

## ***From Farmer to Flourishing Entrepreneur: Asharam Kalar's Journey in the Pulses Processing and Derivatives Industry through MKUY***

**Entrepreneur background:** Mr. Asharam Kalar (9937780757), an entrepreneur from the village of Patuguda in Semla, Block-Umerkote, Nabarangpur district, availed the benefit of the MKUY scheme promoted by APICOL for the establishment of a Pulses processing and Derivative Industry. Coming from a joint family in Semla Village, where their primary source of income was agricultural activities, Mr. Kalar realized that a single income was not sufficient to support the entire family. Consequently, he decided to start a grocery shop in his village. Through his interactions with retailers and middlemen, Mr. Kalar became inspired to engage in buying and selling agricultural produce such as Paddy, Pulses, Maize, as well as becoming a distributor of fertilizers and pesticides. He expanded his business by selling these products in different markets across Nabarangpur District. By studying the market channels in his area, Mr. Kalar developed a deep understanding of the agricultural trade.

To further grow his business activities, he obtained a loan from a bank. Mr. Kalar's consistent repayment of the loan and interest established a strong rapport with the bankers. As his business thrived, he contemplated establishing pulses mill to add value to the pulses and sell them in Umerkote and nearby local markets. His quest for knowledge led him to discover the Mukhya Mantri Krushi Udyog Yojana (MKUY), which offered support for the establishment of Pulses Processing and Derivatives Industry, with a maximum subsidy up to 50 lakhs. Driven by enthusiasm, Mr. Kalar sought information about the processes and criteria involved in availing the benefits of MKUY. He visited the Block Agriculture Office, where the officials guided him through the application process to apply for the MKUY scheme. With his entrepreneurial spirit and determination, Mr. Asharam Kalar's journey showcases his proactive approach to expanding his business and availing the opportunities provided by the MKUY scheme.

**Constraints faced by entrepreneur:** Mr. Asharam Kalar faced a significant challenge in establishing the Pulses Processing Industry, which was the lack of capital and financial assistance. This constraint hindered his ability to invest in the necessary infrastructure, machinery, and other resources required for the successful operation of the industry. However, through his determination and resourcefulness, Mr. Kalar explored various avenues for financial support. He applied for the MKUY scheme, which provided a much-needed opportunity to access the required capital and subsidies for his venture. This assistance proved instrumental in overcoming the financial issues and enabled Mr. Kalar to establish and run his Pulses Processing Industry successfully.

### ***APICOL and MKUY intervention:***

During a visit to the Block Agriculture Office, Mr. Kalar became aware of the MKUY scheme, which supported the establishment of various enterprises. Intrigued by the opportunity, he decided to pursue the establishment of a Pulses Processing and Derivatives Industry. He applied for the scheme with a project cost of Rs. 1,28,14,000 during the FY 2022-23. On October 21, 2022, he received the Go-Ahead letter, indicating the approval of his application. To finance the project, Mr. Kalar obtained a bank loan of Rs. 25,00,000 from the State Bank of India, Umerkote Branch in Nabarangpur District. The project was successfully completed on 30.03.2023, and Mr. Kalar submitted the necessary documents to APICOL for the release of the subsidy. Under the MKUY scheme, a subsidy amount of Rs. 27,20,000 was designated to be released into Mr. Kalar's bank account by APICOL. This subsidy amount corresponds to the fixed capital investment made by Mr. Kalar in his Pulses Processing and Derivatives Industry. Overall, Mr. Kalar's venture stands as an example of how the MKUY scheme enables entrepreneurs to establish enterprises and supports their financial requirements through subsidies.

**Establishment of Pulses Processing & Derivative Industry benefit:** Mr. Asharam Kalar successfully established a Pulses Processing and Derivatives Industry with a capacity of 1 MT per day. The unit is running smoothly, processing an average of 8 to 10 quintals during the season (Mar- May) and of pulses on a daily basis. From the upcoming season, he is planning to run the unit from January to August with full capacity by employing 4-5 daily labourers. Mr. Kalar sells the processed products in the local market of Nabrangpur. He is aspiring to establish partnership with the nearest prominent traders for bulk supply. This venture has not only increased his family income but also created job opportunities for 2 local unemployed youth within his pulses processing industry.

To facilitate the processing operations, Mr. Kalar has installed various machinery units, including the Annapurna Dal Mill-M2001, Dal Polisher-M2002, Dal Grader with a 2 HP Motor-M2003, Dal Dryer with a 5 HP Motor-M2004, Dal Sheller, and Freight. These machines enable efficient processing and improve the quality of the final products.



**Plans and way forward:** Currently, Mr. Asharam Kalar is wholeheartedly focusing on the successful operation of his Pulses Processing Industry. He is planning to deploy 5 or more young individuals from his local area on a daily wage basis, contributing to employment generation for 7-8 months in a year. Mr. Kalar's vision is to fully utilize the production capacity to an average of 10 quintals per day. He aims to improve packaging standards and establish a strong brand for his products, with the goal of supplying them to Nabarangpur, Umerkote, Raipur and other markets. Through these initiatives, Mr. Kalar aims to expand his market reach and enhance the growth and recognition of his Pulses Processing unit.