

Trending this month

- Organized Entrepreneurship Development Program (EDP) at on Millet Processing, Value Addition and Export of Nutri Cereals (Millet) at Bengaluru.
- A two-day workshop on Goatery commenced at the conference hall of DICC Kokrajhar, organized by Kshyamata Team in collaboration with Goat Trust of India.
- Skill development workshop on Food Processing and it's value addition started in West Karbi Anglong at Fishery Training Hall old Hamren.



[Kshyamata App launch](#)



"The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence."

Akashdeep, IAS
State Project Director,
ARIAS Society

The Establishment ...

Starting from mid of 2020 amidst the COVID-19 pandemic, Kshyamata program has uplifted many of the entrepreneurs in many ways. sensitization workshops for enrolment of new/existing entrepreneurs and given with Business Development Support and finally providing Access to Finance.

Under the Kshyamata initiative, a fortnightly newsletter is being launched for providing latest updates on the activities under the program,

information available on various schemes uptake in all the 8 Phase I districts - namely Cachar, Goalpara, Golaghat, Jorhat, Kamrup (M+R), Nalbari, and Sonitpur with additional Phase II districts namely Barpeta, Lakhimpur, Karbi aAnglong, Kokrajhar. Program will have a catalytic effect, encouraging a new generation of entrepreneurs to enter, expand, and advance the industry providing technical assistance for agri-entrepreneurs. The program would aim

to support 1300 agri enterprises and facilitate credit linkage for the entrepreneurs through convergence with various government schemes.

Program seeks to develop pipeline of the enrolled agri enterprises identified by provide access to effective BDS towards meeting their business development needs; provide technical, managerial, marketing, financial and legal advisory services through its resources and network.

Follow us for more insight



More Information:

<http://arias.in/kshyamata.php>

ENTREPRENEUR'S COLUMN

Dhanshika Foods
April, 2023

Every flavor has a story!

ANNONYMOUS

Amidst Covid 19, being in a delicate condition waiting for her due date, Nibedita was compelled to leave her job.

Nibedita Phukan was working in a multinational finance company where she was earning handsomely and living a happy life with her newly led family. During covid, she was forced to make a choice between her family responsibilities and her career and evidently, she chose her family. After her newborn baby, she stayed at home even though she was once a committed working woman.

Dreaming over taking the society forward with whatever resources she had, she had been searching for new avenues for her livelihood which would also

enable her to work from home and that's when she heard of Kshyamata Program, a launched by the World Bank funded project APART, ARIAS Society under the Government of Assam.

Being moved by her strong desire towards her dream of creating a bakery unit, Kshyamata Program facilitated her to a Enterprise Development Program (EDP) on bakery as sponsored by APART, ARIAS Society and organized by Assocom Institute of Bakery Technology & Management (AIBTM), Noida.

Initially she started with a small bakery (home bakes) at her home where she was working as a baker as well as a distributor at her locality. After a year, she opened her own huge bakery store *M/s Dhanshika Foods at Golaghat district, Assam* successfully selling around 1000 breads, 600-700 buns, 800 cream buns, 200 fruit bread and 300 packets of cookies in a day.

She has empowered woman workers and currently there are six employees working in her bakery.

Scheme Focus

Agriculture Infrastructure Fund (AIF)

A Financial Facility launched for developing your business and minimize the limitations. This scheme focuses on providing financial assistance for affordable and financially viable Post Harvest Management projects to undertake primary processing activities for agricultural produce.

For more details: please visit <https://agriinfra.dac.gov.in/>

Key Features



Size of the fund: Rs. 1 lakh Crore



Interest Subvention (3% p.a)



GoI support in lending process



Convergence with State & Central schemes



Credit Guarantee upto Rs. 2 Crores



Duration of 7 years (moratorium upto 2 years)



Innovation is the specific instrument of entrepreneurship. The act that endows resources with a new capacity to create wealth
 - Peter Drucker



Editor's Column

Life has been a struggle since pandemic hit worldwide. But, we cannot agree more to the fact that it is entirely within our power to emote or react to any given situation. We are sure to not control fate, but we can certainly control how we respond to when life throws us curveballs. In similar grounds, *Kshyamata* as a team, after a lot of kicks gave their first shot in introducing their very own newsletter. We have tried to cover insights on various aspects such as trending news within the project, picking a focused scheme for your consideration and a little something for your entertainment. The most awe-inspiring piece in this newsletter would be our *Entrepreneurs' Column*. In this issue, we have *Nibedita Phukan* for our cover story, who is the owner of *Dhanshika Foods*, aged mid 30's, a woman with great accomplishments. We have captured her struggle midst pandemic, COVID-19 through her recovery from it and towards being a persistent and risk-taking half way successful entrepreneur. Her determination towards her profession jazzing along with her responsibilities as a mother is commendable. As a great man once said, "Success is no accident. It is hard work, perseverance, learning, sacrifice, and most of all, love of what you are doing." It is inevitable that life does not happen on a silver platter, but being resilient is something that one needs to adopt.

There will be lots to look forward in the upcoming issues as we will be coming up with many inspiring stories of entrepreneurs across the state who are not afraid to act on their aspirations or dreams along with a few insights for you to perceive. Stay Tuned!



Trivia: Crossword Puzzle

Across

- 2. A person who studies and experiments with the selection and growth of crop plants and pastures.
- 6. A person who owns or manages a farm.
- 7. An animal kept to produce milk or beef.
- 9. A powerful motor vehicle with large rear wheels, used chiefly on farms for hauling equipment and trailers.
- 10. A person who studies the origin, management and use of soils.
- 11. A breed of sheep.
- 12. A pale yellow oval citrus fruit with thick skin and fragrant, acidic juice

Down

- 1. Pollination of a flower or plant with pollen from another flower or plant.
- 3. The science or practice of farming.
- 4. Grass that has been mown and dried, often use as sheep food.
- 5. A tapering orange-coloured root eaten as a vegetable.
- 8. Wheat or any other cultivated cereal used as food.

