Satya MicroCapital: Bringing Financial Independence to Women Entrepreneurs

State: Assam
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<th>S. No.</th>
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<td>The Assam Post</td>
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Over 2.5 lac microfinance customers in Assam to benefit
Redressal measures announced by the sector

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Admissions to India’s #1 ranked boys boarding school, the Scindia School, are open
Satya Micro Capital: bringing financial independence to women entrepreneurs

Bidhwanth Charrali, Mar 14: Daksheshwari Naryan, a 26-year-old woman, from a small village called Mainenhere situated in Bidhwanth Charrali, Assam lives with her husband Ajit and two sons. Her determination and zeal to stabilize her economic condition and become a successful entrepreneur is motivating. Daksheshwari's parents work in the farming sector to make their ends meet like most of the household in her village. Ajit was working far away from home in Bengaluru, hence he decided to earn to make the ends meet. She gathered up all her savings and together, with the help of her parents, opened a small vegetable shop in her village. Since, she had to raise both her children, she couldn't concentrate on her shop which led to lower footfall. Eventually, the business suffered and crashed in incurring losses which further deteriorated her financial state. In this worse situation, Ajit had to return home to help Daksheshwari with the shop and the household chores. Looking at the grim conditions of her family, Daksheshwari's neighbour motivated her to attend one of the projection meetings held in their village by Satya MicroCapital, working towards financial independence of women by facilitating micro-entrepreneurial opportunities, thereby benefiting the society and underprivileged families. Soon after becoming a member of Satya Micro Capital, she received her first loan of Rs. 30,000 in March 2019 and her life took a positive turn. She decided to move beyond selling vegetables and decided to expand. With the help of her first loan, she purchased a shop at a nearby marketplace and started a 'Grocery Shop cum an eating joint. Steadily, their monetary conditions improved and the family income increased from Rs. 3,000 to Rs. 7000 and gradually to Rs. 10,000 - 15,000 per month. Her standard of living significantly improved another family is now leading a happy life. Now, she is able to provide education to both her children in a better versatile medium school studying in class 6th & 7th respectively. Her confidence and business acumen, made her explore and innovate in her venture. Daksheshwari attributes her success to Satya MicroCapital that provided her with the required financial support to establish her business and fight against all odds to sustain her family. Satya MicroCapital, SATYA has adopted a unique Limited Liability Group (LLG) Model for extending loans and ensuring repayment. The company's LLG model distributes the liability among each group member which exists only up to 10% of Loan Tenure in bi-weekly collections. Through the model, the company aims to add a social touch to lending by integrating modern technology into the Micro Finance industry. The Indian microfinance sector has come a long way. Early estimates show that the industry has been hit with the crisis of the COVID-19 pandemic, with a majority of women and small enterprises facing difficulties in repaying their loans. As of now, there is no specific data available on the impact of the pandemic on women entrepreneurs. However, experts have noted that the crisis has disproportionately affected women and small enterprises, particularly in rural areas. The pandemic has highlighted the need for more inclusive policies and financial support for women entrepreneurs. NBFCS-MFIs are the only regulated financial institutions in the country which give unsecured loans to the borrowers from low-income households. These institutions fill an unmet credit gap for women who do not have the wherewithal to provide collateral or security of any sort. The aim of NBFCS-MFIs is to build sustainable livelihoods. Through providing last mile financial services even to clients in remote rural areas, these institutions promote the Government’s financial inclusion agenda. NBFCS-MFIs are an important partner for Prime Minister MUDRA Yojana and serve 30% of the loan disbursements under this programme. These institutions have been doing business in microfinance companies. NBFCS-MFIs are registered with the Reserve Bank of India and are stringently regulated right from the issuance of the license. The Reserve Bank of India and the Ministry of Finance have been working together to strengthen the regulatory framework for NBFCS-MFIs. The Reserve Bank conducts regular supervision of all NBFCS-MFIs.
মহিলা উদ্যোগীসকলের
বিতৃষ্ণ স্বতন্ত্রতা সত্য মাইক্রোকাপিটেন্টের

ওবাটি, ১৪ মার্চ ৪ সালের
বিনিয়োগ প্রভাবে মাইক্রোকাপিটেন্টের মহিলার
সাধারণ ও শিক্ষার সমন্বয়ে সমাবেশ
যোগ্যতার পাশাপাশি মহিলাদের ভূমিকা।
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Dukheshwari’s parents work in the farming sector to make their ends meet like most of the households in her village. Ajit was working far away from home in Bengaluru, hence she decided to earn to make the ends meet. She gathered up all her savings and together, with the help of her parents, opened a small vegetable shop in her village.

Since, she had to raise both her children, she couldn’t concentrate on her shop which led to lower footfall. Eventually the business suffered and resulted in incurring losses which further deteriorated her financial state. In this worse situation, Ajit had to return home to help Dukheshwari with the shop and the household chores.

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সত্য মাইক্রো কেপিটালের মহিলা উদ্যোগীসকলের বিতর্ক সত্যতা

গল্প বার্তা, বিখ্যাত পাবলিক্স, ১৪ মার্চ বিখ্যাত চাকিরালিনি মহিলাদের নামে একটি বিষয় বিষয়গুলো নামে মাত্র একটি যোগ রাখা হয়। এদিন মহিলাদের নামে একটি যোগ রাখা হয়।

তাদের অর্থনীতিতে প্রতিক্রিয়া দেওয়া হয় অর্থনীতিতে প্রতিক্রিয়া দেওয়া হয়।

তথ্যসূত্র:

গণ তথ্য অধিকার গণ তথ্য অধিকার

সম্পাদক:

জৈন্দ্র দেব

টেলিফোন: ০৩৬৫-২২২২২২

ই-মেইল: ganaadighi@adighi.assam.gov.in

স্বাগতম স্বাগতম
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