

## Microfinance lends a support to women entrepreneurs

**Maharashtra, September,2019:** आर्थिकअडचणीत सापडलेल्या अनेक महिलांना उद्योग उभारण्यासाठी उन्नती मायक्रोफिन्हा कंपनी मदतीचा हात पुढे करत आहे. राज्यातील अनेक महिलांच्या यशोगाथेमध्ये उन्नती या संस्थेचा खूप मोठा वाटा आहे. उन्नती मायक्रोफिन्हा राज्यातील अग्रणी एनबीएफसी एमएफआय पैकी एक असून महाराष्ट्र गुजरात मधील सहा जिल्ह्यांमध्ये कार्यरत आहे.

ऐरोली नवीमुंबई मध्ये राहणाऱ्या छाया तेलतुमडे या महिलेने २०१३ या वर्षी उन्नती मधून कर्ज घेऊन एक छोटासा बांगडी वकिण्याच्या व्यवसायाची सुरुवात केली, योग्य वेळी मळिलेलं भांडवल आणि तिच्या असलेली मेहनती मुळे तिच्या व्यवसायाला योग्य ती चालना मिळाली ते छोट्याशा व्यवसायातून नफा कमवून आपले आर्थिक स्थितीमान, जीवन शैली तसेच मुलांना योग्य शिक्षण देत आहे. आज त्या उन्नती मधून सातत्याने कर्ज घेऊन आपला व्यवसाय वाढवत आहे.

उन्नती या कंपनीने ७० हजारांहून अधिक महिलांना आयुष्य पुन्हा नव्याने उभे करण्यासाठी तसेच स्वतःच्या कर्तृत्वावरून झेप घेता येईल यासाठी नेहमी मदतीचा हात दिला आहे.

This is not the only such success story of woman empowerment in Maharashtra where Unnati Microfin has played a significant role. Unnati Microfin is one of the leading NBFC-MFIs working in the state of Maharashtra across five districts. The company was established with the vision to uplift the financial status of the poor households through providing them easy access to the micro-credit. In its endeavour to provide easy access to financial services to its clients Unnati Microfin has impacted over 50,000 lives. The company has helped many local women entrepreneurs to improve their economic status and realise their dreams to improve their quality of life. The company aims to reach out to over one lakh families by 2020 under their 'Mission 2020' program.

According to Microfinance Institutions Network, a self-regulatory organisation and an industry association of microfinance industry in India, women constitute 99% of micro-credit beneficiaries in the country. Microfinance institutions such as NBFC-MFIs are working towards providing an easy access to financial services to underserved and unbanked population in India.

NBFC-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 unfunded credit gap for women who do not have the wherewithal to provide collateral or security of any sort. The aim of NBFC-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.

NBFC-MFIs are an important partner for Prime Minister MUDRA Yojana and almost 50% of the loan disbursements under this programme have been done through microfinance companies. NBFC MFIs are registered with the Reserve Bank of India and are stringently regulated right from the size of loan, the tenure, the rate of interest and a Fair Practices Code (FPC) and an Industry Code of Conduct (CoC) which governs their functioning. The Reserve Bank conducts regular supervision of all NBFC MFIs.