

TECHNOLOGY TRANSFER TO SMALL FARMERS

Geographical Scope: Amreli, Bhavnagar, Kutch, Bharuch, Surat (Gujarat)

Funding: by IDBI Bank

Implementation Agency: National Council for Climate Change Sustainable Development and Public Leadership (NCCSD)

Executive Summary

The “**TECHNOLOGY TRANSFER TO SMALL FARMERS**” project, funded by **IDBI Bank** and implemented by **NCCSD**, was carried out in **Amreli, Bhavnagar, Kutch, Bharuch, and Surat** districts of Gujarat. The initiative addressed financial challenges faced by rural women farmers who have increasingly taken up agricultural roles but remain excluded from formal financial systems.

Through training sessions in the local language, the project enhanced **financial literacy, New Technology, awareness of women-centric schemes, and access to credit** while encouraging participation in **Self-Help Groups (SHGs) and Farmer Producer Organizations (FPOs)**.

A total of **125 rural women leaders** were directly trained, reaching several thousand indirectly across **50 villages**. Women gained confidence in handling banking services, availed loans, tapped government schemes, and launched small enterprises. Direct engagement with banks helped build trust and resolve financial barriers.

Success stories include women adopting **renewable energy (solar rooftop)**, turning **dormant loans into businesses**, and starting **home-based enterprises** like khakhra production.

The programme demonstrated strong potential for **scaling up across Gujarat**, with future plans including expansion to more districts, training of **Master Trainers, sector-specific modules**, and use of **digital learning tools**.

The project marks a significant step in **empowering rural women financially** and strengthening their role in sustainable rural development.

1. Introduction and Background

Over the past decade, rural economies in Gujarat have undergone significant demographic changes. A growing number of men have migrated to urban centers or other states in search of better employment opportunities. This shift has left rural women with a dual burden — managing household responsibilities and taking on the primary role in agricultural activities, which were traditionally male-dominated.

While women have successfully adapted to the physical demands of farming, the financial aspects of agriculture and rural livelihood management remain a challenge. Many rural women have limited exposure to formal financial systems such as banking services, structured savings, credit facilities, and insurance products. In addition, a lack of awareness

about government welfare schemes, agricultural subsidies, and special programmes for women further restricts their opportunities for economic advancement.

Key challenges observed among rural women farmers include:

- **Limited Financial Literacy:** Many women are unfamiliar with banking terminology, digital transactions, interest rates, repayment terms, and documentation requirements.
- **Underutilization of Government Schemes:** Although multiple state and central government schemes are available for agriculture, self-employment, and women's empowerment, a majority of women are unaware of eligibility criteria, application procedures, or benefits.
- **Barriers to Accessing Credit:** Women often face difficulties in securing loans due to lack of collateral, insufficient credit history, or lack of direct engagement with banks.
- **Low Representation in Collective Bodies:** Participation in Self Help Groups (SHGs) and Farmer Producer Organizations (FPOs) is relatively low, limiting women's ability to pool resources, access bulk inputs, and sell produce collectively.

Technology-related knowledge gaps were also evident — women farmers lacked exposure to innovations in agriculture, horticulture, animal husbandry, and digital banking.

The project was therefore designed as a comprehensive intervention — combining financial literacy, access to formal institutions, promotion of SHGs/FPOs, and exposure to **technological advancements** that could improve livelihoods.

The approach of the project emphasized:

- Delivering **simple, easy-to-understand training** in local language with real-life examples.
- Bridging the gap between **financial institutions and rural women** by creating direct interaction platforms.
- Encouraging **women's participation in collective economic structures** to enhance bargaining power and resilience.
- Introducing **practical tools and step-by-step guidance** for accessing loans, grants, and subsidies.

By enabling women to independently handle financial decisions, the project aims not only to improve their own economic status but also to strengthen the overall resilience and prosperity of rural households in Gujarat.

2. Objectives of the Project

The primary goal of the project was to empower rural women farmers by equipping them with the financial knowledge, skills, and institutional linkages required to actively participate in economic decision-making. The specific objectives were as follows:

- **Enhance Financial Literacy:**
Provide women with both **basic and advanced understanding** of the banking system, including account management, savings options, loan procedures, interest

calculations, repayment planning, and the use of digital banking tools (mobile banking, UPI, net banking).

- **Promote Awareness of Women-Centric Financial Products:**
Introduce and explain **special banking schemes and credit products** designed specifically for women, such as low-interest loans, microfinance options, and business start-up packages. This includes guidance on eligibility, documentation, and application procedures.
- **Strengthen Participation in Collective Economic Structures:**
Educate women on the **formation, functioning, and governance of Self-Help Groups (SHGs) and Farmer Producer Organizations (FPOs)**. Emphasize the economic and social benefits of membership, including access to collective bargaining, bulk purchasing, shared marketing channels, and peer support.
- **Facilitate Access to Financial Support for Livelihood Activities:**
Provide practical guidance on how to obtain **financial assistance for household enterprises** (such as food processing, tailoring, handicrafts) and **natural farming practices** (organic cultivation, water-efficient irrigation, compost production), ensuring that women can diversify and stabilize their income sources.
- **Build Direct Linkages with Financial Institutions:**
Create opportunities for **face-to-face interaction between women and bank officials**, enabling trust-building, better communication, and faster resolution of issues. Encourage women to develop a working relationship with their local bank branches for ongoing support.
- **Introduce Agricultural and Allied Technologies:** **Agriculture:** Organic farming, drip irrigation, vermicompost, **Horticulture:** Improved seeds, greenhouse cultivation, grafting, **Animal Husbandry:** Fodder planning, vaccination, milking machines.

3. Coverage Area and Beneficiaries

The project was implemented across **five districts of Gujarat** — Amreli, Bhavnagar, Kutch, Bharuch, and Surat — covering a diverse range of rural and semi-rural areas.

Unique Participant Selection Approach:

One of the programme's distinctive features was the **strategic selection of participants**. From each district, **25 women were invited from different villages**, ensuring a wide geographical spread. Selection criteria went beyond general interest; preference was given to **women already in leadership roles** within their communities, such as:

- **Elected village heads (Sarpanch)**
- **Presidents or office-bearers of Self-Help Groups (SHGs)**
- **Informal community leaders** respected for their ability to mobilize others

By choosing women who already held influence in their villages, the project ensured that the **knowledge and skills gained during training would be shared further**. These women acted as **local knowledge multipliers**, taking the information to every household in their village, thus amplifying the project's indirect impact.

Beneficiary Profile:



Total Direct Beneficiaries: 125 rural women leaders (Full list available in the annexure.)

Indirect Beneficiaries: Family members, other women in their villages, farmers' groups, and SHG/FPO members — potentially reaching several thousand people across 50 villages.

4. Key Training Topics

The training programme was designed to integrate **financial literacy, digital inclusion, entrepreneurship, and agriculture/animal husbandry technologies**. Below are the topic-wise details:

The main training modules included:

4.1 Basic Banking Knowledge

Content Covered:

- **Bank Account Operations:** How to open savings/current accounts, fill forms, update KYC, maintain passbooks, deposit and withdraw money.
- **Loans & Credit:** Step-by-step guidance on loan application, interest rates, collateral-free loans, repayment schedules, and avoiding debt traps.
- **Savings & Budgeting:** Household savings techniques, recurring deposits, fixed deposits, and financial discipline for emergencies.
- **Fraud Prevention:** Awareness on OTP safety, phishing scams, fake calls, and cyber frauds.
- **Digital Banking Tools:**
 - **UPI:** Use of PhonePe, Google Pay, BHIM UPI for instant transactions.
 - **ATMs:** Safe withdrawal practices and PIN protection.

- **Mobile Banking Apps in Gujarati:** Checking balances, mini-statements, and online transfers.
- **SMS Banking:** Alerts for transactions, balance updates, and fraud detection.

4.2 Special Bank Schemes for Women

Content Covered:

- **Women-Centric Schemes:**
 - *Stand-Up India:* Loans for women entrepreneurs in agriculture and small enterprises.
 - *Mudra Yojana:* Microloans for small business activities like tailoring, handicrafts, or food processing.
 - *PMFME:* Support for micro food-processing units (training, credit, packaging, branding).
- **Other Facilities:** Women-focused savings accounts, concessional loan interest, insurance products, and pension schemes.
- **Digital Learning:** Training on applying for loans online, subsidy tracking, and using banking portals for updates.

4.3 Self Help Groups (SHGs) and FPOs

Content Covered:

- **SHGs:** Group savings, internal lending, meeting management, maintaining records, and rotating leadership.
- **FPOs (Farmer Producer Organizations):** Benefits of collective input purchase, bulk selling, better price negotiations, and access to markets.
- **Governance:** Decision-making, transparency in financial records, and inclusion of women leaders.
- **Use of ICT:**
 - Mobile apps for SHG records.
 - WhatsApp groups for updates.
 - Online payments for transparency.

4.4 Financial Assistance for Household Enterprises

Content Covered:

- **Enterprise Opportunities:**
 - *Food Processing:* Pickles, papad, khakhra, jaggery, snacks.
 - *Tailoring & Handicrafts:* Sewing, embroidery, weaving, craft-making.
 - *Dairy:* Milk production, curd, ghee, and value-added products.
- **Technology Inputs:**

- Solar dryers for snacks and spices.
- Improved packaging (vacuum packs, laminated pouches).
- Milking machines, fodder choppers for efficiency in dairy.
- **Finance Support:** Loans, subsidies, and digital platforms for marketing products.

4.5 Natural Farming and Agriculture

Content Covered:

- **Natural & Organic Farming Practices:** Compost preparation, vermicomposting, use of bio-fertilizers, and natural pesticides.
- **Soil & Water Management:** Low-cost drip irrigation, mulching techniques, and crop rotation for sustainability.
- **Crop Advisory:** Using **mobile apps** for weather updates, pest control guidance, and crop disease identification.
- **Demonstrations:** On-farm practice of compost making, organic sprays, and integrated pest management.

4.6 Horticulture & Animal Husbandry

Content Covered:

- **Horticulture Technologies:**
 - Greenhouse/polyhouse cultivation for high-value crops.
 - Grafting and nursery techniques.
 - High-yield seed varieties and improved planting methods.
- **Animal Husbandry:**
 - Dairy management: hygienic milking, feed management, vaccination schedules.
 - Fodder choppers, silage preparation, and fodder banks for round-the-year feed.
 - Use of small dairy tools for women entrepreneurs.
- **Government Support:** Awareness of subsidy schemes for horticulture equipment, animal insurance, and dairy cooperatives.

4.7 Government Assistance and Schemes

Content Covered:

- **Schemes Explained:**
 - *PM Kisan:* Direct benefit transfer for farmers.
 - *Subsidy Portals:* State-level portals for equipment and input subsidies.
 - *Women Entrepreneur Schemes:* Credit-linked subsidies, start-up grants.

- **Digital Portals:** How to apply for subsidies, check loan status, and access cooperative dairies' **digital payment systems**.
- **Practical Guidance:** Step-by-step demonstrations on form filling, online applications, and grievance redressal portals.

5. Implementation Process

The project followed a **structured, phased approach** to ensure smooth execution and maximum outreach. The implementation steps were as follows:

5.1 Preparatory Expert Meeting – First Meeting at Circuit House

The first stakeholders' and bankers' meeting for the Finance for Women Farmers – New Farmers programme was held on June 24, 2025, at Circuit House – Annexe, Ahmedabad, organized by NCCSD with the support of IDBI Bank.

Objective:

Enhance women farmers' access to financial services, remove barriers to credit, and promote inclusive agricultural development.

Participants:

60+ delegates including govt. officials, NABARD, RBI, major banks (SBI, BOB, ICICI, HDFC, IDBI), agriculture universities, NGOs (SEVA, ATAPI, VRTI, etc.), and women farmers.

Key Discussions:

- **Challenges:** complex documentation, lack of land ownership, low digital literacy, loan rejections.
- **Proposed Solutions:** collateral-free loans, simplified processes, financial literacy, SHG/FPO linkages, rural facilitators, women-centric bank products, regional-language mobile apps.
- **Schemes:** integration of state & central subsidy programs.

Highlights:

- Women farmers shared first-hand difficulties.
- Banks assured tailored support.
- Keynote speakers emphasized women's land rights, leadership, and gender-sensitive policies.

Action Plan:

- Training in 5 districts (25 women each) on loans, credit scores, POs.
- Monitor loan disbursements.
- Bi-monthly reviews & quarterly progress reports.

Outcomes:

- Improved awareness among women farmers.

- Banks committed to women-focused services.
- Stronger NGO–bank collaborations.
- Launch of structured financial empowerment training.

2. Participant Selection

- **25 women per district** were selected from **10 different villages** to ensure wide coverage.
- Preference was given to women in **leadership roles** — such as sarpanches, SHG presidents, and informal community influencers — so that the training content could be effectively disseminated in their villages.

3. Local-Level Training Delivery

- Trainings were organized at accessible venues within the district.
- **Travel allowances** were provided to ensure participation without financial burden.
- **Meals and refreshments** were arranged for all participants to create a comfortable learning environment.

4. Expert-Led Sessions

- Subject experts, bank officials, and NGO representatives conducted interactive sessions.
- Practical demonstrations and real-world examples were used to make learning relatable.

5. Dedicated Question-and-Answer Time

- Each session included open Q&A to address personal and community-specific financial challenges faced by participants.

6. Cascade Approach to Knowledge Sharing

- The trained women leaders were encouraged to **replicate the training** in their own villages, thus multiplying the project's impact.

6. Results and Impact

The project generated **tangible and measurable improvements** in the financial knowledge, confidence, and opportunities of rural women leaders across the five target districts.

Key Outcomes Achieved:

- **Increased Financial Awareness and Literacy**
 - Post-training evaluations showed a **substantial rise in understanding** of banking services, loan procedures, and savings mechanisms.

- Women who previously relied on family members for financial decisions reported being **more confident in independently handling transactions** such as deposits, withdrawals, and loan applications.
- **Enhanced Participation in Collective Structures**
 - A significant number of participants **joined or reactivated Self Help Groups (SHGs)** after training.
 - Several participants took leadership roles in forming new SHGs, thereby extending financial inclusion benefits to more women in their communities.
- **Access to Credit and Enterprise Development**
 - Multiple women successfully **applied for and received loans** from banks or microfinance institutions to start or expand household enterprises such as food processing, tailoring, and handicrafts.
 - At least **10 participants** reported launching new income-generating activities within three months of training.
- **Utilization of Government Schemes**
 - Participants learned how to identify relevant schemes, complete documentation, and follow up with departments.
 - As a result, many women **directly availed subsidies or grants**, including agricultural inputs, renewable energy installations, and enterprise support packages.
- **Direct Bank Linkages and Problem Resolution**
 - By interacting face-to-face with bank officials during the sessions, women could **clarify doubts and resolve pending issues immediately** — including account activation, loan status checks, and documentation queries.
 - This improved trust between rural women and formal financial institutions, encouraging **long-term engagement**.
- **Technology Adoption:**
 - **Solar rooftop systems** installed in Bhavnagar
 - **Agro enterprises using improved tools** launched in Kutch
 - **Khakhra production using food processing equipment** in Sihor

7. Case Studies

The following examples illustrate how the project created **immediate, real-life changes** for rural women participants, directly improving their economic security and livelihoods.

Case 1 – Bhavnagar District: Leveraging the Solar Rooftop Scheme for Income and Savings

During the Bhavnagar training session, participants were introduced to the Government’s Solar Rooftop Scheme, with detailed guidance provided by officials from SBI Bank. The bank

representatives explained that, in addition to the government subsidy, SBI also offers loan facilities for the remaining contribution amount required to install the system.

One participant, a woman farmer and community leader, found this combination of subsidy and accessible loan highly appealing. She realized that by installing solar panels, she could eliminate her household electricity bill entirely, and any surplus electricity generated could be supplied back to the electricity department, thereby creating an additional source of income.

Encouraged by the training and the on-the-spot information from SBI officials, she promptly decided to apply for the scheme. This opportunity not only promised cost savings for her farming operations but also opened the door to earning through renewable energy production — an idea she had never considered before the training.

Case 2 – Mandvi, Kutch: Turning a Dormant Loan into a Profitable Business

A woman from Mandvi Taluka, Kutch, had previously received a **₹7,00,000 loan through herself Help Group (SHG)**. However, due to limited financial planning knowledge, the amount remained largely unused, and she was uncertain how to invest it productively. The project training provided her with clear guidance on market opportunities, basic business planning, and risk management. Following this advice, she invested in a **profitable agro-based enterprise**, generating consistent income every month. She now manages her finances more effectively, has begun repaying her loan on schedule, and expressed deep gratitude for the training, which **transformed an idle loan into a sustainable source of income**.

Case 3 – Sihor, Bhavnagar: From Homemaker to Entrepreneur

In Sihor, Bhavnagar, one participant learned during training about **available loans and subsidies for starting a small household industry**. Inspired, she developed a plan to start a **khakhra (traditional snack) manufacturing unit** from her home. With guidance on documentation and loan application procedures, she secured initial financial assistance soon after the training. Today, she produces and sells khakhra in local markets, creating a new stream of income for her family. The business not only improved her household's financial stability but also fulfilled her **long-standing dream of becoming a self-reliant entrepreneur**.

8. Future Plans

Building on the success of the initial phase, there is strong potential to **scale up the project** and extend its benefits to a much larger population of rural women across Gujarat.

Key Strategic Directions:

- **Expansion of Coverage**
 - With **additional funding support from IDBI Bank**, the programme can be extended to **more districts and villages**, potentially doubling or tripling the number of direct beneficiaries.

- This would allow training to reach women who have never interacted with formal banking systems, thereby **broadening financial inclusion**.
- **Cascade Model Strengthening**
 - Train existing beneficiaries as **Master Trainers** to conduct village-level awareness sessions.
 - This will create a **self-sustaining knowledge network** where trained women continue to educate others in their communities.
- **Sector-specific technology modules (horticulture, dairy, food processing, digital banking).**
 - Develop specialised training packages for women engaged in **dairy, handicrafts, food processing, and horticulture**, focusing on sector-relevant schemes and financing options.
 - Financial Melas showcasing bank digital apps, solar models, drip irrigation kits, dairy technology.
 - **Digital Learning Tools:** WhatsApp videos, local-language apps, multimedia guides.
- **Women-Centric Financial Melas**
 - Organise large-scale **financial awareness fairs** in collaboration with IDBI Bank and other partner institutions, providing one-stop access to bank services, scheme enrolments, and financial counselling.
- **Digital and Multimedia Learning Tools**
 - Create **online videos, WhatsApp-based micro-learning modules, and mobile-friendly guides** so women can refresh their knowledge anytime.
 - This is especially valuable for those in remote areas who may not be able to attend in-person training regularly.
- **Stronger Bank–Community Linkages**
 - Continue direct engagement between bank officials and rural women through **quarterly interaction meetings** at the village level.

Long-Term Vision:

With enhanced support from IDBI Bank, the project can evolve into a **statewide women’s financial empowerment initiative**, enabling thousands of women to confidently interact with banks, access loans, leverage government schemes, and establish sustainable livelihoods.

ANNEXURE

Preparatory Expert Meeting – First Meeting at Circuit House

The first stakeholders' and bankers' meeting for the “**TECHNOLOGY TRANSFER TO SMALL FARMERS**” programme was held on June 24, 2025, at Circuit House – Annexe, Ahmedabad, organized by NCCSD with the support of IDBI Bank.

Venue: Circuit House – Annexe, Ahmedabad

Objective: Improve access to financial services for women farmers and promote inclusive agricultural development.

The first stakeholders' and bankers' meeting for the “**TECHNOLOGY TRANSFER TO SMALL FARMERS**” programme was held on June 24, 2025, at Circuit House – Annexe, Ahmedabad, organized by NCCSD with the support of IDBI Bank.

The meeting's focused objective was to improve access to financial services for women farmers and to promote inclusive agricultural development. This initiative recognizes women farmers as a vital but under-supported segment of the agriculture sector and aims to remove systemic barriers they face in availing credit and related financial services.

Collaborating Institutions:

IDBI Bank, Agriculture Universities, NABARD, Government Departments, leading banks, financial institutions, NGOs, and women farmer organizations.

Key Objectives of the Meeting:

- Identify challenges and gaps in the current financial ecosystem for women farmers.
- Propose actionable strategies to simplify access to loans and subsidies.
- Promote awareness about government schemes and bank products.
- Plan skill-building workshops in rural districts.
- Create a collaborative network between financial institutions and women-led farm groups.

Participants and Stakeholders:

Over 60 delegates attended, including:

- Senior government officials
- Representatives from NABARD, RBI, SBI, BOB, ICICI, HDFC, and IDBI
- Academicians from JAU, NAU, AAU, Kamdhenu University
- NGOs such as SEVA, ATAPI, VRTI-Bhavnagar, Mandvi, Amreli
- Women farmers and master trainers from various districts

Key Sessions and Discussions:

1. **Opening Remarks** – Emphasized the importance of financially empowering rural women for agricultural sustainability and livelihood development.
2. **Expert Presentations:**
 - a) **Simplifying Loan Access for Women** –
 - Lower interest rates for women applicants
 - Collateral-free loans under Stand-Up India, PMFME

- Simplified documentation
- Promotion of joint land ownership
- b) *Banking Inclusion Strategies* –
- Financial literacy
- Opening individual bank accounts for women
- Strengthening SHG/FPO linkages
- c) *Government Schemes & Incentives* –
- Gujarat state schemes for women in agriculture and small enterprises
- Integration into subsidy-linked programs

3. Women Farmers' Open Dialogue Session:

- Difficulties in form filling without assistance
- Lack of digital literacy
- Loan rejections due to absence of land ownership or credit history

4. Response and Solutions by Banks:

- Deployment of rural facilitators for documentation
- Women-centric financial products
- Mobile apps in regional languages
- Assured local branch support

Keynote Speeches:

- **Dr. Anju Sharma, IAS (ACS, Gov)**– Stressed women's role in agriculture, importance of land rights, credit access, and leadership development.
- **Dr. B.K. Singhal, (CGM, NABARD)** – Shared NABARD's targeted women development, programmes and interest subvention schemes.
- **Dr. Kirit N. Shelat, IAS (Retd.)**, Executive Chairman -NCCSD – Called for gender-sensitive policies, land rights advocacy, and documentation simplification.

Action Plan & Way Forward:

- District-level training in 5 districts, 25 women per district
- Training on loan applications, bank support systems, credit scores, forming POs
- Monitoring loan disbursements
- Bi-monthly reviews with banks and departments
- Quarterly progress reports

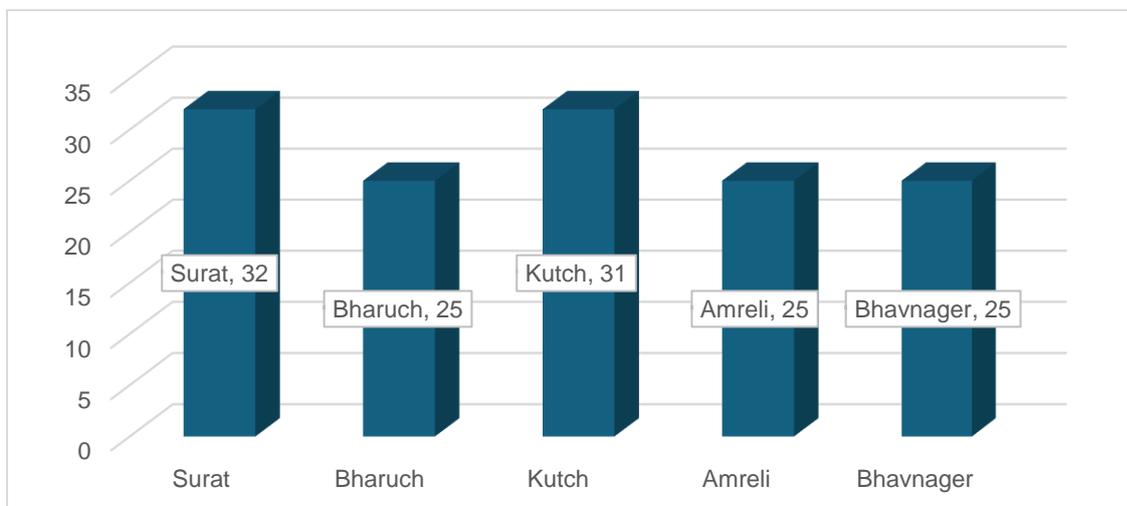
Meeting Outcomes:

- Women farmers gained clarity on loan procedures
- Banks committed to customizing rural women-focused services

- New collaborations between NGOs and banks
- Launch of structured training programmes for women's financial empowerment



District-Level Training Programmes



Amreli – Rajula

Date: 18th July 2025

Time: 01:00 PM

Venue: Gram Panchayat Hall, Kumbhariya Village, Taluka Rajula, District Amreli

Key Resource Persons:

Sr. No.	Organization	Expert name	Designation
1	NCCSD	Dr.Arvind Pathak	Trustee
2	NCCSD	Shri Satish Chhaya	Secretary
3	NCCSD	Jay patel	Project coordinator
4	SBI	KanabhaiBhimjibhaiDholakiya	Branch Manager
5	IDBI	JaybhaiDudhatra	Bank Representative
6	NCCSD	Maheshbhai Zinzala	Field Assistant
7	VRTI	Ankitaben Gohil	Social Mobilizer
8	FWWB	RohitbhaiNakum	Master Trainer

Participants: 25 women leaders from Kumbhariya, Mandardi, Kadiyali villages.

Sr. No.	Women farmers name	Village
1	ShilpabenBharatbhaiRadadiya	Kumbhariya
2	ManishabenPrakashbhaiDetruja	Kumbhariya
3	RashilabenAnubhai Savaliya	Kumbhariya
4	RadhabenBhavesbhai Parmar	Kumbhariya
5	JanvibenGhanshaymbhai Baraiya	Kumbhariya
6	GitabenParshurambhaiDanidhariya	Kumbhariya
7	DayabenPravinbhai Baraiya	Kumbhariya
8	LabhubenJitendrabhaiSankhat	Kumbhariya
9	DayabenVipulbhai Baraiya	Kumbhariya
10	VasantbenShivabhai Baraiya	Kumbhariya
11	AmbabenDharamshibhai Makwana	Kumbhariya
12	DharmisthabenTusharbhaiKadeval	Kumbhariya
13	TejalbenVikrambhai Solanki	Kumbhariya
14	KanchanbenDhanjibhaiSheladiya	Kumbhariya
15	LabhubenPankajpariGauswami	Kumbhariya
16	DayabenBhavesbhaiSavaliya	Kumbhariya
17	Kamlaben Dhirubhai Savaliya	Kumbhariya
18	ShobhnabenAshokbhai Vaja	Kadiyali
19	KokilabenDinubhaisavaliya	Kumbhariya
20	HetalbenMansukhbhaidabasra	Kumbhariya
21	ChatubenNareshbhaiShiyal	Kumbhariya
22	ManishabenJitendrabhaiSavaliya	Kumbhariya
23	DevitabenSureshbhaiSheladiya	Kumbhariya
24	Vimlabenkhimabhai Babariya	Mandardi
25	VilasbenPravinbhai Babariya	Mandardi

Highlights:

- Practical demo on digital banking & UPI transactions
- Guidance on SHG credit linkage
- Awareness on MUDRA loans & women-centric microfinance products

Amreli

Date: 18th July 2025

Time: 01:00 PM

Venue: Gram Panchayat Hall, Kumbhariya Village, Taluka Rajula, District Amreli



Bhavnagar – Sihor

Date: 29th July 2025

Time: 02:00 PM

Venue: VRTI Bhavnagar Offices, Village -Tana in Sihor Taluka in Bhavnagar District of Gujarat State, India

Resource Persons:

Sr. No.	Organization	Expert name	Designation
1	NCCSD	Shri Sunny Patel	Project coordinator
2	VRTI	Shri Manubhai Chaudhary	CEO
3	VRTI	Shri Jagdishbhai Jadav	Project coordinator
4	CED Dept	Dr. Vimal Jagad	Manager
5	GAIC	Shri Hetal Pathak	Project Director
6	SBI	Shri Mithabhai Bhaliya	Branch Manager
7	VRTI	Shri Jaypal Mori	Social Mobilizer
8	VRTI	Shri Pareshbhai	Social Mobilizer
9	VRTI	Shri Yuvrajsinh Jadeja	Social Mobilizer

Participants: 25 women leaders from Bordi, Gundada, Kajavadar, Varal, Agiyadi, Bhankhal villages.

Sr. No.	Women farmers name	Village
1	LilabenPratapsinh Mori	Bordi
2	ChetanabenRanjitbhai Mori	Bordi
3	ShilpabenKaranbhai Mori	Bordi
4	Jayaben Ravjibhai Mori	Bordi
5	ShobhanabenAshokbhaiVagela	Bordi
6	MayabenManojbhai Lathiya	Gundada
7	Devkuvarben Babubhai Lathiya	Gundada
8	SahenazbenBahadurbhai Pathak	Gundada
9	SarifabenAkbarbhai Pathak	Gundada
10	ShiddhibenAlabhaiBarbasiya	Khari
11	Gayatriben Laljibhai Kher	Kajavadar
12	SangitabenJitendrabhaiLaskari	Kajavadar
13	Dakshaben Kishorbhai Maneka	Jambada
14	ArtibenRanchodbhiaBudheliya	Khmbha
15	RekhabenMangabhaiMakvana	Khmbha
16	TrushabenMukeshbhaiDhameliya	Jambada
17	Rambhaben Rahabhai Vala	Varal
18	AnkitabenBachubhai Vala	Varal
19	Rekhaben Hareshbhai Vala	Varal
20	Varshaben Vallabhbhai Vala	Varal
21	SatubenJethabhai Vala	Varal
22	JignabenSanjaybahi Laghva	Agiyadi
23	Darshnaben Kaushikbhai Joshi	Agiyadi
24	GitabenVenibhai Jani	Bhankhal

Highlights:

- Special session on starting small food processing units (Khakhra case study)
- Loan application practice with bank officials
- Organic farming techniques and market linkages

Bhavnagar

Date: 29th July 2025

Time: 02:00 PM

Venue: VRTI Bhavnagar Offices, Village -Tana in Sihor Taluka in Bhavnagar District.



Kutch – Mandvi

Date: 24th July 2025

Time: 11:00 AM

Venue: VRTI Mandvi Hall Mandvi, Taluka Mandvi, District Kutch

Resource Persons:

Sr. No.	Organization	Expert name	Designation
1	SBI	Jagdish Bhai	Branch Manager
2	BOB	Vinod Bhai Pathak	Branch Manager
3	KDCC	Meet Parmar	Senior Officer Development
4	ICICI	Lalji Bhai Solanki	Branch Manager
5	NCCSD	Shri Sunny Patel	Project coordinator
6	VRTI	Shri Kamalendu Bhakat	CEO
7	VRTI	Shri Amitbhai limbachiya	Field Officer
8	VRTI	Shri S.K.Paregi	Program Manager
9	VRTI	Vijayshih Jadeja	CSC Center Head
10	VRTI	Shri R.R.Gor	Program Manager

Participants: 25 women leaders from Shri Ramnagar, Bidada, Nani Virani, Moti Rayan, Mamymora, Mdanpura.

Sr. No.	Women farmers name	Village
1	Kamdaben Kantilal Chabhaiya	Shri Ramnagar
2	ManishabenDineshbhai Nakrani	Shri Ramnagar
3	Sangitaben N Chabhaiya	Shri Ramnagar
4	Dharmiben M Patel	Shri Ramnagar
5	Minakshiben N Chabhaiya	Shri Ramnagar
6	Urvi Jainish Patel	Bidada
7	Ramani Rimdaben Jagdish	Bidada
8	RashibenNavinbhaiParasiya	Bidada
9	Parvatiben Bhavesh Shedhan	Bidada
10	KamdabenJaiyntilala Hadpani	Nani Virani
11	Chetanaben Jagdish Bhagat	Nani Virani
12	RadhabenIshvar Vasani	Nani Virani
13	Hanshaben Manilal Divani	Nani Virani
14	Sangani Pragnaben Ashavin	Moti Rayan
15	Ramprayani Hemantaben Santibhai	Moti Rayan
16	Sangani Sardaben Navin	Moti Rayan
17	Matangi Minaben Jethalal	Moti Rayan
18	DanichaLakshami Chand	Moti Rayan
19	Sarojben Parshotam Segani	Mamymora
20	Damiyantiben Mohanlal Segani	Mamymora
21	Shaniben Santilal Segani	Mamymora
22	IndirabenMohanbhaiPokar	Nani Virani
23	PrabhatibenJayintilal Ramani	Nani Virani
24	Lakshamiben Shantilala	Moti Rayan

25	Vimnaben Magan Mavani	Mdanpura
26	Premilaben Magan Mavani	Mdanpura
27	Vanitaben Vinod Parsiya	Mdanpura
28	Damiyanti Jayinty Bhagat	Mdanpura
29	Savitriben Karsan Rangani	Mdanpura
30	Narmadaben Ramesh Ramjigani	Mdanpura
31	ParulbenSahileshbhaiSegani	Bidada

Highlights:

- Case study: Dormant loan utilization into agro-based enterprise
- Step-by-step business plan preparation
- Guidance on renewable energy subsidies & solar rooftop schemes

Kutch

Date: 24th July 2025

Time: 11:00 AM

Venue: VRTI Mandvi Hall Mandvi, Taluka Mandvi, District Kutch.



Bharuch – Jambusar

Date: 5th August 2025

Time: 11:30 AM

Venue: At Vedach village, Taluka Jambusar, District Bharuch.

Resource Persons:

Sr. No.	Organization	Expert name	Designation
1	NCCSD	Dr.Arvind Pathak	Trustee
2	NCCSD	Shri Satish Chhaya	Secretary
3	NCCSD	Jay patel	Project coordinator
4	BOB	Shri Pappu Kumar	Branch Manager
5	SBI	Shri Inam Kharodiya	Branch Manager
6	SBI	Shri Pinakin Patel	Bank Representative
7	SBI	Shri Hardik Parmar	Bank Representative
8	Aatapi	Chandrikaben Makwana	Social Mobilizer
9	Aatapi	Shri Sardarbhai Gohil	Social Mobilizer
10	Aatapi	Shri Rakeshbhai Vasava	Social Mobilizer
11	Aatapi	Jalpaben Patel	Social Mobilizer
12	Aatapi	Jahir Diwan	Field Assistant

Participants: 25 women leaders from Vedach, Uber, Kareli, Samoj, Kahanva, Piludara.

Sr. No.	Women farmers name	Village
1	Solanki RanjanbenRajeshbhai	Vedach
2	Jadav Bhumiben Manharbhai	Vedach
3	Raj KavtabenMehulsinh	Vedach
4	Yasvantiben Urveshbhai Jadav	Vedach
5	Jadav Kokilaben Ashvinbhai	Vedach
6	Jadav Vidhyaben Bharatbhai	Vedach
7	Chouhan SakuntalabenNarendrabhai	Uber
8	Jadav Megaben Laljibhai	Vedach
9	SindhaSangitabenHemrajbhai	Kareli
10	PadhiyarSarmilabenBhaveshbhai	Kareli
11	PadhiyarBhavishabenVijaybhai	Samoj
12	Solanki Pinkalben V.	Kahanva
13	Solanki Surekhaben J.	Kahanva
14	Jadav Sardaben Udesangbhai	Kahanva
15	Jadav Jasodaben J.	Kahanva
16	Parmar RanjanbenSanjaybhai	Piludara
17	Parmar LaxmibenArvindbhai	Piludara
18	Jadav Dashrathben Mukeshbhai	Vedach
19	Jadav Pushpaben Rameshbhai	Vedach
20	Jadav Champaben Bharatbhai	Vedach
21	Chauhan GitabenDharmendrabhai	Uber
22	Chauhan VaishalibenKalpeshbhai	Uber

23	Jadav Yuktiben Jitendrabhai	Vedach
24	Jadav Raxabenkhumansang	Vedach
25	Jadav Gitaben Khumansang	Vedach

Highlights:

- Detailed explanation of SHG formation & credit rotation system
- Awareness about government subsidies for irrigation equipment
- Fraud prevention in online banking

Bharuch

Date: 5th August 2025

Time: 11:30 AM

Venue: At Vedach village, Taluka Jambusar, District Bharuch.



Surat – Mandvi

Date: 6th August 2025

Time: 11:00 AM

Venue: C/o Dhansukhbhai Chaudhari Karuna Sagar prakrutik Farm & Nursery At Godadha village, (Ladkuva Road) Taluka Mandvi, District Surat.

Resource Persons:

Sr. No.	Organization	Expert name	Designation
1	NCCSD	Dr. Arvind Pathak	Trustee
2	NCCSD	Shri Satish Chhaya	Secretary
3	NCCSD	Jay patel	Project coordinator
4	Gov	Shri Dipeshbhai	Horticulture Officer
5	Gov	Kyatiben	Horticulture Officer
6	BOB	Shri Manshingbhai	Branch Manager
7	SBI	Shri Pandya ji	Branch Manager
8	Natural Farming	Dr Rayishing Chudhary	Progressive Farmer
9	Natural Farming	Dhansukhbhai Chaudhary	Progressive Farmer

Participants: 25+ women leaders from Goddha, Balethi, Puna villages.

Sr. No.	Women farmers name	Village
1	Chaudhary Pritiben Dahrmeshbhai	Goddha
2	Chaudhary Kalpnaben Yogeshbhai	Goddha
3	Chaudhary Deepmalaben Pankajbhai	Goddha
4	Chaudhary Priyankaben Dharmeshbhai	Goddha
5	Chaudhary Lataben Jiganeshbhai	Goddha
6	Chaudhary Tarulataben Anilbhahi	Goddha
7	Chaudhary Sumitraben Shureshbhai	Goddha
8	Chaudhary Sharmilaben Chamabhai	Goddha
9	Chaudhary Krishnaben Amitbhai	Balethi
10	Chaudhary Snehakumari Ketanbhai	Goddha
11	Chaudhary Induben Kanshingbhai	Goddha
12	Chaudhary Minuben Veljibhai	Goddha
13	Chaudhary Krutikakumari Ketanbhai	Goddha
14	Chaudhary Padmaben Mahundrabhai	Goddha
15	Chaudhary Kamaben Ravikhbhai	Goddha
16	Chaudhary Sangitaben Nanubhai	Goddha
17	Chaudhary Lataben Pareshbhai	Goddha
18	Chaudhary Sarashvatiben Naginbhai	Goddha
19	Chaudhary Bhanuben Kuvarjibhai	Goddha
20	Chaudhary Ravaben Kandhibhai	Goddha
21	Chaudhary Savitaben Durshibhai	Goddha
22	Chaudhary Buliben Kajubhai	Goddha

23	Chaudhary SitabenKasturbhai	Goddha
24	Chaudhary KalpnabenVarunbhai	Goddha
25	Chaudhary TanubenBudhiyabhai	Goddha
26	Chaudhary Varshaben Kaushikbhai	Goddha
27	Chaudhary RaviyabhaiChaganbhai	Goddha
28	Chaudhary Manubhai Sankrbhai	Goddha
29	Chaudhary DineshbhaiBijalabhai	Goddha
30	Chaudhary MamtabenMukeshbhai	Puna
32	Chaudhary Mukesh Ramneshbhai	Puna

Highlights:

- Introduction to natural farming practices
- Awareness about horticulture subsidies
- Direct bank linkage for Kisan Credit Cards

Surat

Date: 6th August 2025

Time: 11:00 AM

Venue: C/o Dhansukhbhai Chaudhary Karuna Sagar prakritik Farm & Nursery At Godadha village, (Ladkuva Road) Taluka Mandvi, District Surat.



Summary

The “**TECHNOLOGY TRANSFER TO SMALL FARMERS**” project, funded by **IDBI Bank** and implemented by **NCCSD**, was executed across five districts of Gujarat — **Amreli, Bhavnagar, Kutch, Bharuch, and Surat**. The initiative was designed to empower rural women, who increasingly shoulder farming responsibilities but face challenges in financial literacy, access to credit, and utilization of government schemes.

Key highlights:

- **125 rural women leaders** trained (25 per district), indirectly benefiting several thousand across **50 villages**.
- Women adopted **solar energy, food processing technology, dairy innovations, and horticulture practices**.
- Training covered **banking basics, women-centric financial products, SHGs, FPOs, government schemes, household enterprises, and natural farming**.
- Direct interaction with bank officials resolved long-standing financial issues and built trust.
- Women gained **confidence in banking transactions**, began **joining or forming SHGs/FPOs**, and accessed **loans and subsidies** for livelihood activities.
- Case studies showed immediate impacts — from **solar rooftop adoption** to **turning dormant loans into businesses** and **starting small enterprises** like khakhra production.

Conclusions

The initiative proved that combining financial empowerment with agricultural, horticultural, animal husbandry, and banking technologies leads to sustainable livelihoods and resilient rural communities.

- The project **significantly enhanced financial literacy** among rural women farmers, enabling them to make independent economic decisions.
- **Collective platforms** such as SHGs and FPOs proved vital for pooling resources, improving bargaining power, and fostering women’s leadership.
- Strengthened **bank–community linkages** increased women’s trust in formal institutions and improved access to credit and schemes.
- The **cascade model** (training leaders who spread knowledge further) amplified the project’s outreach and ensured sustainability.
- With measurable impacts in a short span, the project shows strong potential to **scale up across Gujarat**, creating a wider ecosystem of women-led financial empowerment.

In essence, the initiative demonstrated that **financial empowerment of women farmers is both achievable and transformative**, contributing to **resilient households, inclusive growth, and sustainable rural development**.