the training programme and around 31% were of the opinion that there were some shortcomings in the training programme.
3. Main shortcoming of the training was lack of practical exposure, voiced by 90% of the respondents. Among the nonstarters, 19 are least satisfied by the preparation of the Detailed Project Report and 15 are least satisfied with the submission of their projects.
4. 60% non starters if given an opportunity would reapply for their projects. It is important to sensitize them and offer them support so that they are encouraged to start their ventures
5. About 85% of the non-starters believed that low rate of interest would improve the performance of the scheme, and 75% suggested that financial assistance should be easily available and marketing support should be provided.

**ACTIVITY-WISE CATEGORISATION OF AGRICLINICS AND AGRIBUSINESS CENTRES ( 01.04.2002 to 30.09.2009)**

S.No	Name of the Project	AP	ARN	ASS	BHR	CHA	GOA	GUJ	HP	HRN	JAM	JHA	KAR	KER	MAN	MP	MS	NAG	ORS	PON	PUN	RAJ	TN	UP	UTC	WB
1	Agri-Clinics	49		1	63	12		21	3	9	2	8	147	10	4	24	162		24	3	11	119	80	59	7	4
2	Agri-Clinics and Agri-business Centres	92	1	15	404	32		73	22	42	16	21	267		15	50	363	2	10	9	12	144	191	1,281	15	16
3	Agro-Eco Tourism												1				5									
4	Animal Feed Unit	3		2	1			1			2		5			1	12						3	4		
5	Bio-fertilizer production and Marketing	9		1	2			1		1			11				25		1	1		9	3	9	2	
6	Contract Farming	7				2		1	1				11			1	1				1		6	1	1	
7	Cultivation of Medicinal Plants	6		1	14	2		1	2		1	1	12			3	4		2		1	24	7	8		
8	Direct Marketing	2		1	6	1		6	3		3		14			3	56		4			5	1	33	2	
9	Farm Machinery Unit	7		1	7	4		11	13		4		13			3	17		1		2	9	10	9		
10	Fisheries Development	47		2	44	1		1		2		1	5	7	4		14		4			1	4	4		8
11	Floriculture	2						3	2		6		16				19				4	3	10	1	3	
12	Horticulture Clinic	10			5	1		1	1		1		4			4	15							2		1
13	Landscaping + Nursery	1					1	2	1	1	4		14	2		1	33			1		1	6	1	1	
14	Nursery	7			7	2		8	2		5	1	28	3	4	4	31		2		4	13	10	4	2	1
15	Organic Production/ Food Chain							1					9			1	8				3	8		1		
16	Pesticides Production and Marketing	3			1			1					7			2	8					3				
17	Value Addition	4			8	2		2			9	1	7		1	3	49				1	10	4	7	1	
18	Fishery clinic				2												2						2			
19	Seed Processing and Marketing	31			25	7		9	3	1		1	31			9	6		2		3	13	9	17		5
20	Soil Testing Laboratory	2		1	17	1		2		2			10			1	10		1		1		2	3		4
21	Tissue Culture Unit	1											10			1	4		4							
22	Vegetable Production and Marketing	3			1				1			2	3			1	3					5	1			1
23	Vermicomposting / Organic manure	12		5	93	2		7	1	1	2	6	32	1	2	3	56				15	70	13	19	6	
24	Veterinary Clinics	5		36	22			6	2	1	2	1	8		10		40	6	1			18	30	14	3	6
25	Crop Production	2		1	3	5		3			2		24		1	11	21		11			49	3	7	2	2
26	Dairy/Poultry/Piggery/ Goatery	15		6	13	2		5	7		14	4	41		3	11	160	5	3	1	2	128	50	65	3	1
27	Rural Godown				4			1					1			2	3									
28	Production & Marketing of Bio-Control Agents							1					4										1	7		
29	Agriculture Journalism	5				1		1					2			1	2					1		2		
30	Sericulture												3		7		7						1			1
31	Mushroom Cultivation				3			1	2		4		2				1		2			1	2	2	1	3
32	Apiary	1			7					4	1		2								1	2		9		
	<b>Total</b>	<b>326</b>	<b>1</b>	<b>73</b>	<b>752</b>	<b>77</b>	<b>1</b>	<b>170</b>	<b>66</b>	<b>64</b>	<b>78</b>	<b>47</b>	<b>744</b>	<b>23</b>	<b>51</b>	<b>140</b>	<b>1,137</b>	<b>13</b>	<b>74</b>	<b>15</b>	<b>61</b>	<b>636</b>	<b>449</b>	<b>1,569</b>	<b>49</b>	<b>53</b>

**Progress of Agri Clinics and Agri Business Centres Scheme from 01.04.2002 to 30.09.2009**

S.No.	State	Number of Applications received	Number of graduates trained	Number of Agri-ventures established
1	Andhra Pradesh	881	805	326
2	Arunachal Pradesh	6	3	1
3	Assam	281	247	73
4	Bihar	2365	2339	752
5	Chandigarh	2	1	0
6	Chattisgarh	264	158	77
7	Delhi	3	3	0
8	Goa	4	2	1
9	Gujarat	584	564	170
10	Haryana	276	224	64
11	Himachal Pradesh	224	219	66
12	Jammu and Kashmir	772	757	78
13	Jharkand	354	350	47
14	Karnataka	1940	1884	744
15	Kerala	156	150	23
16	Madhya Pradesh	538	515	140
17	Maharashtra	3162	3099	1137
18	Manipur	278	277	51
19	Meghalaya	1	1	0
20	Mizoram	34	34	0
21	Nagaland	117	114	13
22	Orissa	450	409	74
23	Pondicherry	33	33	15
24	Punjab	226	189	61
25	Rajasthan	1910	1874	636
26	Sikkim	0	0	0
27	Tamil Nadu	1208	1147	449
28	Tripura	3	1	0
29	Uttar Pradesh	3470	3351	1569
30	Uttaranchal	211	198	49
31	West Bengal	362	330	53
	<b>Total</b>	<b>20115</b>	<b>19278</b>	<b>6669</b>



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“Agripreneur” is published by

Shri Jiji Thomson, IAS, Director General,  
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