



Better Farming by Every Farmer



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Agripreneur  
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*“ Agripreneur is a virtual platform to share the experiences of Agripreneurs, Nodal training institutes, Agribusiness companies, Extension functionaries, Bankers, Academicians, Researchers and Agribusiness thinkers in the country working for promotion of Agri Entrepreneurship development”.*

## **Bankers Review Meeting on Agri-Clinics and Agri-Business Centers (AC&ABC) Scheme**

The 11th Bankers’ Review Meeting on Agri-Clinics & Agri- Business Centers (AC&ABC) Scheme was held at Krishi Vistar Sadan, Pusa, New Delhi on 26th August, 2015 under the chairmanship of Sh. Raghvendra Singh, Additional Secretary, Department of Agriculture, Cooperation, Ministry of Agriculture & Farmers’ Welfare, Government of India. Dr. R.K. Tripathi, Director (Extension Management), in his welcome address highlighted the objectives of the review meeting.

Shri. Narendra Bhushan, Joint Secretary (IT) in his introductory remarks touched upon the Prime Minister’s initiatives such as Pradhan Mantri Jan-Dhan Yojana (PMJDY) aimed at financial inclusion and to ensure access to banking services. He made a strong case for extending the concept of funding of “One Bank Branch, One Entrepreneur”.



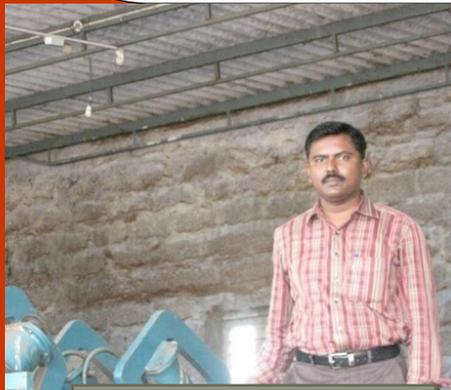
**Dignitaries during Workshop at Krishi Vistar Sadan, New Delhi**

He also mentioned about the National Skill Development Mission (Pradhan Mantri Koushal Vikas Yojana-PMKVY) which is structured to provide a strong institutional framework at the Centre and States for implementation of skilling activities in the country. He stressed that agri-preneurs need to be nurtured and empowered to achieve the objectives of PMKVY as well. Smt. Usha Rani, Director General, MANAGE in her intervention highlighted the need for close monitoring of pending loan cases by NABARD. Quoting figures the Director General mentioned that only 42.30% of trained candidates could establish their Agri-ventures successfully, of which only 4.08% and 2.80% of the trained candidates could avail bank loans and the benefits of subsidy respectively, it was re-emphasized that the banks may take up **One Bank Branch, One Agri-Clinic** approach where each one of the 1.09 lakh branches of different banks will be financing at least one Agripreneur per year in their service area. Dr. P. Chandra Shekara, Director (CAD), MANAGE underscored the progress made with regard to the AC&ABC Scheme. He also mentioned about the project proposals submitted by the Agripreneurs pending with different banks. The meeting ended with vote of thanks.

## Agripreneur laying foundation for High tech Agriculture through Coco Peat

*Er. Edison Theodore Williams* (39) is an engineer with Horticulture Diploma by profession from Annanagar village, Coimbatore district, Tamil Nadu. After studies, he returned back to his native village and got himself involved in trading of coir-pith as his business activity. He observed, “Coco-Peat is an ideal medium to grow young seedlings until they are ready for transplanting. The cellulose structure of it allows the roots of seed to establish and absorb the right amount of water. Importantly the medium is more likely be free from bacteria and fungi”. Coco-peat is soil-less substrate for plant cultivation and he believes that the coir based products can change the future of horticulture sector in India. He also underwent a diploma course in horticulture nursery management, to understand the techniques better. He has also gained rich experience in hydroponic cultivation and other low cost soil-less cultivation techniques. It was in 2014, during a meeting with Dr. Mariappan, Head of Microbiology Department, Tamil Nadu Agricultural University that he came to know about the Agri-Clinics and Agri-Business (AC&ABC) Scheme for unemployed Agri-professionals. He further suggested that I enroll at the Biofarm Nodal Training Institute for two month free residential training course.

After completing the training programme Er. Edison continued with his previous work at his firm, which he had named as “William Enterprises”. Although the venture was started as a consulting and trading firm of coir products, he expanded the operations in due course of time. Meanwhile, Er. Edison on the strength of AC&ABC Certificate submitted a project proposal with an outlay of Rs.20 lakh. The Canara Bank approved his project of Rs.20 lakh (Margin – 3.00 Lakh Loan – 17 Lakh, Subsidy Component – 7.20 Lakh) and has in principle sanctioned him the loan. Er. Edison has now set up a full equipped coir products manufacturing plant. Today, ‘Williams Enterprises’ is a registered manufacturer cum exporter with Coir Board for export of horticultural coir products and as a merchant exporter with Chemicals and Allied Products Export Promotion Council of India (CAPEXIL) for export of coconut shell charcoal, expanded perlite and exfoliated vermiculite. The firm also manufactures a wide range of coco-peat products with the ability to provide different product variations in coco-peat. The range of products varies from ‘Coir husk Chips, Coco-peat, Rubberized coir product, Coconut shell product, Coconut shell charcoal, Cut fiber, Coir based organic manure’ etc.



Er. Edison , Agripreneur



Coco-peat and Coconut Husk

Mrs. Meenatchi, from Kosalada Road, Aravenu PO, Kotagiri-643201. Mobile: 097868 67176, says that “Coco-peat purchased from Williams Enterprises is of good quality and Lilium yield has been very good, as against growing in soil. I am a regular customer of ‘Williams Enterprises’ and they have been providing very good service to us.”



Besides manufacturing coconut husk chips, the firm is also involved in associating the group of coconut husk chips manufacturers from India and is working with the objective of securing export orders for coconut husk chips so that the buyer is assured of quality, quantity and value while the manufacturers are ensured good price for their Coco-peat and Coconut Husk Chips products. Being an engineer with Horticulture Diploma he has also developed a coconut husk cutting machine, which is used in manufacturing coir mulch and coconut husk chips. The firm also deals with hydraulic coco-peat compacting machinery and other coir products manufacturing machinery.

Er. Edison, indicate that a lot of enquiries come from States like Maharashtra, Punjab and Haryana where awareness of hydroponic cultivation is growing. Further, he says, In Tamil Nadu, many potential horticulturists call me and visit me after visiting our website <http://www.cocopeat.co.in>. I explain to them the advantages of growing different horticultural crops in coco-peat, despite high initial investments. Processing of coco-peat for final use, the care one should exercise and all other relevant information are provided to the visitors free of cost. For those ordering coco-peat for their need, delivery is made after ensuring quality.

*Er. Edison* has also established a demo poly-house for the benefit of farmers where different crops can be grown in hydroponic conditions. He says nearly 1000 farmers from the states of Tamil Nadu, Haryana, Maharashtra, Punjab etc. are his regular customers. The annual turnover of the firm is Rs.60 lakh, and the horticultural coir manufacturing unit employs about 10 people. *Er. Edison* says, ‘AC&ABC is an excellent program to grow as an Agripreneur’ and Agriculture as an industry offers very high scope for entrepreneurship.

# Institute of the Month

**Mr. Shaibal Chatterjee**  
Sr. Project Manager



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www.isapindia.org

**No. of Training:** 146

**No. of Trained Candidates:**  
4486

**No. of Established Ventures:**  
1609

**Success Rate:** 47.33%

**Agri-ventures Established:** Agri-clinics, Agri-Business centers, Bee keeping, Honey processing unit, Poultry, Goatry, Custom hiring centers, Seed processing unit, Vermi-composting, Veterinary Clinics, Dairy unit, Milk collection centers, Fishery, Animal feeds manufacture unit etc.

## Using ICT for Agriculture extension programmes -The ISAP Way

Indian Society of Agribusiness Professionals (ISAP) has been effectively using ICT in its various agriculture extension programs while working with more than two lakh farm families in the states of Uttar Pradesh, Haryana, Punjab, Madhya Pradesh, Maharashtra, Telangana and Karnataka.

### ICT activities under ISAP

- Agro-advisory through Farmers' helpline (KCC)
- Community Radio Station (CRS)
- e-Krishak Sahyogi Applet (Farm Animation clips, videos, audio files and text on Mobiles / Tablets / PCs for information dissemination)
- Voice Broadcasting System

### Kisan Call Centers at Kota (Rajasthan) & Gulbarga (Karnataka)

ISAP is running two Kisan Call Centers at Kota (Rajasthan) & Gulbarga (Karnataka). Farmers can call toll free number and consult the agriculture experts on farm-specific problems. KCC are equipped with sophisticated monitoring tools for quality check and back-end data support system in MIS which mitigates the scope of error.

### Advisory through Community Radio Station (CRS)

CRS is working at Sironj, Vidisha, Digod, and Kota areas in Rajasthan. A 50 watt transmitter covers range of 25 Kms disseminating useful and scientific information directly by Scientists and Agricultural experts. Farmers can call experts in phone-in program and seek advisory for their farm specific problems

### e-Krishak Sahyogi applet

This applet works both Offline and Online. This is an effective Decision Support System (DSS) for extension agents. Extension agents carry tablets with e-KS app, while visiting farmers in project area. Using e-KS, they help farmers in diagnosing diseases and pest infestations in their fields and provide them control measures. In case, if problem is not identified, extension agents can take photos and send to KCC expert. KCC experts can see these photos along with other details of farmers through a web-interface and they render right solution to the farmers. Farmers can also access short duration animation videos on proven cropping techniques using e-KS.

### Voice Broadcasting Services

It is a pre-recorded voice messages are broadcasted to target farmer groups on weekly basis. Message covers relevant information on crop advisory, weather and market prices.

These all e-applications are taught to Agripreneurs to use in the field



Digital empowerment among farmers and farm women



## Krishi Mahotsav Rath Yatra, 2015 at Jharkhand- An overview

On 27<sup>th</sup> May 2015, Chief Minister of Jharkhand Shri Raghubar Das, State Agriculture Minister Shri Randhir Kumar Singh, Jharkhand Assembly speaker Shri Dinesh Oraon and others participated in inaugural ceremony of the “Krishi Mahotsav RathYatra 2015” at Morahabadi in Ranchi, Jharkhand. Twenty nine Mobile vans named Krishi Rath were flagged off on the occasion. The concept of this Yatra can be traced to the Mobile Agriculture School & Services (MASS) owned by Agripreneur Shri Vijay Bharat. Shri Vijay Bharat, was also invited by State Ministry of Jharkhand to take responsibility of the “Krishi Mahotsav RathYatra, 2015”. MASS was also involved in the designing of the 29 Vans (Krishi Rath). Each individual Van is well equipped with Agriculture Mini-kit, Farm machinery, IPM Kit, INM Kit and laced with projector and Video CD’s. Slogans and messages on agriculture development in local language were written and exhibited on the Van (Rath). Video films on Agriculture produced by MASS was exhibited in every district. The information of Rath Yatra was broadcasted in every district through farmer’s portals. The district extension functionaries were involved to welcome the Rath and organize the farmer’s meets. The farmers were counselled on the importance of organic farming and soil testing. During Yatra, the improved quality of seeds, fertilizers, farm implements, IPM kit, INM kit were distributed among farmers. The farmers were also made aware about the different government sponsored schemes and program. The Van (Rath) has covered 24 districts in the state in 15 days and in each district, development of 1000 ha agricultural land was the target. Mr. Vijay Bharat, MASS sums up that the Rath Yatra has been a indisputably huge success.



Shri Raghubar Das, Chief Minister , Jharkhand  
inaugurated the Krishi Mahotsav Rath Yatra, 2015

[www.agriclinics.net](http://www.agriclinics.net) is the portal providing information about Agri-Clinics and Agri-Business Centres Scheme. The portal gives updates on eligibility criteria, training institutes, training progress, handholding activities, finance options and subsidy to the prospective Agripreneurs. The website also provides information on details of established Agri-ventures, pending projects, relevant schemes etc., and other information useful for State governments, Agricultural Universities, Banks, Training Institutes and Agripreneurs.



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