

## **An Insight on Agri- Clinics and Agri Business Centres (AC and ABC) Scheme for Self-Employment and Partner for Public Extension Services in India**

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### **INTRODUCTION**

*Agriculture is not crop production as popular belief holds - it's the production of food and fiber from the world's land and waters. Without agriculture it is not possible to have a city, stock market, banks, university, church or army. Agriculture is the foundation of civilization and any stable economy- Allan Savory.*

India, being a developing nation, agriculture and allied sector and presence of large scale rural economy has a significant role in ensuring food security to its growing population, providing livelihoods and raw materials, which is essential for the growth of industries and service sectors. There is a greater scope to broaden the range of activities related to agriculture to improve productivity and make way for sustainable growth. Agriculture and allied sector has a critical role in ensuring food security, reducing poverty and sustaining growth in India. To improve productivity in agriculture the focus has been on the critical inputs like irrigation, seeds, fertilizers and mechanization. The dynamics of agricultural growth reflect a reduction in the share of crop sector and an increase in the share of agricultural sub-sectors. As agriculture entails risks related to production, weather, prices and policy, capitalizing the structural changes in the agriculture sector by diversifying income generating activities can mitigate the risks and sustain growth of the economy (Economic survey, 2017-18).

The slow growth of opportunities in the non-farm employment sector has led to the proliferation of tiny and economically non-viable holdings. Increase in small farm productivity and creating multiple livelihood opportunities through crop-livestock integrated farming systems as well as agro-processing would be supported for increasing farmers' incomes (National Commission on Farmers, 2007).

Educated youths would be helped and supported for setting up Agri-clinics and production-cum-processing centres to undertake outsourcing jobs both from within and outside the country. In order to attract youths to the agriculture sector, a number of vocational training courses in different aspects of agricultural and allied activities including value addition and processing of agro-products shall be introduced and recognised. The KVKs, institutions of state governments/ICAR and competent private institutions may also provide such recognised vocational training to the youth. Trained persons would be supported through various schemes to launch self-employment ventures for value addition to improve productivity and income of the farmers (National Commission on Farmers, 2007).

Over the next two decades the agriculture sector in India is expected to undergo significant transformation which will provide more opportunities for young people. In order to achieve food security, India must change from extensive production systems, characterized by minimal inputs and low yields to intensive systems which require greater investments in external inputs and labor saving technologies, holding the potential to greatly increase yields and provide decent incomes for young farmers now and in future. The agriculture sector has the potential to provide numerous employment opportunities in food production, marketing, processing, retail, catering, and research and, input sales, among others. A strong commitment to youth development by Colleges of Agriculture would be a significant step towards redirecting required attention and commitment of resources needed to meet the goals of the colleges and the Indian agricultural industry (MSSRF, 2014).

According to MANAGE Study, On an average around 15,000 agriculture graduates pass out every year from SAUs and only around 2500 agricultural graduates were able to find jobs in public and private sector (Bairwa *et al.*, 2014). There is a potential educated youth numbering 12500 were found to be unemployed and their skill set could be tapped with proper policy decisions. Moreover, the ratio of quantitatively farmer to extension worker worked out to be 1000:1. It meant for every 1000 farmers there was only one extension worker (Global Agri system, 2010 and Bairwa *et al.*, 2014). Also, only 20% of extension workers were qualified agriculture graduates, rest of the extension workers found it difficult to explaining complex issues of agriculture like Input - output relationship, quality produce, WTO etc to the farmers (Global Agrisystem, 2010). Government of India envisages for achieving 4% annual growth rate in agriculture and allied sector during the 11<sup>th</sup> FYP and strongly recommended to evolve strategies to be reoriented to meet the needs of the farmers (Shekara *et al.*, 2011).

Considering the importance of youth and employment generation in rural areas, Central government constituted a steering committee on agriculture and allied sectors under the chairmanship of Prof. M.S. Swaminathan. The committee suggested creation of agriclincs and agribusiness centres managed by agri-graduates so as to provide consultancy services to the farming community in rural areas (Karjagi, 2006). In India, there is need for revitalization of extension system in the country to address various issues, providing value added extension services to the farmer through additional qualified man power and adequate infrastructure (Shekara *et al.*, 2011). Parimaladevi *et al.*, (2006) reported that trained agricultural graduates have positive and favorable attitude towards self-employment and to start agri venture in rural areas.

In this background, to strengthen the extension services further and at the same time tap the potential of the unemployed graduates and provide them employment opportunities by making them entrepreneurs, Government of India

constituted a steering committee under the chairmanship of Prof. M.S. Swaminathan. Subsequently, the union finance minister had announced a scheme for setting-up 'Agri-Clinics and Agri-Business Centre' by agriculture graduates with the support of National Bank for Agriculture and Rural Development (NABARD) in the budget speech on February 28, 2001. The Ministry of Agriculture and Farmers Welfare, Government of India, in association with NABARD has launched a unique programme to take better methods of farming to each and every farmer across the country. The scheme aims to tap the expertise available in the large pool of Agriculture Graduates. Irrespective of whether a candidate is a fresher or not, pr whether he is currently employed or not, an Agri graduate can set up his own Agri-Clinic or Agri Business Centre and offer professional extension services to the innumerable farmers. Committed to this programme, the Government is now also providing start-up training to graduates in agriculture or any subject allied to agriculture like horticulture, animal husbandry, dairy, veterinary, poultry farming, fish culture and forestry, etc. The programme was designed to develop opportunities for private extension to lower the burden on public funding, to offer a wider range of advice in specialist areas and to develop challenging job for agricultural graduates.

## 2. Agri-Clinics and Agribusiness Centres (ACABC) Scheme

### Concept/Definition

**Agri-Clinics:** Agri-Clinics are envisaged to 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. Such ventures may 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.

### **Objectives**

1. 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 agri-preneur, 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.

### **Consultant to farmers**

Agribusiness centres would provide paid services for enhancement of agriculture production and income of farmers. Centres would need to advice farmers on crop selection, best farm practices, post-harvest value-added options, key agricultural information, price trends, market news, risk mitigation and crop insurance, credit and input access, as well as critical sanitary and phyto-sanitary considerations, which the farmers have to keep in mind.

### **Free training to set up Agri-Clinics or Agribusiness centres**

As an integral part of this nationwide initiative, specialized training will be provided to agriculture graduates interested in setting up such a centre. Being provided free of cost, the 2-month training course will be offered by select institutes across the country. Initiated by SFAC, and coordinated by MANAGE, the course comprises Entrepreneurship and Business Management, as well as skill improvement modules in your chosen areas of activity.

### **Bank loans available for Agri-Clinics and**

### **Agribusiness Centres Scheme**

Ceiling of project cost for subsidy has been enhanced to Rs.20 lakhs for an individual project (25 lakhs in case of extremely successful individual projects) and to Rs.100 lakhs for a group project. Depending upon the type of venture you want to set up, with a moratorium of up to 2 years, Agri-Clinics and Agribusiness Centres loans can be repaid within 5 to 10 years as per easy installments plans. The rate of interest, margin and security on loans will be decided by the respective bank, as per RBI norms. Depending upon the entitlement, successful candidate can even apply for margin money assistance.

### **Who are all eligible and can be benefitted from the scheme?**

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 recognized by ICAR/UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, Government of India, on recommendation of the State Government.
- Diploma (with at least 50% 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, Government of India on recommendation of the State Government
- Biological Science Graduates with Post Graduation in Agriculture & allied subjects
- Degree courses recognized 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 recognized colleges and universities.
- Agriculture related courses at Inter-mediate (i.e. plus two) level, with at least 55% marks.

(Source: MANAGE)

### Implementing agency/Office

Centre for Agri Entrepreneurship Development (CAD), National Institute of agricultural extension management (MANAGE), Hyderabad.

In order to effectively implement and monitor AC & ABC scheme, a separate centre called Centre for Agri Entrepreneurship Development (CAD) has been functioning at MANAGE from October 2009. In order to give further boost to the scheme and to improve quality of the training programme, handholding activities, resolving problems of Agri Entrepreneurs etc., an exclusive centre has been established.

CAD is headed by The Director and assisted by Six Consultants to look after five geographic areas of the country for effective implementation and monitoring of the scheme.

The centre is responsible for the following tasks.

- General awareness, publicity, coordination and over all implementation and monitoring of the Scheme liaison with NABARD, BANKS State and Central Govt. Agencies in scheme implementation
- Selection of Nodal Training Institutes
- Selection of Candidates for Training
- Monitoring of the Training programmes during and after the Training
- Guiding the Nodal Institutes in Hand holding
- Funding of Training and Handholding activities

- Documenting the Success Stories
- Taking measures for replicating the success models.

### Roles and Responsibilities of Consultants

- Identification of Training center
- Attending screening committee meetings
- Monitoring training content quality and methodology
- Ensure preparation of sound projects based on market survey by trainees.
- Ensure submission of projects by trainee
- Monitor and review the hand holding efforts of training Institutes
- Obtain utilization certificates from training institutes.
- Document innovative approaches of training Institutes.
- Documentation of success stories of Agriprenuers.
- Updating information on pending and sanctioned projects.
- Liaison with Banks, State Governments, and Agrbusiness companies.
- Publication of monthly e-bulletin and posters. Conduct field studies.
- Participation / Organisation of Bankers sensitization programmes.
- Achieving the targets in terms of Training candidates and establishment of Agriventures.
- Any other activities assigned by CEIRA MANAGE.

(Source: MANAGE)

### 3. Training and Hand Holding

National Institute of Agricultural Extension Management (MANAGE) will be responsible for providing training to eligible candidates, through Nodal Training Institutes (NTIs) and motivating them for setting up of Agri-Clinics and Agri-Business Centres.

#### Selection of Nodal Training Institutes

Press advertisement inviting application

from eligible institutions will be issued once in a year, so that selection of NTIs can be done in a time bound manner. After initial scrutiny of applications by MANAGE, eligible Institutions shall be visited by a team comprising Director, CAD, MANAGE, representative of ATMA, Department of Agriculture at the State level, Zila Parishad Chairman or a member of Zila Parishad, Lead Bank and NABARD. Director, MANAGE will be the chairman of the team. A quorum of three members will suffice. Recommended Institutions shall make a presentation before a panel of MANAGE faculty, Representative of NABARD, Directors of Department of Agriculture of State concerned, ICAR Zonal Project Director (or his nominee) and DAC representative.

#### **Eligibility Criteria for NTIs:**

Institutes from public and private sector with following credentials are eligible for considering them as Nodal Training Institutes (NTIs) under the Scheme:

- (i) At least one year experience in organizing training programs and implementation of Central & State Government Schemes related to Agri-entrepreneurship development.
- (ii) Either own or leased (on long-term basis) lodging, boarding and transport facilities for minimum of 35 candidates
- (iii) Availability of training infrastructure (buildings, teaching aids including PC and LCD Projector, resource persons etc.)
- (iv) Nodal Officer, with degree in agriculture and allied disciplines and having at least 3 years' experience in agri-entrepreneurship development
- (v) Private firms must have an annual turnover of minimum of Rs.5 lakh for the last 3 years.

At the time of signing Agreement with MANAGE, Institutes from the private or non government sector will give a Bank Guarantee for an amount of Rs.2.5 lakh so as to ensure expenditure as per norms during training and proper hand-holding after the training. All the NTIs shall install web cameras in the class rooms for use by any of the

monitoring agencies.

#### **Process of Selection of Candidates**

Call for applications from eligible candidates: Advertisement in local newspapers will be issued under intimation to local employment exchanges separately by the NTI. The NTIs may also give publicity to the scheme through Doordarshan, AIR, Private Television and Radio channels, ATMA, Agricultural Universities, ICAR Institutions, KVKs, Banks, Agriculture Graduate Associations, Agri-Business Companies, Agriculture and allied departments, network of trained / established Agri-preneurs, posters, leaflets etc. Besides, NTIs may adopt any innovative method for giving publicity about the scheme.

#### **Selection of candidates:**

- (a) Scrutiny of applications of short-listed candidates meeting the prescribed qualifications will be done jointly by an official of Nodal Training Institute (NTI) and any one official from ATMA/Block Technology Team/ State Agriculture and allied departments. For this purpose, NTI will coordinate with Project Director, ATMA.
- (b) Eligible candidates will be called for an interview. The Interview Committee will consist of representatives from NTI, MANAGE, KVK, NABARD, Bank, State Agriculture / allied departments, And an Agri Business Company in the area (if any). Besides NTI, presence of at least three officials is necessary to make the minimum quorum of the interview committee. NTI shall request the offices concerned in writing with proper notice.
- (c) The candidates will be selected based on pre-determined criteria and weightage.
- (d) To select the most eligible and genuine candidates for undergoing training under the Scheme, NTIs should ensure at least 60 applications are considered by the Screening Committee. Each batch shall not exceed 35 candidates.

Two months training programme aims at transforming persons qualified in the field of agriculture and allied sectors into agri-entrepreneurs. It is an intensive capacity building effort by the NTI faculty in association with locally available experts and successful agri-entrepreneurs. The training programme is divided into two categories of activities:

1. Exposing the trainees into potential agri-ventures in their area and providing additional subject matter training to refresh their knowledge and skills. Besides motivation, training will also concentrate on building communication skills, record maintenance, schemes/ programmes from where financial assistance is available etc. For instance, trainees interested in setting up Soil Testing Laboratories, Small Scale Bio-inputs Preparation Units, Custom Hiring of Machineries will be imparted requisite skills and knowledge. The basic idea is to customize the trainings modules based individual and collective needs of the entire group while adhering to the prescribed syllabi.
2. Facilitate the trainees to choose a venture and to prepare DPR based on market survey, hands on experience with the support of experienced bankers. Detailed interactions should be arranged with stakeholders such as farmers, bankers, department officials, input dealers, NGOs working in the area. Identification and analysis of farmers' problems and provision solutions through extension and business advisories are focused upon. Assessing technical feasibility and financial viability of ventures, hands-on interface with the successful entrepreneurs and DPR preparation with assistance by experienced bankers as resource persons are the other crucial parts of this activity.

#### **4. Certificates to successful ventures:**

Certificates are being issued to trainees by MANAGE after successful completion of two month training. It has been decided that successfully established ventures will a get a certificate

recognizing that their enterprise is set up under the Scheme. Such certificates will be issued to ventures after verification and recommendation by PD, ATMA, Programme Coordinator of KVK or Head of nearest Research Station of State Agriculture University/ICAR institute as per the following procedure.

On establishing the venture and running it successfully (including provision of extension services) for at least 6 months, the candidates will seek the certificate from MANAGE through respective NTI by submitting the verification report and recommendation to MANAGE as above.

Certificates consisting Candidate's ID No. and venture details will be issued by MANAGE indicating the date on which verification was conducted.

This certificate entitles the agri-preneurs to be recognised by the Development Departments in supplementing the efforts of public extension services.

#### **5. Refresher & Sensitisation Trainings**

About 500 selected agri-preneurs will undergo refresher training every year. This training of about 3-5 days duration may be conducted in specialized Institutions like SAUs/ICAR Institutes /IIMs/IITs/CSIR Institutes /DST Institutes/ reputed Private/Non governmental Institutions. NABARD will organize sensitization training/workshops to motivate the bankers across the country to provide credit to Agri-preneurs for establishing ventures. Budget of Rs.25 lakh per year has been provided to NABARD for the purpose. NABARD will submit details of cost norms, numbers of courses, duration and officers to be trained. NABARD will necessarily inform MANAGE and DAC for participation of their representatives in such sensitization programmes.

#### **6. Credit Support**

##### **Linkage with Credit**

Assistance under the scheme would be purely credit linked and subject to sanction of the project by banks based on economic viability and commercial considerations. The eligible financial

institutions under the scheme are:

- i) Commercial Banks
- ii) Regional Rural Banks
- iii) State Cooperative Banks
- iv) State Cooperative Agriculture and Rural Development Banks
- v) Such other institutions eligible for refinance from NABARD.

### **Project Cost Ceiling**

Ceiling of project cost for subsidy has been enhanced to Rs.20 lakh for an individual project (Rs. 25 lakh in case of extremely successful individual projects) and to Rs.100 lakh for a group project (established by a group comprising at least five trained persons under the Scheme, out of which one could be from Management background). To encourage exceptionally successful individual agripreneurs, the project cost limit for subsidy purposes may be extended by Rs.5 lakh in addition to the generally applicable project cost limit of Rs.20 lakh for calculating subsidy. This will serve as an incentive to an agripreneurs to expand his/her already established and successful venture.

The term loan would be composite in nature and participating bank(s) would extend bank loan as per the TFO, which would includes fixed capital cost and working capital for one operating cycle. Repayment period will depend on the nature of activity and will vary between 5 to 10 years. The repayment period may include a maximum grace period of 2 years (to be decided by the financing bank as per needs of individual projects). Rate of interest on term loan shall be as per RBI guidelines and declared policy of the bank in this regard. Interest would be chargeable on borrower's accounts as per RBI/Bank's policy.

### **Margin Money & Security**

The stipulations on margin money shall be in accordance with the guidelines of Reserve Bank of India issued from time to time. In case of loans up to Rs. 5 lakh, no margin money is required as per present norms. The margin money to be contributed by the general category entrepreneur will be as per prevailing norms. However, concessions would be

made in respect of SCs/STs, women and beneficiaries of North-Eastern States, Hill areas. In such cases, a maximum of 50% of the margin money prescribed by banks could be given by NABARD to meet the shortfall in borrower's contribution, if the bank is satisfied that the borrower is unable to meet the margin money requirements. Such assistance to banks by NABARD will be without any interest. The banks may, however, levy a service charge up to 2% per annum from the borrowers.

As most of the eligible activities pertain to agricultural input supply and services and the cost of investment will be less than Rs.25 lakh in most cases, the security norms applicable to tiny industries as prescribed by RBI would be made applicable to these units. Accordingly, up to a loan amount of Rs.5 lakh, the loans can be secured against hypothecation of assets created and no further security would be necessary.

### **Refinance Assistance from NABARD**

NABARD will provide refinance assistance to commercial banks, RRBs, SCBs, SCARDBs and other such eligible institutions at the rate of 100% of the amount financed by the banks as term loan. Rate of interest on refinance will be as decided by NABARD from time to time.

### **7. ACABC Incubation Center**

Agri-clinics and agribusiness incubation center is hosted at National institute of agricultural extension management. Through AC & ABC Scheme, so far 53,544 professionals has been trained of which 23,246 started their own enterprises. To fast track growth in these enterprises, MANAGE have taken it to them next level by providing them incubation support. The incubation centre is intended to nurture all interested potential agripreneurs.

Vision: to enhance the agri-entrepreneurial ecosystem by strengthening the agro-advisory services.

Mission: to provide incubation and business support services to agri-entrepreneurs, to build up the network of partners and associates to support agri-entrepreneurs.

## Focus areas:

1. Agri input
2. Animal husbandry
3. ICT in Agriculture
4. Nutrition and health
5. Farmer service centers
6. Dairy
7. Post harvest technology
8. Farm mechanization
9. Supply chain management
10. Fishery
11. Warehouse management

## Offerings:

- i) Infrastructure facilities including office space, conference room. Computers, printers, internet facility, etc.
- ii) Capacity building through training programs and workshops for incubates and members
- iii) Technical mentoring by the experts with sound technical knowledge from academia will mentor entrepreneurs from time to time.
- iv) Business mentoring through senior corporate and established agripreneurs for

better business insights.

- v) Regulatory & Advisory Services on company formation, restructuring, legal services and advices will be provided
- vi) IPR Facilitation services like Patent, Trademark, Copyrights etc will be facilitated.
- vii) Networking platform will be provided to entrepreneurs. Funding will be facilitated through angel investors, venture capital and other various funding agencies.

**CONCLUSION**

The Scheme should be linked with Agricultural Technology Management Agencies (ATMAs) constituted by States under the Scheme "Support to State Extension Programmes for Extension Reforms". The Extension Reforms Scheme mandates that minimum 10% of resources on extension activities are to be utilized through the non-governmental sector, which also includes Agripreneurs. ATMAs would be encouraged to implement extension activities through Agripreneurs. The ventures could also be utilized to provide input services like plant saplings, seeds, and micro-nutrients under on-going flagship schemes

**8. Brief details of Agri-Clinics and Agribusiness Centres (ACABC) Scheme as on April, 2018**

Sl.no	Particulars	Remarks
1.	Recommendation of AC & ABC Scheme by the committee	Prof. M. S. Swaminathan Committee
2.	Date of announcement of the scheme	28 <sup>th</sup> February, 2001
3.	Date of launch of the scheme	9 <sup>th</sup> April, 2002
4.	Eligibility criteria	Graduates, Diploma holders in Agriculture and allied sectors
5.	Implementing Agency	Department of Agriculture, Ministry of Agriculture & Farmers welfare and CAD,MANAGE
6.	Collaborating Agency/ Partners	NABARD, Commercial Banks, RRB, State Cooperative Banks, State Cooperative Agriculture and Rural Development Banks.
7.	Partners	Nodal Training Institutes (NTI)
8.	Total number of trained candidates under ACABC Scheme	59,211
9.	Total number of ventures established under ACABC Scheme	25,751
10.	Best performing states in terms of number of trained candidates and ventures established under ACABC Scheme	Maharashtra, Uttar Pradesh and Tamil Nadu
11.	Least performing states in terms of number of trained candidates and ventures established under ACABC Scheme	Sikkim, Tripura and Chandigarh (UT)
12.	Subsidy and margin money under the scheme	33 % for General candidates and 44 % for SC/ST/Women candidates

(Source: Adopted from Bairwa, 2014 and www.agriclinics.net )



implemented by the Department. Special emphasis will be made to review the progress of Involvement of the Agripreneurs in ATMA activities on half-yearly basis by State Nodal Officer, GoI and MANAGE. ATMAs shall also strive to achieve establishment of at least one agri-clinic every year in each Block depending on the availability of trained candidates under the Scheme. The Monthly Progress Report being submitted through EMS under ATMA scheme shall necessarily have a provision for reporting the progress achieved on this front.

In order to provide support to the Agripreneurs for making their business more viable, Govt. of India Institutions such as National Seeds Corporation (NSC), State Farms Corporation of India (SFCI), Indian Farmers Fertilizers Cooperative Ltd (IFFCO), Krishak Bharati Cooperative Ltd. (KRIBHCO), Small Farmers Agri Business Consortium (SFAC), State Agro Industries Corporations etc. shall be advised to engage the Agripreneurs as their authorized dealers on preferential basis without affecting their existing network.

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