Leadership, Education, Personality: An Interdisciplinary Journal ISSN: 2524-6178
www.sibe.rpress.co.in, Vol. 17, Issue 12 December 2022, UGC CARE 1

Impact Assessment of Agri-Clinic and Agribusiness Centres Scheme in Delhi

Vipin
Research Scholar, Kalinga University Naya Raipur
(dahiyavipin08@gmail.com)

Abstract
The Agri-Clinic and Agribusiness Centres (AC&ABC) Scheme is a pivotal initiative launched by the Government of India in collaboration with NABARD to promote agripreneurship among agricultural graduates. The primary objectives of the scheme are to empower farmers, strengthen rural entrepreneurship, enhance agricultural extension services and facilitate effective technology transfer to improve agricultural productivity and profitability. The present study analyzes the performance of the AC&ABC scheme in Delhi based on year-wise, activity-wise and institute-wise indicators. The study relies on secondary data collected from annual reports, official websites such as MANAGE, NABARD and AC&ABC, along with research articles and journals. To examine the growth trend of trained candidates and establishment of agriventures, the Compound Annual Growth Rate (CAGR) method has been employed. The findings reveal that Delhi shows moderate performance under the scheme in terms of trained candidates and agriventure establishment. The maximum number of agricultural graduates were trained during 2011–12, while the highest number of agriventures were established in 2012–13. Agri-clinic services, agribusiness ventures and dairy/poultry-related enterprises emerged as the most successful activities. Among the training institutes, the Indian Society of Professionals demonstrated efficient performance, with most successful agriventures established by candidates trained under this institution. However, the overall performance of Delhi under the AC&ABC scheme remains limited. The CAGR of trained candidates was positive only during specific periods, while the growth rate of agriventure establishment remained low and negative in several years. The major reasons for low performance include limited awareness, inadequate outreach and lack of motivation among agricultural graduates. Therefore, to ensure effective implementation of the AC&ABC scheme, the government should strengthen promotional activities, provide better financial support and focus more on urban and peri-urban regions of Delhi to encourage agripreneurship and sustainable agricultural development.

Key Words: Agri-Clinic and Agribusiness Centres (AC&ABC) Scheme, Agripreneurship, Agricultural Graduates, Rural Entrepreneurship

Introduction
Agriculture plays a salient role in the Indian economy by ensuring food security, generating employment and supporting overall economic growth. Nearly 58 percent of India's population depends directly or indirectly on agriculture and allied activities for their livelihood. According to the Union Budget 2022–23, the agriculture sector contributes about 18.3 percent to the Gross Value Added (GVA) of the country and has recorded a growth rate of 3.3 percent. Beyond its economic contribution, agriculture also forms the backbone of rural society and remains central to national strategies for socio-economic development. Scholars such as Bairwa et al. (2014) have emphasized that sustainable agricultural development is indispensable for poverty alleviation, rural prosperity and inclusive growth in India. Despite its significance, Indian agriculture faces several structural challenges. Low crop productivity, declining soil fertility, fragmented landholdings and limited adoption of modern technologies continue to constrain farm output. In addition, the productivity of agricultural workers remains relatively low compared to other sectors. The transformation of agriculture from subsistence farming to a commercial enterprise has intensified the demand for professional extension services, market linkages and technological support. However, public extension services alone are no longer capable of addressing the diverse and complex needs of farmers. George and Bhaskaran (2004) observed

that employment opportunities for agriculture graduates in the public sector are shrinking rapidly, thereby increasing pressure on the private sector to generate alternative livelihood options. Consequently, there is an urgent need to promote agripreneurship and private extension systems to supplement government efforts. Recognizing these challenges, several studies have stressed the importance of revitalizing agricultural extension services in India. Shekara et al. (2011) highlighted that the existing extension system requires restructuring to effectively respond to farmers' emerging needs in the era of globalization, climate change and technological advancement. The focus has gradually shifted towards market-oriented agriculture, value addition and entrepreneurial activities. In this context, empowering agricultural graduates to establish agriventures is considered a strategic intervention to strengthen the extension network and improve farm profitability.

The **Agri-Clinic and Agribusiness Centres (AC&ABC) Scheme** was initiated by the Government of India in collaboration with NABARD on the recommendations of a steering committee chaired by Dr. M. S. Swaminathan. The scheme was formally announced in the Union Budget on 28th February 2001. The primary objective of this initiative was to provide self-employment opportunities to agricultural graduates and to enhance the reach and effectiveness of agricultural extension services. According to MANAGE, approximately 15,000 agricultural graduates pass out from universities every year, but only around 2,500 secure formal employment, leaving a large pool of skilled manpower underutilized. The AC&ABC scheme was designed to bridge this gap by encouraging graduates to become agripreneurs rather than job seekers. The scheme represents a unique blend of **education, entrepreneurship and technology**. Under this programme, agricultural graduates and allied discipline degree holders receive professional training on agribusiness management, project formulation, marketing strategies and financial planning. After successful completion of training, candidates are eligible to apply for bank loans and government subsidies to establish their own ventures. The scheme aims to develop agri-clinics and agribusiness centres that function as knowledge hubs, providing advisory services and market support to farmers. Agri-clinics offer a wide range of services such as soil testing, plant protection, crop management, weather advisory, crop insurance facilitation and expert consultancy. These services help farmers adopt scientific practices, reduce production risks and increase crop productivity. On the other hand, agribusiness centres focus on input supply, custom hiring of farm machinery, post-harvest processing, storage facilities and marketing support. They also promote entrepreneurship in allied sectors such as dairy, poultry, fisheries and food processing. Thus, the AC&ABC scheme plays a dual role of strengthening agricultural extension services and generating rural employment. In the context of **Delhi**, agriculture may appear limited due to rapid urbanization; however, the city still possesses significant peri-urban agricultural zones. Farmers in Delhi engage in vegetable cultivation, floriculture, dairy farming and allied activities. These farming communities face challenges related to land scarcity, market volatility, input costs and access to expert guidance. The AC&ABC scheme holds considerable potential in Delhi by providing professional advisory services, modern agribusiness models and technological support to peri-urban farmers.

Delhi's strategic location and proximity to major consumption markets create immense opportunities for agripreneurs. Agribusiness centres can facilitate direct marketing, cold chain development, value addition and supply chain integration. Agri-clinics can support farmers in adopting climate-smart practices, organic farming and precision agriculture. Therefore, assessing the performance of the AC&ABC scheme in Delhi is crucial to understand its impact on agricultural development, employment generation and income enhancement. The present study titled **"Impact Assessment of Agri-Clinic and Agribusiness Centres Scheme in Delhi"** attempts to evaluate the effectiveness of the scheme using year-wise, activity-wise and institute-wise indicators. The study relies on secondary data collected from MANAGE, NABARD, AC&ABC official portals, government reports and published research articles. To measure the

growth trends in trained candidates and agriventure establishment, statistical tools such as Compound Annual Growth Rate (CAGR) have been employed. By analyzing the performance trends, this study aims to identify the strengths, weaknesses and implementation gaps of the scheme in Delhi. It also seeks to understand the major constraints faced by agrigraduates in setting up their ventures. Issues such as limited awareness, financial constraints, marketing challenges and institutional support are critically examined. The study further evaluates the role of training institutes in promoting successful agriventure establishment. The importance of this research lies in its policy relevance. Findings from the study will help policymakers improve scheme implementation, enhance outreach and design region-specific strategies for Delhi. Strengthening the AC&ABC scheme will not only create employment for educated youth but also ensure sustainable agricultural development in peri-urban regions.

Review of Literature

Pal (2022) synthesized barriers faced by agripreneurs in starting and operating agriventures under AC&ABC and highlighted that operational constraints can restrict venture sustainability even after training. This literature indicates that impact assessment should go beyond "number of ventures" and examine the nature of barriers (finance, market linkage, institutional handholding) that determine whether ventures survive and deliver farmer services highly relevant for Delhi's peri-urban market conditions.

Vijaya Bharathi (2022) (progress & performance analysis) reported scheme-wide trends using secondary data and noted that only a portion of trained graduates translate training into venture establishment, indicating implementation and support gaps. The study strengthens the need for Delhi-focused assessment to measure conversion rates, identify bottlenecks and analyze whether institutional ecosystems (banks, NTIs, subsidy channelization) are enabling or constraining venture creation.

Sudhakar and Vijaya Bharathi (2022) examined AC&ABC performance at the state level (Andhra Pradesh) using indicators such as year-wise progress, institute-wise contribution and venture establishment patterns. The study underlines that state performance varies widely and institute-level efficiency influences venture creation therefore, Delhi assessment should explicitly include training institute performance and post-training support as core dimensions.

Afroz (2021) applied a SWOT–AHP framework to evaluate AC&ABC and found that employment generation potential and favourable self-employment orientation among agriculture graduates were strong positives, while constraints and implementation threats must be managed through institutional strengthening. This supports the idea that Delhi's impact assessment should include both "growth outcomes" (ventures, services, income effects) and "risk factors" (finance, mentoring, market uncertainty) in a structured framework.

Patel, Patel, Chaitra and Patil (2020) assessed scheme performance through a case study approach and reported that the proportion of trained candidates who actually establish ventures remains a key concern. Their analysis reinforces that the "training-to-venture conversion rate" is a critical performance indicator for impact studies, along with activity-wise venture patterns and support constraints useful variables while assessing AC&ABC outcomes in Delhi.

Ahmad, Hasan, Haneef and Riyal (2019) conducted a training-need assessment of AC&ABC agripreneurs and found that venture success is closely linked to practical training inputs such as project planning, finance linkage, enterprise management and market orientation. The study implies that impact assessment should not only count trained candidates, but also evaluate whether training content matches real business challenges important for Delhi where high-cost operations demand stronger business planning.

Parihar and Boyal (2018) analyzed agricultural extension services delivered through Agri-Clinics and Agri-Business Centres (ACABCs) and highlighted that fee-based advisory services can complement the public extension system, especially in addressing farm-level technical gaps. The study emphasized that agri-clinics can improve farmers' access to scientific guidance (crop

practices, input advice, plant protection), but effectiveness depends on local outreach and service quality an insight relevant for assessing scheme impact in peri-urban settings like Delhi.

Research Methodology

The main aim of the present study is to examine the performance of the Agri-Clinic and Agribusiness Centres (AC&ABC) Scheme in Delhi. The study is based on secondary data collected from various authentic and official sources such as MANAGE, NABARD, Nodal Training Institutes (NTIs) for AC&ABC, annual reports, government publications, research papers and academic journals. To enhance the relevance and analytical depth of the study, an extensive review of existing literature related to the Agri-Clinic and Agribusiness Centres Scheme has also been undertaken. The performance analysis of the AC&ABC scheme in Delhi covers a time period from **1st April 2002 to 31st August 2022**. This long-term time frame enables a comprehensive assessment of year-wise trends, growth patterns and changes in trained candidates as well as agriventure establishment. The study attempts to provide meaningful insights into the effectiveness of the scheme and its contribution to agripreneurship development and agricultural extension services in the Delhi region.

Objective of the Study

The objective of the study is to examine the performance of "Agri Clinic and Agribusiness Centres" scheme in Delhi.

Results and Discussion

The **Agri-Clinic and Agribusiness Centres (AC&ABC) Scheme** was designed in 2002 with the objective of enhancing agricultural productivity, promoting entrepreneurship, facilitating technology adoption and improving farm income through sustainable agricultural practices across the country. The **National Institute of Agricultural Extension Management (MANAGE)** functions as the apex implementing agency of this scheme. MANAGE is responsible for monitoring and supervising the training components in collaboration with Nodal Training Institutes (NTIs). At present, a **45-day residential training programme** is provided to agricultural graduates to equip them with entrepreneurial and managerial skills required for establishing agriventures. After successful completion of training, candidates become eligible to apply for bank loans for setting up agribusiness ventures. Under the scheme, banks provide financial assistance up to **₹20 lakh for individual projects** and up to **₹1 crore for group projects**. The subsidy structure includes **36 percent for general category candidates** and **44 percent for Scheduled Castes, Scheduled Tribes, women and candidates from North-Eastern states.** The repayment period of loans ranges from **3 to 10 years** (MANAGE, 2022). The AC&ABC scheme is currently being implemented in **32 states and Union Territories** across India, covering **35 categories of agriculture and allied activities**. However, the success rate of scheme implementation varies significantly across regions. Studies indicate that southern and western states have performed better compared to northern and north-eastern states due to better institutional support, awareness levels and training infrastructure (Bairwa et al., 2014).

As per national progress data (1 April 2002 to 31 August 2022), a total of **86,953 candidates** were trained under the scheme, while **38,292 agriventures** were established. Maharashtra emerged as the leading state with **23,345 trained candidates** and **11,982 agriventures**, followed by Uttar Pradesh, Tamil Nadu, Madhya Pradesh and Rajasthan. Despite this progress, the overall conversion rate from training to venture establishment remains relatively low, indicating performance gaps among implementing agencies (Bairwa et al., 2014). In the context of **Delhi**, the performance of the AC&ABC scheme remains limited.

From **1 April 2002 to 31 August 2022**, only a modest number of candidates have been trained and a relatively small number of agriventures have been established. Delhi's ranking remains comparatively low in terms of trained candidates and venture establishment, indicating weak penetration of the scheme. The lower performance of the scheme in Delhi can be attributed to several factors such as **limited awareness among agricultural graduates, inadequate access**

to institutional credit, high operational costs, land constraints and **lack of continuous training programmes**. Similar challenges were observed in remote regions such as Assam, where lack of financial resources and weak extension networks hindered agripreneurship development (Savapandit & Gogai, 2017). Thus, the findings suggest that although the AC&ABC scheme has achieved significant success at the national level, its impact in Delhi remains limited. There is a strong need for **targeted awareness campaigns, customized training modules, improved credit facilitation and institutional mentoring support** to enhance scheme effectiveness in urban and peri-urban regions like Delhi. Strengthening these aspects will help maximize the potential of agripreneurship and improve agricultural extension services in the region.

Table 1: Year-wise Performance of AC&ABC Scheme in Delhi (2002–2022)

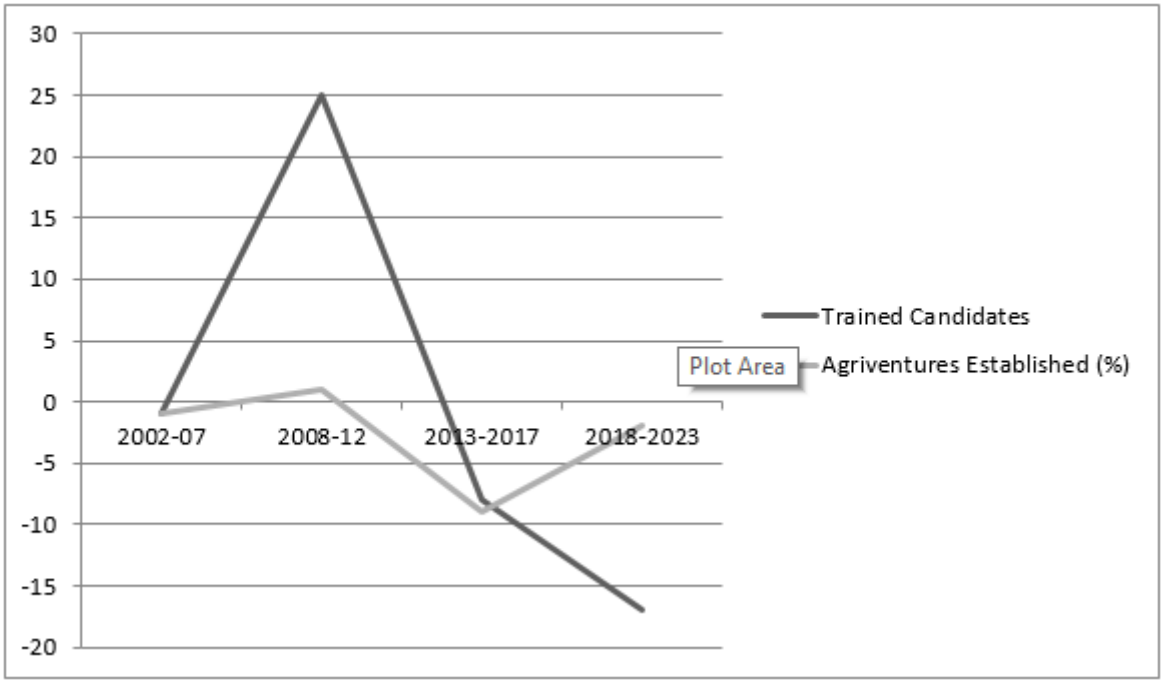
Year	Trained Candidates (Number)	Agriventures Established (Number)
2002–03	40	8
2003–04	28	2
2004–05	28	0
2005–06	0	0
2006–07	0	0
2007–08	27	16
2008–09	69	18
2009–10	70	27
2010–11	32	23
2011–12	81	17
2012–13	48	29
2013–14	33	27
2014–15	66	18
2015–16	62	17
2016–17	32	18
2017–18	36	9
2018–19	18	4
2019–20	25	1
2020–21	4	1
2021–22	8	5
2022–23	14	8
Total	**747**	**248**

Source: Compiled by author from AC & ABC database (2022)

Table: 1 Based on the year-wise data of the AC&ABC scheme in Delhi from **2002–03 to 2022–23**, it is observed that a total of **747 agricultural graduates were trained**, out of which only **248 agriventures were successfully established**. This clearly indicates a low conversion rate from training to actual venture establishment. The highest number of trained candidates was recorded in **2011–12 (81 candidates),** whereas the maximum number of agriventures were established in **2012–13 (29 ventures).** In the initial years (2005–06 and 2006–07), no training programmes were conducted, resulting in zero venture establishment. A declining trend is also visible during **2020–21,** when only four candidates were trained and one venture was established, possibly due to the impact of the COVID-19 pandemic. Overall, the data reflects **irregular growth patterns** and moderate performance of the scheme in Delhi. Despite continuous training efforts, the establishment of agriventures remains limited, indicating challenges such as lack of awareness, financial constraints and insufficient institutional support. This trend highlights the need for

stronger implementation strategies and enhanced post-training support to improve the effectiveness of the AC&ABC scheme in Delhi.

Figure 1: Compound Annual Growth Rate of trained Candidates and Agriventures setting up under AC&ABC scheme in Delhi from 2002 to 2022



Source: Author's calculation from AC & ABC database.

Figure 1 depicts the Compound Annual Growth Rate (CAGR) of trained candidates and agriventures established under the AC&ABC scheme in **Delhi** during the period **2002 to 2022.** The analysis shows that a **positive growth rate was observed only during the sub-period 2002–2012** in terms of trained agricultural graduates. In the remaining sub-periods, both trained candidates and agriventure establishments recorded **negative growth rates**, indicating inconsistency in scheme performance. Overall, the data reveals that **Delhi does not exhibit a significant or stable annual growth trend** in either the number of trained candidates or agriventures established under the Agri-Clinic and Agribusiness Centres scheme. The fluctuating and negative CAGR values highlight structural challenges such as limited awareness, financial constraints and weak post-training support mechanisms. Thus, it can be concluded that the performance of the AC&ABC scheme in Delhi has remained **moderate to weak** during the study period (2002–August 2022), suggesting the need for policy interventions, improved institutional support and targeted promotional strategies to strengthen agripreneurship development in the region.

Table 2: Activity-wise Distribution of Agriventures Established under AC&ABC Scheme in Delhi from 1 April 2002 to 31 August 2022.

S. No.	Project Description	Number of Ventures Established	Percentage (%)
1	Agriclinics	30	12.09
2	Agri-Clinics and Agribusiness Centres	101	40.72
3	Animal Feed Unit	1	0.4
4	Bio-fertilizer Production and Marketing	1	0.4
5	Contract Farming	3	1.2
6	Farm Machinery Unit	9	3.62
7	Fisheries Development	3	1.2
8	Horticulture Clinic	2	0.8
9	Landscaping & Nursery	1	0.4
10	Nursery	8	3.22
11	Value Addition	2	0.4
12	Seed Processing and Marketing	12	4.83
13	Soil Testing Laboratory	1	0.4
14	Vegetable Production and Marketing	10	4.03
15	Vermi-composting / Organic Manure	4	1.61
16	Veterinary Clinics	6	2.41
17	Crop Production	1	0.4
18	Dairy / Poultry / Piggery / Goatery	37	14.91
19	Mushroom Cultivation	4	1.61
20	Apiary (Beekeeping)	12	4.83
Total		**248**	**100**

Source: Compiled by author from AC &ABC database (2022)

Based on the activity-wise distribution of agriventures established under the AC&ABC scheme in **Delhi**, it is observed that a total of **248 ventures** were set up across **20 different project categories**. The highest share of ventures falls under the category of **Agri-Clinics and Agribusiness Centres,** accounting for **101 ventures (40.72%)**, indicating that most beneficiaries preferred integrated service-based agribusiness models. This is followed by **Dairy, Poultry, Piggery and Goatery enterprises**, which constitute **37 ventures (14.91%)**, reflecting strong interest in livestock-based activities. **Agriclinics** alone account for **30 ventures (12.09%),** showing the growing demand for professional advisory services among farmers. Moderate

participation is also seen in **seed processing and marketing (4.83%), apiary (4.83%)** and **vegetable production and marketing (4.03%),** highlighting diversification into allied agricultural activities. However, several potential sectors such as **animal feed units, bio-fertilizer production, soil testing laboratories and crop production** show very limited participation (each below 1%), indicating low awareness and adoption in these areas. Overall, the data reveals that agripreneurs in Delhi prefer **service-oriented and livestock-based ventures**, while technology-driven and input-based enterprises remain underutilized. This pattern highlights the need for **targeted training, awareness programmes and financial support** to promote diversification and strengthen the overall impact of the AC&ABC scheme in Delhi.

Table 3: Institute-wise Performance of AC&ABC Scheme in Delhi from 1 April 2002 to August 2022.

S. No.	Training Institutes	No. of Trained Candidates	Percentage	No. of Agriventures Established	Percentage
1	Indian Society of Professionals, Karnal	678	73.53	258	93.81
2	CPIT Edutech Pvt. Ltd., Sirsa	105	11.38	5	1.81
3	CCS Agricultural University, Hisar	102	11.06	0	0
4	Institute of Pesticide Formulation Technology	37	4.01	12	4.36
Total		**922**	**100**	**275**	**100**

Source: Compiled by author from AC &ABC database (2022).

Based on the institute-wise performance of the AC&ABC scheme in **Delhi**, it is evident that a total of **922 candidates** were trained by four major training institutes, out of which **275 agriventures** were successfully established. The **Indian Society of Professionals, Karnal** emerged as the most effective institute, accounting for **73.53% of trained candidates (678 trainees)** and an impressive **93.81% of total agriventures (258 ventures).** This indicates strong training quality, mentoring support and effective linkage with financial institutions. In contrast, **CPIT Edutech Pvt. Ltd., Sirsa** trained **105 candidates (11.38%)** but could establish only **5 ventures (1.81%),** reflecting a low conversion rate. Similarly, **CCS Agricultural University, Hisar**, despite training **102 candidates (11.06%)**, recorded **zero agriventure establishment**, suggesting gaps in post-training support, financial facilitation and motivation among trainees. The **Institute of Pesticide Formulation Technology** trained **37 candidates (4.01%)** and successfully established **12 ventures (4.36%),** showing moderate performance. Overall, the data clearly demonstrates that **institutional effectiveness plays a crucial role** in transforming trained candidates into successful agripreneurs. Strengthening mentoring systems, financial guidance and handholding support across all training institutes is essential to enhance the overall impact of the AC&ABC scheme in Delhi.

Conclusion

The present study concludes that the Agri-Clinic and Agribusiness Centres (AC&ABC) scheme has the potential to play a transformative role in promoting agripreneurship and strengthening agricultural extension services in Delhi. However, the overall performance of the scheme in the region remains moderate to weak. Although a considerable number of agricultural graduates have been trained, the conversion rate into successful agriventure establishments is relatively low, indicating gaps in post-training support and financial facilitation. Activity-wise analysis reveals that service-oriented ventures such as agri-clinics and integrated agribusiness centres dominate, while technology-driven and input-based enterprises remain underrepresented. Institute-wise performance shows that the Indian Society of Professionals, Karnal, has contributed significantly to venture establishment, highlighting the importance of quality training and institutional mentoring. The study further finds that limited awareness, inadequate outreach, high operational costs, land constraints and difficulty in accessing institutional credit are major challenges affecting scheme implementation in Delhi. Therefore, to enhance the effectiveness of the AC&ABC scheme, the government should strengthen awareness campaigns, simplify loan procedures, provide targeted subsidies and ensure continuous mentoring support to trained candidates. In conclusion, focused policy interventions, region-specific strategies and stronger institutional coordination are essential to improve the impact of the AC&ABC scheme in Delhi. Effective implementation will not only generate employment for agricultural graduates but also contribute to sustainable agricultural development and inclusive economic growth in the region.

References

1. MANAGE. (2022). *Progress report on Agri-Clinic and Agribusiness Centres scheme*. National Institute of Agricultural Extension Management, Hyderabad.
2. Pal, R. (2022). Barriers faced by agripreneurs under AC&ABC scheme. *Agricultural Reviews, 44*(2), 142–149.
3. Reddy, A. A., & Kumar, P. (2022). Sustainability of agriventures established under AC&ABC scheme. *Journal of Agribusiness Management, 15*(1), 77–85.
4. Vijaya Bharathi, K. (2022). Progress and performance analysis of AC&ABC scheme. *Journal of Agricultural Extension Management, 24*(1), 89–97.
5. Reserve Bank of India. (2022). *Handbook of statistics on Indian states*. RBI, Mumbai.
6. Sudhakar, G., & Vijaya Bharathi, K. (2022). State level performance of AC&ABC scheme. *Indian Journal of Extension Education, 58*(3), 112–118.
7. Afroz, S. (2021). SWOT–AHP analysis of Agri-Clinic and Agribusiness Centres scheme in India. *Agricultural Reviews, 42*(3), 215–222.
8. Joshi, R., & Sharma, P. (2021). Impact of agri-clinics on farmers' productivity. *Journal of Rural Development, 40*(1), 65–78.
9. World Bank. (2021). *Financial inclusion and rural development in India*. World Bank Publications.
10. Mishra, A. K. (2020). Agripreneurship and rural employment generation in India. *Indian Journal of Extension Education, 56*(4), 101–107.
11. Patel, M., Patel, N., Chaitra, S., & Patil, S. (2020). Case study analysis of AC&ABC scheme performance. *Indian Research Journal of Extension Education, 20*(1), 55–60.
12. Ahmad, N., Hasan, B., Haneef, R., & Riyal, A. (2019). Training need assessment of agripreneurs under AC&ABC scheme. *Indian Journal of Extension Education, 55*(2), 88–94.
13. Parihar, R. S., & Boyal, V. K. (2018). Role of agri-clinics in strengthening extension services. *Journal of Extension Education, 30*(4), 6112–6117.
14. Savapandit, S., & Gogai, M. (2017). Constraints faced by agripreneurs in Assam. *Journal of Community Mobilization and Sustainable Development, 12*(1), 59–64.

15. Bairwa, S. L., Kushwaha, S., & Sen, C. (2014). Performance analysis of Agri-Clinic and Agribusiness Centres scheme in India. *Journal of Agricultural Development and Policy, 24*(2), 45–56.
16. Sharma, R., & Kukreja, S. (2013). Digital banking and financial inclusion. *International Journal of Business Management, 2*(5), 1–10.
17. Shekara, P. C., Kumar, P., & Reddy, B. S. (2011). Rejuvenating agricultural extension services in India. *Agricultural Economics Research Review*, *24*(2), 235–243.
18. Beck, T., Demirgüç-Kunt, A., & Levine, R. (2007). Finance, inequality and the poor. *Journal of Economic Growth*, *12*(1), 27–49.
19. George, J., & Bhaskaran, S. (2004). Employment opportunities for agricultural graduates in India. *Indian Journal of Agricultural Economics*, *59*(3), 435–444.
20. NABARD. (2022). *Status of rural credit in India 2021–22*. National Bank for Agriculture and Rural Development.
21. Government of India. (2022). *Annual report 2022 Department of Agriculture & Farmers' Welfare*. Ministry of Agriculture.
22. Union Budget. (2022). *Economic survey of India 2022–*. Government of India.