

# Study on Evaluation of **Micro Enterprise Development Program (MEDP) & Livelihood and Enterprise Development Program (LEDP)** in the state of Tripura



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## EXECUTIVE SUMMARY

### Background of SHG (Self Help Group)

The SHG movement is regarded as an alternative approach to development, one that focuses on empowering economically deprived sectors of society through social and economic means. Based on various research studies and a project conducted by NABARD, the SHG-BLP model has become an inexpensive way to offer financial services to poor households who are often ignored. Starting with linking 500 SHGs to formal financial institutions in 1992-93, it has grown to become the world's largest microfinance program in terms of the number of clients reached. SHGs that follow the five principles of regular meetings, savings, lending within the group, paying back loans on time, and keeping proper records are seen as good quality and have proven to be trustworthy customers for banks over time. NABARD along with RBI permitted SHGs to have a savings account in banks from the year of 1993. NABARD is consistently working to empower Self-Help Group (SHG) members by assisting them in establishing and overseeing prosperous enterprises for their sustenance. This support is facilitated through the implementation of two key skill development and capacity-building programs: The Micro Enterprise Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP). These initiatives are designed to enhance the skills and capabilities of SHG members, promoting entrepreneurship and sustainable livelihoods.

### Why this study

The document titled "STUDY ON EVALUATION OF MEDP & LEDP IN THE STATE OF TRIPURA" holds significant importance as it presents a comprehensive assessment of the Micro Enterprise Development Program (MEDP) and Livelihood Enterprise Development Program (LEDP) initiated by the National Bank for Agriculture and Rural Development (NABARD) in Tripura. Through this study, the aim is to evaluate the impact, effectiveness, and challenges encountered by these programs in empowering individuals residing in rural areas. By assessing the outcomes and effectiveness of the MEDP and LEDP, the study provides valuable insights into the efficacy of initiatives designed to equip individuals with the requisite skills for establishing and managing micro-enterprises. Additionally, the findings of this evaluation offer critical information for policymakers, program implementers, and

stakeholders to identify areas of improvement, refine program strategies, and enhance the overall effectiveness and impact of rural development initiatives in Tripura. Therefore, conducting such a study is crucial for informed decision-making, resource allocation, and the sustainable development of rural entrepreneurship and livelihoods in the region.

### Financial performance of SHG in Tripura

As per NRLM data, Tripura has emerged as a significant player in the Self Help Group (SHG) movement, boasting a substantial presence of 48,674 SHGs, encompassing approximately 4,43,610 members during FY 2023-24.

Table 1: Savings-credit of SHGs with banks (position as on 30<sup>th</sup> September 2023)

Sl No	Bank	No of SHGs	Saving amount	No of SHGs	Credit amount
1	Public sector banks	12414	6008.9	3054	5490.81
2	Regional Rural Banks	29159	8893.62	7911	17384.18
3	Cooperative Banks	37136	8243.22	1449	2664.54
4	Private sector banks	314	547.90	313	541.01

### Intervention undertaken of NABARD in MEDP and LEDP in Tripura

Since 2006, NABARD has been actively supporting targeted skill development programs, known as MEDP, catering to well-established SHGs that already have financial access from banks. These on-location training initiatives aim to address skill gaps or enhance the efficiency of production activities already undertaken by SHG members. Grants are allocated to eligible training institutions to deliver skill development training in various sectors, including farming sector and off-farming sectors, and service-related activities. The ultimate goal is to facilitate the establishment of micro-enterprises, either individually or collectively within the SHGs. Over the years, this initiative has successfully reached approximately 3.47 lakh SHG members through the implementation of 12,531 MEDPs all over India. This reflects NABARD's commitment to empowering and enhancing the capabilities of SHG members through targeted skill development interventions.

Recognizing the limited impact of skill-up gradation trainings alone on the livelihood creation of SHG members, a strategic shift was made to enhance the effectiveness of skill development initiatives. In December 2015, NABARD introduced the LEDP to maximize the benefits derived from skill up gradation. The LEDP entails comprehensive measures, including intensive training for skill-building, refresher courses, establishment of backward-forward linkages, and the provision of handholding and escort support. Designed to cover the entire value chain, this program offers end-to-end solutions for SHG members. Implementation occurs on a project basis, encompassing 90 to 120 SHG/JLG members in a cluster of contiguous villages, from which SHG members may be selected. Since May 2017, LEDP has been mainstreamed in Tripura.

### Development of women entrepreneurship in Tripura

In Tripura, women play a vital role in supporting their families by working on farm sectors and off farm sectors and running small businesses to earn money for their basic needs. However, to help them earn more and improve their lives, it's important to teach them basic business skills. The Micro Enterprise Development Program (MEDP) and Livelihood and Enterprise Development Program (LEDP) by NABARD offer training and help specifically for women in

Tripura. By joining these programs, women can learn important business skills to run their small businesses better, sell their products more effectively, and make more money. This focused effort not only helps women financially but also encourages them to become better entrepreneurs, which helps the whole community by reducing poverty and supporting sustainable growth in Tripura.

## Overview of the study

### Methodology

The study begins by highlighting the methodology adopted, which includes project inception, desk review, developing questionnaires, research design, sampling, data collection, data analysis, and results and recommendations. The methodology involves both quantitative and qualitative data analysis to assess the outcomes and impacts of the programs. It also acknowledges the limitations of the study, such as non-experimental design and small sample size, and emphasizes the need for attention in generalizing the findings.

As of March 31, 2023 around 24 MEDPs were carried out in Tripura, engaging 720 Self-Help Group (SHG) members. Additionally, 6 Livelihood Enterprise Development Programs (LEDPs) were approved to enhance the capacity of 720 SHG members.

For the study, 07 districts were chosen, namely West Tripura, North Tripura, South Tripura, Gomati, Dhalai, Unakoti, and Sepahijala. During the current research initiative, NABARD's Tripura Regional Office has approved one Entrepreneurship Development Programme (EDP) training session in the Khowai district of Tripura in 2024, focusing on floriculture. A representative sample size of 73 beneficiaries from the MEDP and 74 beneficiaries from the LEDP was selected, constituting 10% of the total beneficiaries in the respective training programs. Additionally, five Project Implementing Agencies (PIAs) in MEDP and four PIAs in LEDP, along with three banks, were included in this evaluation study. Comprehensive discussions were also conducted with the District Development Managers (DDMs) of NABARD in all the 07 districts.

### Observations

#### **(1) Diverse Skill Enhancement**

The MEDP sponsored by NABARD, Tripura RO showcases a commendable focus on diverse skill enhancement. Participants not only receive training in traditional agricultural practices but also gain insights into non-farm activities such as handicrafts, agro-processing, and small-scale industries. This approach broadens the scope of entrepreneurship and aligns with the evolving economic landscape of rural areas.

#### **(2) Inclusive Approach**

The program adopts an inclusive approach by targeting marginalized sections of society, including women and individuals from Scheduled Castes and Scheduled Tribes. This inclusivity not only contributes to the socio-economic development of these communities but also fosters a more equitable distribution of entrepreneurial opportunities.

#### **(3) Sustainable Livelihoods**

The Micro Enterprise Development Program and the Livelihood and Enterprise Development Program focuses on creating sustainable livelihoods by promoting entrepreneurship in various sectors. This program addresses the need for diversification of income sources in rural areas

and encourages the establishment of enterprises that are both economically viable and environmentally sustainable.

#### **(4) Environmentally Sustainable Practices**

One notable aspect of MEDP and LEDP is its emphasis on environmentally sustainable practices. The products produced by the beneficiaries of MEDP and LEDP are environmentally friendly and promote the principles of sustainable consumption. The program encourages entrepreneurs to adopt eco-friendly methods in their businesses, fostering a sense of environmental responsibility among participants. This aligns with global trends towards sustainable development and supports the creation of enterprises that are resilient to changing environmental dynamics.

#### **(5) Market Linkages and Value Addition**

NABARD has given special attention to connecting the market with the production units of SHGs, particularly those situated in the most remote areas of Hilly Tripura. MEDP and LEDP places a strong emphasis on market linkages and value addition to products. Entrepreneurs are provided with insights into market trends, customer preferences, and ways to enhance the value of their products. Furthermore, the products manufactured by the trainees of MEDP and LEDP are can be directly marketed by Rural Mart supported by NABARD, accounting for 8% of the total production. This strategic focus enhances the market competitiveness of rural enterprises, ensuring their sustainability in the long run.

NABARD's initiatives in the form of MEDP and LEDP demonstrate a proactive approach towards fostering entrepreneurship in rural areas. The observation highlights the organization's commitment to skill development, inclusivity, sustainability, and market relevance. These programs not only empower individuals economically but also contribute to the overall socio-economic development of rural communities. As NABARD continues to evolve its entrepreneurship development initiatives, it is dignified to play a pivotal role in catalysing rural transformation and fostering sustainable livelihoods.

#### **(6) Financial Inclusion at Grassroots Level**

SHGs operate at the grassroots level, making them an effective tool for bringing financial services to underserved areas, like Sepahijala district and remote areas of North Tripura and South Tripura districts. This helps in reducing intra-regional gap.

##### **Issues and challenges**

(1) Although numerous beneficiaries have undergone training via Micro Enterprise Development Programs and Livelihood and Enterprise Development Programs, resulting in the creation of environment friendly products, a prevalent challenge exists: inadequate packaging, which adversely impacts the competitiveness of these products in the market, remains a common issue for many small businesses.

(2) While training on marketing intervention was provided in MEDPs and LEDPs, there is a notable lack of knowledge about the market. Only a few beneficiaries are well-equipped with market insights, particularly in markets where they can secure substantial amounts of sale for their products.

(3) While online platforms have emerged as viable options for product sales, beneficiaries of MEDPs and LEDPs have not received any training in online marketing.

(4) During the training, participants made a variety of 10 products altogether. Out of these, the sales of six products are greatly affected by their brand value. Unfortunately, these products are being sold without any specific brand name. The product categories include bamboo-based items benefiting 150 participants, jute-based goods with 120 beneficiaries, tailoring products involving 90 beneficiaries, mosquito nets with 60 beneficiaries, doll toys with 60 beneficiaries, and paper-pickle-masala with 30 beneficiaries. The training helped a total of 510 individuals to produce these six product categories. 71% of the beneficiaries are linked with these specific products. This highlights the need for developing brands for the products made by MEDP and LEDP trainees.

(5) Trainees participating in the MEDP and LEDP experienced absence of adequate marketing guidance from experts. Despite all trainees being women, actively seeking valuable market advice, they encountered a deficiency in receiving insights and inputs from market experts.

(6) While beneficiaries receive training on maintaining and handling business accounts during MEDP and LEDP, they often neglect to upkeep their business accounts after starting their ventures. This oversight leads to difficulties in accurately determining costs and profits, consequently impacting the long-term performance of their businesses.

(7) Most trainees don't ask banks for loans because they're worried they won't be able to pay them back, especially when they're just starting out. Because the trainees don't invest much in their businesses, they can't grow them very fast. To make small businesses grow faster, we need to invest more in them. The organizations that help with projects can encourage trainees to feel more confident about borrowing money from banks and investing more in their businesses. When trainees invest more, they can get big orders, especially from industrial fairs.

(8) The organization helping with projects tries to arrange places for selling the products, but there aren't many buyers. This means that beneficiaries, especially Purbasha Tripura Govt Handicrafts Emporium, don't get as much money as they hoped for their products. Even though Purbasha buys from them regularly, the money they offer is much less than expected. It's hard for most trainees to find places to sell their products, and they mostly rely on seasonal fairs like Saras Mela and Industrial fair, which usually happen in the winter. There are only a few places where trainees can sell their stuff, and Purbasha is one of them. They want a fixed amount for their products to be offered.

(9) The income generated from the training is modest, provoking some beneficiaries to explore more profitable opportunities in alternative sectors. For those who ventured into establishing small businesses units like retail or door-to-door sales following the MEDP-LEDP training, sustaining these enterprises has proven to be challenging.

(10) The particular problem of the considerable distance between the production sites and the markets for raw materials causes a scarcity of raw materials. It's essential to tackle this logistical challenge. Two LEDP sessions were conducted on Tailoring in the districts of North Tripura and South Tripura. NDS (Novajuti Development Society) implemented the program in North Tripura District, while VHAT (Voluntary Health Association of Tripura) served as the Project Implementing Agency (PIA) for the South Tripura District. The tailoring products mainly depend on specific raw materials, such as Cotton and thread. However, these raw materials are predominantly available in the capital city, Agartala. Consequently, trainees face difficulties due to the shortage of raw materials in their respective locations.

(11) The weak supply chain management poses challenges for established enterprises, all of which are operated by women. These enterprises face difficulties in connecting with the market and encounter challenges in sourcing raw materials, particularly among women trained in Lankamura.

(12) Insufficient dissemination of notifications about training programs among the general public leads to a lack of awareness among potential beneficiaries. The information primarily reaches beneficiaries through the Project Implementing Agencies, which maintain close relations with grassroots communities. However, this approach may prove insufficient to meet overall expectations due to its limited reach.

(13) NABARD's Tripura Regional Office sanctioned MEDPs and LEDPs to 5 PIAs. Among these, TWWS, GWS, VHAT, and NDWS are local organizations primarily focused on Tripura, lacking a nationwide presence. Consequently, their experience may be limited to working within Tripura, and they might not have extensive exposure gained from operating in diverse states. This localized focus implies that their expertise may be tailored to the regions they serve, potentially restricting their familiarity with a broader spectrum of conditions and challenges across different states. The limited availability of qualified Project Implementing Agencies for the implementation of MEDP and LEDP projects in the state poses a challenge.

The effectiveness of these PIAs is contingent on their comprehension of local contexts, community engagement, and alignment with the specific goals of the MEDPs and LEDPs they are implementing. Recognizing the need for diverse perspectives and experiences, strategies to complement the efforts of these state-based PIAs with others having a broader national or multi-state presence should be considered. Such an approach has the potential to contribute to a more inclusive and well-rounded strategy for rural and agricultural development.

(14) New trainees lack the confidence to secure loans, as their uncertainty about earning a specific amount from the new business diminishes their confidence in seeking financial support. The beneficiaries, characterized by their aversion to risk, exhibit hesitancy towards loan acquisition.

(15) Beneficiaries initially lack artistic capacity, but through MEDP and LEDP they receive training in crafting various artistic products, including Bamboo based items, Tailoring products, Jute-based products, Dolls, etc. The market value of these products are significantly influenced by the quality of finishing. For instance, a trainee capable of creating designer blouses can earn INR 350-450 per blouse. However, the challenge lies in the limited number of beneficiaries who can produce such high-value items; most focus on simpler products like Nighties and Petticoats. Consequently, these beneficiaries struggle to earn at the expected level.

Similarly, doll makers with greater artistic capacity command higher earnings. For instance, the facial features of dolls and toys are more sensitive, and beneficiaries capable of creating realistic faces can sell their products at their anticipated prices. The challenges extend to Bamboo and Jute-based products, facing similar issues in the market.

(16) The Coir Door mat industry has witnessed a decline in market share due to the saturation of the market with machine-produced door mats from industrial sources. The high factor costs associated with coir door mat production hinder producers from offering their products at competitive market prices.

## Suggestions and Recommendations

### 1) Duration of training program

To address the challenges faced by rushed short-term programs in MEDPs and LEDPs of NABARD, implementing agencies should adopt a strategic approach by developing a comprehensive and structured training plan. This plan should prioritize key topics based on their relevance and impact on participants' learning outcomes, ensuring there is sufficient time for in-depth exploration and understanding.

Furthermore, to cater to the need for longer-term support and skill enhancement, there should be provision for refresher training within the MEDP framework. Refresher training should be made available to trainees who have initiated their own business units and have been operating continuously for at least six months. This provision ensures that participants receive ongoing support and guidance, enabling them to address challenges effectively and further enhance their skills and knowledge.

### 2) Addition of activities in the training program

The MEDPs and LEDPs predominantly emphasized training in Jute-based product manufacturing, Coir-based product manufacturing, mosquito net production, bamboo-based product crafting, Pig & goat rearing, textile production, food processing, marketing bag creation, candle making, and Doll production. In light of local demands and forthcoming business prospects, it is advisable for the MEDP and LEDP initiatives to broaden their focus to include the following potential areas:

- **AI-based Agricultural Activities:** Introducing participants to AI-based technologies and applications in agriculture and allied sectors can enhance productivity and efficiency, contributing to overall economic growth.
- **Floriculture:** Given the demand for decorative plants and flowers, training participants in floriculture can open up opportunities for income generation in this sector.
- **Stitching katha blanket:** Including stitching Katha blankets in the training program adds valuable skills for participants. Katha blankets, traditionally made from layers of old saris, hold cultural significance and offer warmth. By teaching stitching techniques, participants repurpose textile waste into functional products, contributing to waste reduction and meeting local needs. Katha blanket production also offers income opportunities, aligning with the program's goals of sustainability and economic empowerment.
- **Fish Feed Production:** Producing fish feed locally can reduce dependency on external suppliers and create a value-added product within the fisheries sector.
- **Community weaving centre:**  
Establishing community weaving centres can promote traditional weaving practices and provide opportunities for skill development and income generation among local artisans.
- **Handmade paper from waste paper or bamboo pulp:**  
Expanding the training program to include handmade paper from waste papers or bamboo pulp can be a significant addition. Handmade paper is wood-free and entirely made from recycled materials, making it highly eco-friendly. It's versatile for writing and printing, and participants can learn eco-friendly techniques to create various valuable items like bags, boxes, notebooks, and ornaments. Additionally, bamboo paper, whether bleached or unbleached, serves various purposes, from office paper to packaging. Mastering these skills

enables individuals to contribute to waste reduction and tap into the expanding market for sustainable alternatives.

- **Fisheries Waste Management:** Training participants in waste management techniques related to fisheries can improve environmental sustainability and potentially create value-added products from waste materials.
- **Bamboo Bags Production:** Given the recent launch and potential demand showcased in the state credit seminar of NABARD, 2024 training participants in bamboo bag making can capitalize on this emerging market opportunity.
- **Opening Restaurants in Tourist areas:** Adding restaurants in tourist areas to the training program can help entrepreneurs benefit from the growing tourism industry by learning how to run a restaurant well. By teaching skills like cooking, cleanliness, customer service, and managing money, participants can make the most of this opportunity. Having restaurants in tourist spots doesn't just create jobs and income, it also makes tourists happy, which helps the tourism industry grow sustainably.
- **Driving training:** Providing training on driving to women trainees under the MEDP and LEDP of NABARD in Tripura is a crucial step towards promoting gender equality, enhancing mobility, and empowering women entrepreneurs. By equipping women with driving skills, they can overcome transportation barriers, access markets more efficiently, and independently manage their business operations. Additionally, driving training offers opportunities for economic empowerment, as women can take on roles such as transportation service providers or delivery drivers, thereby expanding their income-generating potential. This initiative not only fosters women's empowerment but also contributes to the overall socio-economic development of the community by facilitating greater participation of women in entrepreneurship and market activities.
- **Dairy, Poultry, and Duck Farming:** There is considerable potential in these sectors for income generation and livelihood enhancement. Training participants in best practices for dairy, poultry, and duck farming can tap into this potential.
- **Beekeeping:** With growing awareness about the benefits of beekeeping and honey production, including beekeeping training can empower participants to enter this lucrative industry.
- **Areca palm Leaf Processing:** Training participants in processing areca palm leaves into plates can contribute to sustainable alternatives to plastic products, catering to the increasing demand for eco-friendly alternatives.
- **Coir Broom Production:** Utilizing coir for broom production addresses both waste management and creates marketable products, contributing to sustainable livelihoods.
- **Mushroom Cultivation:** Mushroom production presents a viable income-generating opportunity requiring minimal space and investment, making it suitable for small-scale entrepreneurs.
- **Woollen Cloth Production:** Training participants in cloth-making from wool can cater to the growing demand for locally-made textiles and garments.
- **Carriage vans for product marketing:**  
Introducing carriage vans as mobile marketing platforms can facilitate the transportation and promotion of products manufactured by MEDP and LEDP beneficiaries. By leveraging these vans to access remote markets and engage with a wider customer base, participants can expand their market reach and increase sales opportunities.
- **Opening Selling Centres:** Implementing open selling centres or marketplaces dedicated to showcasing and selling products produced by MEDP and LEDP beneficiaries can offer a

centralized platform for business promotion and customer engagement. These centres can serve as hubs for community commerce, fostering networking opportunities, and enhancing market visibility for local entrepreneurs. Notably, during 2022-23, NABARD Tripura RO extended support to five Rural Marts, including two Mobile Rural Marts. These rural marts have facilitated the sale of unique products such as handicrafts and handlooms, alongside common products produced by the beneficiaries, thereby diversifying the offerings and attracting a wider customer base.

### **3) Market Research and Insights**

A policy requiring comprehensive market research and analysis to be integrated into the training curriculum of MEDPs and LEDPs shall be implemented. This ensures beneficiaries gain insights into market dynamics, consumer preferences, and effective marketing strategies, enabling informed decision-making and product promotion.

Training sessions and workshops to equip beneficiaries with market insights, including identifying potential markets, understanding consumer behaviour, and pricing strategies shall be provided to the beneficiaries.

### **4) Online marketing training collaboration**

A policy facilitating collaboration with digital marketing experts or organizations to develop and deliver training modules on online marketing within MEDPs and LEDPs shall be established. This equips beneficiaries with skills to leverage e-commerce platforms for product sales, tapping into growing opportunities in the digital market space.

### **5) Brand Development**

A policy emphasizing the importance of branding during training sessions under MEDPs and LEDPs shall enforce. This includes educating beneficiaries on branding's value in product recognition and customer loyalty, along with guidance on brand identity development and promotion.

### **6) Packaging enhancement program**

The integration of packaging technique training within the curriculum of Micro Enterprise Development Programs (MEDPs) and Livelihood and Enterprise Development Programs (LEDPs) shall mandate. This initiative aims to improve the attractiveness and competitiveness of products in the market through effective packaging methods. Partnership with packaging experts or organizations that specialize in sustainable and effective packaging for guidance on suitable packaging materials and designs that align with environmental considerations shall be developed.

### **7) Mentorship program implementation**

A framework to facilitate mentorship programs or partnerships with experienced market experts for ongoing guidance and support to trainees in MEDPs and LEDPs shall be developed. This ensures beneficiaries have access to valuable market insights, helping effective decision-making and product marketing.

Regular marketing clinics and consultations shall be organized to address specific challenges faced by beneficiaries in promoting their products and accessing markets.

## **8) Financial Management Training**

A policy instructing the provision of follow-up mechanisms and support systems post-training to assist beneficiaries in maintaining and managing their business accounts effectively shall be implemented. Refresher courses and ongoing support shall be provided to ensure beneficiaries understand and implement effective financial practices in their businesses.

## **9) Access to Credit and Investment**

Shall introduce a policy to build trainees' confidence in seeking institutional credit for business start-up and expansion. This involves organizing awareness campaigns, training sessions, and facilitating linkages with financial institutions, along with mentorship on loan application processes and repayment strategies.

## **10) Strengthening Supply Chains**

A policy outlining strategies to diversify marketing channels and expand market reach for products produced by MEDP and LEDP beneficiaries shall be developed. This includes supporting market linkages, organizing promotional events, and facilitating collaborations with potential buyers or retailers.

## **11) Artisan Skill Development**

A specialized training programs to be offered to enhance the artistic skills of beneficiaries, particularly in high-value product categories.

Provide opportunities for advanced training and mentorship in areas such as design, craftsmanship, and product finishing to increase the marketability of products.

## **12) Focus on enterprise sustainability**

A policy focusing on enhancing the sustainability and profitability of enterprises post-training shall enforce. This includes providing ongoing mentorship and support to address operational challenges, diversify income streams, and explore opportunities for business expansion or value addition.

## **13) Logistic support for raw material access policy**

A policy facilitating collaboration with local stakeholders and government agencies to address logistical challenges related to raw material access shall be implemented. This involves establishing decentralized procurement networks or supporting the establishment of raw material supply chains in rural areas.

## **14) Women entrepreneurship support**

A policy focusing on capacity-building initiatives tailored to address the challenges faced by women entrepreneurs, particularly in supply chain management and market linkages shall introduce. This includes specialized training programs and workshops aimed at enhancing their skills and capabilities in these areas.

## **15) Diversification and Innovation**

Beneficiaries are to be encouraged for exploring diversification opportunities and innovative product ideas to meet evolving market demands. Facilitating networking events and idea-sharing platforms to foster creativity and collaboration among beneficiaries may be beneficial.

## **16)Strategic Partnerships and Collaboration**

Forge partnerships with government agencies, non-profit organizations, and private sector stakeholders to leverage resources and expertise in supporting micro-enterprises. Collaboration with educational institutions and research organizations may be implemented to access specialized knowledge and technology for product innovation and development.

## **17) Outreach and Awareness**

Outreach efforts may be expanded to raise awareness about MEDPs and LEDPs among potential beneficiaries, including marginalized communities and underserved areas.

Utilization of multiple communication channels, including social media, community events, and local media outlets, to disseminate information about program opportunities and benefits shall be adopted.

## **18)Evaluation and Monitoring**

A strong monitoring and evaluation framework to assess the impact of the program on beneficiaries' businesses and livelihoods shall be implemented. Collecting feedback from beneficiaries regularly is essential to identify areas for improvement and adjust program interventions accordingly. Measuring key performance indicators such as sales growth, income generation, and market penetration to gauge the effectiveness of program strategies shall be implemented.

## **19)Enhance the competitiveness and sustainability of the products**

To address the challenges faced by the Coir Door mat industry, strategies should be made to enhance the competitiveness and sustainability of coir-based enterprises. This could involve supporting technology upgrades, value addition initiatives, and market diversification efforts to enable producers to offer differentiated products and capture new market opportunities. Additionally, providing training and support on cost optimization and efficiency improvement would help producers mitigate the impact of high factor costs and maintain competitiveness in the market.

## **20)Annual Skill Gap Analysis**

In addition to the suggested actions, it's important to conduct a yearly assessment of skill gaps to facilitate selection of most needed or most in demand skill for training under MEDP/ LEDP or other such initiatives. This helps understand the changing needs and skills required by participants due to market changes and technological progress. By regularly checking skill gaps, organizers can adjust training content, introduce new skill-building activities, and ensure the programs stay relevant and effective. This analysis also guides planners in refining strategies and improving the overall success and longevity of micro-enterprises in Tripura.

The study aims to assess the impacts of MEDP and LEDP on beneficiaries, identifying challenges hindering the transition of matured SHGs into microenterprises. Recommendations will address these shortcomings, fostering the continued success of NABARD's programs in Tripura.





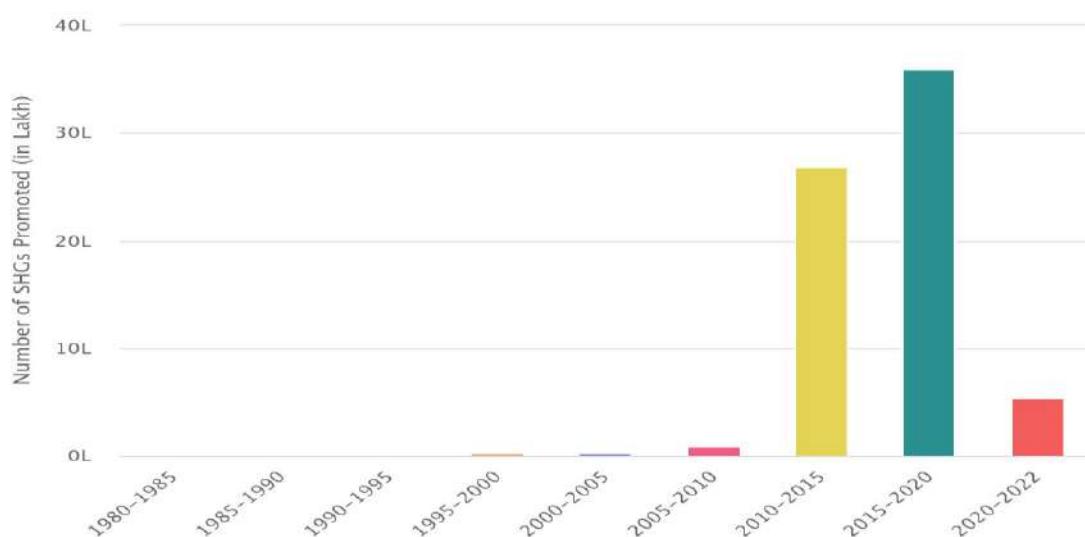
## CHAPTER-1

# INTRODUCTION

### 1.1 About Self Help Group (SHG)

Self-Help Groups (SHGs) are informal, small associations established with the aim of facilitating economic advantages through mutual assistance and shared responsibility among members. The advantages include the pooling of savings, access to credit facilities, and engagement in collective enterprise activities. The group-oriented strategy not only allows individuals with limited financial resources to accumulate capital through modest savings but also facilitates their entry into formal credit mechanisms. Through the combined efforts of members, SHGs play a pivotal role in fostering financial inclusion and supporting socio-economic development within communities. Chart -1 indicates the year wise total no. of SHG formed in India

*Chart 1: Year-wise total number of self-help groups (SHGs) formed in India till FY 2020-22 are portrayed in the graph below*



NABARD recognized the harsh reality that millions of needy families lack access to viable livelihoods, leaving them without means to generate income. The organization has been playing a crucial role in fighting poverty through its microfinance initiatives, focusing on the creation of livelihoods. NABARD is at the head of developing the skills and enhancing the capacities of needy individuals by nurturing an environment favourable to their progress.

A notable achievement of NABARD is its innovative Self-Help Group Bank Linkage Program (SHG-BLP), the largest microfinance initiative globally. This woman-centric, self-managed program is dedicated to empowering individuals. Despite these commendable efforts, there are challenges in advancing to the next level of livelihood opportunities.

While income generation activities are promoted through intensive training covering aspects like demand, finance, management, potential, and entrepreneurship, the absence of essential equipment hinders progress. Recognizing these challenges, NABARD is actively addressing these issues to support SHG members in establishing and managing successful enterprises for their livelihoods.

To bridge the gap, NABARD has implemented two skill development and capacity-building programs, namely Micro-Enterprise Development Program (MEDP) and Livelihood and Enterprise Development Program (LEDP). These initiatives aim to equip SHG members with the necessary skills, knowledge, and resources to set up and manage enterprises successfully, thereby fostering sustainable livelihoods.

## 1.2 NABARD's Initiatives for Rural India

- Provision of training and capacity building for clients in the SHG-BL Program**  
 Acknowledging the significance of training and capacity building for diverse stakeholders including bankers, NGOs, Government officials, SHG members, and trainers, NABARD has successfully trained approximately 47.33 lakh participants through the Financial Inclusion Fund as of March 31, 2022. This initiative has effectively cultivated a robust support system to facilitate the seamless implementation of the SHG-BL program.

- Fostering Micro Enterprise Development through Skill Enhancement Initiatives**

Supporting Targeted Skill Development Initiatives for Matured SHGs Since 2006, NABARD has been actively involved in facilitating need-based skill development programs (MEDPs) for established SHGs already accessing financial support from banks. These on-location training programs aim to address skill gaps or enhance the efficiency of production activities undertaken by SHG members. Grants are allocated to eligible training institutions and SHPIs to conduct skill development training in various sectors such as farm, off-farm and services. The training ultimately leads to the establishment of micro-enterprises, either individually or collectively.

As of March 31, 2023, NABARD has covered approximately 5.85 lakh SHG members through 20,174 MEDPs, with a cumulative grant support totalling ₹52.39 crore. This sustained effort reflects NABARD's commitment to empowering SHG members by equipping them with essential skills for economic self-sufficiency and enterprise development.

- **Enhancing Livelihood Opportunities through the Livelihood and Enterprise Development Programme (LEDP)**

Recognizing the limited impact of standalone skill up gradation training on livelihood creation within SHG communities, NABARD introduced the LEDP in December 2015. This innovative scheme is designed to establish sustainable livelihoods among SHG members, maximizing the benefits of skill up gradation. LEDP focuses on conducting livelihood promotion programs in clusters, incorporating intensive skill-building through training, refresher courses, establishment of backward-forward linkages, and providing handholding and escort support. The program encompasses the entire value chain, offering comprehensive solutions for SHG members.

Implemented on a project basis, each LEDP covers 15 to 30 SHGs in a cluster of contiguous villages, ensuring a targeted approach to member selection. Skill up gradation training is conducted in batches of 25-30 members, covering agricultural and allied activities as well as rural off-farm sector activities. LEDP not only facilitates the promotion of sustainable livelihoods but also optimizes the advantages of promotional assistance. NABARD extends grant support for skill up gradation programs, establishing demonstration units, and critical infrastructure as needed. Since its mainstreaming in May 2017, LEDP has made a significant impact, supporting ₹2.67 lakh SHG members through 2,149 LEDPs as of March 31, 2023, with a total grant support of ₹106.10 crore. This underscores NABARD's commitment to fostering holistic livelihood development and economic empowerment within SHG communities.

- **Promoting Women Self Help Groups (WSHGs) in Economically Disadvantaged & Left Wing Extremism (LWE) Affected Regions of India**

Since the announcement by the Finance Minister in the Union Budget 2011-12, a big plan to help women's groups has been happening in 150 poor and areas affected by Left Wing Extremism (LWE). This plan aims to make sure that all these areas have strong women's groups that can support themselves. Special agencies, called anchor agencies, help these groups by getting them money from banks, giving them advice and support, and making sure they pay back any loans they take. These anchor agencies also help the banks and businesses involved in this plan. To make things run smoother, the Department of Financial Services, part of the Ministry of Finance in India, created a fund called the 'Women SHG Development Fund' in NABARD. This fund, with ₹500 Crore, gives ₹10,000 to each women's group to help them get started. It also covers the costs of spreading the word about this plan, training, and other things to help these groups grow. This shows the government's commitment to helping women in poor areas and places affected by Left Wing Extremism.

- **Strategic Partnership with NRLM**

NABARD maintains active and strategic collaboration with all stakeholders in the SHG-BLP sector. Ongoing and strengthened collaboration with NRLM is consistently nurtured to provide robust support to the SHG BLP initiatives. This collaborative approach involves the organization of national-level seminars and workshops, fostering mutual dialogues, and conducting capacity-building sessions for stakeholders engaged in SHG-BLP. These coordinated efforts have evolved into regular practices, contributing significantly to the effectiveness and success of initiatives in the following key areas.

- **Facilitation of Village Level Programs (VLPs)**

To cultivate a deeper understanding of the collaborative needs between banks, Self Help Groups (SHGs), and Self Help Promoting Institutions (SHPIs), as well as to address issues such as credit linkage and repayment at the grassroots level, Village Level Programs (VLPs) are systematically organized in 13 priority States. These VLPs, supported by NABARD in partnership with banks and NRLM, play a pivotal role in the facilitation of processes such as the opening of SHG accounts, credit linkage, and ensuring regular loan repayments. In the fiscal year 2022-23, NABARD sponsored and supported 27,589 village-level programs, contributing to a cumulative total of 50,563 training sessions. These initiatives underscore NABARD's commitment to fostering grassroots collaborations and addressing pertinent issues to enhance the effectiveness of SHG-related endeavours.

- **Enhancing Financial Support to Banks through Refinancing**

In an effort to augment bank credit for SHGs, JLGs, Rural Micro Enterprises (RMEs), and Microfinance Institutions (MFIs), NABARD provides refinancing to banks, covering up to 95% of their lending to this sector. In the fiscal year 2022-23, NABARD disbursed refinance amounting to ₹6,776.56 crore to banks. As of March 31, 2022, the cumulative disbursement of refinance by NABARD for SHG lending reached ₹1,07,795.77 crore. This strategic financial support underscores NABARD's commitment to boosting credit flow.

### 1.3 Overview of MEDP & LEDP in Tripura

**Tripura**, located in Northeast India, is the third-smallest state in the country, covering an area of 10,491 km<sup>2</sup> with a population of 3.67 million, making it the seventh-least populous state. It shares borders with Assam and Mizoram to the east and Bangladesh to the north, south, and west. The state is divided into 8 districts and 23 sub-divisions, with Agartala serving as both the capital and the largest city. Tripura is home to 19 different tribal communities, and the majority of the population is Bengali. The official languages are Bengali, English, and Kokborok.

Geographically, Tripura is somewhat isolated in India, connected to the rest of the country primarily by National Highway 8. The state features five mountain ranges—Baramura, Atharamura, Longtharai, Shakhan, and Jampui Hills—that stretch from north to south, with valleys in between. Agartala, the capital, is situated on a plain to the west. The state experiences a tropical savanna climate, characterized by seasonal heavy rains during the southwest monsoon. More than half of Tripura's land area is covered by forests, which include common bamboo and cane tracts. Tripura boasts the highest number of primate species in any Indian state. However, the state faces economic challenges due to its geographical isolation. While a significant portion of the population is engaged in agriculture and related activities, the service sector is the main contributor to the state's gross domestic product.

### Map 1: Map of Tripura

In Tripura, resource-based industrial units encompass a diverse range of sectors, contributing to the economic landscape of the region. These units are engaged in activities such as jute based products manufacturing, bamboo processing (including handicrafts, mechanized bamboo-stick units, and agarbatti-making units), coir units, packaged pickle and Papad production, rubber processing units etc.

Goat and pig rearing, poultry & duck farming, fisheries, dairy are integral components of the traditional practices followed by the entire population of Tripura. These time-honoured agricultural activities not only hold cultural significance but also contribute to the livelihoods of the local communities and reflects the region's rich agricultural heritage and plays a vital role in sustaining rural economy in Tripura.



In the dynamic landscape of Tripura, NABARD assumes a pivotal role, guided by its vision of fostering rural prosperity. Positioned in this land of opportunities where innovation thrives in rural livelihoods and the broader economy, NABARD, through its multifaceted roles in finance, development, and supervision, significantly influences virtually every facet of the rural economy. The organization's proactive involvement underscores its commitment to catalysing positive transformation and sustainable development in the rural communities of Tripura.

#### 1.4 Micro Enterprise Development Programme (MEDPs)

Since 2006, NABARD has been actively supporting targeted skill development initiatives, specifically the MEDPs, tailored for well-established SHGs that already have financial backing from banks. These on-location training programs are designed to address skill gaps and optimize existing production activities undertaken by SHG members.

Under this initiative, grants are extended to eligible training institutions and Support and Facilitating Agencies (SHPIs) to deliver skill development training in various sectors such as farm, off-farm and service activities. The aim is to empower SHG members to establish micro-enterprises either individually or collaboratively as a group.

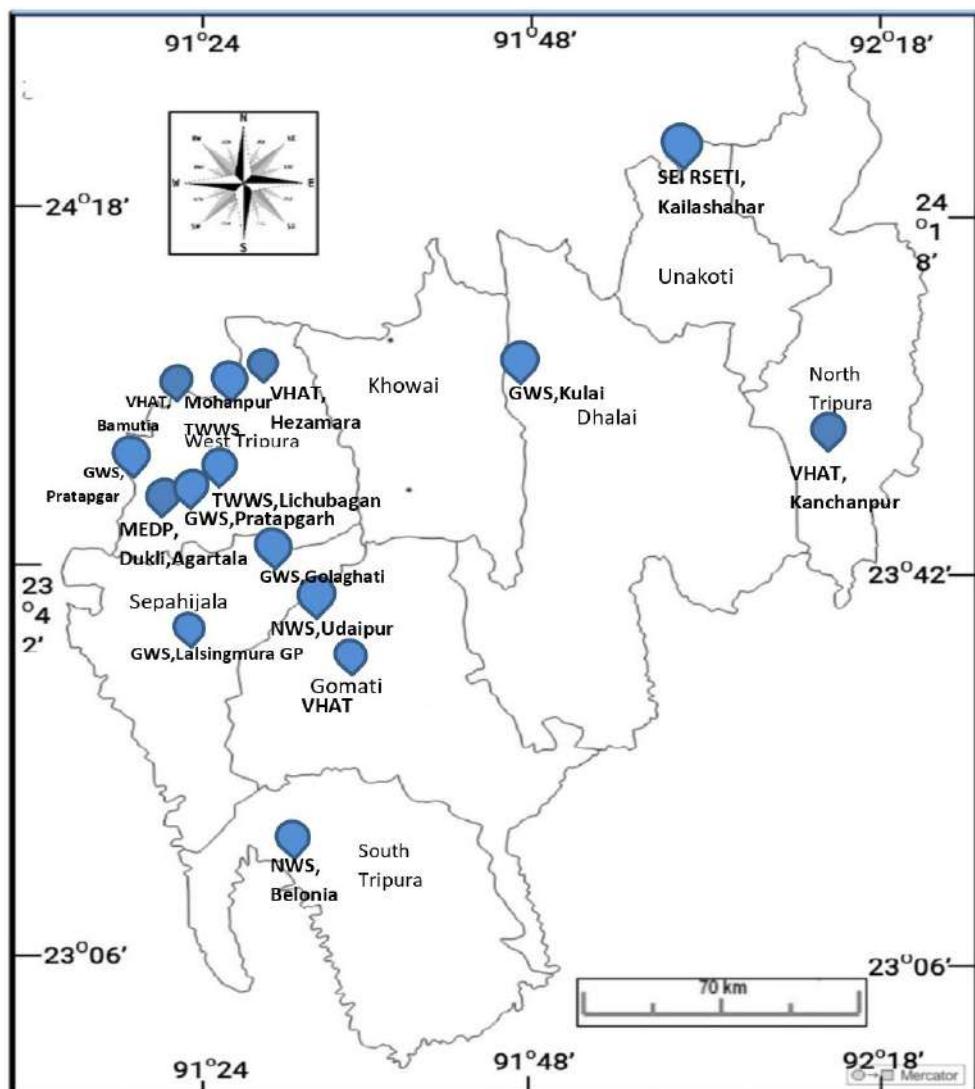
The program's implementation in the state of Tripura serves two primary objectives: (i) enhancing the entrepreneurial capacities of participants through targeted skill up-gradation or development in existing or new livelihood activities within the realms of farming or off-farm activities; (ii) enriching participants' knowledge in enterprise management, understanding business dynamics, and navigating rural markets effectively. This strategic approach reflects NABARD's commitment to fostering sustainable livelihoods and promoting entrepreneurship among SHG members in a holistic manner.

## 1.5 MEDP in Tripura

The MEDP programme was initiated by NABARD in 2006, the implementation of the program in the state of Tripura commenced in the financial year 2010-11. The Tripura Regional Office sponsored a total of 24 Micro Enterprise Development Programs (MEDPs) for various NGOs during 2011-11 to 2022-23. The program encompasses rural areas across seven districts of Tripura.

The training duration within the MEDP program varies from 15 to 20 days. However, the overall project timeline may extend up to six months from the completion of the training. Since the financial year 2011-12 until 2022-23, a total of 720 individuals belonging to Self-Help Groups (SHG) or Joint Liability Groups (JLG) in the state have reaped the advantages of the Micro-Enterprise Development Programme (MEDP) projects supported by the NABARD Regional Office. This strategic rollout underscores the commitment to empowering women in rural areas, fostering entrepreneurship, and promoting sustainable livelihoods in Tripura.

Map-2: Tripura map showing micro enterprise development programme in different district of tripura



In order to meet the goals of the training initiative, 24 MEDPs were executed across seven districts namely North Tripura, South Tripura, West Tripura, Unakoti, Dhalai, Sepahijala, and Gomati. The primary objective of the MEDP in Tripura is to empower individuals who have undergone training to make a successful transition into entrepreneurship.

### 1.6 Livelihood and Enterprise Development Programmes (LEDPs)

Recognizing that skill up-gradation alone may have limited impact on the livelihoods of SHG members, a strategic decision was made to enhance the effectiveness of skill development by introducing a comprehensive support system. Thus, the LEDP was launched in December 2015. This innovative initiative focuses on creating sustainable livelihoods within SHG communities through a holistic approach.

The LEDP scheme is designed to conduct livelihood promotion programs in clusters, incorporating various elements to ensure optimum benefits from skill up-gradation. The program includes provisions for intensive training for, refresher training, establishing backward-forward linkages, and providing handholding and escort support. Covering the entire value chain, LEDP offers an end-to-end solution to SHG members.

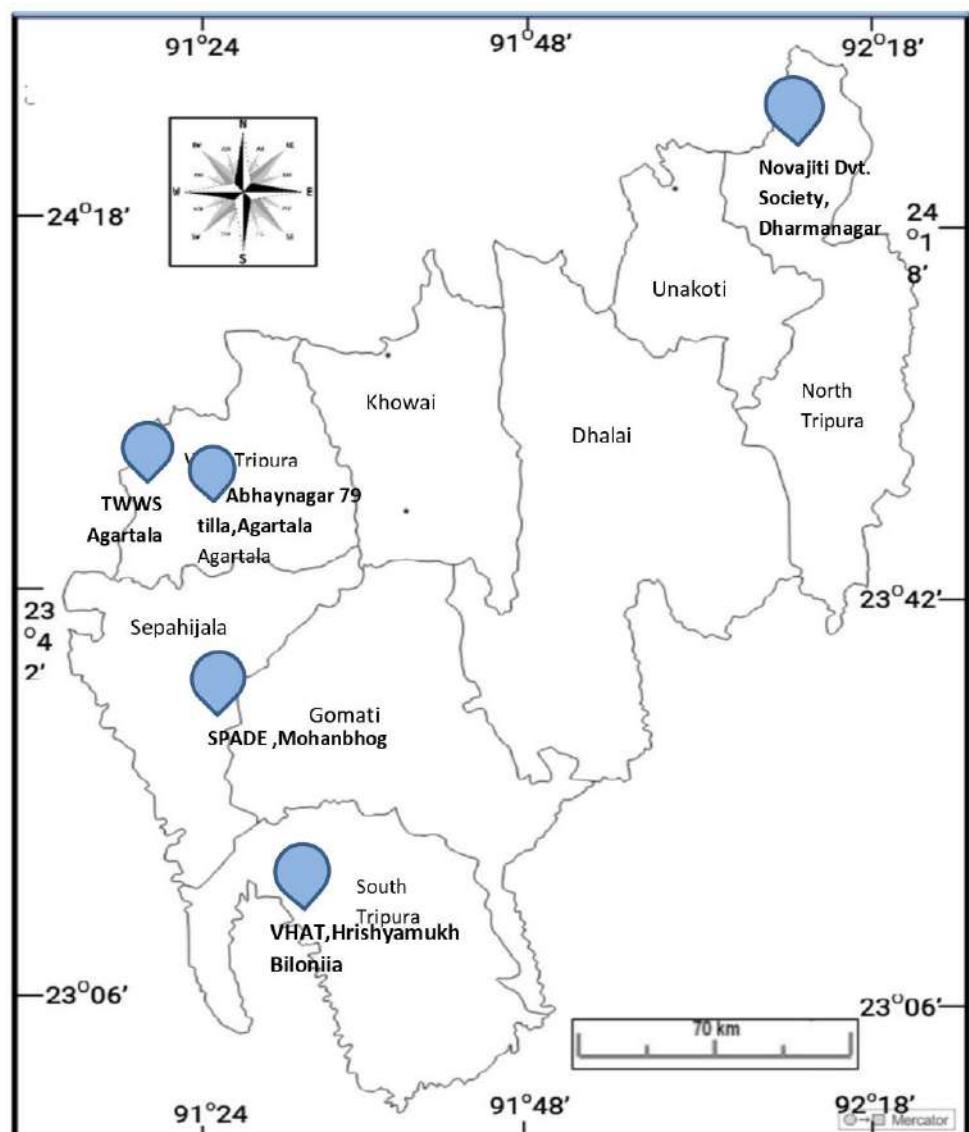
Implemented as a project, LEDP targets 15 to 30 SHGs in a cluster of contiguous villages. Members of these SHGs are carefully selected to participate in the program, ensuring that the benefits are extended to those who can make the most significant impact. By integrating these diverse components, LEDP strives to empower SHG members with not only enhanced skills but also a robust support system, ultimately fostering sustainable livelihoods and holistic development within the community.

#### 1.6 LEDP in Tripura

Since the fiscal year 2019, a total of six LEDPs have been sanctioned to different non-governmental organizations (NGOs), and these projects are currently in progress. The program is being executed in rural areas across seven districts of Tripura, focusing on enhancing the livelihoods of the community.

The training duration within the LEDP program is 15 days, and the overall project timeline can extend up to 24 months. Encompassing 720 beneficiaries from SHG or JLG, the program directly benefits the women members associated with these groups. The training for skill up gradation is conducted in group of 90 members, covering a diverse array of activities such as agriculture, allied activities, and rural off-farm sector activities. This is subsequently facilitated by refresher training sessions and exposure visits.

Map-3, Tripura Map Showing  
Livelihood Enterprise Development Program in Different District Of Tripura



LEDP aims not only to promote sustainable livelihoods but also to leverage the full potential of promotional assistance. NABARD plays a crucial role by providing grant support for skill up gradation programs, establishing demonstration units, and addressing critical infrastructure needs based on the requirements of the program. This multi-faceted approach underscores NABARD's commitment to fostering holistic development and empowering communities in Tripura through skill development and sustainable livelihood initiatives.



## **CHAPTER- 2**

## **OBJECTIVES & METHODOLOGY**

The study, commissioned by NABARD and entrusted to NABCONS, aimed to comprehensively understand the current state of the MEDP and LEDP projects in seven districts of Tripura, namely North Tripura, South Tripura, West Tripura, Unakoti, Dhalai, Sepahijala, and Gomati.

The background of MEDP & LEDP, the importance and purpose behind the Micro Enterprise Development Programme, and exploring its key features and programmes in Tripura are covered in the previous chapter. The objective of the study was to assess implementation and impact of the programmes. Towards this end the goals of the study were specified as indicated below:

### **2.1 Primary objectives of MEDP**

- i. Enhance the capacities of participants through appropriate skill up-gradation/development in existing or new livelihood activities in Farm or Off-Farm activities.
- ii. Enrich knowledge of participants on enterprise management, business dynamics and marketing.

### **2.2 Primary objectives of LEDP**

- i. To enhance capability of SHG/JLG members through identifying skill gaps, appropriate skill up gradation, exposure visits, demonstrations and support for livelihood activities in the locality.
- ii. To encourage potential activities that can be taken up based on tie up with the existing Production Units in the district.
- iii. To enhance income levels of SHG/JLG members through the chosen livelihood activities with credit support from banks through SHG or through individual/ JLG mode.
- iv. To develop a shared vision of change, enhance capacity/ knowledge of SHG/ JLG members for managing their enterprises, business development and marketing.

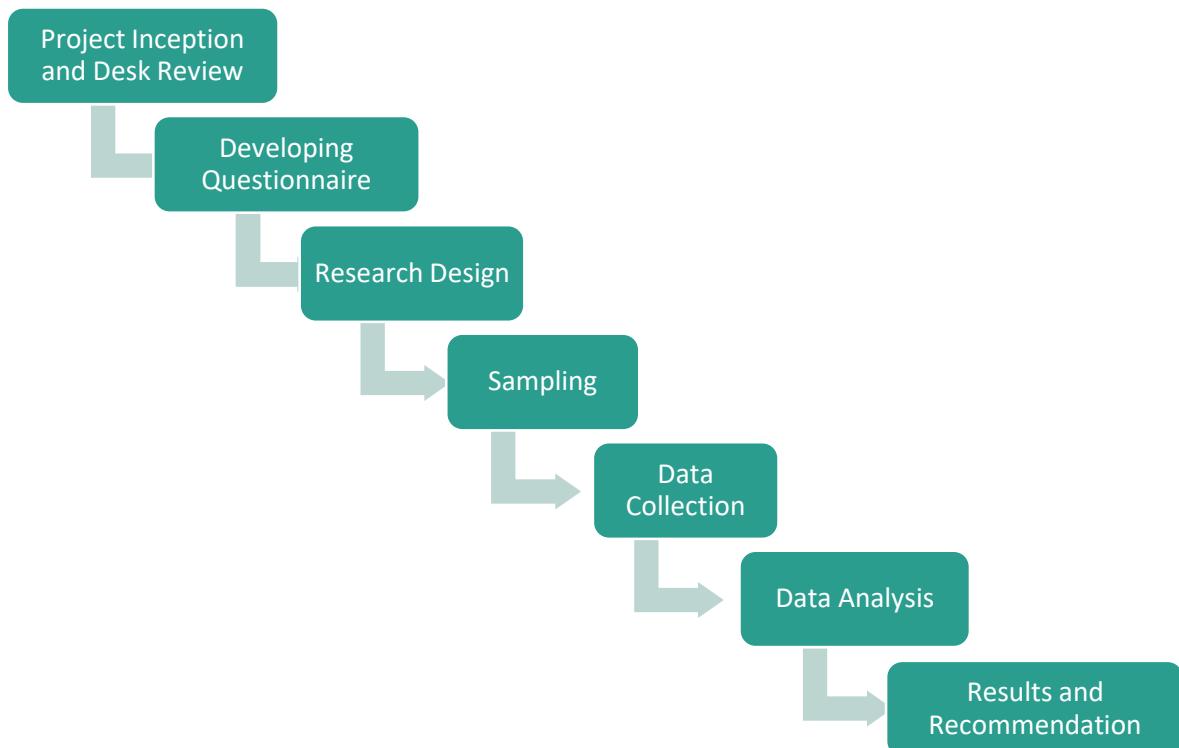
v. To facilitate collaboration with Resource Support Agencies for provision of common infrastructure/ incidental services including establishing business tie-up arrangement or assured buy-back of the finished products.

Attaining the objectives required scrutiny of the programme that facilitates validation of conclusions. This necessitates adoption of a suitable methodology for fulfilling the cited objectives of this study.

The methodology was framed taking into account broad objectives of the study to make it as precise as possible.

### 2.3 The details of the methodology adopted is detailed below:

*Chart 2: Study Methodology*



#### 2.3.1 Project Inception and Desk Review

Desk review of the guidelines were carried out to develop questionnaire for assessing outcomes and impacts from the program stakeholders.

#### 2.3.2 Developing Questionnaire

Four major players in MEDP and LEDP were identified: beneficiaries, NGOs/PIAs, bank officials, and District Development Managers (DDMs). Separate questionnaires were developed for each group.

- Beneficiaries
- NGOs/PIAs
- Bank officials (Branch Managers/Senior officials)
- DDMs

The beneficiaries were interviewed to understand their insights on overall strategy of the programme, their experiences in getting end-to-end solutions as part of the projects, any other hand-holding support, their recommendations, and suggestions for improvement of the program.

The PIA officials were interviewed to understand the whole process involved and experience gained in overall implementation of the programme, to know its importance to the beneficiaries, any achievements or constraints, their recommendations, suggestions for improvement of the program.

Bankers were also made part of the overall design of the scheme to assess impact of the programmes. Interactions were held with District Development Managers (DDMs) of NABARD of the 07 districts for their inputs in overall design of the scheme, their experiences in training implementations, its relevance to the villagers, and their recommendations and suggestions.

The questionnaires used for the study are enclosed as Annexure 1 to 5.

### 2.3.3 Research Design

Simple Random Sampling (SRS) was employed for the study covering the seven districts. Specific details of the impact evaluation study were outlined, including the districts, financial year, name of the PIA, name of the training program, number of beneficiaries, size of the sample, and the purpose of the project.

### 2.3.4 Sampling

SRS method was used for this study. 07 districts viz., North Tripura, South Tripura, West Tripura, Unakoti, Dhalai, Sepahijala, Gomati were selected. A total of 24 MEDP projects covering 720 SHG members & 6 LEDP projects covering 720 SHG members were undertaken, the projects implemented till 31<sup>st</sup> March 2023 were considered for the study. The programmes were spread over 7 districts of Tripura. Details of the projects for the impact evaluation study are as follows:

To ensure a comprehensive representation, the 7 NGOs that organized the MEDPs and LEDPs in Tripura were selected for the study. While sampling it was ensured that diverse range of activities conducted in MEDPs & LEDPs were included. All the 24 MEDPs and the 6 LEDPs organised in Tripura during 2011-12 to 2022-23 were included. From among the trainees 162 beneficiaries who had undergone training were selected. Two (2) bank managers, strategically selected based on their involvement with the sampled beneficiaries and the transactions reported during our interviews with them were selected for the study and were interviewed. District Development Managers of NABARD officiating in the 07 districts were interviewed for their inputs in overall design of the scheme. A breakdown of the sampling distribution is presented below for reference.

### 2.3.5 Details of sampling is presented below:

*Table 1: Financial Year-wise Sample of MEDP and LEDP Projects of NABARD Tripura Regional Office and Stakeholders for Impact Evaluation Study*

Sl. No	Name of the District	Financial Year	Name of the PIA	Name of the training program (MEDP/L EDP)	No of beneficiaries	Size of the sample covered	Purpose of project
1	Sepahijala	2011-12	Generation welfare society	MEDP	30	3	Coir door mat making
2	Sepahijala	2011-12	Generation welfare society	MEDP	30	3	Coir door mat making
3	West Tripura	2012-13	Tripura Women Welfare Society	MEDP	30	3	Jute based doormat, table mat making
4	West Tripura	2014-15	Tripura Women Welfare Society	MEDP	30	3	Mosquito net making(Double & single)
5	West Tripura	2014-15	Tripura Women Welfare Society	MEDP	30	3	Bamboo products like photo frames, pasting work, oval shape, heart shape, pot making
6	West Tripura	2017-18	VHAT	LEDP	150	20	Pig rearing
7	West Tripura	2019-20	Tripura Women Welfare Society	MEDP	30	3	Mosquito net making(double and single)
8	West Tripura	2019-20	Tripura Women Welfare Society	MEDP	30	3	Tailoring: petticoat and nighty making
9	West Tripura	2019-20	VHAT	MEDP	60	6	Bamboo utility products making
10	West Tripura	2020-21	Tripura Women Welfare Society	MEDP	30	3	Jute based doormat, table mat and wall hanger making

Sl. No	Name of the District	Financial Year	Name of the PIA	Name of the training program (MEDP/L EDP)	No of beneficiaries	Size of the sample covered	Purpose of project
11	West Tripura	2020-21	Tripura Women Welfare Society	MEDP	30	3	Jute based doormat, table mat and wall hanger making
12	West Tripura	2021-22	Tripura Women Welfare Society	MEDP	30	3	Jute shopping bag, water bottle carry bag, ladies hand bag etc. making
13	West Tripura	2021-22	Tripura Women Welfare Society	MEDP	30	3	Tailoring: petticoat and nighty making
14	Sepahijala	2021-22	SPADE	LEDP	150	20	Goat rearing, promoting livelihood of the women SHG members through skill development and skill up gradation training on Goat rearing
15	Sepahijala	2021-22	SPADE	LEDP	150	20	Goat rearing, Promoting livelihood of the women SHG members through skill development and up gradation training on Pig rearing
16	West Tripura	2021-22	Generation welfare society	MEDP	30	3	Marketing bag making
17	West Tripura	2021-22	Generation welfare society	MEDP	30	3	Marketing bag making
18	Unakoti	2021-22	SBI RSETI	MEDP	30	3	Papad, pickle, masala papad making
19	Gomati	2021-22	VHAT	MEDP	30	3	Candle making
20	North Tripura	2021-22	VHAT	MEDP	30	3	Piggery
21	South Tripura	2022-23	VHAT	LEDP	90	10	Self-employee tailoring

Sl. No	Name of the District	Financial Year	Name of the PIA	Name of the training program (MEDP/L EDP)	No of beneficiaries	Size of the sample covered	Purpose of project
22	North Tripura	2022-23	Novajuti Development Society	LEDP	90	10	Tailoring
23	Dhalai	2022-23	Generation welfare society	MEDP	30	3	Marketing bag making
24	South Tripura	2022-23	Nabadiganta Welfare Society	MEDP	30	3	Bamboo utility products making
25	West Tripura	2022-23	Tripura Women Welfare Society	MEDP	30	3	Dolls making
26	West Tripura	2022-23	Tripura Women Welfare Society	MEDP	30	3	Dolls making
27	West Tripura	2022-23	Tripura Women Welfare Society	LEDP	90	10	Tailoring: petticoat and nighty making
28	West Tripura	2022-23	Tripura Women Welfare Society	LEDP	90	10	Handicraft products like jute shopping bag, jute ladies hand bag, jute ladies hand bag, jute doormat, table mat and hanger making
29	North Tripura	2022-23	VHAT	MEDP	30	05	Piggery
30	West Tripura	2022-23	Tripura Women Welfare Society	MEDP	30	3	Jute based doormat, table mat and wall hanger making
31	Banks		Tripura Gramin Bank Bandhan Bank Ashirvad Micro Finance				
32	DDM		Mr. Pranab Mahajan (North Tripura District & Unakoti District) Mr. Amit Das (Khawai District & Dhalai District) Mr. Khokan Dey (Gomati District & South Tripura District) Mr. Rajesh Chandekar (West Tripura District) Mr. Bodhayan Ghosh (Sepahijala District)				

## 2.3.6 Data Collection

### Sources of information

- i. **Primary sources:** Beneficiaries, Project Implementing Agency, Bankers, and District Development Manager, NABARD.
- ii. **Secondary sources:** Scheme guidelines, internal monitoring reports of NABARD, progress reports of PIAs, and other relevant documents.

### Method of data collection

1. Utilized both qualitative and quantitative research methods.
2. Engaged key stakeholders through participative strategies, including focus group discussions and key informant interviews.
3. Developed separate questionnaires for PIAs, beneficiaries, Bankers, and DDMs.
4. Conducted field visits to 07 districts for interactions with stakeholders.

### Indicators used

List of output, outcome, impact indicators, process of implementation, adherence to guidelines, selection, sanction, fund releases, timely completion of program activities, enterprises started/grounded, access to resources, impact on knowledge, skills, adoption of production process, income, employment generation, and sustainability.

## 2.3.7 Data analysis

### Quantitative data analysis

- a) Analysed primary survey and secondary study data using Excel, Google form.
- b) Conducted in-depth tabular analysis using arithmetic and statistical tools such as percentages, ratios, and averages.
- c) Employed pre-post technique for impact assessment, comparing before and after situations, especially for LEDPs on income.

### Qualitative data analysis

- a) Complemented quantitative analysis with qualitative methods, including focus group discussions, one-on-one interviews, and impressions from beneficiaries, NGOs and bankers.
- b) Analysed data by comparing results with program objectives, indicators, and research questions, summarizing findings.

## 2.4 Limitations

The study faced the following limitations:

- a) Non-experimental design limits the ability to attribute outcomes solely to the microenterprise development program.
- b) Small sample size may result in higher variance of outcome and impact indicators.

## 2.5 Conclusion on limitations

In light of these limitations, the study serves as a valuable baseline indicator for assessing the impact of LEDP/MEDPs. Caution is advised against generalizing findings without rigorous statistical analysis to draw definitive conclusions on the entire MEDP/LEDP scheme.



## CHAPTER-3

### PROFILE OF MICRO ENTERPRISE DEVELOPMENT PROGRAM (MEDP) IMPLEMENTED IN TRIPURA

#### 3.1 Micro Enterprise Development Programme (MEDPs)



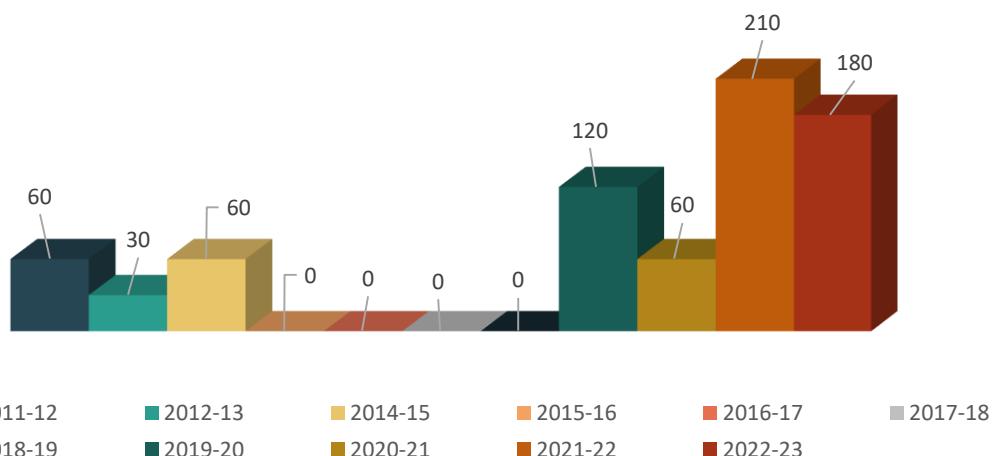
Picture 1: Beneficiaries under MEDP in Tripura

MEDPs initiated by NABARD serve as a foundation in stimulating economic growth, particularly in rural regions. NABARD's MEDPs hold a central position in advancing rural development, generating job prospects, championing financial inclusivity, actively facilitating efforts in poverty reduction, community advancement and environmental sustainability. These initiatives effectively tackle the distinctive hurdles encountered by members of SHGs/JLGs to become micro-entrepreneurs in rural settings, thereby playing an integral role in the holistic economic advancement and prosperity of the nation. As on 31st March 2023, total 24 MEDPs were sanctioned for providing capacity building to 720 members of SHG/JLGs. MEDP sanctioned in the last 11 years by Tripura Regional Office of NABARD are as under:

Table 2: No. of MEDPs sanctioned in Tripura during 2011-12 to 2023-24

Initiative	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	Total
<b>MEDPs</b>	2	1	0	2	0	0	0	0	4	2	7	6	24
<b>Total beneficiaries</b>	60	30	0	60	0	0	0	0	120	60	210	180	720

Chart 3: year wise no. of beneficiaries in MEDP are outlined in the chart below:



### 3.2 Financial year wise total no of beneficiaries under Micro Enterprise Development Program

#### Financial Year 2011-2012

The MEDP was initiated in Tripura in 2011. During 2011-12, two (02) MEDPs on production of 'Coir Door Mat making' were sanctioned and 60 individuals were trained. The MEDPs were implemented by the NGO 'Generation Welfare Society' (GWS). The programmes were held in Sepahijala district.

#### Financial Year 2012-2013

During 2012-13, only one MEDP was implemented and 30 individuals were trained on production of 'Jute Based Doormats' and 'Table Mats'. The MEDP was implemented by the 'Tripura Women's Welfare Society'. The programme was implemented in West Tripura district.

#### Financial Year 2013-2014

No MEDPs were sanctioned during 2013-14.

#### Financial Year 2014-2015

During 2013-14, two MEDPs were conducted by the 'Tripura Women's Welfare Society'. The first program was on production of mosquito nets (Single and Double). The second program was on crafting various products from Bamboo, such as photo frames, pasting work, oval shape & heart shaped pot making. The programmes were held in West Tripura district.

#### Financial Year 2014-15 to 2018-2019

No MEDPs were sanctioned during 2015-16, 2016-17, 2017-18, and 2018-19.

### **Financial Year 2019-2020**

During 2019-20 there was revival of MEDPs in the state and 04 MEDPs were sanctioned. 02 programs were implemented by the 'Tripura Women's Welfare Society' (TWWS) and 02 programmes were implemented by the Voluntary Health Association of Tripura (VHAT). All the MEDPs during 2019-20 were implemented in West Tripura.

Of the 02 programmes implemented by the TWWS, one programme was on production of 'tailoring', specifically 'petticoats' and 'nightwear'. The second program was on production of 'mosquito nets' (single and double). Total 60 individuals were trained.

The two MEDPs organised by VHAT, were on the art of crafting bamboo products and 60 individuals were trained.

### **Financial Year 2020-2021**

During 2020-21, Tripura RO sanctioned 02 MEDPs to the Tripura Women's Welfare Society. Through these MEDPs 60 individuals were trained on the production of jute-based items, specifically door mats, table mats, and wall hangers. The MEDPs were held in West Tripura district.

### **Financial Year 2021-2022**

In the financial year 2021-22, seven (07) MEDPs were sanctioned, the highest number since the initiation of the program in Tripura. Three Project Implementing Agencies (PIAs) were enlisted for implementation of these seven programs, namely TWWS, GWS, and SBI RSETI.

TWWS organised two distinct programs. The first program focused on training 30 individuals in 'tailoring', specifically production of 'Petticoat' and 'Nighty.' The second program was on production of jute-based items, specifically 'Water Bottle Carry Bags' and 'Ladies Handbags.'

GWS, the second PIA, conducted two training programs on the production of 'Marketing Bags' utilizing materials such as HDPE (high-density polyethylene), PP (polypropylene), and laminated BOPP. Notably, these materials were sourced as waste from the food supply chain, primarily used for rice packaging.

The third PIA for the year was SBI RSETI, which organized an MEDP focused on training individuals in the production of food items such as 'Papad,' 'Pickle,' and 'Masala Powder.'

SPADE (Calcutta Society for Professional Actions in Development) was the fourth PIA and implemented 02 MEDPs in Sepahijala district. The first MEDP was on Goat rearing, promoting livelihood of the women SHG members through skill development and skill up gradation training on Goat rearing. The second MEDP was on 'Pig Rearing', promoting livelihood of the women SHG members through skill development and up gradation training on Pig rearing.

### **Financial Year 2022-2023**

In the fiscal year 2022-23, Tripura RO sanctioned six MEDPs, the second-highest number of programs sanctioned in a single year. A total of 180 individuals underwent training during this financial year. TWWS took the lead by conducting the highest number of programs, implementing 03 MEDPs. In the first program, TWWS provided training on production of jute-based items such as 'Door Mats,' 'Table Mats,' and 'Wall Hangers.' In the subsequent two programs, TWWS focused on crafting of toys (Dolls). All three programs conducted by TWWS were in the West Tripura district.

The second PIA for the fiscal year 2022-23 was GWS. GWS organized an MEDP in the Dhalai District, marking the first program of its kind in the district which is identified as an aspirational district. The training was on production of 'Marketing Bags.'

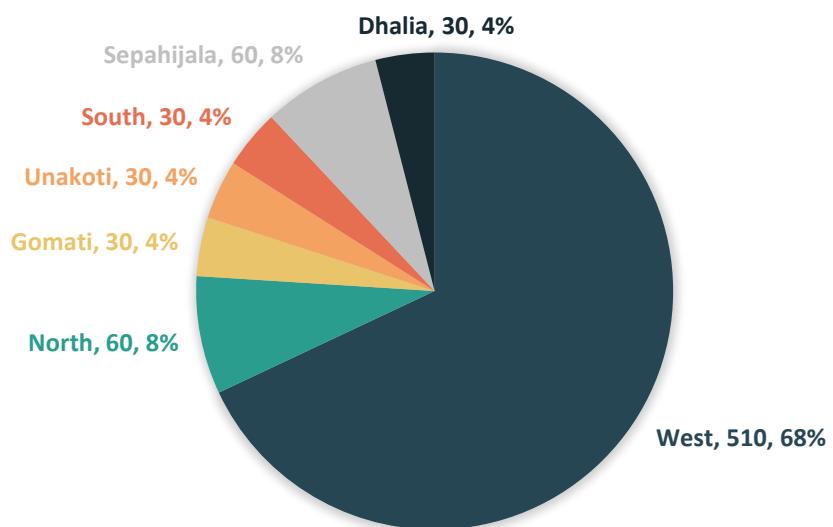
'Nabadiganta Welfare Society' served as the third PIA during 2022-23, providing training for the production of bamboo-based items, including 'Bamboo Baskets,' 'Lampshades,' and 'Mats.' The MEDP organized by Nabadiganta Welfare Society was in Gomati District. VHAT was the fourth PIA during 2022-23, implementing an MEDP in the North Tripura District on 'Piggery.'

To fulfil the objectives of the training program, a total of 24 MEDPs were implemented across the seven districts. The MEDPs aims to empower trained individuals to transition into micro-entrepreneurs.

*Table 3: District wise MEDP projects implemented in the state of Tripura*

Sl. No	District	Number of Beneficiaries (Dist. Wise)	District wise %	PIA	Number of Beneficiaries trained (PIA wise)
1	North	60	8%	Vhat	60
2	Unakoti	30	4%	Sbi Rseti	30
3	Dhalai	30	4%	Generation Welfare Society	30
4	West	510	68%	Twss	360
				Generation Welfare Society	60
				Vhat	60
5	Sepahijala	60	9%	Generation Welfare Society	60
6	Gomati	30	4%	Vhat	30
7	South	30	4%	Nabadiganta Welfare Society	30

*Chart 4: District wise-beneficiaries of MEDP (from 2011-2023)*

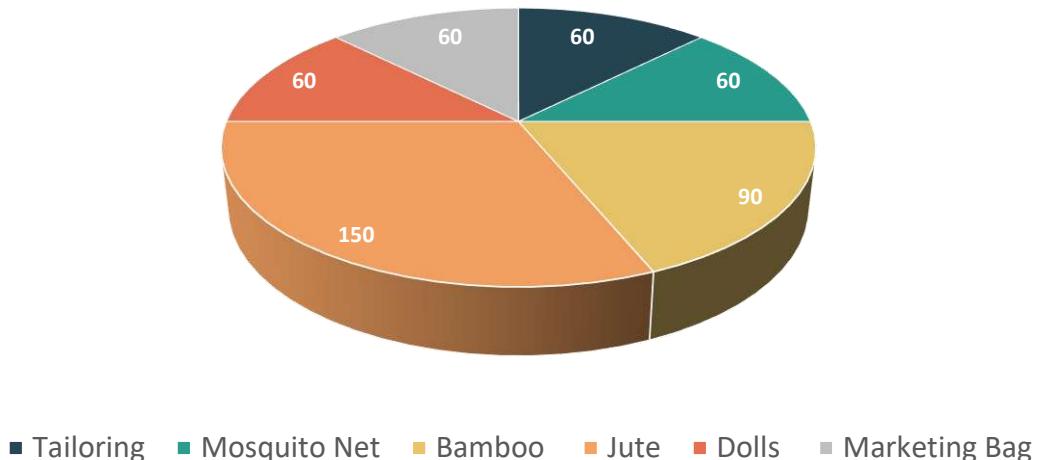


The Micro Enterprise Development Program (MEDP) stands as a significant initiative, empowering the poor/resource poor SHG/JLG members in Tripura to attain wage

employment or self-employment. Through the MEDPs, a total of 720 individuals have benefitted from 2010-11 to 2022-23. Among the trainees, the highest proportion, comprising 510 individuals (68%) are from West Tripura District. Sepahijala and North Tripura, with 60 individuals benefiting in each district, constituting 16% of the total beneficiaries. Following Gomati, Unakoti, South Tripura, and Dhalai Tripura Districts, each with 30 beneficiaries, making up 4% of the total beneficiaries in each of these four districts. Notably, Khowai Tripura District did not register any beneficiaries in the MEDP initiative.

### 3.3 Special focus on west Tripura District

Chart 5: Number of beneficiaries in west district in MEDP (2012-23)



West Tripura District has the highest participation with 480 out of 720 individuals who benefitted from the training. The beneficiaries, particularly from the vernacular and marginal classes, have gained valuable skills through the training, addressing their need for skill development for attaining wage employment or self-employment. This helped to address the challenges faced by them in securing suitable income sources due to lack of technical expertise. NABARD plays a crucial role in empowering people with the necessary technical skills for production of different products. The training programs are meticulously designed to meet the demographic and regional needs. NABARD, Tripura Regional Office has successfully trained individuals in crafting various products, primarily using local raw materials such as bamboo and jute.

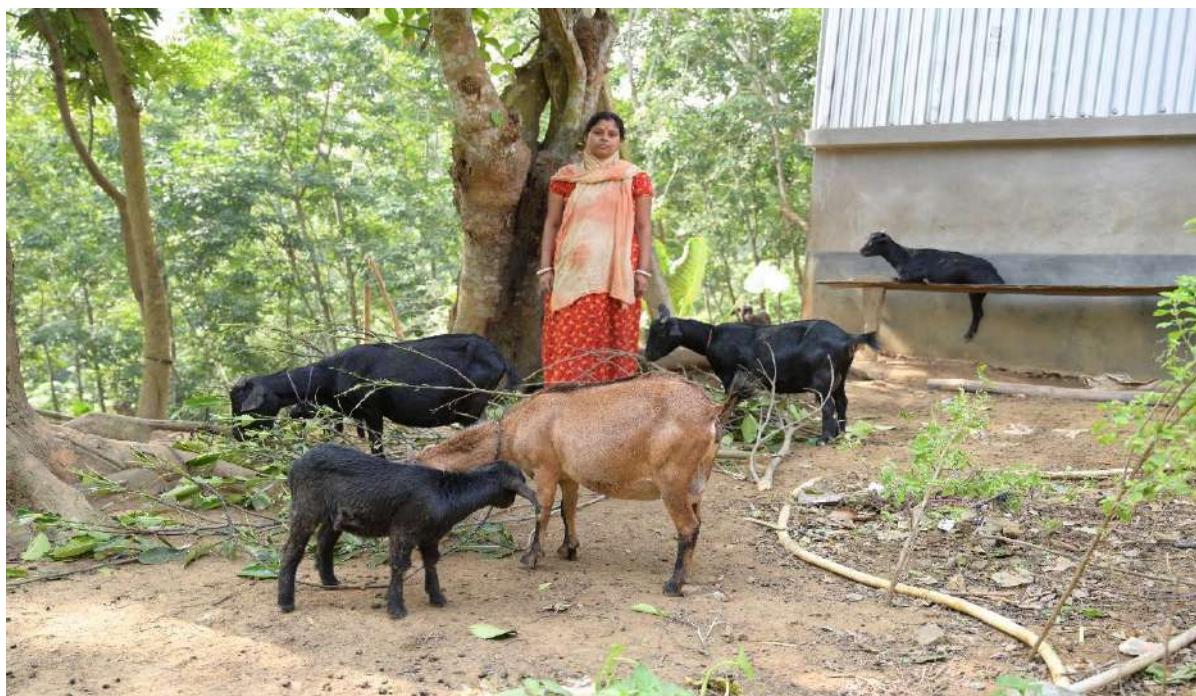
Under the MEDP projects, participants were trained in the production of garment items, bamboo goods, jute-based products, dolls (toys), mosquito nets, and marketing bags. Jute products witnessed the highest participation, with 150 individuals, followed by bamboo with the second-largest participation of 90 individuals. Tailoring, doll making, mosquito nets, and marketing bags each had 60 participants.



## **CHAPTER 4**

### **PROFILE OF LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME (LEDP) IMPLEMENTED IN TRIPURA**

#### **Livelihood Enterprise Development Program (LEDP)**



*Picture 2: Beneficiary under LEDP in Tripura*

As skill up-gradation trainings alone have limited impact on livelihood creation among the SHG members, it was considered prudent to facilitate sustainable livelihoods and attain optimum benefit out of skill up-gradation a new scheme titled Livelihood and Enterprise Development Programme (LEDP) was launched in December 2015 in national level. It visualises conduct of livelihood promotion programmes in groups. There is provision for intensive training for skill building, refresher training, backward-forward linkages and

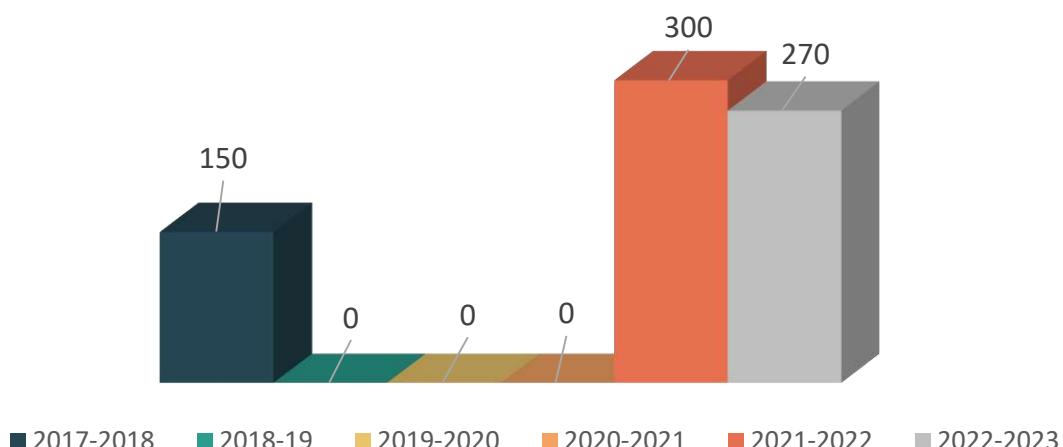
handholding & escort support. It also encompasses the complete value chain and offers end-to-end solution to the SHG members. It is implemented on a project basis cover a maximum of 150 participants in farm sector activities and 90 participants in off-farm sector activities belonging to adjoining villages where from SHG members are selected.

LEDP facilitates promotion of sustainable livelihoods and enables the trainees derive full advantage from promotional assistance. NABARD provides grant support for skill up-gradation programmes, establishment of demonstration unit and need based critical infrastructure. This training program also includes refresher training and exposure visits for the beneficiaries. LEDP. Tripura RO sanctioned 6 LEDPs in 4 districts of Tripura and trained 720 people cumulatively.

*Table 4: No. of LEDP projects sanctioned in Tripura during FY 2011-12 to 2023-24.*

INI Initiative	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	Total
No of LEDPs sanctioned	1	0	0	0	2	3	6
No. of beneficiaries	150	0	0	0	300	270	720

*Chart 6: Year-wise total No. of Beneficiaries in LEDP Projects Sanctioned by NABARD, Tripura RO*



#### 4.1 Year wise total no of beneficiaries under Livelihood and Enterprise Development Program in the state of Tripura

##### **FY 2017-18**

In 2017-18, Tripura RO initially sanctioned LEDP in Tripura, with VHAT being the first PIA to implement it in the West Tripura district. The program had a total of 150 beneficiaries. These beneficiaries underwent training for pig rearing.

##### **FY 2018-19 to 2020-21**

However, for the next three years (FY 2018-19, FY 2019-20, and FY 2020-21), no LEDPs were sanctioned, making it a dry period for LEDPs.

##### **FY 2021-22**

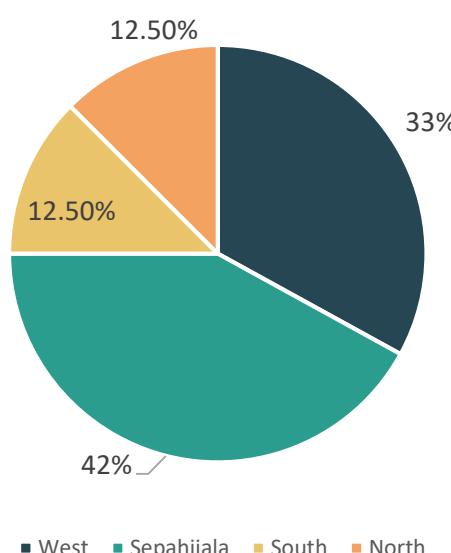
In FY 2021-22, Tripura RO revived LEDP activities by sanctioning two programs in Sepahijala district, with a total of 300 beneficiaries. The highest number of beneficiaries received training during 2021-22. The LEDP focused on training beneficiaries in Goat Rearing and Pig Rearing, the programmes were organised by the NGO 'SPADE'.

## FY 2022-23

During 2022-23, the Tripura Regional Office sanctioned three Livelihood Enterprise Development Projects (LEDPs) across three separate districts covering 270 beneficiaries. The designated project implementing agencies for these initiatives are 'Novajuti Development Society' and 'VHAT'. Novajuti Development Society organized an LEDP in North Tripura District, aiming to train individuals to become entrepreneurs in the garment sector. TWWS conducted an LEDP in West Tripura District, focusing on the production of jute-based products such as shopping bags, jute ladies' handbags, door mats, table mats, and wall hangers. This program covered three areas in West Tripura district: Purba Noagaon, Lichubagan, and 79 Tilla, Agartala.

VHAT, serving as another PIA in FY 2022-23, implemented an LEDP in South Tripura District, specifically targeting tailoring skills. The LEDP initiatives in these years marked a significant resurgence in skill development and entrepreneurship training in Tripura.

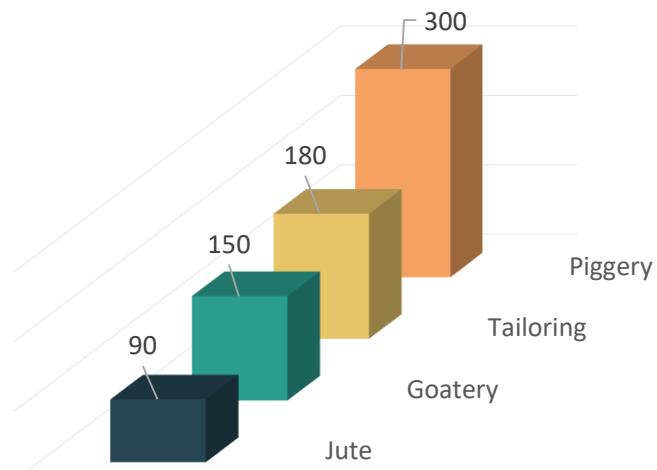
Chart 7: District Wise Percentage of Beneficiaries in LEDP Project since 2017-2023



From 2017 to 2023, a total of 720 individuals underwent training through LEDP. Notably, the highest number of participants came from Sepahijala district, where a total of 300 people were trained, constituting 42% of the overall share. SPADE stood as the exclusive PIA responsible for organizing the LEDP in Sepahijala.

Following closely, West Tripura district had the second-highest number of participants, contributing to 33% of the total share in LEDP. North Tripura district and South Tripura District each accounted for 12.5% of the total share, showcasing a comprehensive distribution of LEDP participation across different districts.

*Chart 8: Number of Beneficiaries in LEDP Projects - Product Wise (From 2027-2023)*



The largest group of individuals received training in 'Pig Rearing' through LEDP, with a total of 300 participants specializing in this field. Following closely, Tailoring emerged as the second-highest participant category in terms of numbers, with a total of 180 individuals trained. The distribution across districts was equal, with 90 people each trained in North Tripura and South Tripura Districts.

Occupying the third position in terms of participant numbers, Goat Rearing attracted a significant number of individuals through LEDP. Lastly, Jute-based products secured the fourth position in terms of participant numbers, showcasing a diverse range of training areas with the LEDP program.



## **CHAPTER-5** **PROFILE OF PROJECT IMPLEMENTING AGENCIES** **(PIA)**

### **5.1 MEDP & LEDP projects of NABARD, Tripura RO**

#### **5.1.a MEDP**

NABARD has been supporting need-based skill development programmes (MEDPs) for SHGs. MEDPs are on-location skill development training programmes which attempt to bridge the skill deficits or facilitates optimization of production activities already pursued by the SHG members. Grant is provided to PIAs to provide skill development training in farm/off-farm/service sector activities leading to establishment of micro enterprises either on individual basis or on group basis. NABARD, Tripura RO organized 24 MEDP programmes in various districts of Tripura from 2011-2023. Tripura RO sanctioned the projects to 5 PIAs for implementation of the MEDP initiative. The PIAs are (i) Tripura Women Welfare Society (TWWS); (ii) Generation Welfare Society (GWS) (iii) Nabadiganta Welfare Society (NWS) (iv) SBI RSETI (Rural Self Employment Training Institutes) (v) Voluntary Health Association of Tripura (VHAT).

#### **5.1.b Eligibility criteria of participants under MEDP project as per the circular for the year 2020-21 are indicated below:**

SHG and their members, JLG and their members.

#### **5.1.c Implementing Agencies of Micro Enterprise Development Program (MEDP):**

Non-Governmental Organizations (NGOs), financial institutions extending support to the groups, Government Agencies such as Krishi Vigyan Kendras (KVKs), SRLM, Agriculture Technology Management Agency (ATMA), Skill Development Corporations, etc., RUDSETIs/RSETIs, Panchayati Raj Institutions (PRIs), Farmers Clubs, Farmer Producer Organizations (FPOs), Farmers Associations, State Agriculture Universities (SAUs), PACS/PCARDBs, Government Departments, Microfinance Institutions (MFIs)/Microfinance Organizations (MFOs) can be considered, provided they maintain a close association with the

Self-Help Groups (SHGs) and Joint Liability Groups (JLGs), and foster positive relationships with the communities in the designated project areas.

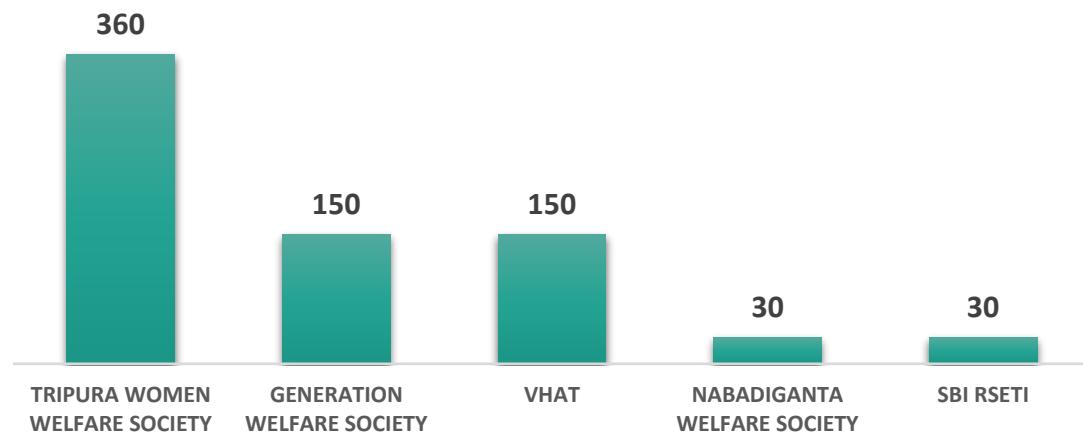
#### **5.1.d Criteria for selecting Project implementing agencies (PIAs) under MEDP:**

- Agencies involved in micro finance enterprise development or has reasonable knowledge & understanding of the subject and its constituents.
- Legal entities with experience in conducting training with adequate professional competence in capacity building
- Should have exclusive trainers in the subject area (Livelihood activity/enterprise management) as regular employees and should be in a position to hire suitable technical person for the skills training.
- A suitable training venue (Own or hired). If it is possible, the sessions and coaching can be done on site or on the field.
- Adequate training materials/raw materials/ training resources.

Table 5: No. of beneficiaries in MEDP trained by various PIAs in Tripura

MEDP		
Sl No.	Name of PIA	Number of Beneficiaries
1	Tripura Women Welfare Society	360
2	Generation Welfare Society	150
3	VVoluntary Health Association of Tripura	150
4	Nabadiganta Welfare Society	30
5	SBI RSETI	30

Chart 9: Number of beneficiaries trained by PIAs in MEDP projects in Tripura



#### **5.2 LEDP**

Between 2017- 23, NABARD, Tripura RO approved 06 LEDPs in Tripura. Four different PIAs were involved in organizing these LEDPs. Among these, two PIAs, namely TWWS and VHAT, have prior experience in organizing MEDP programs. In contrast, SPADE and Novajuti Development Society were not having previous experience of conducting MEDP initiatives.

**5.2.a In accordance with the circular for the year 2020-21, the eligibility criteria for participants under the Livelihood and Enterprise Development Program (LEDP) are as follows:**

- i. SHG and their members and JLG and their members. All SHGs fulfilling the criteria of 'Panchasutra' and credit-linked for at least six months and all JLG members belonging to similar Socio-Economic status, background and environment, residing in the same village/ area/ neighbourhood, like minded farmers/ individuals with mutual trust and respect are eligible.
- ii. SHG/JLG formed primarily under NABARD assisted projects may be covered. SHG or JLG formed without any support of NABARD but keen to start livelihood activities may also be considered. SHG/JLG members showing promise to take up the livelihood activity may only be selected. In priority states, North Eastern states and Hilly states, SHG and JLG that have been graded/ found suitable for credit linkage may also be considered for LEDP. As credit is a crucial input, the credit linkage of such SHG/JLGs for taking up activities after skill training phase under LEDP may be ensured. SHG/JLGs whose accounts are overdue/ declared as NPA will not be eligible.

**5.2.b. Implementing agencies (IAs) of Livelihood Development Program (LEDP)**

NGOs, Banks, Gvt. Agencies like Krishi Vigyan Kendras (KVKs), SRLM, Agriculture, Technology Management Agency (ATMA), Skill Development Corporations etc. RUDSETIs/RSETIs, Panchayati Raj Institutions (PRIIs), Farmers Clubs, FPOs, Farmers Associations, State Agriculture Universities (SAUs), PACS/ PCARDBs, Govt. Depts., MFIs/MFOs can be considered if they have close association with the SHGs/ JLGs and good relations with the banks and communities in the identified project areas.

**5.2.c Criteria for selecting Project implementing agencies (PIAs) under LEDP**

- i. The PIA must have a capacity to train, handhold and forge marketing tie-ups or be in a position to rope in suitable Resource Agency for the same. Past experience in livelihood promotion may be an important criteria while selecting the PIA.
- ii. In the event of the agency identified as PIA leaving the area of operation or is not forthcoming/considered unsuitable, other suitable agencies closely working with communities in the identified project area may be considered as PIA.

*Chart 10: No. of beneficiaries trained in LEDP projects by PIAs in Tripura*

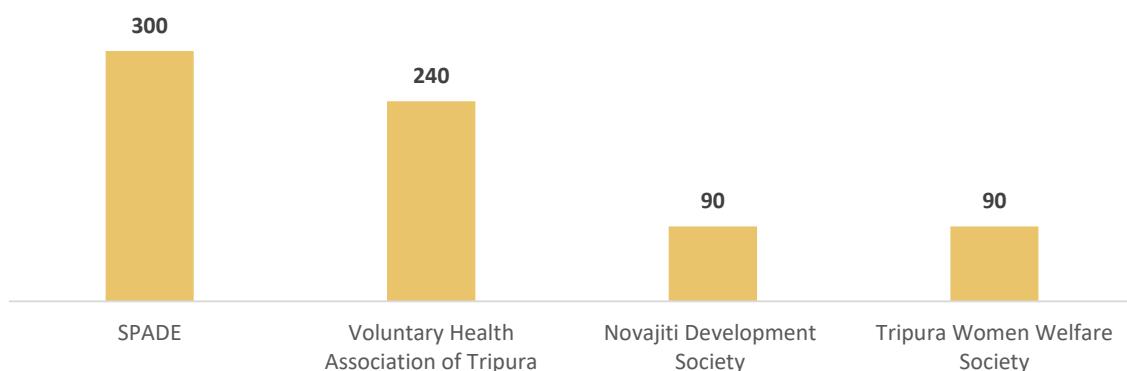


Table 6: No. of beneficiaries in LEDP trained by various PIAs in Tripura

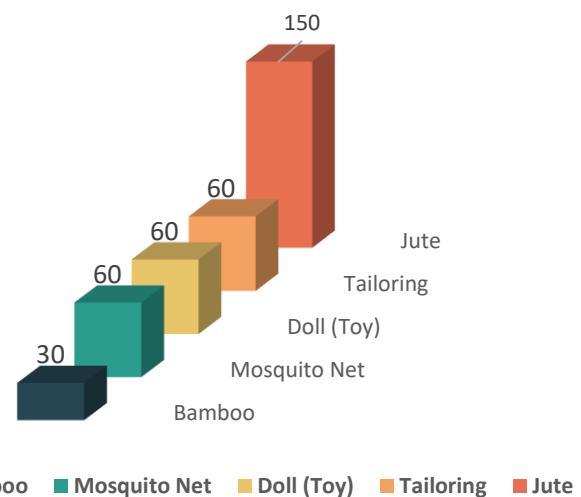
LEDP		
Sl No.	Name of PIA	Number of Beneficiaries
1	SPADE	300
2	Voluntary Health Association of Tripura	240
3	Novajuti Development Society	90
4	Tripura Women Welfare Society	90

### 5.3 Project Implementaion Agency (PIA) – Profile In Tripura

#### 5.3.a Tripura women's welfare society (TWWS)

TWWS is a non-profitable organization incorporated on September 12, 2005 under Society Registration Act, 1860, Govt. of Tripura. TWWS aims to promote women entrepreneurs by organizing entrepreneurship skill development programmes, entrepreneurship awareness programmes, counselling and providing consultancy for women entrepreneurship development. Tripura Women's Welfare Society aims at facilitating social and economic empowerment of the rural poor, women and child through education and securing gainful and sustainable livelihoods of poor women. TWWS is dedicated towards promoting women Self Help Groups (SHGs), Joint Liability Groups (JLGs) and their capability building, collectivisation of traditional rural artisans, organising trainings for design and technical development, mobilization of programmes for securing permanent source of income generation through design development and promotion of products and adequate marketing development support services. TWWS is a leading provider of quality professional skill development programmes, survey and consultancy service in the field of women entrepreneurship promotion/ motivation and development, and management of micro, small and medium enterprises.

Chart 11: NO OF BENEFICIARIES TRAINED BY TWWS IN VEROUS TYPES OF PRODUCTS UNDER MEDP



TWWS holds a prominent position as the primary PIA collaborating with NABARD's Tripura Regional Office. As the second-oldest partner in the MEDP, TWWS plays a pivotal role in its successful implementation in Tripura. Tripura RO has entrusted TWWS with the highest number of sanctioned MEDPs, totalling 12 programs. TWWS specializes in training individuals to create five types of products: (i) Jute-based door mats and table mats, (ii) Tailoring items

such as nightwear and petticoats, (iii) Mosquito Nets, (iv) Doll making, and (v) Bamboo products.

While TWWS places special emphasis on jute-based products, it also actively engages in training on Tailoring, Doll and Toy making, and Mosquito Net making. Additionally, they also organise training on bamboo-related products. The organization demonstrates a strong dedication to jute-based products, having trained 150 individuals in this category. Post-training, TWWS extends support to beneficiaries in marketing their products. Further showcasing its commitment, the PIA participates in various local and national fairs and exhibitions, exhibiting products crafted by the trained beneficiaries. Remarkably, TWWS operates as a fully female-oriented organization within the state.

*Table 7: Number of beneficiaries under MEDP trained by TWWS*

MEDPs conducted by TWWS						
Sl. No	Financial year	Duration of Training	Duration of the Handholding	No of Beneficiaries	Items	District
1	2012-13	13 days	6 Month	30	Jute based doormat, table mat making	West Tripura
2	2014-15	13 days	6 Month	30	Mosquito net making(double and single)	West Tripura
3	2014-15	13 days	6 Month	30	Bamboo products like Photo frames, pasting work, oval shape, heart shape, Photo making	West Tripura
4	2019-20	15 days	6 Month	30	Tailoring: petticoat and nighty making	West Tripura
5	2019-20	15 days	6 Month	30	Mosquito net making(double and single)	West Tripura
6	2020-21	15 days	6 Month	30	Jute based doormat, table mat and wall hanger making	West Tripura
7	2020-21	15 days	6 Month	30	Jute based doormat, table mat and wall hanger making	West Tripura
8	2021-22	15 days	6 Month	30	Tailoring: Petticoat and nighty making	West Tripura
9	2021-22	15 days	6 Month	30	Jute shopping bag, water bottle carry bag, ladies hand bag etc. making	West Tripura
10	2022-23	15 days	6 Month	30	Jute based doormat, table mat and wall hanger making	West Tripura
11	2022-23	15 days	6 Month	30	Dolls making	West Tripura
12	2022-23	15 days	6 Month	30	Dolls making	West Tripura
13	2022-23	15 days	6 Month	30	Jute based doormat, table mat and wall hanger making	West Tripura

Table 8: LEDP conducted by TWWS during the FY 2022-23

Sl. No	Financial year	Duration of Training	Duration of the Handholding	No of Beneficiaries	Items	District
1	2022-23	15 days	2 years	30	Jute based doormat, table mat and wall hanger making	West Tripura

### 5.3.b Generation Welfare Society

Generation Welfare Society (GWS) has successfully completed its 17th year and embarked on its 18th year, actively engaging in a variety of welfare and development initiatives for the betterment of rural communities facing economic challenges. In the past, GWS has conducted numerous awareness programs, covering topics such as Self-Employment, legal literacy, and Entrepreneurship skill development training in Bamboo Basket Making, Electric wiring, and repairs of Electrical households. Notably, GWS has been dedicated to uplifting tribal women, with a particular focus on the Brue Community.

As part of their community development efforts, GWS has distributed sewing machines to entrepreneurs in the garment sector. Additionally, facilitated the distribution of computers among tribal women, enabling them to earn through data entry. Since 2010, GWS has actively worked to establish connections between Self-Help Groups (SHGs) and banks. Through their initiatives, GWS has successfully linked more than 100 SHGs with financial institutions, fostering financial inclusion and economic empowerment.

GWS holds a robust position in both the retail and wholesale markets, playing a crucial role in combining products from Self-Help Groups (SHGs) and introducing them to the market. Positioned strategically, GWS operates a retail outlet under the 'Stall in Mall' initiative in the heart of Agartala city, near IGM Hospital, showcasing a diverse range of products, with a particular emphasis on bamboo and jute items. Presently, GWS is focussing on bamboo products.

All products offered by GWS are aligned with Sustainable Development Goals (SDGs). GWS actively contributes to achieving four SDGs, specifically: (i) SDG 5: Gender Equality; (ii) SDG 8: Decent Work and Economic Growth; (iii) SDG 9: Industry and Innovation; (iv) SDG 10: Reduce Inequality. Additionally, GWS aligns with the broader objectives of SDG 11: Sustainable Cities and Communities, and SDG 12: Responsible Consumption and Production.

GWS stands as a highly experienced and responsible PIA affiliated with NABARD's Tripura Regional Office. Remarkably, GWS holds the distinction of being the oldest PIA associated with NABARD, Tripura RO in the MEDP. The initiation of the MEDP project in Tripura traces back to 2011 with GWS at the forefront. Over the years, NABARD Tripura RO has sanctioned a total of 05 MEDPs to GWS, spanning from FY 2011 to FY 2023.

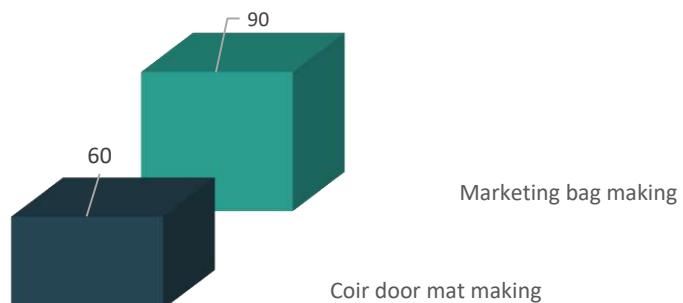
GWS has been actively involved in conducting MEDPs across three districts in Tripura, namely Dhalai District, West District, and Sepahijala District. The MEDPs conducted by GWS primarily focused on two items, namely 'Coir Door Mats' and 'Marketing Bags'. In FY 2011-12, GWS organized two MEDPs in the Sepahijala district, training participants in the production of coir door mats, with a total of 60 participants.

After a considerable gap, GWS resumed its MEDP initiatives by conducting two programs in West Tripura District in FY 2021-22. These programs were exclusively dedicated to training individuals in the creation of 'Marketing Bags.' In the most recent past, GWS conducted another MEDP in Dhalai district in 2022-23, specifically focusing on training participants to make 'Marketing Bags.' Notably, GWS is the sole PIA that has organized MEDP initiatives in the Dhalai District.

Table 9: MEDP conducted by generation welfare society starting from 2011 till 2023

Sl. No	Year	Duration	Hand Holding	No. of Participant	Training Conducted on	District
1	2011-12	15 days	6 Months	30	Coir door mat making	Sepahijala
2	2011-12	15 days	6 Months	30	Coir door mat making	Sepahijala
3	2021-22	15 days	6 Months	30	Marketing Bag Making	West Tripura
4	2021-22	15 days	6 Months	30	Marketing Bag Making	West Tripura
5	2022-23	15 days	6 Month	30	Marketing Bag Making	Dhalia Tripura

Chart 12: Number of beneficiaries trained under LEDP training by GWS in making marketing bags & coir door mat in Tripura



### 5.3.c Voluntary Health Association Of Tripura (VHAT)



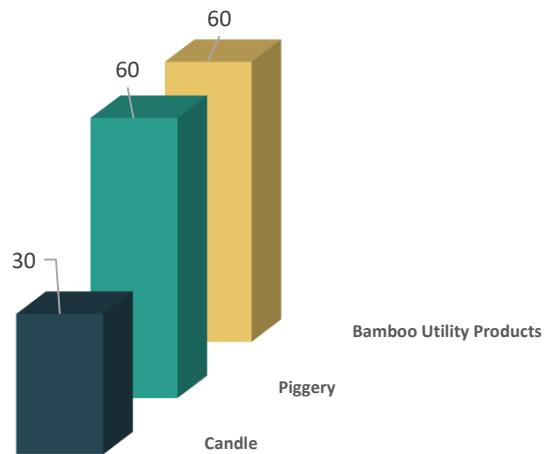
Picture 3: Interaction of NABCONS Officials with the Implementing Agency-VHAT

Voluntary Health Association of Tripura (VHAT) was formed as a state level network of NGOs and CBOs, by some health and science activists in 1988 with the aim to promote the Health, Elementary Education & Environment status of the state through policy level advocacy and conceptual level intervention by capacity building. It got the registration under Societies Registration Act, 1860 on 12th December, 1988. From its inception, VHAT has been continuously working for promotion of health, elementary education, gender mainstreaming & women empowerment, child rights, implementation of the rights of the persons with disabilities, livelihood promotion for the under privileged and promotion of environment of the state. As the state level network of the NGOs and CBOs, building the capacity of the member organizations is one of the prime activities of VHAT. It has long experiences of organizing awareness generation activities through training, rally, publication and dissemination of book, booklets, posters and other materials.

*Table 10: MEDPs Conducted By Voluntary Health Association of Tripura*

Sl. No	Financial Year	Duration of the Training Programme	Duration of the Handholding	Number of Trainees	Items	District
1	2019-20	15 Days	6 Month	30	Bamboo Utility Products	West Tripura
2	2019-20	15 Days	6 Month	30	Bamboo Utility Products	West Tripura
3	2021-22	15 Days	6 Month	30	Candle	Gomati Tripura
4	2021-22	15 Days	6 Month	30	Piggery	North Tripura
5	2022-23	15 Days	6 Month	30	Piggery	North Tripura

*Chart 13: Number of Beneficiaries Trained In MEDP Projects by VHAT in Tripura*



In the financial year 2019-2020, the Tripura Regional Office of NABARD sanctioned the first MEDP project to VHAT. Over the period from 2019 to 2022, VHAT has successfully arranged five MEDPs. These initiatives aimed at training a total of 150 individuals to embark on entrepreneurial ventures. The training modules covered the production of bamboo products and candles, with 60 participants specializing in bamboo product crafting. The initial training program was conducted in 2019, marking VHAT's inaugural program as a Project Implementing Agency (PIA).

In 2021, VHAT continued its efforts by organizing another training program centered around candle making. Thirty individuals underwent training in this specific craft. Additionally, in the

same year, hosted a training program focused on pig farming. This initiative saw the training of 30 individuals and took place in the North Tripura District.

*Table 11: LEDPs Conducted by VHAT in Tripura (Top of Form)*

Sl. No.	Financial Year	Duration of the Training Programme	Duration of the Handholding	Number of Trainees	Items	District
1	2017-18	15 Days	2 Years	150	Pig Rearing	West Tripura
2	2022-23	15 Days	2 Years	90	Tailoring	South Tripura

### **5.3.d Nabadiganta Welfare Society**

Nabadiganta Welfare Society (NWS), established on 20th September 2017 under the Societies Registration Act 1860, functions as a socio-educational organization with the primary objective of fostering sustainable changes within society. The organization aims to address fundamental societal needs, including providing quality training for employment generation and education, promoting livelihood generation, ensuring access to quality food for all, etc. Nabadiganta commenced its activities by initially focusing on training of children from backward classes in Yoga. Over time, its scope expanded to include education, employment generation, women's empowerment, food and cloth distribution, free medical services, rehabilitation of drug and alcohol addicts, and environmental initiatives.

NDWS has established a partnership with NABARD's Tripura Regional Office, initiating its first livelihood promotional activity, a MEDP focusing on Bamboo Handicraft Making in Matabari Block, Gomati District, Tripura.

*Table 12: MEDP Conducted by Nabadiganta Welfare Society in Tripura*

Sl. No	Financial Year	Duration of the Training Programme	Duration of the Handholding	Number of Trainees	Items	District
1	2022-23	15 Days	6 Month	30	Bamboo Utility Products	Gomati Tripura

### **5.3.e SBI- Rural Self-Employment Training Institutes (RSETI), Kumarghat**

Rural Self-Employment Training Institutes (RSETIs) are set up and managed by various banks. The objective of their establishment is to identify, train, motivate and help unemployed youth so that they can become self-employed. This model is effective because self-employment creates long-term livelihoods. State Governments determine the districts for setting up RSETIs in consultation with banks in SLBCs. RSETIs are sponsored by banks so control over RSETIs rests with the sponsoring bank. 58 NSQF affiliated courses and 5 general EDP courses of 10 to 45 days duration are conducted at RSETI. These courses are categorized under Product, Process, Agriculture and General EDP SBI-RSETI, Kumarghat was established on 08th July 2013 under Unakoti District. This RSETI is Graded 'AA' by MoRD, Govt. of India on the basis of performance during 2022-2023. SBI-RSETI mainly dedicated for (i) Creating awareness among the rural unemployed youth for developing skills and taking up self-employment. (ii) Mobilizing candidates for training by reaching out to people in all the parts of the district through TRLM, Banks, NGOs, Government departments and other organizations. (iii) Providing training, handholding services up to two years and settlement to the trained candidates, credit linkage etc.

During 2021-22, SBI-RSETI Kumarghat implemented a MEDP focusing on training individuals in the production of 'Papad, Pickle, Masala Powder.' The training program, exclusive to female participants, garnered a total of 30 attendees. Notably, SBI-RSETI Kumarghat stands as the sole Project Implementing Agency (PIA) affiliated with the implementation of MEDP in this context.

Table 13: MEDPs conducted By SBI-RSETI in Tripura

Sl. N	Financial Year	Duration of the Training Programme	Duration of the Handholding	Number of Trainees	Items	District
1	2021-22	15 Days	6 Month	30	Papad, Pickle, Masala Powder Making.	Unakoti Tripura

### 5.3.f. SPADE (Calcutta Society for Professional Actions in Development)

SPADE was established in 1994 as a NGO to provide techno-managerial support services to various stakeholders. Since 2000, SPADE has focused on two primary themes: Institution Building including SHG, FPOs and Water User Groups and Livelihood Promotion. SPADE, being a multidisciplinary organization, provides assistance with community mobilization, awareness creation, capacity building, advocacy, field facilitation, and documentation. SPADE gradually expanded its activities outside Kolkata, and it now maintains field offices in Dakshin Dinajpur, Nadia, Howrah, Birbhum, Purulia, Murshidabad, and South 24 Parganas in West Bengal, as well as West Tripura and Sepahijala Districts in Tripura. SPADE is empanelled with NGO Darpan under the NITI Ayog-GoI, Ministry of Rural Development - GoI, Tata Institute of Social Science, Swarojgar Corporation Ltd – GoWB, NAFED, NABARD, Global Network for Disaster Response and many others.

SPADE holds the distinction of being the sole national organization associated with LEDP in Tripura, playing a pivotal role in its implementation. SPADE has been instrumental in successfully executing two LEDPs, benefiting 300 women SHG members involved in goat and pig rearing in Mohanbhog Block within Sepahijala district. Notably, Sepahijala district has been identified as one of the most backward districts in North East India. Through the LEDP initiatives, SPADE provided valuable training, imparting skills on earning through Goat Rearing and Pig Rearing to the local population.

Table 14: Livelihood and Enterprise Development Program Conducted By Spade in Tripura

Sl. Number	Financial Year	Duration of the Training Programme	Duration of the Handholding	Number of Trainees	Items	District
1	2021-22	15 Days	2 Years	150	Goat Rearing	Sepahijala District
2	2021-22	15 Days	2 Years	150	Pig Rearing	Sepahijala District

### 5.5.h. NOVAJUTI DEVELOPMENT SOCIETY (NDS)

Novajuti Development Society, a social welfare organization dedicated for development of the economy and society of Tripura since 18th May 2009. NDS initiated different kinds of activities for betterment of the society. They especially work for development of health and employment generation for unemployed youth through various types of skill development training. NDS is

working in the states of Tripura and Assam. NDS also takes part in many programmes of various Government Departments. NDS seeks to engage socially committed individuals in bringing about a world in which each disadvantaged child, women and younger generation enjoys an enabling family environment, gets opportunities for self- development and empowerment through dignified self-reliance.

In FY 2022-23, NABARD, Tripura RO has approved an LEDP program for NDS for organising training on tailoring. A total of 90 individuals underwent training through this LEDP. Notably, NDS is the exclusive Project Implementing Agency (PIA) responsible for organizing and conducting the LEDP in North Tripura District.

*Table 15: LEDP Conducted by Novajuti Development Society in the state of Tripura*

Sl. Number	Financial Year	Duration of the Training Programme	Duration of the Handholding	Number of Trainees	Items	District
1	2022-23	15 Days	2 Years	90	Tailoring	North Tripura



## **CHAPTER 6**

### **SUSTAINABLE DEVELOPMENT GOALS ACHIEVED THROUGH MEDP-LEDP PROJECTS OF NABARD IN TRIPURA**

#### **6.1 Sustainable Development Goals (SDGs)**

The Sustainable Development Goals (SDGs) are a set of 17 global goals established by the United Nations in 2015 as part of the 2030 Agenda for Sustainable Development. These goals aim to address a wide range of global challenges, including poverty, inequality, climate change, environmental degradation, peace, and justice. The SDGs provide a framework for countries and organizations to work collectively towards a more sustainable and equitable future.



## **Sustainable Development Goals are as under:**

**GOAL 1:** No Poverty

**GOAL 2:** Zero Hunger

**GOAL 3:** Good Health and Well-being

**GOAL 4:** Quality Education

**GOAL 5:** Gender Equality

**GOAL 6:** Clean Water and Sanitation

**GOAL 7:** Affordable and Clean Energy

**GOAL 8:** Decent Work and Economic Growth

**GOAL 9:** Industry, Innovation and Infrastructure

**GOAL 10:** Reduced Inequality

**GOAL 11:** Sustainable Cities and Communities

**GOAL 12:** Responsible Consumption and Production

**GOAL 13:** Climate Action

**GOAL 14:** Life below Water

**GOAL 15:** Life on Land

**GOAL 16:** Peace and Justice Strong Institutions

**GOAL 17:** Partnerships to achieve the Goal

6.2 In promoting Self Help Groups (SHGs) to achieve the goals of Sustainable Development, The National Bank for Agriculture and Rural Development (NABARD) plays a significant role. Through several ways, NABARD Tripura RO has contributed to achieve the SGDs:

**Financial Inclusion:** NABARD's Tripura Regional Office remains committed to advancing financial inclusion through the facilitation of credit access for Self-Help Groups (SHGs). This commitment empowers rural populations, with a particular emphasis on women, aligning with the objectives of Sustainable Development Goal 1 (Eradication of Poverty) and Sustainable Development Goal 5 (Gender Equality).

**Capacity Building:** The Tripura Regional Office facilitates capacity building of SHG members through different initiatives. These initiatives encompass training in financial literacy, entrepreneurial skills, and sustainable agricultural practices. Strengthening the skills and capacities of SHG members is in harmony with the aspirations of Sustainable Development Goal 4 (Quality Education) and Sustainable Development Goal 8 (Decent Work and Economic Growth).

**Market Linkages:** Facilitating market linkages for SHGs enhance their economic opportunities. Supporting the creation of value chains, provide marketing insights, and establish connections with markets. This contributes to SDG 8 (Decent Work and Economic Growth) and SDG 12 (Responsible Consumption and Production).

**Technology Adoption:** Facilitating the integration of technology in farming practices and financial transactions has significantly enhanced efficiency in the state. NABARD Regional Offices actively assist SHGs in implementing digital solutions, aligning with the objectives of SDG 9 (Industry, Innovation, and Infrastructure). Moreover, under the Microenterprise Development Program-Livelihood and Enterprise Development Program (MEDP-LEDP), NABARD Regional Offices have played a pivotal role in innovating bamboo and jute-related products, presenting them in the market as environmentally friendly offerings.

**Promotion of Sustainable Agriculture:** NABARD Regional Offices actively promotes the adoption of sustainable and eco-friendly agricultural practices among SHGs. They play a direct role in enhancing production associated with Bamboo and Jute. Bamboo, with its wood-replacing capacity, and Jute, as a potential substitute for plastic products, are pivotal in this context. In facilitating sustainable agricultural production, NABARD Regional Offices play a crucial role, contributing significantly to the objectives of SDG 2 (Zero Hunger) and SDG 15 (Life on Land).

**Community Development Projects:** Supporting community-based projects, such as water management, renewable energy, and sanitation, NABARD Tripura RO contributed to SDG 6 (Clean Water and Sanitation) and SDG 7 (Affordable and Clean Energy).

**Social Empowerment and Gender Equality:** NABARD RO actively promotes the formation of women-centric SHGs and ensure that they have equal access to resources and opportunities. This aligns with SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities).

**Monitoring and Evaluation:** Regular monitoring and evaluation of SHG initiatives help identify successful models and areas for improvement. This supports evidence-based policymaking and contributes to SDG 17 (Partnerships for the Goals).

**Climate Resilience:** Integration of climate-resilient practices into SHG activities, helping communities adapt to climate change and contributing to SDG 13 (Climate Action).

**Collaboration with NGOs and Stakeholders:** collaborating with NGOs, local governments, and other stakeholders to create a holistic and inclusive development approach, supporting SDG 17 (Partnerships for the Goals).

**Policy Advocacy:** Regional Offices of NABARD advocates for policies that support the growth and sustainability of SHGs, influencing government initiatives and strategies related to rural development and poverty alleviation.

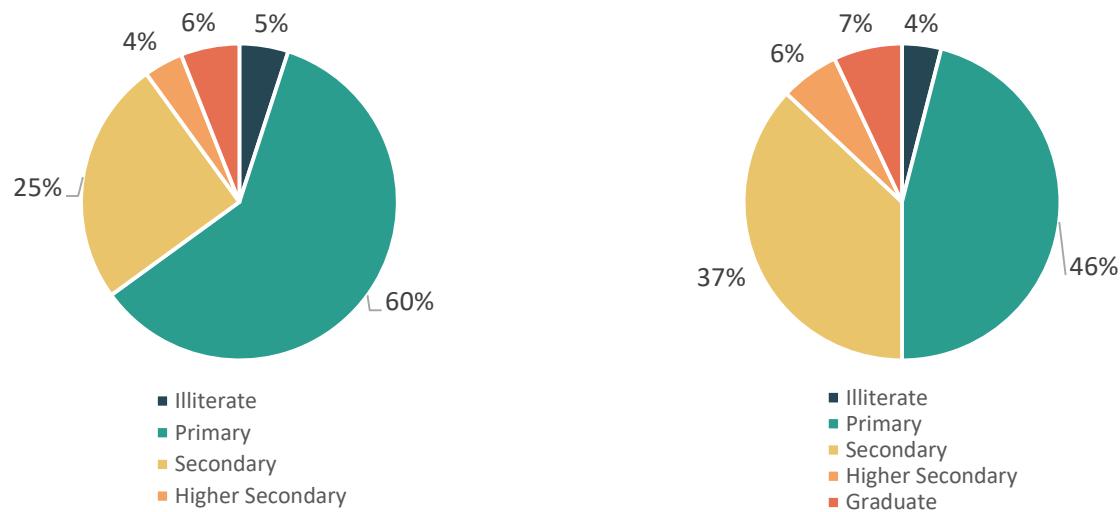
By actively engaging with SHGs and aligning their activities with the SDGs, contributes significantly to sustainable and inclusive rural development in India.



## CHAPTER 7

### IMPACT EVALUATION OF MEDP & LEDP PROGRAMME ON THE BASIS OF SAMPLE SURVEY

Chart 14: Education Qualification of Beneficiaries in MEDP & LEDP



Education plays a crucial role in developing entrepreneurship by enabling individuals to acquire knowledge, skills, and mind-set necessary to create and manage successful businesses. Here are some key ways in which education facilitates development of entrepreneurship: (i) Business Fundamentals; (ii) Industry Insights; (iii) Critical Thinking and Problem-Solving; (iv) Communication and Networking; (v) Risk Assessment; (vi) Resilience Training; (vii) Entrepreneurial Mind-set; (viii) Problem Identification; (ix) Ethical Decision-Making.

Within LEDP, 83% of participants possess primary and secondary education, showcasing a well-educated majority. A minimal 4% of individuals fall under the category of being illiterate, while 6% have attained secondary education, and 7% hold graduate degrees. This diverse educational background bodes well for fostering entrepreneurship, as participants with varying levels of education can contribute to sustained growth over an extended period.

Chart 15: Marital Status of the Beneficiaries in MEDP AND LEDP



Marital status can influence entrepreneurship development in various ways, as it can affect an individual's priorities, responsibilities, and support systems. 96 % of participants were married and only 4 % of participants were unmarried. Married and unmarried participants have their own advantages and disadvantages in becoming a successful entrepreneur. Here are some ways in which marital status may impact entrepreneurship:

### 7.1 Facts emerging from discussions with married participants

**Support System:** Married entrepreneurs may have the advantage of a built-in support system. A supportive spouse can provide emotional support, share responsibilities, and contribute ideas to the business. Additionally, having a partner with a stable income can provide financial security, allowing the entrepreneur to take calculated risks.

**Financial Considerations:** In married couples where both partners work and earn, there may be more financial stability, making it potentially easier for one partner to take the risk of starting a business. The presence of a second stream of income can provide a safety net during the initial stages to the entrepreneur when the business may not be generating significant revenue.

**Time Commitments:** Balancing family commitments with the demands of entrepreneurship can be challenging for married individuals. Effective time management and communication with a spouse become crucial to ensure that both personal and professional responsibilities are met.

**Risk-Taking and Decision-Making:** Having a spouse can influence risk-taking behaviour. Married entrepreneurs may be more cautious in their business decisions due to considerations for the well-being and financial security of their families.

**Networking and Social Dynamics:** Married individuals may have access to a broader social network through their spouse, which can be advantageous for business networking and support. Social connections established through a spouse's network can provide valuable resources and opportunities.

### 7.2 Facts emerging from discussion with Unmarried and Single Individuals

**Support System:** Single entrepreneurs may need to rely more on friends, family, or other support networks. While they may have fewer family responsibilities, they might face the challenge of managing all aspects of their personal and professional lives independently.

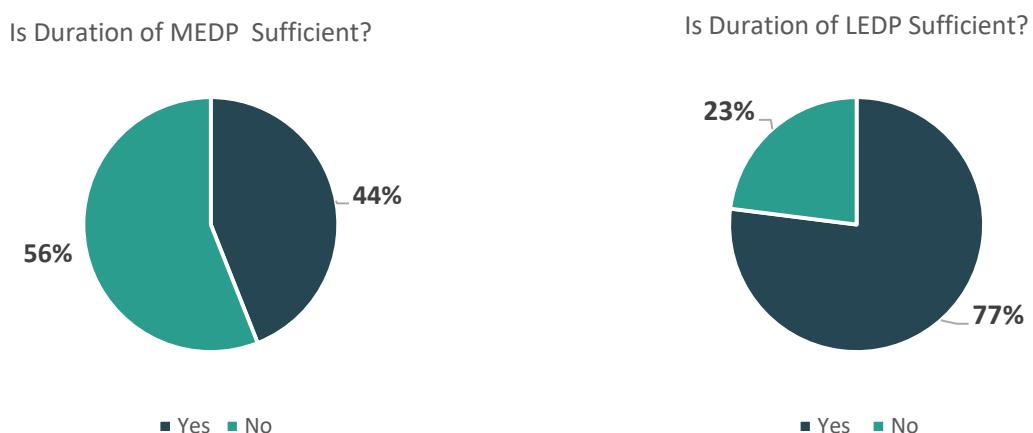
**Financial Considerations:** Single individuals may need to carefully manage their finances and may face greater financial risks when starting a business. The absence of a second stream of income may make it more challenging to navigate the uncertainties associated with entrepreneurship.

**Time Commitments:** While single individuals may have more flexibility with their time, they might face the absence of a partner to share household and family responsibilities. This can lead to a heavier workload and potential challenges in achieving a work-life balance.

**Risk-Taking and Decision-Making:** Single entrepreneurs may be more inclined to take risks, as they may have fewer immediate family considerations. The absence of dependents can sometimes provide greater flexibility and willingness to pursue unconventional or higher-risk business ventures.

**Networking and Social Dynamics:** Single entrepreneurs may need to proactively build their networks, but they may have more flexibility to attend networking events and dedicate time to professional development without family obligations.

Chart 16: Is Duration of the MEDP & LEDP Sufficient?



As per MEDP and LEDP guidelines published on September 2020, training duration for MEDP is of 15 days for 30 participants. The total duration of the programme can be up to 3 weeks as some activities require longer training duration. MEDP offers a handholding period lasting 6 months, accompanied by refresher training.

The duration of LEDP training will be 10 days for activities in the Farm Sector, accommodating up to 150 participants. For activities in the Off-Farm/Micro Enterprise sector, the training period may extend up to 15 days, catering to 90 participants. Regional Offices will determine the appropriate duration based on the nature of the activity and identified skill gaps. LEDP extends its support for a duration of 2 years, providing refresher training and exposure visits. Among the participants in MEDP, 56% stated that the program's duration is insufficient and should be extended. Conversely, 77% of LEDP participants expressed satisfaction with the duration of their program.

### 7.3 Challenges of Short-term entrepreneurship development programs

Some of the challenges associated with Short-term Entrepreneurship programmes are:

**Limited Depth of Learning:** Short-term programs may not provide sufficient time for participants to delve deeply into the complexities of entrepreneurship. Developing a sustainable business often requires a more comprehensive understanding of various aspects, including market research, financial planning, and strategy.

**Lack of Practical Experience:** Entrepreneurship is inherently practical, and learning by doing is crucial. Short-term programs may struggle to incorporate hands-on experiences, case studies, or internships, limiting participants' ability to apply theoretical knowledge to real-world situations.

**Rushed Curriculum:** Due to time constraints, short-term programs may rush through essential topics, leaving participants with a superficial understanding of key concepts. This can hinder their ability to apply knowledge effectively in the real business environment.

**Limited Networking Opportunities:** Building a strong professional network is crucial for entrepreneurs. Short-term programs may not provide ample opportunities for participants to network with experienced entrepreneurs, mentors, or industry professionals, which can be a significant drawback.

**Insufficient Mentorship:** Effective mentorship is a cornerstone of entrepreneurial success. In a short-term program, there might not be enough time for participants to establish meaningful relationships with mentors, limiting the guidance and support they receive.

**Focus on Immediate Results:** Short-term programs may emphasize quick results and overlook the long-term sustainability of businesses. This focus on immediate outcomes might encourage short-sighted decision-making rather than fostering a strategic and sustainable mind-set.

**Inadequate Follow-up Support:** After the completion of a short-term program, participants may lack ongoing support and resources to navigate the challenges of entrepreneurship. Continuous guidance and assistance are often crucial for sustaining and growing a business.

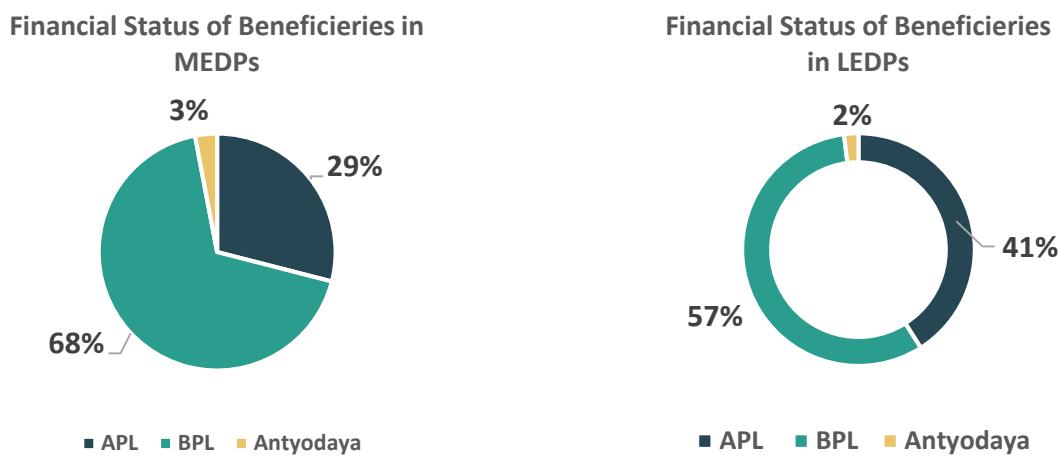
**Homogeneity of Participants:** Short-term programs may attract a homogenous group of participants, limiting the diversity of perspectives and experiences. Entrepreneurship benefits from a broad range of backgrounds and ideas, and a lack of diversity can hinder innovation.

**Overemphasis on Theory:** Some short-term programs may focus excessively on theoretical knowledge without providing practical skills. Participants may struggle to apply what they've learned when faced with the dynamic and unpredictable nature of entrepreneurship.

**Limited Adaptability:** The business landscape is constantly evolving, and entrepreneurs need to be adaptable. Short-term programs may struggle to keep their curriculum updated with the latest trends and technologies, potentially leaving participants with outdated knowledge.

Addressing these challenges requires a careful balance between the need for brevity and the importance of providing a comprehensive and impactful learning experience for aspiring entrepreneurs.

Chart 17: Financial Status of Beneficiaries in MEDP and LEDP Projects



The terms BPL (Below Poverty Line), APL (Above Poverty Line), and Antyodaya refer to different categories of families based on their economic status in the context of government welfare programs in India. The livelihood enterprise development program aims to support families in these categories by promoting and enhancing their participation in livelihood-related activities. Here's how these categories might be considered in the context of such a program:

**BPL Families:** 57 % beneficiaries belongs to Below Poverty Line. BPL families are considered economically vulnerable, and the livelihood entrepreneurship development program can be designed to specifically target and support them. This may include providing financial assistance, training, and resources to help them start or improve their livestock-related businesses. For BPL families, engaging in livestock entrepreneurship can be a means of diversifying livelihoods and generating additional income. Livestock farming, such as poultry, piggery or small ruminants can be a viable source of income for families in rural and urban areas.

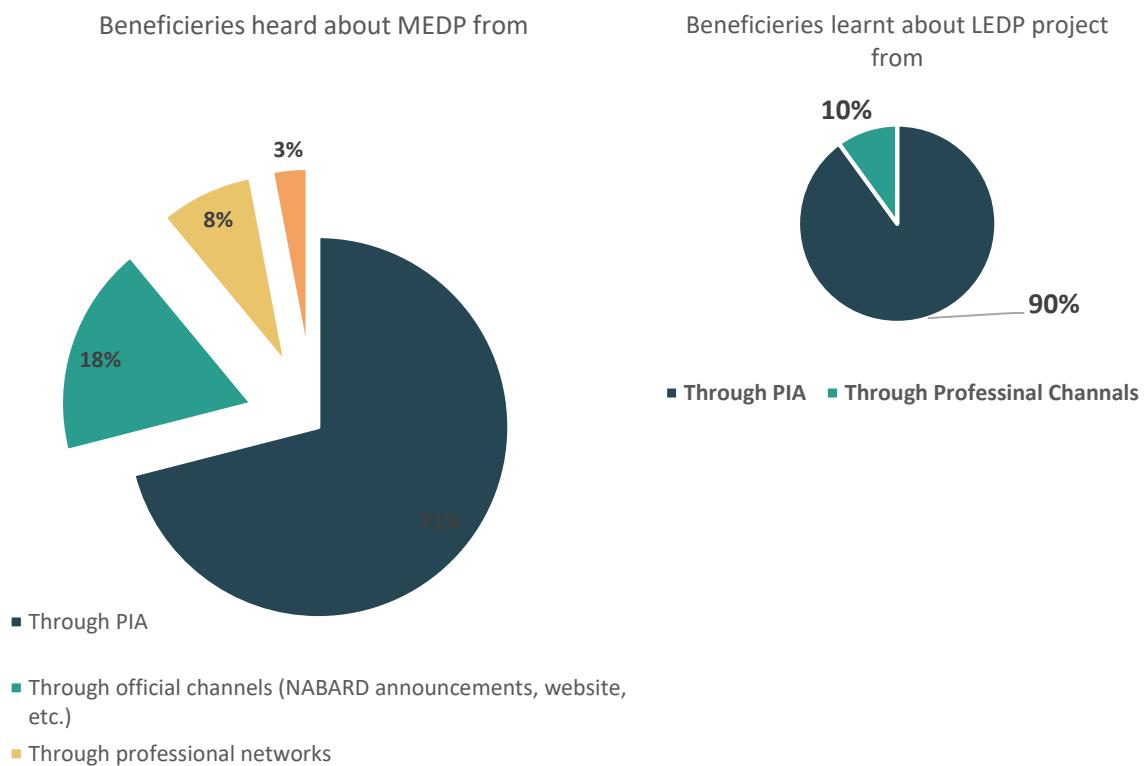
**APL Families:** Within the participant pool, 41% are identified as belonging to the Above Poverty Line (APL) category. APL families, although not facing extreme economic challenges, can still benefit significantly from the program by venturing into livelihood entrepreneurship for sustainable economic stability. The program can provide valuable training in contemporary farming techniques, off-farm activities, facilitate market access, and extend support through subsidies or low-interest loans. This can motivate APL families, especially near to the BPL, to actively participate in livelihood-related activities.

Engaging in livelihood enterprises has the potential to augment income and contribute to economic stability for APL families. The specific activities, such as dairy farming, goat rearing, or poultry farming, can be tailored based on regional considerations and the preferences and capabilities of the families involved. This adaptable approach ensures that the program caters to the diverse needs and aspirations of APL participants.

**Antyodaya Families:** Based on the primary survey, it is identified that 2% of participants are affiliated with Antyodaya cardholder families, signifying their status within the marginal section of society. NABARD, Tripura Regional Office is actively supporting this demographic segment through the LEDP program. The term "Antyodaya" denotes individuals who are the most economically disadvantaged or deemed the "poorest of the poor." To address their specific needs, the LEDP program can prioritize Antyodaya families, ensuring targeted assistance for those experiencing extreme poverty.

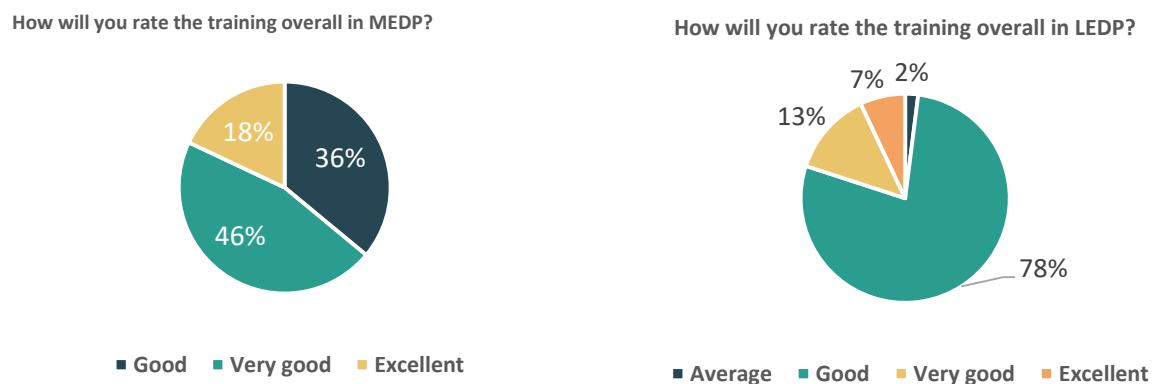
This approach may involve comprehensive measures such as enhanced training, financial assistance, and increased access to resources, empowering them to establish sustainable livestock enterprises. To effectively uplift Antyodaya families, LEDP can adopt an inclusive strategy. This involves tailoring interventions to meet their unique requirements, including the provision of livestock, feed, veterinary care, and establishing market linkages. Such holistic measures aim to bring about a sustainable improvement in the economic status of Antyodaya families.

Chart 18: Participants learned about MEDP & LEDP from



The effectiveness of disseminating information about the Livelihood Enterprise and Development Programme relies heavily on the capabilities of the Project Implementing Agency. A significant 90% of participants acquire information about the training directly from the PIA, while a mere 10% receive details from professional channels. There is a need for more extensive circulation of training information within the public sphere to ensure broader awareness and accessibility.

Chart 19: How will you rate the training overall in MEDP-LEDP?





## CHAPTER-8

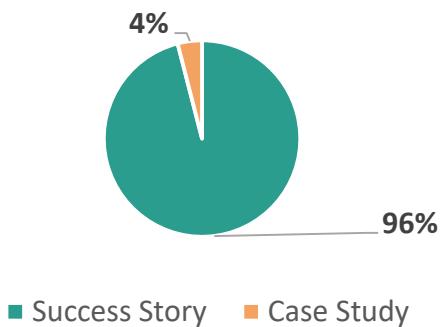
### PRIMARY SURVEY REPORT OF MEDP

The study was conducted to evaluate the functioning of 24 Micro enterprise development program (MEDP) in 07 districts of Tripura sponsored by NABARD, Tripura RO based on sample survey.



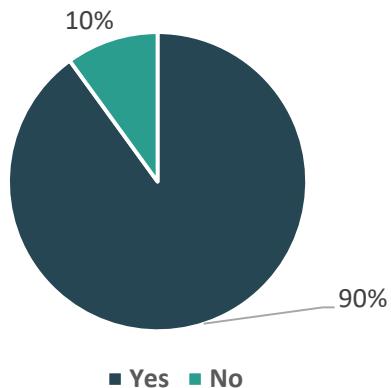
Picture 4: Survey conducted by NABCONS officials in Ichapur, Kailasahar, Unakoti District of Tripura

Chart 20: Did the content of training module contained any of the following?



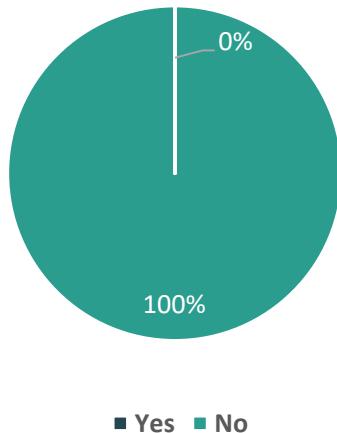
Feedback from the majority of beneficiaries emphasizes a positive response to success stories and case studies within the training module. Notably, success stories hold higher priority, with 96% of participants acknowledging their inclusion, while 4% mentioned the incorporation of case studies in the training module.

Chart 21: Was training on marketing interventions given?



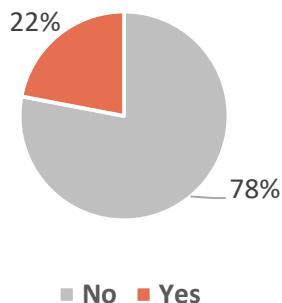
Beneficiaries received guidance from the Project Implementing Agency on market interventions. According to feedback, 90% of the participants indicated that they received training on market intervention, while only 10% reported being unaware of this aspect. Beneficiaries who received targeted training on marketing interventions, equipping them with valuable skills and knowledge to effectively navigate and implement marketing strategies. This initiative aims to empower participants, fostering a more informed and strategic approach to marketing practices, thereby contributing to their overall success and impact in their respective fields. However, as per the assessment of study team, the knowledge about marketing which was provided in training has not been fully effective since more intense training on marketing is required to enable trainees to establish themselves in competitive market.

Chart 22: Was Training On E-Marketing Linkages Given?



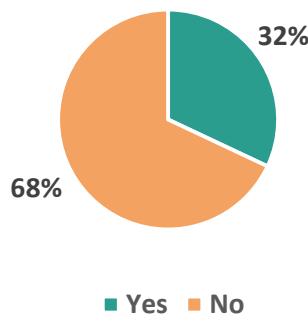
Unfortunately, a notable gap exists as 100% beneficiaries did not receive training on e-marketing links. This highlights the need for additional efforts in addressing this specific aspect, as incorporating e-marketing strategies is crucial in today's digital landscape.

Chart 23: Was Training On Packaging And Branding Given?



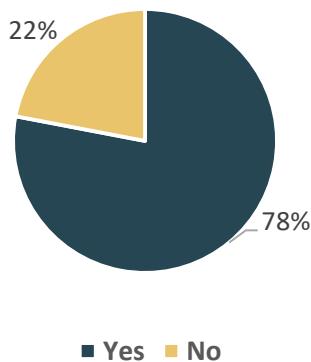
22% of the beneficiaries reported receiving training on packaging and branding, while 78% stated that the Project Implementing Agencies did not provide training in this area. The focus on packaging and branding underscores the commitment to empowering beneficiaries with a holistic understanding of marketing strategies for sustained success in their respective sectors.

Chart 24: Were Practical Inputs From The Marketing Experts As Guest Faculty Given?



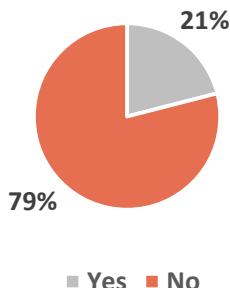
32% of the beneficiaries experienced significant benefits from the practical insights provided by marketing experts serving as guest faculty, whereas 68% did not find substantial benefits from the practical insights shared by these marketing experts. Their real-world experiences enriched the training program, offering 32% of sampled beneficiaries' valuable perspectives on industry trends, challenges, and effective strategies.

Chart 25: Whether The PIA Taught Business Account Management To The Members Of SHGs/JLGs?



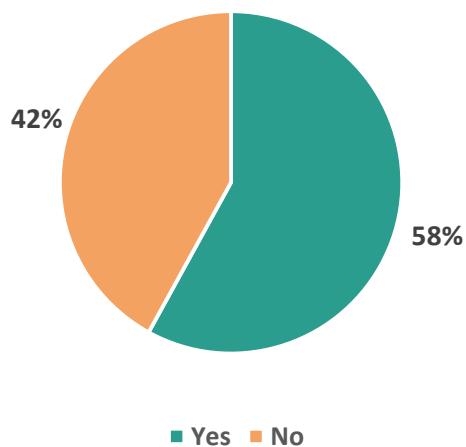
A significant observation indicates that 22% of the surveyed beneficiaries indicated that business account management was not taught in the training. 78% of the beneficiaries indicated that managing a business account were covered in the training.

*Chart 26: did you avail any credit (bank loan) after MEDP training?*



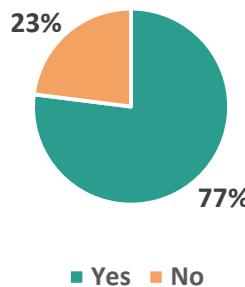
Following the completion of the Micro-Enterprise Development Program training, a noteworthy outcome is evident. 21% of the beneficiaries have successfully accessed credit from various financial institutions, including Ashirvad Micro Finance, Ujjivan Micro Finance, Nabfins Ltd, Tripura Gramin Bank, Bank of Baroda, Bandhan Bank, and Union Bank. This outcome underscores the program's effectiveness in empowering entrepreneurs to secure financial support from diverse sources, contributing to economic growth and sustainability. On the other hand, 79% of the beneficiaries have not opted for loans from banking institutions. Instead, they have managed the necessary funds for their businesses either by borrowing from Self-Help Groups (SHGs) or utilizing their own savings.

*Chart 27: Did The PIA Facilitate The Process Of Seeking Bank Loan Or Approaching Banks For Credit Linkage?*



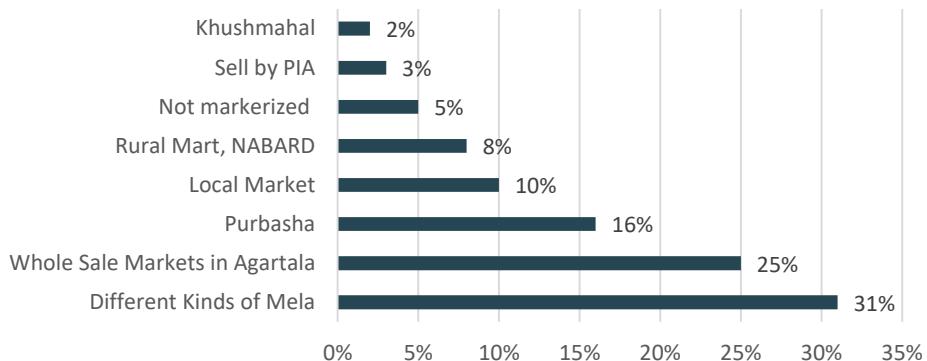
The Project Implementing Agency played a crucial role in facilitating the bank loan acquisition process for beneficiaries. Through proactive engagement, the PIA supported 58% of surveyed beneficiaries in navigating the credit linkage process with banks, creating a more streamlined and accessible path to financial assistance. In contrast, 42% of beneficiaries independently approached banks for loans, demonstrating their self-initiative in seeking financial support without direct PIA involvement.

Chart 28: Was There Any Arrangement Of Marketing Linkages From PIA?



The current scenario indicates that 77% of the beneficiaries are actively involved in selling their products through diverse channels like melas (fair), door-to-door, and local markets, aiming to optimize profit potential. Conversely, 23% of the surveyed beneficiaries encounter challenges in arranging markets for selling their products, highlighting a need for support in this aspect.

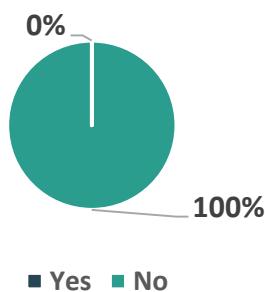
Chart 29: What Were The Different Markets Attempted By You?



The sampled beneficiaries have diversified their market outreach strategies, with 2% attempting Kaushal mela, 3% supplying products to PIA officials, 5% yet to market, 8% utilizing Rural mart facilitated by NABARD, 10% selling in local markets, 16% selling to Purbasha, 25% in wholesale markets in Agartala, and 31% at various Melas.

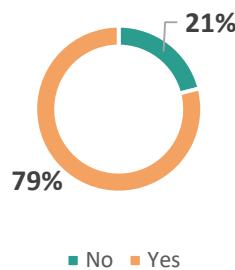
However, it is noteworthy that some beneficiaries face challenges in marketing their products, emphasizing the need for additional support or strategic interventions to overcome barriers and enhance their market reach.

Chart 30: Are The Members Of SHQS/JLGS Engaged With Any Govt. Schemes To Get The Linkage With Targeted Markets?



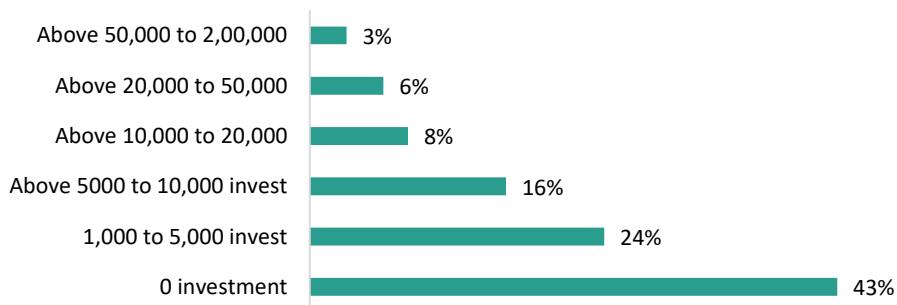
A significant observation reveals that 100% of SHG and Joint Liability Group (JLG) members are not currently involved in any government schemes that facilitate linkages with targeted markets. This highlights an untapped potential for collaboration between SHGs/JLGs and government initiatives.

Chart 31: Enterprises Created After MEDP Training



The establishment of enterprises in Tripura, particularly in seven districts—Sepahijala, West Tripura, North Tripura, South Tripura, Unakoti districts, Gomati districts, and Dhalai districts is notably attributed to MEDP. An overarching observation reveals a commendable success rate of 79% in the formation of these enterprises, with only 21% experiencing challenges in establishing their businesses.

Chart 32: Analysis of the Investment of Trainees after MEDP



The art of investment has long eluded Tripura, facing challenges such as a shortage of investment strategies, particularly due to a high informal and unorganized economic sector. This situation has hindered proper functioning of the institutional credit system. Addressing this issue, the MEDP opens doors for trainees to transition into entrepreneurs and investors. Participants receive certificates from PIA, offering them the opportunity to secure institutional credit from banking institutions. The cumulative investment of trainees is depicted in the

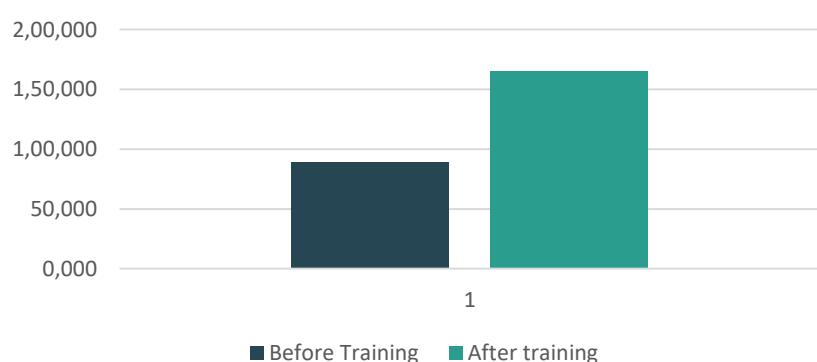
above chart, where the investment amount is the sum of personal contributions and institutional credit.

Notably, the chart reveals that 3% of trainees invest between INR 50,000 to 2 lakh, 6% invest between INR 20,000 to INR 50,000, and 8% invest between INR 10,000 to INR 20,000. Additionally, 16% of trainees invest between INR 5,000 to 10,000, while another 24% invest between INR 1,000 to INR 5,000. 43% of trainees have not invested any amount after completing the training program.

However, upon closer examination in the zoomed-in perspective, it is evident that 17% of trainees allocate their investments within the range of INR 20,000 to INR 2 Lakh. Following this, the predominant segment consists of 40% of trainees who invest in the range of INR 1,000 to INR 10,000.

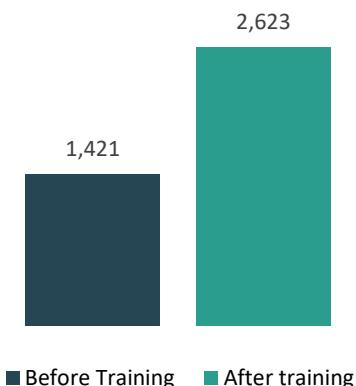
After the training, 43% of participants have not made any investment. Primarily, they are employed as wage earners. Specifically, those who underwent training in the tailoring sector and market bag making abstained from investing any amount. Middlemen play a crucial role by supplying raw materials and collecting the final products from the trained individuals. Consequently, trainees in the MEDP program can earn without the need for any initial investment.

*Chart 33: Impact of MEDP in Gross Income Level of the Trainees*



MEDP has a substantial impact on the gross income of participants, as evidenced by the analysis of income data. The training demonstrates its effectiveness in elevating the income levels of participants, with a notable increment rate of **56%**. The analysis indicates that individuals who participated in the training program are able to earn more than their previous income.

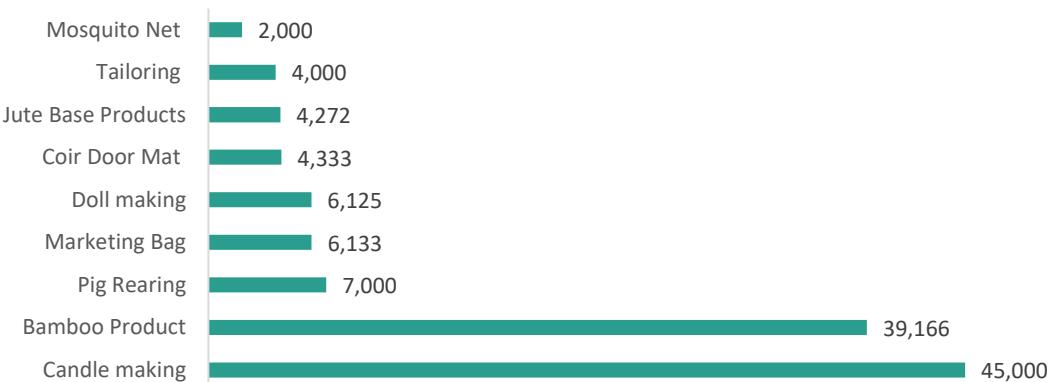
Chart 34: Impact of MEDP Training in per Capita Income of the Trainees



MEDP plays a crucial role in augmenting the per capita income of participants. Prior to the training, the per capita income stood at INR 1,421 per month, whereas post-training, it has increased to INR 2,623 per month. This increment underscores the overall effectiveness of the training.

The **Tendulkar Committee** set the baseline for poverty at INR 27 for rural and INR 40 for urban on the basis of daily expenditures. In subsequent developments, the **Rangrajan Committee** established new baselines at INR 32 for rural and INR 47 for urban on the basis of daily expenditures. Before undergoing training, participants were earning INR 47 per day, closely aligning with the poverty line. Following the training, their income increased significantly to INR 88 per day. The Micro-Enterprise Development Program (MEDP) played a crucial role in empowering trainees, ensuring they meet the minimum requirements for consumption and expenditure.

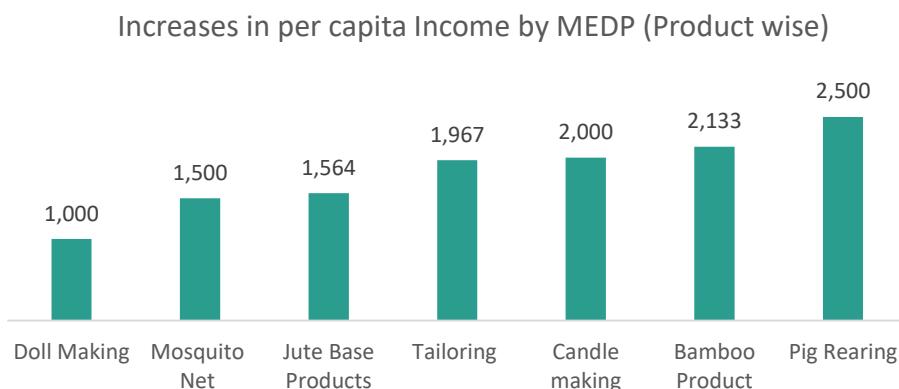
Chart 35: Analysis of Investment of Beneficiaries under MEDP



The above chart illustrates that trainees, post-MEDP, tend to invest in their enterprises, with candle making attracting the highest number of investors. Following closely, bamboo entrepreneurs rank as the second-highest investors in terms of amount. Conversely, Mosquito Net requires comparatively less investment. However, it is observed that coir door mats have no significant impact on increasing the income of the beneficiaries.

The trainees typically invest on the day they receive MEDP training. Coir door mats were popular a decade ago when beneficiaries were trained in 2011-12, but currently, they no longer produce these products due to low demand. Pig rearing is also subject to a noteworthy observation, indicating that trainees initially invest a substantial amount at the onset of their enterprises, while the working capital remains low. Beneficiaries in the piggery sector experience long-term benefits through their investment, given the high fertility rate of pigs. This enables trainees to achieve adequate returns on their investment.

*Chart 36: Analysis of Per Capita Income of Beneficiaries under MEDP*



The above chart demonstrates that pig rearing can provide trainees with a high return. Beneficiaries stand to receive INR 2,500 per month, marking the highest amount capable of elevating the income level on a per capita basis. Doll making shows the least impact on per capita income, while coir door mats currently have no discernible effect on per capita income. In contrast, trainees in candle making invest a significant amount in the initial stages of their enterprises, with a high working capital requirement. However, they face challenges in securing an adequate market share due to Tripura's current status as an electricity surplus state, resulting in low electric outage. Consequently, the opportunity to sell candles is diminishing day by day.



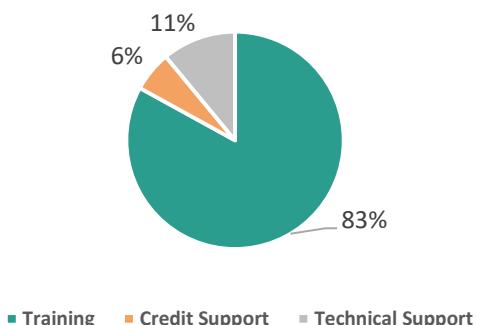
## CHAPTER-9 PRIMARY SURVEY REPORT OF LEDP

The study was conducted to evaluate the functioning of 06 LEDP in 04 districts of Tripura sponsored by NABARD, Tripura RO based on sample survey.

*Picture 5: Survey Conducted By NABCONS Officials in Aralia, Agartala, West Tripura*

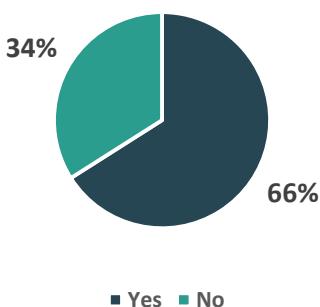


*Chart 37: What Specific Components or Initiatives of LEDP Do You Think Have Had The Most Impact On The Livestock Sector?*



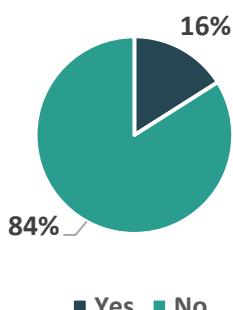
Based on the feedback from beneficiaries selected for the study, the Livelihood Enterprise Development Program training has proven highly impactful. 83% of participants indicated that training had the most impact, 11% highlighted the significance of technical support, and 6% indicated the influence of credit support. These integral components collectively contribute to skill enhancement, provide essential financial resources, and offer necessary technical assistance, fostering growth and sustainability in the beneficiaries' livelihood enterprise development endeavours.

*Chart 38: Was There Any Community Resource Person?*



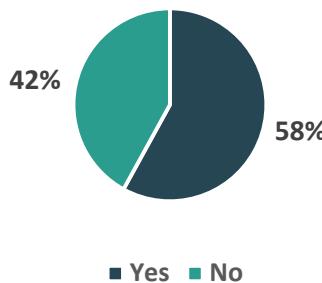
In the feedback from sampled beneficiaries, 34% indicated absence of community resource persons, while 66% stated presence of community resource persons in the training program significantly influenced its effectiveness. Among the seven Program Implementing Agencies, specific individuals played vital roles as community resource persons. Aparna Saha and Supriya Sarkar at PIA- VHAT, Dipankar Dey at PIA- Novajuti Development Society, and Sankar Mandal along with Manas Giri at PIA- SPADE played crucial roles in bridging this gap. Their involvement as community resource persons greatly contributed to enriching the training experience, providing participants with essential insights and support.

*Chart 39: Was There Any Exposure Visit?*



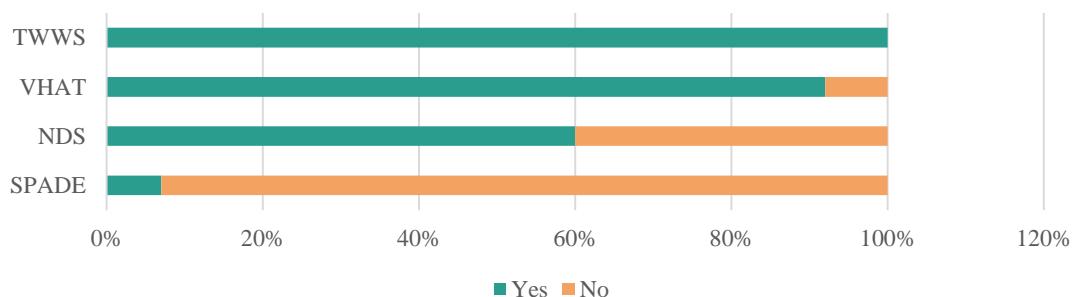
According to feedback from sampled beneficiaries, 84% acknowledged that PIAs actively organized exposure visits for participants undergoing LEDP training. These visits offer valuable learning experiences, providing first hand insights into practical aspects of livelihood enterprise development and entrepreneurship. Conversely, 16% of beneficiaries noted a lack of active organization of exposure visits by PIAs during LEDP training. By facilitating exposure to successful models and best practices, PIAs contribute to enhancing beneficiaries' understanding, skills, and confidence, thereby enriching the LEDP training program.

Chart 40: Was Adequate Information Given Before The Program?



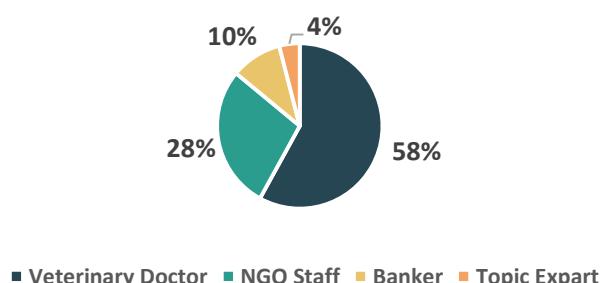
In the feedback from sampled beneficiaries, it was evident that 58% were sufficiently informed and received comprehensive details before the commencement of the LEDP. Such proactive approach ensures participants are well-prepared and equipped with necessary information, laying the groundwork for a successful and impactful training program. Conversely, 42% of sampled beneficiaries indicated that adequate information was not provided before the training program, suggesting a need for improvement in communication and pre-training preparation.

Performance of PIA to Provide Adequate Information Before Training



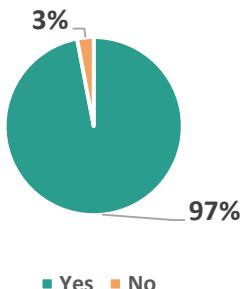
The chart above illustrates the performance of PIAs in delivering comprehensive information about training. Primary data indicates that Tripura Women Welfare Society (TWWS) consistently provides sufficient information prior to training. VHAT emerges as the second-best performer, with 92% of respondents stating that VHAT offers adequate information before training. Novajuti Development Society (NDS) is reported by 60% of respondents to provide satisfactory information in advance. Calcutta Society for Professional Actions in Development (SPADE) is identified as the least effective in delivering adequate information before training.

Chart 41: Who Were The Resource Persons In LEDP Training?



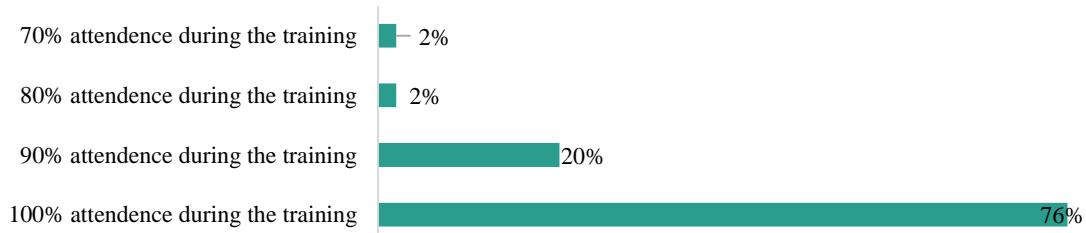
The Livelihood Enterprise Development Program training incorporated diverse resource persons, with 28% of beneficiaries indicating the participation of NGO staff, 10% acknowledging the involvement of bankers, 58% highlighting the presence of Veterinary Doctors, and 4% recognizing the contribution of Master Trainers. This varied expertise enriched the training, offering beneficiaries a comprehensive learning experience.

Chart 42: Was The Objective Of The Program Achieved?



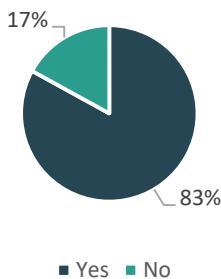
The overwhelming majority of sampled beneficiaries, constituting 97%, expressed satisfaction with the program, affirming the successful realization of its objectives. This positive feedback underscores the program's effectiveness in meeting the expectations and needs of the participants. However, a minor 3% of beneficiaries reported that the objectives of the training program were not achieved, indicating the importance of addressing specific concerns or areas for improvement.

Attendance Status of Trainees During Training



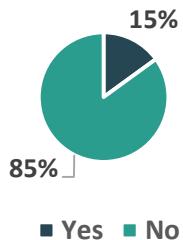
76% of beneficiaries attended the entire training program, while 20% participated in 90% of the sessions based on the days they attended. Additionally, 4% of beneficiaries were present for less than 90% of the program. In a cumulative context, 96% of participants attended more than 90% of the sessions. However, all participants did attend the training program, with a minimum attendance rate of 70%. Individuals who were unable to attend due to personal reasons missed some training sessions, leading to challenges in their entrepreneurial endeavours. Among these individuals (3%), dissatisfaction with the training may stem from not completing the full program for personal reasons.

Chart 43: Was There Any Demonstration Unit Set Up And Training Given?



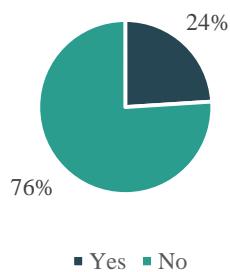
A noteworthy aspect of the program implementation is that 83% of sampled beneficiaries reported the establishment of a demonstration unit and provision of training, indicating a positive impact. However, 17% of sampled beneficiaries expressed concerns, noting the absence of a demonstration unit and training provision. This disparity underscores the significance of ensuring uniform and comprehensive delivery of program components to enhance overall effectiveness and impact. Addressing such discrepancies is crucial for fostering a more equitable and impactful program experience. Based on the observation, all PIAs successfully engaged trainees by presenting demonstration units, except for the Novajuti Development Society.

Chart 44: Did You Avail Any Bank Loan (Credit) After LEDP Training?



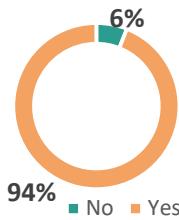
While PIAs encouraged beneficiaries to consider bank loans, it has been observed that not all beneficiaries have actively pursued or obtained these loans. A significant majority, comprising 85% of beneficiaries, opted for loans from Self-Help Groups (SHGs), while a smaller portion, specifically 15%, secured loans from Banks like Bandhan Bank, and Gramin Bank. This diversity in loan sources highlights the varied financial strategies adopted by beneficiaries, underscoring the importance of providing tailored financial guidance and support within the program.

Chart 45: Did The PIA Facilitate The Process Of Seeking Bank Loan Or Credit?



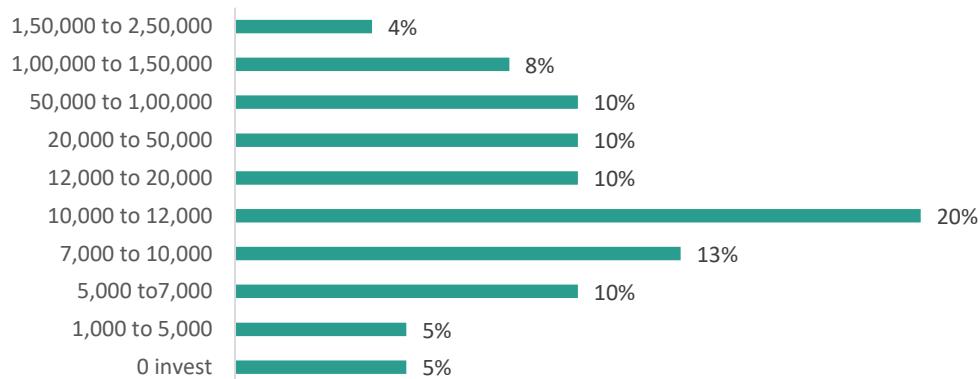
Establishing microenterprise units is significantly dependent on bank credit. As per observations, 76% of trainees report being guided by PIAs to secure credit, while 24% state that they do not require capital from banks and can fund their enterprises through personal investments. Some trainees note facing challenges, such as unresolved previous loans affecting their bank records, which leads to a lack of approval from bankers. In this specific scenario, PIA personnel were unsuccessful in making a positive impression to facilitate loan approval for the trainees.

Chart 46: Micro Enterprises Created After Ledp Training Program



94% of the LEDP trainees established micro enterprises in all the four districts viz. Sepahijala, West Tripura, North Tripura, and South Tripura. The trainees attributed establishment of the micro enterprises by them to the training received in the LEDP. Thus it indicates a commendable success rate of 94% in the formation of micro enterprises, with only 6% experiencing challenges in establishing their businesses.

Chart 47: Analysis of the Investment of Trainees after LEDP



Investment by people in their enterprises has been generally low in Tripura. Constraints such as low entrepreneurial and technical skills, inadequate knowledge about investments in business and other activities, preponderance of informal and unorganised activities, bottlenecks in accessing credit from the formal financial sector, etc. has impacted the investment climate, especially for small and micro entrepreneurs. LEDP helps address the challenges by enabling the trainees to transition into entrepreneurs and investors through skill building and awareness creation. The certificates of the training facilitates accessing institutional credit. The cumulative investment of trainees is depicted in the above chart, where the investment amount is the sum of personal contributions and institutional credit.

As evident from the chart, 4% of trainees invested between INR 1.5 lakhs to 2.5 lakhs, 8% invested between INR 1 Lakh to INR 1.5 lakh, and 10% invested between INR 50 thousand to 1 Lakh. Additionally, 10% of trainees invested between INR 20 thousand to 50 thousand, while

another 10% invested between INR 12 thousand to 20 thousand. Furthermore, 20% of trainees invested between INR 10 thousand to 12 thousand, 13% investing between INR 7 thousand to 10 thousand. Another 10% of trainees allocated funds in the range of INR 5 thousand to 7 thousand, and the same percentage invests between INR 5 thousand to 7 thousand as repeat investment. A smaller percentage, 5%, invested between INR 5 thousand to 1 thousand. Finally, only 5% of trainees have not made any investment after completing the training.

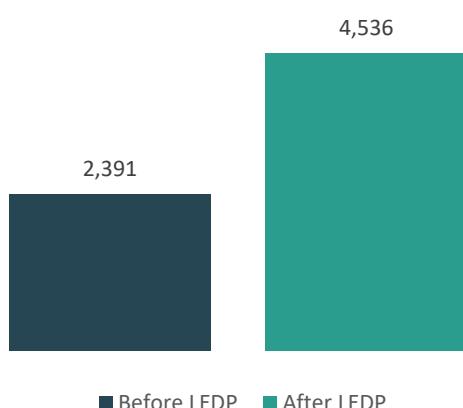
However, upon closer examination in the zoomed-in perspective, it is evident that 28% of trainees allocate their investments within the range of INR 1 thousand to 10 thousand. Following this, the predominant segment consists of 40% of trainees who invested in the range of INR 10 thousand to 50 thousand. Notably, these specified ranges exhibit the highest percentages among the trainees. A smaller percentage, 10%, opts to invest in the range of INR 50 thousand to 1 lakh, while a notable 12% of trainees choose to invest amounts exceeding INR 1 lakh.

*Chart 48: Impact of LEDP in Gross Income Level of the Trainees*



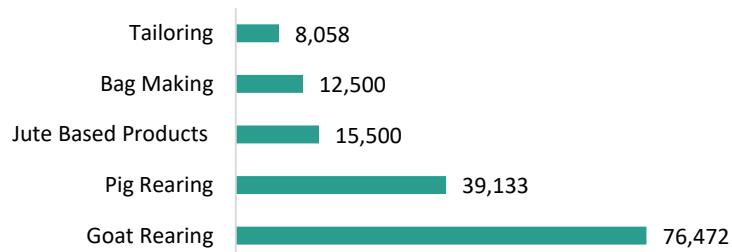
LEDP has a substantial impact on the gross income of participants, as evidenced by the analysis of gross income data. The average gross income of trainees before the training was INR 1,69,700 and the gross income of trainees after the training was INR 3,22,000. The training demonstrated its effectiveness in elevating the income levels of participants, with a notable increment rate of 53%. The analysis indicates that individuals who participated in the training program are able to earn more than their previous income.

*Chart 49: Impact of LEDP in Per Capita Income*



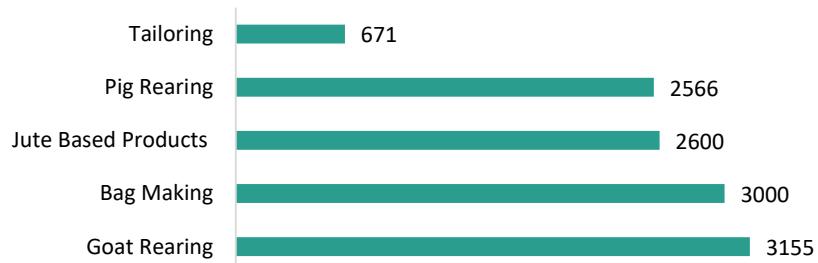
LEDP plays a crucial role in augmenting the per capita income of participants. Prior to the training, the per capita income stood at INR 2,391 per month, whereas post-training, it has increased to INR 4,536 per month. This increment underscores the overall effectiveness of the training.

*Chart 50: Per Capita Income & Investment of the Trainees in LEDP*



Trainees in LEDP exhibit a strong inclination towards investing in goat rearing, with a substantial per capita investment of INR 76,472. Pig rearing follows as the animal husbandry with the highest per capita investment, INR 39,133. In contrast, tailoring demonstrates the lowest potential to augment per capita income. The increase in per capita income is complicatedly linked to the level of investment, and tailoring, requiring relatively lower-scale investment, consequently yields the lowest return. The per capita investment in tailoring hovers around INR 1,000.

*Chart 51: Increase in Per Capita Income after LEDP Training*



LEDP training plays a significant role in empowering individuals through animal husbandries. Among the trained individuals, those engaged in goat rearing emerge as the highest earners, with a per capita income of INR 3,155 per month. Pig rearing, the second animal husbandry product offered in LEDP, positions its trainees as the second-highest earners, with a per capita income of INR 2,566 per month. In contrast, tailoring has the lowest impact on increasing per capita income, with trainees earning approximately INR 700 through the training.



## CHAPTER 10

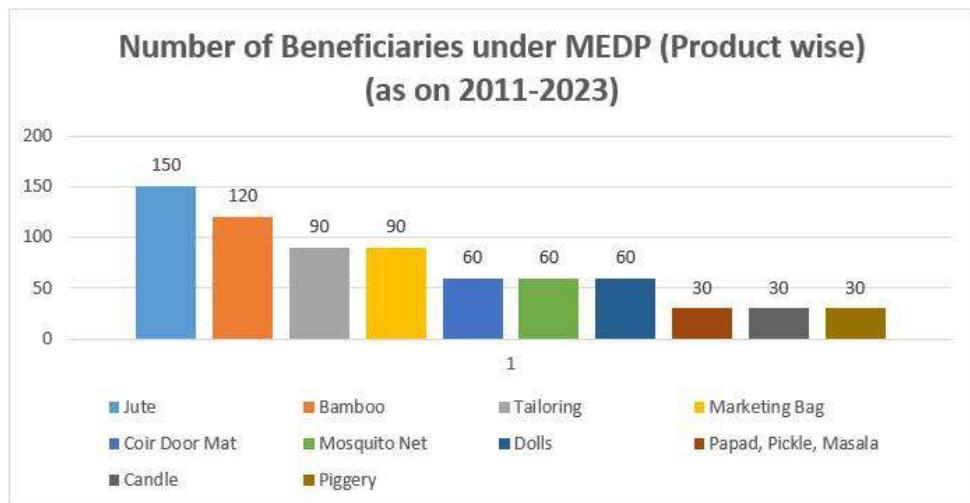
### PRODUCT PROFILE

NABARD, Tripura Regional Office (RO) initiated the Micro Enterprise Development Program (MEDP) in Tripura since 2011. During the inaugural year of the MEDP, training was provided to 60 individuals. The beneficiaries participated in a training program focused on crafting coir door mats, primarily using locally sourced jute products.



Picture 6: Products of MEDP & LEDP in Tripura

Chart 52: Product Wise Number of Beneficiaries under MEDP from 2011 - 2023



Under the MEDP, a cumulative total of 720 individuals have undergone training from 2011 to 2023. These trained individuals have engaged in the production of 10 primary categories of products. The product range includes (i) Jute, (ii) Bamboo, (iii) Tailoring, (iv) Marketing Bags, (v) Coir Door Mats, (vi) Mosquito Nets, (vii) Dolls (Toys), (viii) Papad-Pickle-Masala, (ix) Candles, and (x) Piggery, among others.

### Jute

Due to its biodegradable characteristics, Jute emerges as a companion to both soil and water. Given its positive environmental effects and recyclability, jute is recognized as an environmentally 'sustainable' material. The largest group of participants, totalling 150 individuals, underwent training to manufacture products related to jute. The jute training initiatives were primarily coordinated in collaboration with the Tripura Women's Welfare Society (TWWS). A total of 5 training programs were executed in partnership with TWWS, focusing specifically on Jute Products. Each program accommodated 30 participants and was exclusively conducted in the West Tripura District. The training duration ranged from 13 to 15 days, during which beneficiaries were equipped with the skills to craft various products using jute.



Picture 7: Jute Based Door Mat & Shopping Bags

Throughout the 13 to 15 days of training, the beneficiaries successfully produced six types of jute-based products. These products include (i) Jute-based door mats, (ii) Table Mats, (iii) Wall Hanger Mats, (iv) Shopping Bags, (v) Water Bottle Carry Bags, and (vi) Ladies Handbags.

## Bamboo Utility Products

Bamboo, categorized as a "woody grass" rather than a tree, undergoes selective harvesting that avoids harm to the ecosystem and eliminates contributions to deforestation. A total of 120 individuals received training in crafting bamboo products. NABARD, Tripura RO sanctioned the training sessions for bamboo product manufacturing to three Project Implementing Agencies (PIAs): Tripura Women's Welfare Society (TWWS), Nabadiganta Welfare Society (NWS), and Voluntary Health Association of Tripura (VHAT).

*Picture 8: Bamboo Utility Products*



TWWS, in the 2014-2015 timeframe, organized a program in the West Tripura District where 30 individuals underwent training. TWWS successfully trained 25% of the total beneficiaries who participated in bamboo based product training. In 2019-2020, Voluntary Health Association of Tripura (VHAT) conducted training for 60 participants in the West Tripura District, emerging as the primary agency (PIA) in bamboo sector training. VHAT trained 50% of the total individuals who underwent bamboo product training.

Nabadiganta Welfare Society (NWS) conducted training sessions in the South Tripura District in 2022-2023, with a total of 30 participants. NWS effectively trained 25% of the total beneficiaries engaged in bamboo product training.

## Tailoring Products

The textile and fashion sectors play a central role in the achievement of Sustainable Development Goals (SDGs). A total of 90 individuals underwent training to create tailoring products, with three distinct training programs conducted under the Micro Enterprise Development Program (MEDP). All these programs took place in the West Tripura District across various Rural Development (R.D.) Blocks.

The initial training program occurred in 2019-2020 at Dukli R.D. Block, where 30 participants were involved. The second program took place in 2021-2022 at Mohanpur R.D. Block, with an additional 30 participants. The third program was conducted in 2022-2023 at Old Agartala R.D. Block, again with 30 participants. These three training programs were sanctioned by NABARD, Tripura Regional Office (RO) to Tripura Women's Welfare Society (TWWS), established as the principal partner agency of NABARD RO for tailoring sector training.

Picture 9: Tailoring Products



The focus of the MEDP initiative was to equip participants with skills in tailoring, particularly emphasizing the creation of products such as 'Nighties' and 'Petticoats'.

### Marketing Bag

Marketing bags completes with the Goal-11(Sustainable cities and communities) of Sustainable Development. 90 people were trained to make marketing beg through 3 training programmes. These 3 programmes were conducted in 2 districts, 2 programmes in west Tripura district and 1 in Dhalai district. In west Tripura district, the programme was conducted in 2 different blocks, one in Pratapgarh under Sadar C.D. Block (Community Development Block) and the second one was in Dukli R.D. Block (Rural Development Block). Every programme had 30 participants. The first 2 training programmes were conducted in 2021-2022 in west Tripura dist. The last training programme was conducted in 2022-2023 at Dhalai Block under Amabasa R.D. Block. Generation Welfare Society is the prime partner agency of NABARD RO to train people to make marketing bags.

Picture 10: Marketing Bags



### Mosquito Nets

Mosquito-net presents a compelling scenario of conflicts among Sustainable Development Goals (SDGs) at the intersection of health, development, and the environment. Malaria poses a threat to nearly half of the global population. In the effort to combat this disease, many countries prone to malaria distribute bed nets treated with insecticide, offering direct protection to individuals against mosquitoes. GWS has trained a total of 60 people to make the Mosquito Nets through 2 MEDP training programmes. The first one is in 2014-2015 and the second one is in 2019-2020. Both the programmes were conducted in west Tripura district but

in different areas. In 2014-2015, programs were conducted in the Dukli Block and in 2019-2020, it was conducted GurkhaBasti area under Agartala. Both the programs are conducted with the collaboration of TWWS. TWWS is the only PIA which provides the training to make the mosquito nets under MEDP.

*Picture 11: Mosquito Nets*



### **Coir Door Mates:**

Coir mats, made from the outer bark of coconuts is an eco-friendly product. 60 people were trained to make coir door mates through 2 training programmes. Both the programs were conducted in the year of 2011-2012. These two programs were conducted in Bishalgarh R.D. Block under Sepahijala district but in different villages, first one is in Lalshingmura Gram Panchayat and the second one is in Golaghati Gram Panchayat. The training duration is 15 days for every training program. Generation Welfare Society (GWS) is the prime agency partner of NABARD RO to train people to be capable of making coir door mates. GWS is the oldest partner agency of NABARD Tripura RO in the Micro Enterprise Development Programme (MEDP).

*Picture 12: Coir Door Mats*



## Dolls

Dolls meets with the Goal-8 (Decent work and economic growth) of Sustainable Development. A total of 60 individuals underwent training in crafting dolls as part of the Micro Enterprise Development Program (MEDP). Two training programs were carried out for this specific purpose, both exclusively held in West Tripura district. Each program comprised 30 participants, and both sessions took place in the years 2022-2023. The collaborative efforts for these programs involved Tripura Women's Welfare Society (TWWS).

In these training initiatives, TWWS served as the sole PIA responsible for organizing the training programs dedicated to teaching individuals the art of crafting dolls.

Picture 13: Dolls



## Candles:

In the fiscal year 2021-2022, NABARD RO sanctioned a training program to the implementing agency - VHAT as its sole agency partner to facilitate training programs for candle making. These singular training sessions, hosted in Tepania, Gomati district of Tripura, aimed at enhancing the skills of 30 individuals. The comprehensive program spanned a duration of 15 days, ensuring participants acquired the necessary expertise to proficiently craft candles.

VHAT played an exclusive role as the solitary Project Implementing Agency (PIA) in these training endeavours. Tasked with overseeing the coordination and execution, VHAT took on the responsibility of composing specialized training programs focused on imparting the craft of candle making to individuals. Candles packaged in recyclable or biodegradable materials such as paper.

Picture 14: Candle Making



## Papad and Pickle:

A total of 30 individuals underwent comprehensive training in the production of papad, pickle, and masala papad, facilitated through a singular training program under the Micro Enterprise Development Program (MEDP). This initiative unfolded in the Unakoti District of Tripura.

The initial training session occurred during 2019-2020 at Dukli R.D. Block, engaging 30 participants. Subsequently, the second program transpired in 2021-2022 at Ichapur, Kailasahar, within the Unakoti district of Tripura, with another unit of 30 participants. The training program was skillfully conducted by SBI-RSETI, established as the primary partner agency of NABARD, Tripura RO for training in papad and pickle production.

The focal point of the MEDP initiative was to empower participants with proficient skills in food processing, with a particular emphasis on crafting diverse products such as elephant apple pickle, mango pickle, olive pickle, mixed pickle, papad, sago papad, jam, juice, samosa, and bhujia.

*Picture 15: Papad and Pickle Making*





## CHAPTER-11

### SUCCESS STORIES OF THE BENEFICIARIES UNDER MEDP & LEDP PROGRAM OF NABARD IN TRIPURA

#### 11.1 Dipali Debnath bhowmik - crafting success through bamboo artistry



Picture 16: Bamboo-based photo frames crafted by Dipali Debnath Bhowmik, a beneficiary of MEDP

**Dipali Debnath Bhowmik**, residing in Chandrapur, Agartala, West Tripura, is an active member of Sanchoy Self-Help Group (SHG). Her life took a significant turn when Mrs. Shivani Debnath, the President of Tripura Women's Welfare Society (TWWS), approached her to participate in a 15-day Micro Enterprise Development Program (MEDP) in the year 2014-15 focusing on bamboo-based photo frames.

Initially leading a life as an ordinary housewife, Mrs. Dipali Debnath Bhowmik quickly embraced the training and started producing bamboo-based products within the first few days. Initially earning around 3000/- per month, her dedication and skills have led to a substantial increase in her monthly income, ranging from 15,000/- to 20,000/-.

After completing the training, Mrs. Dipali Debnath Bhowmik took a loan of 50,000/- from Bank of Baroda under the Swabalamban scheme. Subsequently, she secured another loan of 50,000/- from Nabfins Limited under the Joint Liability Group (JLG) scheme. With the support of Mrs. Shivani Debnath, President of TWWS, she successfully established market linkages for her products.

Utilizing the skills acquired during the training, Mrs. Dipali Debnath Bhowmik initiated her business with the photos she created, with Mrs. Shivani Debnath's guidance. She strategically sells her products at various fairs, rural marts, and different wholesale markets through intermediaries. Her business has expanded to receiving substantial orders, and she has diversified her product range to include door mats and table mats.

**Mrs. Dipali Debnath Bhowmik** also underwent training on jute-based door mats and table mats from TWWS. However, she discovered that bamboo products are more profitable compared to jute-based ones. Before undergoing this transformative training, she was not generating any income. Now, she not only supports herself but also makes a valuable contribution to her family's well-being. Mrs. Dipali Debnath Bhowmik expressed her gratitude for the support received from TWWS and the opportunities that have empowered her to achieve financial independence.

Picture 17: Dipali Debnath Bhowmik



## 11.2 Bibha Sharma – A Beacon of Empowerment

**Bibha Sharma**, serving as the Secretary of the Ekata Self-Help Group in Aralia Village, Agartala, West Tripura, earned recognition in 2019 on International Women's Day by receiving an award from NABARD Tripura Regional Office for her outstanding contributions. Her journey towards empowerment began when she learned about a training opportunity from Mrs. Shivani Debnath, the President of Tripura Women's Welfare Society (TWWS). Before undergoing the training, Bibha Sharma had no income. However, the transformative training empowered her to become self-reliant, and she currently earns Rs 5,000 per month.



Bibha Sharma not only leads her self-help group but also secured a loan of Rs 3,40,000 from Nabfins Limited through the SHG after the training on MEDP in the year 2019-20. This amount was utilized to purchase materials and sewing machines and invest in their business. Post-training, Mrs. Shivani Debnath facilitated initial orders for the group, but now they independently market their products in various wholesale markets in Agartala.

Reflecting on her journey, Bibha Sharma Dutta shared, "After this training, I achieved self-reliance. I dedicate my free time around 5 to 6 hours every day to our business, selling our products in Maharajganj Bazar, Golbazar, and various other wholesale markets in Agartala. This training has made a significant impact on my family's life. I managed to enrol my elder daughter in paramedical science, and she is now employed. Meanwhile, my younger daughter is pursuing her studies in paramedical science. While my husband remains the primary breadwinner, I am now able to contribute significantly to our family's well-being."

*Picture 18: Bibha Sharma*



### 11.3 Payel Roy - Bamboo Artisan Empowering A Community



*Picture 19: Bamboo utility products crafted by the members of Sathi SHG under MEDP*

**Payel Roy**, a resident of Udaipur in the Gomati District and an active participant in the Sathi Self-Help Group (SHG), completed a 15-day Micro Enterprise Development Program (MEDP) organized by Nabadiganta Welfare Society. She imparts her guidance to fellow SHG members, and together they engage in the collaborative production of bamboo utility products, with each member earning approximately Rs 25,000 to Rs 30,000 per month.

With the assistance of Subrata Das, the Founder of Nabadiganta Welfare Society, she successfully markets their products through the company named Eco Worlds Zilpa Producer Co. Ltd. Payel efficiently allocates tasks based on individual skill sets and performance. Over the past four years, she has facilitated employment for more than 600 people in the Gomati and South Tripura districts. The SHG group is actively working on the development of a website named "Tribam.in" to promote and sell their products both within India and internationally. Payel aims to showcase and sell the handicraft products of artists from various parts of India through this platform. They have also made sales through Purbasha Fair (organized by Handicraft Service Centre Agartala) and wholesale markets. The SHG group has received orders from Gujarat, Kerala, Delhi, Mumbai, Chennai, Shillong, Kolkata, and Ranchi.

"After completing the MEDP training from Nabadiganta Welfare Society, I now generate a monthly income ranging from 25,000/- to 30,000/-. I take great pride in achieving financial independence and assume full responsibility for my children's education while providing financial support to my husband. Ultimately, I am delighted to see myself as a successful entrepreneur. Our future aspirations include nurturing more than 1000 skilled bamboo artisans in the Gomati district of Tripura and establishing a modern workshop. This workshop will be fully equipped with modern machinery, comprising office space, a warehouse with sanitation facilities, and a dedicated area for marketing planning," stated Payel Roy.



Picture 20: Sathi Self-Help Group (SHG), Underwent MEDP Training at Nabadiganta Welfare Society

#### 11.4 Soma Ghosh- Empowering Lives through Bag making

Soma Ghosh, President of the Lotus SHG in the town of Pratapgarh, Ramthakur Palli, Agartala, West Tripura, plays a crucial role as a mentor within the group. Her commitment to the collective goal of achieving self-sufficiency and independence for all SHG members is commendable. Through her hard work and determination, Rakhi manages to generate a monthly income of approximately 2,500/-



Picture 21: Marketing Bag Prepared By the Members of Lotus SHG Under MEDP

The group has established an arrangement with a vendor who supplies cut bags to the members. Once the bags are skilfully sewn by the group, the vendor collects the finished products. Soma, along with her fellow SHG members, can produce an impressive 60 to 70 dozen bags each month. This collaborative effort not only contributes to their financial well-being but also reflects the success of their shared enterprise.

“The (PIA) has approached us to establish a Self-Help Group (SHG) in our locality, providing a pathway for earning opportunities post the COVID-19 pandemic when financial needs were pressing. Mr. Partha Pratim Pal, the visionary founder of GWS PIA, has generously introduced six machines in our area for a year-long production initiative. At present, we are equipped with two machines supplied by the PIA, and we procured an additional machine through a loan, which we successfully repaid using the income generated from bag making” said by Soma.

Soma shared, "Every month, I am able to earn around Rs 2,500 by diligently sewing bags. This income has significantly alleviated my financial burdens, eliminating the need to seek financial assistance from my family for day-to-day expenses." Soma's experience exemplifies the positive impact of the SHG and the productive utilization of resources provided by the PIA"

Picture 22: Soma Ghosh



#### 11.5 Nanda Gurung – Crafting Dreams through Doll Making



Picture 23: Dolls Crafted By Members of Teresa SHG Under MEDP

**Nanda Gurung**, Secretary of the Teresa Self-Help Group (SHG) located in Gurkhabasti, Agartala, underwent Micro Enterprise Development Programme (MEDP) training on Doll making facilitated by TWWS- PIA. As the group ventured into the doll-making business, they encountered challenges in fully tapping the market potential due to imperfections in the shape of the doll's face. With the assistance of PIA, the group gradually improved the quality of their products and streamlined the collection of raw materials for doll production. Nanda Gurung expressed, "After the training, I can now earn between 2000/- to 2500/- per month. This income has eliminated the need to ask for pocket money from my family. However, it would be wonderful if we could enhance the perfection of the dolls we create, especially in shaping their faces. We sell our products in various places such as Tripureswari Rural Mart, Purbasha, and



"Upon completing the training, I anticipate earning a monthly income ranging from Rs 2,000 to Rs 2500. I have been a proud member of Teresa SHG for the past four years. Post-training, I won't find myself needing to seek pocket money from my family anymore." Said by Sabitri Sonar.

fairs. Thanks to the support of Shivani Debnath, the President of TWWS, we have achieved success. We have received orders from Delhi, Mumbai, and even from America. When we showcase our products at fairs, they attract significant interest from people outside our region, leading to orders and positive feedback."

Another member, assigned as the cashier of the Teresa Self Help Group (SHG), expressed,



*Picture 24: Members of Teresa SHG under MEDP*

#### 11.6 Mahua Sarkar: Empowering Lives Through Integrated Farming



*Picture 25: Pig Rearing At Melaghar by the Member of Annapurna SHG Under LEDP*

**Mahua Sarkar**, a valued member of the Annapurna Self Help Group (SHG) in Melaghar, Mohanbhog Block, Sepahijala Tripura, underwent the LEDP training facilitated by NABARD in the year 2021-22 at the Project Implementing Agency (PIA) – Calcutta Society for Professional Action in Development (SPADE).

"I am a proud member of Annapurna SHG. Previously, my livelihood involved raising poultry, goats, fish, and pigs. My awareness of piggery training through SPADE shifted my focus, making pig farming my primary occupation. Currently, I am engaged in integrated pig-fish farming alongside poultry and goats, utilizing pig excreta in the fish farm to enhance profitability. The training equipped me with the skills to identify diseases, and in common cases, control medication.

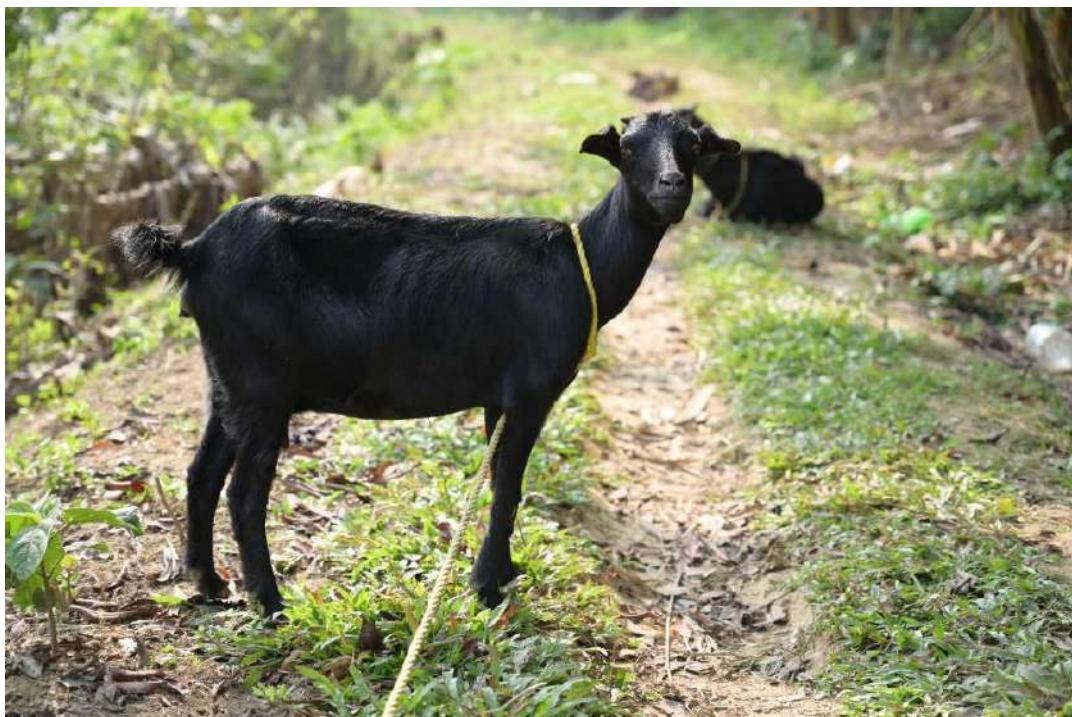
Following the training, I transitioned to commercial pig farming, witnessing the pigs reach a marketable size (60 kg) within 10 months. I sell the piglets at Rs.6000 to Rs.7000, depending on market conditions, leading to a monthly income ranging from Rs. 5000/- to Rs. 7000/-. Directly selling pigs to the market proves to be more profitable compared to involving middlemen. The success I've achieved is a result of the unwavering support from both my family and SPADE.

Currently, my farm hosts four pigs, contributing to a yearly income of about Rs. 20,000/- from the fish farm. I allocate my earnings towards my son's education and family expenses. This training has provided me with a sustainable means of earning, fostering self-reliance," shared Mahua Sarkar.

*Picture 26: Mahua Sarkar*



## 11.7 Rita Deb Ghosh- Nurturing Success through Goat Rearing



Picture 27: Goat Rearing At Melaghar under LEDP

**Rita Deb Ghosh**, a member of Mohila Ekata Self Help Group (SHG) in Melaghar, Mohanbhog Block, Sepahijala Tripura, has demonstrated exceptional skills in goat rearing.

"As a dedicated housewife, my interest in goat rearing was significantly enhanced after learning about this training opportunity through NABARD'S LEDP training at the PIA-SPADE. The training has brought about a substantial improvement in my goat rearing practices, prompting me to pursue goat farming on a commercial scale. Presently, I am generating an annual income ranging from 20,000/- to 22,000/-, depending on the prevailing circumstances.

Post-training, I implemented new practices such as keeping the goats in a Macha and acquired knowledge about the vaccination process. I can now identify diseases and, in common cases, administer medication. Currently, I provide Bhushi along with natural food to the goats, ensuring their well-being and, by extension, the security of my family. Additionally, my earnings contribute to my son's education and the overall welfare of my family," shared Rita.

Picture 28: Rita Deb Ghosh



## 11.8 Suma Das – Illuminating Success Through Entrepreneurship



Picture 29: Packaged Candles Produced By the Members of Gopal SHG Under MEDP

**Suma Das**, the accomplished master bookkeeper of Gopal Self-Help Group (SHG) in Tepania, Gomati Tripura, embarked on a transformative journey through the Micro Enterprise Development Programme (MEDP) in the fiscal year 2021-22, facilitated by the Project Implementing Agency (PIA) VHAT.

Driven by a passion for candle making, she has dedicated the past 1.5 years to perfecting her craft. A proud member of the Gopal SHG for the past 6 years, she has steadily honed her skills in candle making. With determination and resilience, she has established a thriving business that contributes significantly to her monthly income, averaging around Rs. 7000/- per month. Despite being engaged in door-to-door sales and wholesale markets in West Tripura and Gomati district, her profits experience a notable surge during festive seasons like Diwali. This endeavor, which began as a personal interest, has evolved into a profitable enterprise that sustains her financial independence.

“Securing a license for paraffin procurement through my own efforts marked a pivotal moment in my entrepreneurial journey. An initial investment of Rs. 8000 in candle making molds, raw materials, and other essentials laid the foundation for a successful venture. Each 25 kg bag of paraffin, costing Rs. 3750, and colour at Rs. 2000 per kg, contributes to the high-quality candles that I produce. Strategically pricing my products, I sell packs of 6 candles for Rs. 25, bundles of small candles for Rs. 110, and individual large candles at Rs. 10 each. This pricing structure has not only gathered customer loyalty but also fuelled the growth of my business. While my husband is a government employee, I consciously chose the path of entrepreneurship to secure financial independence and take charge of my family's well-being. Devoting 3-4 hours each day to candle making during my free time has not only enhanced my skills but also increased the profitability of my venture” - Said Suma

In essence, her journey from being a dedicated member of the Gopal SHG to an independent and successful candle maker is a testament to the transformative power of MEDP training and personal determination. Today, she is not just a candle maker; she is a proud entrepreneur, contributing to the economic landscape of her community.

Picture 30: Suma Das



#### 11.9 Sima Shil- A Journey To Self-Reliance Though Ledp



Picture 31: Jute Based Doormat Crafted By the Members of Ekata SHG Under LEDP

**Sima Shil**, a proud member of the Ekata Self-Help Group (SHG), underwent a life-changing experience through the Livelihood Enterprise Development Programme (LEDP) in the fiscal year 2020-21, under the guidance of TWWS Project Implementing Agency (PIA).

Reflecting on her journey, Sima shared, "Before undertaking the LEDP training, I found myself without a steady source of income. Thanks LEDP program of NABARD, I discovered a pathway

to financial independence through this comprehensive training program. Today, I am proud to report a monthly income of 3000 rupees."

Empowered by the skills acquired during the training, Sima took a bold step forward by availing a loan of 10,000 rupees from her SHG to procure essential raw materials for her business. This strategic investment became a catalyst for the growth and sustainability of her enterprise.

Taking her aspirations to new heights, Sima secured a loan of 25,000 rupees from HDFC Bank to expand her business further. This financial support enabled her to scale up operations and explore new opportunities within her chosen industry. Balancing household responsibilities and entrepreneurial pursuits, Sima dedicates 4 to 5 hours of her spare time to her business endeavors. This commitment, coupled with her newfound skills and resources, has transformed her into a self-reliant individual. Beyond personal satisfaction, Sima takes pride in her ability to contribute financially to her family. The success she has achieved through the support of TWWS has not only elevated her economic status but has also positively impacted her family's overall financial well-being.

In Sima's words, "I am elated to have become self-reliant with the unwavering support from TWWS. The training not only opened doors for income generation but also instilled in me a sense of empowerment. Today, I stand as a testament to the transformative power of education and support, proving that with determination and guidance, anyone can overcome financial constraints and achieve self-sufficiency."

*Picture 32: Sima Shil along with other members of the SHG*



## 11.10 Chandra Debbarma: Empowering Lives through Ledp Training



*Picture 33:  
Jute Based  
Ladies Hand  
Bags  
Prepared By  
The  
Beneficiaries  
Under  
LEDP.*

**Chandra Debbarma**, a resident of Aralia, Agartala, West Tripura, whose life underwent a transformative journey through the LEDP training conducted by PIA-TWWS during the year 2022-23. Chandra, prior to joining the program, was a dedicated housewife with no independent income.

It was Shivani Madam, the dynamic President of TWWS, who approached Chandra and encouraged her to enrol in the LEDP training. The program focused on imparting skills in crafting jute-based products such as shopping bags, ladies' handbags, water bottle bags, and purses. Little did Chandra know that this opportunity would significantly impact her life.

**Chandra** said “Through the LEDP training, I have not only acquired valuable skills but also experienced a boost in self-confidence. The newfound abilities empowered me to break free from dependency on my husband's income for day-to-day expenses. My dedication and enthusiasm allowed me to turn my free time into a source of income, as I now earn approximately Rs 2,500 per month by creating and selling these handmade products”

She now envisions going beyond individual success by collaborating with fellow members of the Sree Self-Help Group (SHG) to establish a micro-enterprise. Together, they aim to create a thriving entrepreneurial venture.

Chandra's journey serves as an inspiring testament to the impact of LEDP training in fostering empowerment, self-sufficiency, and community collaboration. Her story reflects the broader positive influence of initiatives like LEDP in shaping the lives of individuals and contributing to the socioeconomic development of the community.

Picture 34: Chandra Debbarma



#### 11.11rani Banik- A Pioneer In Mosquito Net Production



Picture 35: Mosquito net prepared by the members of Rani JLG under MEDP

Rani Banik, a dedicated member of the Rani, JLG in Abhoy Nagar, experienced a transformative journey through the MEDP conducted by TWWS in the fiscal year 2019-20, specializing in the production of mosquito nets (both single and double). Rani shared her inspiring story, expressing gratitude for the positive impact of the training on her life.

Her journey began when she learned about the MEDP training opportunity through Sivani Debnath, the esteemed President of TWWS. Prior to this venture, Rani and her group were engaged in tailoring. However, the MEDP training expanded their horizons, empowering them to diversify into the production of mosquito nets.

To kick start this new endeavour, Rani availed a loan from her JLG, illustrating the group's collective commitment to supporting each other's entrepreneurial aspirations. The training,

conducted under the guidance of a master trainer, proved instrumental in equipping them with the skills needed to produce high-quality mosquito nets.

Rani joyfully remarked, "This training has been a game-changer, allowing us to achieve financial independence. We seamlessly transitioned from tailoring to not only continuing with our stitching work but also venturing into the production of mosquito nets."

During the training period, Rani and her group successfully crafted 200 to 250 mosquito nets, showcasing their dedication and proficiency under the mentorship of the master trainer. The newfound expertise enabled them to secure partnerships with Tripureshwari Rural Mart in Battala and fulfil various orders, demonstrating the practical application of their acquired skills.

Reflecting on the financial impact, Rani shared that her monthly earnings have surged to Rs. 5000. The strategic decision to take on orders for sewing mosquito nets has proven lucrative, even though the profit margins may be slightly lower. However, by independently procuring raw materials and personally sewing the mosquito nets, Rani and her group have maximized their profits.

Summing up her experience, Rani expressed immense happiness at achieving self-reliance through the MEDP training. Her success story serves as a testament to the transformative power of skill development and entrepreneurship, showcasing how individuals can embrace new opportunities to achieve financial empowerment and independence.

*Picture 36: Rani Banik*



## 11.12 From Shop Owner to Self-Sufficient Entrepreneur



*Picture 37: During packaged pickles & papad making by the members of Sonali SHG under MEDP*

Golabul Nassa, an productive member of the Sonali SHG in Ichapur, Kailasahar, Unakoti, Tripura, whose life took a remarkable turn through the Micro-Enterprise Development Program (MEDP) training at PIA-SBI RSETI. Golabul's journey is a testament to how skill development can transform a small business into a thriving enterprise.

Before MEDP training, Golabul owned a shop where he sold various edible products purchased from external producers. However, everything changed when he enrolled in the MEDP training, which focused on preparing a diverse range of products, including Elephant Apple pickle, mango pickle, olive pickle, mixed pickle, papad, sago papad, jam, juice, Samosa, and Bhujia.

Following the training, Golabul no longer needed to rely on external suppliers. Instead, he began producing and selling his own line of pickles and papads. The packaging skills acquired during the program allowed him to enhance the presentation of his products, making them more appealing to customers.

Expressing his gratitude, Golabul shared, "After taking this training, I am now able to earn double of my previous income. It helped me to sell the products made by myself." The support from SBI-RSETI played a pivotal role in Golabul's success. The institution aided him in packaging his products effectively and facilitated their sale not only in his shop but also at various block-level melas and nearby markets.

With newfound confidence, Golabul aspires to expand his market reach beyond Tripura and create a benchmark for his products. His success story is not just about financial gains; it's a journey of self-reliance and entrepreneurial growth. Alongside his other income sources, Golabul now generates an additional income of Rs 4,000 to 5,000 from papad and pickle making.

Golabul Nassa's story is a shining example of how empowerment through skill development can propel individuals towards self-sufficiency and success, thereby contributing to the economic vibrancy of the community.

Picture 38: Golabul Nassa



#### 11.13 Empowering Livelihoods through MEDP Training



Picture 39: Pig rearing at Kanchanpur under MEDP

Patirung Reang, a resident of Kanchanpur, North Tripura, has been an integral member of the Wangsou SHG for the past three years. His transformative journey began in the year 2021-22 when he participated in the MEDP focused on Piggery.

Before the training, Patirung was already engaged in pig rearing, but the MEDP training provided by VHAT brought about a significant positive change in his approach. Patirung enthusiastically shares, "I came to know about the training through VHAT. The knowledge and skills I gained during the program enhanced my understanding of pig farming. I used to raise pigs before, but after this training, I learned valuable techniques and insights that have greatly improved my pig rearing practices."

Apart from his involvement in pig rearing, Patirung is a diversified farmer with a betel nut orchard, a mango orchard, and a rubber orchard. The acquired knowledge from the training has not only strengthened his pig farming capabilities but has also equipped him to address health issues in pigs effectively. Patirung expresses, "After this training, I can confidently administer medicine to pigs in normal cases. Pig rearing has become a crucial and profitable component of my overall income."

With pride, Patirung shares the economic impact of his efforts. "On average, I can earn Rs. 8000/- per month through pig farming. I have successfully sold large pigs for Rs. 50,000 and baby pigs for Rs. 5,000 to Rs. 6,000, contributing significantly to my family's financial well-being."

Patirung's success story exemplifies how targeted training programs, like the MEDP, can empower individuals, enhance livelihoods, and foster sustainable economic growth within the community. His dedication, coupled with newfound knowledge, has not only improved his pig farming enterprise but has also positively impacted his overall agricultural pursuits.

Patirung Reang stands as a testament to the transformative potential of skill-building initiatives, demonstrating that investing in the empowerment of individuals can create a ripple effect of positive change in the community.

*Picture 40: Patirung Reang*





## **CHAPTER-12**

### **OTHER INITIATIVES OF NABARD, TRIPURA RO UNDER MCID**

12.1 Exhibition of SHG products through various programs arranged by Tripura Regional Office

#### **12.1.a. During Celebration of Handloom Day by NABARD, Tripura RO**



*Picture 41: Celebration of handloom day by NABARD, Tripura RO*

Tripura Regional Office of NABARD celebrated National Handloom Day on August 11, 2022, at Agartala. The event was graced by the esteemed presence of the Hon'ble Deputy Chief Minister of Tripura, Shri Jisnu Deb Varma, along with dignitaries such as the Chairman of Tripura Handloom and Handicraft Development Corporation, Chairman of Tripura Gramin Bank, Managing Director of Tripura State Cooperative Bank, Convenor of SLBC-Tripura, Joint

Registrar of Cooperative Societies, Chairman of Institution of Engineers- Tripura, HOD of Rural Studies Department at Tripura University, Officer In charge of Weavers Service Centre Tripura, and officials from the Department of Handloom. Additionally, representatives from NGOs and other stakeholders actively participated in the celebration.

The event served as a platform for fostering collaboration and dialogue among key stakeholders in the handloom sector. The diverse participation underscored the collective commitment towards the promotion and development of handloom and handicrafts in the region. Following the event, a ceremony was conducted to confer certificates and appreciation awards upon deserving weavers, artisans, and SHGs in recognition of their remarkable contributions to the handloom sector in Tripura.

In conjunction with the celebration of National Handloom Day, an exhibition cum sale featuring the creations of weavers and artisans took place from August 11 to August 14. This initiative aimed to not only commemorate the occasion but also to facilitate the marketing of handloom products. The exhibition comprised a total of 17 stalls, showcasing the diverse and exquisite product range crafted by 28 artisans hailing from various parts of Tripura. The products on display included items developed under the MEDP and LEDP projects, adding a special dimension to the exhibition.



*Picture 42: visit of the former Deputy Chief Minister of Tripura to the stalls and the subsequent certificate distribution to the Project Implementing Agency, Tripura Women Welfare Society (TWWS).*

#### **12.1.b. On the occasion of Celebration of International Women's Day: Tripura RO**



*Picture 43: International Women's day celebration by NABARD, Tripura RO*

International Women's Day celebration held on March 10, 2023 was organized by the Tripura Regional Office in collaboration with the ICFAI University, Tripura. The event was graced by esteemed guests, including Smt. Princee Rani, IPS, Inspector General of Police (Admin), Government of Tripura; Smt. Seema Singh, Asstt. Commandant of CRPF; Smt. Sutapa Sur, recipient of the National Teacher's Award; Ms. Riya Roychoudhury, recipient of the National Award, National Service Scheme; and Prof. (Dr.) Biplab Halder, Vice-Chancellor of ICFAI University, Tripura. The celebration saw active participation from women students and teachers representing institutions such as the College of Fisheries, College of Agriculture, College of Veterinary Science & Animal Husbandry, Tripura Institute of Technology, and ICFAI University. Additionally, women officers from Tripura Gramin Bank and Tripura StCB, officials from NGOs, Self-Help Group (SHG) members, and members from Farmer Producer Organizations (FPO) and Organic Farmer Producer Organizations (OFPO) added to the vibrant atmosphere of the program.

As part of the event, an exhibition cum sale featuring products by SHGs, MEDP trainees, SHGs supported under 'My Pad My Right,' and OFPO was organized. This initiative not only provided a platform for showcasing the talents and skills of the participants but also contributed to the empowerment and economic upliftment of women in the region.



Picture 44: Exhibition-cum-sale of Handloom/Handicraft Products by SHGs supported under NABARD's initiatives and OFPO

### **12.1.c. During the exhibition held in various cities in India**

As an initiative of NABARD Tripura Regional Office, artisans, weavers, and members of the Off Farming Producer Organization (OFPO) from Tripura were sponsored to participate in exhibitions and fairs held in various cities across the country. These events included venues such as Bhopal, Guwahati, Mumbai, Patna, Kolkata, among others. By sponsoring their participation in these exhibitions and fairs, NABARD aimed to provide these artisans and producers with opportunities to showcase their products to a wider audience, thereby enhancing market visibility and promoting their economic growth. This initiative aimed to support and empower local artisans and farmers by facilitating their access to larger markets beyond Tripura, ultimately contributing to their livelihood enhancement and socio-economic development.

Picture 45: Beneficiaries participated in exhibitions and fairs held in various cities across the country



#### 12.1.d. During celebration of 42nd Foundation Day OF NABARD by Tripura RO



Picture 46: Celebration of 42nd Foundation day of NABARD by Tripura RO

Tripura Regional Office commemorated the 42nd Foundation Day of NABARD on July 18, 2023. The event was graced by Shri Jitendra Majumder, Hon'ble MLA, Government of Tripura, who presided as the Chief Guest. Other esteemed guests included Shri Prasada Rao Vaddarapu, CEO, TRLM; Prof. T. K. Maity, Principal, College of Agriculture; Shri Kamal Kanti Sen, Chairman, TSCB; Shri Satyendra Singh, Chairman, TGB; Prof. Arunbhai Patel, Deputy Dean, College of Fisheries; Shri Loken Das, GM/OIC, NABARD Tripura RO; Shri Diganta Kumar Das, DGM, NABARD, Tripura RO.

As part of the celebration, an exhibition cum sale featuring products by Self-Help Groups (SHGs), Micro-Enterprise Development Program (MEDP), and Livelihood Enterprise Development Program (LEDP) trainees was organized. This initiative aimed to showcase and promote the diverse creations and skills of participants, adding a special dimension to the commemorative program.



Picture 47: Hon'ble Member of Legislative Assembly Shri Jitendra Majumder, interacting with SHG members

#### **12.1.e NABARD Tripura Regional office participated in 18th Regional Saras Fair held at Agartala**

Regional SARAS Fair, organised by the Tripura Rural Livelihood Mission at Hapania International Fair Ground in Agartala is an annual event that have emerged as a vibrant platform for showcasing products of various SHGs from Tripura. The 18th Regional SARAS fair was held from 28th December 2023 to 8th January 2024. Hon'ble Chief Minister of Tripura, Prof. (Dr.) Manik Saha inaugurated the fair on 28th December 2024.

Tripura Regional Office played a significant role in the fair by sponsoring a stall to showcase products from SHGs & various NGOs supported under different schemes. The theme of the NABARD stall was “*Bamboo- The Green Gold*”. Products by members of FPOs like Bagma Agri Producer Company Limited and products of the institutions and their trainees such as Bamboo and Cane Development Institution, ICFRE, and CIPET alongside products of MEDP and LEDP trainees, participants of TDF projects, etc. were displayed in the stall. NABARD also extended its support to TRLM by facilitating the procurement of 1000 eco-friendly handmade bags from local SHGs specifically for the fair as an initiative to reduce use of polythene bags and contribute positively towards climate action. Further some SHGs/artisans supported by NABARD through sponsoring them to participate in different exhibitions/melas in different parts of the country also participated in the fair.

NABARD stall was appreciated by the dignitaries for effectively highlighting products from diverse spheres, such as SHGs, NGOs, FPOs, OFPOs, and various government institutions.





Picture 48: 18th Regional SARAS fair was held from 28th December 2023 to 8th January 2024.

## 12.2 'My Pad, My Right' project of NABARD in Tripura



Picture 49: Inauguration of "My Pad, My Right" project of NABARD in Tripura by Finance Minister Nirmala Sitharaman

In Tripura, the inauguration of the "My Pad, My Right" project took place on August 28, 2021, with Union Finance Minister Nirmala Sitharaman leading the ceremony. The project, a joint initiative by NABARD and NABFOUNDATION, was launched at Killa village in Gomati District on the concluding day of her visit. The primary objective of this project is to enhance the livelihoods and menstrual hygiene practices among rural women through grants, wage support, and the provision of capital equipment.

During her visit, the Finance Minister engaged with women members of Self-Help Groups (SHGs) involved in the MEDP facilitated by NABARD in Tripura.

In the fiscal year 2021-22, NABFOUNDATION extended its support by sanctioning a LEDP to Lama SHG. This program focuses on the manufacturing of sanitary napkin pads, with financial backing from NABARD.

In the financial years 2022-23 and 2023-24, four "My Pad My Right" Projects were implemented in various districts of Tripura, specifically in South Tripura, Unakoti, Dhalai, and North Tripura.



*Picture 50: Interaction of OIC/GM, Loken Das with the member of Lama SHG group making Sanitary napkins with LEDP grant assistance under "My Pad My Right" project through NABFOUNDATION*

### 12.3 Rural Haat - Assistance toward marketing outlets for local producers, Artisans and Weavers

Rural Haat serves as a trading outlet in rural areas. Rural Haats take place on regular intervals and promotes rural-to-rural trade. In addition to providing business opportunities haats continue to play an essential role in the rural economy.

NABARD supports Rural Haats for facilitating producers to sell surplus agricultural and related items at these marketplaces and help local consumers to purchase consumer goods in their vicinity. Rural Haats are also known as traditional hypermarkets in rural India.

- On the 13th of January 2023, the inaugural ceremony marked the establishment of the first Rural Haat in Tripura, supported under the Gramin Vikas Nidhi. NABARD, Tripura RO, sanctioned a Rural Haat to Champakanchan PACS Ltd. in the Sepahijala district. This initiative aims to enhance the marketing opportunities for artisans, SHGs, farmers, and other entrepreneurs in the region by providing a platform for their produce.



*Picture 51: NABARD Tripura Regional Office has inaugurated the first Rural Haat to Champakanchan PACS Ltd. in Tripura in Sepahijala District.*

- On July 25, 2023, a countryside market called Rural Haat opened in Bandar Choumuhnui near Teliamura in the Khowai district of Tripura. The Rural Haat was approved by NABARD Tripura RO under the 'Gramya Vikas Nidhi' and is supported by the NGO 'Generation Welfare Society.' With the market officially operational after the inauguration, some farmers wasted no time and enthusiastically began selling their fresh produce. The vibrant atmosphere at the Haat reflects the hopes and aspirations of these farmers, who are eager to make the most of this opportunity.



Picture 52: Inauguration of Rural Haat by NABARD, Tripura RO in Bandar Choumuhnui near Teliamura in Khowai district of Tripura

#### 12.4 Rural Mart –Assistance towards marketing initiatives

NABARD supports for setting up of Rural Marts which is retail marketing outlet for producers/artisans/weavers to sell their locally made products. The objective of the scheme is to facilitate marketing linkages for artisans, weavers and agro based products.

Rural Marts not only provide market access but also help in promoting entrepreneurship amongst producers. Tripura RO is focusing on Physical marketing intervention by Rural Mart. During 2022-23, support has been extended to 05 Rural Marts including 02 Mobile Rural Marts.

- NABARD in Tripura has approved a financial aid of Rs 3.27 lakh from the Gramya Vikas Nidhi fund to establish a Rural Mart at Shyamali Bipani Bitan in Shyamalibazar, Agartala. This initiative is entrusted to Tripureswari SHG society as the Project Implementing Society.



Picture 53: Rural Mart at Shyamali Bipani Bitan, Shyamalibazar Agartala

- Tripura Regional Office has approved the establishment of its first rural market at Mata Tripureswari temple, a significant pilgrimage site with substantial visitors on special occasions. This approval was granted to BAPCL (Bagma Agri Producer Company Limited) to enhance improved marketing connections for handicrafts and agricultural products.



Picture 54: Chief Vigilance Officer of NABARD Visits Rural Market at Mata Tripureswari Temple

- A mobile van was handed over in the 'Farmers' Scientist Interaction on Integrated Farming' organized by ICAR, Research Complex for NER Hills, Agartala and NABARD, Tripura RO. The mobile rural mart van was sanctioned to Bagma Agro Producer Company Limited for marketing of produces from farmers to nearby 04-05 villages.



Picture 55: NABARD Tripura Regional Office has supported Mobile Rural mart to Bagma Agri Producer Company Limited (NABARD promoted FPO) to sell vegetables in Sepahijala district.



## **CHAPTER - 13**

### **CREDIT FECILTATION FOR SELF HELP GROUPS IN TRIPURA**

The State Level Bankers Committee (SLBC), Tripura prioritizes the facilitation of Self-Help Groups through credit and issues specific targets to banks for this purpose. In collaboration with banks, SLBC, Tripura focuses on supporting SHGs affiliated with the Tripura Rural Livelihood Mission (TRLM). The support extended to the poor, especially the credit linkage facilitated through TRLM and Banks in Tripura is presented below.

#### **TRIPURA RURAL LIVELIHOOD MISSION**

The Tripura Rural Livelihood Mission plays a pivotal role in fostering economic growth and empowerment at the grassroots level. One of its key functions is to promote formation, development, capacity building and facilitating access to credit for SHGs contributing significantly towards socio-economic development of rural communities in Tripura.

The foundation of TRLM's impact lies in its commitment to the formation and strengthening of SHGs. These groups, consisting of individuals with shared socio-economic goals, are nurtured and guided by the mission to enhance their collective potential. TRLM recognizes that a well-organized SHG can serve as a catalyst for positive change within the community.

Capacity building is an integral aspect of TRLM's strategy. The mission conducts various training programs aimed at equipping SHG members with essential skills, ranging from financial literacy to entrepreneurial insight. By enhancing the capabilities of SHG members TRLM ensures a sustainable foundation for economic activities and income-generating projects.

Facilitating access to credit is a key function of TRLM. Recognizing the financial constraints faced by SHGs, the mission acts as a bridge between these groups and financial institutions. This involves collaboration with banks and other lending institutions to streamline the loan disbursal process. TRLM's involvement ensures that SHGs, often lacking traditional collateral, can access funds to fuel their entrepreneurial endeavours.

Microfinance programs are implemented to address the unique needs of SHGs. TRLM designs initiatives that provide collateral-free loans to these groups, promoting financial inclusion and mitigating barriers that would otherwise impede their access to credit. These loans empower SHGs to engage in a diverse range of income-generating activities, fostering economic independence.

Monitoring and evaluation mechanisms are in place to ensure effective utilization of funds and gauge the impact of the loans disbursed. TRLM's commitment to transparency and accountability contributes to the success of SHG initiatives and helps refine strategies for future interventions.

Furthermore, TRLM actively promotes livelihood activities within SHGs. Whether in the realm of agriculture, handicrafts, or small-scale industries, the mission encourages diversification to maximize the economic potential of these communities. By fostering a conducive environment for entrepreneurship, TRLM enables SHGs to contribute meaningfully to the overall economic landscape of Tripura.

Tripura Rural Livelihood Mission stands as a beacon of empowerment for rural communities in Tripura. Through its multifaceted approach to SHG development and loan disbursal, TRLM not only addresses economic challenges but also catalyzes social inclusion and community resilience. As the mission continues to evolve and adapt to the dynamic needs of rural populations, its role in shaping a more prosperous and self-reliant Tripura remains indispensable.

Chart 53: NUMBER OF SHGS COVARED UNDER BANK LOAN

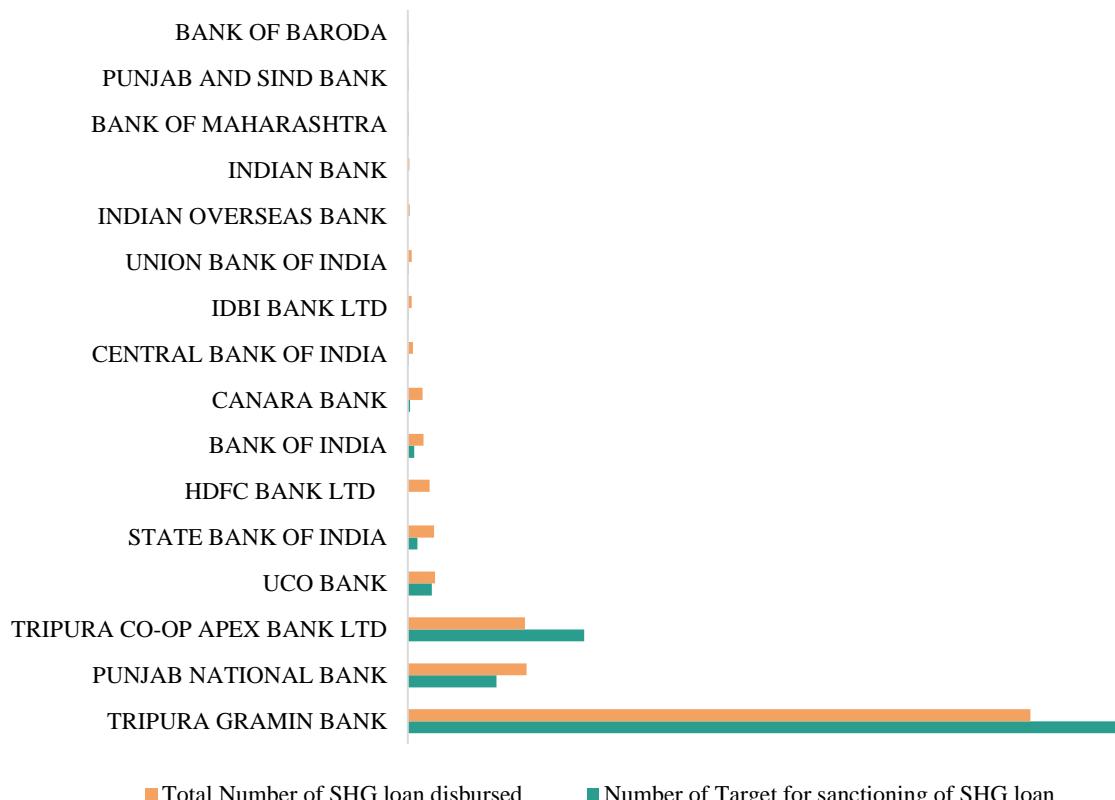


Table 16: SOURCE-143TH AGENDA REPORT, SLBC, TRIPURA. (AS ON MARCH 2023)

Sl. No.	Name Of Bank	Number of Target for sanctioning of SHG loan	Total Number of SHG loan disbursed
1	Tripura Gramin Bank	13080	11463
2	Punjab National Bank	1630	2187
3	Tripura Co-Op Apex Bank Ltd	3250	2159
4	UCO Bank	440	503
5	State Bank of India	180	481
6	HDFC Bank Ltd	0	402
7	Bank of India	120	290
8	Canara Bank	40	273
9	Central Bank Of India	10	95
10	IDBI Bank Ltd	10	71
11	Union Bank Of India	10	71
12	Indian Overseas Bank	0	38
13	Indian Bank	0	28
14	Bank of Maharashtra	10	21
15	Punjab And Sind Bank	10	11
16	Bank of Baroda	10	1

Sixteen banks have sanctioned loans to SHGs, with Tripura Gramin Bank (TGB) emerging as the primary creditor in the SHG sector, covering 63% of the total lending. Although TGB holds the top position in loan sanctions, it fell short of achieving the target set by the SLBC, lending 13% below the specified mark. Similarly, Tripura State Co-operative Bank and Bank of Baroda also failed to meet their SLBC-assigned targets, performing 34% and 90% below expectations, respectively. Conversely, thirteen banks exceeded in providing credit to SHGs, with Canara Bank, Central Bank Of India, IDBI Bank Ltd, Union Bank Of India, Indian Overseas Bank, and Indian Bank achieving their SLBC-set targets effectively.

TGB facilitated SHGs by disbursing loans, with a total of 11,463 SHGs receiving the highest number of disbursed loans. Following closely is PNB, which provided loans to 2,187 SHGs. The Tripura Co-Op Apex Bank Ltd secured the third position, disbursing loans to 2,159 SHGs.

Chart 54: LOANS TO SHGS (AMOUNTS IN LAKHS)

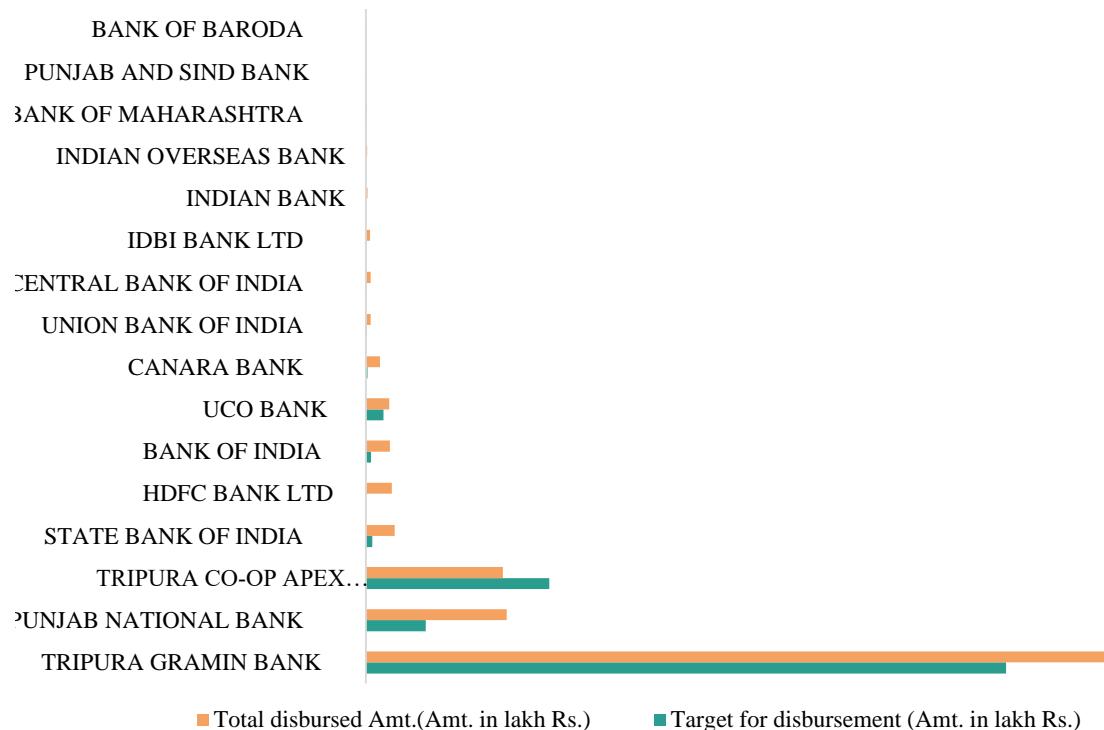


Table 17: TARGET FOR DISBURSEMENT AND TOTAL AMOUNT DISBURSED TO SHGS

Sl. No	Name Of Bank	Target for disbursement (Amt. in lakh Rs.)	Total disbursed Amt. (Amt. in lakh Rs.)
1	Tripura Gramin Bank	16060	18643.28
2	Punjab National Bank	1500	3538.17
3	Tripura Co-op Apex Bank Ltd	4600	3440.62
4	State Bank Of India	160	724.54
5	HDFC Bank Ltd	0	649.26
6	Bank Of India	130	603.07
7	UCO Bank	440	584.92
8	Canara Bank	40	350.90
9	Union Bank Of India	20	123.68
10	Central Bank Of India	10	117.77
11	IDBI Bank Ltd	10	102.95
12	Indian Bank	0	37.30
13	Indian Overseas Bank	0	31.52
14	Bank Of Maharashtra	10	26.00
15	Punjab And Sind Bank	10	8.74
16	Bank Of Baroda	10	5.00

Tripura Gramin Bank stands out as the top performer in extending credit to SHGs. As a Regional Rural Bank, TGB introduced distinctive products such as GCC (General Credit Card) to cater to individuals who have not established any enterprises and work independently. Following the completion of training, TGB facilitates credit for trainees, empowering them to become self-employed. After TGB, Punjab National Bank (PNB) and Tripura State Co-

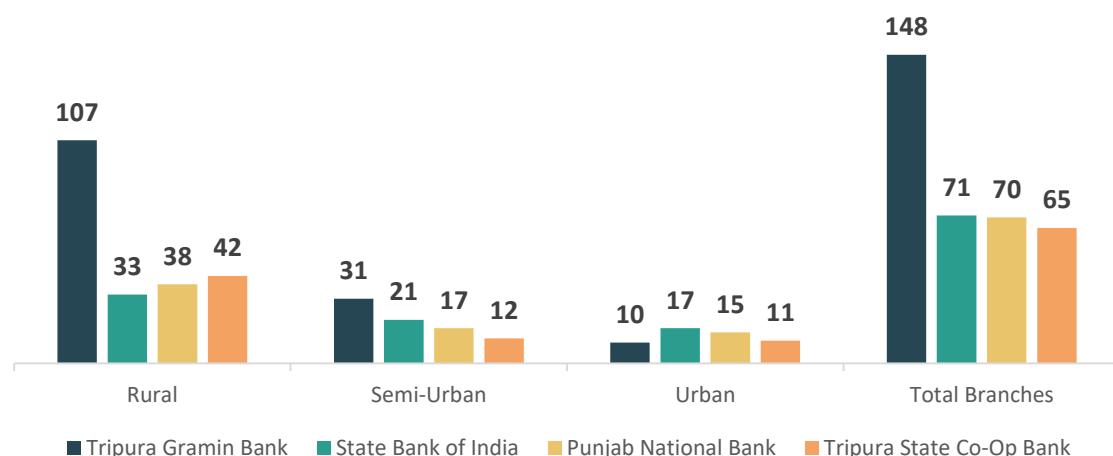
operative Bank (TSCB) emerge as leading banks in extending credit to SHGs. Other banks also demonstrate commendable performance, with only Punjab & Sind Bank and Bank of Baroda falling short of the SLBC-assigned targets. Due to the crucial role played by TGB in extending credit to SHGs, the activities of the bank are individually discussed below:

### TRIPURA GRAMIN BANK (TGB)

Banks constitute the major share in the formal financial system in India. The development of banking has not taken place much in North Eastern States when compared that of other parts of India. This is clear from the data published by Reserve Bank of India regarding banking penetration. North Eastern States have lower banking penetration in comparison to all-India average. The status in Tripura is no different from other North Eastern states.

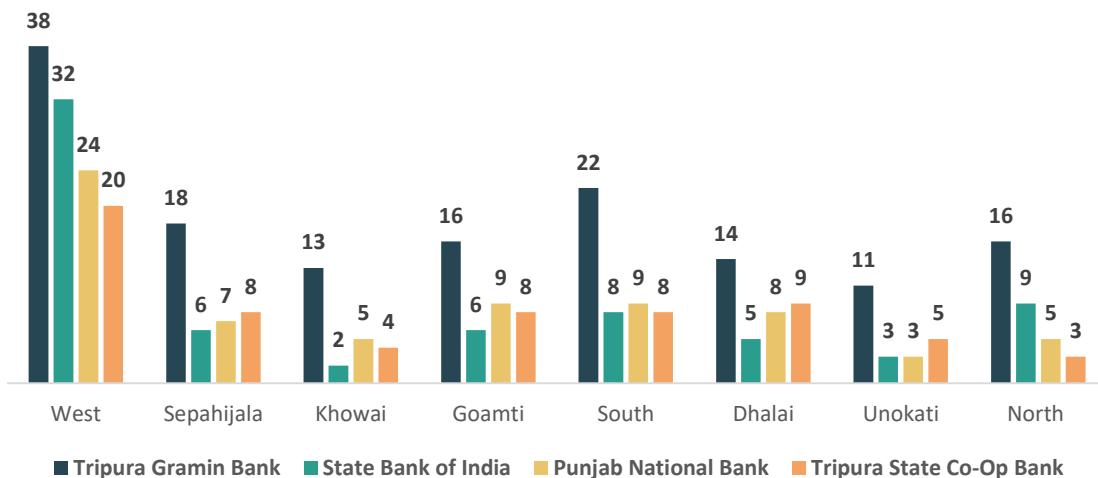
Reserve Bank of India has introduced many new initiatives from time to time to decrease the level of financial exclusion and bring people of unbanked areas into the banking umbrella. Reserve Bank of India has always given importance to the RRBs for increasing the level of financial inclusion. Tripura Gramin Bank being an RRB has a major role to play in bringing the people of Tripura into the banking arena.

Chart 55: TOP 4 BANKS IN TRIPURA (ACCORDING TO BRANCH STRENGTH)



Tripura Gramin Bank has the largest network in the state with 148 branches which singly occupied 26 % of the branch network in Tripura. Tripura Gramin Bank covers 38% of the total rural branches of all banks with 107 branches out of 284 rural branches. (Agenda of 144<sup>th</sup> meeting of the SLBC, Tripura). When MEDP and LEDP beneficiaries' faces problems on the matter of credit linkage, TGB may be the preferable bank for the beneficiaries since, MEDP and LEDP has been organized in various districts in Tripura. In this regard, TGB can be easily reach to the credit seeker those who are trained by the NABARD, RO through MEDP and LEDP. Other banks do not have similar presence in rural or semi urban areas. TGB have strong market presence in rural and semi-urban areas.

Chart 56: Source- Agenda 144th Meeting Of Slbc, Tripura



Source: Agenda, 144<sup>th</sup> meeting of the SLBC, Tripura.

### Initiatives taken by Tripura Gramin Bank

As the central bank of the country, the Reserve bank of India has taken steps to ensure 'Financial Inclusion' in the country. It has tried to make banking more attractive to citizens by allowing for easier transactions with banks. As per guidelines of RBI for Financial Inclusion in India TGB has also come out with various initiatives to spread Financial Inclusion. Given below are various initiatives which were taken and implemented by TGB to accelerate the process of Financial Inclusion in Tripura.

TGB is a pivotal bank that extends credit to the agricultural and allied sectors. As per the 143rd SLBC Agenda report, citing data as of 31/03/2023, TGB independently contributes 23% to the total credit allocation in the agricultural and allied sectors in Tripura. Therefore, trainees involved in goat rearing and pig rearing can consider approaching TGB for accessible credit options. Doing so allows them to potentially avoid challenges that may arise with other banks that do not actively provide credit to the agricultural and allied sectors. Total 210 people were trained in MEDP & LEDP to earn from piggery. Beneficiaries of MEDP and LEDP can be benefit from the special facilities provided by the TGB as per requirement of the region.

TGB has started to provide this facility from the year 2006. Under this scheme, the bank is opening a saving account with 'Zero' balance. The scheme helped the weaker communities to come under the ambit of financial inclusion. A significant portion of individuals trained in the MEDP-LEDP reside below the poverty line, lacking sufficient savings to deposit in banks. These individuals also lack experience with the banking system, making it challenging to maintain a minimum balance in their accounts. Recognizing the conditions faced by SHG group members, TGB has introduced zero balance accounts. This initiative provides relief to SHG members, eliminating the pressure to maintain a minimum account balance.

The KCC scheme was introduced primarily for enabling farmers to purchase inputs for agricultural and allied sector activities. KCC is a credit card cum pass-book. Credit Card like KCC is very helpful of the new entrepreneur those who are trained in MEDP or LEDP.

With a view to providing credit card like facilities in the rural areas, the Reserve Bank advised all scheduled commercial banks, including RRBs, in December 2005 to introduce a General

Credit Card without collateral. TGB has introduced GCC in the year 2006 and Swarojgar Credit Card (SCC) in the year 2007. Maximum credit limit of each of these credit cards is 25,000.

Banking Correspondents (BC) acts as an agent of a bank, providing services in the unbanked areas or where the population is scattered over large area and opening of a branch is not viable. BC Model has been implemented by the bank from 2011. TGB appoint a sub agent to deliver services to the customers at their door step. The appointment is made through an agreement (MoU).

RBI has taken number of measures to increase financial literacy in the country and advised all the banks to take initiative for financial inclusion. TGB started financial literacy program in the year 2011 and conduct financial literacy program in different blocks. TGB has given special emphasis on organization of SHG for developing awareness among the rural people for the fulfilment of their urgent credit needs in a simple way.

The use of Information and Communication Technologies (ICT) can play as a catalyst in bringing financial inclusion in the country. TGB has reached 100 per cent Core Banking Solution (CBS) after starting the conversion process in 2010. TGB has introduced Automated Teller Machine (ATM) facility for easing banking transactions such as Cash withdrawal, balance enquiry, etc. by the customers.

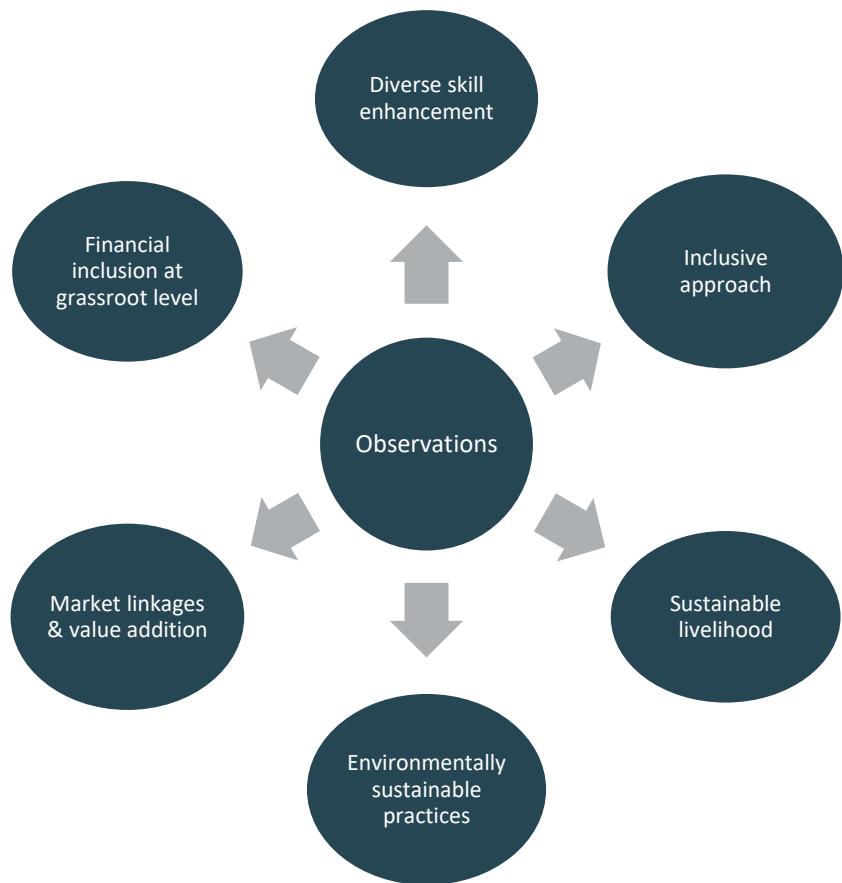
TGB initiated Ultra Small Branches (USB) in rural areas for smooth money transection. The USBs can be very useful for female beneficiaries trained through MEDP and LEDP.



## CHAPTER 14

### SUMMARY OF OBSERVATIONS, ISSUES & CHALLENGES OF MEDP & LEDP

#### 14.1. Observations



*Figure: Observations*

NABARD has been nurturing rural development through various initiatives, including Entrepreneurship Development Programs (EDPs). This observation focuses on the MEDP and LEDP initiated by NABARD, Tripura RO

The Micro Enterprise Development Program and Livelihood Enterprise Development Program aims to empower individuals in rural areas by providing them with the necessary skills to establish and manage micro-enterprises. Through a comprehensive training curriculum, participants are equipped with knowledge on business planning, financial management, marketing strategies, and technical aspects related to their chosen enterprises.

**Diverse Skill Enhancement:** The MEDP sponsored by NABARD, Tripura RO showcases a commendable focus on diverse skill enhancement. Participants not only receive training in traditional agricultural practices but also gain insights into non-farm activities such as handicrafts, agro-processing, and small-scale industries. This approach broadens the scope of entrepreneurship and aligns with the evolving economic landscape of rural areas.

**Inclusive Approach:** The program adopts an inclusive approach by targeting marginalized sections of society, including women and individuals from Scheduled Castes and Scheduled Tribes. This inclusivity not only contributes to the socio-economic development of these communities but also fosters a more equitable distribution of entrepreneurial opportunities.

**Sustainable Livelihoods:** The Micro Enterprise Development Program and the Livelihood and Enterprise Development Program focuses on creating sustainable livelihoods by promoting entrepreneurship in various sectors. This program addresses the need for diversification of income sources in rural areas and encourages the establishment of enterprises that are both economically viable and environmentally sustainable.

**Environmentally Sustainable Practices:** One notable aspect of MEDP and LEDP is its emphasis on environmentally sustainable practices. The products produced by the beneficiaries of MEDP and LEDP, totalling 10 items, are environmentally friendly and promote the principles of sustainable consumption. The program encourages entrepreneurs to adopt eco-friendly methods in their businesses, fostering a sense of environmental responsibility among participants. This aligns with global trends towards sustainable development and supports the creation of enterprises that are resilient to changing environmental dynamics.

**Market Linkages and Value Addition:** NABARD has given special attention to connecting the market with the production units of SHGs, particularly those situated in the most remote areas of Hilly Tripura. MEDP and LEDP places a strong emphasis on market linkages and value addition to products. Entrepreneurs are provided with insights into market trends, customer preferences, and ways to enhance the value of their products. Furthermore, the products manufactured by the trainees of MEDP and LEDP are can be directly marketed by Rural Mart supported by NABARD, accounting for 8% of the total production. This strategic focus enhances the market competitiveness of rural enterprises, ensuring their sustainability in the long run.

NABARD's initiatives in the form of MEDP and LEDP demonstrate a proactive approach towards fostering entrepreneurship in rural areas. The observation highlights the organization's commitment to skill development, inclusivity, sustainability, and market relevance. These programs not only empower individuals economically but also contribute to the overall socio-economic development of rural communities. As NABARD continues to

evolve its entrepreneurship development initiatives, it is poised to play a pivotal role in catalysing rural transformation and fostering sustainable livelihoods.

**Financial Inclusion at Grassroots Level:** SHGs operate at the grassroots level, making them an effective tool for bringing financial services to underserved areas, like Sepahijala district and remote areas of North Tripura and South Tripura districts. This helps in reducing intra-regional gap.

#### 14.2 Issues and challenges



*Figure: Issues and challenges*

**(1) Inadequate packaging:**

Although numerous beneficiaries have undergone training via MEDP & LEDP, resulting in the creation of environment friendly products, a prevalent challenge exists: inadequate packaging, which adversely impacts the competitiveness of these products in the market, remains a common issue for many small businesses.

**(2) Lack of marketing knowledge:**

While training on marketing intervention was provided in MEDPs and LEDPs, there is a notable lack of knowledge about the market. Only a few beneficiaries are well-equipped with market insights, particularly in markets where they can secure substantial amounts of sale for their products.

**(3) Absence of training on online marketing:**

While online platforms have emerged as viable options for product sales, beneficiaries of MEDPs and LEDPs have not received any training in online marketing.

**(4) Low brand value:**

During the training, participants made a variety of 10 products altogether. Out of these, the sales of six products are greatly affected by their brand value. Unfortunately, these products are being sold without any specific brand name. The product categories include bamboo-based items benefiting 150 participants, jute-based goods with 120 beneficiaries, tailoring products involving 90 beneficiaries, mosquito nets with 60 beneficiaries, doll toys with 60 beneficiaries, and paper-pickle-masala with 30 beneficiaries. The training helped a total of 510 individuals to produce these six product categories, and 71% of the beneficiaries are linked with these specific products. This highlights the need for developing brands for the products made by MEDP and LEDP trainees.

**(5) Absence of guidance from market experts:**

Trainees participating in the MEDP and LEDP experienced absence of adequate marketing guidance from experts. Despite all trainees being women, actively seeking valuable market advice, they encountered a deficiency in receiving insights and inputs from market experts.

**(6) While beneficiaries receive training on maintaining and handling business accounts during MEDP and LEDP, they often neglect to upkeep their business accounts after starting their ventures. This oversight leads to difficulties in accurately determining costs and profits, consequently impacting the long-term performance of their businesses.**

**(7) Less investment:**

Most trainees don't ask banks for loans because they're worried they won't be able to pay them back, especially when they're just starting out. Because the trainees don't invest much in their businesses, they can't grow them very fast. To make small businesses grow faster, we need to invest more in them. The organizations that help with projects can encourage trainees to feel more confident about borrowing money from banks and investing more in their businesses. When trainees invest more, they can get big orders, especially from industrial fairs.

**(8) Insufficient selling points:**

The organization helping with projects tries to arrange places for selling the products, but there aren't many buyers. This means that beneficiaries, especially Purbasha Tripura Govt. Handicrafts Emporium, don't get as much money as they hoped for their products. Even though Purbasha buys from them regularly, the money they offer is much less than expected. It's hard for most trainees to find places to sell their products, and they mostly rely on seasonal fairs like Saras Mela and Industrial fair, which usually happen in the winter. There are only a few places where trainees can sell their stuff, and Purbasha is one of them. They want a fixed amount for their products to be offered.

**(9) Lack of sustainability:**

The income generated from the training is modest, provoking some beneficiaries to explore more profitable opportunities in alternative sectors. For those who ventured into establishing small businesses units like retail or door-to-door sales following the MEDP-LEDP training, sustaining these enterprises has proven to be challenging.

**(10) Unavailability of raw materials:**

The particular problem of the considerable distance between the production sites and the markets for raw materials causes a scarcity of raw materials. It's essential to tackle this logistical challenge. Two LEDP sessions were conducted on Tailoring in the districts of North Tripura and South Tripura. NDS (Novajuti Development Society) implemented the program in North Tripura District, while VHAT (Voluntary Health Association of Tripura) served as the Project Implementing Agency (PIA) for South Tripura District. The tailoring products mainly depend on specific raw materials, such as Cotton and thread. However, these raw materials are predominantly available in the capital city, Agartala. Consequently, trainees face difficulties due to the shortage of raw materials in their respective locations.

**(11) Weak supply chain management:**

The weak supply chain management poses challenges for established enterprises, all of which are operated by women. These enterprises face difficulties in connecting with the market and encounter challenges in sourcing raw materials, particularly among women trained in Lankamura.

**(12) Lack of awareness among the beneficiaries:**

Insufficient dissemination of notifications about training programs among the general public leads to a lack of awareness among potential beneficiaries. The information primarily reaches beneficiaries through the Project Implementing Agencies, which maintain close relations with grassroots communities. However, this approach may prove insufficient to meet overall expectations due to its limited reach.

**(13) Absence of nationwide participation of the PIAs:**

NABARD's Tripura Regional Office sanctioned MEDPs and LEDPs to 5 PIAs. Among these, TWWS, GWS, VHAT, and NDWS are local organizations primarily focused on Tripura, lacking a nationwide presence. Consequently, their experience may be limited to working within Tripura, and they might not have extensive exposure gained from operating in diverse states. This localized focus implies that their expertise may be tailored to the regions they serve, potentially restricting their familiarity with a broader spectrum of conditions and challenges.

across different states. The limited availability of qualified Project Implementing Agencies for the implementation of MEDP and LEDP projects in the state poses a challenge.

The effectiveness of these PIAs is contingent on their comprehension of local contexts, community engagement, and alignment with the specific goals of the MEDPs and LEDPs they are implementing. Recognizing the need for diverse perspectives and experiences, strategies to complement the efforts of these state-based PIAs with others having a broader national or multi-state presence should be considered. Such an approach has the potential to contribute to a more inclusive and well-rounded strategy for rural and agricultural development.

**(14) Lack of confidence:**

New trainees lack the confidence to secure loans, as their uncertainty about earning a specific amount from the new business diminishes their confidence in seeking financial support. The beneficiaries, characterized by their aversion to risk, exhibit hesitancy towards loan acquisition.

**(15) Inadequate artistic capacity:**

Beneficiaries initially lack artistic capacity, but through MEDP and LEDP they receive training in crafting various artistic products, including Bamboo based items, Tailoring products, Jute-based products, Dolls, etc. The market value of these products are significantly influenced by the quality of finishing. For instance, a trainee capable of creating designer blouses can earn 350-450 rupees per blouse. However, the challenge lies in the limited number of beneficiaries who can produce such high-value items; most focus on simpler products like Nighties and Petticoats. Consequently, these beneficiaries struggle to earn at the expected level.

Similarly, doll makers with greater artistic capacity command higher earnings. For instance, the facial features of dolls and toys are more sensitive, and beneficiaries capable of creating realistic faces can sell their products at their anticipated prices. The challenges extend to Bamboo and Jute-based products, facing similar issues in the market.

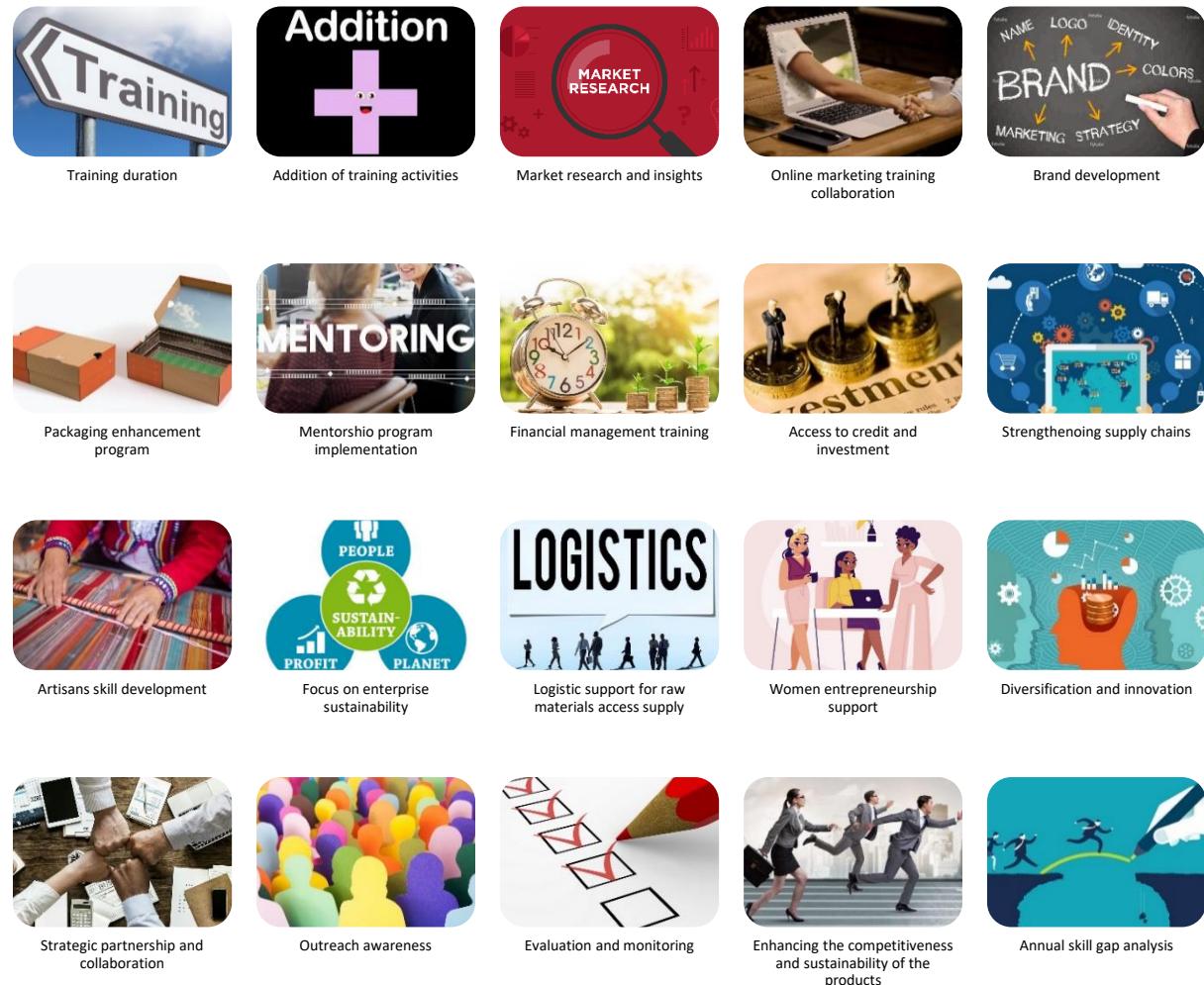
**(16) Competitive market prices of the products:**

The Coir Door mat industry has witnessed a decline in market share due to the saturation of the market with machine-produced door mats from industrial sources. The high factor costs associated with coir door mat production hinder producers from offering their products at competitive market prices.



## Chapter 15 SUGGESTIONS AND RECOMMENDATIONS

Program Design: Addressing Challenges in Micro Enterprise Development and Livelihood Programs



*Figure: Suggestions and Recommendations*

## 15.1 Training Program Components

### Duration of training program

To address the challenges stood by rushed short-term programs in MEDPs and LEDPs of NABARD, implementing agencies should adopt a strategic approach by developing a comprehensive and structured training plan. This plan should prioritize key topics based on their relevance and impact on participants' learning outcomes, ensuring there is sufficient time for in-depth exploration and understanding.

Furthermore, to cater to the need for longer-term support and skill enhancement, there should be provision for refresher training within the MEDP framework. Refresher training should be made available to trainees who have initiated their own business units and have been operating continuously for at least six months. This provision ensures that participants receive ongoing support and guidance, enabling them to address challenges effectively and further enhance their skills and knowledge.

### Addition of activities in the training program

The MEDPs and LEDPs predominantly emphasized training in Jute-based product manufacturing, Coir-based product manufacturing, mosquito net production, bamboo-based product crafting, Pig & goat rearing, textile production, food processing, marketing bag creation, candle making, and Doll production. In light of local demands and forthcoming business prospects, it is advisable for the MEDP and LEDP initiatives to broaden their focus to include the following potential areas:

- **AI-based Agricultural Activities:** Introducing participants to AI-based technologies and applications in agriculture and allied sectors can enhance productivity and efficiency, contributing to overall economic growth.
- **Floriculture:** Given the demand for decorative plants and flowers, training participants in floriculture can open up opportunities for income generation in this sector.
- **Stitching Katha blanket:** Including stitching Katha blankets, Katcha stitched sarees, and salwar in the training program adds valuable skills for participants. Katha blankets, traditionally made from layers of old saris, hold cultural significance and offer warmth. Similarly, Katha stitched sarees and salwar, utilizing repurposed textile waste, also carry cultural value and utility. By teaching stitching techniques for these items, participants learn to repurpose textile waste into functional products, contributing to waste reduction and meeting local needs. Moreover, Katha blanket, Katha stitched sarees, and salwar production offer income opportunities, aligning perfectly with the program's goals of sustainability and economic empowerment.



*Source: Katha blanket prepared by the member of Asha SHG located at Bishalgarh RD block, Tripura under Bagma Agri Producer Company Ltd.*

- **Fish Feed Production:** Producing fish feed locally can reduce dependency on external suppliers and create a value-added product within the fisheries sector.
- **Community weaving centre:** Establishing community weaving centres can promote traditional weaving practices and provide opportunities for skill development and income generation among local artisans.



Source: Community weaving centre of "Radha Rani" SHG located at Dhalai district of Tripura.

- **Handmade paper from waste paper or bamboo pulp:** Expanding the training program to include handmade paper from waste papers or bamboo pulp can be a significant addition. Handmade paper is wood-free and entirely made from recycled materials, making it highly eco-friendly. It's versatile for writing and printing, and participants can learn eco-friendly techniques to create various valuable items like bags, boxes, notebooks, and ornaments. Additionally, bamboo paper, whether bleached or unbleached, serves various purposes, from office paper to packaging. Mastering these skills enables individuals to contribute to waste reduction and tap into the expanding market for sustainable alternatives.
- **Fisheries Waste Management:** Training participants in waste management techniques related to fisheries can improve environmental sustainability and potentially create value-added products from waste materials.
- **Bamboo Bags Production:** Given the recent launch and potential demand showcased in the state credit seminar of NABARD, 2024 training participants in bamboo bag making can capitalize on this emerging market opportunity. Bamboo based hangers can also be an alternative of plastics.





Source: Bamboo based bags and hangers produced by the PIA-VHAT

- **Opening Restaurants in Tourist areas:** Adding restaurants in tourist areas to the training program can help entrepreneurs benefit from the growing tourism industry by learning how to run a restaurant well. By teaching skills like cooking, cleanliness, customer service, and managing money, participants can make the most of this opportunity. Having restaurants in tourist spots doesn't just create jobs and income, it also makes tourists happy, which helps the tourism industry grow sustainably.



Source: Restaurant opened by an SHG at the tourist spot located at Chabimura, Tripura.

- **Driving training:** Providing training on driving to women trainees under the MEDP and LEDP of NABARD in Tripura is a crucial step towards promoting gender equality, enhancing mobility, and empowering women entrepreneurs. By equipping women with driving skills, they can overcome transportation barriers, access markets more efficiently, and independently manage their business operations. Additionally, driving training offers opportunities for economic empowerment, as women can take on roles such as transportation service providers or delivery drivers, thereby expanding their income-generating potential. This initiative not only fosters women's empowerment but also contributes to the overall socio-economic development of the community by facilitating greater participation of women in entrepreneurship and market activities.
- **Dairy, Poultry, and Duck Farming:** There is considerable potential in these sectors for income generation and livelihood enhancement. Training participants in best practices for dairy, poultry, and duck farming can tap into this potential.
- **Beekeeping:** With growing awareness about the benefits of beekeeping and honey production, including beekeeping training can empower participants to enter this lucrative industry.
- **Areca palm Leaf Processing:** Training participants in processing areca palm leaves into plates can contribute to sustainable alternatives to plastic products, catering to the increasing demand for eco-friendly alternatives.

- **Broom Production:** Utilizing coir, grass and coconut leaf for broom production addresses both waste management and creates marketable products, contributing to sustainable livelihoods.



*Source: Raw material to prepare traditional broom*

- **Mushroom Cultivation:** Mushroom production presents a viable income-generating opportunity requiring minimal space and investment, making it suitable for small-scale entrepreneurs.
- **Woollen Cloth Production:** Training participants in cloth-making from wool can cater to the growing demand for locally-made textiles and garments.
- **Carriage vans for product marketing:** Introducing carriage vans as mobile marketing platforms can facilitate the transportation and promotion of products manufactured by MEDP and LEDP beneficiaries. By leveraging these vans to access remote markets and engage with a wider customer base, participants can expand their market reach and increase sales opportunities.



*Source:  
Carriage van  
for  
marketing  
sponsored by  
NABARD  
Tripura RO*

- **Opening Selling Centres:**

Implementing open selling centres or marketplaces dedicated to showcasing and selling products produced by MEDP and LEDP beneficiaries can offer a centralized platform for business promotion and customer engagement. These centres can serve as hubs for community commerce, fostering networking opportunities, and enhancing market visibility for local entrepreneurs. Notably, during 2022-23, NABARD Tripura RO extended support to five Rural Marts, including two Mobile Rural Marts. These rural marts have

facilitated the sale of unique products such as handicrafts and handlooms, alongside common products produced by the beneficiaries, thereby diversifying the offerings and attracting a wider customer base.



*Source: Stall in mall sponsored by NABARD Tripura RO at Agartala, West Tripura*

- **Traditional Jewellery making:**

In addition to the diverse group of activities already integrated into the MEDP and LEDP training programs, traditional jewellery making stands out as a culturally rich and economically viable skill set to incorporate. Traditional jewellery making not only preserves heritage craftsmanship but also offers participants opportunities for income generation and market engagement. By introducing training in traditional jewellery making techniques, participants can learn to create authentic pieces that hold cultural significance and appeal to discerning buyers. Moreover, traditional jewellery making aligns with the program's goals of sustainability and economic empowerment by leveraging local materials and artisanal expertise. Through this addition, participants can diversify their skill set, contribute to cultural preservation, and capitalize on market demand for unique, handcrafted jewellery.



*Source: Traditional jewellery prepared by the member of SHG at Amarpur, Purba  
Doluma, Gomati District of Tripura under Bagma Agri Producer company Ltd.*

- **Traditional dress making:**

Adding traditional dress making, especially pachra, to the training programs for MEDPs and LEDPs is a great idea. It helps preserve our culture and gives people useful skills. By teaching Pachra making, participants can learn how to make clothes that are important to the culture. These clothes are special and have a lot of meaning to people in the region. Learning this skill can also help participants find jobs or sell clothes, which can be a good way to make money. It's a win-win situation because it helps keep our culture alive while also giving people a way to support themselves.

*Source: Traditional pachra produced by Khaphui SHG member at Amarpur, Purba Daluma, Gomati District of Tripura under Bagma Agri Producer company Ltd.*



- **Preparing bamboo based baby cradle:**

Including bamboo-based cradle making in the training programs for MEDPs and LEDPs will help participants learn new skills and finding source of income. Bamboo cradle making uses bamboo, which is abundant in the area, and it meets the demand for eco-friendly baby products. Participants will learn how to make strong and nice-looking cradles that fit with local traditions. Making cradles from bamboo also helps the environment because bamboo is renewable. Plus, selling bamboo cradles can bring in extra income for participants. Overall, this addition helps people learn new skills, earn more money, and helps the community grow.

*Source: Bamboo based baby cradle produced by Khasuck SHG member at Amarpur, Purba Daluma, Gomati District of Tripura under Bagma Agri Producer company Ltd.*



- **Creating a bamboo-based Khatru, a cloth storage solution:**

Including making Khotru, a traditional cloth storage of the Reang community in Tripura, using bamboo-based materials in the training programs for MEDPs and LEDPs would combine cultural preservation with eco-friendly practices. Khotru making preserves the rich heritage of the Reang community while utilizing bamboo, an abundant and renewable resource in the region. The use of bamboo aligns with sustainability goals, offering an eco-friendly alternative for storage solutions.

*Source: bamboo-based Khatru made by Khunati SHG member at Nabin Para, Paharpur, Tripura under Bagma Agri Producer Company Ltd.*



By incorporating Khotru making into the training curriculum, participants can diversify their skill set, contribute to cultural heritage preservation, and meet local demands for traditional yet sustainable products, fostering both economic growth and environmental sustainability within the community.

### **15.2 Market Research and Insights**

A policy requiring comprehensive market research and analysis to be integrated into the training curriculum of MEDPs and LEDPs shall be implemented. This ensures beneficiaries gain insights into market dynamics, consumer preferences, and effective marketing strategies, enabling informed decision-making and product promotion.

Training sessions and workshops to equip beneficiaries with market insights, including identifying potential markets, understanding consumer behaviour, and pricing strategies shall be provided to the beneficiaries.

### **15.3 Online marketing training collaboration**

A policy facilitating collaboration with digital marketing experts or organizations to develop and deliver training modules on online marketing within MEDPs and LEDPs shall be established. This equips beneficiaries with skills to leverage e-commerce platforms for product sales, tapping into growing opportunities in the digital market space.

### **15.4 Brand Development**

A policy emphasizing the importance of branding during training sessions under MEDPs and LEDPs shall enforce. This includes educating beneficiaries on branding's value in product recognition and customer loyalty, along with guidance on brand identity development and promotion.

### **15.5 Packaging enhancement program**

The integration of packaging technique training within the curriculum of Micro Enterprise Development Programs (MEDPs) and Livelihood and Enterprise Development Programs (LEDPs) shall mandate. This initiative aims to improve the attractiveness and competitiveness of products in the market through effective packaging methods. Partnership with packaging experts or organizations that specialize in sustainable and effective packaging for guidance on suitable packaging materials and designs that align with environmental considerations shall be developed.

### **15.6 Mentorship program implementation**

A framework to facilitate mentorship programs or partnerships with experienced market experts for ongoing guidance and support to trainees in MEDPs and LEDPs shall be developed. This ensures beneficiaries have access to valuable market insights, helping effective decision-making and product marketing.

Regular marketing clinics and consultations shall be organized to address specific challenges faced by beneficiaries in promoting their products and accessing markets.

### **15.7 Financial Management Training**

A policy instructing the provision of follow-up mechanisms and support systems post-training to assist beneficiaries in maintaining and managing their business accounts effectively shall be implemented. Refresher courses and ongoing support shall be provided to ensure beneficiaries understand and implement effective financial practices in their businesses.

### **15.8 Access to Credit and Investment**

Shall introduce a policy to build trainees' confidence in seeking institutional credit for business start-up and expansion. This involves organizing awareness campaigns, training sessions, and facilitating linkages with financial institutions, along with mentorship on loan application processes and repayment strategies.

### **15.9 Strengthening Supply Chains**

A policy outlining strategies to diversify marketing channels and expand market reach for products produced by MEDP and LEDP beneficiaries shall be developed. This includes supporting market linkages, organizing promotional events, and facilitating collaborations with potential buyers or retailers.

### **15.10 Artisan Skill Development**

A specialized training programs to be offered to enhance the artistic skills of beneficiaries, particularly in high-value product categories.

Provide opportunities for advanced training and mentorship in areas such as design, craftsmanship, and product finishing to increase the marketability of products.

### **15.11 Focus on enterprise sustainability**

A policy focusing on enhancing the sustainability and profitability of enterprises post-training shall enforce. This includes providing ongoing mentorship and support to address operational challenges, diversify income streams, and explore opportunities for business expansion or value addition.

### **15.12 Logistic support for raw material access policy**

A policy facilitating collaboration with local stakeholders and government agencies to address logistical challenges related to raw material access shall be implemented. This involves establishing decentralized procurement networks or supporting the establishment of raw material supply chains in rural areas.

### **15.13 Women entrepreneurship support**

A policy focusing on capacity-building initiatives tailored to address the challenges faced by women entrepreneurs, particularly in supply chain management and market linkages shall introduce. This includes specialized training programs and workshops aimed at enhancing their skills and capabilities in these areas.

### **15.14 Diversification and Innovation**

Beneficiaries are to be encouraged for exploring diversification opportunities and innovative product ideas to meet evolving market demands.

Facilitating networking events and idea-sharing platforms to foster creativity and collaboration among beneficiaries may be beneficial.

### **15.15 Strategic Partnerships and Collaboration**

Forge partnerships with government agencies, non-profit organizations, and private sector stakeholders to leverage resources and expertise in supporting micro-enterprises. Collaboration with educational institutions and research organizations may be implemented to access specialized knowledge and technology for product innovation and development.

### **15.16 Outreach and Awareness**

Outreach efforts may be expanded to raise awareness about MEDPs and LEDPs among potential beneficiaries, including marginalized communities and underserved areas.

Utilization of multiple communication channels, including social media, community events, and local media outlets, to disseminate information about program opportunities and benefits shall be adopted.

### 15.17 Evaluation and Monitoring

A strong monitoring and evaluation framework to assess the impact of the program on beneficiaries' businesses and livelihoods shall be implemented. Collecting feedback from beneficiaries regularly is essential to identify areas for improvement and adjust program interventions accordingly. Measuring key performance indicators such as sales growth, income generation, and market penetration to gauge the effectiveness of program strategies shall be implemented.

### 15.18 Enhance the competitiveness and sustainability of the products

To address the challenges faced by the Coir Door mat industry, strategies should be made to enhance the competitiveness and sustainability of coir-based enterprises. This could involve supporting technology upgrades, value addition initiatives, and market diversification efforts to enable producers to offer differentiated products and capture new market opportunities. Additionally, providing training and support on cost optimization and efficiency improvement would help producers mitigate the impact of high factor costs and maintain competitiveness in the market.

### 15. 19 Annual Skill Gap Analysis

In addition to the suggested actions, it's important to conduct a yearly assessment of skill gaps to facilitate selection of most needed or most in demand skill for training under MEDP/ LEDP or other such initiatives. This helps understand the changing needs and skills required by participants due to market changes and technological progress. By regularly checking skill gaps, organizers can adjust training content, introduce new skill-building activities, and ensure the programs stay relevant and effective. This analysis also guides planners in refining strategies and improving the overall success and longevity of micro-enterprises in Tripura.

Implementing of these targeted interventions and recommendations, would help in enhancing empowerment to the beneficiaries of MEDPs and LEDPs in Tripura, enabling them to overcome challenges and build sustainable and resilient micro-enterprises for long-term prosperity.

## CONCLUSION

In conclusion, the study on the Evaluation of the MEDP and LEDP implemented by NABARD in the state of Tripura sheds light on several key findings and insights.

Firstly, both programs have played a crucial role in fostering entrepreneurship and economic development in Tripura. Through various interventions such as capacity building, financial assistance, and market linkages, MEDP and LEDP have contributed to the growth of micro-enterprises and livelihood opportunities, particularly in rural areas.

Secondly, the evaluation reveals the importance of tailored support mechanisms for different types of enterprises and entrepreneurs. While MEDP primarily focuses on micro-enterprises, LEDP targets livelihood enhancement through self-employment ventures. This differentiation allows for a more targeted approach, catering to the specific needs and aspirations of different beneficiary groups.

Thirdly, the study highlights the significance of continuous monitoring and evaluation to enhance program effectiveness and efficiency. By regularly assessing the impact of interventions, identifying challenges, and incorporating lessons learned, the design and implementation of future programs can be improved.

Moreover, the evaluation highlights the need for greater coordination and collaboration among stakeholders, including government agencies, financial institutions, NGOs, and local communities. Synergistic efforts can amplify the impact of MEDP and LEDP, ensuring sustainable development and inclusive growth across Tripura.

In conclusion, while MEDP and LEDP have made significant strides in promoting entrepreneurship and livelihoods in Tripura, there remain areas for improvement. By addressing challenges such as access to finance, market linkages, and skill development, NABARD may enhance the effectiveness and reach of its programs, ultimately contributing to the socio-economic development of the state.

## ANNEXURE I: QUESTIONNAIRE FOR BENEFICIARIES UNDER MEDP

### Date

1. Name of the interviewer: .....

2. Name and address of respondent:  
.....

3. Age: .....

4. Education of respondent:

- a. Primary
- b. Secondary
- c. Higher secondary
- d. Graduate
- e. PG
- f. Illiterate

5. Gender

- a. Male
- b. Female

6. Marital status

- a. Married
- b. Unmarried

7. Caste

- a. SC
- b. ST
- c. OBC
- d. Minority
- e. General

8. Whether APL/BPL .....

9. No of family members: .....

10. House Type:

- a. Kaccha
- b. Pakka

11. Source of income:

- a. Farming
- b. Livestock rearing
- c. Wage labour
- d. Artisan
- e. Business
- f. Services
- g. Any other please specify .....

12. Since, when was the respondent a member of the SHG/JLG?

13. Have you taken loan from the SHG/JLG?

- a. Yes
- b. No

14. How did you first learn about MEDP?

- a. Through official channels (NABARD announcements, website, etc.)
- b. Through professional networks
- c. Other (please specify) .....

15. Name of the organization that has conducted the MEDP training?

16. What were your activities before MEDP training?

17. Specify month/year and duration of MEDP training: .....

18. (i) Was the duration of MEDP training sufficient?

a. Yes

b. No

(ii) If not, how long should it have been:.....

19. What were the activities learned from MEDP program conducted by the PIA, please specify

20. Normally what is the attendance level during the programme?

21. (i) Was any stipend given?

a. Yes

b. No

(ii) If yes, what was the stipend amount?

22. How will you rate the training overall?

a. Poor

b. Average

c. Good

d. Very good

e. Excellent

23. How will you rate resource person who trained?

a. Poor

b. Average

c. Good

d. Very good

e. Excellent

24. Does the content of training module contained any of the following?

a. Case Studies

b. Success Stories

c. Film of Micro-entrepreneurs from out of SHG/JLG members

25. Was the content of the programme relevant?

a. Yes

b. No

26. Was training on marketing interventions given?

a. Yes

b. No

27. Was training on e-marketing links given?

a. Yes

b. No

28. Was training on packaging and branding given?

a. Yes

b. No

29. Were practical inputs from the marketing experts as Guest faculty given?

- a. Yes
- b. No

30. (i) Are entrepreneurs maintaining a dedicated business account?

- a. Yes
- b. No

If yes, then is there any dedicated staff to maintain the account?

- a. Yes
- b. No

If No, what are the difficulties they face to maintain the business account?

Lack of funds to maintain an account for the organization.

Do not find any suitable person to maintain the account section.

SHG/JLG members are not aware about the importance of maintaining the accounts.

Other.....

(ii) Whether the PIA taught managing business account to the members of SHG/JLGs?

- a. Yes
- b. No

31. (i) Did you seek any credit(bank loan) after MEDP training?

- a. Yes
- b. No

(ii) If loan taken, then by which scheme?

- a. KCC
- b. Mudra (Sishu/Kishor/Tarun)
- c. RuPay
- d. PMEGP
- e. Swabalamban
- f. Other.....

(iii) Does the PIA facilitate the process of seeking bank loan or approaching banks for credit linkage?

- a. Yes
- b. No

(iv) If yes, specify the name & branch of the bank.....

(v) If no, what are the difficulties have you faced?

.....

(vi) Did you seek loan from banks directly?

- a. Yes
- b. No

(vi) If yes, specify the name and branch of the bank

.....

(vii) Whether the proposed loan has been sanctioned?

- a. Yes
- b. No

(viii) If no, what are the difficulties have you faced?

.....

32. How will you rate the mentoring provided to you by PIA for credit linkage

- a. Poor
- b. Average
- c. Good
- d. Very good

e. Excellent

33. Is there any arrangement of marketing?

a. Yes

b. No

34. What are the different markets attempted by you?

.....

35. Are the members of SHGs/JLGs engaged with any govt. schemes to get the linkage with targeted markets?

.....

36. Is there any adequate market available for the produced products?

a. Yes

b. No

Comment if any

.....

If no, what alternative techniques can be adopted to sell the produced product?

.....

37. Which is the targeted market for the producers?

a. Within the State

b. National

c. International

38. Were you monitored by PIA for 6 months after completion of program?

a. Yes

b. No

**Post Training:**

1. Livelihood activity after the training

a. Own enterprise

b. Employed

c. Wage Labour

d. Any other, specify .....

2. (i) What are the products?

.....

(ii) Whether customer demand has been analysed before selection of the product?

.....

(iii) Whether the product has been accepted by the targeted customers?

a. Yes

b. No

If no, what probably the reason behind not accepting the product?

.....

(iv) Whether demand and supply of the product met?

a. Yes

b. No

If no, what are the difficulties have you faced?

.....

3. (i) Has there been any increase in income due to training?

a. Yes

b. No.

(ii) Income before training .....

(iii) Income after training .....

(iv) How much capital had you invested for income generating activities after the training program? .....

4. Perception of PIA support

- a. Highly Satisfactory
- b. Moderately Satisfactory
- c. Not satisfied.

5. Is your current livelihood activity is based on the MEDP program provided by the PIA?

- a. Yes
- b. No

**Recommendations:**

1. Are there any specific activities that you believe should be added or given more attention in the MEDP training process?

.....

2. Based on your experience, what recommendations or suggestions do you have for improving the effectiveness of MEDP or similar programs in the future?

.....

3. Is there any additional information or feedback you would like to provide regarding MEDP?

.....

## ANNEXURE II: QUESTIONNAIRE FOR BENEFICIARIES UNDER LEDP

**Date:**

**Basic information:**

1. Name of the interviewer: .....

2. Name and address of respondent:  
.....

3. Age: .....

4. Education of respondent:

- a) Primary
- b) Secondary
- c) Higher secondary
- d) Graduate
- e) PG
- f) Illiterate

5. Gender

- a) Male
- b) Female

6. Marital status

- a) Married
- b) Unmarried

7. Caste

- a) SC
- b) ST
- c) OBC
- d) Minority
- e) General

8. Whether APL/BPL .....

9. No of family members: .....

10. House Type:

- a) Kaccha
- b) Pakka

11. Source of income:

- a) Farming
- b) Livestock rearing
- c) Wage labour
- d) Artisan
- e) Business
- f) Services
- g) Any other please specify .....

12. Since when was the respondent a member of the SHG/JLG?

13. How many times have you taken loan from the SHG/JLG?

26. What activities were you pursuing pre- LEDP training?

14. How did you first learn about LEDP?

- Through official channels (NABARD announcements, website, etc.)
- Through professional networks
- Other (please specify) .....

15. Name of the organization that has conducted the LEDP training? .....

16. Training was imparted for

- Farm sector
- Off farm/Micro enterprise sector

17. Specify month/year and duration of LEDP training: .....

18. (i) Is duration of LEDP training was adequate?

- Yes
- No

(ii).If not, what should be the duration:  
.....

(iii) Normally what is the attendance level during the programme?  
.....

19. (i) Was any stipend given?

- Yes
- No

(ii) What was the amount? .....

20. What are the activities learned from LEDP program conducted by the PIA, please specify  
.....

21. Was there any exposure visit?

- Yes
- No

22. Was the exposure visit helpful?

- Yes
- No

23. How would you rate your knowledge about the objectives and components of LEDP?

- Very poor
- Poor
- Average
- Good
- Very good

24. In your opinion, how effectively has LEDP addressed the needs and challenges of the livestock sector in your region?

- Not effective at all
- Somewhat effective
- Moderately effective
- Very effective
- Extremely effective

25. What specific components or initiatives of LEDP do you think have had the most impact on the livestock sector?

- Training
- Credit facilities
- Technical support
- Others, please specify .....

26. Rate the following training methods based on their relevance, quality and effectiveness as poor/average/ good

- a) Lecture
- b) Group discussion/ brain storming
- c) Practice
- d) Visits to successful units

27. Was adequate information given before the programme?

- a) Yes
- b) No

28. Whether training was imparted as per your demand?

- a) Yes
- b) No

29. Whether your selection was done on the basis of demand?

- a) Yes
- b) No

30. Was escorting/hand-holding services provided post LEDP training?

- a) Yes
- b) No

31. Who were the resource persons in LEDP training? (Multiple options can be selected)

- a) Successful entrepreneur
- b) Market expert
- c) Bankers
- d) NGO staff
- e) Others (Please specify):  
.....

32. How will you rate the training overall

- a) Poor
- b) Average
- c) Good
- d) Very good
- e) Excellent

33. Was there any community resource person?

- a) Yes
- b) No

(i) If yes, Name of the community resource person  
.....

(ii) Does the CRP guide and provide / arrange solutions to the problems faced while adopting the livelihood activity?

- a) Yes
- b) No

34. Was there any demonstration unit set up and training given?

- a) Yes
- b) No

35. Was the content of the programme relevant?

- a) Yes
- b) No

36. Were practical inputs from the marketing experts as Guest faculty given?

- a) Yes

b) No

37. Was the objective of the programme achieved?

- a) Yes
- b) No

38. Was the infrastructure viz. Training Room, seating arrangements, food etc.

Satisfactory?

- a) Yes
- b) No

39. (i) Did you seek any bank loan(credit) after LEDP training?

- a) Yes
- b) No

(ii) If loan taken, then from which scheme?

- a) KCC
- b) Mudra (Sishu/Kishor/Tarun)
- c) RuPay
- d) PMEGP
- e) Swabalanban
- f) Other.....

(iii) Does the PIA facilitate the process of seeking bank loan or credit?

- a) Yes
- b) No

(iv) If yes, specify the name & branch of the bank.....

(v) If no, what are the difficulties have you faced?

.....  
(vi) Did you seek loan from Banks directly?

- a) Yes
- b) No

(vii) If yes, specify the name and branch of the bank

.....  
(viii) Whether the proposed loan has been sanctioned?

- a) Yes
- b) No

(ix) If no, what are the difficulties have you faced?

.....  
40. If you have started a microenterprise

(i) Name the microenterprise (if) you have started and the date:

.....  
(ii) Is the supply of raw material assured?

- a) Yes
- b) No

(iii) Have marketing arrangements/ tie ups been made?

- a) Yes
- b) No

(iv) Was packaging guidance provided post training?

- a) Yes

b) No

41. If you have not started a micro enterprise

(i) What challenges, if any, have you encountered in the implementation or utilization of LEDP initiatives?

.....

42. Have you or your organization directly benefited from any LEDP initiatives? If yes, please specify the nature of the benefit.

.....

43. Are the members of SHGs/JLGs engaged with any govt. schemes to get the linkage with targeted markets?

.....

44. Is there any adequate market available for the produced products?

a) Yes

b) No

Comment if any

.....

If no, what are the alternative techniques can be adopted to sell the produced products?

.....

45. Which is the targeted market for the producers?

a) Within the State

b) National

c) International

46. (i) Are entrepreneurs maintaining a dedicated business account?

Yes

No

If yes, then is there any dedicated staff to maintain the account? .

Yes

No

If No, what are the difficulties they face to maintain the business account?

Lack of funds to maintain an account for the organization.

Do not find any suitable person to maintain the account section.

SHG/JLG members are not aware about the importance of maintaining the accounts.

Other.....

(v) Did the PIA taught of managing the dedicated business account?

a) Yes

b) No

#### **Post training:**

- Was mentoring and other support services provided by the PIAs for getting higher credit (bank loan)?
  - Yes
  - No
- Was mentoring and handholding support provided for credit linkage/ linkages with resource agencies?
  - Yes
  - No

3. Livelihood activity after the training

- a) Own enterprise
- b) Employed
- c) Wage Labour
- d) Any other, specify .....

4. (i) What are the products?

.....

(ii) Whether customer demand has been analysed before selection of the product?

.....

(iii) Whether the product has been accepted by the targeted customers?

- a) Yes
- b) No

If no, what probably the reason behind not accepting the product?

.....

(iv) Whether demand and supply of the product met?

- a) Yes
- b) No

If no, why?

.....

4. (i) Has there been any increase in income due to training?

- a) Yes
- b) No
- (ii) Income before training

.....

- (iii) Income after training

.....

- (iv) How much capital have you invested for income generating activities?

.....

5. Category of training held:

- a) Leadership
- b) Communication
- c) Book keeping
- d) Technical training
- e) Marketing
- f) Any Other .....

6. Perception of PIA support

- a) Highly Satisfactory
- b) Moderately Satisfactory
- c) Not satisfied

7. Is your current livelihood activity is based on the LEDP program provided by the PIA?

- a) Yes
- b) No

**Recommendations:**

1. Are there any specific activities that you believe should be added or given more attention in the training process of LEDP?

.....

2. Based on your experience, what recommendations or suggestions do you have for improving the effectiveness of LEDP or similar programs in the future?

.....

3. Is there any additional information or feedback you would like to provide regarding LEDP?

.....

### ANNEXURE III: QUESTIONNAIRE FOR PIAs – LEDP&MEDP

#### Date

1. Name, address and telephone of PIA

.....

2. Duration of NABARD partnership .....

3. Name of the respondent: .....Designation.....

4. Number of SHGs formed: .....

5. Number of SHGs credit linked by your organization: .....

6. Members in credit linked SHG/JLGs: .....

7. (i) Out of these, how many SHG/JLGs are more than three years old and still running their enterprise? .....

(ii) Please specify the name of the SHG/JLGs in this regard

.....

8. No. of SHG/JLGs, who have been given LEDP/MEDP training

.....

9. Out of these, how many SHG/JLGs members have started microenterprises?

.....

10. Total savings of credit linked .....

11. What is the savings amount the beneficiaries are required to deposit

.....

12. Name the micro enterprises that have come up.

.....

13. LEDP/MEDP training details

(a) No. of LEDPs/MEDPs conducted: .....

(b) Date of organizing LEDP/MEDP .....

(c) No of participants who attended.....

(d) No. of dropouts .....

(e) No of participants who have started microenterprise:

.....

14. Performance of micro enterprise.

a) Good

b) Average

c) Poor

d) Failed

15. Are you satisfied with the training provided under LEDP/MEDP?

- a) Yes
- b) No

16. (i) Was the content of training module adequate?

- a) Yes
- b) No

(ii) If no, what else should be included?

.....

17. Was the training module based on activity or general?

- a) Activity based
- b) General

18. (i) What was the duration of the LEDP & MEDP training program?

LEDP: -----

MEDP: .....

(ii) Was the duration of LEDP/MEDP training program sufficient?

- a) Yes
- b) No

(iii) If no what should have been the duration?

.....

19. Rate the training methods listed below to be relevant, effective and of good quality?  
(YES/NO/AVERAGE/NOT USED)

- a) Lecture
- b) Group discussion/ brain storming
- c) Practice
- d) Visits to successful units

20. (i) Did you make any plan for adequate training before starting of the program?

- a) Yes
- b) No

(ii) What were the basic training methods you considered?

.....

(ii) While planning, did you consider the duration of the training program?

- a) Yes
- b) No

21. What was the procedure of selecting participants?

- a) On the basis of demand

b) Random

22. Did you provide escorting/hand-holding services after the training program?

- a) Yes
- b) No

23. Kindly select the trainers in LEDP/MEDP program mentioned below? (Selection of multiple options are applicable)

- a) Successful entrepreneur
- b) Market expert
- c) Bankers
- d) NGO staff
- e) Others (please specify)

.....

24. Was the objective of the programme met?

- a) Yes
- b) No

If no, what are the difficulties have you encountered?

.....

25. What problems did you face in organizing the LEDP/MEDP?

.....

26. Have you analysed the efficiency level of entrepreneur in managing enterprise after training?

- a) Yes
- b) No

27. Did you provide hand holding support to the entrepreneurs to plan for raw materials, finance and marketing?

- a) Yes
- b) No

28. Did you conduct the performance improvement programme after completion of the training within 6 months of operation?

- a) Yes
- b) No

29. What problems are matured SHGs facing in graduating to microenterprises?

.....

30. What is your organization doing for graduating mature SHGs into microenterprise?

.....

31. Is there any arrangement of supply of raw material?

- a) Yes
- b) No

32. (i) What are the arrangement of marketing made by the PIA?

.....

(ii) Impact of marketing arrangement made for the beneficiaries

.....  
33. Was there any difference in income of the beneficiaries after training program?

- a) Yes
- b) No

If no, what may be the reason for not increasing the average income?

.....  
34. Is there any arrangement of packaging?

- a) Yes
- b) No

35. Is there any arrangement of marketing?

- a) Yes
- b) No

36. Was large scale production of a single product been done?

- a) Yes
- b) No

If yes, what are the products? .....

37. What are the different types of market that are attempted?

.....  
38. Did the PIA facilitate guidance to engage with any govt. schemes to get the linkage with targeted markets?

- a) Yes
- b) No

If no, what are the difficulties have you faced?

.....  
39. Whether price of the product is competitive?

- a) Yes
- b) No

40. Please indicate the quality of the product

- a) Excellent
- b) Good
- c) Average
- d) Below average

41. Did you provide technical support/ coordination to the members of SHG/JLGs?

- a) Yes
- b) No

If yes, by whom?

.....  
42. Whether SHG federation has been formed

- a) Yes
- b) No

If yes, what type of help is the federation providing? Indicate with (YES/NO)

- a) Supply of raw material
- b) Marketing
- c) Facilitating loan
- d) Technological help
- e) Any others (please specify).....

43. (i) Are credit (bank loan) facilities available?

- a) Yes
- b) No

If yes, is the loan amount disbursed was sufficient?

- a) Yes
- b) No

(ii) Whether the beneficiaries are getting credit in time?

- a) Yes
- b) No

(iii) What problems are the beneficiaries facing in getting the bank loan or credit?

.....

44. Is modern production technology being adopted?

- a) Yes
- b) No

45. Have you done any new innovation in production technology?

- a) Yes
- b) No

If yes, please indicate innovations

.....

46. (i) Please list 2/3 most successful enterprises

(Please enclose success stories)

.....

(ii) What are the reasons for success of these microenterprises?

.....

47. (i) Please list two microenterprises which have failed

.....

(ii) What were the reasons for their failure? .....

48. (i) Is there any value chain for this purpose:

- a) Yes
- b) No

(ii) If yes, please name the value chain.....

(iii) If no, what type of value chains can be created?

.....

(iv) How can these value chains be created?

.....

(v) What help is required to create the value chain?

.....

49. What are your suggestions for promoting microenterprises?

.....

50. Has any feedback report been compiled? If so, please enclose details.

## Annexure-IV: Discussion Guide for DDM, NABARD

**Date:**

1. Name of the respondent .....

2. What is your perception on overall design of the scheme?

3. Was the skill training relevant for the villagers?

- a) Yes
- b) No

4. Was Community Resource Person (CRP) appointed in consultation with you in LEDP training?

- a) Yes
- b) No

5. Do you think there has been enhancement in livelihood and enterprise development due to scheme?

- a) Yes
- b) No

6. What are the major constraints, if any, in the implementation of the projects and achievement of the objective of the participants?

.....

7. Any suggestions or recommendations?

.....

8. How can the scheme be modified to make it better and sustainable?

.....

.....

## **ANNEXURE V: DISCUSSION GUIDE FOR BANKERS ON MEDP & LEDP PROGRAM OF NABARD IN TRIPURA**

**Date:**

1. Name, address, designation of the respondent:

.....

2. What is your perception about the overall design of the MEDP & LEDP program?

.....

3. Have you seen/attended any MEDP/LEDP program?

- Yes
- No

4. Were you involved in identification of SHG/JLG members and the activities for training?

- Yes
- No

5. How many SHG/JLGs have been credit linked by your branch?

.....

6. Out of the credit linked how many SHG are matured (i.e. more than 3 years of credit linkage)

.....

7. (i) Has there been a positive growth in the number of SHG/JLGs seeking credit as a result of the training under MEDP/LEDP scheme?

- Yes
- No

(ii) If yes,

How many SHG/JLG members on an average seek credit after training?

.....

(iii) On an average what is the loan amount for which they seek credit?

.....

8. What has been the credit repayment trend of such loans?

.....

9. (i) Has the hand-holding services provided by NGOs been satisfactory?

- a) Yes
- b) No

(ii) If not, what more should be done?

.....

10. (i) Would you prefer financing a MEDP/LEDP trainee as against a non-trainee?

- a) Yes
- b) No

(ii) If so, why?

.....

11. Any suggestions, recommendations on budget and financing of enterprises?

.....

12. How can the scheme be modified to make it better and sustainable?

.....

## ANNEXURE VI – THE STUDY TEAM

The Study Team		
Sl. No	Name	Designation
1	Bodhayan Ghosh	Nodal Officer, NABCONS, Tripura RO
2	Arpita Roy	Team Leader, NABCONS Tripura RO
3	Arijit Chakraborty	Deputy Team Leader, NABCONS, Tripura RO
4	Bishal Debnath	Research Associate NABCONS, Tripura RO
5	Ratan Sutradhar	Research Associate NABCONS, Tripura RO
6	Ashish Nath	Prof., Department of Economics at Tripura University

