



Agri-Clinics and Agri-Business Centres - An Initiative Towards Empowerment of Farmers and Agriculture Graduates

M. S. Anarase^{1*}, R. L. Patil² and R. S. Karangami³

^{1,2 & 3}Ph.D. Research Scholar, Department of Agricultural Extension and Communication, Post Graduate Institute, Mahatma Phule Krishi Vidyapeeth, Rahuri 413722 (MH) India

Corresponding author*: msanarase11@gmail.com

ABSTRACT

Agriclinics and Agribusiness Centres (ACABC) is an innovative subsidy-based credit linked scheme implemented in India which tries to transform unemployed agricultural graduates as agripreneurs through entrepreneurship development training and appropriate financial support in order to extend broad-based extension services, strengthen technology transfer and employment generation in rural areas to the peasant community.

INTRODUCTION

Agriculture is the primary source of livelihood for about 58 per cent of population in India and about 75 per cent of country's population involved directly and indirectly in agriculture and allied activities. In order to strengthen the dissemination of agriculture extension services to the farmers and at the same time to tap the potential of unemployed graduates the Ministry of Agriculture and farmer's welfare, Government of India in associated with National Bank for Agriculture and Rural Development (NABARD) has launched a unique programme called Agriclinics and agribusiness centre. Under this scheme agricultural graduates provided training so, that they can open their own

Concept of Agriclinic and Agribusiness Center

1. Agriclinics: Agriclinics are developed to provide to diagnose and treatment of farm problems on various aspects like soil health, cropping practice, plant protection, crop insurance, post-harvest technology, clinical service for animal, feed and fodder management and price of various crop in the market etc.

2. Agribusiness center: Agribusiness centres are the agri ventures for income generation like entrepreneurship, developed by trained agriculture professionals. Such ventures cover maintenance and custom hiring of farm equipment, sale of input and other services in agriculture and allied areas. It also includes post-harvest management and market linkage activities.

Objective of the Scheme:

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 the business model of agripreneurs, local needs and affordability of target group of farmers.
2. To support agricultural development.
3. To create gainful self-employment opportunities for unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with Post Graduation in Agri related courses.

Training Activities:

Under agriclinic and agribusiness center scheme a two-month training programme is organized by National Institute of Agricultural Extension Management (MANAGE) through various Nodal Training Institutions (NTIs) to the eligible candidates and certificates provided at the end of the training programme.

The eligibility criteria for the candidates are:

1. Age of the agricultural graduates should be between 18 to 60 years.
2. Graduate/ post graduate in agriculture or allied subjects like Horticulture, Sericulture, Dairy, Animal Husbandry, Fisheries, Home/ Community Sciences, Biotechnology, Agricultural Engineering, Forestry, Food Technology, Food Nutrition and Dietetics etc,
3. Biological science students with PG in agriculture and allied subjects.
4. Diploma holders (with 50% mark)/ PG diploma holders in agriculture and allied subjects
5. Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and allied subjects.
6. Agriculture related courses at intermediate (i.e. plus two) level, with at least 55% marks.

It also organizes refresh training for agri-preneurs and sensitization training for the bankers. About 500 selected agri-preneurs undergo refresh training of about 3 to 4 days every year and is conducted by specialized Institutions like SAUs/ ICAR Institutes /IIMs/IITs/CSIR Institutes /DST Institutes/ reputed Private/ Non- governmental Institutions. Whereas sensitization training organized by NABARD to motivate bankers across the county for proving lone to agri-preneurs.

Credit Support:

1. This scheme is linked with various banks these are Regional Rural Bank (RRB), commercial banks, state cooperative banks, state cooperative agriculture and rural development banks and such other institution eligible for refinance from NABARD to provide loan on a commercial and economically viable project.
2. Project ceiling cost- Rs. 20 lakhs for individual project (25 lakhs for extremely successful individual project), and 100 lakhs for group project (group consist of at least 5 trained person).
3. Term loan- term loan is composite in nature covers fixed cost and working capital for one operating cycle. At least 10 % value of the total financial outlay of the project should be in capital form. Repayment period is 5 to 10 years depending of the project activity and gestation period of maximum 2 years. Interest rate is as per RBI guideline.
4. Margin Money-In accordance with RBI guideline and no margin money in case of loan up to Rs.5 lakh. A maximum of 50% of the margin money prescribed by banks could be given by NABARD to meet the shortfall in borrower's contribution.
5. Security-As per RBI guideline. But up to loan amount of Rs. 5 lakhs, the loans can be secured against hypothecation of assets created and no further security would be necessary.
6. Time limit for completion of project is 6 months which may extend for further 6 months if the reasons for the further extension is justifiable. If the project is not completed within the time period benefits of subsidies will not be available.

7. Subsidy- It is 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. Subsidy released upfront in one instalment by NABARB to banks after sanction of loan and it is available to all candidates who are trained under this scheme. The subsidy provided will kept in “Subsidy Reserve Fund Account” (Borrower-wise) and banks will not charge interest rate on this portion.

CONCLUSION

Agriclinics and Agribusiness Centres (ACABC) scheme eradicate employment problem in India & it will act as a catalytic agent for agricultural graduates by providing comprehensive support in the form of training, credit facility, subsidy and landholding support for the establishment of agriclinic and agribusiness centres. These competitive worlds such centres will provide extension service to the farmers at their doorstep. So, this scheme boon for the farmers as well as agricultural graduates to solve their problem.

REFERENCES

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