

# EVALUATION AND IMPACT

## Assessment of AC & ABC Scheme of Sub- Mission on Agricultural Extension (SMAE)



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## Abbreviations

ACABC: Agri Clinics and Agri Business Centre

ATMA: Agricultural Technology Management Agencies

ATEC: Agro-Technical Extension Centre

ASSP: Agricultural support services project

CAD: Centre for Agri Entrepreneurship Development, CAD-MANAGE

CARI: Central Avian Research Institute

CATEC: Country Agro-Technical Extension Centre

CAU: Central Agricultural University

CIFT: Cochin for training of Fisheries Entrepreneurs

CIRG: Central Institute for Research on Goats

DAC: The Department of Agriculture

DAC & FW: Extension Division of Department of Agriculture, Cooperation & Farmers Welfare

DESD: Dairy Entrepreneurship Development Scheme

DLBC: District level Banker Committee

DOAC: Department of Agriculture and Cooperation

DOE: Department of Extension

DPR: Detailed Project Report

EDII: Entrepreneurship Development Institute of India

FI: Financial Institution

FPO: Farm Producer Organisation

GDP: Gross Domestic Product

ICAR: Indian Council for Agriculture Research

KVK: *Krishi Vigyan Kendra*

KCC: Kisan Call Center

MANAGE: National Institute of Agricultural Extension Management

MUDRA: Micro Units Development and Refinance Agency Bank

NABARD: National Bank for Agriculture and Rural Development



NATP: National Agricultural Technology Project

NDRI: National Dairy Research Institute

NGO: Non-Government Organization

NLM: National Livelihood Mission

NPA: Non-Performing Asset

NRCP: National Research Centre on Pig

NTI: Nodal Training Institute

PhD: Doctor of Philosophy

RBI: Reserve Bank of India

RRB: Regional Rural Bank

RUDSETI: Rural Development and Self Employment Training Institute

SC/ST: Schedule Cast and Schedule Tribe

SAMETIs: The State Agricultural Management Training and Extension Training Institutes

SAU: State Agriculture University

SFAC: Small Farmers Agri-Business Consortium

SLBC: State level Banker Committee

T&V: Training and Visit

TA/DA: Traveling allowance and Daily Allowance

TATES: Township Agro-Technical Extension Station

UGC: University Grant Commission

WRDA: Warehousing Development and Regulatory Authority

## Executive Summary

### I. BACKGROUND

The AC & ABC Scheme was launched by the Ministry of Agriculture and Farmers Welfare, Government of India in the year 2002. The main objective of the scheme was to provide professional extension services to farmers by enabling agriculture graduates to set up agri clinics and agri business centres.

To facilitate the same, the Government is providing start-up training to these graduates, through selected Nodal Training Institutes (NTIs) across India. The scheme also provides handholding to the trained candidates for establishment of agri ventures in getting loan assistance from banks and subsidy support from NABARD.

The scheme was revised in the year 2010 with changes in operational aspects. These primarily applied to improving the quality of training and simplifying the process of subsidy disbursement to achieve the final scheme objective of delivering extension services to farmers.

### II. AC&ABC SCHEME STATUS

Since its inception in the year 2002; a total of 69,169 candidates have been trained and 28,510 agri ventures have been established.

The activity-wise data for these 28,510 agri ventures suggests that the top activity categories are dairy/poultry/piggery/goatery (9,405 ventures established since inception), agri clinics and agri business centre (7,962), agri clinics (4,567), veterinary clinics (940), farm machinery unit (815), nursery (589) and vermicomposting/Organic manure (536).

In the year 2018-19, the latest year under the survey, 6600 unemployed candidates have been trained and 2393 agri ventures have been set up by the trained candidates under AC & ABC scheme, according to the data released by MANAGE.

The state-wise progress of the AC & ABC Scheme suggests that more than 100 agri ventures were established for the year 2018-19 in the 5 states of Maharashtra (935), Uttar Pradesh (685), Madhya Pradesh (287), Tamil Nadu (145) and Rajasthan (125). At the same time, in the same year, no agri ventures (0) were established in the 16 States (and Union Territories) of Kerala, Punjab, Pondicherry, Delhi, Goa, Himachal Pradesh, Manipur, Tripura, Arunachal Pradesh, Assam, Chandigarh, Jharkhand, Meghalaya, Mizoram, Nagaland and Sikkim.

The budget allocated for the AC & ABC scheme for the past 3 financial years, i.e. from 2017-18 to 2019-20 has been shown in the following table:

### Budgetary Allocation for AC & ABC Scheme

(Figures in INR Lakh)

Year 2017-18			Year 2018-19			Year 2019-20		
Budget Estimate	Revised Estimate	Actual	Budget Estimate	Revised Estimate	Actual	Budget Estimate	Revised Estimate	Actual
3570	3144	3144	5960	3651	3651	4955	-	2777.94

Source: Ministry of Agriculture and Farmers Welfare (Note: Updated till Dec 10, 2019)

### III. ISAP EVALUATION STUDY

The objective of the evaluation by ISAP is to assess the impact in terms of quantitative and qualitative performance of implementation of scheme and also the role and functioning of various institutions like MANAGE, NTIs/Banks/AC & ABC centres. The constraints/bottlenecks faced by the agripreneurs in accessing the benefits of the scheme along with suitable suggestions & recommendations and way forward to improve the implementation of scheme activities. The period of evaluation study would from 2017-18 to 2019-20 i.e. last three years of the 14th Finance Commission period.

#### Methodology

The Evaluation Study has adopted the methodology of dividing the scope of work assigned into four categories of Implementation, Budgetary Allocation, Stakeholder Roles and Impact for a systematic review and analysis.

Further, for the purpose of evaluation, the division of country has been done into 6 Geographical Regions/Zones namely North, South, East, West, North East and Central, as classified by the National Sample Survey Organisation (NSSO). The states selected for each region are as follows:

#### Region-wise State selection for the AC&ABC evaluation study

Geographical Region/Zone	State
North	Haryana
South	Karnataka
East	Bihar
West	Gujarat
North East	Assam
Central	Madhya Pradesh

## Sample size

The sample selection process has been based on the following criteria:

- **Selection of Nodal Training Institutions:** Two Nodal Training Institutions-one performing NTI and one non-performing NTI have been selected from each region viz., North, South, East, West, North East and Central.
- **Selection of Candidates:** Out of the total candidates trained in the selected NTI for the last 3 years i.e., 2017-18 to 2019-20, 10 percent of the candidates have been selected for the survey. Out of the total trainees selected for survey from performing NTIs, 80 percent of the trainees are those who have established ventures and 20 percent of the candidates are those who have not established ventures. In non-performing NTIs, all the trainees are those who have not established ventures.
- **Selection of farmers:** 3 farmers per established ventures have been selected for the study for quantitative interview.
- **Selection of Banks:** Lead bank has been selected for qualitative interview from each state from where NTIs have been selected.
- **Selection of NABARD:** NABARD Regional Office has been selected for qualitative interview from each state from where NTIs have been selected.

### Sample Size

Zone	State	NTI	Name of NTI	Trained candidates with venture	Trained candidates with no venture (Agripreneur)	Farmers
North	Haryana	Performing	CPIT Edutech Private Limited	11	0	0
	Haryana	Less Performing	Institute of Pesticide Formulation Technology	4	0	0
South	Karnataka	Performing	Shriram Gramin Shanshodhan Va Vikas Pratisthan	8	34	102
	Karnataka	Less Performing	University of Agriculture Science	3	0	0
East	Bihar	Performing	Shristi Foundation	6	25	75
	Bihar	Less Performing	Development Management Institute	1	0	0
West	Gujarat	Performing	Shashwat Sheti Vikas Pratishthan	5	23	69
	Gujarat	Less Performing	Ganpath University	12	0	0
Central	MP	Performing	Indo European Chamber of Commerce and Industry	9	38	114
	MP	Less Performing	Sage University, Indore	4	0	0
North-east	Assam	Performing	Darwin	2	0	0
			Total	65	120	360

## Collection of Data

- **Questionnaire based**

- Primary data was obtained from trained and on-going training candidates of Nodal Training Institutions
- Farmers benefitted from established ventures
- Through structured questionnaires containing open-ended and closed-ended questions
- Through SurveyToGo app

- **In-depth interviews**

In-depth interview was done with the following stakeholders:

- Officer In-charge of AC & ABC at State Regional Office, NABARD-One in each State
- DG-MANAGE, DG-NIAM
- Officer In-charge of AC & ABC at Banks State Regional Office-Lead Bank of each selected state
- Officials from NTIs

#### **IV. MAIN FINDINGS VIS-A-VIS SCHEME OBJECTIVES**

##### **Implementation**

- Actual venture establishment as per study - 29%
- Loan sanctioned as per study - 6%
- Subsidy disbursement (secondary data) – 5% of trained candidates
- Handholding not upto the mark
- DPRs are very generalised and content mostly similar

##### **Budgetary Allocation**

- No cost norm revision since August 2010
- Recent reduction in training period caused further decrease in overall training costs

##### **Stakeholder Roles**

- Less loan sanctions showing Bankers not fully involved with the scheme.
- Less subsidy release showing less involvement of NABARD with the scheme.
- No involvement of ATMA or line departments seen in scheme implementation.

##### **Impact**

- 17% percent of the surveyed trainees were providing extension to farmers after establishing ventures.
- On an average 5.61 farmers per trainee trained are receiving extension services.
- On an average 2 employments (including agripreneur himself) are getting created per trainee trained.

#### **V. RECOMMENDATIONS**

## Implementation

- AC & ABC needs to be viewed as Agri Entrepreneurship Development Scheme to promote alternate extension service providers for market integration.
- In order to increase the focus of NTIs on handholding of candidates, it should be made more lucrative and NTI should be incentivised to deploy extra resources for DPR preparation and regular follow-ups with banks.
- On recommendation of NTI, MANAGE should empanel Chartered Accountants (CAs) who would be entrusted the work of preparing DPRs of the trainees and submission of DPRs in Banks. Payments pertaining to DPRs should be made directly to the CAs by MANAGE.
- NTIs should be incentivised separately at each stage of handholding i.e. establishment of business ventures, sanctioning of loans and release of subsidy.
- The revised scheme should be modified in lines of Innovation and Agri Entrepreneurship Cell under RKVY-RAFTAAR (2017-18 to 2019-20). The agri ventures which runs successfully for 2 years or more and have not availed/received subsidy on their loans should be made eligible to get Business Development Financial Support from RKVY – RAFTAAR Agri Business Incubators (R-ABIs). The Business Development Financial Support should be in the form of a one-time grant.

## Budgetary Allocation

- Guidelines should include a clause of budget review and revision after every 2 years
- Training Budget should be in line with aqua clinics and Aquapreneurship Development Programme (AC & ADP).
- NTIs should be incentivised separately at each stage of handholding i.e. establishment of business ventures, sanctioning of loans and release of subsidy.

The recommended cost norm revision is given as under:

S. No.	Items	Rate	Unit	Candidates	No. of Days	Amount (Rs.)
	<b>Training Expenses</b>					
1	Food	300	Rs./day	35	45	4,72,500
2	Accommodation	200	Rs./day	35	45	3,15,000
3	Honorarium for Staff and Officers of Training Institute	120	Rs./day	35	45	1,89,000
4	Training Expenditure including Hands on training	200	Rs./day	35	45	3,15,000
5	Pre training expenses	1000	Lumpsum	35		35,000
	<b>Total of Training Expenses</b>					<b>13,26,500</b>
	<b>Handholding Expenses</b>					
6	DPR Expenses *	1500	Lumpsum	35		52,500
	Venture Establishment #	1500	Lumpsum	35		52,500
	Loan Sanction ##	4000	Lumpsum	35		1,40,000
	Subsidy release **	2000	Lumpsum	35		70,000
	<b>Total of Handholding Expenses</b>					<b>3,15,000</b>
	<b>MANAGE Expenses</b>					
7	Coordination Expenses paid to MANAGE ***	500	Lumpsum	35		17,500
8	Service charges to be paid to MANAGE ***	1000	Lumpsum	35		35,000

<b>Total of MANAGE Expenses</b>					<b>52,500</b>
<b>Total</b>					<b>16,94,000</b>

\* To be paid directly to CAs on submission DPR and of proof of DPR submission in banks

# To be paid to NTI on submission of proof of business establishment

## To be paid to NTI on submission of copy of sanction letter from bank

\*\* To be paid to NTI on submission of proof of subsidy release

\*\*\* To be paid to MANAGE

### Stakeholder Roles

- The study recommends that ATMA should work closely with active agripreneurs at block level to make them BEAs. The concept of BEAs has been dealt in more detail under the recommendations of ATMA given earlier in this report.
- ATMA functionaries should be included in the screening committee of candidates and should also be included in the training process.
- MANAGE with the support of NTIs should be organising quarterly stakeholder coordination meetings at NTI cities.
- Banks are expected to participate more proactively in the scheme. Rural Branch Managers should be advised to identify and recommend at least 1 candidate per year per branch for AC & ABC training. Such candidates will have better comfort with the recommending branches later for loan sanctions.

### Impact

- More involvement of agripreneurs in ATMA and other department extension scheme implementation.
- The agripreneurs setting up their businesses and running them successfully for more than 1 year but less than 3 years should be made eligible for Business Development Financial Support from R-ABI in the form of a one-time grant. This will help them in expanding business and employing more people.

## VI. CONCLUSION

Based on the evaluation study done by ISAP in the year 2020, it is suggested that the AC & ABC Scheme should be continued beyond March 2020, as is also recommended by all the stakeholders interviewed. However, the recommendations made in the last section of the report should be incorporated so that the scheme can achieve its set objectives more effectively.

# CHAPTER

# ONE

## Overview of the Scheme



# 1. Overview of the Scheme

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## Background of the Scheme

The Ministry of Agriculture and Farmers Welfare, Government of India, in association with NABARD, launched the AC & ABC Scheme to take better methods of farming to the farmers.

This centre sector scheme enables Agriculture graduates to set up an agri clinic or agri business centre to provide professional extension services to farmers. To facilitate the same, the Government is providing start-up training to graduates (in agriculture, horticulture, sericulture, veterinary sciences, forestry, dairy, poultry farming, and fisheries), after completion of which, they can also apply for a special start-up loans for their venture.

Under AC & ABC Scheme, the training is imparted to unemployed candidates who possess degree/diploma in agriculture and allied subjects, intermediate in agriculture and science graduates with PG in agri related courses through selected Nodal Training Institutes (NTIs) in various parts of the country. The NTIs also provide handholding to the trained candidates for establishment of agri ventures in agriculture and allied areas and facilitate in providing loan assistance from banks and subsidy support from NABARD.

The AC & ABC Scheme has been revised during the year 2010-11 with changes in relevant operational aspects aiming to provide better services to farmers, improvements in the quality of training and simplify the process of subsidy disbursement and provision of extension service to farmers by these agripreneurs has been made a mandatory component of the scheme.

Online process for training programme was rolled out on January 1, 2018 through the module [www.acabcmis.gov.in](http://www.acabcmis.gov.in). Development of software for complete online process for subsidy is underway, according to Ministry of Agriculture's annual report for the year 2018-19. Provision of extension service to farmers by these agripreneurs has been made a mandatory component of the scheme.

Taking a closer look, the scheme is open to the following categories of candidates:

- Graduates in agriculture and allied subjects from State Agriculture Universities (SAUs)/Central Agricultural Universities/Universities recognised by ICAR/UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, Gol, on recommendation of the State Government.
- Diploma (with at least 50 percent marks)/Post-Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.
- Diploma in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture, Cooperation & Farmers' Welfare, Gol on recommendation of the State Government.
- Biological Science graduates with Post-Graduation in Agriculture & allied subjects.
- Degree courses recognised by UGC having more than 60 percent of the course content in Agriculture and allied subjects.
- Diploma/Post-Graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognised colleges and universities.
- Agriculture related courses at Intermediate (i.e. plus two) level, with at least 55 percent marks.

The indicative list of agri ventures under the AC & ABC scheme is as follows:

- Extension consultancy services
- Soil and water quality cum inputs testing laboratories
- Crop protection services, including pest surveillance, diagnostic and control services (with culture rooms, autoclaves, microscopes, ELISA kits for detection of plant pathogens including viruses, fungi, bacteria, nematodes, and insect pests)
- Micro-propagation including plant tissue culture labs and hardening units
- Production, maintenance and custom hiring of agricultural implements and machinery including micro irrigation systems
- Seed production and processing units
- Vermiculture units
- Production of bio-fertilisers, bio-pesticides & other bio-control agents
- Apiaries (bee-keeping) and honey & bee products' processing units
- Agricultural insurance services
- Agri tourism
- Agri journalism – film production, farm publications and exhibitions
- Poultry and fishery hatcheries
- Livestock health cover, veterinary dispensaries & services including frozen semen banks and/liquid nitrogen supply and insemination
- Information technology kiosks
- Feed production, marketing and testing units
- Value addition centres
- Cool chain including cold storage units
- Post-harvest management centres for sorting, grading, standardisation, storage and packaging
- Metallic and non-metallic storage structures
- Horticulture clinic, nursery, landscaping, floriculture
- Sericulture
- Vegetable production and marketing
- Retail marketing outlets for processed agri products
- Production and marketing of farm inputs & outputs
- Contract farming
- Crop production and demonstration
- Mushroom production
- Production, processing and marketing of medicinal and aromatic plants
- Production units like dairy, poultry, piggery, fisheries, sheep-rearing, goat-rearing, emu-rearing, rabbit-rearing etc.

Note: The above list is indicative.

Any other activity in agriculture, horticulture, sericulture, animal husbandry, fisheries, allied sectors or combination of two or more of the above activities selected by the candidates, which, generate income to the agripreneur and render extension services to the farmers are also eligible.

## a) Objectives, Implementation Mechanism and Scheme Architecture

### Objectives

- To supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agripreneur, local needs and affordability of target group of farmers,
- To support agricultural development, and
- To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agriculture-related courses.

### Implementation Mechanism

- The National Institute of Agricultural Extension Management (MANAGE), Hyderabad is the implementing agency for the training component under the scheme through a network of identified Nodal Training Institutes (NTIs) in various states and NABARD is implementing the subsidy component on behalf of Government of India and is monitoring credit support to agripreneurs through commercial banks.
- The scheme provides a free 2-month specialised training to agriculture graduates interested in setting up such a center, as offered by select institutes across India.
- Initiated by Small Farmers' Agribusiness Consortium (SFAC), and coordinated by MANAGE, the course comprises of Entrepreneurship and Business Management, as well as skill improvement modules.
- There is a provision of credit linked back-ended upfront composite subsidy on the bank loan availed by trained candidates under the Scheme. The subsidy is 44 percent in respect of women, SC/ST and all categories of candidates from North Eastern and Hill States and 36 percent in respect of other categories.
- Ceiling of project cost for subsidy was INR 20 lakhs for an individual project (INR 25 lakhs in case of extremely successful individual projects) and INR 100 lakhs for a group project.
- The loans can be repaid within 5 to 10 years as per easy installment plans. The rate of interest, margin and security on loans is decided by the bank, as per RBI norms.

### Scheme Architecture

- Agri business centres are supposed to give services to increase farm production and income.
- Centres are also meant to guide farmers on various measures such as crop selection, best farm practices, post-harvest value-added options, key agricultural information, price trends, market news, risk mitigation, crop insurance, credit & input access, and sanitary & phyto-sanitary.

## b) Name of the components

- **Agri Clinics:** Agri clinics provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

**Agri business Centres:** Agri business centres are commercial units of agri ventures established by trained agriculture professionals. They include maintenance and custom-hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

**c) Year of commencement of scheme:** The scheme was initiated in the year 2002.

**d) Present status with coverage of scheme**

**Status:** The agripreneurs trained under AC & ABC Scheme are engaged in providing advisory and extension services to the farmers on various technologies.

Since its inception in the year 2002; a total of 69,169 candidates have been trained and 28,510 agri ventures have been established (Refer **Table 1, Annexure II**).

While glancing through the activity-wise data for these 28,510 agri ventures ((Refer **Table 2, Annexure II**, one can notice that the top activity categories are dairy/poultry/piggery/goatery (9,405 ventures established since inception), agri clinics and agri business centres (7,962), agri clinics (4,567), veterinary clinics (940), farm machinery unit (815), nursery (589) and vermicomposting/organic manure (536).

More recently during the last 5 years (i.e. 2014-15 to 2018-19), 28,669 candidates have been trained and 12,832 ventures established with a budget allocation of INR 153.09 crores. During this period, subsidy was released to 1,448 candidates.

In the year 2018-19, the latest year under the survey, 6600 unemployed candidates have been trained and 2393 agri ventures have been set up by the trained candidates under AC & ABC Scheme, according to the data released by MANAGE. The state-wise progress of the AC & ABC Scheme since 2017-18 has been tabulated in **Annexure III (Tables 1, 2 and 3)**.

Referring to **Table 2** of the **Annexure III**, we can see that more than 100 agri ventures were established for the year 2018-19 in the 5 States of Maharashtra (935), Uttar Pradesh (685), Madhya Pradesh (287), Tamil Nadu (145) and Rajasthan (125). At the same time, in the same year, no agri ventures (0) were established in the 16 States (and Union Territories) of Kerala, Punjab, Pondicherry, Delhi, Goa, Himachal Pradesh, Manipur, Tripura, Arunachal Pradesh, Assam, Chandigarh, Jharkhand, Meghalaya, Mizoram, Nagaland and Sikkim.

The established agri ventures also act as an active supplementary institution for Government Extension mechanism in each State. Now the benefits of Micro Units Development and Refinance Agency Bank (MUDRA) Loan Scheme have also been included for venture establishment under the Scheme.

**Role of different Entities:**

**DAC & FW:** The funds are provided by the Extension Division of Department of Agriculture, Cooperation & Farmers Welfare or DAC & FW. Besides, the Extension Division handles overall coordination and monitoring of the scheme.

DAC & FW is one of the four constituent Departments of the Ministry of Agriculture & Farmers Welfare, the other three being Department of Animal Husbandry & Dairying, Department of Fisheries and Department of Agricultural Research and Education (DARE).

Extension Division is one of the total 27 divisions of DAC & FW.

**MANAGE:** National Institute of Agricultural Extension Management (MANAGE) at Hyderabad is the implementing agency of training component of the scheme, through a network of identified Nodal Training Institutes (NTIs) in various States.

Its main functions are to:

- Review performances of NTIs
- Decide training content, methodology and duration
- Seek applications from prospective candidates
- Review guidelines for selection of trainees including testing their entrepreneurship qualities
- Determine criteria for selection of NTIs
- Decide procedure for selection of trainees and
- Sharing of successful experiences

MANAGE was established in 1987, as the National Centre for Management of Agricultural Extension at Hyderabad, by the Ministry of Agriculture & Farmers Welfare, Government of India as an autonomous Institute. In recognition of its importance and expansion of activities all over the country, its status was elevated to that of a National Institute in 1992 and rechristened to its present name i.e., National Institute of Agricultural Extension Management.

**NODAL TRAINING INSTITUTES (NTIs):** Conduct training programmes for selected agripreneurs and assist them in preparing bankable projects. They also provide handholding support for approval of loan from the banks and successful setting up of their ventures and facilitate in providing loan assistance from banks and subsidy support from NABARD.

**NABARD:** It is the implementing agency for the subsidy component of the scheme. NABARD is also the Nodal Agency on the bank side for monitoring credit support to agri clinics through Commercial, Regional and Cooperative Banks and such other institutions eligible for refinance from NABARD. It extends refinance support under the scheme. NABARD is a member of the District Level Task Force for selection of projects and recommending the same for bank loan assistance. It also organises sensitisation trainings and workshops for the bankers. NABARD is required to submit a monthly updation report to the Agriculture Ministry.

**BANKS:** Nationalised banks/commercial banks/cooperative banks/regional rural banks and such other institutions provide loans to the trained agriculture graduates under the scheme. They assist in implementing the Government's announced policy on providing credit to such proposals (e.g. collateral). Banks are required to submit monthly evaluation report to NABARD. Lead banks are also required to invite NTIs to State level and District level Banker level Committee meetings.

**STATE GOVERNMENTS:** Give priority to trained graduates in grant of licenses for AC & ABCs. States also participate actively in the selection of trainees for the scheme. They also review the progress of credit flow to the scheme in SLBC/DLBC (State level and District level Banker level Committee) meetings.

**INPUT COMPANIES:** Input industry is supposed to provide the dealership input stocking support to the agripreneurs thereby creating a regular source of income for them.

**AGRIPRENEUR:** Provide specialised advisory and extension services on various technologies on a fee-for-service basis. In fact, provision of extension service to farmers by agripreneurs is a mandatory component of the AC & ABC Scheme.

#### e) Sustainable Development Goals (SDGs) Served

The guiding philosophy behind SDGs is to build on the principle of ‘leaving no one behind’, by having a holistic approach to achieving sustainable development for all. There are a total of 17 SDGs, as depicted in the following illustration.



The AB & ABC Scheme has been trying to serve the following SDGs, as envisioned by the United Nations (UN) in the year 2015:

- GOAL 1: No Poverty
- GOAL 2: Zero Hunger
- GOAL 4: Quality Education
- GOAL 5: Gender Equality
- GOAL 8: Decent Work and Economic Growth
- GOAL 10: Reduced Inequality
- GOAL 11: Sustainable Cities and Communities
- GOAL 17: Partnerships for the Goals

#### f) National Development Plans (NDPs) Served

The goals being served by the AC & ABC Scheme under the various National Development Plans of the Indian Government are as listed below:

- Converting farmers to agripreneurs
- Raise agricultural production
- Enhance farming productivity
- Minimise farmer risk
- Modernising agriculture
- Technology diffusion in farming
- Creating gainful employment opportunities
- Remunerative prices to farmers
- Responding to farmers’ distress

- Achieving efficiency in fertiliser use (NPK balance)
- Improving soil health through soil analysis
- Sustainable agriculture

These NDPs served have been sourced from the annual reports of *Niti Aayog* from the years 2014-15 to 2018-19.

## Budgetary allocation and expenditure pattern of scheme

The budget allocated for the AC & ABC Scheme for the past 3 financial years, i.e. from 2017-18 to 2019-20 has been shown in the following table:

*Table 1: Budgetary Allocation for AC & ABC Scheme*

(Figures in INR lakh)

Year 2017-18			Year 2018-19			Year 2019-20		
Budget Estimate	Revised Estimate	Actual	Budget Estimate	Revised Estimate	Actual	Budget Estimate	Revised Estimate	Actual
<b>3570</b>	3144	3144	5960	3651	3651	4955	-	2777.94

Source: Ministry of Agriculture and Farmers Welfare (Note: Updated till Dec 10, 2019)

The actual budget of the AC & ABC scheme has moved up steadily from INR 3144 Lakh in 2017-18 to INR 3651 lakh in 2018-19. On the other hand, it is pertinent to note that while the budget estimate for the scheme was revised up from INR 3570 lakh in 2017-18 to INR 5960 lakh in 2018-19; it was brought down in 2019-20 to INR 4955 lakh.

Let us simultaneously also take a look at the expenditure pattern of the AC & ABC Scheme since its inception in the year 2002. It is broken down component-wise in the following table:

*Table 2: Expenditure Pattern of the AC & ABC Scheme*

(Figures in INR lakh)

Component	Training	Handholding	Coordination	Service Charges	RTP expenditure	Training aids	HH incentive	Total expenditure
2002-03	380.60	-	104.27	-	-	-	-	<b>484.87</b>
2003-04	188.80	-	37.93	-	-	-	-	<b>225.93</b>
2004-05	316.63	26.61	10.11	-	-	-	-	<b>353.35</b>
2005-06	518.50	60.88	12.76	-	-	-	-	<b>592.14</b>
2006-07	598.82	137.71	10.16	33.35	-	-	-	<b>780.04</b>
2007-08	421.66	49.71	7.79	20.53	-	-	-	<b>499.69</b>
2008-09	456.48	110.16	18.43	18.80	-	-	-	<b>603.87</b>
2009-10	384.30	91.13	21.03	19.23	-	-	-	<b>515.69</b>
2010-11	637.49	42.51	59.84	23.70	-	-	-	<b>763.54</b>
2011-12	976.76	66.45	54.26	33.33	32.66	-	-	<b>1163.46</b>
2012-13	942.30	29.80	61.24	51.21	18.73	-	-	<b>1103.28</b>
2013-14	1579.42	89.94	88.79	20.21	44.51	0.22	-	<b>1823.09</b>
2014-15	1390.02	57.48	107.01	54.37	24.44	9.68	14.19	<b>1657.13</b>
2015-16	1328.19	60.57	104.08	52.58	24.05	0.17	1.62	<b>1571.26</b>
2016-17	1462.17	87.72	114.01	57.28	29.81	-	(-) 0.08	<b>1750.91</b>

2017-18	1266.18	79.04	138.33	56.46	40.05	-	-	<b>1580.06</b>
2018-19	1805.46	116.45	144.92	65.08	29.89	-	18.29	<b>2180.09</b>
2019-20 (till Nov 19)	526.04	33.78	90.31	27.50	19.47	305.88	-	<b>1047.98</b>

Source: National Institute of Agricultural Extension Management (MANAGE), Hyderabad

As one can observe from the table above, for the year 2018-19, training component consumed for the biggest proportion of the total expenditure (to the tune of INR 1805.46 lakh). It was followed by the components of coordination (INR 144.92 lakh) and handholding (INR 116.45 lakh) respectively. Total expenditure for the same year was INR 2180.09 lakh.

### Summary of past evaluation since inception of the schemes

The AC&ABC scheme has been evaluated twice till now. First it was evaluated in the year 2008 by Global AgriSystem. Thereafter it was assessed in the year 2018 by the Agro Economic Research Centre. The major findings of both evaluations are listed in the table below:

Year of Evaluation	Agency hired for Evaluation	Recommendations
2008	<b>Global AgriSystem Private Limited 5th Floor, Horizon, 445, Udyog Vihar Phase V, Gurugram, Haryana-122016</b>	<p><b>For MANAGE:</b></p> <p><u>1. Selection mechanism for Nodal Institutes</u> The performance of selected Nodal Institutions (NIs) has not been consistently satisfactory and on review of the performance, MANAGE has been de-listing some of the non-performing NIs. Although this process eliminates the non-performing institutions in due course, yet during the intervening time some of the trainees getting trained at these institutions will suffer due to the inefficiency of these institutes. This indicates the necessity of development of objective criteria for the selection. After initial scrutiny, an expert committee of MANAGE should visit the shortlisted institutes for verification of the available resources (manpower/physical) through interaction with the management of the Institutes. This would help in identifying an association of dedicated institutes in this programmes.</p> <p><u>2. Monitoring Mechanism for Nodal Institutes</u> Feedback from the participants in the training programs conducted, about the expertise, infrastructure, etc. available with the NIs should also form the basis for evaluation of performance of the scheme. A detailed summary should be submitted by the nodal institutes clearly mentioning the project status of each trainee and the problems faced by them in starting the ventures. This will make MANAGE aware of the issues and MANAGE can intervene if required.</p>
		<p><b>For Nodal Institutes:</b></p> <p><u>1. Selection of Trainees</u></p>



Year of Evaluation	Agency hired for Evaluation	Recommendations
		<p>In order to reduce the rate of unsuccessful trainees, at the first stage itself a comprehensive selection procedure should be designed to shortlist the trainees for interview. To facilitate this, initial screening of the applications received for the programme is recommended, to short list the candidates with aptitude/interest in agribusiness, who are likely to actually benefit from the scheme. Such a screening should also help in deleting names that appear to be interested, solely because they are unemployed at the moment, or wish to just do a training programme to add value to their CV.</p> <p>The non-refundable amount received from the applicants is parked with MANAGE, which should be utilised for the purpose of scheme publicity, funding of guest faculty from the industry and so on.</p> <p><u>2. Training Module</u></p> <p>Keeping in mind the changing dynamics of the business, it is recommended to increase the practical exposure and enrichment of coverage of the curriculum in terms of project specific knowledge, funding and financial viability aspects and preparation of bankable detailed project reports.</p> <p>NI is recommended to identify areas and available expertise so that trainees are able to get comprehensive knowledge of the projects they would be setting up after the training. This will also help in attracting trainees from outside the State/catchment areas, for certain project areas, for which expertise is not available with other nodal institutes.</p> <p>A majority of the respondents feel that a two month training period is not adequate to guide them in planning their enterprise under the scheme and it was suggested that a longer period of about three months will allow for additional time for practical exposure, as well preparation of project reports.</p> <p>Exposure of candidates to industry experiences is very limited in the training programme. This also results in their preparing unrealistic and unviable projects. It is recommended that the guest faculty at the training may include industry experts and bank personnel for better guidance.</p> <p>Responses from some of the non-starters have shown that they fail to set up their venture, as the project proposals prepared by them with the assistance of NIs do not find favour with the banks and in some cases NIs do not provide sufficient exposure in the selected field. Therefore, it is recommended that while inviting applications, the NI should advertise the project areas for which</p>

Year of Evaluation	Agency hired for Evaluation	Recommendations
		<p>they have expertise and in-house or off campus facilities for practical training and larger exposure.</p> <p><b>3. Handholding</b> Handholding by NIs needs to be strengthened by ensuring that relevant experts are deputed to work with and support the agripreneurs in the preparation of project reports, negotiation of bank loans and support during initial period of business development. The candidates should be suitably guided about the business areas for which there is sufficient potential in the region.</p> <p>The NIs should provide the expertise available with them to the banks in their appraisal of the projects submitted to the banks for financial assistance, wherever necessary.</p> <p>The process of project report preparation should be interactive and participatory for all concerned. Involving the bank officials as faculty in the training programme will be a good guide for the candidates in planning their enterprise based on the viability of the different sector projects as experienced by the banks.</p>
		<p><b>For Banks:</b> One of the main problems in getting bank loan is the arrangement of collateral security, since the projects are to be set up by unemployed graduates who are not able to arrange these collaterals. In order to overcome this problem, it is suggested that banks may be sensitised to extend loan against the assets to be created in the project, which could be mortgaged with the banks.</p> <p>As the loans are being secured to support agriculture based activities, it is recommended that the government may consider making policy change to qualify these loans as priority sector funding at par with agriculture loans, which will encourage banks to extend loans to these ventures.</p> <p>The Government of India has already introduced capital and interest subsidies during FY 2006-07 under this scheme, this will make these ventures financially viable. The banks should be made aware of these programmes so that they may take this into account while assessing the viability of the project proposed for funding.</p>
		<p><b>For agripreneurs and farmers:</b> <u>Formation of farmers association:</u> Farmers associations should be formed which will lead to collective farming, in turn the revenues generated will be higher as the expenses per farm would be less. This will encourage them to pay for the advisory</p>

Year of Evaluation	Agency hired for Evaluation	Recommendations
		<p>services to the agripreneurs thus increasing their incomes as well.</p> <p><u>Cost and profit-sharing model</u>: On consolidation of the farms, a cost and profit-sharing model can be adopted where farmers and extension workers can jointly share the cost and profits. In this manner more and more extension workers will be encouraged to work diligently.</p> <p><u>Training of the agripreneur</u>: Completion of the training is not enough the nodal institutes can conduct training sessions under the guidance of MANAGE where the agripreneurs can enroll and upgrade their existing knowledge and learn about new technology and agriculture practices. This can be done on fee basis. This value addition can help the extension workers provide better consultancy to the farmers.</p>
		<p><b>For State Government Extension Services:</b> The implementing agency (MANAGE) should coordinate with the state agriculture/horticulture departments and inform them about the ventures established in their states. This will help the State Governments to network with the venture, particular agri clinics and input supplies, for involving them in their own extension programmes. Such involvement which is likely to be mutually beneficial will help address a key objective of the scheme. A suitable mechanism can then be developed to assess the results of such association.</p>
2018	<p><b>Agro Research Centre Lines of Chatham Campus, University Allahabad, Allahabad -211002</b></p>	<p>Since only four or five states of India have shown keen interest in training more and more number of candidates through registered NTIs in their states all the remaining other potential states must also train the possible number of candidates under AC &amp; ABC Scheme for making them start ventures.</p>
		<p>Exhaustive and effective propaganda about AC &amp; ABC Scheme must be explored across each and every state of India to make atleast all the farmers as well as linked persons, agencies and institutions fully aware about each and every aspect of AC &amp; ABC scheme launched in India, to make the scheme successful.</p>
		<p>The NGOs running multiple NTIs either in their own states or in other states too must be restricted only to one in order to produce best quality of trained candidates for establishing them as successful agri ventures.</p>
		<p>The courses taught to trainees in registered NTIs must be one and the same across India as well as states after being well prescribed by the renowned stakeholders and distinguished concerned institutions in India and abroad.</p>

Year of Evaluation	Agency hired for Evaluation	Recommendations
		The activities/projects adopted by agri ventures must be of common nature and useful as well as purposeful for all kinds of farmers as well as agripreneurs in each state across India.
		The saturated projects must be renewed or changed after an appropriate and proper gap to receive better results for the development as well as success of the scheme.
		The success rate of establishing agri ventures must be fixed as 50% for each and every NTI for certain and fixed number of trained candidates as well as successful agripreneurs.
		The credit problems faced by the NTIs as well as agripreneurs must be dealt properly by the concerned agencies to make the scheme successful.
		Subsidy must be released properly and timely to encourage the NTIs and agripreneurs and work enthusiastically.
		The qualifications of not only trainees but the qualifications as well as experiences of the stakeholders, nodal officers, coordinators and trainees must also be revised properly based on activities/projects adopted.
		On revision of handholding period of NTIs it is suggested that it should be at least for two years which may be extended to four years in cases of trained candidates till processing the establishment of their venture.
		On financial problems faced by NTIs and agripreneurs it is suggested that boarding and lodging cost should be doubled. institutional cover head cost should be added.

# CHAPTER

# TWO

## Methodology

## 2. Methodology

### Approach

As per the methodology adopted for the evaluation of the AC & ABC Scheme, its scope of work has been divided into these four categories:

- Implementation
- Budgetary allocation
- Stakeholders role
- Impact

The detailed task description for each of these categories is described in the table below:

*Table 3: Category-wise task description for AC & ABC Scheme Evaluation*

Category	Task Description	Task Number	Qualitative Interview Respondent	Quantitative Interview Respondent
IMPLEMENTATION	Assess the status of implementation, activities being undertaken by the agri ventures set up under the scheme and in general the extent to which the scheme has been able to achieve the objectives	1		Farmers in the village of the agripreneur
	Identification of constraints and bottlenecks of the scheme at various stages like application, training, content of training, loan, subsidy, cost norms, etc. with suitable suggestion and recommendations for improvement	2	NTI, Centre for Agri Entrepreneurship Development (CAD-MANAGE)	Agripreneur
	Study the constraints/difficulties of candidates in availing loans and concrete recommendations to overcome constraints	4	NTI, CAD-MANAGE	Agripreneur
	To study the participation of female candidates in the scheme and their performance along with recommendations to increase participation	5	NTI	Women Trainees – (1) Trained but not established (2) Established

Category	Task Description	Task Number	Qualitative Interview Respondent	Quantitative Interview Respondent
	Study the effectiveness of IT tools in delivering the scheme objectives and suggest further means of effective delivery	6	NTI, CAD-MANAGE	
	Study the constraints faced by candidates in availing loans and suggestions for improvement	7	NTI	
	Study the effectiveness of disbursement of subsidy to candidates	8	NTI, CAD-MANAGE, NABARD RO	
	Study the regional disparity in implementation of scheme and examine the causes and recommendations	10	CAD-MANAGE	
	Assess the establishment of Agri clinics under the scheme and difficulties faced by the trained candidates along with suggestions and recommendations	11	NTI	Trained Candidates
	Suggest ways to include recommendations of DFI in AC & ABC Scheme	13	CAD-MANAGE, NTI, State Coordinator	
	Study the overall constraints/problems experienced by various entities in implementation of the scheme	15	CAD-MANAGE, NTI, NABARD-RO, Bank-AC & ABC Nodal Officer	
	Suggestions on technical modalities and course content and support provided by them in strengthening extension	18	CAD-MANAGE, NTI, State Coordinator	

Category	Task Description	Task Number	Qualitative Interview Respondent	Quantitative Interview Respondent
BUDGETARY ALLOCATION	Study the impact of revision of cost norms and duration with suitable recommendations	12	NTI, CAD-MANAGE	
STAKEHOLDER ROLES	Study the extent of participation of various entities in planning, implementation, monitoring as well as participatory evaluation of the scheme especially the performance of NTIs on sample basis and suggest systemic recommendations	3	NTI, CAD-MANAGE	
	Study the effectiveness of role of various agencies like MANAGE, NTIs, Banks, NABARD, etc.	9	CAD-MANAGE, NTI, NABARD-RO, Bank-AC & ABC Nodal Officer	
IMPACT	Study the impact of the scheme on the extension services provided to the farmers by the established agri ventures	14	ATMA functionaries	Farmers in the village of the agripreneur
	Assess the viability of different ventures set up by agripreneurs.	16	NTI, Established agripreneurs, discontinued ventures	
	Assess the impact made by the scheme through providing extension and other services	17		

Further, for the purpose of evaluation, the division of country has been done into 6 Geographical Regions/Zones namely North, South, East, West, North East and Central, as classified by the National Sample Survey Organization (NSSO). The states selected for each region are as follows:



Table 4: Region-wise state selection for the AC & ABC evaluation study

Geographical Region/Zone	State
North	Haryana
South	Karnataka
East	Bihar
West	Gujarat
North East	Assam
Central	Madhya Pradesh

## Sample size and sample selection process

### Sample

The sample selection process has been based on the following criteria:

- **Selection of Nodal Training Institutions:** Two Nodal Training Institutions-one performing NTI and one non-performing NTI have been selected from each region viz., North, South, East, West, North East and Central.
- **Selection of Candidates:** Out of the total candidates trained in the selected NTI for the last 3 years i.e., 2017-18 to 2019-20, 10 percent of the candidates have been selected for the survey. Out of the total trainees selected for survey from performing NTIs, 80 percent of the trainees are those who have established ventures and 20 percent of the candidates are those who have not established ventures. In non-performing NTIs, all the trainees are those who have not established ventures.
- **Selection of farmers:** 3 farmers per established ventures have been selected for the study for quantitative interview.
- **Selection of Banks:** Lead Bank has been selected for qualitative interview from each State from where NTIs have been selected.
- **Selection of NABARD:** NABARD Regional Office has been selected for qualitative interview from each State from where NTIs have been selected.

Table 5: Sample Size

Zone	State	NTI	Name of NTI	Trained candidates with venture	Trained candidates with no venture	Trained candidates with venture (Agripreneur)	Farmers
North	Haryana	Performing	CPIT Edutech Private Limited	11	0	0	0
	Haryana	Less Performing	Institute of Pesticide Formulation Technology	4	0	0	0
South	Karnataka	Performing	Shriram Gramin Shanshodhan Va Vikas Pratishthan	8	34	102	
	Karnataka	Less Performing	University of Agriculture Science	3	0	0	0
East	Bihar	Performing	Shristi Foundation	6	25	75	
	Bihar	Less Performing	Development Management Institute	1	0	0	0

West	Gujarat	Performing	<i>Shashwat Sheti Vikas Pratishtan</i>	5	23	69
	Gujarat	Less Performing	Ganpath University	12	0	0
Central	MP	Performing	Indo European Chamber of Commerce and Industry	9	38	114
	MP	Less Performing	Sage University, Indore	4	0	0
North-East	Assam	Performing	Darwin	2	0	0
			Total	65	120	360

### Tools used for field study

Questionnaires have been used as a tool for conducting the field study and have been attached in **Annexure I** at the end of the report. A total of six questionnaires have been used in all for the evaluation and impact assessment of the AC & ABC Scheme i.e. one each for the trainees, NTIs, NABARD, MANAGE, farmers and banks.

Collection of data was done with a computer-assisted personal interviewing technology platform known as SurveyToGo, which includes real time data transfer, online data storage, and hand-held mobile/tablet devices for data capture.


SurveyToGo tool has following features:

- CAPI survey method
- It is Multi-lingual
- Easily add capturing of photos, sound recordings & videos
- Real-time view of interviewers GPS location
- GPS Location Tracking - know where interviews took place
- Silent voice recording - know how questions were asked
- Complete QC operations console to accept/reject interviews
- Capture unlimited number of photos, videos & sounds during the interview
- Easily review all captured attachments before approving interviews
- Effectively continue to collect data and run surveys even when offline.
- Everything continues to function as usual and data will automatically be uploaded once you have network again.

Questionnaires developed for trainees and farmers were programmed into the online application and data was captured through it. Data captured in the field can be accessed through SurveyToGo software installed in a laptop or desktop. As such data captured in the field could be daily monitored in the system and any error can be rectified.

### Primary data

Primary data has been obtained from trained and on-going training candidates of Nodal Training Institutions through structured questionnaires containing open-ended and closed-ended questions.



17:01

SurveyToGo

SurveyToGo  
Mobile Survey Software

User

ISAPEnu@1

Password

Organization

NPS Analytics

Login

- In-depth interview has been done with the following stakeholders:
  - Officer in-charge of AC & ABC Scheme at State Regional Office, NABARD
  - CAD-MANAGE
  - Officer in-charge of AC & ABC at Banks State Regional Office
  - Officials from NTIs
  - State Coordinator-ATMA
  - ATMA-Project Director

#### Statistical tool used for AC & ABC Scheme

S. No	Scope	Independent variable	Dependent variable
1.	Effectiveness of NTIs	NTI identity/region based/performing/less performing	<ul style="list-style-type: none"> <li>• Difficulty reported in enrollment (whether problem faced/what kind of problem)</li> <li>• Facilities in training</li> <li>• Quality of teaching</li> <li>• Hands on experience</li> <li>• Exposure visit</li> <li>• DPR preparation</li> <li>• Handholding</li> <li>• Venture establishment</li> <li>• Loan sanctioned</li> <li>• Subsidy released</li> <li>• Extension services provision by trainees</li> </ul>
2.	Variation in rating of the scheme components by state In-charge	State/region	<ul style="list-style-type: none"> <li>• Performance of NTIs (Infra, resource person, training etc.)</li> <li>• Agri venture established</li> <li>• Extension activity</li> <li>• Involvement in ATMA</li> <li>• Promptness of banks</li> <li>• Subsidy release</li> </ul>

#### Secondary Data

Secondary data has been collected from desk review of the AC & ABC scheme documents, old progress report, scheme guidelines, annual reports, progress reports, evaluation reports, directives, records, news, websites etc.

#### Objective of the study

The objective of evaluation is to assess the impact in terms of quantitative and qualitative performance of implementation of scheme and also the role and functioning of various institutions like MANAGE, NTIs/Banks/AC & ABC centres. The constraints/bottlenecks faced by the agripreneurs in accessing the benefits of the scheme along with suitable suggestions and recommendations and way forward to improve the implementation of scheme activities. The period of evaluation study would be from 2017-18 to 2019-20 i.e. last three years of the 14<sup>th</sup> Finance Commission period.

#### Performance of the scheme based on the output/outcome indicators

The performance of the AC & ABC Scheme will be based on the following output/outcome indicators:

- Difficulties in enrollment
- Quality of facilities (infrastructure, food, etc.)

- Quality of teaching
- Hands-on experience
- Exposure visit
- DPR preparation
- Handholding
- Venture establishment
- Loan sanctioned
- Subsidy released and
- Extension services provision by agripreneurs

### **Additional parameters**

#### **(a) Coverage of beneficiaries**

The venture establishment by women candidates has been judged as well. It has been judged by keeping in mind the following parameters:

- Variation across regions and
- Effect of the following independent variables
  - Loan sanctioning
  - Ease of subsidy release
  - Family Influence
  - Enrollment process
  - Quality of teaching
  - Training facilities
  - Course content
  - Handholding

The variation in rating of AC & ABC Scheme components by MANAGE State in-charges has been evaluated based on the rating of scheme components, which is further evaluated based on the following output indicators:

- Performance of NTIs
- Infrastructure, resource person, training, involvement in handholding to agripreneurs
- Extension activity
- Agri ventures established
- Promptness of banks
- Subsidy release etc.

#### **(b) Implementation mechanism**

The AC&ABC evaluation study was implemented using following steps:

**Step I**– The sample size was finalised through a meeting with the officials of Directorate of Extension (DOE). Thereafter, a primary field visit was arranged, based on which, the Inception Report including detailed methodology, draft questionnaires, sample size, work plan was prepared.

**Step II**- State level interface meetings were carried out with stakeholders at the state level to decide on the beneficiaries for AC & ABC Scheme. Further field visits were made to finalise & test the research tools. Simultaneously, field team deployment and their training took place.

**Step III**- Primary data collection began for each of the fore-mentioned categories. For ease of collation and analysis, information was gathered through a set of specially designed structured formats.

Questionnaires were used for collection of data from beneficiaries and candidates. Interviews were taken from stakeholders of AC & ABC Scheme.

**Step IV-** Secondary data was collected from various relevant sources.

**Step V-** Data collection was followed by data entry, data cleaning, data mining and then data analysis. Finally, results were derived from the data with the help of our domain experts and research analysts.

#### **(c) Training/capacity building of administrators/facilitators**

Additionally, the evaluation of the AC & ABC Scheme by trainees will be based on following output indicators:

- Variations across NTIs and
- Pattern vis-à-vis Performing/Non-performing classification

#### **(d) IEC (Information, Education and Communication) activities**

The Ministry of Agriculture along with its related associates, mainly NTIs and MANAGE has been conducting various types of publicity campaigns to spread awareness about the AC&ABC Scheme. Some of these include media coverage in print, television, radio and at social media platforms such as Facebook etc. However, the efficacy of these campaigns in actually reaching out to beneficiaries remains questionable. In fact, the results of our primary data survey suggest that a majority of the trainees surveyed found out about the scheme through their family or friends.

#### **(e) Benefits (Individual, community)**

The evaluation of the scheme in terms of extension to the farmers has been based on the following parameters:

- Variation in quality of extension services to farmers by agripreneurs and
- Dependent variables as follows:
  - Awareness about agripreneur
  - Quality of extension services
  - Adoption of advice
  - Increase in income of farmer

At the same time, the delays in loan/subsidy sanctioned/released (as reported by Trainees/NTIs/Banks/NABARD) has been based on the evaluation of these indicators:

- Variation across Regions/Banks and
- Dependent Variables – Average Turnaround Time (TAT) for
  - Loan application
  - Loan sanction
  - Subsidy application
  - Subsidy release

Convergence with scheme of own Ministry/Department or of another Ministry/Department

### **Gaps in achievement of outcomes**

The AC&ABC Scheme was designed to primarily arrive at the following broad outcomes:

1. To supplement efforts of public extension by necessarily providing **extension and other services to farmers** on payment basis or free of cost as per business model of agripreneur, local needs and affordability of target group of farmers,
2. To support **agricultural development**, and
3. To create **gainful self-employment opportunities** to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri related courses.

As per the results of the evaluation study, as displayed in detail in the next section of the study gaps have been found w.r.t. each outcome. Please refer to following sections of the report for the same for gaps in:

**1. Extension service**

Section **3.1.13 (A) AND (B): PROVISION OF EXTENSION SERVICES TO FARMERS**

**SECTION 3.1.13 (C) TYPE OF EXTENSION SERVICES PROVIDED BY AGRIPRENEURS**

**SECTION 3.1.15 (A) NUMBER OF AGRIPRENEURS WHO CHARGE FEES FROM FARMERS FOR EXTENSION SERVICES**

**2. Agricultural development**

Section **3.1.1 (F) NUMBER OF FARMERS WHO GOT BENEFITTED FROM THE EXTENSION SERVICES**

**3. Self-employment generation**

Section **3.1.11 (A) VENTURES ESTABLISHED BY TRAINEES**

### **Limitations of the Study**

Although the AC & ABC evaluation study has arrived at its goals and objectives, there have been some unavoidable limitations.

These are as listed below:

- Delay in providing information by NABARD officials.
- There are few instances where, there was a mismatch between the list of the agripreneurs and actual agripreneurs in the field.
- The inferences derived in the study depends on responses given by the respondents. Study team has done fact check to the extent possible, but some gap might be there.

# **CHAPTER** **THREE**

## **Observations and Recommendations**

### 3. Observations and Recommendations

#### Thematic Assessment

A total of 185 trainees were surveyed across six regions in India, who passed out from a mix of 12 performing and non-performing NTIs. The thematic assessment from their primary survey analysis is presented below.

ASSESS THE STATUS OF IMPLEMENTATION, ACTIVITIES BEING UNDERTAKEN BY THE AGRI VENTURES SET UP UNDER THE SCHEME AND IN GENERAL THE EXTENT TO WHICH THE SCHEME HAS BEEN ABLE TO ACHIEVE THE OBJECTIVES.

#### (a) Type of venture established by trainees

Table 6: Type of ventures established by trainees

Type of Venture	Percentage (n=53)
Agri input	38%
Dairy	34%
Agri consultancy services and agri clinic	6%
Crop production	6%
Drip irrigation system	4%
Mushroom cultivation	4%
Fisheries	2%
Poultry	2%
Seed processing	2%
Soil & water testing lab, custom hiring centre	2%
Veterinary	2%

Source: ISAP Primary Research

The prominent types of ventures started are agri input, dairy, agri consultancy services & agri clinic and crop production, in order of importance. This was followed by ventures in drip irrigation system, mushroom cultivation, fisheries, poultry, seed processing, soil & water testing lab, custom hiring centre and veterinary categories.

Further, this data was correlated with that of the agripreneurs who are charging fees for their ventures. It was found out that all of the agripreneurs who are charging fees from farmers to provide for their services fall in the single category of Agri Consultancy Services (refer **SECTION 3.1.16A**). This is an encouraging statistic to note.



**(b) Permanent employees employed by agripreneur**

As is evident from the figure below, 75 percent agripreneurs employed 1-5 persons in their venture. On the other hand, 21 percent of them hired no one for their business.

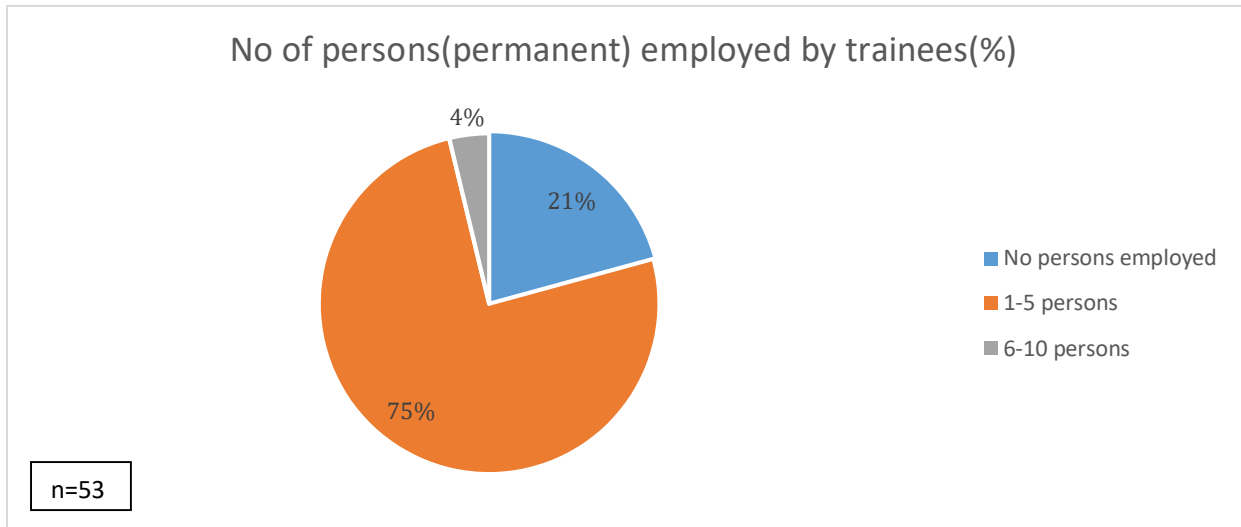


Figure 1: Number of permanent employees employed by the agripreneurs

Source: ISAP Primary Research

Table 7: State-wise percentage of persons employed (permanent)

State	Percentage persons employed (permanent)
MP	2%
Haryana	0%
Karnataka	22%
Gujarat	7%
Bihar	68%
Assam	0%

Source: ISAP Primary Research

In fact, Bihar employed 68 percent of the total employment generated (permanent) across India. This was followed by 22 percent in Karnataka.

**(c) Contractual employees employed by agripreneurs**

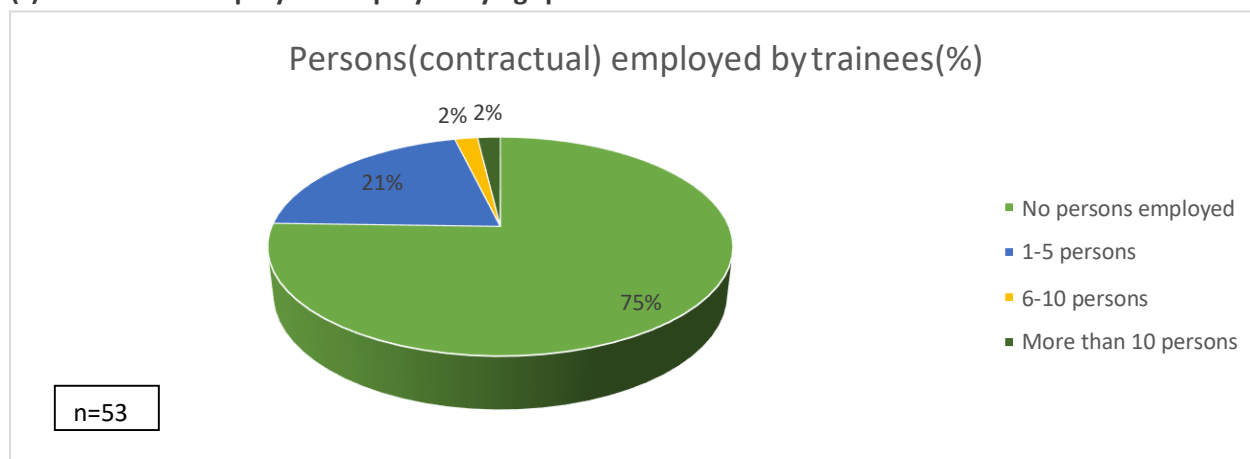


Figure 2: Percentage of contractual employees employed by the agripreneurs

Source: ISAP Primary Research

The data above suggests that as far as employing contractual labour was concerned, 75 percent of agripreneurs did not employ any contractual employee.

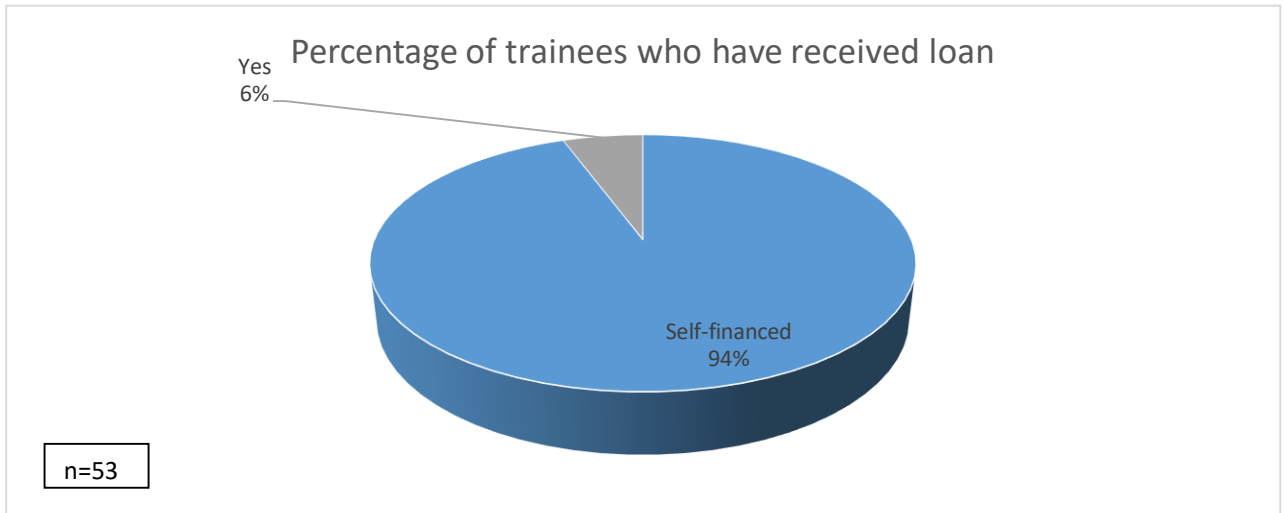
Table 8: State-wise Total number of persons employed (Contractual)

State	Total number of persons employed (Contractual)
Assam	2%
Bihar	71%
Gujarat	2%
Karnataka	25%
MP	0%
Haryana	0%

Source: ISAP Primary Research

The State-wise distribution mix of the contractual employees for the agripreneurs suggests that the maximum percent of 71% were employed once again in the East India region, as represented by Bihar State.

**(D) AGRIPRENEURS WHO TOOK LOAN**



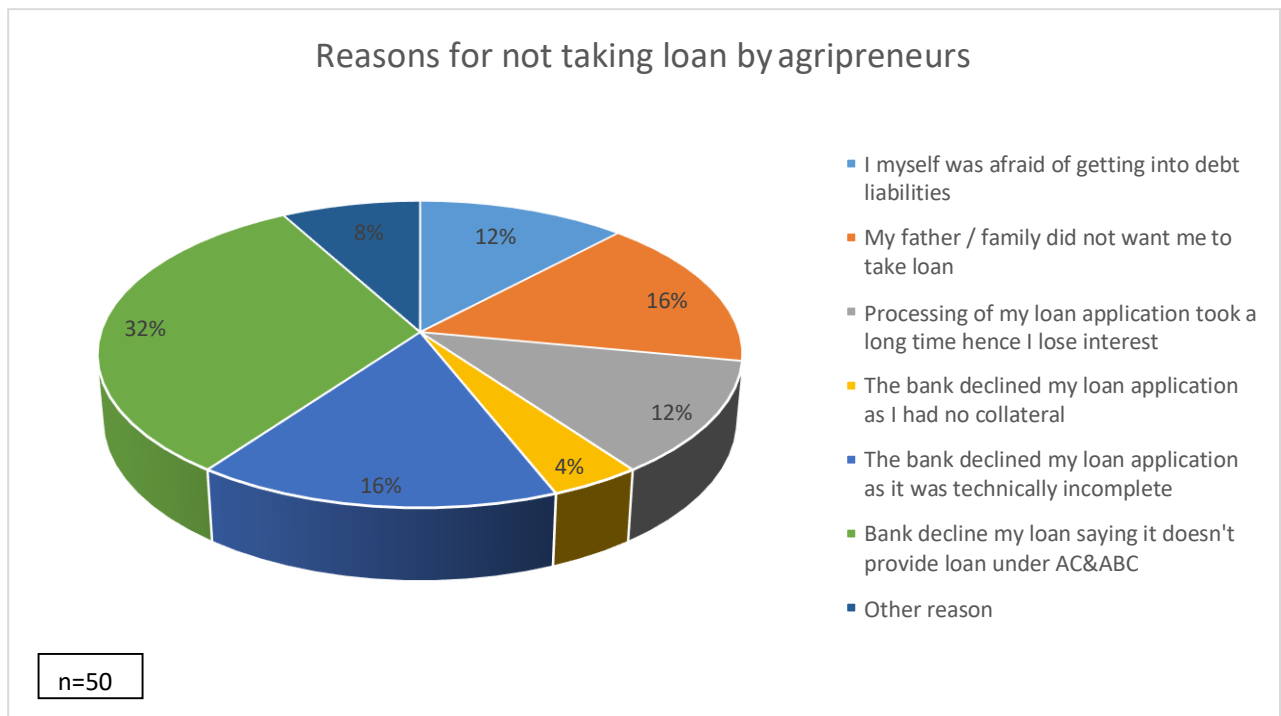
Source: ISAP Primary Research

Figure 3: Percentage of trainees who have taken loan for their ventures

6 percent of the agripreneurs took bank loan to fund their business. Rest 94 percent took the self-financing route.

**(E) REASONS FOR NOT TAKING LOAN BY AGRIPRENEURS**

Only 6 percent agri ventures started with a bank loan. Rest were self-financed. The main reasons for not taking loan were classified as follows:



Source: ISAP Primary Research

Figure 4: Reasons for not taking loan by agripreneurs

**(F) EXTENT TO WHICH SCHEME HAS BEEN ABLE TO ACHIEVE ITS OBJECTIVES**

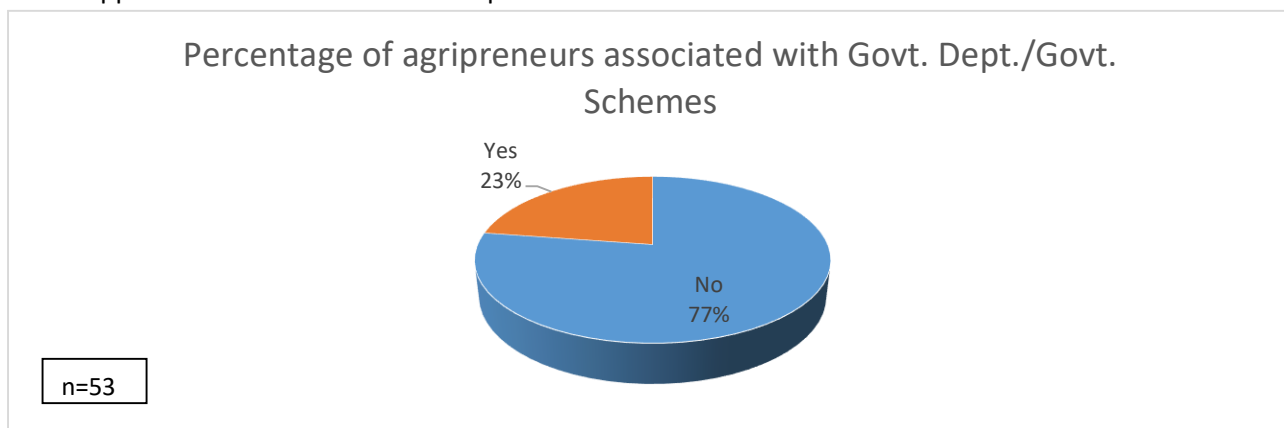
The scheme aimed to provide extension and other services to farmers, to support agricultural development and to create gainful self-employment opportunities. The achievement outcomes are tabulated as given below:

Objectives of AC & ABC	Achievement
Providing extension and other services to farmers	17% percent of the surveyed trainees were providing extension to farmers after establishing ventures
To support agricultural development	On an average 5.61 farmers per trainee trained are receiving extension services
To create gainful self-employment opportunities	On an average 2 employments (including agripreneur himself) are getting created per trainee trained

Source: ISAP Primary Research

**(G) AGRIPRENEURS ASSOCIATED WITH GOVERNMENT DEPARTMENT/SCHEMES**

Note: Applicable to trainees who have opened ventures



Source: ISAP Primary Research

Figure 5: Percentage of agripreneurs associated with Govt. Dept./Govt. Schemes

Out of all the trainees who became agripreneurs, 23 percent are associated with a relevant Government or scheme.

**(h) Government schemes/departments with which trainees are associated**

The specific name of the government department or scheme with which the agripreneurs are associated are as follows.

*Table 9: Government schemes/departments with which agripreneurs are associated*

Govt. Dept/Govt. Schemes	Percentage of agripreneurs (n=23)
Dept of Agriculture	17%
ATMA	25%
SAU	8%
KVK	42%
Veterinary Dept	8%

Source: ISAP Primary Research

42 percent of trainees are associated with the KVK department while 25 percent with ATMA.

IDENTIFICATION OF CONSTRAINTS AND BOTTLENECKS OF THE SCHEME AT VARIOUS STAGES LIKE APPLICATION, TRAINING, CONTENT OF TRAINING, LOAN, SUBSIDY, COST NORMS. ETC. WITH SUITABLE SUGGESTIONS AND RECOMMENDATIONS TO IMPROVE THE SCENARIO.

**(A) ENROLMENT PROCESS**

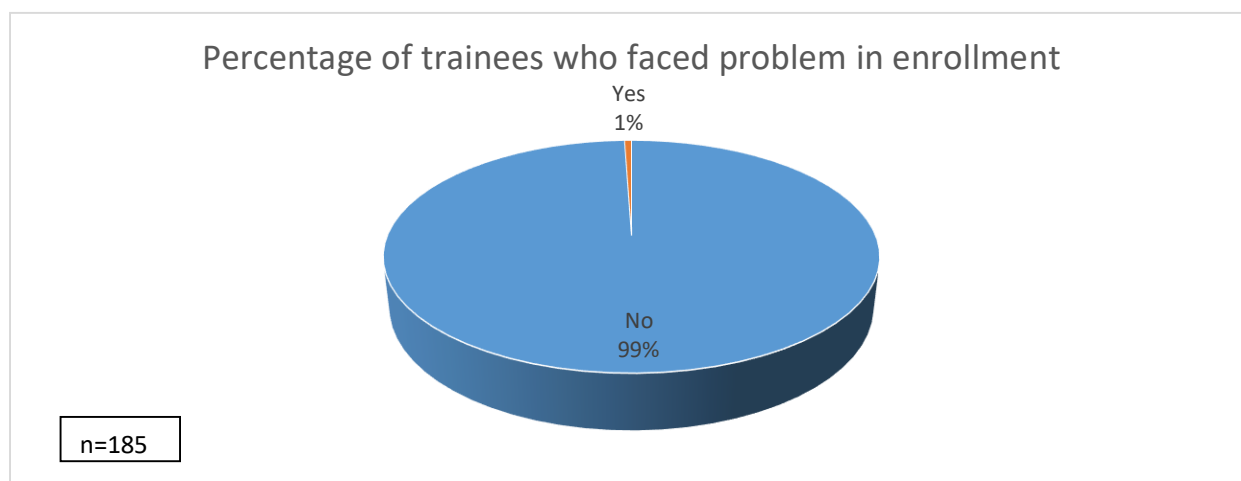
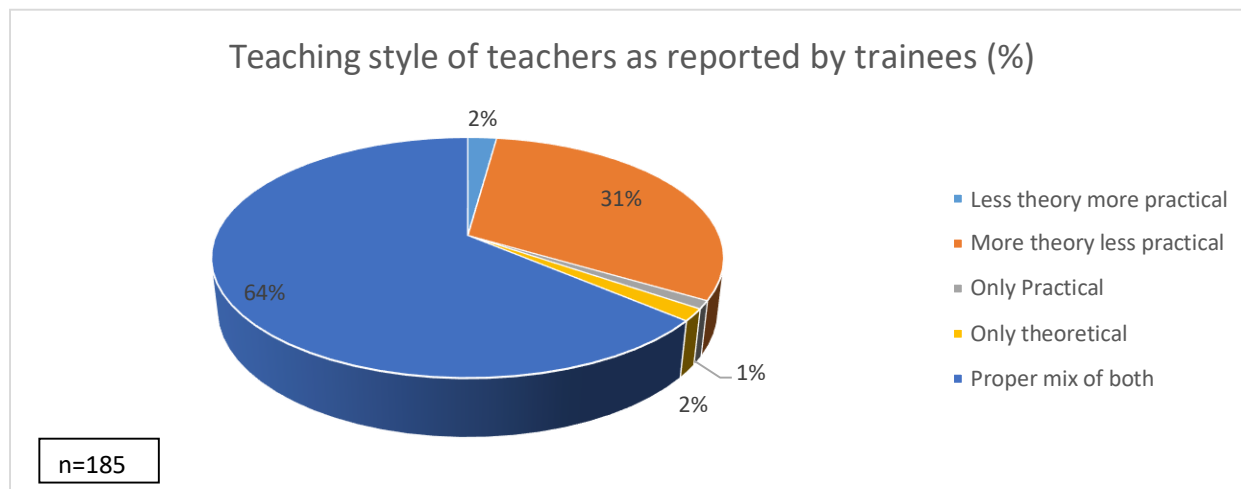


Figure 6: Number of trainees facing problem during enrollment

Source: ISAP Primary Research

99 percent of the candidates did not face any problem in enrolment for the training programme across India’s six chosen regions. Only once candidate faced a problem, and he quoted that it was related to ‘too-much documentation’.

**(B) TEACHING STYLE**



Source: ISAP Primary Research

Figure 7: Teaching style of the teachers

While surveying the teaching style of teachers who are imparting training towards the AC & ABC scheme, the results have been these:

- 64 percent of the trainees feel that the style is a proper mix of theoretical and practical.
- 31 percent feel it is more theoretical than practical.

**(C) DPR PREPARATION**

Table 10: Support received by trainees received during DPR preparation

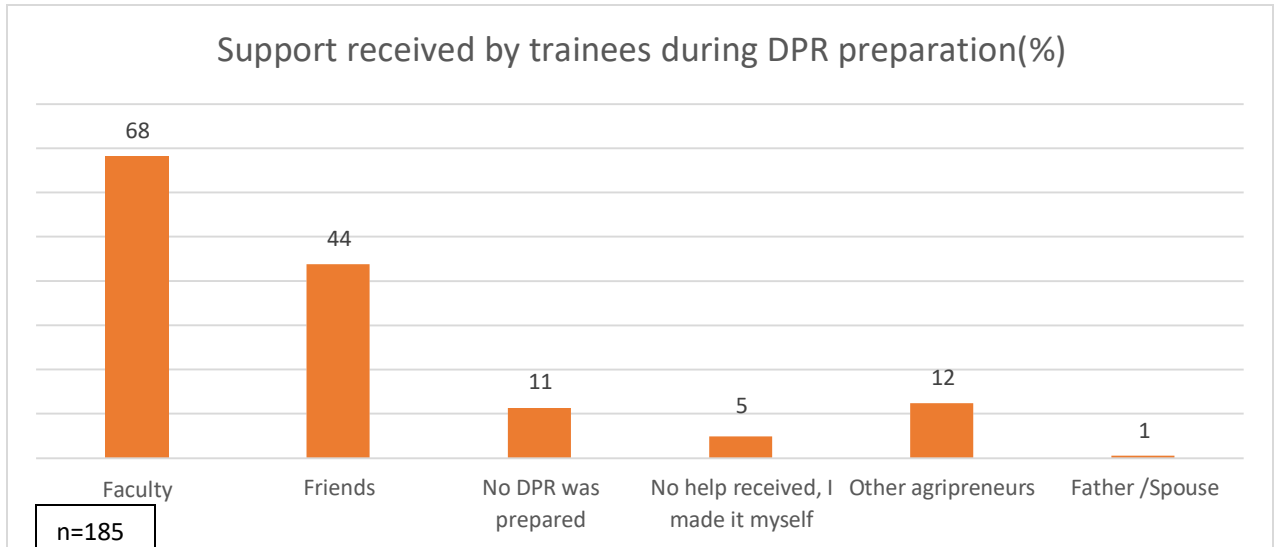
Support received during DPR preparation	Percentage of trainees (n=185)
Faculty	68%
Friends	44%
No DPR was prepared	11%
No help received, I made it myself	5%
Other agripreneurs	12%
Father/Spouse	1%

Source: ISAP Primary Research

While surveying the fact that if trainees received any support during the DPR preparation, interesting results have come out:

- Faculty supported 68 percent of total trainees. This is encouraging.
- Other agripreneurs supported 12 percent of the trainees, this is also a welcome observation, but can be further strengthened as this may lead to lesser loan application rejection at the bank level.

- 11 percent did not prepare any DPR. Needs to be probed further as to how could they complete their training in such a scenario.



Source: ISAP Primary Research

Figure 8: Support received by trainees received during DPR preparation

At the same time, the survey findings also suggest that despite the fact that 68 percent of trainees receiving support from the faculty, the quality of DPR was not found up to the mark and was attributed as one of the causes of less sanctioning of loans. This has implications for the current manpower of NTIs with respect to DPR preparation. It means that the current NTI manpower is ill-equipped for DPR preparation and there is a scope for exploring employment of specialised manpower for the same.

Suitable suggestions and recommendations to improve the scenario have been given in Section 4.3 later in the report.

TO STUDY THE EXTENT OF PARTICIPATION OF VARIOUS ENTITIES IN PLANNING, IMPLEMENTATION, MONITORING AS WELL AS PARTICIPATORY EVALUATION OF THE SCHEME ESPECIALLY THE PERFORMANCE OF NTIS ON SAMPLE BASIS AND SUGGEST SYSTEMATIC RECOMMENDATIONS.

A total of twelve NTIs (6 performing and 6 non-performing), from the six selected regions of North, South, East, West, Central and North-East India were systematically surveyed.

Please refer to following tables and graphs in this section for reference.

The main observations on the performance of NTIs on sample basis have been as follows:

**a) Batches and candidates trained per surveyed NTI**

Table 11: Batches and candidates trained per surveyed NTI

	Number of batches conducted by the NTI	Number of candidates trained by the NTI	Number of women candidates trained by the NTI
--	--	---	---

	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
<b>West Zone P NTI</b>	3	5	2	105	175	70	NA	NA	NA
<b>Central Zone P NTI</b>	6	8	6	210	266	167	3	7	13
<b>East Zone P NTI</b>	3	4	2	104	140	69	6	13	4
<b>North-east P NTI</b>	NA	NA	1	NA	NA	22	NA	NA	7
<b>North Zone P NTI</b>	0	2	1	0	70	35	0	0	0
<b>South Zone P NTI</b>	6	5	2	209	175	70	12	19	8
<b>Total for P NTI</b>	<b>18</b>	<b>24</b>	<b>14</b>	<b>628</b>	<b>826</b>	<b>433</b>	<b>21</b>	<b>39</b>	<b>32</b>
<b>West Zone NP NTI</b>	2	2	1	41	50	23	2	0	2
<b>Central Zone NP NTI</b>	0	1	1	0	22	22	0	1	0
<b>North Zone NP NTI</b>	1	1	NA	18	19	NA	NA	NA	NA
<b>East Zone NP NTI</b>	0	1	0	0	14	0	0	0	0
<b>South Zone NP NTI</b>	1	0	1	25	0	26	4	0	4
<b>Total for NP NTI</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>84</b>	<b>105</b>	<b>71</b>	<b>6</b>	<b>1</b>	<b>6</b>
<b>Total (P+NP NTI)</b>	<b>22</b>	<b>29</b>	<b>17</b>	<b>712</b>	<b>931</b>	<b>504</b>	<b>27</b>	<b>40</b>	<b>38</b>

Source: ISAP Primary Research (n=12)

P NTI: Performing NTI

NP NTI: Non-Performing NTI

The average number of batches conducted by performing NTIs under the survey on an all-India level was 3 per annum while it was 1 for non-performing NTIs surveyed during the past three years (2017-18, 2018-19 and 2019-20).

Similarly, the total number of candidates trained by performing NTIs during the same period was 1887 while a corresponding figure for non-performing NTIs was 260.

Out of these, 92 were women candidates for performing while 13 for non-performing NTIs.

#### **b) Ventures established and DPRs submitted per NTI**

*Table 12: Ventures established and DPRs submitted per NTI*



	Number of ventures established by the candidates trained			Number of DPRs submitted by the candidates trained by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
<b>West Zone P NTI</b>	63	72	13	105	175	70
<b>Central Zone P NTI</b>	124	160	204	210	266	167
<b>East Zone P NTI</b>	15	48	22	104	140	69
<b>North-east P NTI</b>	NA	NA	4	NA	NA	22
<b>North Zone P NTI</b>	0	0	0	0	70	35
<b>South Zone P NTI</b>	128	52	25	209	175	35
<b>Total for P NTI</b>	<b>330</b>	<b>332</b>	<b>268</b>	<b>628</b>	<b>826</b>	<b>398</b>
<b>West Zone NP NTI</b>	26	31	0	41	50	23
<b>Central Zone NP NTI</b>	0	3	2	0	22	22
<b>North Zone NP NTI</b>	1	1	NA	18	19	NA
<b>East Zone NP NTI</b>	NA	2	NA	NA	14	NA
<b>South Zone NP NTI</b>	0	0	2	0	0	26
<b>Total for NP NTI</b>	<b>27</b>	<b>37</b>	<b>4</b>	<b>59</b>	<b>105</b>	<b>71</b>
<b>Total (P+NP NTI)</b>	<b>357</b>	<b>369</b>	<b>272</b>	<b>687</b>	<b>931</b>	<b>469</b>

Source: ISAP Primary Research (n=12)

Total number of ventures established by the trained candidates from performing NTIs were 930, (an almost 50 percent success rate), while the matching figure for non-performing NTIs was 68 (26 percent).

While 1852 DPRs were submitted by the trained candidates of performing NTIs, 235 were submitted by non-performing ones for the study period.

### c) Loan sanctioned and facilitated per NTI

Table 13: Loan sanctioned and facilitated per NTI

	Total number of loans sanctioned to candidates under the NTI			Number of loan sanctions facilitated by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
<b>West Zone P NTI</b>	13	7	NA	13	7	NA

Central Zone P NTI	10	3	2	10	3	2
East Zone P NTI	1	2	0	1	2	0
North-east P NTI	NA	NA	2	NA	NA	2
North Zone P NTI	0	0	0	0	0	0
South Zone P NTI	7	3	4	7	3	4
<b>Total for P NTI</b>	<b>31</b>	<b>15</b>	<b>8</b>	<b>31</b>	<b>15</b>	<b>8</b>
West Zone NP NTI	3	3	0	3	3	0
Central Zone NP NTI	0	1	0	0	1	0
North Zone NP NTI	1	1	NA	18	19	NA
East Zone NP NTI	NA	0	NA	NA	0	NA
South Zone NP NTI	0	0	0	0	0	0
<b>Total for NP NTI</b>	<b>4</b>	<b>5</b>	<b>0</b>	<b>21</b>	<b>23</b>	<b>0</b>
<b>Total (P+NP NTI)</b>	<b>35</b>	<b>20</b>	<b>8</b>	<b>52</b>	<b>38</b>	<b>8</b>

Source: ISAP Primary Research (n=12)

Total number of loans sanctioned to candidates under the performing NTIs were 54, while it was 9 for non-performing NTIs.

#### d) Subsidy released and facilitated per NTI

Table 14: Subsidy released and facilitated per NTI

	Total number of subsidy released to candidates trained under the NTI facilitated			Number of subsidy releases facilitated by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
West Zone P NTI	NA	NA	NA	NA	NA	NA
Central Zone P NTI	8	0	0	0	0	0
East Zone P NTI	1	0	1	1	1	0
North-east P NTI	NA	NA	NA	NA	NA	NA
North Zone P NTI	0	0	0	0	0	0
South Zone P NTI	6	3	NA	6	3	NA
<b>Total for P NTI</b>	<b>15</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>4</b>	<b>0</b>

West Zone NP NTI	0	0	0	0	0	0
Central Zone NP NTI	0	0	0	0	0	0
North Zone NP NTI	NA	NA	NA	NA	NA	NA
East Zone NP NTI	NA	0	NA	NA	0	NA
South Zone NP NTI	0	0	0	0	0	0
Total for NP NTI	0	0	0	0	0	0
Total (P+NP NTI)	15	3	1	7	4	0

Source: ISAP Primary Research (n=12)

Total number of subsidies released to candidates trained under the NTI facilitated was 19 for the performing NTIs, while it was nil for non-performing NTIs.

#### e) Release of first instalment of payment by MANAGE

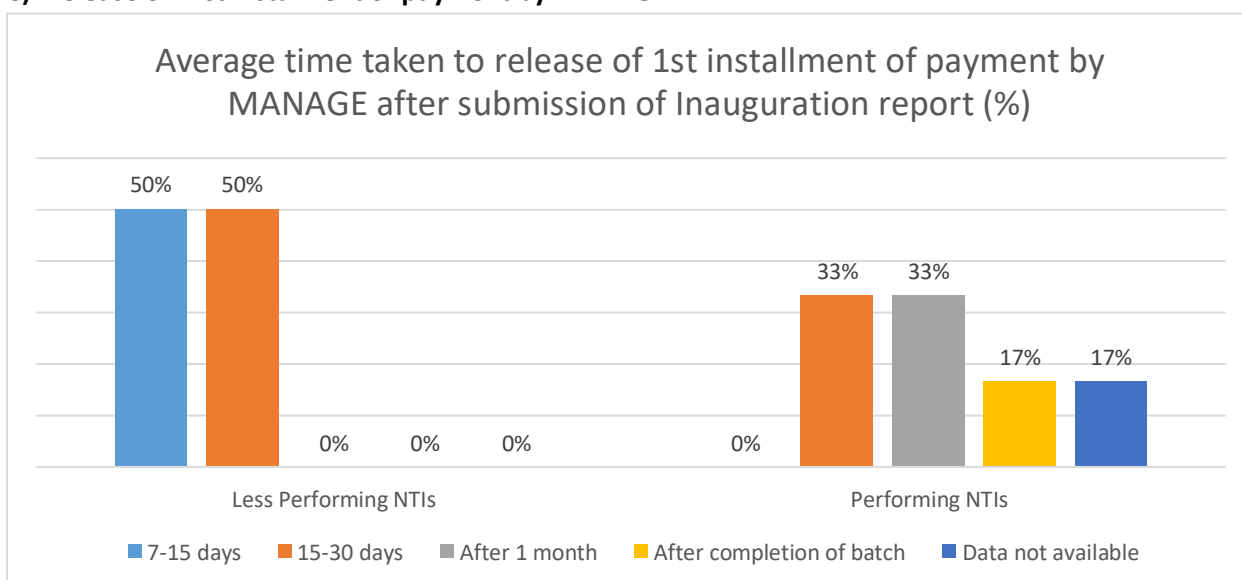


Figure 9 : Release of first installment of payment by MANAGE

Source: ISAP Primary Research (n=12)

Close to half (47 percent) of the NTIs surveyed reported that the average time taken to release first instalment of payment by MANAGE after submission of Inauguration report was between 15-30 days.

**f) Release of second instalment of payment by MANAGE**

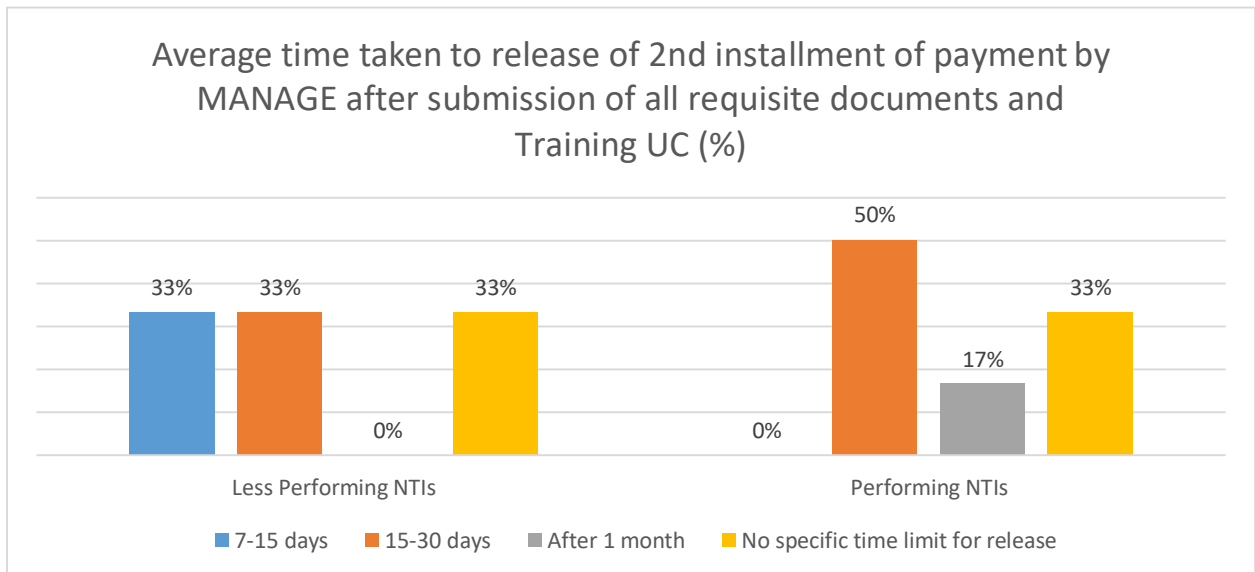


Figure 10: Release of second installment of payment by MANAGE

Source: ISAP Primary Research (n=12)

While only 37.5 percent of the NTIs surveyed reported that the second payment instalment from MANAGE, came within 15-30 days, after submission of all requisite documents and Training UC.

**g) Average days for bank loan sanction**

The NTIs surveyed suggested that the average number of days in which the bank loan is sanctioned to agripreneurs after submission of loan application was beyond 6 months in almost half of the cases (47 percent).

**h) Average days for submitting subsidy application**

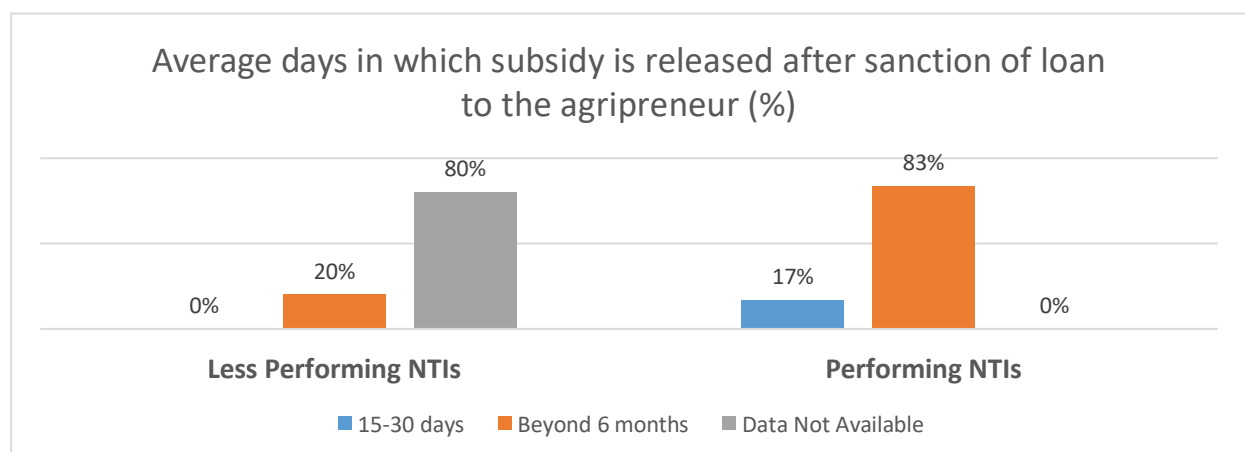


Figure 11 : Average days in which subsidy is released after sanction of loan to the agripreneur

Source: ISAP Primary Research (n=12)

The average number of days in which subsidy was released after sanction of loan to the agripreneurs under NTIs surveyed was beyond 6 months for more than half, i.e. 52 percent of the candidates.

### i) State involvement in Scheme implementation

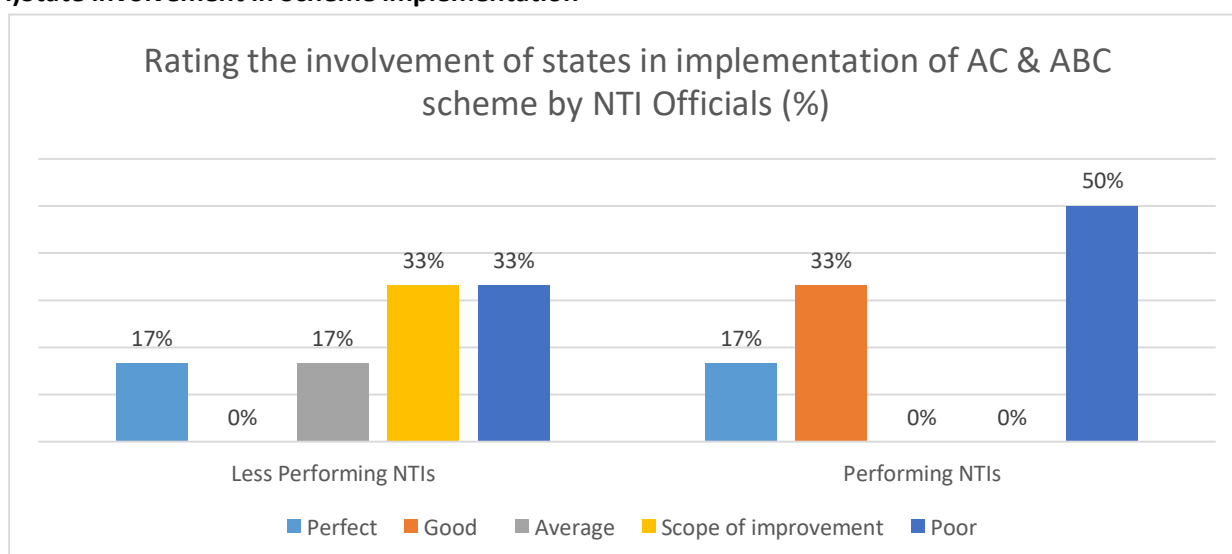


Figure 12: Rating the involvement of states in implementation of AC & ABC Scheme by NTI Officials

Source: ISAP Primary Research (n=12)

Less than half of the NTIs surveyed (45 percent) rated the involvement of States in implementation of AC & ABC scheme and their involvement in awareness creation about the scheme and promoting agripreneurs as poor.

Finally, the main constraints highlighted by NTIs in implementing the scheme are non-availability of candidates, poor awareness of the scheme by banks, low budget for training, poor response from banks and delay in release of loan and long subsidy procedure.

### (j) Rating of facilities of NTI by trainees

Trainees were asked to rate the NTI facilities with respect to various parameters for performing as well as less-performing NTIs. Their results are noted in the following table:

Table 15 : Feedback of trainees w.r.t. NTI facilities

Particulars	Performing NTI	Less Performing NTI
Water and sanitation	4	4
Food arrangement	4	4
Classroom ventilation	4	5
Arrangement of teaching aids like projector, computer etc.	4	4
Training kits with writing pad, pen, folder, reference material, etc.	4	4
Regularity of classes and following of syllabus	4	4

Experience and knowledge on the subject of the teachers	5	4
Training content	4	4
Hands-on-experience	4	3
Coverage various aspects of agriculture like farming, animal husbandry, marketing, bee-keeping etc.	4	4
Relevance and usefulness of locations of visit	4	4
Travel arrangement	4	4
Role of NTI/teachers in making the DPR	4	3

\*Ratings= 5-Very Good, 4-Good, 3-Average, 2-Poor and 1=Very Poor

Source: ISAP Primary Research (n=185)

As can be seen from the results of the survey, while performing NTIs are doing good w.r.t. most of the parameters, less performing NTIs are lagging behind in the categories of 'hands-on experience' and 'role of NTI/teachers in making the DPR'.

Suitable suggestions and recommendations to improve the scenario have been given in Section 4.3 later in the report.

TO STUDY CONSTRAINTS/DIFFICULTIES FACED BY THE CANDIDATES IN AVAILING THE LOAN ALONG WITH CONCRETE RECOMMENDATIONS TO OVERCOME THE CONSTRAINTS.

We analysed the banking process for DPR evaluation and loan approval. It seems that the overall process is slow and need an overhaul. Let us understand the same through following observations:

**(A) REPLY FROM BANK FOR LOAN APPLICATION**

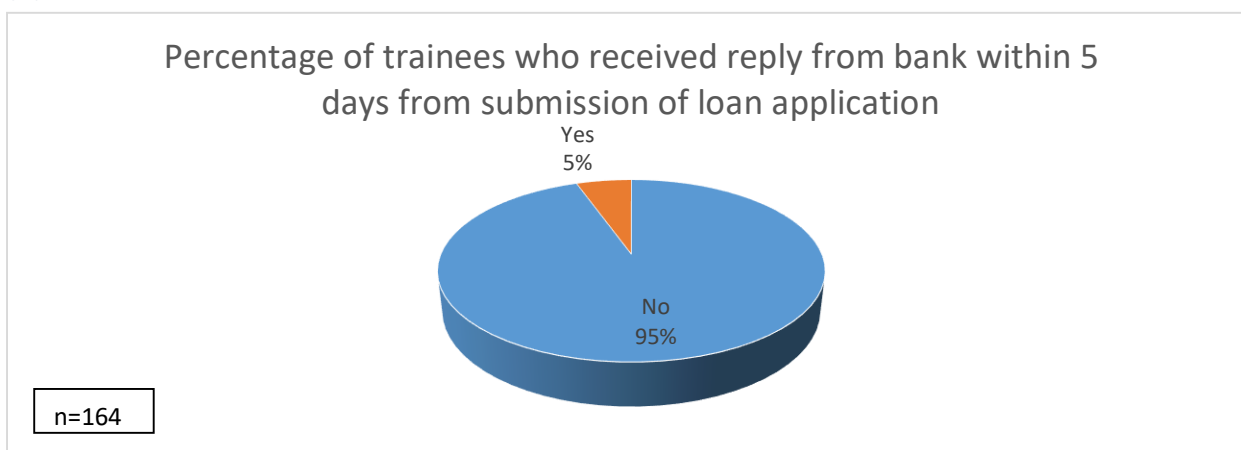


Figure 13: Percentage of trainees who received reply from bank within 5 days after submission of loan application

Source: ISAP Primary Research

Note: These observations are taken only from those trainees who have prepared DPR.

As it clearly visible from the above graph, out of the trainees who had prepared a DPR and submitted a loan application, only 5 percent received a reply from the bank within 5 working days. This needs to be looked upon more closely.

**(B) LOAN SANCTION WITHIN 15 DAYS OF SUBMISSION OF DPR**

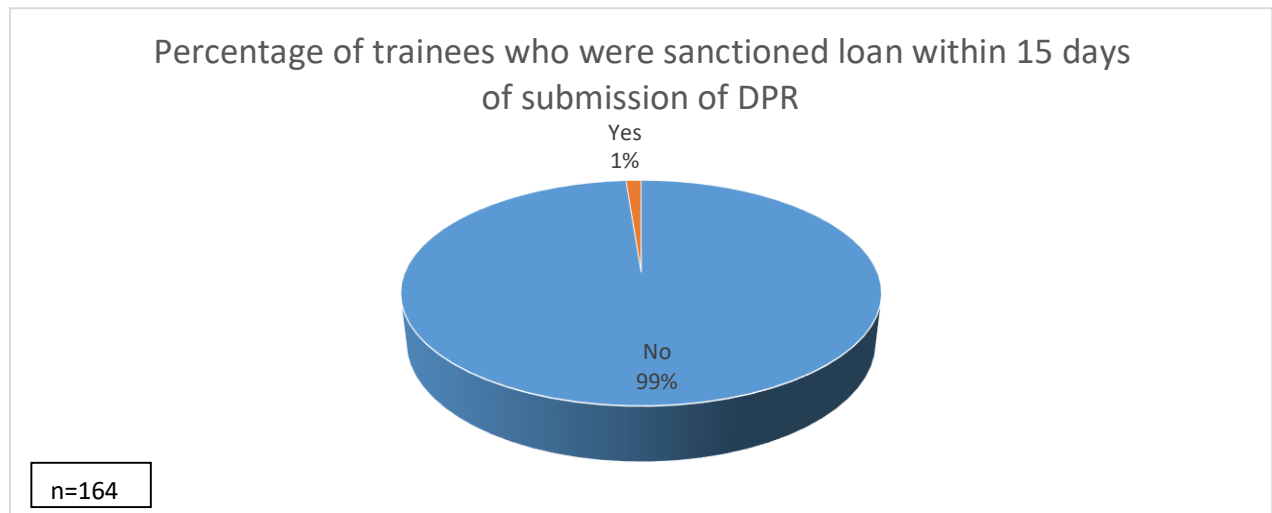


Figure 14: Percentage of trainees who were sanctioned loan within 15 days of submission of DPR

Source: ISAP Primary Research

Note: These observations are taken only from those trainees who have prepared DPR

It is noteworthy, as visible from the above table that 99 percent trainees were not sanctioned loan within 15 working days of their DPR submission.

**(C) TRAINEES WHO WERE SANCTIONED LOAN**

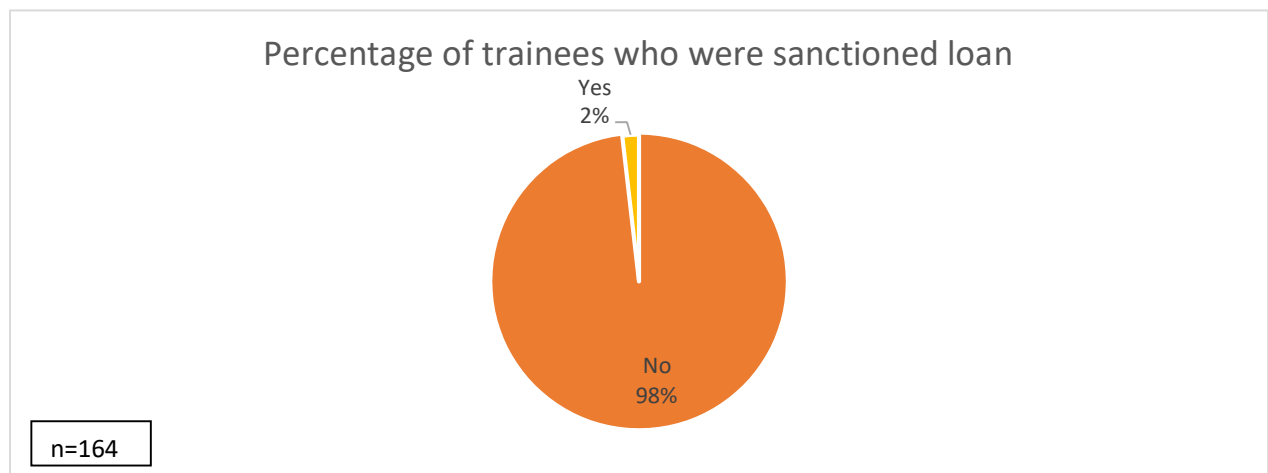


Figure 15: percentage of trainees who were sanctioned loans

Source: ISAP Primary Research

Note: These observations are taken only from those trainees who have prepared DPR

In fact, the loan was actually sanctioned for only 2 percent of the surveyed trainees who had applied for one, under the AC & ABC scheme. This is a serious matter requiring resolution.

Suitable suggestions and recommendations to improve the scenario have been given in **Section 4.3** later in the report.

TO STUDY THE PARTICIPATION OF FEMALE CANDIDATES IN THE SCHEME AND THEIR PERFORMANCE  
ALONG WITH SUITABLE RECOMMENDATIONS TO IMPROVE THE FEMALE PARTICIPATION

**(a) Female Trainees**

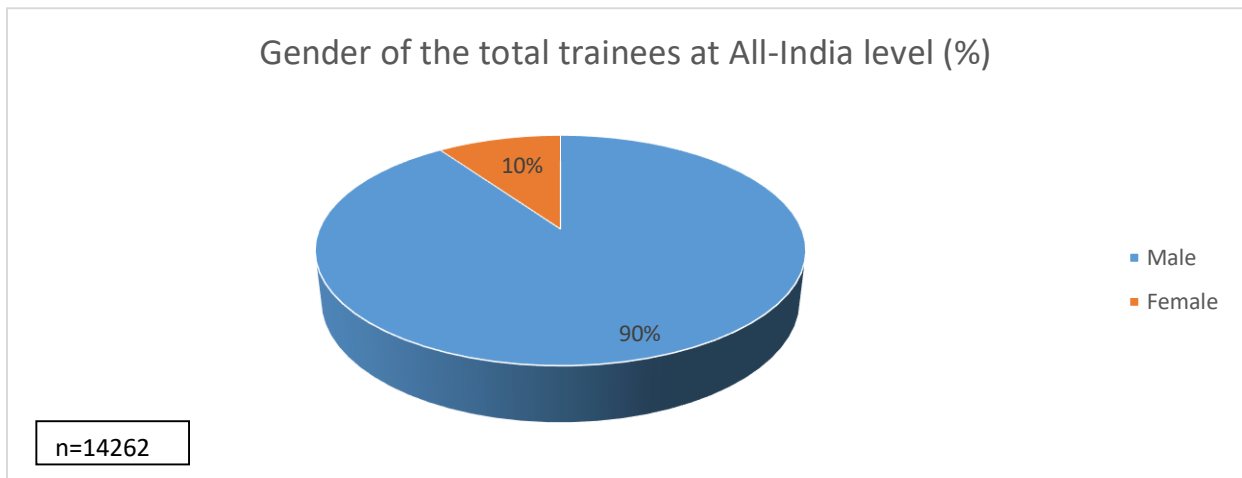


Figure 16: Gender of the total trainees trained in last 3 years for India

Source: National Institute of Agricultural Extension Management (MANAGE), Hyderabad

During the past three years, 10 percent of total trainees were women, across all the Indian States, as per MANAGE data.

**(b) Number of females who have started their ventures**

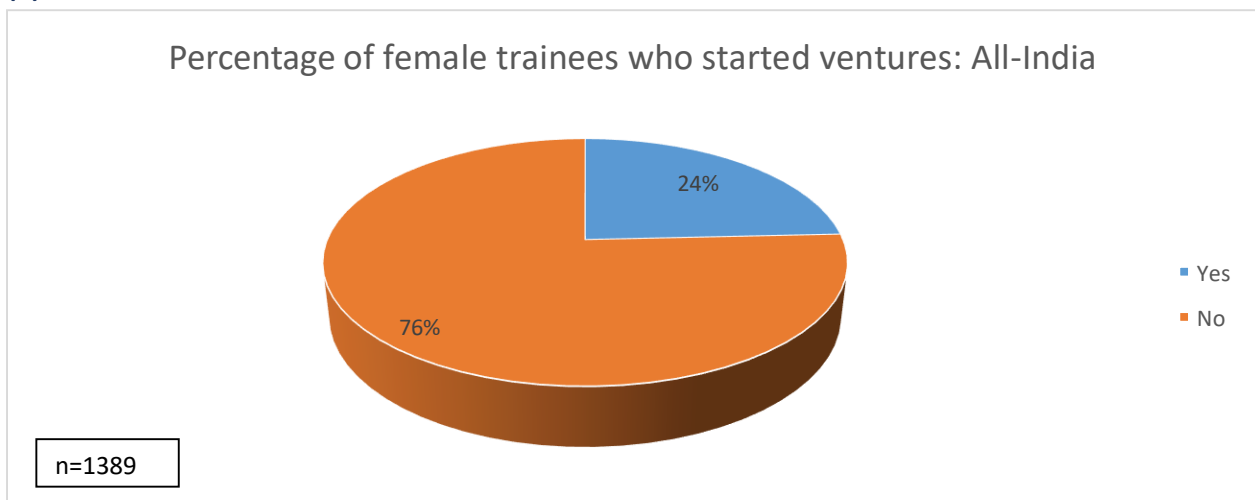


Figure 17: Percentage of females who have started their ventures for past 3 years: All India

Source: National Institute of Agricultural Extension Management (MANAGE), Hyderabad

Out of the total trained woman candidates at the All India level, 24 percent have started their agri ventures during the past 3 years.

**(c) Primary survey results regarding female participation**

The following tables and figures suggest that the female participation trend in our survey is more or less similar to secondary results:

- The percentage of female trainees were 6 percent of total trainees that were surveyed
- 18 percent established ventures



- Out of these, 11 percent took bank loan
- The agri ventures established by women were under the categories of dairy farm, crop production, mushroom cultivation and agri consultancy services

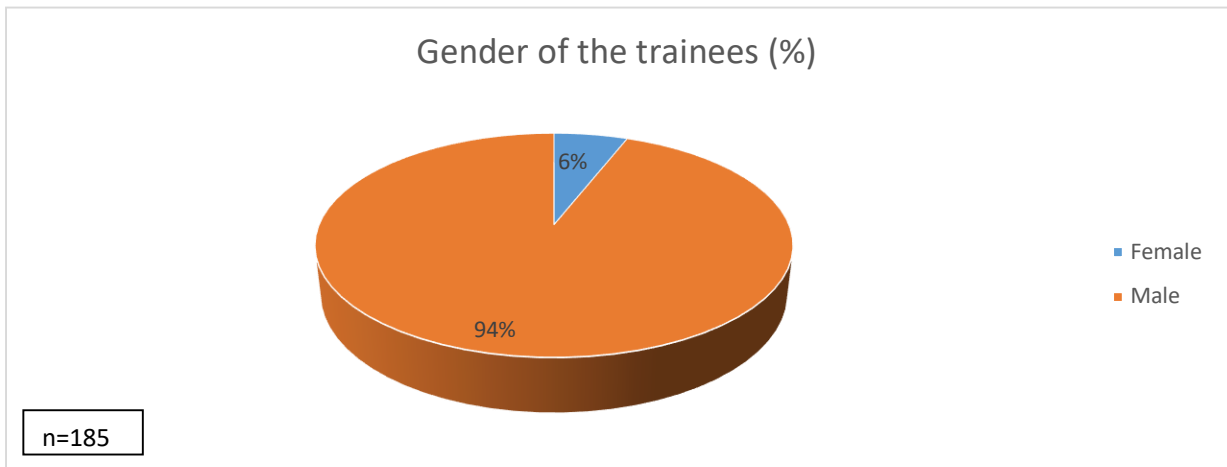


Figure 18: Gender of the trainees of the survey

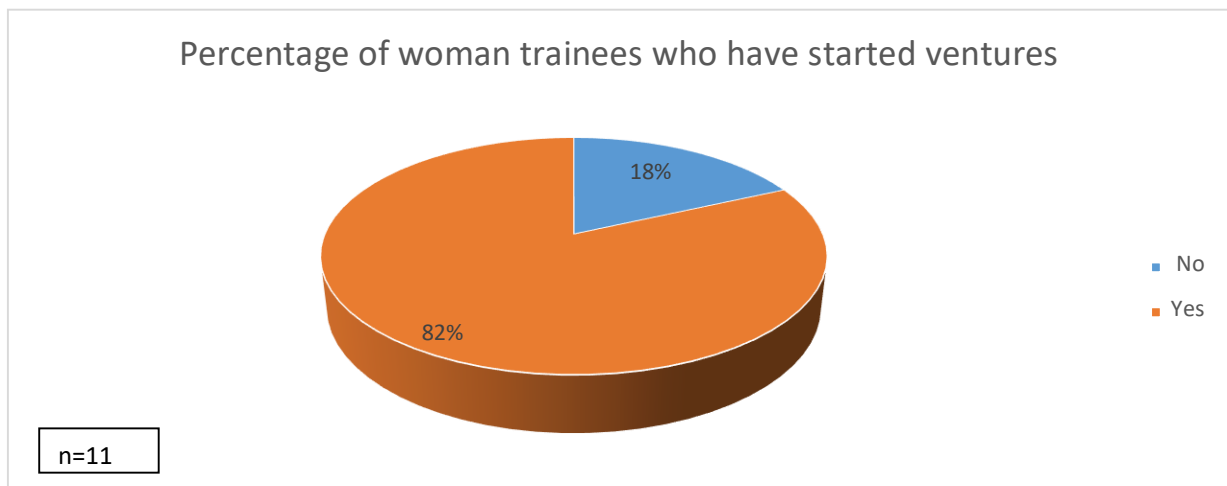
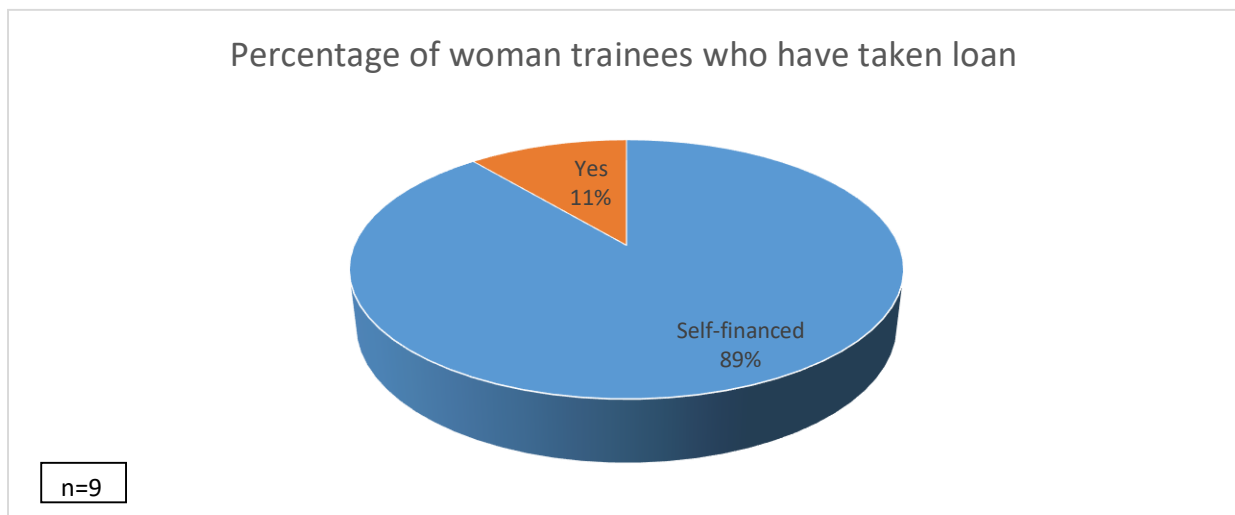


Figure 19: Percentage of woman candidates of the surveyed trainees who have established ventures

Figure 20: Percentage of woman trainees who have taken loan



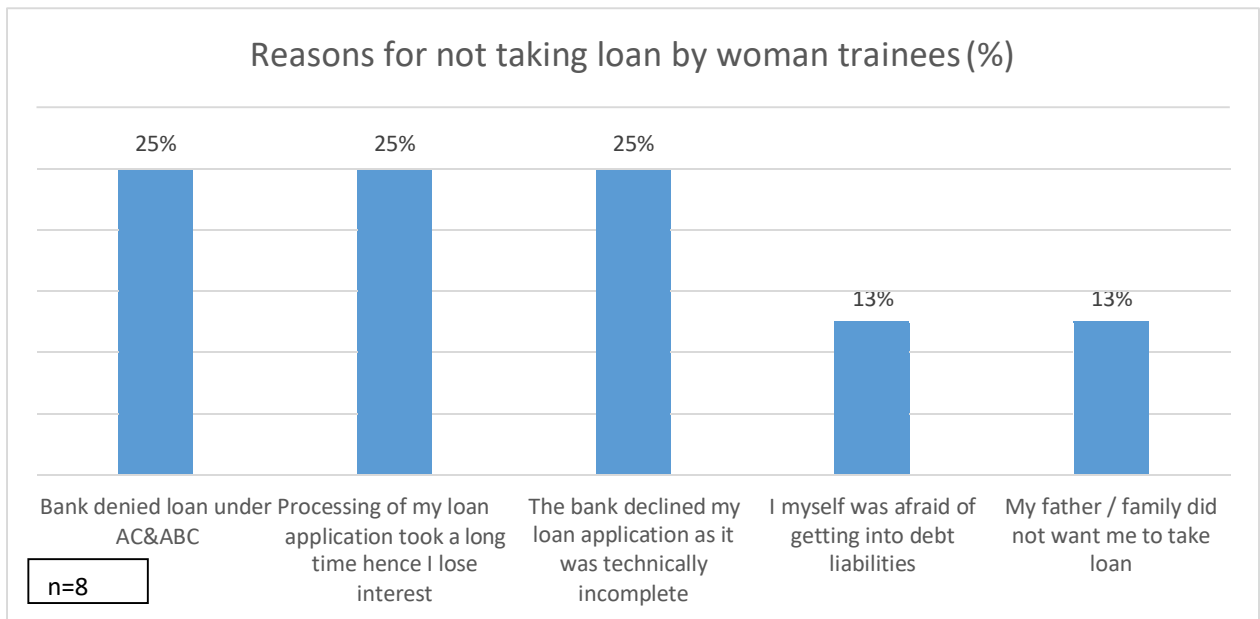


Figure 21: Reasons for not taking loan by women trainees

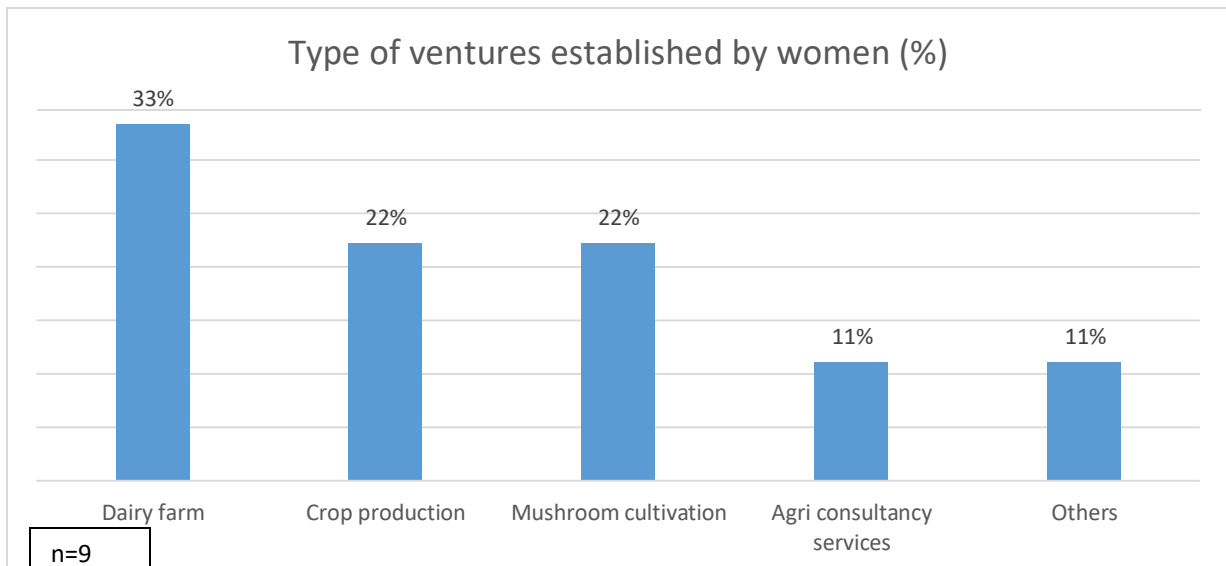
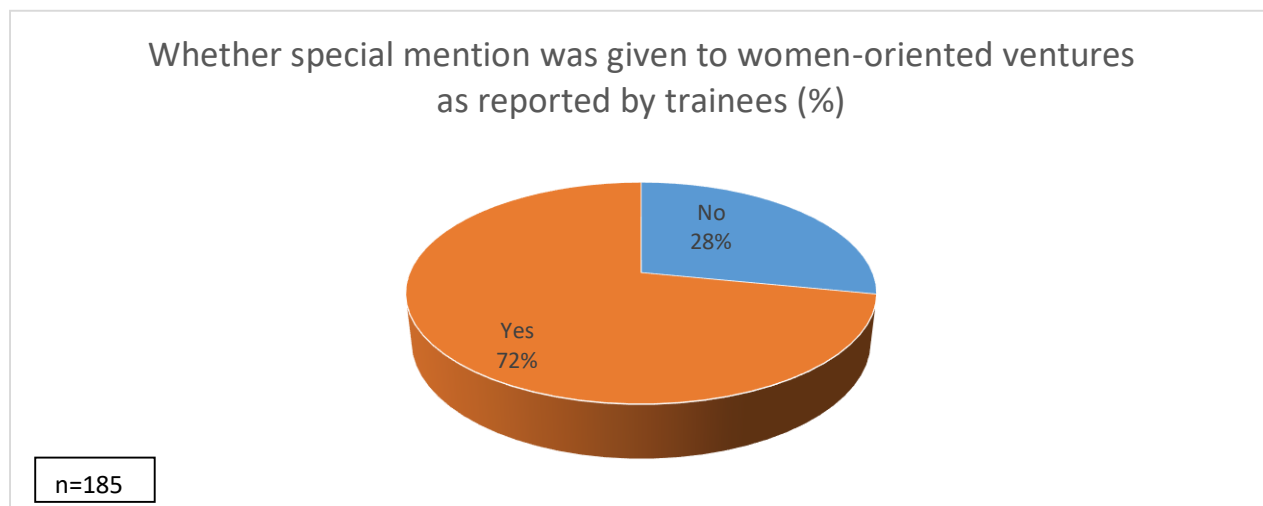


Figure 22: Type of ventures established by women trainees

Type of ventures established by women trainees were dairy farm, crop production, mushroom cultivation, agri consultancy services and soil & water testing lab, custom hiring centre. Majority of the women are involved in dairy farm.

#### (D) WOMEN-ORIENTED BUSINESS VENTURES



Source: ISAP Primary Research

Figure 23: Whether special mention was given for women-oriented business ventures

A majority of trainees surveyed, i.e. 72 percent, quoted that a special mention was given for women-oriented ventures such as vegetable production, dairy/poultry/piggery/goatery, vermicomposting/organic manure, mushroom cultivation, sericulture, floriculture, horticulture.

- Overall, the survey results point out that more women trainees need to be attracted by creating awareness among females regarding training and its benefits. Awareness can be generated through print and electronic media advertisements and by organizing special women oriented ACABC awareness workshops in Universities and Agricultural Colleges where successful women agripreneurs can be called as speakers to share their experience and success stories. Further, Government can also earmark exclusive NTIs for training female candidates.

#### TO STUDY THE EFFECTIVENESS OF IT TOOLS IN DELIVERING THE SCHEME OBJECTIVES AND SUGGEST FURTHER MEANS OF EFFECTIVE DELIVERY

The study found that the IT platform needs to be user friendly and should be updated and there should be a provision to upload the documents online rather than insisting on hard copies. Latest candidate status should be trackable using his online id.

To promote awareness of the scheme, each NTI has created a Facebook page, but that is not being able to spread awareness effectively.

One of the study findings is that the IT-led market services can be introduced as a subject in the course like how to work on e-NAM and other market-oriented platforms.

Survey results suggest that subsidy procedure should be made online for speedy disposal.

TO STUDY THE EFFECTIVENESS OF DISBURSEMENT OF SUBSIDY TO CANDIDATES.

**(a) Release of subsidy**

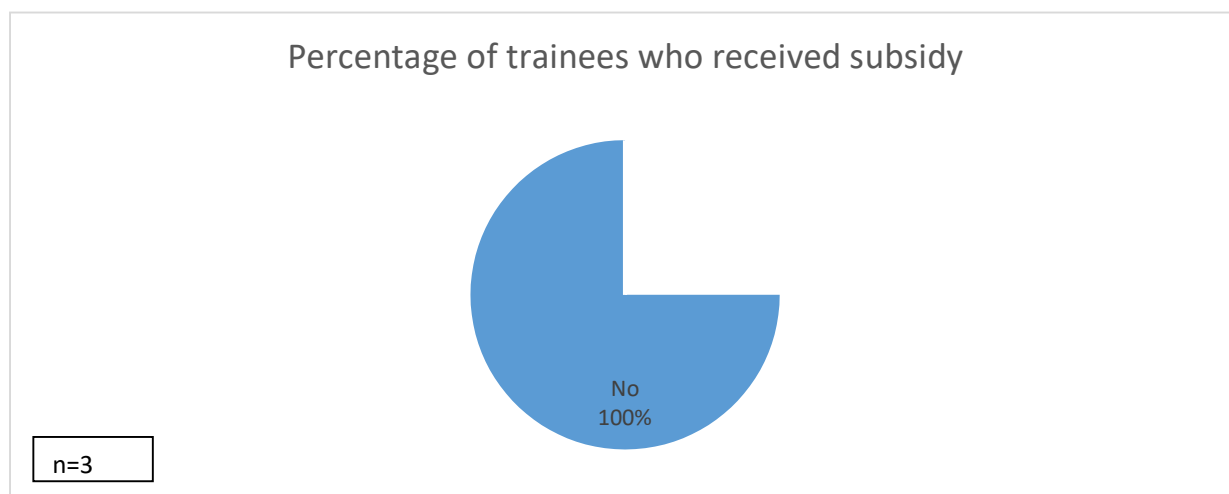


Figure 24: Percentage of trainees who received subsidy

Source: ISAP Primary Research

Note: These observations are taken only from those trainees who have prepared DPR.

Another area of grave concern is that at the ground level, out of the trainees who had received loan, subsidy was not released to even one of the total trainees surveyed, across India, under the AC & ABC Scheme.

**(b) Agripreneurs who have received subsidy**

Table 16: Percentage of agripreneurs who have received subsidy

Subsidy released	Percentage of agripreneurs (n=3)
No	100
Yes	0

Source: ISAP Primary Research

The reason quoted for not receiving the subsidy was 'no response from NABARD on status of my subsidy application'. Hence NABARD's process calls for more transparency for real time information to the trainees.

TO STUDY THE EFFECTIVENESS OF ROLE OF VARIOUS AGENCIES LIKE MANAGE, NTIs, NABARD, BANKS ETC.

**(A) FEEDBACK OF MANAGE OFFICIALS**

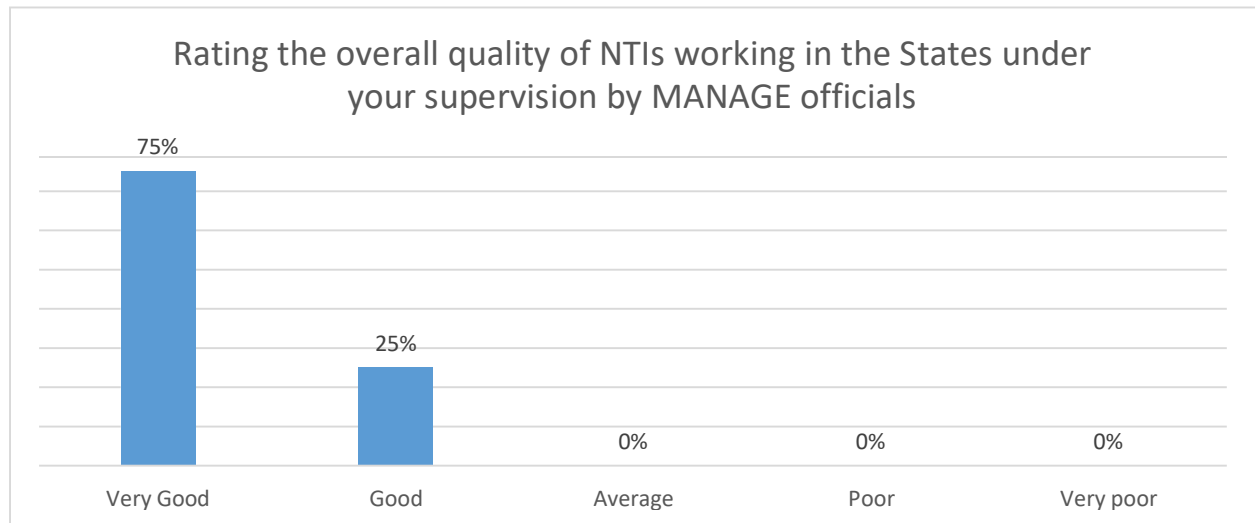


Figure 25: Rating the overall quality of NTIs working in the States under your supervision by MANAGE officials

Source: ISAP Primary Research (n=4)

The overall quality of NTIs working in the states under their supervision was rated as very good by 75 percent of MANAGE officials interviewed.

The infrastructure of NTIs working in the states under their supervision is rated as very good by 50 percent of MANAGE officials interviewed.

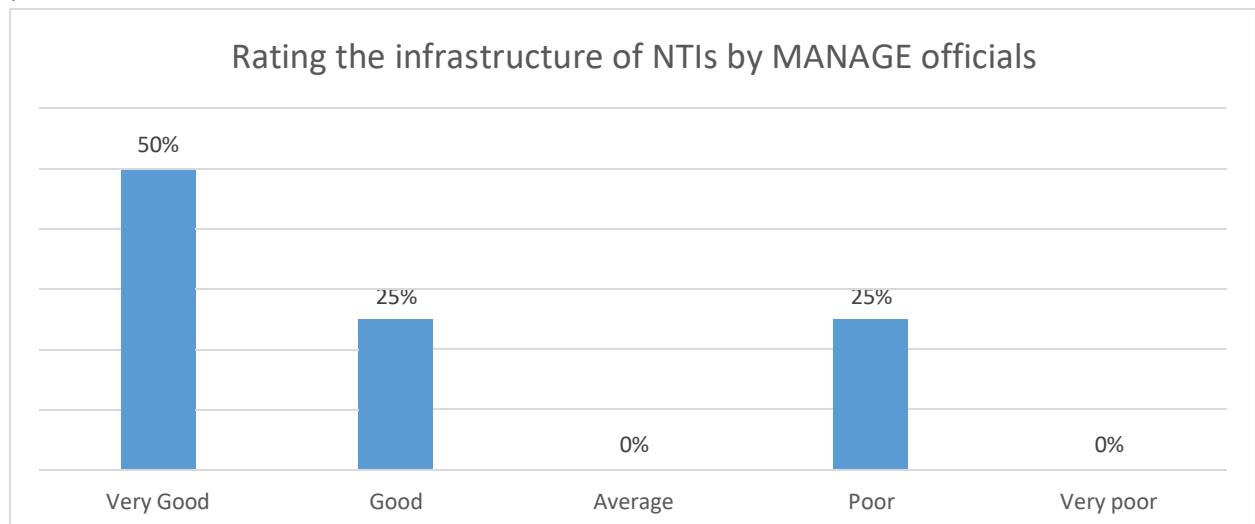


Figure 26: Rating the infrastructure of NTIs by MANAGE officials

Source: ISAP Primary Research (n=4)

The faculty and resources employed by the NTIs and the overall quality of training imparted is rated as very good by 50 percent officials while as good by rest 50 percent.

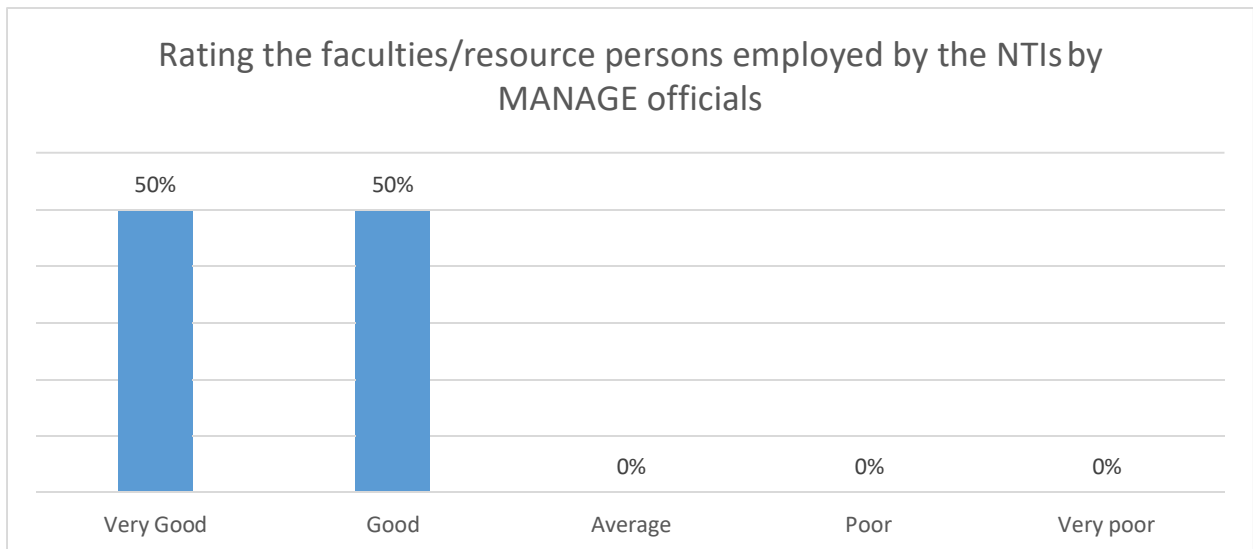


Figure 27: Rating the faculties/resource persons employed by the NTIs by MANAGE officials

Source: ISAP Primary Research (n=4)

However, NTIs are not fully involved in hand-holding agripreneurs in getting subsidy released. The reason for this trend, as emerged from survey results are:

- No clear-cut responsibility demarcation for this. NTIs feel MANAGE and banks are also responsible, so they get lax.
- Less involvement of NTIs in SLBC meetings.
- NTIs more focussed on getting the next batch of trainees.

The rating of quality of agri ventures established under ACABC scheme by MANAGE officials is as depicted below:

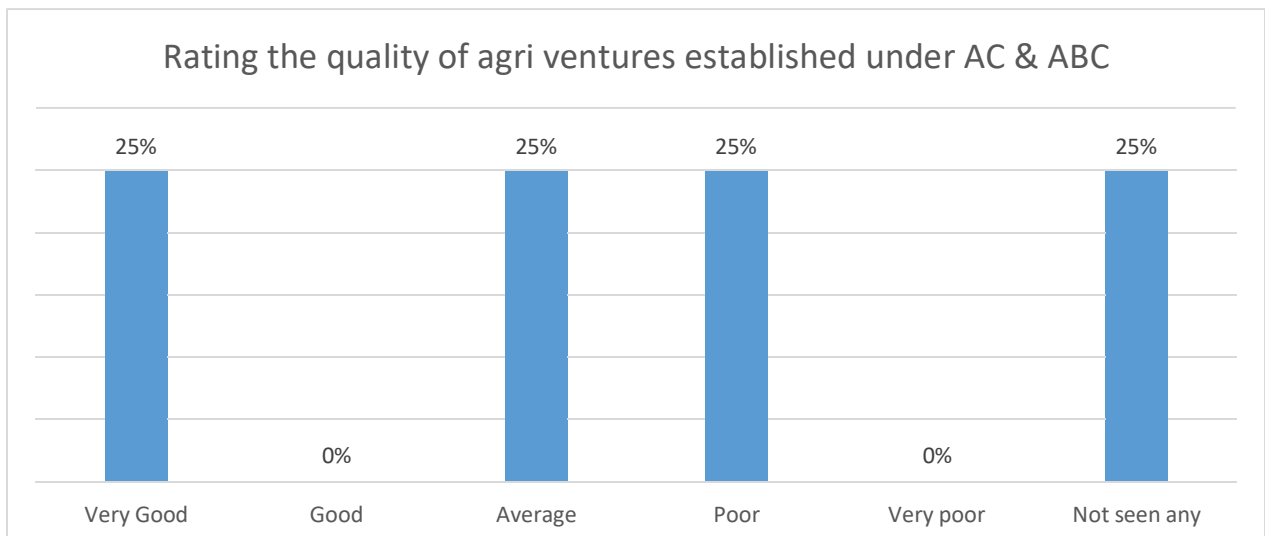


Figure 28: Rating the quality of agri ventures established under AC & ABC

Source: ISAP Primary Research (n=4)

- The extension activity being done by the agripreneurs is of poor quality, according to 50 percent of MANAGE officials surveyed.

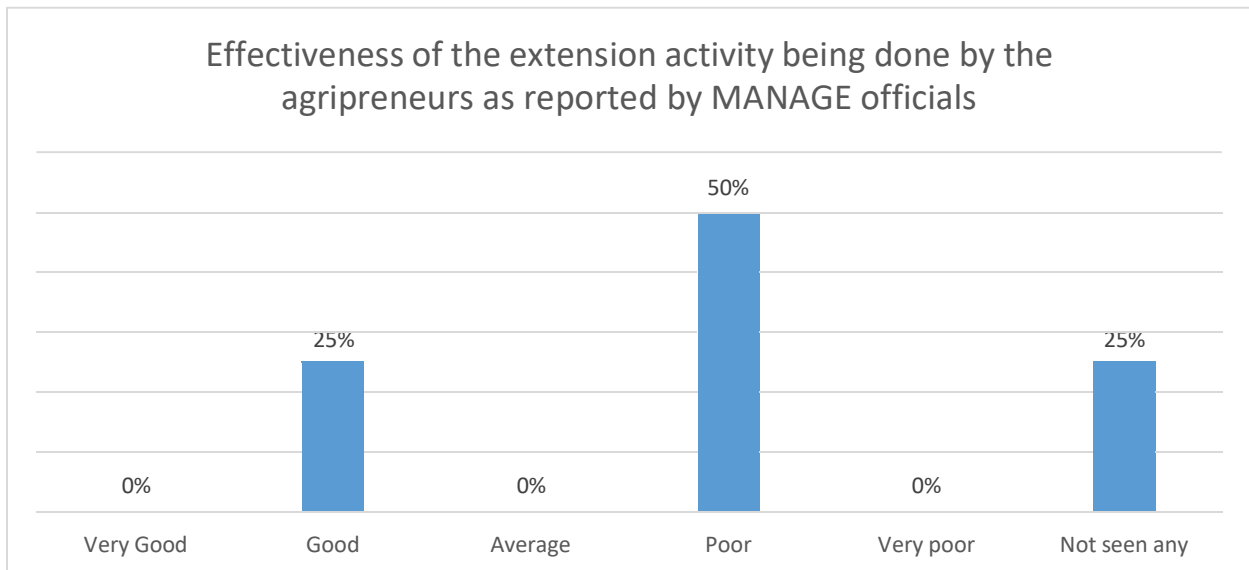


Figure 29: Effectiveness of the extension activity being done by the agripreneurs as reported by MANAGE officials

Source: ISAP Primary Research (n=4)

The response of ATMA towards engaging the agripreneurs for implementation of cafeteria activities is found to be very poor by 50 percent of MANAGE respondents. The reasons cited for this are:

- ATMA itself is not working properly
- ATMA functionaries are ill-aware of this role

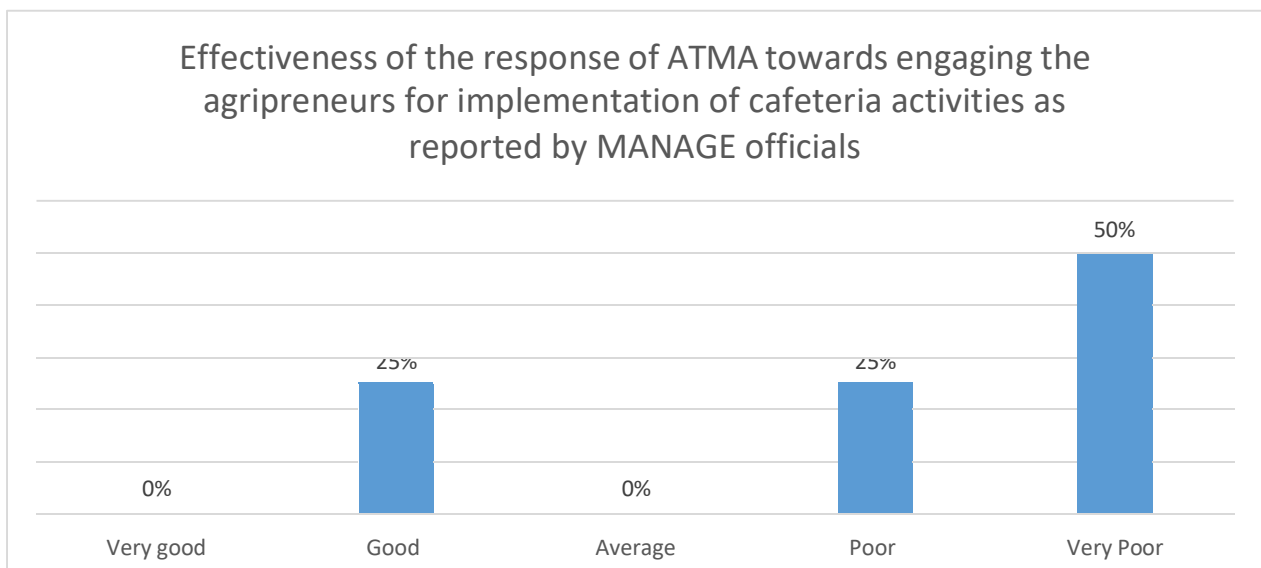


Figure 30: Effectiveness of the response of ATMA towards engaging the agripreneurs for implementation of cafeteria activities as reported by MANAGE officials

Source: ISAP Primary Research (n=4)

The procedure of loan and subsidy application and release as prescribed in the scheme is rated as good by 50 percent of respondents.

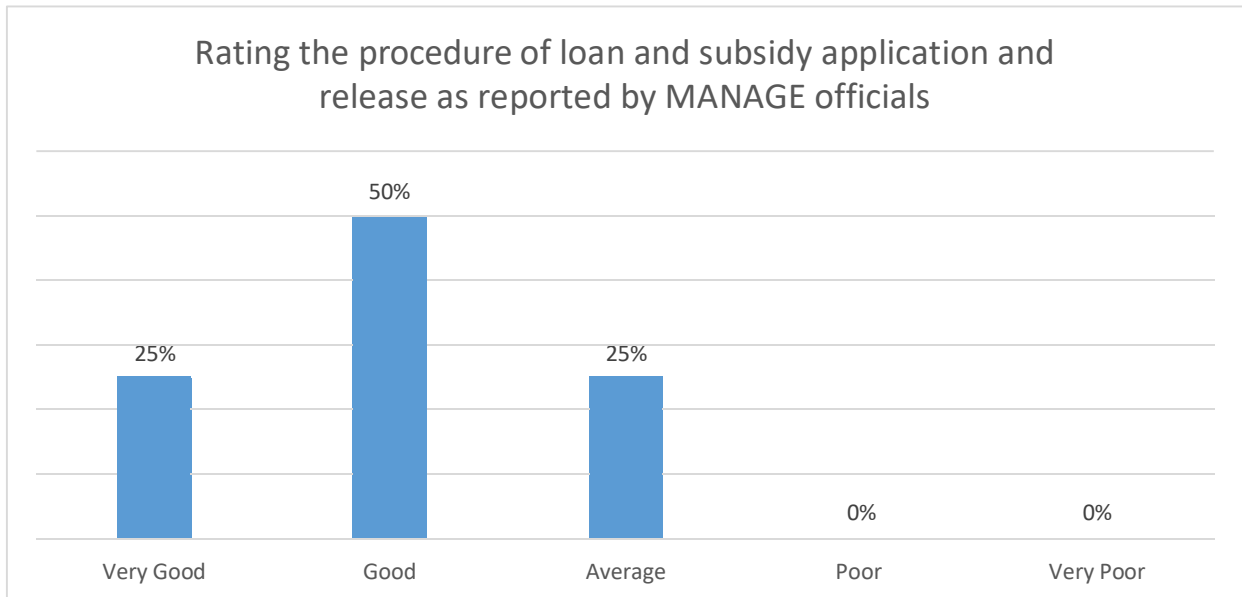
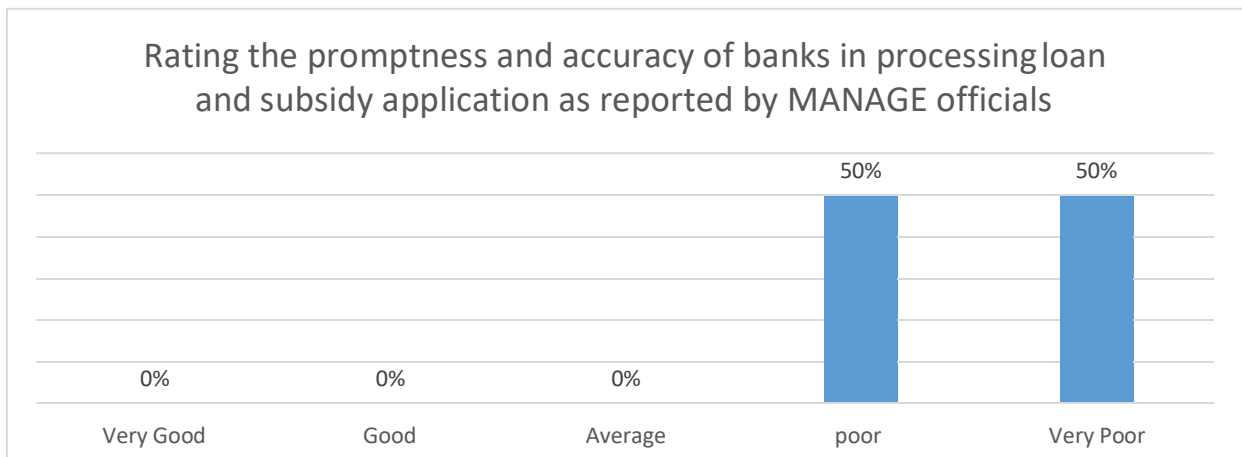


Figure 31: Rating the procedure of loan and subsidy application and release as reported by MANAGE officials

Source: ISAP Primary Research (n=4)

But the promptness and accuracy of banks in processing loan and subsidy application is not satisfactory, 50 percent respondents rated it as poor while 50 percent as very poor. Reasons cited for this trend are that AC & ABC is a very small component of overall loan basket of banks, less staff in rural branches, branch managers are themselves unaware of the scheme and non-availability of



collateral.

Figure 32: Rating the promptness and accuracy of banks in processing loan and subsidy application as reported by MANAGE officials

Source: ISAP Primary Research (n=4)



The main reason for delay in release of subsidy by NABARD is delay in sending the file from Bank RO to NABARD and delay in processing by NABARD, according to 50 percent officials of MANAGE.

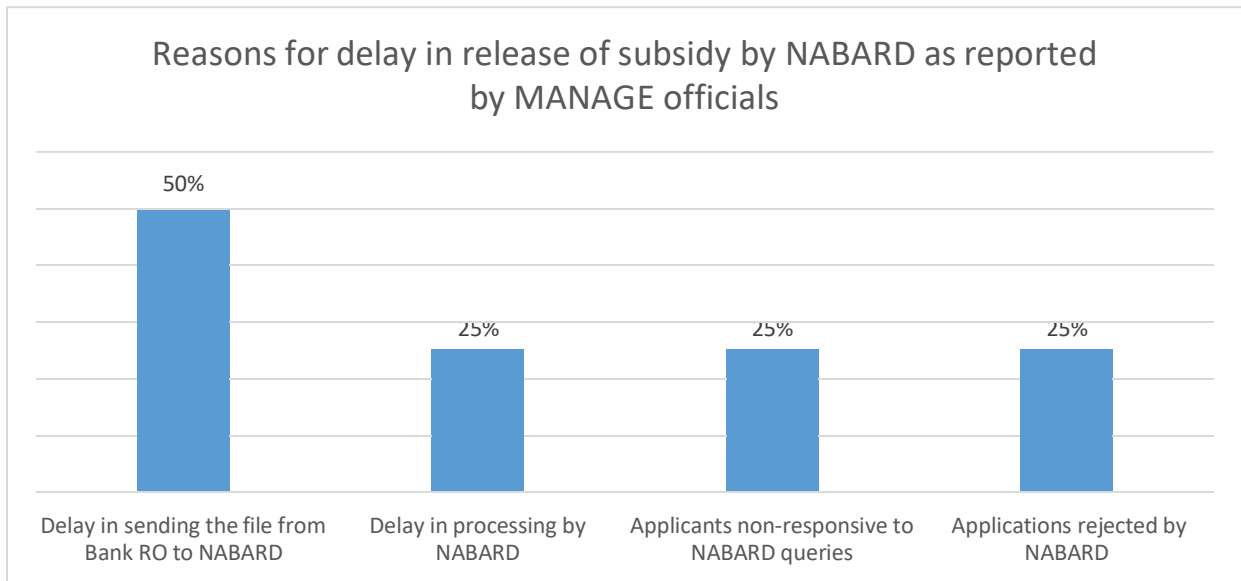


Figure 33: Reasons for delay in release of subsidy by NABARD as reported by MANAGE officials

Source: ISAP Primary Research (n=4)

#### (B) FEEDBACK OF BANK OFFICIALS

The procedure of loan and subsidy application and release as prescribed in the scheme has been rated as good by 56 percent of bank officials interviewed.

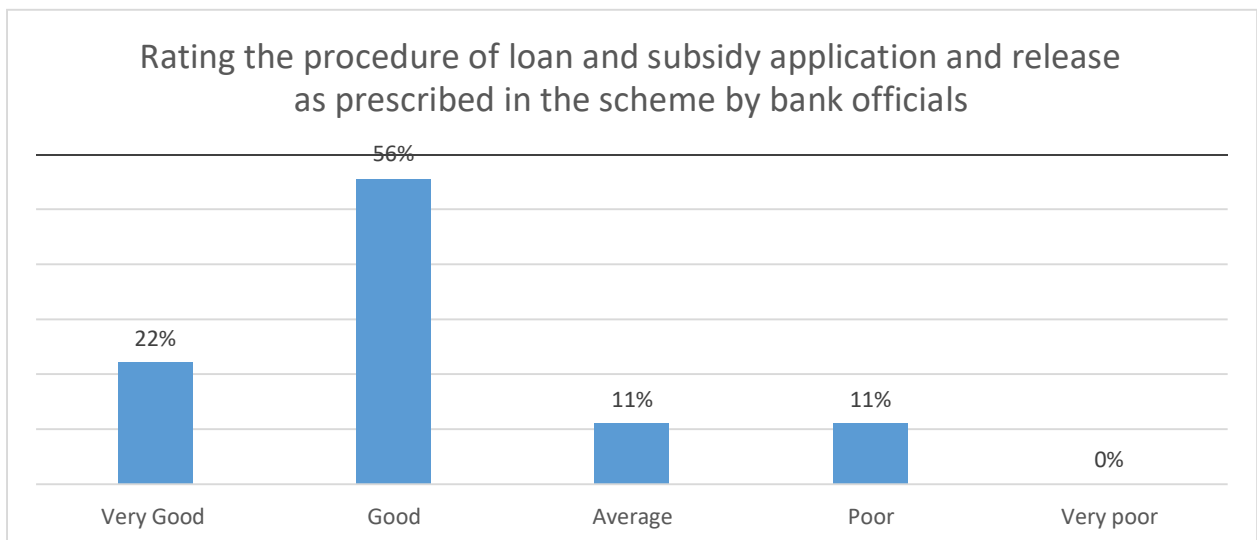


Figure 34: Rating the procedure of loan and subsidy application and release as prescribed in the scheme by bank officials

Source: ISAP Primary Research (n=9)

The rating of NABARD in subsidy processing and release has been rated as very good by 34 percent bank officials interviewed, while it has been rated as good by 33 percent officials.

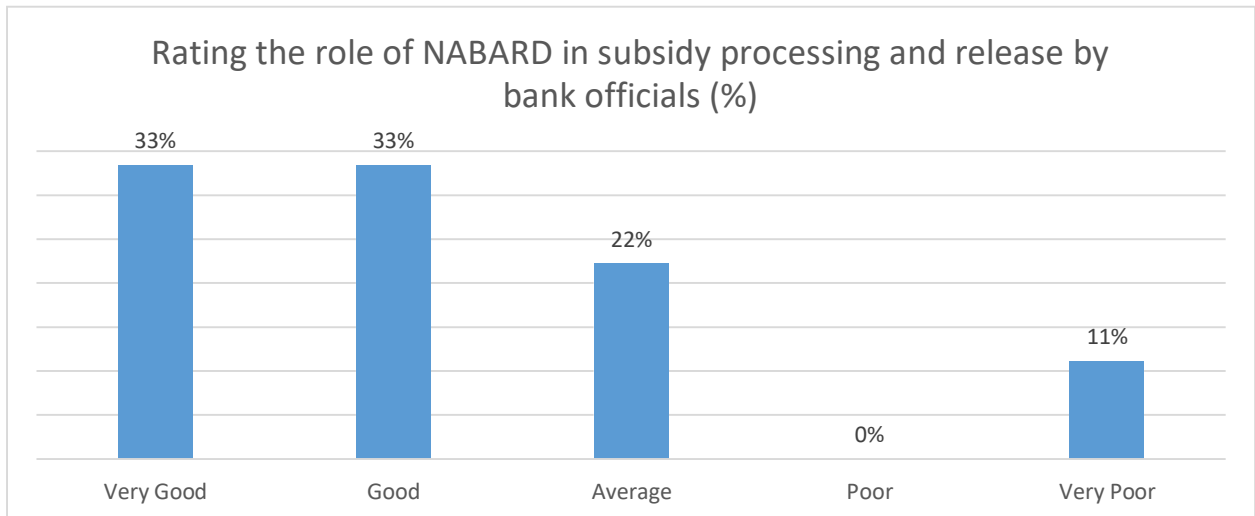


Figure 35: Rating the role of NABARD in subsidy processing and release by bank officials

Source: ISAP Primary Research (n=9)

Once loan is sanctioned by a bank branch office, the average days in which subsidy application is submitted by branch to RO for further submission to NABARD was found to be 15-30 days for 67 percent of the bank applicants.

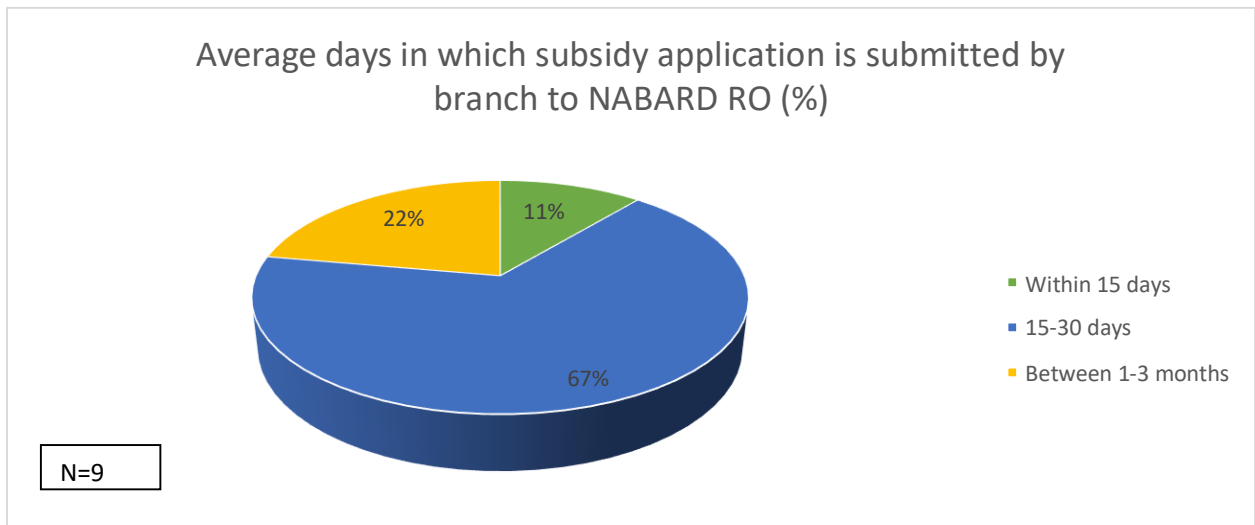


Figure 36: Average days in which subsidy application is submitted by branch to NABARD RO (%)

Source: ISAP Primary Research

The average days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO was found to be between 1-3 months for 34 percent of the cases and beyond 6 months for 33 percent cases.

Average days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO (%)

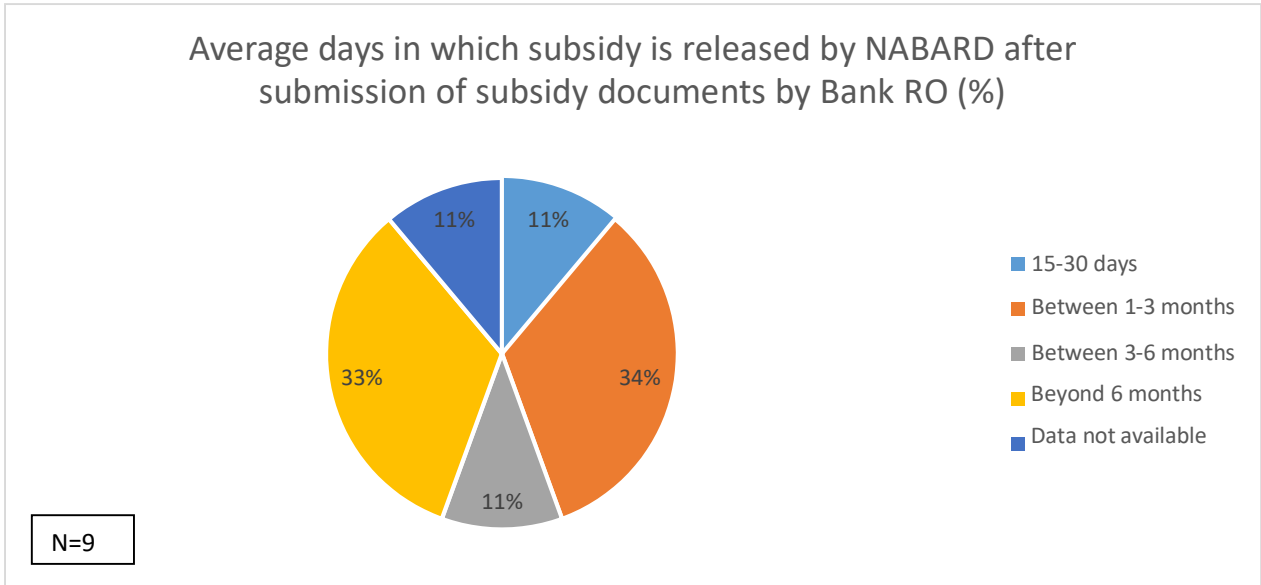


Figure 37: Average days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO

Source: ISAP Primary Research

There were no cases of repayment overdues/NPA for loans disbursed under AC & ABC Scheme.

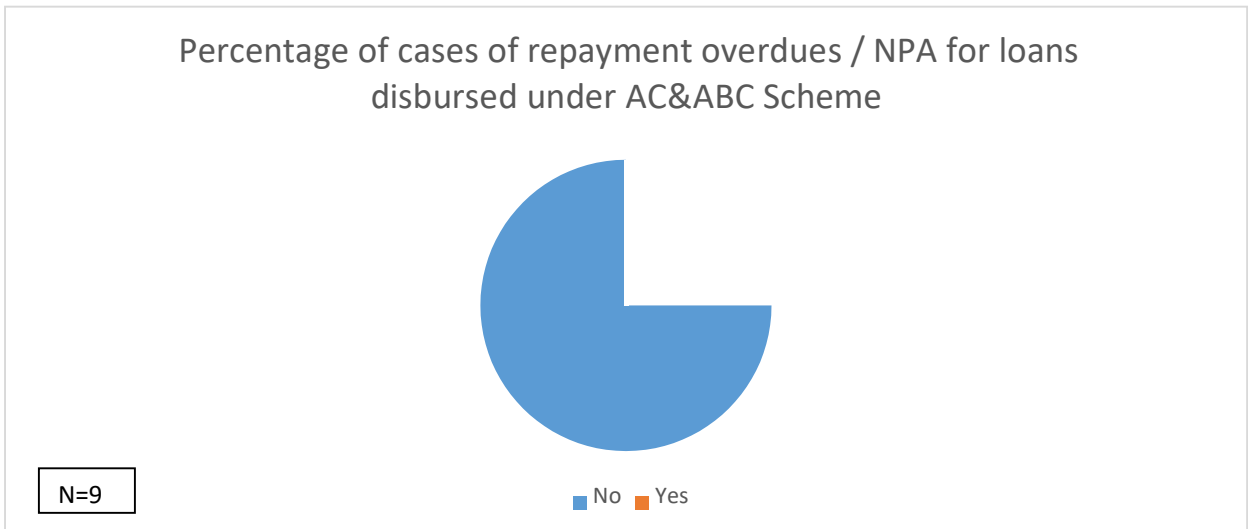


Figure 38: Percentage of cases of repayment overdues/NPA for loans disbursed under AC & ABC Scheme

Source: ISAP Primary Research

Similarly, there were no cases of subsidy return to NABARD due to unsatisfactory verification report, as per the responses from bank officials surveyed.

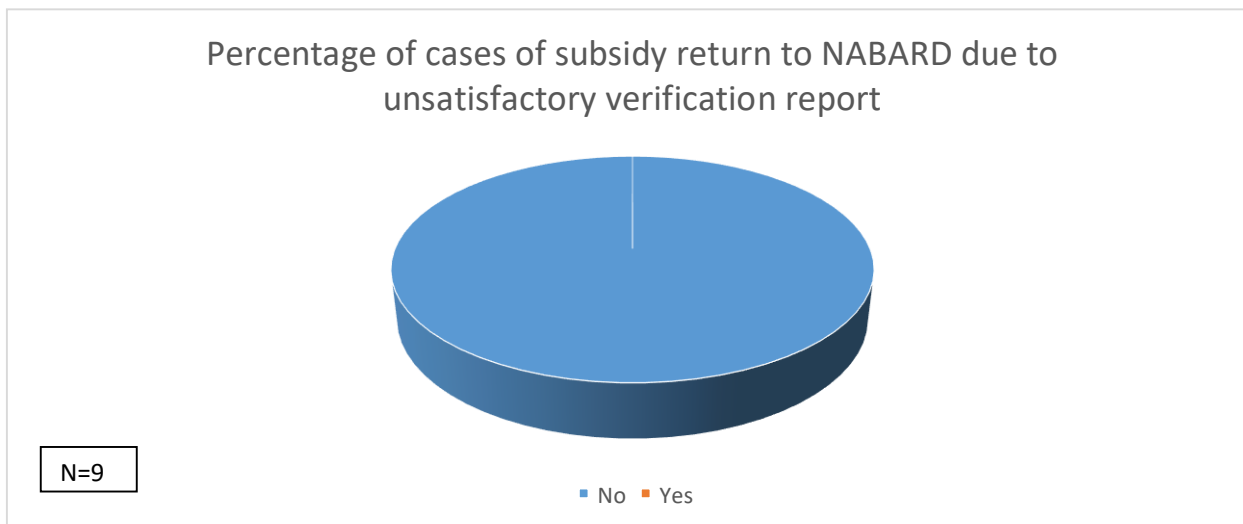


Figure 39: Percentage of cases of subsidy return to NABARD due to unsatisfactory verification report

Source: ISAP Primary Research

Banks suggested that the reason for less sanctioning of loans by them are as follows (mentioned in order of decreasing importance):

- Candidates not fully prepared for venture establishment
- Unviable projects
- Less awareness about AC & ABC amongst Branch Managers
- Applicants non-responsive and
- Applicants do not have sufficient collateral

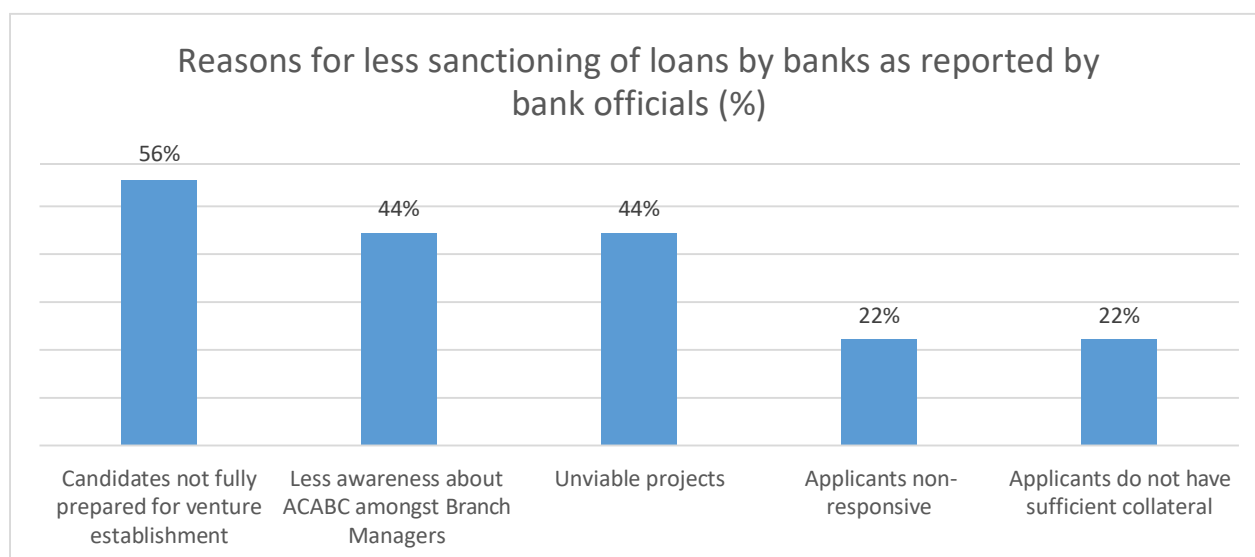


Figure 40: Reasons for less sanctioning of loans by banks as reported by bank officials

Source: ISAP Primary Research (n=9)

The main reasons for delay in release of subsidy by NABARD are found as:

- Applicants non-responsive to NABARD queries

- Delay in processing by NABARD
- Delay in sending the file from Bank RO to NABARD
- Incorrect application form

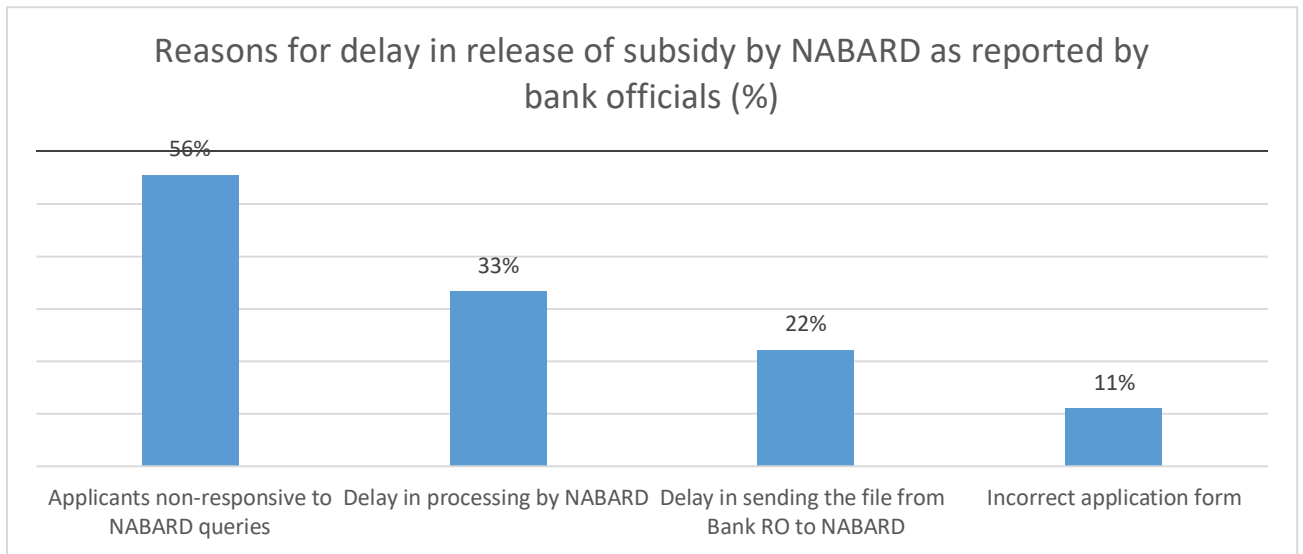


Figure 41: Reasons for delay in release of subsidy by NABARD as reported by bank officials

Source: ISAP Primary Research (n=9)

### (C) FEEDBACK OF NABARD OFFICIALS

The promptness and accuracy of banks in processing loan and subsidy application was found as depicted in the following graph:

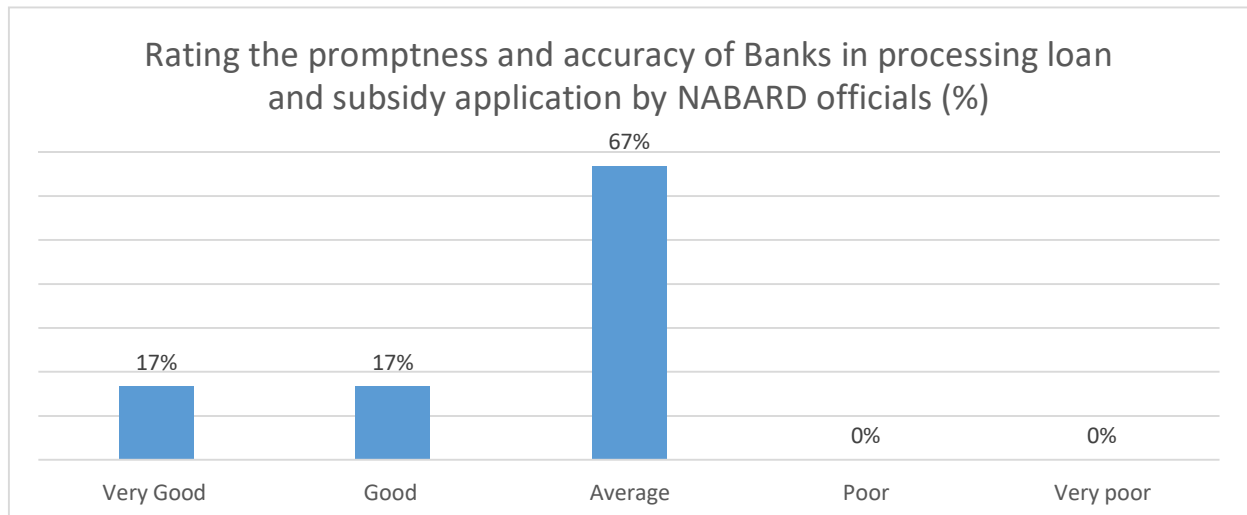


Figure 42: Rating the promptness and accuracy of Banks in processing loan and subsidy application by NABARD officials

Source: ISAP Primary Research (n=6)

60 percent of NABARD officials surveyed, said that the rating of banks in promptness and accuracy in processing loan and subsidy application was average.

The role of MANAGE in awareness generation about the scheme amongst bankers and coordination with NABARD for subsidy release was found to be good by 80 percent officials surveyed. (refer chart below)

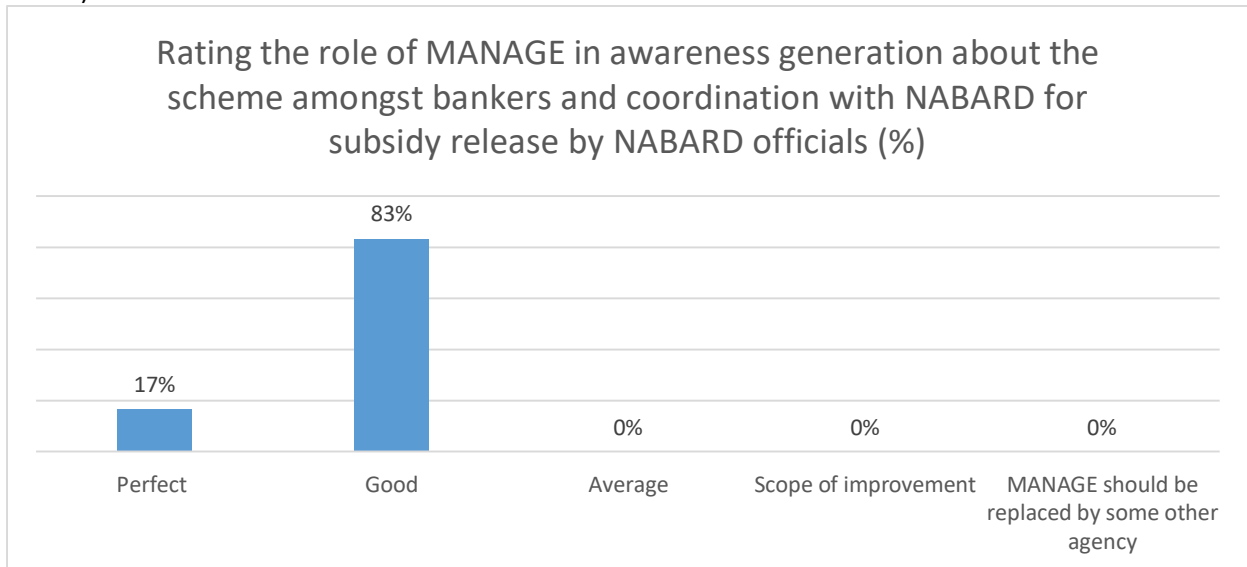


Figure 43: Rating the role of MANAGE in awareness generation about the scheme amongst bankers and coordination with NABARD for subsidy release by NABARD officials

Source: ISAP Primary Research (n=6)

The average days after loan is sanctioned in which subsidy application is submitted by sanctioning Banks to NABARD was found to be between 1-3 months for 40 percent of the cases, as per survey results (refer chart below)

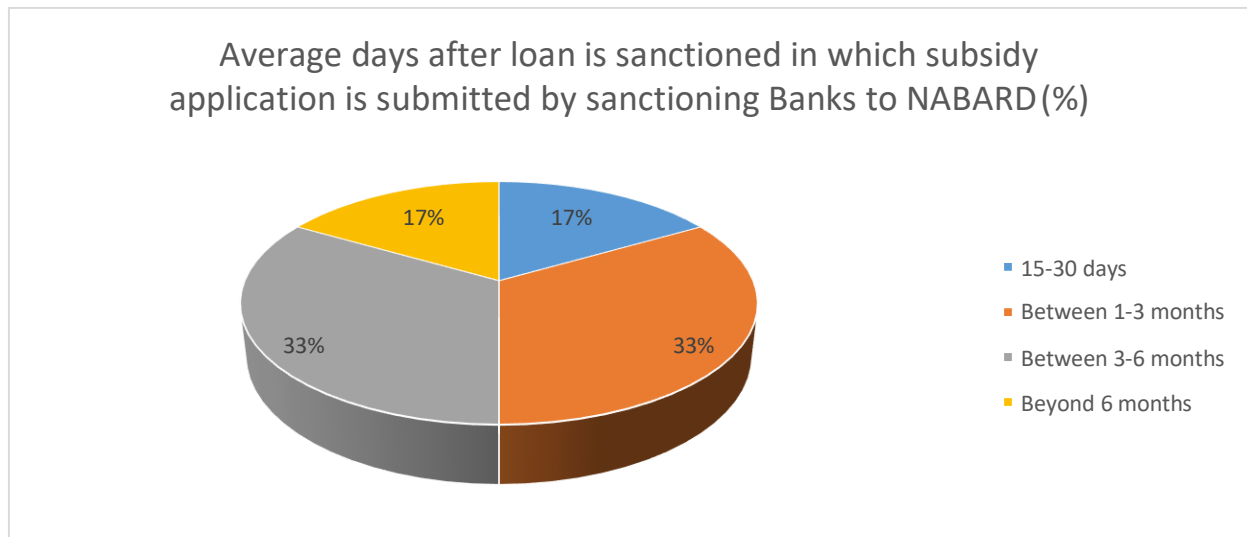


Figure 44: Average days after loan is sanctioned in which subsidy application is submitted by sanctioning Banks to NABARD

Source: ISAP Primary Research (n=6)

The same period of between 1-3 months is taken for subsidy release by NABARD after submission of subsidy documents by Bank RO for 60 percent of cases.

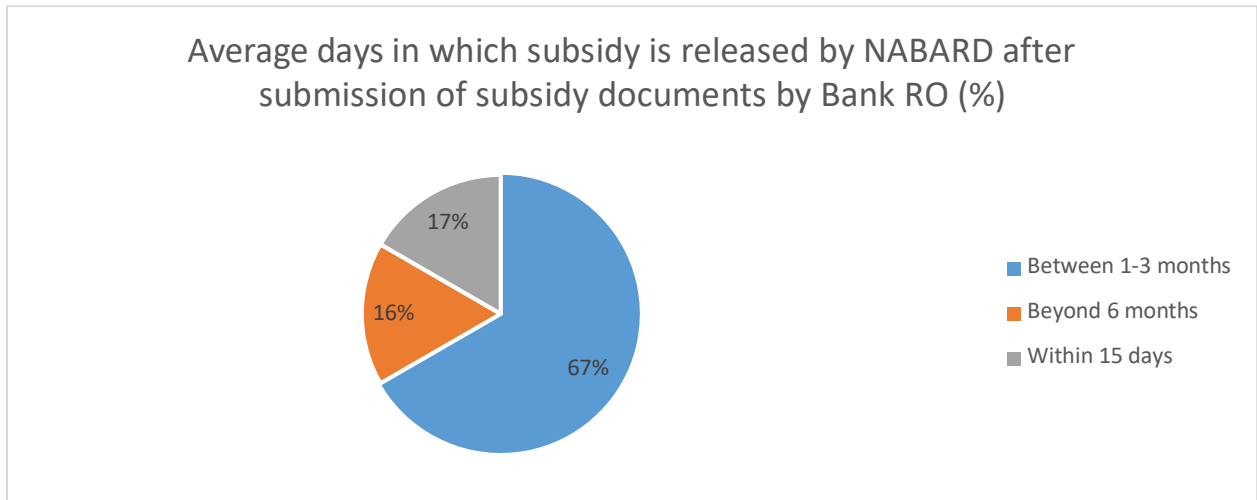


Figure 45: Average days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO

Source: ISAP Primary Research (n=6)

There are no cases of repayment overdues/NPA for loans disbursed under AC & ABC Scheme.

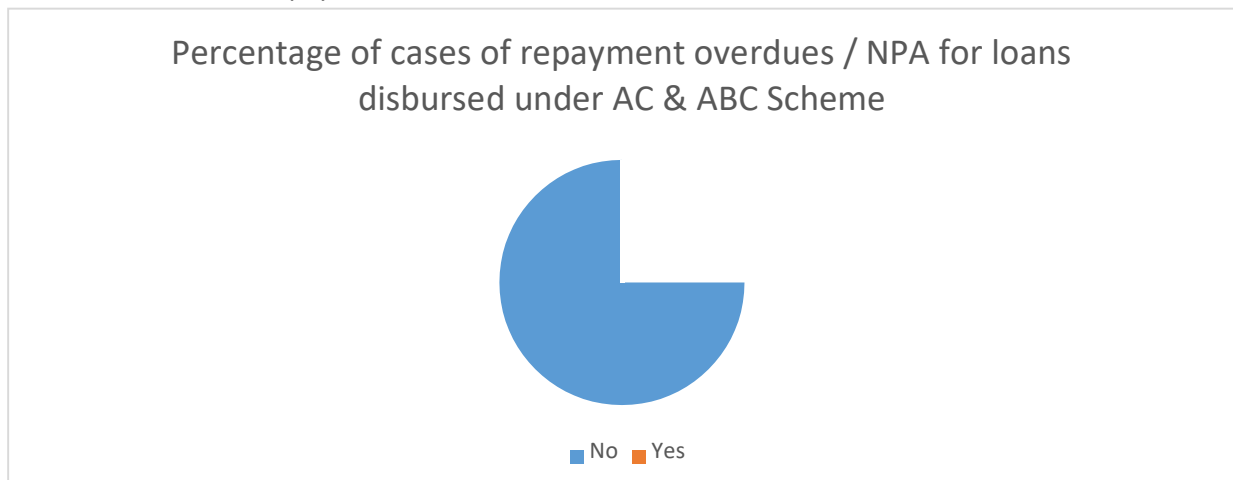


Figure 46: Percentage of cases of repayment overdues/NPA for loans disbursed under AC & ABC Scheme

Source: ISAP Primary Research (n=6)

Also, no cases of subsidy return to NABARD due to unsatisfactory verification report were found.

Percentage of cases of subsidy return to NABARD due to unsatisfactory verification report

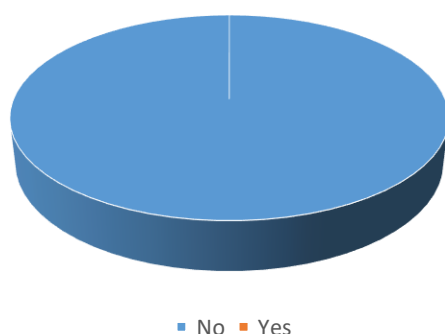


Figure 47: Percentage of cases of subsidy return to NABARD due to unsatisfactory verification report

Source: ISAP Primary Research (n=6)

The reasons for delay in release of subsidy by NABARD were found to be these:

- Sanctioning banks non-responsive to NABARD queries
- Delay in sending the file from Bank RO to NABARD
- Lack of specific personnel for AC & ABC subsidy processing at NABARD RO

Finally, the number of sensitisation workshops by states at state and district level needs to be speeded up (refer table below).

Table 17: Number of sensitisation workshops conducted in states for NABARD

Sensitisation workshops conducted in States						
State	State Level			District		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Gujarat	1	1	1	6	4	4
Haryana	0	0	0	0	0	0
Madhya Pradesh	1	1	1	6	6	5
Bihar	0	0	0	0	0	0
Assam	0	0	0	0	0	0

Source: ISAP Primary Research

**(D) FEEDBACK OF NABARD OFFICIALS**

Please refer to section 3.1.3

TO STUDY THE REGIONAL DISPARITY IN IMPLEMENTATION OF SCHEME AND ALSO EXAMINE THE CAUSES AND SUGGEST THE SUITABLE RECOMMENDATIONS.

**(A) VENTURE ESTABLISHED**



Overall region-wise data available from MANAGE for number of trainees who established ventures suggests regional disparity. Maximum ventures are established (by more than 40 percent) in North-East, West and North of India (refer graph below).

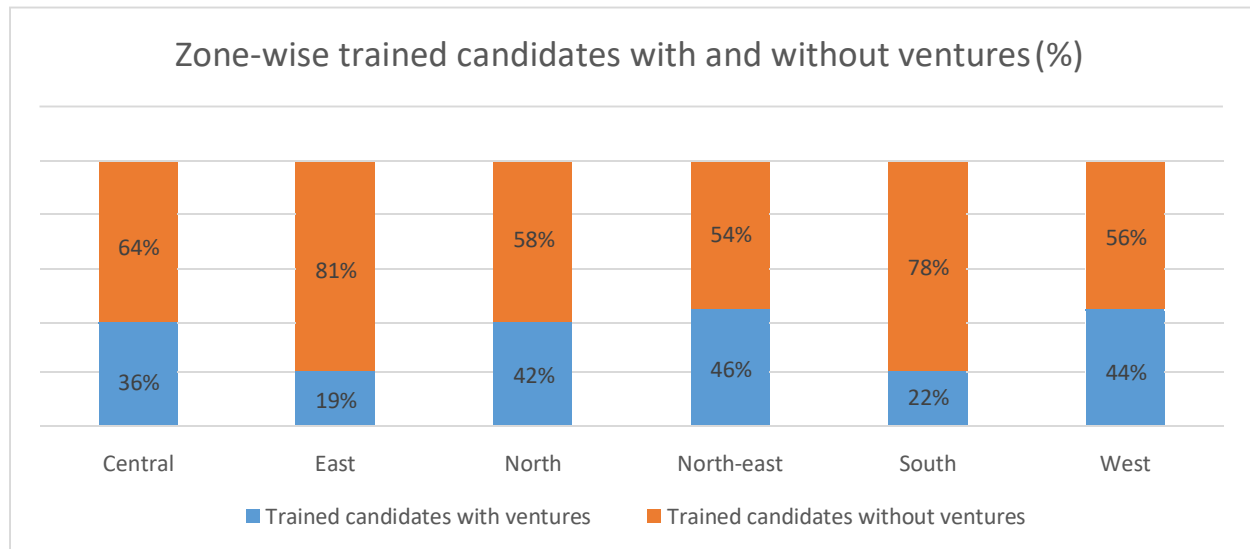


Figure 48: Zone-wise trained candidates with and without ventures

Source: MANAGE

In fact, regional disparity is also seen in the zone-wise female participation of trainees. The data from the next illustration suggests that while 30 percent of total trainees in the North-East region were females, the corresponding value was 3 percent for North of India.

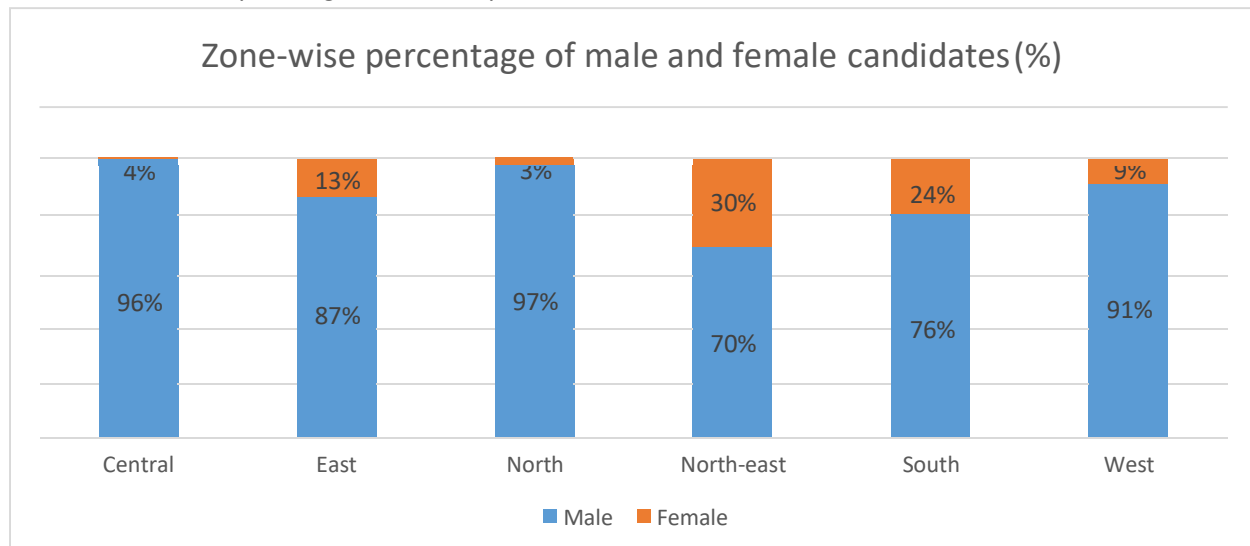


Figure 49: Zone-wise percentage of male and female candidates

SOURCE: MANAGE

FURTHER, REGIONAL DISPARITY IS ALSO SEEN IN THE ZONAL DISTRIBUTION OF FEMALES WHO COULD ESTABLISH VENTURES AFTER TRAINING. AS CAN BE SEEN FROM THE BELOW FIGURE, WEST INDIA HOUSED A MAXIMUM OF 48 PERCENT OF THE TOTAL TRAINED FEMALES ENDING UP ESTABLISHING AGRI VENTURES. HOWEVER, THE CORRESPONDING FIGURE WAS 7 PERCENT IN NORTH INDIA.

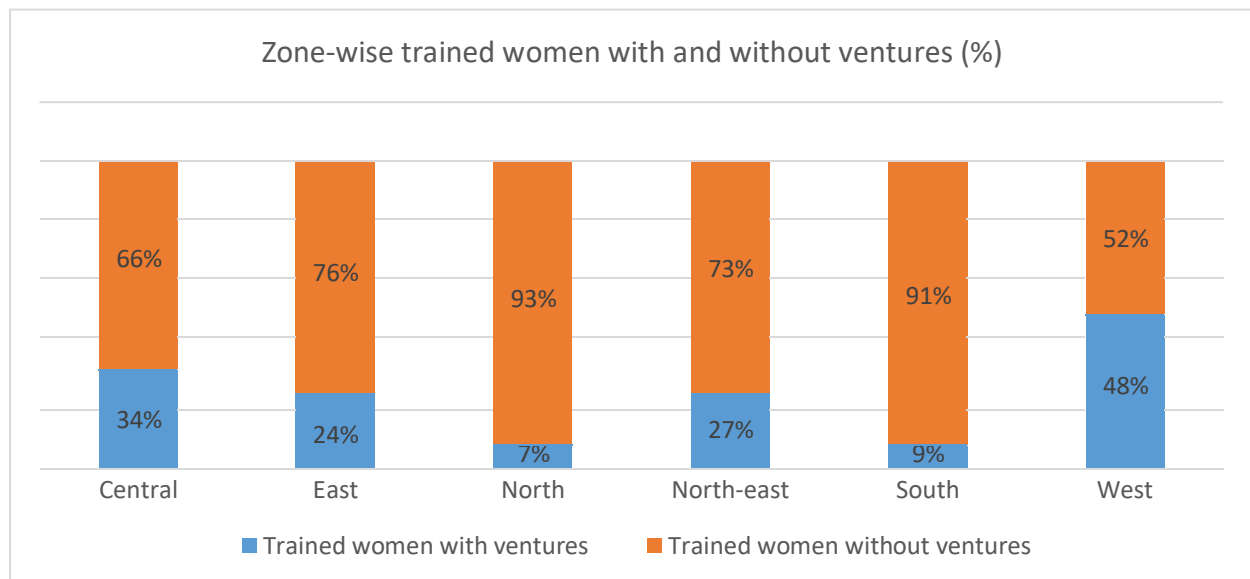


Figure 50: Zone-wise trained women with and without ventures

SOURCE: MANAGE

**(B) EMPLOYMENT GENERATED**

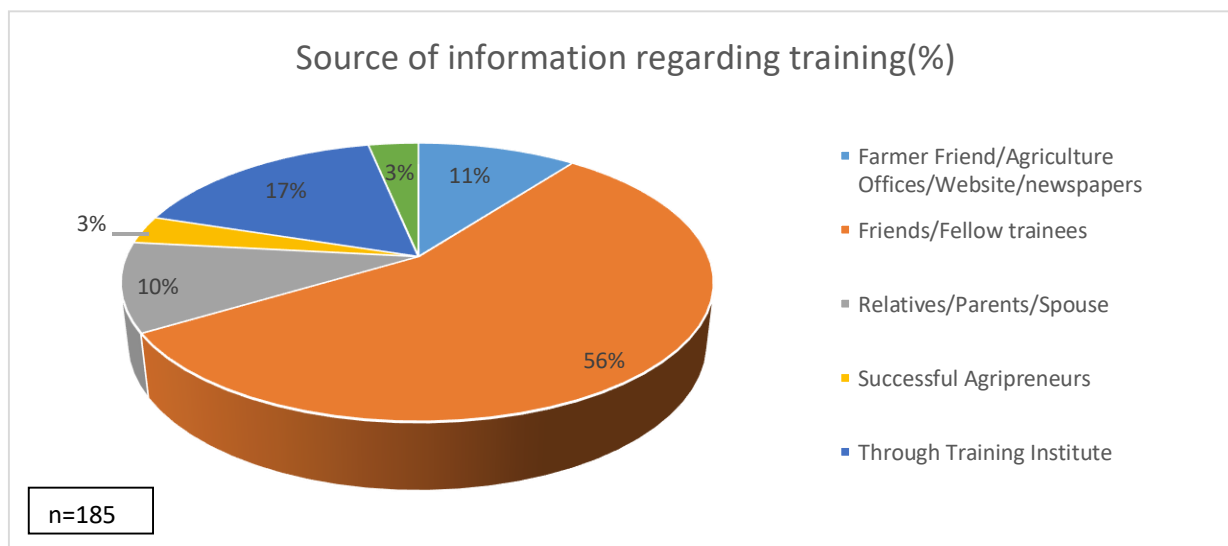
EMPLOYMENT GENERATED BY AGRIPRENEURS UNDER THE PRIMARY SURVEY SUGGEST REGIONAL VARIATION TOO. WHILE EAST AND SOUTH INDIA CONTRIBUTED MAXIMUM TO EMPLOYMENT GENERATION (BOTH PERMANENT AND CONTRACTUAL), IT WAS MINIMUM IN NORTH AND CENTRAL INDIA (REFER TABLE 24 AND 26) IN NEXT SECTION.

**(c) Farmers who benefitted**

Similar regional disparity is visible in the number of farmers who claim to have benefitted from the scheme. Data from **Table 36** suggests that East followed by South region gained maximum. While farmers under the survey from North, West and North-East did not benefit directly from the scheme at all.

**(d) SOURCE OF INFORMATION REGARDING THE PROGRAMME – ALL INDIA**

The source of information from which the farmers got to know about the prevailing AC & ABC Scheme was enquired. The sources surveyed were farmer’s friend, Agriculture Officer, website, newspapers, friends, fellow trainees, relatives, parents, spouse, successful agripreneurs, through training institute and self-enquiry. The results are tabulated below:



*Figure 51: Source of information regarding training*

*Source: ISAP Primary Research*

The results regarding the way the information regarding the survey is reaching the trainees need to be deliberated upon. A whopping majority of more than half of them, i.e. 66 percent found about this training programme through their friends, family or relatives (friends/fellow trainees + relatives/parents/spouse). Government awareness programmes have a good chance of being strengthened as only 10 percent of the trainees found out about the training programmes through farmer' friend, agriculture officers, websites or newspapers.

Training institutes could spread information to 17 percent of the total trainees surveyed.

Another interesting observation is that only 3 percent trainees out of the total surveyed found out about the training through successful agripreneurs. This also needs to be looked into.

**(e) Source of information regarding the program-region-wise**

According to the regional distribution data, the survey found out that the main source of information regarding the programme was family and friends (which is similar to the findings at the all-India level).

The categories surveyed for sources of information regarding the programme were these:

- Friends/Fellow trainees
- Through Training Institute
- Farmers' Friend/Agriculture Offices including ATM/BTM/Websites/Newspapers
- I myself enquired and came to know about this

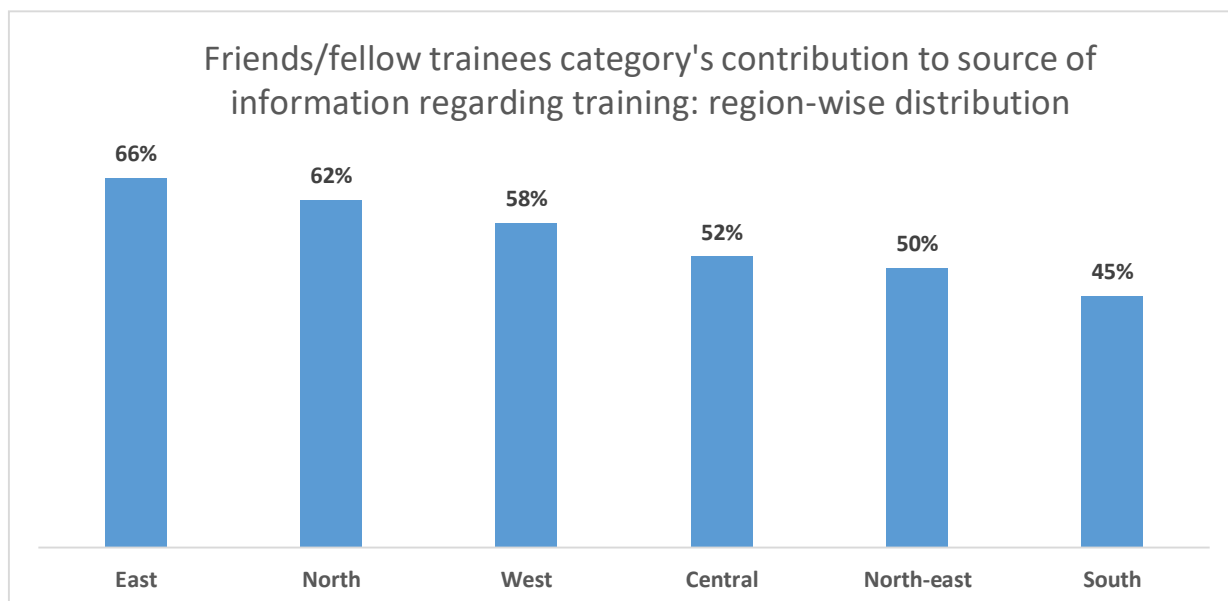


Figure 52: Friends/fellow trainees category's contribution to source of information regarding training: region-wise distribution

Source: ISAP Primary Research

As can be observed from the above bar chart, the main source of information for all regions was friends/fellow trainees. This contribution of this category to the total was 66 percent in the East region, while it was 45 percent in the South region.

Overall, it was found that regional disparity does exist across India as far as implementation of AC & ABC Scheme is concerned. It can be through the following suggestions:

- Giving more advertisements through local print and electronic media in the regions where there is less pick up of the Scheme.
- Organising dedicated ACABC awareness workshops including successful agripreneurs from those states across Agricultural Universities and Colleges to motivate new candidates to join the scheme.

TO ASSESS THE ESTABLISHMENT OF AGRI CLINICS UNDER SCHEME AND THE DIFFICULTIES FACED BY THE TRAINED CANDIDATES ALONG WITH SUGGESTIONS AND RECOMMENDATIONS.

#### (a) VENTURES ESTABLISHED

According to statistics available with MANAGE, it was reported that 120 trainees actually established ventures and 65 did not (total trainees surveyed 185). However, when ISAP interviewed them in person in December 2019, it was found that out of 120 trainees who reported to have opened their ventures, only 40 percent actually established one.

Table 18: Number of trainees who established ventures

Whether ventures established	No. of trainees
No	72
Yes	48
	<b>120</b>

Source: ISAP primary data

However, it was found that out of the trainees who were reported to have not established their venture (65 as per MANAGE data), 5 did establish their agri venture later, through self-finance route. This makes the total number of agri ventures established, 53.

In sum, this implies that only 29 percent of the total trainees (53 out of 185) have actually established their agri venture. So, we need to deliberate that if the money, time, effort and other resources allocated towards the scheme are being fruitful or not.

#### (b) NTI-wise ventures established by trainees

Table 19: NTI-wise trainees who established ventures

NTI	Region	Percent trainees (n=53)
Indo - European chamber of commerce and industry, MP	Central	6%
<i>Shashwat Sheti Vikas Pratishthan, Gujarat</i>	West	25%
<i>Shriram Gramin Shanshodhan Va Vikas Pratisthan, Karnataka</i>	South	34%
<i>Shristi Foundation, Bihar</i>	East	34%
Darwin, Assam	North-East	2%
CPIT Edutech Private Limited, Haryana	North	0%

Source: ISAP Primary Research

34 percent of the trainees (18 in number) who established ventures passed out from the Shrishti Foundation, Bihar in the East India region as well as 34 percent again from Shri Ram Gramin Shanshodgan va Vikas Pratisthan, Karnataka in South India region.

While 25 percent ventures were established by trainees passed out from the Western region NTI named *Shashwat Sheti Vikas Pratishthan, Gujarat*. This was followed by the Central region NTI i.e. Indo European Chamber of Commerce and Industry, MP and finally Darwin, Assam in North-East India.

**(c) REASON FOR NOT STARTING VENTURE**

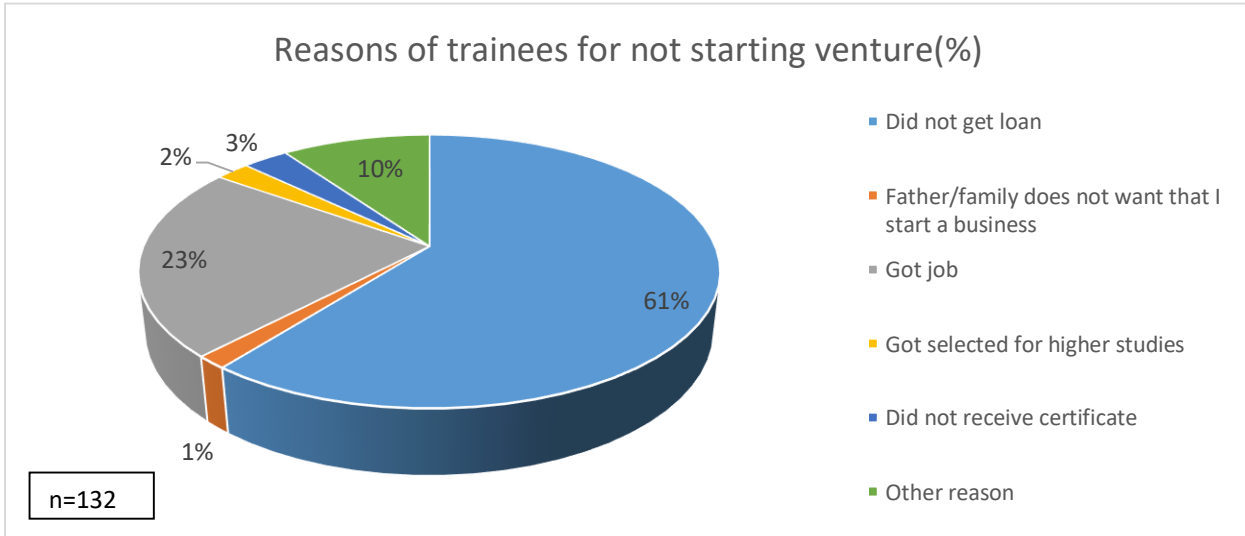


Figure 53: Reason for not starting ventures by trainees

Source: ISAP Primary Research

The first main reason for not being able to start the agri venture after completion of the training was non-availability of bank loan (for 61 percent cases). The second largest reason was getting into a job (for 23 percent cases). Other prominent reasons were family did not want, selection in higher studies, non-receipt of certificate etc.

Suitable suggestions and recommendations have been given in **Section 4.3** later in the report.

**(d) Trainees who were interested to start a business if their problem is resolved**

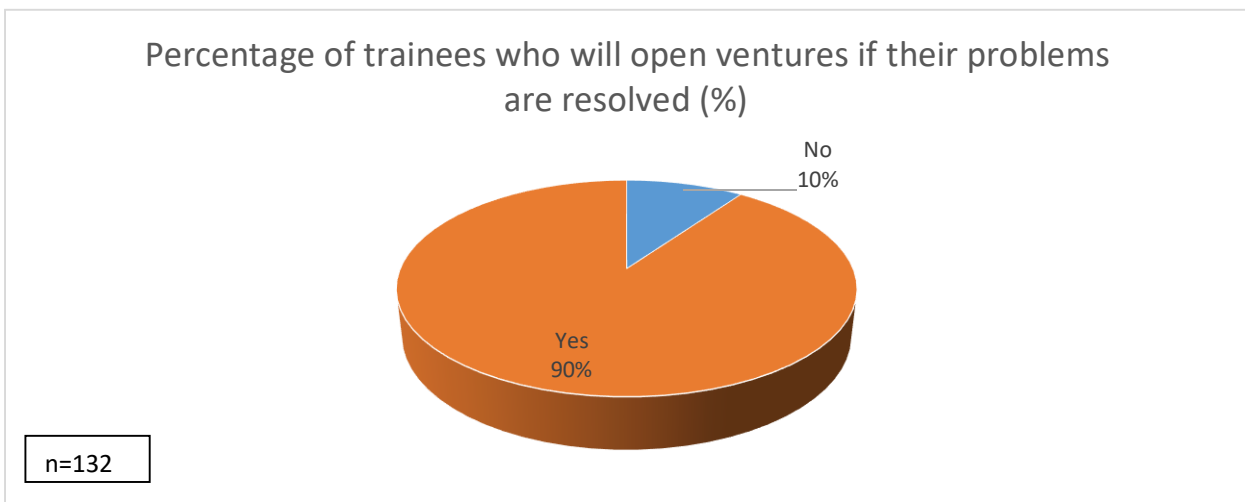


Figure 54: Percentage of trainees who were interested to start a business if their problem is resolved

Source: ISAP Primary Research

Most of the trainees interviewed (90 percent) said that they would be willing to start the agri venture if their problems such as non-availability of bank loan etc., got resolved.

TO STUDY THE IMPACT OF REVISION OF COST NORMS AND DURATION ALONG WITH SUITABLE RECOMMENDATIONS.

Last revision of cost norms and duration of training w.e.f. 5.8.2019 was actually reduction of overall training cost due to reduction of training days from 60 to 45. There was no change in item-wise rates.

Selected NTIs surveyed have suggested the following for optimum training cost norms:

*Table 20: Optimum Training Cost Suggestions*

(Figures in INR per candidate)

Name of NTI	Food (per day)	Lodging (per day)	Training	Hands on Training	Hand-holding	Honorarium	Total (45 days)
Ganpat University, Gujarat	150	150	10000	3000	10000	5000	41500
Shashwat Sheti Vikas Pratishthan, Gujarat	250	200	8000	2500	7500	4000	42250
Indo European Chamber of Commerce & Industry, Madhya Pradesh	300	250	10000	4000	15000	6000	59750
Institute of Pesticide Formulation Technology (IPFT), Haryana	450	600	10000	5000	10000	7560	79810
CPIT Edutech Pvt. Ltd., Haryana	180	120	7200	2300	3000	4000	30000
Development Management Institute, Bihar	500	500	10000	10000	10000	3000	78000
Shristi Foundation, Bihar	250	200	8000	10000	10000	2500	50750
Darwin, Assam	400	300	10000	5000	10000	4000	60500

Source: ISAP Primary Research

Suitable suggestions and recommendations to further strengthen the scenario have been given in **Section 4.3** later in the report.

TO STUDY THE PARAMETERS/RECOMMENDATIONS SUGGESTED IN THE REPORT ON DOUBLING OF FARMERS INCOME AND SUGGEST WAYS TO INCLUDE IN THE AC & ABC SCHEME

The recommendations to make the scheme more responsive to the recommendations of the report on Doubling of Farmers Income has been given in detail in the section of recommendations for continuation of the scheme given in **Section 4.3** of this report.

TO STUDY THE IMPACT OF THE SCHEME ON THE EXTENSION SERVICES PROVIDED TO THE FARMERS BY THE AGRICULTURAL VENTURES ESTABLISHED UNDER THE SCHEME.

**(A) PROVISION OF EXTENSION SERVICES TO FARMERS: FEEDBACK FROM TRAINEES**

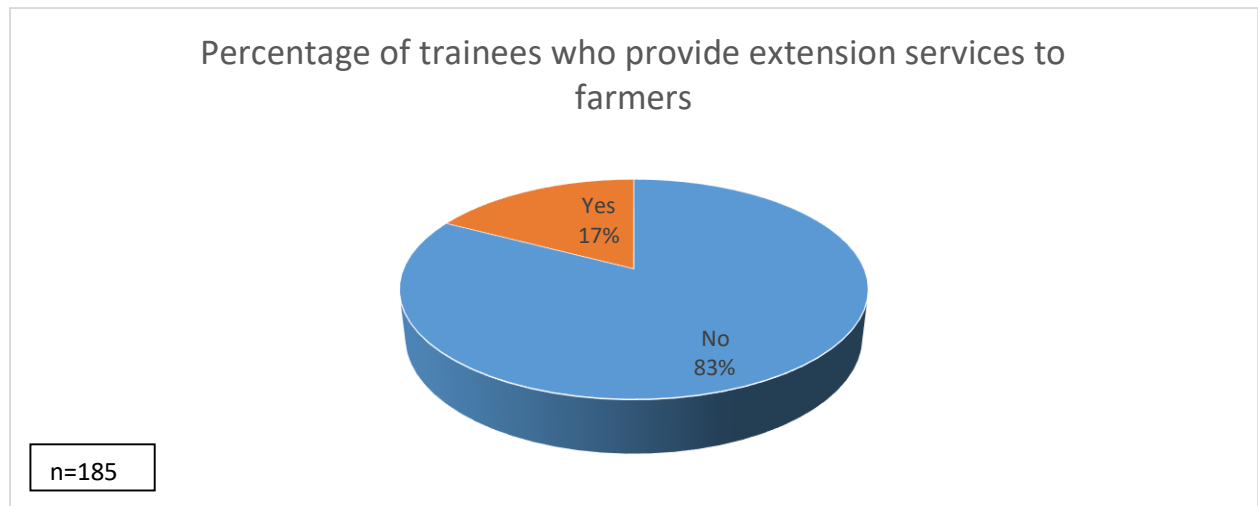


Figure 55: Percentage of trainees who provide extension services to farmers

Source: ISAP Primary Research

17 percent of total trained candidates of the AC & ABC Scheme fulfilled the aim of providing extension services to farmers.

**(B) PROVISION OF EXTENSION SERVICES TO FARMERS: FEEDBACK FROM FARMERS**

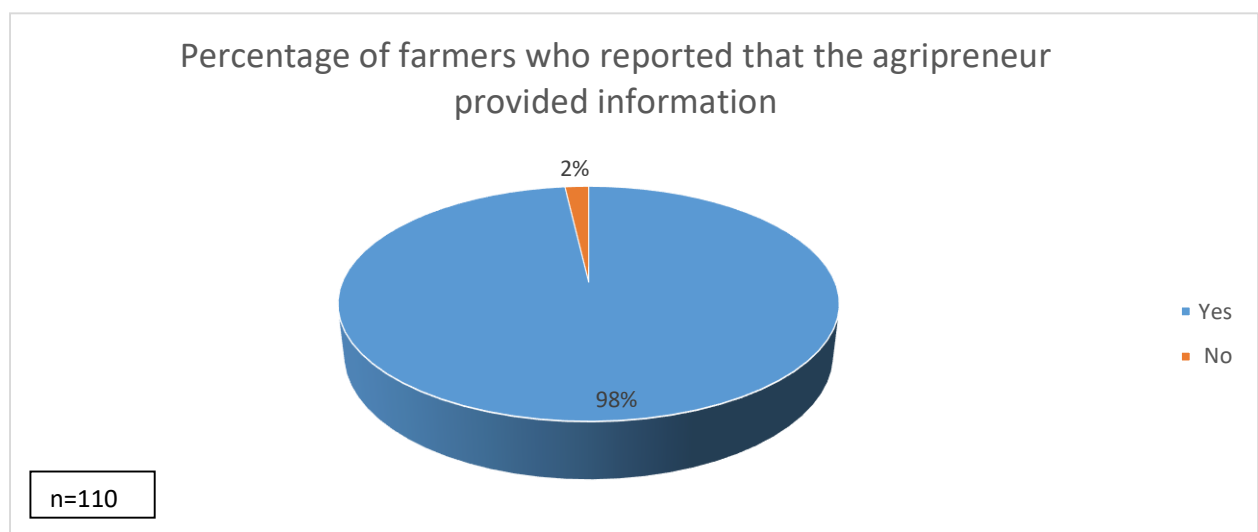


Figure 56: Percentage of farmers who reported that the agripreneur provided information

Source: ISAP Primary Research



The actual sample size of the farmers to be surveyed was 360. But due to unavailability of agripreneurs, only 110 farmers could be surveyed.

Almost all of the farmers surveyed (98 percent to be precise), as can be seen from the above figure, reported that agripreneurs provided them with relevant information that was useful for them.

The distribution of activities under which farmers received information from these agripreneurs is illustrated in the figure below:

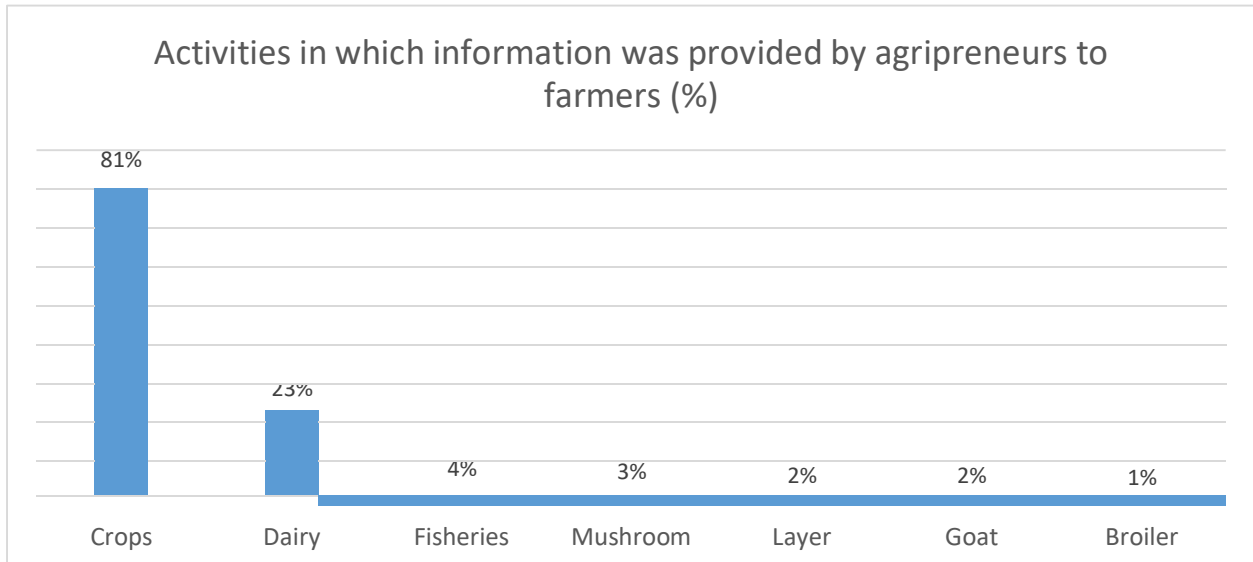


Figure 57: Activities in which information was provided by agripreneurs to farmers

Source: ISAP Primary Research (n=108)

While 81 percent of farmers received details regarding crops, 23 percent found relevant particulars w.r.t. dairy.

A majority of 68 percent of farmers rated the advice received from agripreneurs as very good (refer figure below). 26 percent found it good. No one found the advice in the categories of poor/very poor.

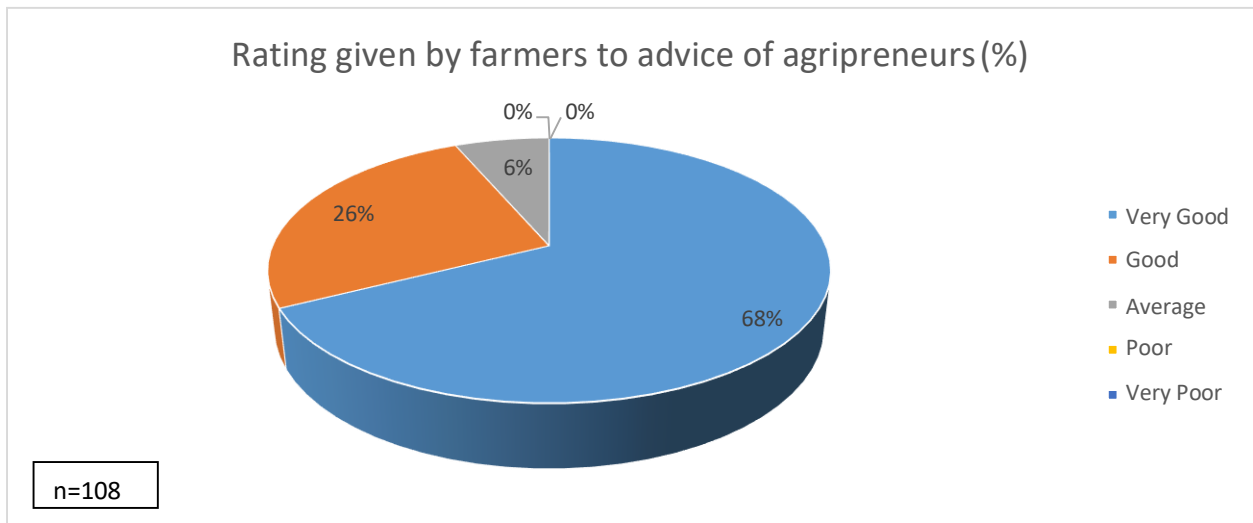


Figure 58: Rating given by farmers to advice of agripreneurs

Source: ISAP Primary Research

Since the advice was rated very well, it was also utilized by most of the farmers (95 percent), as is illustrated below:

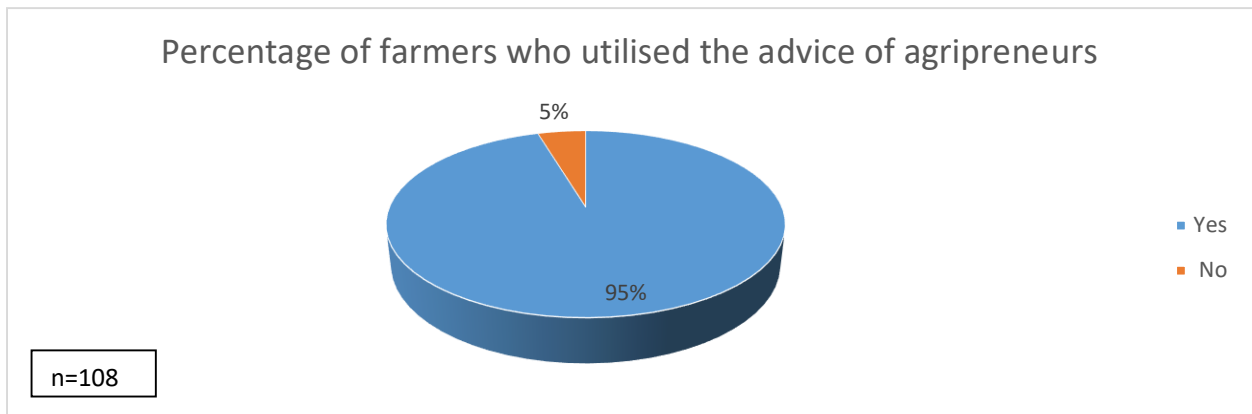


Figure 59: Percentage of farmers who utilised the advice of agripreneurs

Source: ISAP Primary Research

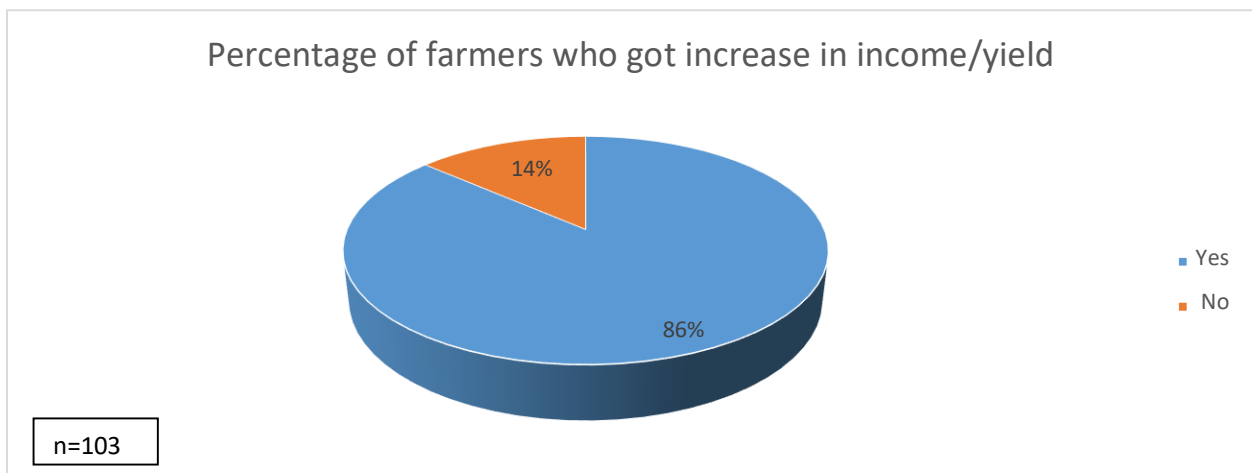


Figure 60: Percentage of farmers who got increase in income/yield

Source: ISAP Primary Research

86 percent of farmers got increase in income/yield, by using the advice of agripreneurs.

The distribution of activities in which this income/yield rise was seen is as illustrated in the following graph:

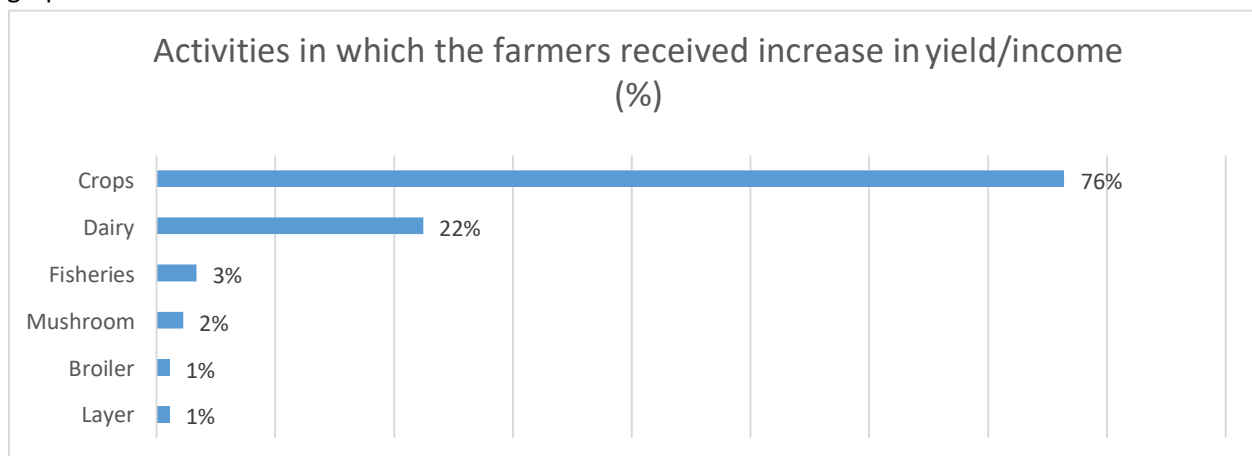


Figure 61: Activities in which the farmers received increase in yield/income

Source: ISAP Primary Research (n=89)

**(C) TYPE OF EXTENSION SERVICES PROVIDED BY AGRIPRENEURS**

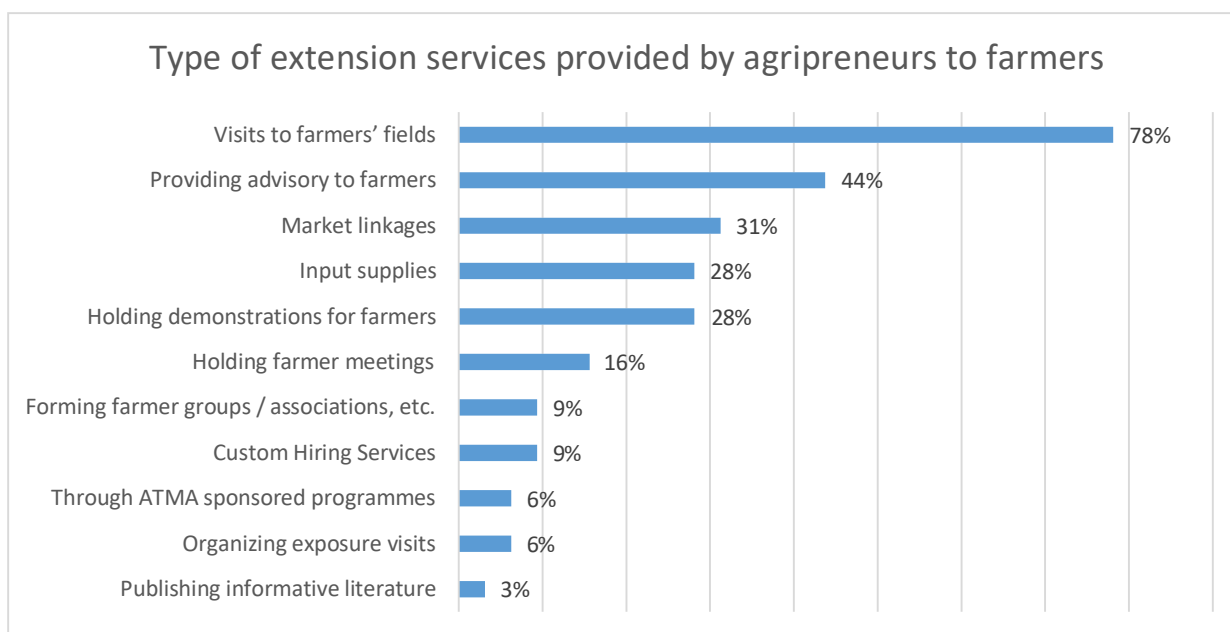


Figure 62: Type of extension services provided by agripreneurs to farmers

Source: ISAP Primary Research (n=32)

78 percent of extension services provided are related to as visits to farmers' fields, while 44 percent as advisory services.

**To study the overall constraints/problems experienced by various entities in implementation of the scheme.**

**a) DAC&FW**

- AC & ABC Scheme budget should be realistic and should be revised periodically for effective implementation and achievement of outcomes.
- Success story rate for realising established agripreneurs may be brought down to realistic level of 25-30 percent, from existing 55 percent.
- Government may realise the vision of 1 village 1 Agri-clinic and the selection process of candidate may ensure coverage of each block in a district which eventually can reach every village. The deployment of agripreneurs at the native village could ensure better rapport building and better provision of services.

### **c) MANAGE**

- Candidate selection process may be fine-tuned further to attract the best talent from rural youth.
- More weightage may be given to diploma holders in agriculture as well as graduates, to set up agri clinics. The candidates with other science backgrounds can also be encouraged to take up agri business ventures.
- More women trainees can be attracted by creating awareness among females regarding training and its benefits. Further, MANAGE can also earmark exclusive NTIs for training female candidates.
- The training curriculum may be revised so as to impart real life practical skills to make more agripreneurs. This will discourage trainees to take up jobs after finishing the course. Experiential learning-based training could be conducted by successful agripreneurs themselves. In fact, successful entrepreneurs can also be involved to train the trainees to instill critical thinking and entrepreneurship skills among the rural youth.
- Training curriculum is vast, and duration of the course is long. It should be reduced to 30 days. Moreover, the daily training time of 8 hours is long and could be lowered to a manageable level.
- Leave norms should be relaxed and payment should not be deducted for leave or drop out candidates. Leaves to be raised to 5 days, excluding one weekly off.
- MANAGE could be ably empowered so that there is no delay in release of instalments by MANAGE to NTIs. Further, formalities suggested in the guidelines for public and private NTIs should be made at par.
- MANAGE should also be empowered so that it can be time-bound to provide the training certificate by the last day of the training.
- Regular and continuous monitoring of NTIs might be done and nodal officer should be regularly updated and trained.
- There should be strict implementation of the provision of 10 percent spending of ATMA District Budget through PPP mode through agripreneurs. For e.g. Soil Health Card can be distributed through agri clinics giving the farmers the knowledge about their soil health, fertiliser usage etc.
- The media awareness about the AC & ABC Scheme needs to be pushed. The budget allocated for the same should be revised as well.
- Many Bank Branch Manager are unaware of the scheme. MANAGE should frequently organise orientation programmes for them.
- Village level campaigning about the scheme through banners, songs and social media can increase the outreach of the scheme.

### **b) NTIs**

- NTIs need to be empowered to spread awareness about the benefits of training programme to the rural youth, so that more of the bright candidates are attracted to join the programme.
- Delivery by training faculty may be improved if honorarium is revised upwards.
- NTIs could make classroom training more business oriented provided:
  - a. Content on market-oriented services gets incorporated in course material
  - b. Training includes practical visits to successful enterprises adopting good marketing strategies
  - c. Guest lectures from traders and bankers are made mandatory

- Further, it should be mandatory for KVK, NABARD, Bank and SAU officials to be present during candidate screening and relevant counselling sessions.
- DPR reports should be sound. In fact, specialised DPR experts should be employed by each NTI. Separate budget for handholding should be used for that.
- Handholding of agripreneurs by NTIs in getting subsidy released needs to be strengthened.

#### **e) NABARD**

- Subsidy from NABARD may be released upfront to self-funded projects as well, as a new business incubation promotion grant.

#### **d) Banks**

- Clear-cut annual targets need to be chalked-out for the banks on a national and regional level for loan disbursement towards the AC & ABC Scheme.
- Banks have no targets for loan disbursement towards AC & ABC Scheme. They do not see themselves as a prominent stakeholder in the success of the scheme. They need sensitisation and handholding for the same. At the same time, NTIs need to involve them very closely in the overall training process.
- Bankers could be enabled so that they can become time-bound to finance the eligible projects within 30 days.
- Widespread publicity should be done by banks among agripreneurs for availing loans under MUDRA scheme.
- Loan disbursement process may be strengthened based on extension aptitude of candidates.

#### **e) Agripreneur**

- Farm Producer Organisation (FPO) – Agripreneur linkage could be further strengthened.
- There could be grooming of candidates into venture-specific groups and NTIs should be financially supported for the same. Venture-orientation may be not limited to a State and may be supported at a national level.
- Interested Angel investments may be encouraged to support excellent agribusiness.

**ASSESS THE VIABILITY OF DIFFERENT VENTURES SET UP BY AGRIPRENEURS. VENTURES ARE TO BE SELECTED THROUGH STATISTICALLY SIGNIFICANT RANDOM SAMPLES AND MAKE RECOMMENDATIONS TO IMPROVE VIABILITY.**

**(A) AGRIPRENEURS WHO CHARGE FEES FROM FARMERS**

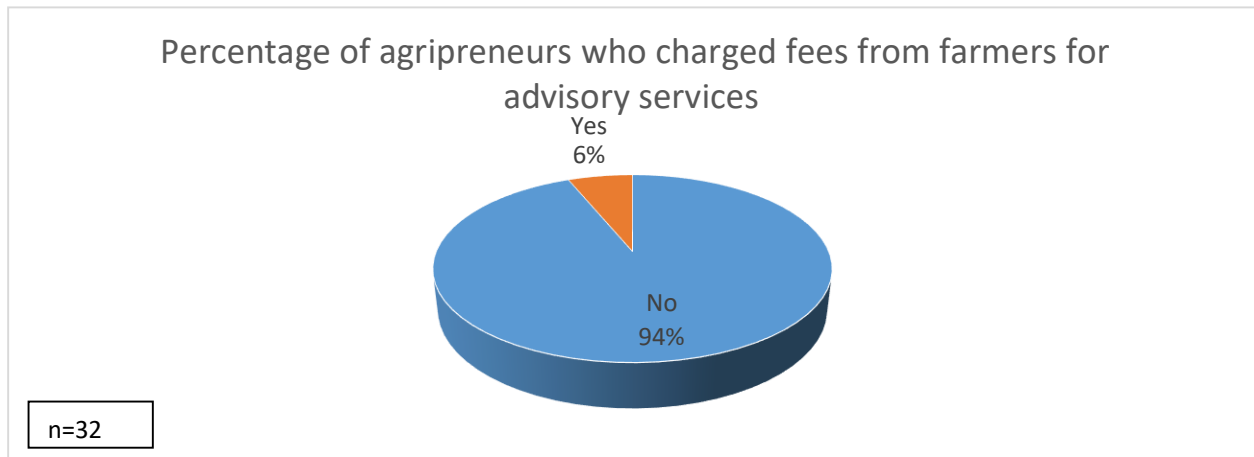


Figure 63: Percentage of agripreneurs who charged fees from farmers for advisory services

Source: ISAP Primary Research

Most of the agripreneurs are providing their services to farmers free of cost. Only 6 percent charge a fee for the same. Interestingly, all of these agripreneurs who are charging fees come under the category of Agri Consultancy Services.

**ASSESS THE IMPACT MADE BY THE SCHEME THROUGH PROVIDING EXTENSION AND OTHER SERVICES REFER TO FOLLOWING SECTIONS:**

**3.1.1 (f) and 3.1.13**

**TO EVOLVE SUGGESTIONS IN TERMS OF TECHNICAL MODALITIES AND COURSE CONTENT AND SUPPORT PROVIDED BY THEM IN STRENGTHENING EXTENSION.**

The study found out that the training curriculum is vast, and duration of the course is long. It should be reduced to 30 days.

Further, the training curriculum needs to be enriched to impart real life practical skills. This will discourage trainees to take up jobs after finishing the course and will enable a larger percentage of trainees taking the successful agripreneur route.

Experiential learning-based training should be conducted by successful agripreneurs themselves. In fact, successful industrialists may also be involved to train the trainees to instill critical thinking and entrepreneurship skills among the rural youth.

Daily training time of 8 hours is too long and should be lowered to a manageable level, as suggested by NTIs. Classroom training must be business oriented. It should be revised.

**BASED ON EVALUATION OF SCHEME, SUGGEST THE FUTURE OF SCHEME BEYOND MARCH 2020** Based on the evaluation study done by ISAP in the year 2020, it is suggested that the ACABC scheme should be continued beyond March 2020, as recommended by all the stakeholders interviewed. However, the recommendations made in the next section should be incorporated so that the scheme can achieve its set objectives more effectively.

# CONCLUSION

## 4. CONCLUSION

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### Issues & Challenges

The ACABC Scheme has faced various issues and challenges according to the results of the evaluation study done by ISAP. They are as follows:

- ACABC Scheme budget is not realistic for effective implementation and achievement of outcomes.
- Success story rate for realising established agripreneurs is not realistic.
- Candidate selection process has to be fine-tuned further to attract the best talent from rural youth.
- More women trainees need to be attracted under the AC & ABC Scheme.
- The current training curriculum is not able to fully to impart real life practical skills to make more Agripreneurs.
- Many a times, there is a delay in release of instalments by MANAGE to NTIs.
- There is a need for strict implementation of the provision of 10 percent spending of ATMA District Budget through PPP mode through agripreneurs.
- The media awareness about the AC & ABC Scheme needs to be pushed.
- Many Bank Branch Managers are unaware of the AC & ABC Scheme.
- DPR reports need to be more sound.
- Handholding of agripreneurs by NTIs in getting subsidy released needs to be strengthened.
- Subsidy from NABARD may be released upfront to self-funded projects as well, as a new business incubation promotion grant.
- Clear-cut annual targets need to be chalked-out for the banks on a national and regional level for loan disbursement towards the AC & ABC Scheme.
- Farm Producer Organisation (FPO) – Agripreneur linkage needs to be further strengthened.

### Vision for the future

#### **Suggestions to orient the scheme towards market-led extension through agri clinics:**

- The entire training content needs to be revisited. It should be made compulsory for all NTIs to include successful agripreneurs in taking at least 50 percent classes. They should also include agri business companies in taking classes.
- Farmers lack storage. Agripreneurs can be engaged to operate and maintain the warehouses built under WRDA guidelines.
- Parts of curriculum to be modified to accommodate FPOs, e-commerce, contract farming related with modern trade, social media integration of farmers for collective selling.
- Incubation to be built in after handholding.
- Market-led extension can be added in the curriculum as a subject. In refresher training programmes market-led extension can also be introduced.
- More emphasis can be given to FPOs. It can be added as case studies and FPO Directors and CEOs can be roped in as resource personnel.
- Content delivery of the training should be market and business oriented which will lead to market-led extension.
- Candidates to be trained on starting enterprises involving other farmers also.



- Value-addition and export-oriented services to the farmers can be provided by the agripreneurs.
- IT-led market services could be introduced in the curriculum such as introduction to e-NAM and other market-oriented IT platforms.

#### **Suggestions for increasing loan sanction by banks:**

- District-wise target should be set for loan sanction of projects under the scheme. For instance, banks may be pursued to finance at least 1 agricultural graduate under the scheme for each district annually. Further, target vis-à-vis achievement reviews by SLBC/DLCC/BLBC etc. should be regularly done.
- The minimum age for eligibility for training by NTIs should be 25 years in order to get serious and mature candidates.
- Banks can set up a dedicated office/cell for implementation and monitoring of various Government Sponsored Schemes as already set up by Allahabad Bank, which is called *Kisan Pragati Kendra* at Patna.
- The collateral security waive off for loan should be increased to INR 10 lakh.
- Need for quarterly meetings at *taluka*/district level which should include successful entrepreneurs, bankers, NTIs and NABARD.
- The agricultural department should recommend candidates at the *taluka* level, to avail training and then loan under the scheme.
- Trainees should be facilitated by NTIs to interact on an individual level with the bankers
- MANAGE should organise regular awareness meetings/training workshops directly for bankers instead of getting it done through NABARD.
- DPRs prepared need quality upgradation by better handholding through NTIs

#### **Suggestions for fastening the process of subsidy release:**

- a. NABARD should increase the number of sensitisation workshops to bankers on extending credit facilities at state and district level.
- b. NABARD has to improve the turnaround time in processing of subsidy. It should be time bound. For example, subsidy could be released within one month from the date of subsidy claimed.
- c. Subsidy procedure should be made online for speedy disposal. For example, AC & ABC subsidy applicants could be integrated in the ENSURE portal of NABARD, in the same way as is done in process for Dairy Entrepreneurship Development Scheme (DEDS) and National Livelihood Mission (NLM). Also, deficiencies in the subsidy application etc. should be informed quickly, status should be available and updated online regularly.
- d. There needs to be complete documentation by banks in the first go itself. For instance, the **Annexure 15** of the AC & ABC guidelines specifies only two documents – Bank’s loan sanction letter and Brief project profile. However, in reality most of the times, NABARD also asks for details such as candidate’s KYC, qualification documents, collateral documents and ACABC certificate. Also, many-a-times banks send a loan approval note instead of sanction letter, due to which NABARD does not process the application. So, the guidelines should be revised accordingly.

### **Recommendation for scheme with reasons**

The recommendations have been clubbed under these three categories:

- Implementation
- Budgetary Allocation
- Stakeholder Roles

## IMPLEMENTATION

1. The findings of the study suggest that a very less percentage out of the total candidates trained in the scheme actually end up providing extension services to farmers. Hence the basic premise of the scheme to create a force of trained and qualified extension service providers has not been able to take up in a substantial manner. Going ahead, the study recommends to view the components of agri extension service providers and agri entrepreneurship separately.
2. The study recommends that unemployed agri graduates and post-graduates should be employed under ATMA scheme as Doorstep Extension Agents (DEAs) through Block Level Extension Agencies (BEAs). The concept of DEA has been discussed in detail under ATMA recommendations earlier in this report.
3. The study has also found out that majority of candidates who have started business ventures have joined the training because they wanted to do business in the first place and have also started their ventures with their own finances. Hence going ahead, the study recommends that the scheme should function exclusively as Agri Entrepreneurship Development Scheme and should focus only on candidates who genuinely want to start agri ventures.
4. One of the major findings of the study showed that 60% of the ventures reported as established did not take off. The study recommends that the focus of the revised scheme should be shifted from training huge numbers of candidates to genuine establishment of agribusiness ventures. It should be demand driven through agripreneurs rather than push on NTIs to achieve training targets. The norms of considering any venture as established should be made stricter alongside decreasing the mandatory success story establishment percentage to 25% in plains and 15% in hilly and North Eastern States.
5. The study has concluded that the current training schedule is too generalized and does not cater to the specific needs of specialised ventures. Also, there is no prescribed activity-wise module by MANAGE. The study recommends that MANAGE should collaborate with specialized institutes for developing technical training modules on specific subjects such as
  - a) NDRI, Karnal for training of dairy entrepreneurs
  - b) CARI, Izzatnagar, Bareilly for training of poultry entrepreneurs
  - c) CIRG, Makhdum, Mathura for training of goatery entrepreneurs
  - d) NRCP, Guwahati for training of piggery entrepreneurs
  - e) CIFT, Cochin for training of fisheries entrepreneurs
  - f) SAMETIs through input industries for agri input shop entrepreneurs, and so on and NTIs should impart trainings as per the modules developed by MANAGE.
6. The study recommends that MANAGE should also collaborate with Entrepreneurship Development Institute of India (EDII), Ahmedabad for inputs on entrepreneurship and business development in those training modules.
7. The study has concluded that candidates with qualification of just 10+2 in agriculture are too young and naive to start a business. They also have plans for higher studies which makes them less serious for venture establishment. Even banks do not get enough confidence in funding such young persons who are ill-equipped technically and psychologically for

entrepreneurship. The study recommends that the eligibility criterion of the candidates should be strictly restricted to graduates and above. 10+2 candidates should not be made eligible for this training as the readiness and competence for business propositions were found to be inadequate in this stream.

8. The study recommends that except for candidates opting to start agri input (Fertiliser/Seed/Pesticide) shop and veterinary clinic, the limitation of agri/allied degree should be removed from the eligibility criterion.
9. A separate stream of ACABC should be started by MANAGE with practicing farmers with minimum 10 years of experience in farming and basic education upto 10th. Pass. Specialised curriculum focussing majorly on entrepreneurship and agri business development should be designed for such farmer agripreneurs. This recommendation falls in line with the Dalwai Committee Report on Doubling the Farmers' Income (DFI Volume XI, Point 8.2.1.z).
10. The findings of the study suggest that the loan component has not been able to reach the desired outcome in the scheme. Apart from the apathy of bankers, various other reasons were also found to be contributing towards less loan sanction cases. Major amongst them was poor quality of DPRs and less seriousness of the NTIs towards handholding. In order to increase the focus of NTIs on Handholding of candidates and to enhance the quality of DPRs, the study recommends to make handholding more lucrative for the NTI and NTI should be incentivised to deploy extra resources for DPR preparation and regular follow-ups with Banks

On recommendation of NTI, MANAGE should empanel Chartered Accountants (CAs) who would be entrusted the work of preparing DPRs of the trainees and submission of DPRs in Banks. Payments pertaining to DPRs should be made directly to the CAs by MANAGE  
NTIs should be incentivised separately at each stage of handholding i.e. establishment of business ventures, sanctioning of loans and release of

11. The study recommends that the revised scheme should be modified in lines of Innovation and Agri Entrepreneurship Cell under RKVY-RAFTAAR (2017-18 to 2019-20). The agri ventures which runs successfully for 2 years or more and have not availed / received subsidy on their loans should be made eligible to get Business Development Financial Support from RKVY – RAFTAAR Agri Business Incubators (R-ABIs). The Business Development Financial Support should be in the form of a one-time grant. Grant amount should be 36% of the Total Financial Outlay (TFO) for General Candidates and 44% for reserved category, women and hilly area candidates. The agri ventures seeking assistance under this component must produce any 3 of the documents mentioned below

Registration of business/firm/company

Business licenses, if any

Bank loan sanction letter

Tax registration certificate, if any

Current account in any bank in the name of business/firm

Purchase orders / sale invoices maintained for 2 consecutive years

Audited balance sheet and Profit and Loss account for 2 consecutive years

Membership/affiliation/empanelment with any industry body/govt. recognized business incubators

Filing of tax returns showing income from business for 2 consecutive years

12. The study finding reveals that there is lack of specific personnel for AC&ABC subsidy processing at NABARD RO. Therefore, it is recommended that each NABARD regional office should have an official specifically responsible for handling AC& ABC subsidy cases and the official shall be made accessible to the to the banks for queries pertaining to the subsidy applications.
13. The study also recommends that the sensitization workshops conducted by NABARD for bankers which is currently being done on yearly basis should be held more frequently preferably on a quarterly basis as bank branch managers keep getting transferred regularly. Also, these trainings should be exclusively focused on ACABC and should not be made a part orientation program for other central schemes.
14. NABARD has to improve the turnaround time in processing of subsidy. It should be time bound. For example, subsidy could be released within one month from the date of subsidy claimed.
15. Subsidy procedure should be made online for speedy disposal. For example, AC & ABC subsidy applicants could be integrated in the ENSURE portal of NABARD, in the same way as is done in process for Dairy Entrepreneurship Development Scheme (DEDS) and National Livelihood Mission (NLM). Also, deficiencies in the subsidy application etc. should be informed quickly, status should be available and updated online regularly.
16. At the state level, PD ATMA/ deputy PD ATMA of every district should be made responsible to attend screening committee meetings on a regular basis.
17. The recommendations for improving female participation are as follows:  
 It has been observed during the study that women participation is low because they do not get adequate support from their family members. In order to motivate, the family members of women participants that study recommends that certificate courses for Father /Brother/ Husband for 10 days. At the end of the course, they will be provided with the Certificate of Completion. This certificate should be eligible for bank loan or subsidy in combination with the main ACABC Certificate of the women trainee. It can be implemented in the similar way the main training program of ACABC is undergoing i.e. through Nodal Training Institute by MANAGE. However, the trainees of this training can join this program in the last 10 days of the main ACABC program.  
 In order to motivate women to participate more, the study recommends that separate awards for lady entrepreneur at state & national level every year with good cash money should be given by National Institute of Agricultural Extension Management (MANAGE) with adequate publicity. This will have a positive impact on the prospective women trainees.  
 In order to encourage men to include women trainees also along with their ventures also, it is recommended that if they start a joint venture with any women candidate, they will also get an eligibility for 44% subsidy similar to what a women candidate is eligible for. As per the current mandate, men (General category) are eligible for 36% subsidy.  
 Exemplary banks should be recognized for enabling best service in extending loans to the women candidates through Citation to the concerned state level controlling office of the bank by the Agriculture Ministry of India. Eligibility criteria for this recognition can be maximum number of women loan cases approved by the bank under ACABC financial year.
18. For delivering the scheme objectives and for effective delivery, the IT portal currently being used needs to be user friendly and should be updated and there should be a provision to

upload the documents online rather than insisting on hard copies. Latest candidate status should be trackable using the candidates' online id.

19. To promote awareness of the scheme, each NTI has created a Facebook page, but that is not being able to spread awareness effectively. The study suggest that the NTIs should be trained to use more social media platforms like Twitter, Instagram, You Tube etc.
20. It is also suggested that subsidy procedure should be made online for speedy disposal.
21. It has been observed in the study that there is low pick of the scheme in the North Eastern and Himalayan(NEH)Region. Therefore, it is recommended that MANAGE should increase advertisements in the leading local print and electronic media in the NEH region.
22. Organizing dedicated ACABC awareness workshops including successful agripreneurs from NEH region across Agricultural Universities and Colleges to motivate new candidates to join the scheme.
23. In order to ensure selection of genuine NTIs following recommendations may be considered:  
The Guidelines of NTI selection should clearly specify that applicant agencies desirous of becoming NTI should necessarily have their own training infrastructure i.e. Lecture class,, hostel facility, cafeteria / mess and at least 50% of the required number of resource persons should on rolls of the agency. In case any agency does not have its own infrastructure, then the infrastructure proposed to be used for ACABC trainings should be already on lease with the NTI for at least 5 years prior to application and should have same lease continuing for at least another 10 years from the date of application. At least 50% of the required number of resource persons with such NTI's should be on their rolls.  
The applying agencies should be an accredited training institute from at least any one of the Central Govt. / State Govt. education departments / Universities / Education Boards, etc.  
The applicant agencies should have a past track record of teaching / training of at least 1000 students in undergraduate / diploma levels before or at the time of application for NTI

## BUDGETARY ALLOCATION

1. The findings of the study suggest that though the scheme is functional since 18 years, the cost norms have been revised just once in August 2010. With the current inflationary trends, it is seemingly difficult to maintain the quality of training with unreasonable cost norms. The study therefore recommends that the Scheme Guidelines should include a clause of budget review and revision after every 2 years
2. The study also recommends that the current cost norms should be in line with the cost norms of Aqua Clinics and Aquapreneurship Development Programme (AC & ADP).

The recommended cost norm revision is given as under

S. No.	Items	Rate	Unit	Candidates	No. of Days	Amount (Rs.)
	<b>Training Expenses</b>					
<b>1</b>	Food	300	Rs./day	35	45	4,72,500

2	Accommodation	200	Rs./day	35	45	3,15,000
3	Honorarium for Staff and Officers of Training Institute	120	Rs./day	35	45	1,89,000
4	Training Expenditure including Hands on training	200	Rs./day	35	45	3,15,000
5	Pre training expenses	1000	Lumpsum	35		35,000
	<b>Total of Training Expenses</b>					<b>13,26,500</b>
	<b>Handholding Expenses</b>					
6	DPR Expenses *	1500	Lumpsum	35		52,500
	Venture Establishment #	1500	Lumpsum	35		52,500
	Loan Sanction ##	4000	Lumpsum	35		1,40,000
	Subsidy release **	2000	Lumpsum	35		70,000
	<b>Total of Handholding Expenses</b>					<b>3,15,000</b>
	<b>MANAGE Expenses</b>					
7	Coordination Expenses paid to MANAGE ***	500	Lumpsum	35		17,500
8	Service charges to be paid to MANAGE ***	1000	Lumpsum	35		35,000
	<b>Total of MANAGE Expenses</b>					<b>52,500</b>
	<b>Total</b>					<b>16,94,000</b>

\* To be paid directly to CAs on submission DPR and of proof of DPR submission in Banks

# To be paid to NTI on submission of proof of business establishment

## To be paid to NTI on submission of copy of sanction letter from Bank

\*\* To be paid to NTI on submission of proof of Subsidy release

\*\*\* To be paid to MANAGE

#### STAKEHOLDER ROLES

1. The study recommends that at state level, ATMA should work closely with active agripreneurs at block level to make them BEAs. The concept of BEAs have been dealt in more detail under the recommendations of ATMA given earlier in this report.
2. At State level, ATMA functionaries should be included in the screening committee of candidates and should also be included in the training process as resource persons.
3. MANAGE with the support of NTIs should be organising quarterly stakeholder coordination meetings in NTI cities.
4. Banks are expected to participate more proactively in the Scheme. Rural Branch Managers should be advised to identify and recommend at least 1 candidate per year per branch for ACABC training. Such candidates will have better comfort with the recommending branches later for loan sanctions.
5. As an effective role of NTIs in extending credit facilities through banks, NTIs should recruit a dedicated resource preferably retired banker to guide the trainees on DPR preparation and regular follow up with banks for sanctioning of loans.
6. For the effective monitoring of NTIs in extending credit facilities through banks it is recommended that NTIs should report on a quarterly basis about the status of DPR submitted in banks. This reporting can be done through hard copy formats or through the online reporting portal. Reporting Performa should be developed by MANAGE.

# Appendices

## 5. APPENDICES

### Annexure 1: Questionnaires

A total of six questionnaires have been used in all for the evaluation and impact assessment of the AC&ABC Scheme i.e. one each for the Trainees, NTIs, NABARD, MANAGE, Farmers and Banks. They are attached here in the same order below.

#### Questionnaire for trainees

Name of trainee:

Year of training:

Name of NTI:

<p>1. How did you come to know about this training</p>	<ol style="list-style-type: none"> <li>1. Through Training Institute</li> <li>2. Successful Agripreneurs</li> <li>3. Friends</li> <li>4. Farmer Friend/Agriculture Offices including ATM/BTM</li> <li>5. Relatives</li> <li>6. Fellow trainees</li> <li>7. I myself enquired and came to know about this</li> <li>8. Parents/Husband</li> <li>9. Website/newspapers</li> <li>10. Others</li> </ol> <p>Specify Others .....</p>
<p>2- .What motivated you to go for this training?</p>	<ol style="list-style-type: none"> <li>1.I wanted to start my venture</li> <li>2. Subsidy available under the programmme</li> <li>3. Benefits of training as explained by NTI nodal officer</li> <li>4. Success story of established agripreneur</li> <li>4. Others</li> </ol> <p>Specify Others .....</p>
<p>3- Did you face any problem in enrolment?</p>	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>



4- If yes, what problems did you face in enrolment	<p>1. I had to go to NTI again and again to get myself enrolled.</p> <p>2. I had to convince the NTI Nodal Officers that I will continue the training for complete 2/1.5 months</p> <p>3. I had to convince my parents/husband for this 2/1.5 month's residential programme</p> <p>4. Too much documentation</p> <p>5. Any other</p> <p>Specify Others .....</p>
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5- What kind of facilities were provided during the training under the following:

a. Lodging and Boarding (Tick mark the response)	Stay arrangements were separate for males & Females	Yes	No	
	Rate water and sanitation arrangement (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Rate Food arrangement (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
b. Classroom training (Tick mark the response )	Classroom ventilation (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Arrangement of teaching aids like projector, computer etc. (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Training kits like Writing pad, pen, folder, reference material, etc. (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Regularity of classes and following of syllabus (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Was special mention given especially for women oriented business ventures	Yes	No	

c. Quality of teaching (Tick mark the response)				
	Experience and knowledge on the subject of the teachers (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Teaching style of the teachers (1) Only theoretical (2) Only Practical (3) More theory less practical (4) Less theory more practical (5) Proper mix of both			
	Training content (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
d. Hands on experience (Tick mark the response)				
	Rate Hands on experience (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Coverage various aspects of agriculture like farming, animal husbandry, marketing, beekeeping etc. (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
e. Exposure Visit (Tick mark the response)				
	It was not done at all	Yes	No	
	Only one exposure visit was done	Yes	No	
	Few students were taken for exposure visit	Yes	No	
	Relevance and usefulness of locations of visit (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Travel arrangement (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
f. DPR Preparation (Tick mark the response)				
	Role of NTI / Teachers in making the DPR			

	(1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	My DPR was prepared with the help of (a) Faculty (b) Other agripreneurs (c) Father / Husband (d) Friends (e) No help received, I made it myself (f) No DPR was prepared			
g. Handholding (Tick mark the response)				
	Reply from bank received within 05 days after submission of loan application	Yes	No	
	Loan was sanctioned within 15 days of submission of DPR	Yes	No	
	Loan sanctioned	Yes	No	
	Subsidy received	Yes	No	
	Role of NTI in setting up of my business (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Role of NTI in submission of loan application and follow up with bank (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
	Role of NTI in subsidy release (1) Very good (2) Good (3) Average (4) Poor (5) Very Poor			
6- Have you started your own venture after taking training	1- Yes 2- No  <b>If yes skip to Question 13 and continue, otherwise go to Q. 10, 11 and 12 and end the interview.</b>			
7- Reason for not starting your venture	1- Got job 2- Got selected for higher studies 3- Did not get loan 4- Father/family does not want that I start a business 5- Any other (specify) Specify other.....			

8- If the reason for not starting your venture is resolved, would you now be interested to start a business	1- Yes 2- No
9- If No then why not.	
10- What agri-venture was started after training	
11- Total numbers of persons employed by you	1- Permanent - 2- Contractual -
12- Annual turnover	1. Starting year : Turnover (Rs.) 2. Current year : Turnover (Rs.)
13- Whether loan taken	1. Yes 2. Self-financed
(a) If yes, Details of Loan -	Name of Bank
	Branch
	Amount (Rs.)
	Loan Sanctioned on - MM/YYYY
	Any problem faced in loan sanctioning (Specify)
(b) If self-financed, why was loan not taken	1- My father / family did not want me to take loan 2- I myself was afraid of getting into debt liabilities, hence never applied 3- The bank declined my loan application as it was technically and financially not sound 4- The bank declined my loan application as I had no collateral in my name 5- The bank declined my loan application as I am an unmarried woman 6- Processing of my loan application took a long time hence I lost interest 7- Self-financed 8- Other, Specify Specify other.....  Any suggestion:.....
16- Subsidy released	1. Yes

	2. No
(a) If yes - After how many days of sanction of loan	
(b) Was any problem faced in getting subsidy	1. Yes 2. No
(c) If yes, what were the problems faced	1- Delay by loan sanctioning bank in sending loan application to NABARD 2- Delay by loan sanctioning bank in replying to the queries of NABARD 3- Delay by NABARD in processing subsidy application sent by bank 4- Don't know the exact reason of delay as nobody told me any clearcut reasons for delay 5- Other, Specify Specify other ..... Any suggestion.....
(d) If No (in reply to Q.19) – Why	1- Sanctioning bank branch did not process subsidy application yet 2- Sanctioning bank branch delayed submission of subsidy application to its regional office 3- Sanctioning bank branch processed subsidy application with errors, hence file held up for further processing after corrections 4- Sanctioning bank branch did not reply to the queries raised by NABARD yet 5- File held up at NABARD for processing 6- No response from NABARD on status of my subsidy application 7- Subsidy rejected by NABARD 8- Don't have any idea why subsidy not released yet 9- Other, specify Specify other.....  Any suggestion:.....
17- Do you provide extension services to farmers	1. Yes 2. No
(a) If No, why not (Specify)	
(b) If yes, what type of extension services are provided by you	1- Visits to farmers' fields 2- Holding demonstrations for farmers 3- Providing advisory to farmers 4- Holding farmer meetings

	5- Organizing exposure visits 6- Publishing informative literature 7- Input supplies 8- Market linkages 9- Custom Hiring Services 10- Forming farmer groups / associations, etc. 11- Trough ATMA sponsored programmes 12- Any other (Specify) Specify other..... Any suggestion:.....
(c) Do you charge fee from farmers for your extension services	1. Yes 2. No
(d) How many farmers got benefited by your advisory services	
18- Are you still running your venture?	(a) Yes (b) No
(a) If not, why?	
19- Are you associated with other Govt. Departments / Govt. Schemes for progress of farmers	(a) Yes (b) No
(a) If Yes, specify Department(s) / Scheme(s)	
20- Were you approached by any Govt. department / official for participating in any meeting / decision making process	(a) Yes (b) No
(a) If Yes	Specify which Department(s) / In which Scheme(s)
21- Are you aware about nearest SAUs/ KVKs/ICAR Institutes in your area	(a) Yes (b) No
(a) If yes, do you get any knowledge/support from them (specify if yes)	

## Questionnaire for NTIs

34. Name of NTI:
35. Name of Nodal Officer:
36. Contact No.
37. Gender – 1. Male 2. Female
38. City:
39. District:
40. State:
41. Education: 1. Graduate in Agri/Allied Subjects 2. Post Graduate in Agri/Allied Subjects 3. PhD. in Agri/Allied Subjects
42. Experience in Entrepreneurship Development: 1. Less than 2 years; 2. 2-5 years; 3. More than 5 but less than 10 years; 4. More than 10 years
43. Number of batches conducted by the NTI: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
44. Number of candidates trained by the NTI: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
45. Of the trained candidates how many were women candidates: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
46. Number of ventures established by the candidates trained: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
47. Number of DPRs submitted by the candidates trained by the NTI: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
48. Total number of loans sanctioned to candidates under the NTI  
1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
49. Number of loan sanctions facilitated by the NTI: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
50. Total Number of subsidy released to candidates trained under the NTI facilitated  
1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
51. Number of subsidy releases facilitated by the NTI: 1. In 2017-18 \_\_\_\_\_; 2. In 2018-19 \_\_\_\_\_; 3. In 2019-20 (as on date) \_\_\_\_\_
52. Avg. days in which loan is sanctioned to agripreneurs after submission of loan application in banks:  
1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months
53. Avg. days in which subsidy application is submitted by bank branch to NABARD after loan is sanctioned: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. No idea as Banks do not disclose it
54. Avg. days in which subsidy is released after sanction of loan to the agripreneur: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months
55. How satisfied are you with the prescribed procedures of screening the candidates:  
1. Highly Satisfied 2. Satisfied 3. Not much satisfied 4. Dissatisfied 5. Highly Dissatisfied  
Suggestions for improvement, if any  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

56. How much time on an avg. is taken in release of 1<sup>st</sup>. installment of payment by MANAGE after submission of Inauguration report: 1. Within 07 days; 2. 7-15 days; 3. 15-30 days; 4. After 1 month; 5. After completion of batch

57. How much time on an avg. is taken in release of 2nd? installment of payment by MANAGE after submission of all requisite documents and Training UC: 1. Within 07 days; 2. 7-15 days; 3. 15-30 days; 4. After 1 month; 5. No specific time limit for release

58. Rate the prescribed syllabus: 1. Perfect 2. Good 3. Average 4. Scope of improvement 5. Should be totally changed

Suggestions for improvement, if any

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59. How effective is the time period of 1 year allocated for Handholding: 1. too long 2. Sufficient 3. Too short

Suggestions for optimum time period of Handholding:

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60. How much time on an avg. is taken in release of 1st. Handholding installment of payment by MANAGE after submission of Proforma A and proof of DPR submissions: 1. Within 07 days; 2. 7-15 days; 3. 15-30 days; 4. After 1 month; 5. No specific time limit for release

61. How much time on an avg. is taken in release of 2nd. Handholding installment of payment by MANAGE after submission of Proof of venture establishment: 1. Within 07 days; 2. 7-15 days; 3. 15-30 days; 4. After 1 month; 5. No specific time limit for release

62. Rate the present success story cutoff percentage: 1. High 2. Optimum 3. Low

Suggestions for optimum success story cutoff percentage: \_\_\_\_\_

63. How effective is the IT reporting platform 1. Perfect 2. Good 3. Average 4. Scope of improvement 5. Ineffective

Suggestions for improvement of IT platform:

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64. Rate the latest change in curriculum and subsequent effect in overall training costs:

1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor

If response 4 or 5, reasons for the same

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65. Rate the financial provision for training cost and handholding charges under the scheme:

1. Sufficient 2. Manageable 3. Meagre





73. Suggestions for improvement of the above constraints

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74. Suggestions to orient the scheme towards market led extension through Agriclincs

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**Questionnaire for NABARD**

- 1) Name of Official:
- 2) Designation:
- 3) State:
- 4) Looking after ACABC since: 1. Less than 2 years; 2. 2-5 years; 3. More than 5 years
- 5) How will you rate the quality of Agriventures established under ACABC: 1. Very Good 2. Good 3. Not seen any 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 6) Rate the procedure of loan and subsidy application and release as prescribed in the scheme: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 7) Rate the promptness and accuracy of Banks in processing loan and subsidy application: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 8) Avg. days after loan is sanctioned in which subsidy application is submitted by sanctioning Banks to NABARD: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. Data not available

- 9) Avg. days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. Data not available

- 10) Any cases of repayment overdues / NPA for loans disbursed under ACABC Scheme in your state: Y/N

If yes, how many: \_\_\_\_\_

- 11) Any cases of subsidy return to NABARD in your state due to unsatisfactory verification report: Y/N  
If yes, how many: \_\_\_\_\_

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12) How do you rate the involvement of NTI in providing handholding to agripreneurs in getting subsidy releases: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor

13) Rate the role of MANAGE in awareness generation about the scheme amongst bankers and coordination with NABARD RO: 1. Perfect 2. Good 3. Average 4. Scope of improvement 5. MANAGE should be replaced by some other agency

Suggestions, if any

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14) What are the reasons for delay in release of subsidy by NABARD

i) Delay in sending the file from Bank RO to NABARD

ii) Lack of specific personnel for ACABC subsidy processing at NABARD RO

iii) Sanctioning banks non-responsive to NABARD queries

iv) Any other reason (Specify)

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15) How many sensitization workshops were conducted in your State during 2017-18, 2018-19 and 2019-20 (as on date?)

b) State level

c) District level

16) Rate the participation of various stakeholders in the sensitization workshops

Stakeholder	Regular (3)	Occasional (2)	Irregular (1)	Never (0)
Banks				
SLBC				
ATMA				
MANAGE				
NTIs				
State Deptt				
Agripreneurs				

17) As per your suggestion, what are the top 5 things which needs to be changed / added to increase loan sanctioning by banks and fasten the process of subsidy release

i) \_\_\_\_\_

\_\_\_\_\_

ii) \_\_\_\_\_

\_\_\_\_\_

iii) \_\_\_\_\_

\_\_\_\_\_

iv) \_\_\_\_\_

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v)

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**Questionnaire for MANAGE**

**Part 1: State In-Charge – MANAGE**

- 1) Name of Official:
- 2) Designation:
- 3) States Handled:
- 4) Working for ACABC since: 1. Less than 2 years; 2. 2-5 years; 3. More than 5 years
- 5) How do you rate the overall quality of NTIs working in the States under your supervision: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor,  
If response 4 or 5, reasons for the same

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- 6) How do you rate the infrastructure of NTIs working in the States under your supervision: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 7) How do you rate the faculties/resource persons employed by the NTIs working in the States under your supervision: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 8) How do you rate the training of NTIs working in the States under your supervision: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 9) How do you rate the involvement of NTIs working in the States under your supervision in providing handholding to agripreneurs in getting subsidy releases: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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10) How will you rate the quality of Agriventures established under ACABC: 1. Very Good 2. Good 3. Not seen any 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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11) How effective do you think is the Extension Activity being done by the agripreneurs: 1. Very Good 2. Good 3. Not seen any 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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12) How effective do you think is the response of ATMA towards engaging the agripreneurs for implementation of Cafeteria activities: 1. Very Good 2. Good 3. Not seen any 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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13) Rate the procedure of loan and subsidy application and release as prescribed in the scheme: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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14) Rate the promptness and accuracy of Banks in processing loan and subsidy application: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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15) Avg. days after loan is sanctioned in which subsidy application is submitted by sanctioning Banks to NABARD: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. Data not available

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16) Rate the promptness and accuracy of NABARD in subsidy release: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor

If response 4 or 5, reasons for the same

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17) Avg. days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. Data not available

18) What are the reasons for less sanctioning of loans by banks

- i) Less staff in rural branches
- ii) Less awareness about ACABC amongst Branch Managers
- iii) Applicants non-responsive
- iv) Applicants do not have sufficient collateral / margin money
- v) Unviable projects
- vi) Applicants not fully prepared for venture establishment
- vii) Any other reason (Specify)

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19) What are the reasons for delay in release of subsidy by NABARD

- i) Delay in sending the file from Bank RO to NABARD
- ii) Delay in processing by NABARD
- iv) Applicants non-responsive to NABARD queries
- iv) Applications rejected by NABARD
- iv) Any other reason (Specify)

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18) As per your suggestion, what are the top 5 things which needs to be changed / added to increase the overall effectiveness of the scheme

- i) \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- ii) \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

iii) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

iv)iv) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

v) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

19) Suggestions to orient the scheme towards market led extension through Agriclincs

\_\_\_\_\_  
\_\_\_\_\_



**Part 2: Senior Functionaries – DG(MANAGE), DG (NIAM)**

- 1) How will you rate the overall performance of the Scheme with respect to supplementing efforts of public extension: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 2) How will you rate the overall performance of the Scheme with respect to support to agriculture development: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 3) How will you rate the overall performance of the Scheme with respect to creating gainful self employment opportunities: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 4) Your suggestions for making the curriculum more market oriented

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- 5) As per your opinion what specific steps needs to be taken to

- a) Increase loan sanctions by banks  
\_\_\_\_\_
- b) Fasten subsidy processing by NABARD  
\_\_\_\_\_
- c) Increase involvement of Agripreneurs with ATMA  
\_\_\_\_\_
- d) Increasing women participation in the scheme  
\_\_\_\_\_
- e) Realize the vision of 1 village 1 agriclinic  
\_\_\_\_\_

- 6) What are the effective ways in which the expertise of agripreneurs be utilized for achieving the vision of doubling the farmers income

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7) ACABC was conceived at a time when ATMA was not there. How relevant and effective do you think is the Agriclinics component after ATMA getting implemented

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8) As per your suggestion, what are the top 5 things which needs to be changed / added to increase the overall effectiveness of the scheme

i) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ii) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

iii) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

iv) \_\_\_\_\_  
\_\_\_\_\_  
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v) \_\_\_\_\_  
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\_\_\_\_\_

9) Suggestions to orient the scheme towards market led extension through Agriclinics

10) What are the future plan for creation of more awareness

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## Questionnaire for farmers

- 1) Name of the agri-preneur under which farmer got extension service/advice
- 2) Name of farmer:
- 3) Village:
- 4) Block:
- 5) District
- 6) State:
- 7) Contact No.
- 8) Gender – 1. Male 2. Female
- 9) Education: 1. Illiterate 2. Literate can sign 3. 5<sup>th</sup> Pass 4. 10<sup>th</sup> Pass 5. 12<sup>th</sup> Pass 6. Graduate & above
- 10) Social Group: 1. SC 2. ST 3. OBC 4. General
- 11) Primary Occupation: 1. Agriculture & allied 2. Other than Agriculture
- 12) Primary activity in Agriculture :1. Field crops 2. Horticulture 3. Dairy 4. Poultry 5. Fishery 6. Sheep/Goatery 7. Others
- 13) Category of Farmer: 1. Marginal (< 1ha) 2. Small (1-2 ha) 3. Medium (2-5 ha) 4. Large (> 5 ha)
- 14) Do you know Mr./Ms. \_\_\_\_\_ (Name of agripreneur to be asked)?
- 15) Did (s)he provide any information to you regarding agriculture allied activities – Y/N
- 16) If yes, in which of the following activities:
  - (a) Crops
  - (b) Dairy
  - (c) Layer
  - (d) Broiler
  - (e) Goat
  - (f) Fisheries
  - (g) Pig
  - (h) Any other, specify
- 17) Please rate his / her advice – (a) Very Good (b) Good (c) Average (d) Poor (e) Very Poor
- 18) Did you utilize his / her advice in practice: Yes/No?
- 19) If No, why Not \_\_\_\_\_
- 20) If Yes, did you get increase in yield / income: Yes/No
- 21) If yes, in which activity did you get increase in yield/income? (Multiple choice questions)
  - (a) Crops
  - (b) Dairy
  - (c) Layer
  - (d) Broiler
  - (e) Goat
  - (f) Fisheries
  - (g) Pig
  - (h) Any other, specify

22) If Yes, How much increase

Produce	Production before	Production After	Price realization per unit Before	Price realization per unit After
Crop(Q/acre)				
Milk (average litres/day)				
Layer (eggs/bird)				
Broiler (kg/bird)				
Goat (kg/animal)				
Fisheries (kg/square metre of pond)				
Pig (kg/animal)				
Others (specify)				

23) Do you pay any fees for the advice provided by the agripreneur: Y/N

24) If yes, are you satisfied with the fees demanded by the AC & ABCs? Y/N

25) If no, why not .....

**Questionnaire for banks**

- 1) Name of Official:
- 2) Designation:
- 3) Bank:
- 4) State:
- 5) Looking after ACABC since: 1. Less than 2 years; 2. 2-5 years; 3. More than 5 years
- 6) How will you rate the quality of Agriventures established under ACABC: 1. Very Good 2. Good 3. Not seen any 4. Poor 5. Very Poor If response 4 or 5, reasons for the same

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- 7) Rate the procedure of loan and subsidy application and release as prescribed in the scheme: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor If response 4 or 5, reasons for the same

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- 8) Rate the role of NABARD in subsidy processing and release: 1. Very Good 2. Good 3. Average 4. Poor 5. Very Poor  
If response 4 or 5, reasons for the same

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- 9) Avg. days in which subsidy application is submitted by branch to RO for further submission to NABARD after loan is sanctioned: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. Data not available

- 10) Avg. days in which subsidy is released by NABARD after submission of subsidy documents by Bank RO: 1. Within 15 days; 2. 15-30 days; 3. Between 1-3 months; 4. Between 3-6 months; 5. Beyond 6 months; 6. Data not available

- 11) Any cases of repayment overdues / NPA for loans disbursed under ACABC Scheme: Y/N  
If yes, how many: \_\_\_\_\_

- 12) Any cases of subsidy return to NABARD due to unsatisfactory verification report: Y/N  
If yes, how many: \_\_\_\_\_

- 13) How do you rate the involvement of NTI in providing handholding to agripreneurs in getting loan sanctions and subsidy releases: 1. Very good 2. Good 3. Average 4. Poor 5. Very Poor

- 14) Rate the role of MANAGE in awareness generation about the scheme amongst bankers and coordination with NABARD for subsidy release: 1. Perfect 2. Good 3. Average 4. Scope of improvement 5. MANAGE should be replaced by some other agency Suggestions, if any

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15) What are the reasons for less sanctioning of loans by banks

- i) Less staff in rural branches
- ii) Less awareness about ACABC amongst Branch Managers
- iv) Applicants non-responsive
- iv) Applicants do not have sufficient collateral / margin money
- vi) Unviable projects
- vi) Candidates not fully prepared for venture establishment
- vii) Any other reason (Specify)

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16) What are the reasons for delay in release of subsidy by NABARD

- i) Delay in sending the file from Bank RO to NABARD
- ii) Delay in processing by NABARD
- v) Applicants non-responsive to NABARD queries
- vi) Any other reason (Specify)

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18) Reasons for rejections of subsidy if any by NABARD

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19) As per your suggestion, what are the top 5 things which needs to be changed / added in the scheme to increase loan sanctioning by banks and fasten the process of subsidy release

- i) \_\_\_\_\_  
\_\_\_\_\_
- ii) \_\_\_\_\_  
\_\_\_\_\_
- iii) \_\_\_\_\_  
\_\_\_\_\_
- iv) \_\_\_\_\_  
\_\_\_\_\_
- v) \_\_\_\_\_  
\_\_\_\_\_

## Annexure 2: Progress of Agri-clinics and Agribusiness Scheme

Table 21: State-wise total number of trained candidates and established agri-ventures

S. No.	Name Of The State	No. Of Trained Candidates	No. Of Established Agri-Ventures
1	Andhra Pradesh	1243	321
2	Arunachal Pradesh	35	3
3	Assam	754	227
4	Bihar	4031	1392
5	Chandigarh	3	1
6	Chhattisgarh	808	335
7	Delhi	34	6
8	Goa	13	7
9	Gujarat	1997	767
10	Haryana	711	234
11	Himachal Pradesh	421	108
12	Jammu and Kashmir	1491	191
13	Jharkhand	771	186
14	Karnataka	4046	1618
15	Kerala	239	51
16	Madhya Pradesh	3680	1329
17	Maharashtra	17129	8062
18	Manipur	439	128
19	Meghalaya	35	3
20	Mizoram	35	0
21	Nagaland	184	21
22	Orissa	623	114
23	Pondicherry	136	84
24	Punjab	662	218
25	Rajasthan	3717	1387
26	Sikkim	9	1
27	Telangana	1738	417
28	Tamil Nadu	7445	3689
29	Tripura	5	1
30	Uttar Pradesh	15077	7152
31	Uttaranchal	471	161
32	West Bengal	1187	296
<b>Total</b>		<b>69169</b>	<b>28510</b>

Source: Ministry of Agriculture

Note: Updated till Dec 21, 2019

Table 22: *Category-wise number of Agri-ventures established*

Category	Number of Agri-ventures established
01. Agri-Clinics	4,567
02. Agri clinics and Agri business Centre	7,962
03. Agro-Eco Tourism	17
04. Animal Feed Unit	59
05. Bio-fertiliser production and Marketing	166
06. Contract Farming	111
07. Cultivation of Medicinal Plant	114
08. Direct Market	171
09. Farm Machinery Unit	815
10. Fisheries Development	397
11. Floriculture	111
12. Horticulture Clinic	178
13. Landscaping + Nursery	114
14. Nursery	589
15. Organic Production/ Food Chain	117
16. Pesticides Production and Marketing	57
17. Value Addition	422
18. Fishery clinic	17
19. Seed Processing and Marketing	380
20. Soil Testing Laboratory	110
21. Tissue Culture Unit	28
22. Vegetable Production and Marketing	405
23. Vermicomposting / Organic manure	536
24. Veterinary Clinics	940
25. Crop Production	318
26. Dairy/Poultry/Piggery/Goatery	9,405
27. Rural Godown	58
28. Production & Marketing of Bio-Control Agents	30
29. Agriculture Journalism	18
30. Sericulture	63
31. Mushroom Cultivation	131
32. Apiary	104
<b>Total</b>	<b>28,510</b>

Source: Ministry of Agriculture

Note: Updated till Dec 21, 2019



Table 23: Gender-wise total number of candidates trained and ventures established (01-04-2019 To 25-10-2019)

S.No	State/UT	No. of Candidates Trained			No. of Agri-Ventures Established		
		Male	Female	Total	Male	Female	Total
1	Andhra Pradesh	25	47	72	0	0	0
2	Arunachal Pradesh	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0
4	Bihar	37	2	39	1	0	1
5	Chandigarh	0	0	0	0	0	0
6	Chhattisgarh	0	0	0	0	0	0
7	Delhi	0	0	0	0	0	0
8	Goa	0	0	0	0	0	0
9	Gujarat	56	2	58	27	0	27
10	Haryana	13	0	13	0	1	1
11	Himachal Pradesh	0	0	0	0	0	0
12	Jammu and Kashmir	0	0	0	0	0	0
13	Jharkhand	0	0	0	0	0	0
14	Karnataka	6	0	6	0	0	0
15	Kerala	0	0	0	0	0	0
16	Madhya Pradesh	269	6	275	32	0	32
17	Maharashtra	654	83	737	94	11	105
18	Manipur	0	0	0	0	0	0
19	Meghalaya	0	0	0	0	0	0
20	Mizoram	0	0	0	0	0	0
21	Nagaland	0	0	0	0	0	0
22	Orissa	0	0	0	0	0	0
23	Pondicherry	0	0	0	0	0	0
24	Punjab	6	0	6	0	0	0
25	Rajasthan	115	4	119	54	0	54
26	Sikkim	0	0	0	0	0	0
27	Telangana	52	29	81	0	0	0
28	Tamil Nadu	151	39	190	26	2	28
29	Tripura	0	0	0	0	0	0
30	Uttar Pradesh	407	13	420	128	1	129
31	Uttaranchal	1	0	1	2	0	2
32	West Bengal	0	0	0	0	0	0
<b>Total</b>		<b>1,792</b>	<b>225</b>	<b>2017</b>	<b>364</b>	<b>15</b>	<b>379</b>

Source: National Institute of Agricultural Extension Management (MANAGE), Hyderabad

Table 24: Gender-wise total number of candidates trained and ventures established(01-04-2018 To 31-03-2019)

S.No	State/UT	No. of Candidates Trained			No. of Agri-Ventures Established		
		Male	Female	Total	Male	Female	Total
1	Andhra Pradesh	118	119	237	0	0	0
2	Arunachal Pradesh	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0
4	Bihar	140	14	154	44	3	47
5	Chandigarh	0	0	0	0	0	0
6	Chhattisgarh	49	8	57	11	2	13
7	Delhi	1	0	1	0	0	0
8	Goa	0	1	1	0	0	0
9	Gujarat	218	1	219	67	0	67
10	Haryana	17	1	18	4	0	4
11	Himachal Pradesh	1	0	1	0	0	0
12	Jammu and Kashmir	11	24	35	7	2	9
13	Jharkhand	0	0	0	0	0	0
14	Karnataka	238	29	267	49	7	56
15	Kerala	17	7	24	0	0	0
16	Madhya Pradesh	722	18	740	279	8	287
17	Maharashtra	1700	175	1875	836	99	935
18	Manipur	1	0	1	0	0	0
19	Meghalaya	0	0	0	0	0	0
20	Mizoram	0	0	0	0	0	0
21	Nagaland	0	0	0	0	0	0
22	Orissa	13	8	21	0	1	1
23	Pondicherry	1	1	2	0	0	0
24	Punjab	19	2	21	0	0	0
25	Rajasthan	357	24	381	112	13	125
26	Sikkim	0	0	0	0	0	0
27	Telangana	191	126	317	12	3	15
28	Tamil Nadu	414	110	524	123	22	145
29	Tripura	1	0	1	0	0	0
30	Uttar Pradesh	1647	8	1655	683	2	685
31	Uttaranchal	4	0	4	4	0	4
32	West Bengal	34	10	44	0	0	0
<b>Total</b>		<b>5,914</b>	<b>686</b>	<b>6600</b>	<b>2231</b>	<b>162</b>	<b>2,393</b>

Source: National Institute of Agricultural Extension Management (MANAGE), Hyderabad

Table 25: Gender-wise total number of candidates trained and ventures established (01-04-2017 To 31-03-2018)

S. No	State/UT	No. of Candidates Trained			No. of Agri Ventures Established		
		Male	Female	Total	Male	Female	Total
1	Andhra Pradesh	64	17	81	0	0	0
2	Arunachal Pradesh	0	0	0	0	0	0
3	Assam	24	11	35	14	3	17
4	Bihar	156	21	177	31	8	39
5	Chandigarh	0	0	0	0	0	0
6	Chhattisgarh	92	13	105	26	7	33
7	Delhi	1	0	1	1	0	1
8	Goa	2	0	2	2	0	2
9	Gujarat	158	5	163	55	2	57
10	Haryana	35	1	36	9	0	9
11	Himachal Pradesh	1	1	2	0	0	0
12	Jammu and Kashmir	30	38	68	5	1	6
13	Jharkhand	40	9	49	12	9	21
14	Karnataka	363	24	387	136	6	142
15	Kerala	0	0	0	0	0	0
16	Madhya Pradesh	584	20	604	278	5	283
17	Maharashtra	1440	170	1610	752	90	842
18	Manipur	0	0	0	0	0	0
19	Meghalaya	0	0	0	0	0	0
20	Mizoram	0	0	0	0	0	0
21	Nagaland	0	0	0	0	0	0
22	Orissa	37	3	40	7	0	7
23	Pondicherry	0	0	0	0	0	0
24	Punjab	30	4	34	6	0	6
25	Rajasthan	106	6	112	81	9	90
26	Sikkim	0	0	0	0	0	0
27	Telangana	146	45	191	34	5	39
28	Tamil Nadu	301	63	364	153	15	168
29	Tripura	0	0	0	0	0	0
30	Uttar Pradesh	1443	8	1451	718	0	718
31	Uttaranchal	8	0	8	1	0	1
32	West Bengal	107	19	126	9	0	9
<b>Total</b>		<b>5,168</b>	<b>478</b>	<b>5646</b>	<b>2330</b>	<b>160</b>	<b>2,490</b>

Source: National Institute of Agricultural Extension Management (MANAGE), Hyderabad

### Annexure 3: NTI Survey Results

Table 26: Batches and candidates trained per surveyed NTI

	Number of batches conducted by the NTI			Number of candidates trained by the NTI			Number of woman candidates trained by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
West Zone P NTI	3	5	2	105	175	70	NA	NA	NA
Central Zone P NTI	6	8	6	210	266	167	3	7	13
East Zone P NTI	3	4	2	104	140	69	6	13	4
North-east P NTI	NA	NA	1	NA	NA	22	NA	NA	7
North Zone P NTI	0	2	1	0	70	35	0	0	0
South Zone P NTI	6	5	2	209	175	70	12	19	8
<b>Total for P NTI</b>	<b>18</b>	<b>24</b>	<b>14</b>	<b>628</b>	<b>826</b>	<b>433</b>	<b>21</b>	<b>39</b>	<b>32</b>
West Zone NP NTI	2	2	1	41	50	23	2	0	2
Central Zone NP NTI	0	1	1	0	22	22	0	1	0
North Zone NP NTI	1	1	NA	18	19	NA	NA	NA	NA
East Zone NP NTI	0	1	0	0	14	0	0	0	0
South Zone NP NTI	1	0	1	25	0	26	4	0	4
<b>Total for NP NTI</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>84</b>	<b>105</b>	<b>71</b>	<b>6</b>	<b>1</b>	<b>6</b>
<b>Total (P+NP NTI)</b>	<b>22</b>	<b>29</b>	<b>17</b>	<b>712</b>	<b>931</b>	<b>504</b>	<b>27</b>	<b>40</b>	<b>38</b>

Source: ISAP Primary Research

P NTI: Performing NTI

NP NTI: Non-Performing NTI

Table 27: Ventures established and DPRs submitted per NTI

	Number of ventures established by the candidates trained			Number of DPRs submitted by the candidates trained by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
West Zone P NTI	63	72	13	105	175	70
Central Zone P NTI	124	160	204	210	266	167
East Zone P NTI	15	48	22	104	140	69
North-east P NTI	NA	NA	4	NA	NA	22
North Zone P NTI	0	0	0	0	70	35
South Zone P NTI	128	52	25	209	175	35
<b>Total for P NTI</b>	<b>330</b>	<b>332</b>	<b>268</b>	<b>628</b>	<b>826</b>	<b>398</b>
West Zone NP NTI	26	31	0	41	50	23
Central Zone NP NTI	0	3	2	0	22	22
North Zone NP NTI	1	1	NA	18	19	NA
East Zone NP NTI	NA	2	NA	NA	14	NA
South Zone NP NTI	0	0	2	0	0	26
<b>Total for NP NTI</b>	<b>27</b>	<b>37</b>	<b>4</b>	<b>59</b>	<b>105</b>	<b>71</b>
<b>Total (P+NP NTI)</b>	<b>357</b>	<b>369</b>	<b>272</b>	<b>687</b>	<b>931</b>	<b>469</b>

Source: ISAP Primary Research

P NTI: Performing NTI

NP NTI: Non-Performing NTI

Table 28: Loan sanctioned and facilitated per NTI

	Total number of loans sanctioned to candidates under the NTI			Number of loan sanctions facilitated by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
West Zone P NTI	13	7	NA	13	7	NA
Central Zone P NTI	10	3	2	10	3	2
East Zone P NTI	1	2	0	1	2	0
North-east P NTI	NA	NA	2	NA	NA	2

North Zone P NTI	0	0	0	0	0	0
South Zone P NTI	7	3	4	7	3	4
<b>Total for P NTI</b>	<b>31</b>	<b>15</b>	<b>8</b>	<b>31</b>	<b>15</b>	<b>8</b>
West Zone NP NTI	3	3	0	3	3	0
Central Zone NP NTI	0	1	0	0	1	0
North Zone NP NTI	1	1	NA	18	19	NA
East Zone NP NTI	NA	0	NA	NA	0	NA
South Zone NP NTI	0	0	0	0	0	0
<b>Total for NP NTI</b>	<b>4</b>	<b>5</b>	<b>0</b>	<b>21</b>	<b>23</b>	<b>0</b>
<b>Total (P+NP NTI)</b>	<b>35</b>	<b>20</b>	<b>8</b>	<b>52</b>	<b>38</b>	<b>8</b>

Source: ISAP Primary Research

P NTI: Performing NTI

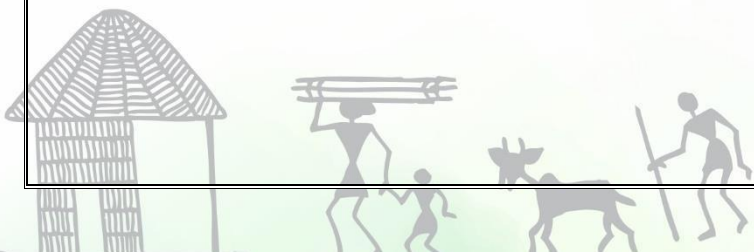
NP NTI: Non-Performing NTI

*Table 29: Subsidy released and facilitated per NTI*

	Total Number of subsidy released to candidates trained under the NTI facilitated			Number of subsidy releases facilitated by the NTI		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
West Zone P NTI	NA	NA	NA	NA	NA	NA
Central Zone P NTI	8	0	0	0	0	0
East Zone P NTI	1	0	1	1	1	0
North-east P NTI	NA	NA	NA	NA	NA	NA
North Zone P NTI	0	0	0	0	0	0
South Zone P NTI	6	3	NA	6	3	NA
<b>Total for P NTI</b>	<b>15</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>4</b>	<b>0</b>
West Zone NP NTI	0	0	0	0	0	0
Central Zone NP NTI	0	0	0	0	0	0
North Zone NP NTI	NA	NA	NA	NA	NA	NA
East Zone NP NTI	NA	0	NA	NA	0	NA
South Zone NP NTI	0	0	0	0	0	0
<b>Total for NP NTI</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (P+NP NTI)</b>	<b>15</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>4</b>	<b>0</b>

Source: ISAP Primary Research

# ISAP



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