



## Social Enterprise Special.....

### **An indelible visit of Dr. S. Ayyappan, former secretary, DARE (GoI) & DG, ICAR to Agripreneur**

“Mauli Agri-Tech” a newly initiated Startup engaged in manufacturing of neem based products with continuous research and development, well versed with control and quality— brings products for agriculture, horticulture and other crops to suit farmers requirements. The owner of the company is Mr. Ramesh Khaladkar, based in a tiny village Pimpri Dumala, Pune, Maharashtra. Mr. Ramesh is involved in a wide range of activities i.e. Agri-Consultancy, Manufacturing of Neem based products, Organic manure, compost, Agri-tourism and Horticulture. Mauli AgroTech is the premier manufacturer of Pure Neem manure and Neem Oil based bio-pesticide formulation. The Company manufactured about 21 organic products categorized under organic fertilizers, Plant Growth Promoters and Protectors, Bio-Ferti-Culture and Organic Insecticides. Being a Bachelor in Forestry Science, Mr. Ramesh is also providing consultancy to the Maharashtra Forest department in development of agri-tourism. Mr. Ramesh has completed five projects in collaboration with the Forest Department. Giving accreditation to his activities and widening the concept of agri-incubators and start-ups, Prof. S. Ayyappan, Chancellor, CAU, Imphal & NABARD Chair Professor, visited Mr. Ramesh firm an insight into the ground realities and reach of extension services. A beneficiary farmer explained how he is getting Rs. 10 lakh per acre under the guidance of Mr. Ramesh.



**HELPLINE**  
1880 425 1556  
Mobile  
+91 9951851556  
[www.agriliclinics.net](http://www.agriliclinics.net)  
[www.maange.net](http://www.maange.net)



**Online Registration**  
[www.acabcmis.gov.in](http://www.acabcmis.gov.in)



Dr. Ayyappan invited Mr. Ramesh to participate at a National Consultation on ‘Agri-Start Ups for Smart Farming’ which is being organized during 11-12 October, 2018, at ICAR-NIANP, Bengaluru to analyse the functioning of incubators and startups, discuss the high points and constraints, and plan a way forward in terms of finance and policy imperatives in the context of emerging secondary and corporate agriculture. Mr. Ramesh may be contacted at Mobile: +91 9923553737, e-Mail:mauliagrotechpune@gmail.com

## Bankers sensitized on Agri-Clinics and Agri-Business Centers (AC&ABC) Scheme

The Agri-Clinics and Agri-Business Centers (AC&ABC) Scheme is being implemented across the country since 2002. The credit support is the prime component of the scheme. Assistance under the scheme is purely credit linked and subject to sanction of the projects 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. The 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 up to Rs. 100 lakh for a group project. (weblink: <http://www.agriclinics.net/GCDocuments/14.pdf>). However, since the inception of the AC&ABC Scheme, the bank sanction rate is only 11.60%. The biggest stumbling block is the unavailability of finance from banks, so that the trained agri graduates are unable to set up their agriventure. It is found that, the major issue is lack of awareness of bankers about the AC&ABC scheme and its credit component. Sensitizing the bankers is one solution to this problem. To bring bankers with more innovative funding of projects, a one day workshop on sensitization of Bankers on AC&ABC Scheme was organized on 27th July 2018, at Zonal Office, Indian Bank, Lucknow. Mr. M. S. Khan, Nodal Officer, CARD-Lucknow addressed the gathering. More than 30 Branch Managers of Indian Bank across the state participated in the Workshop. It was a great opportunity, to interact with the Branch Managers to sensitize on AC&ABC scheme to bridge the financing gap, said Mr. Khan.



Mr. M. S. Khan  
Center for Agriculture & Rural Development (CARD), +9997286694, shakeelkhan.card@gmail.com

## Reclaiming Waste Land with Bamboo: A Social Enterprise

“Ishwar Agri-Business and Energy Solutions” is a social enterprise providing consultancy on scientific cultivation of Bamboo - the Green Gold, with an objective to promote Bamboo cultivation to rejuvenate the waste land in the tropical region of Kolhapur district, Maharashtra. Shri. Arun Ishwar Wandre, the founder of the firm, is a 42-year old agriculture graduate. Shri. Wandre felt “Traditional cultivation system did not meet day-to-day expenses, and farming was always in loss due to constant fluctuation in the market”. Under such circumstances, he decided to engage himself in scientific agriculture with a market-led enterprise. Fortunately in the year 2011, he succeeded in the screening test and attended the 60-day AC&ABC residential training at Krishna Valley Advanced Agriculture Foundation in Sangli, Maharashtra. After successful completion of the AC&ABC training, Shri. Wandre decided to change the traditional cropping system and searched for alternative crops. After studying a variety of options, he zeroed in on Bamboo. He was convinced that Bamboo would be the most suitable crop in waste lands. He surveyed the market and studied the ecological situation of Kolhapur district. Subsequently, he prepared a Bamboo demonstration plot on his 10 acre land and registered his firm “Ishwar Agri-Business and Energy Solutions”. Initially, he took initiative to gather a small group of farmers and made them aware about bamboo cultivation. Sensitizing farmers on Bamboo cultivation was not an easy task; he conducted a series of farmers’ meets and exposure visits to make them realize the importance of Bamboo cultivation and its Bio-energy potential.

“Ishwar Agri-Business and Energy Solutions” is providing consultancy on scientific package of practices on Bamboo cultivation and tissue culture of bamboo sapling, helping farmers to avail subsidized drip irrigation system from line departments, facilitating tie-up with industries for buy-back arrangement etc. Salinity is a problem in Kolhapur district; hence farmers started consulting Shri Wandre for reclaiming their waste land. The endless efforts reaped the fruits of success; more than 1000 farmers have become regular customers of “Ishwar Agri Business & Energy Solutions” and are cultivating bamboo on their waste land. @Mobile No. 09422802750, 08625822433, e-Mail : arun.wandre@yahoo.com, ishwar.agbs@gmail.com





### Making Skilled Workforce available in Agriculture: A social initiative of HRMA



Low wages, skewed distribution of land, and limited options of earning a livelihood; Labor scarcity is found more in recent past, mainly due to the increased rural-to-urban migration and partly due to the inception of MGNREGS and other public works as well. “In Tamil Nadu, my home state, the prevailing scenario of labour shortage has started crippling both agricultural and construction activities. Most of the farm owners have given their fields on lease to their erstwhile workers as carrying out farming on their own has ceased to be remunerative. The strain and pain are more in involving ourselves directly,” admit farm owners. To address this issue and being a trained Agripreneur under Agri-Clinics and Agri-Business Centers Scheme, I decided to resolve the problem and make the state free from clutches of shortage of skilled labour. After completion of training at Voluntary Association for People Service (VAPS), Madurai, I prepared a Detailed Project Report for Rs. 5 lakh and approached the Union Bank of India, Palani branch and got the loan sanctioned. After I attended the Refresher Training Program, NABARD offered me 36% subsidy and appreciated my activities. I registered my firm by the name “Human Resource Management in Agriculture (HRMA)”.

The aim of the organization is to build capacity of agriculture labour and give generate them opportunities for decent, stable and productive employment in agriculture, including adequate wages” says Mr. S. Sijish Nambiar (42) from Palani village of Dindigul district in Tamil Nadu. The registered labour initially went through the capacity building and were recruited to agriculture farm, dairy farm, poultry farm, horticulture, rabbit farm, landscaping, Agro-industries etc. as per the demand raised by farmers. “I have spread my work in three southern states i.e. Tamil Nadu, Karnataka and Kerala. These laborers are earning a monthly remuneration of Rs 15000 to 20000 and are hired for 8 years with free accommodation. Contact- Shri S. Sijish Nambiar , HRMA, 32, ACC Road, Palani – 624601, Tami Nadu, Mobile: 9487002125, 9003828077, e-Mail: sijishs@gmail.com

### Nut Cracking Profit: Women Empowerment in Cashew Industry

Cashew provides an important source of income for smallholder farmers and for low-income groups. The majority of unskilled laborers are women who lack any real opportunities for advancement. “Cashew processing is an age old traditional occupation of my family. I joined the two month residential training program under Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme at Krishna Valley Advanced Agriculture Foundation (KVAAF) – Sindhudurg”, says Ms. Nikita Subhash Dhuri (23) from Rathiwade village in Sindhudurg district of Maharashtra. “To expand the business I prepared a detailed project report of Rs. 20 lakh and submitted to the bank. I registered my Unit by the name ‘Vikram Cashew’ and recruited total six women workers in the unit for cashew processing on well-paying wages. The women get technical training from cashew cultivation to processing. On/Off training helps to promote proper harvest and post-harvest handling of raw cashew nuts. Cashew nuts are kidney shaped and brittle which makes it difficult to remove the shell without breakage. Whole white kernels are the highest grade and larger whole kernels fetch higher prices. Processing the raw nut to produce the edible kernel is a long and labour-intensive process which includes i.e. Steaming or drum roasting the raw nuts, Cooling the nuts, Cutting or breaking to separate the shell from the kernel, drying the kernel, peeling, sorting the kernels (separating broken pieces), grading the kernels and packing. I have 5 acres of Cashew garden; even the raw cashew are procured from the local market. The total volume of the processing unit is 1 ton per year. For uninterrupted sale of cashew I opened a retail shop headed by women for sale of cashew nut. After getting the loan, I will recruit more women. My main objective is to recruit women workers and make sure they are happy”, adds Ms. Nikita. Contact Mobile: 9405098878, e-Mail: nikitadhuri100@gmail.com



## Conservation of Landraces Led food Security in North East Region

“Let's fly high in life with good food that is fresh and local which bears seeds for the next season. Depend on indigenous herbs and vegetables and cereals for proper nutrition and on your indigenous food wisdom. Keeping own seeds for coming seasons is the independence of a farmer. If we lose our seeds, we farmers loose our independence”, is the message by Mr. Samir Ranjan Bordolai, a social agripreneur trained under the AC&ABC Scheme. He is effortlessly involved in conserving landraces in the North East Region of India. Mr. Samir Bordoloi, a graduate from Assam Agricultural University, now teaches budding farmers and small entrepreneurs from the Northeast and helps them adopt innovative farming and food techniques. He runs a Society for Promotion of Rural Economy & Agricultural Products, Northeast (SPREAD, NE) which has an aim to get local people to eat local food from local resources. School and collegiate young minds are going through hands on training to build nutritional stewardship among them by creating an ecological nutrition garden at school with local crops. These qualified “Green Commandos” are ready to bring revolution in local farming. The major landraces found in NE are ‘Poniol’ in Assamese and Governor's Plum in English. Red colored bananas- ‘Senduri Malbhog’, dark brown maize, ‘Bhut Jolokia’ also known as ghost pepper and green herbs are a few examples. “We are planting them in our edible food forest. When we eat local food we can motivate our farmers to grow local food. Stay healthy and support local farmers. Avoid food that cannot yield seeds for the next season. We as farmers cannot keep their seeds. The seeds are costly and need lots of other inputs to grow. Farmers make less profit and are indebted. They leave farming and villages. We must stick to local food wisdom and understand the food conspiracy where habit of growing and eating local food is converted to some exotic food where we farmers depend on the market from seeds to feeds. Join our movement of growing local food by becoming a consumer and support the local economy where farmers make profit and retain themselves in our beautiful villages” is the message by Mr. Samir. Samir can be contacted @Mobile: 09101582344, 09854049583 e-Mail: samirf2f@gmail.com



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

**Centre for Agricultural Extension Innovations, Reforms & Agripreneurship (CAEIRA)**

**National Institute of Agricultural Extension Management (MANAGE)  
Rajendranagar, Hyderabad-500 030, India  
e-mail : [indianagripreneur@manage.gov.in](mailto:indianagripreneur@manage.gov.in)**

**Editor in Chief and Published by Mrs. V. Usha Rani, IAS, Director General, MANAGE**

**Editor: Dr. Saravanan Raj, Director (Agril. Extn.)/(CAEIRA)**

**Associate Editors: Dr. Lakshmi Murthy & Mrs. Jyoti Sahare**