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K'taka has 5th-highest share of microfinance borrowers: Report

## K'taka has 5th-highest share of microfinance borrowers: Report

TIMES NEWS NETWORK

**Bengaluru:** Karnataka stands fifth in the country in the share of clients who opt for microfinance lending. At 8.1%, the state is behind Bihar (at the top spot) followed by Tamil Nadu, Uttar Pradesh and West Bengal, according to 'Microfinance in Karnataka', a report compiled by Association of Karnataka Microfinance Institutions.

At the end of March 2022, the state had 9.4 million loan accounts covering 5.4 million unique clients, as per the report written by N Srinivasan, former chief general manager of National Bank for Agriculture and Rural Development (NABARD).

The impact study that he and



Attendees at the Microfinance Karnataka Summit on Tuesday

his team conducted with 16,000 customers of the industry across Karnataka showed that 89% of them prefer microfinance institutions to other lenders. As part of this exercise, the team found that 90% of the loans taken from micro-

finance institutions were for income-generating purposes.

MFIs in Karnataka have a loan portfolio of Rs 46,000 crore outstanding as per the report. The average loanee from the state borrows Rs 44,036 from MFIs.

The districts of Mysuru, Belagavi, Tumakuru, Mandya and Hassan were on top in terms of the number of loan accounts held with MFIs. Koppal, Haveri, Chitradurga, Belagavi and Davanagere were ranked as the top five districts where MFI loans had a larger share in the per capita income figure.

The report found Karnataka held 91.8 lakh loans from MFIs and 13.2% of its population was dealing with microfinance credit.



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NABARD PARTNERS WITH UNDP FOR AGRI INNOVATIONS

# NABARD PARTNERS WITH UNDP FOR AGRI INNOVATIONS



UNDP INDIA AND the National Bank for Agriculture and Rural Development

(Nabard) on Tuesday signed a MoU to co-create data-driven innovations in agriculture and food systems to support smallholder farmers.



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Nabard, UNDP to Assist Climate-friendly Farming

**TIE UP TO PROVIDE SMALL FARMERS WITH TIMELY DATA**

# Nabard, UNDP to Assist Climate-friendly Farming

## Our Bureau

**Mumbai:** Agri-lender Nabard has signed a memorandum of understanding with the United Nations Development Programme (UNDP) to provide data on climate-resilient agriculture and other innovative inputs to small farmers to help them make climate-friendly farming decisions along with data-driven innovations.

Under this MoU, both UNDP and Nabard, will work to improve the lives and livelihoods of smallholder farmers by sharing open-source data for product development, transfer of technology and supporting the framing of agrarian policies.

“This opens a sea of opportunities for the two organisations to leverage data and present it as a digital public infrastructure for the vast community of farmers,” said Shaji KV, chairman of Nabard.

The partnership includes enhancing and disseminating collaborative digital public goods like DiCRA or Data in Climate Resilient Agriculture—that provides satellite data and analytics to promote data-driven decisions for climate action



in agriculture and allied activities. “Weather-related data is one of the most critical missing links. With near real-time and

high-resolution satellite data, automated data pipelines, and advanced analytics with machine learning and AI, DiCRA will add value to the policy framework in Nabard,” said a chief general manager at Nabard.

Started in Telangana, the initiative is now operational in Gujarat, Odisha, Jharkhand, Uttarakhand, Kerala and Maharashtra. Nabard plans to roll it across the country.





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Through the MoU, Nabard plans to take initiative throughout the country.

"The typical Indian farmer has little-to-marginal knowledge about weather prediction for the next crop cycles, whereas it is something which is taken for granted by farmers in most developed nations," said a chief general manager at Nabard.

The partnership will also help analyse agricultural trends over time to inform decisions about investments in various areas like watershed management, micro-irrigation, warehouse optimisation, and climate-related initiatives, enhancing UNDP and Nabard's data resources.





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UNDP and NABARD sign MoU to co-create data-driven innovations in agriculture

# नाबार्ड और यूएनडीपी के बीच समझौता

नई दिल्ली। यूएनडीपी व नाबार्ड ने छोटे किसानों को समर्थन देने के लिए कृषि और खाद्य प्रणालियों में डाटा-संचालित नवाचारों के निर्माण के लिए समझौता ज्ञापन पर हस्ताक्षर किए। इस समझौते से छोटे किसानों की आजीविका में सुधार में मदद मिलेगी। एजेंसी





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The first cooperative university will open in Bhopal or Indore.

## भोपाल या इंदौर में खुलेगा सहकारिता का पहला विश्वविद्यालय

भोपाल | प्रदेश में जल्द सहकारिता का पहला विश्वविद्यालय खुलने जा रहा है। प्रदेश के सहकारिता मंत्री अरविन्द सिंह भदौरिया ने कहा कि केंद्र से इसकी स्थापना के लिए भोपाल या इंदौर में से एक शहर के लिए सैद्धांतिक स्वीकृति मिल चुकी है। विभाग की मानें तो यह संभवतः देश का पहला सहकारिता विश्वविद्यालय होगा। यहां अमूल जैसे सफल और क्रांतिकारी सहकारिता आंदोलनों की पढ़ाई पाठ्यक्रम में शामिल होगी। साथ ही सहकारिता के तमाम विषय होंगे। विद्यार्थी इनमें शोध कर सकेंगे।



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UNDP and NABARD will cooperate in agricultural exploration sector

## यूएनडीपी और नाबार्ड करेंगे कृषि अन्वेषण क्षेत्र में सहयोग

नई दिल्ली (भाषा)।

यूएनडीपी इंडिया और राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक (नाबार्ड) ने छोटे किसानों की मदद के लिए कृषि एवं खाद्य प्रणालियों में आंकड़ों पर आधारित नवोन्मेषण के विकास के लिए एक सहयोग समझौते पर मंगलवार को हस्ताक्षर किए।

इस समझौते के तहत दोनों संगठन उत्पादों के विकास, प्रौद्योगिकी के हस्तांतरण और खेती से संबंधित नीतियों के निर्माण के लिए एक-दूसरे से आंकड़ों को साझा करेंगे। इन आंकड़ों की मदद से छोटी जोत वाले किसानों की जिंदगी को आसान बनाने और उनकी आजीविका को बेहतर करने की कोशिश की जाएगी। संयुक्त राष्ट्र विकास कार्यक्रम (यूएनडीपी) भारत और नाबार्ड ने संयुक्त बयान में कहा कि इस साझेदारी का मकसद जलवायु-सक्षम कृषि में डाटा (डिक्रा) जैसे डिजिटल सार्वजनिक उत्पादों का विकास करना है। डिक्रा के जरिये जलवायु घटकों से निष्प्रभावी कृषि गतिविधियों के लिए भौगोलिक आंकड़ों तक खुली पहुंच मुहैया कराई जाती है।

यूएनडीपी और उसके सहयोगी संगठनों की पहल पर तैयार डिक्रा के तहत पहले से ही देशभर में पांच करोड़ हेक्टेयर खेतों के बारे में जलवायु-सक्षम सूचनाएं दी जा रही हैं।

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