

Project Kirana

Government and other important schemes for the marginalised and economically weaker sections of society are important topics for the [IAS exam](#). In this article, you can read all about Project Kirana, which is an initiative of the private sector for kirana stores operated or owned by women. This is an important current affairs topic for [UPSC](#) and other govt. exams.

What is Project Kirana?

Project Kirana is an initiative of the multinational financial services company MasterCard and USAID launched to help Indian businesswomen thrive and grow.

- It is a 2-year programme which will be launched in select cities in Uttar Pradesh, such as Varanasi, Kanpur and Lucknow.
- The collaboration is under the Women's Global Development and Prosperity Initiative (W-GDP).
- Promoted by MasterCard and USAID, the implementation of the programme will be carried out by DAI Digital Frontiers and ACCESS Development Services.
- The project is essentially aimed at helping women entrepreneurs launch, grow and thrive.
- It will work to enhance revenue streams, widen financial inclusion and digital payments adoption of women-owned or operated kirana shops.
- In order for the drive to be impactful and meaningful, the programme will also work to reach out to the men and the families of the women entrepreneurs.

Focus areas of Project Kirana

The project will focus on:

1. Building literacy and financial skills
2. Banking
3. Digital payments
4. Savings and credit
5. Insurance
6. Business management skills crucial for improving the profitability of kirana shops
7. Budget management
8. Inventory management
9. Customer loyalty
10. Addressing cultural and other barriers that prevent women from becoming successful kirana entrepreneurs.

Reasons why Uttar Pradesh was chosen for the initial roll-out of Project Kirana

There are many reasons as to why UP was chosen for the initial phase of the project.

- Apart from being India's most populous state, UP also has the highest number of people involved in the informal sector.
- In addition to this, the largest number of MSMEs are in UP (14%).
- Next to Tamil Nadu and West Bengal, UP has the largest number of women employed in the MSME sector at about 10%. Despite this, under 10% of the MSMEs are women-led which is a very dismal number.
- This pushed the promoters of the programme to opt for Uttar Pradesh.

Project Kirana Significance

India has one of the highest gender gaps in the world. Project Kirana is strategically designed to support women with a suite of skills and knowledge to increase their access to financial services and ultimately bring them into the formal economy. Inclusion and equality is important as it makes good business sense for anyone operating in the country. As per estimates, the country's GDP can grow between 12 and 25 percent by including more women into the formal economy in the next five years.

United States Agency for International Development (USAID)

USAID is an independent agency of the US government that administers civilian foreign aid and development assistance. It was created by John F Kennedy in 1961. The Agency's aids are authorised by the US Congress. It works chiefly in the areas of reducing poverty and furthering democratic governance.
