



P. S. Consultants <psconsultants2015@gmail.com>

Micro Enterprise Development Programme of NABARD, Deadline: – Ongoing

P. S. Consultants <psconsultants2015@gmail.com>

3 January 2026 at 13:27

To: prafulla mohapatra <ssjyc@rediffmail.com>

Dear Madam/Sir,

Greetings from P. S. Consultants, Bhubaneswar and Wish you a Happy and Prosperous New Year – 2026 !

The **National Bank for Agriculture and Rural Development (NABARD)** launched the **Micro Enterprise Development Programme (MEDP)** as a focused livelihood promotion initiative to strengthen the income base of **Self Help Group (SHG) members and Joint Liability Group (JLG) members** by enabling them to take up **viable micro enterprises**. MEDP forms an integral part of NABARD's broader strategy on **financial inclusion, women empowerment, and sustainable rural livelihoods**.

Concept and Objective of MEDP

The core objective of MEDP is **skill upgradation combined with entrepreneurship development**, going beyond conventional training programmes. MEDP aims to transform SHG/JLG members—especially women—from subsistence-level activities to **market-oriented micro enterprises**. The programme focuses on **farm, off-farm, and non-farm sectors**, including food processing, tailoring, electrical assembling, agri-allied services, handicrafts, and service-based enterprises.

Key objectives include:

- Enhancing **technical skills** relevant to selected trades
- Building **entrepreneurial, managerial, and financial literacy capacities**
- Improving **credit absorption capacity** and bank linkage readiness
- Facilitating **income enhancement and self-employment**

Technical Design and Implementation Framework

From a technical standpoint, MEDP follows a **structured 10–15 day training module**, typically for **25–30 participants** per programme. The training design integrates:

- **Classroom sessions** (theory, enterprise orientation, costing, pricing)
- **Hands-on practical training** using tools, raw materials, and live demonstrations
- **Exposure visits** to successful enterprises or local markets
- **Enterprise planning exercises**, including break-even analysis and simple business plans

Training is delivered by **domain-specific master trainers**, supported by the implementing agency (NGO/SHPI). Post-training, participants are encouraged to start enterprises individually or in groups, often linked to **SHG-Bank credit, MUDRA loans, or NRLM convergence**.

Financial Structure and Cost Norms

Financially, MEDP is a **grant-supported programme** routed through NABARD to eligible implementing agencies. The **indicative project cost** generally ranges between **₹1.25 lakh to ₹1.50 lakh per MEDP**, depending on duration and sector.

Typical cost components include:

- Trainer and resource person fees
- Training materials, tools, and consumables
- Participant stipend (daily allowance)
- Exposure visit expenses
- Venue, logistics, and documentation

The cost structure is designed to ensure **quality training delivery**, inclusion of poor participants (through stipends), and tangible enterprise readiness outcomes.

Expected Outcomes and Significance

A well-executed MEDP typically results in:

- **60–75% enterprise adoption rate** among trained participants
- **Incremental monthly income** of ₹3,000–₹5,000 per household
- Strengthened **women-led micro enterprises**
- Improved **bank credit linkage and repayment discipline**

P. S. Consultants has the expertise in designing such project proposals suiting client's requirements. We have also been successful in mobilizing funds on various social domains from different Ministries, Government of India, CSRs including SBI Foundation and Foreign Agencies.

Hope you would not miss out in securing the scope of our services.

We look forward to hearing from you at the earliest!

With regards,

Pravat C. Sutar

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Disclaimer:

- 1. We don't claim any representativeness of the aforesaid Agency. This is for wider circulation of the public advertisement already published by the same Agency.**
- 2. We DO NOT work as a broker or middleman for any agency. Rather, we strongly rely on our professional expertise.**
- 3. By taking your order to prepare your project proposal, we do not assure any guarantee of its approval and sanction by the donor. It lies with the sole discretion of the agency concerned.**

About P. S. Consultants:

P. S. Consultants has a reach of 45,953 NGOs in 14 states in India since inception during the year 2015. Many organizations have been successful in receiving small, medium and large funds through our professional expertise in preparing suitable project proposals suiting client's funding requirements.

Funding success by P. S. Consultants:

In reference to the above subject, we are proud to say that we have been able to mobilize funds for NGOs as per following details:

Sl. No	Type of funds	Source	Duration	No of Funds	Total Amt. (INR) Approx.
1.	Small funds	Ministry of Education, Government of India	3 days each	11.00	33,00,000.00 (Thirty-Three Lakhs Indian Rupees Only) @ 3.00 Lakh each
2.	Medium Funds	Ministry of Science and Technology and MSME	2 years each	2.00	1,00,00,000.00 (One Crore Indian Rupees Only) @ 50.00 Lakh each
		Foreign funding (Grow Further)	2.5 years	1.00	US\$ 98,505.0411 (tentative) - Under Negotiation
3.	Large Funds	Foreign Funding (European Union)	5 years	1.00	5,00,00,000.00 (Five Crore Indian Rupees Only) Single: INR 5.00 Cr
		SBI Foundation (SBIF Muskaan)	2 years	1.00	1,50,00,000.00 (One Crore Fifty Lakhs Indian Rupees Only) - Final Negotiation stage
		SBI Foundation (SBIF ILM - Foundational Learning for Out of School Girls)	2 years	2.00	4,00,00,000.00 (Four Crore Indian Rupees Only) - Under Negotiation
Total Funds Mobilized as on date (Indian Rupees - Twelve Crores Eighty Lakhs Approx.)					12,80,00,000.00

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P. S. Consultants,

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