

NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LTD (NEDFI) THROUGH ITS MICROFINANCE SCHEME HAS FACILITATED GENERATION OF INDIRECT EMPLOYMENT TO ABOUT 7.97 LAKH WOMEN

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Ministry of Development of North-East Region

North Eastern Development Finance Corporation Ltd (NEDFI) through its Microfinance Scheme has facilitated generation of indirect employment to about 7.97 lakh women

Number of women beneficiaries in livelihood project of North Eastern Region Community Resources Management Project (NERCORMP) is 3,45,489

Female beneficiaries in the events undertaken by North Eastern Handicrafts and Handlooms Development Corporation Ltd. (NEHHDC) is 577

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Ministry of Development of North Eastern Region (MDoNER)

Though the schemes of MDoNER are generally gender neutral and the schemes are gap filling measures related to development of infrastructure in North Eastern Region, NER.

There is one livelihood programme called North Eastern Region Community Resource Management Project (NERCORMP), where female have been benefitted. The other livelihood scheme i.e. North East Rural Livelihoods Project (NERLP), has concluded on 30.09.2019. Similarly, two PSUs under the Ministry namely, North Eastern Regional Agricultural Marketing Corporation (NERAMAC) and North Eastern Handicrafts and Handlooms Development Corporation (NEHHDC) have benefitted some women entrepreneurs. Also, Cane & Bamboo Technology Centre (CBTC) and North Eastern Development Finance Corporation (NEDFi) have benefitted women in the region. The details are given below:

NERCORMP a livelihood project is being implemented in four States, viz. Arunachal Pradesh, Assam, Manipur and Meghalaya, running under North Eastern Region Community Resource Management Society (NERCRMS) (A registered Society under North Eastern Council, Chaired by Secretary NEC). The beneficiary details of North

Eastern Region Community Resource Management Project (NERCORMP), Shillong is as under;

NERCORMP Beneficiary details

Phases	Beneficiary Households	Total beneficiaries	Female beneficiaries
NERCORMP-I	39,161	2,34,966	1,11,141
NERCORMP-II	20,826	1,24,956	61,478
* NERCORMP-III	58,799	3,52,794	1,72,870
Total	1,18,786	7,12,716	3,45,489

The project strategy of forming **NaRMGs, (Natural Resource Management Groups)** with equal representation of men and women, and promotion of women SHGs has strengthened women empowerment and agency of women in decision making processes alongside the men on matters of household and community wellbeing. Social sector project interventions in particular are aimed at reducing drudgery of women through access to safe drinking water and low cost latrines enhancing in improved hygiene and social dignity of women. Sanitary toilets, Sanitary Napkins and drinking water supply in the village greatly benefit women and girl children as the chore of fetching water falls on them and they endure great deal of inconvenience and personal indignities in the absence of covered toilets near the homestead. As an illustration, the activities carried out by 15 SHGs and NaRM-G are like Poultry farming, Handloom Weaving, Tea cultivation, Fishery, Drinking water facilities, Banning of alcohol and opium, Piggery and Horticulture among others.

Ministry of DoNER was implementing World Bank assisted NERLP (North East Rural Livelihoods Project) in the four States namely Mizoram, Nagaland, Sikkim and Tripura for a period of 5 years with a total project cost of Rs. 683 crore. The objective of the project was to improve rural livelihoods, especially that of women, unemployed youth and the most disadvantaged in these four States. The project was completed on 30th September, 2019. Under the programme 28, 154 SHG Groups have been formed consisting of 3,44,549 Households out of which there were 2,92,881 female beneficiaries.

NERAMAC (North Eastern Regional Agricultural Marketing Corporation) under its Integrated Export Development Project funded by NEC has supported 35 female beneficiaries from Assam and Mizoram. Under this programme, skill development training on Export Management was held in Guwahati, Assam and Aizawl, Mizoram.

NEHHDC (North Eastern Handicrafts and Handlooms Development Corporation) was set up in March 1977 with the mandate of promotion and development of handicrafts and handlooms of the North Eastern Region of India. Over the years Ministry of DoNER has been supporting NEHHDC to provide supports to the female Artisans and Weavers of the North Eastern Region.

Cane and Bamboo Technology Centre (CBTC): The Cane and Bamboo Technology Centre (CBTC) is mandated for incubating farmers, artisans and entrepreneurs for becoming self-sustaining by setting up micro and small enterprises using cane and bamboo as raw material. In this process, the CBTC has reached villages of all North Eastern States since its inception. Women have also participated in skill and awareness

programmes conducted by CBTC and got motivated to set up enterprises. CBTC has also been supporting these women to market their products in domestic and international market through exhibitions and tying up with wholesalers of bamboo handicraft.

North Eastern Development Finance Corporation (NEDFi) - An initiative towards Women Empowerment:

- a. To support micro and small borrowers including small farmers and recognizing that financial inclusion is a key driver of economic development and poverty alleviation in the region, NEDFi started the “NEDFi Micro Finance Scheme (NMFS)” to assist the grass-root small borrowers in unserved and underserved areas of the region.
- b. Capacity building support to NGOs/ MFIs: In addition, NEDFi provides hand-holding support to the local organizations in developing them as Micro Finance Institutions (MFI) and capacity building initiatives involving trainings on risk management, operation management, systems and process, financial management, human resource management, etc.
- c. Women Empowerment through Microfinance: The Micro finance scheme has been beneficial to the weaker sections in un-served & underserved areas of the region. About 96% of the beneficiaries are women and the project has enabled most of them to increase their earnings above the Poverty Line.

Sustainable Livelihood Programmes:

NEDFi organises Programmes on various trades for providing alternative sustainable livelihood to the artisans. Through such initiatives, NEDFi covered 10,470 nos. of beneficiaries upto Feb 2020 out of which more than 80% are women beneficiaries. Some of the trades considered by NEDFi for conducting sustainable livelihood programmes are given below:

1. Water Hyacinth Craft 2. Designer Candle 3. Banana Fiber Craft 4. Handmade paper Craft 5. Coconut Shell Craft 6. Bamboo Craft	7. Traditional Assamese Jewellery 8. Natural Dye 9. Traditional Mask Making of Majuli, Assam 10. Handloom and its value chain	11. Wood Craft 12. Vocational trades like beautician, plumber, electrician, welder, carpenter etc.
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Marketing Support:

NEDFi is also facilitating marketing support to the artisans of NER through exhibition participation and its various showrooms at Guwahati & Khetri in Assam, Imphal in Manipur, Aizwal in Mizoram, Namchi in Sikkim and Tawang in Arunachal Pradesh. The showrooms at Guwahati, Khetri and Aizwal are under NEDFi's direct CSR support and the rest of the showrooms are setup in collaboration with various established NGOs/Societies of the locality. Till February 2020, total 5737 artisans were provided platforms in various exhibition/ outlets, out of which more than 80% are women beneficiaries.

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