

March Forward: From Promises to Progress !







विज़न

ग्रामीण समृद्धि के लिए
राष्ट्रीय विकास बैंक

VISION

Development Bank of
the Nation for Fostering Rural
Prosperity.

मिशन

सहभागिता, संधारणीयता और सामानता
पर आधारित वित्तीय और गैर-वित्तीय
सहयोगों, नवोन्मेषों, प्रौद्योगिकी और
संस्थागत विकास के माध्यम से
समृद्धि लाने के लिए कृषि और
ग्रामीण विकास का संवर्धन.

MISSION

Promote sustainable and equitable agriculture
and rural development through participative
financial and non-financial interventions,
innovations, technology, and institutional
development for securing prosperity.

Title

March Forward: From Promises to Progress

Published by

Department of Microfinance and Financial Inclusion (DMFI)
NABARD, Gujarat Regional Office, Ahmedabad

Published in

March 2025

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From CGM's Desk

“नारी समाजस्य कुशलवास्तुकारा”

Women are true architects of progress and prosperity of a Nation. NABARD continues to promote gender equality and upliftment of rural women with dedication. Beyond savings and credit linkage, NABARD is supporting rural women through its Entrepreneurship Development Programmes so that they can take livelihood to supplement to their family income. Now, time has come for women to “**March Forward**” With the support from government schemes like ‘Lakhpati Didi,’ an initiative of the Ministry of Rural Development, efforts are being made for graduation of women SHG members to women entrepreneurs.

It gives me immense pleasure to showcase some of the impactful success stories of women empowered with NABARD's interventions in Gujarat State under various schemes like Livelihood & Entrepreneurship Development Programme (LEDP), Micro Enterprise Development Programme (MEDP), Skill Development Programmes (SDP) and support to Farmer Producer Organizations (FPOs). Every story represents a unique expression of women's determination and potential for development. I am sure this compilation of the success stories will spread inspiration and spirit among all the stakeholders to work towards inclusive and equitable development of our Nation through Women Empowerment.

Come, be a part of a beautiful and productive journey for holistic development of Women from “**Promises to Progress!**”

Best Wishes!

B. K. Singhal
Chief General Manager

“नारी समाजस्य कुशलवास्तुकारा”

महिलाएँ राष्ट्र की प्रगति और समृद्धि की सच्ची वास्तुकार हैं। लैंगिक समानता और ग्रामीण महिलाओं के उत्थान के लिए नाबार्ड निरंतर प्रतिबद्ध है। बचत और ऋण-लिंकेज के अलावा, नाबार्ड अपने उद्यमिता विकास कार्यक्रमों के माध्यम से भी ग्रामीण महिलाओं की सहायता कर रहा है ताकि वे कोई आजीविका अपनाकर अपने परिवार की आमदनी में योगदान दे सकें। अब समय आ गया है कि महिलाएँ ग्रामीण विकास मंत्रालय की पहल 'लखपति दीदी' जैसी सरकारी योजनाओं का लाभ उठाते हुए 'आगे बढ़ें' और महिला उद्यमी के रूप में स्वयं को स्थापित करें।

मुझे गुजरात राज्य में आजीविका और उद्यमिता विकास कार्यक्रम (एलईडीपी) और सूक्ष्म उद्यमिता विकास कार्यक्रम (एमईडीपी), कौशल विकास कार्यक्रम (एसडीपी) और कृषक उत्पादक संगठनों (एफपीओ) को सहायता जैसी विभिन्न योजनाओं के तहत नाबार्ड के हस्तक्षेप से सशक्त महिलाओं की कुछ प्रभावशाली सफलता की कहानियों को प्रदर्शित करते हुए बहुत खुशी हो रही है। प्रत्येक कहानी महिलाओं के दृढ़ संकल्प और विकास-संभावनाओं की अनूठी अभिव्यक्ति है। मुझे विश्वास है कि सफलता की कहानियों का यह संकलन महिला सशक्तिकरण के माध्यम से हमारे राष्ट्र के समावेशी और न्यायपूर्ण विकास की दिशा में काम करने वाले सभी हितधारकों के बीच प्रेरणा का संचार करेगा।

आइए, “संभावनाओं से समृद्धि” की ओर बढ़ती महिलाओं के समग्र विकास की इस यात्रा के भागीदार बनें!

शुभकामनाएँ!

(बी. के. सिंघल)
मुख्य महाप्रबंधक

Preface

Micro Enterprise Development Programme (MEDP)

NABARD has been supporting MEDP since 2006, to provide skill training to the members of matured SHGs enabling them to take up income generating livelihood activities. The main objective of the programme is to enhance the capabilities of participants through appropriate skill upgradation in existing or new livelihood activities, both in farm & non-farm activities. The programme also aims to enrich knowledge of participants on enterprise management, business dynamics and rural markets.

Livelihood & Enterprise Development Programme (LEDP)

The LEDP programme was initiated on pilot basis in 2015 with a view to create sustainable livelihood among matured SHG members and to obtain optimum benefit from skill upgradation. LEDP is a holistic intervention mechanism conceived to take care of the entire ecosystem required for livelihood promotion in both farm and off-farm activities under project mode in clusters within contiguous villages.

Skill Development Programme (SDP)

The Skill Development Programme (SDP) of NABARD aims to provide a wide range of skill development training to rural youth, enhancing their job opportunities. It focuses on identifying and fostering existing business models to increase rural employment and

benefit aspiring rural entrepreneurs. The program seeks to improve income levels and livelihoods by setting up rural enterprises, contributing to the economy. Additionally, it emphasizes reskilling and upskilling existing workers and artisans in traditional sectors, while enabling all processes through digital modes.

Marketing Interventions: Exhibition-cum-sale events

NABARD organises SHG Melas/ Exhibition-cum-sale events to provide a marketing platform for products of Rural artisans/craftsmen, Farmers, Self Help Groups (SHGs), Farmer Producer Organisation (FPOs) / Off-Farm Producers Organisation (OFPOs), Weavers, etc. from across the country.

1. Painting a Brighter Future: How Glass and Ceramic Art Transformed Lives in Botad

Programme: MEDP

Location: Dhasa village of Gadhada block, Botad district

Implementing Agency: Shreeji Education Seva Trust (SEST)

Project Period: 26/07/2023 to 25/07/2024

Challenges

Women in Dhasa village of Gadhada block had limited livelihood opportunities. With multiple responsibilities at home, all they needed was some training and handholding to take up a livelihood activity which could be managed from home.

Intervention

The women were part of a self help group in the village but needed training in a modern day livelihood activity. NABARD sponsored their training for painting on glass and ceramic items under its Micro Enterprise Development Programme. The initiative aimed to provide these women with a sustainable livelihood through skill development



in decorative arts. The district administration of Botad also extended support for the programme, making the intervention further effective. Training and market linkages have boosted their confidence. Now the new entrepreneurs are making quality products and successfully selling them in nearby markets and exhibitions.

Impact

- The active involvement of local authorities boosted the visibility and marketability of the SHGs' products.
- Trainees started receiving custom orders for various occasions, such as Diwali, birthdays, and corporate gifts, demonstrating strong market demand.
- The trainees are able to earn an average of Rs.4,000 to Rs.6,000 monthly from home.
- Thus, the initiative led to economic empowerment and increased self-sufficiency among the women participants.



2. Breaking Barriers: Empowering Sotamla Women Through Macramé Craftsmanship

Programme: MEDP

Location: Sotamla Village of Deesa block, Banaskantha District

Implementing Agency: Mahila Utkarsh Mandal

Project Period: 23/10/2023 to 22/10/2024

Challenges

Sotamla village, located in the Deesa block of Banaskantha district, Gujarat, faces several challenges. Agriculture gives limited income with small land holdings. Women in villages are considered indispensable support system at home, so even if they want to participate in any economic activity, the only option available is 'work from home'. These women, inclined towards learning macramé article making for earning additional income from household.

Intervention

Thirty women who had already joined hands as self help group, were selected for training under the NABARD-supported MEDP at Sotamla village by Mahila Utkarsh Mandal. The MEDP training



significantly improved the skill set of these women. They acquired valuable knowledge and learnings on procurement of raw materials, production of quality articles, marketing of these products, etc. which excelled them in the macramé work articles making industry.



Impact

After completing the training, the members started working 4-5 hours in the afternoons after finishing their daily household chores. There is a high demand for macramé articles, and the SHG members after receiving training under MEDP on macramé work articles, started producing zulas, wall pieces, photo frames, mirror frames, and letter holders, etc. Previously, these SHG members would sit idle at home, relying entirely on their husbands or families for financial support, unlike their male counterparts who worked in the fields. This training has enabled them to become financially self-reliant, earning a steady income of Rs. 5000 to Rs. 6000 per month.

3. Jewels of Navagam: The Imitation Jewelry Revolution in Navagam

Programme: MEDP

Location: Navagam village of Rajkot block, Rajkot district

Implementing Agency: Shree Prarthana Sahiyar Mahila Mandal

Project Period: 21/09/2023 to 20/09/2024

Challenges

Rajkot is a thriving center for imitation jewelry making, offering significant opportunities for both entrepreneurship and job work. The SHG women in Navagam village had basic knowledge of imitation jewelry. Many of them were unemployed. They were eager to improve their skills through this training, aiming to secure a livelihood while effectively balancing their dual responsibilities.

Intervention

With assistance from NABARD, the agency provided basic to advance level of skill training to the trainees. After the training, they are now



capable of creating various designs of bangles, anklets, necklaces, rings, earrings, etc. The agency helped the trainees to market their designs. Further, trainees were also imparted knowledge on different subjects like Banking Awareness, Sales and Marketing, Soft Skill, Online Marketing, etc.



Impact

Among the 30 participants, 27 have adopted imitation jewelry making as their livelihood, earning between Rs. 5,000 and Rs. 7,000 through job work. Vilashben Ladva and Bhaktiben Ladva have started their own units to sell products. Apart from this, the handholding support by the agency is as follows:

- ✓ No of beneficiary obtained the Pan cards: 6
- ✓ No of beneficiary obtained the Udhya Adhar: 12
- ✓ No of beneficiary availed PM Vishwakarma kaushal Sanman Yojana: 18
- ✓ No of beneficiary availed PM Jeevan Jyoti vima Yojana: 17.

4. Empowering Women Entrepreneurs: The Coir Handcraft Transformation in Unchha

Programme: MEDP

Location: Unchha village of Prantij block, Sabarkantha district

Implementing Agency: Harpal Sewa Sanstha

Project Period: 27/02/2023 to 26/02/2024

Challenges

The financial situation of the women in Unchha village was fragile, with some earning only around Rs.1,700 from producing basic coir products. They wanted to become capable of supporting their families as primary breadwinners, but they lacked the advanced skills and thinking styles to work on.

Intervention

Harpal Sewa Sanstha, with the support of NABARD, organized a skill and entrepreneurship development training on Coir Handcraft Making for 30 women SHG members. This training equipped the participants with the skills to produce and wholesale various coir handicraft designs, including elephants, horses, sparrows, parrots, sparrow garlands, matkis, pylons, pendants, country houses, etc. The

selected SHG women initially found the task very challenging. However, as the training progressed, they found it easier and became confident that they could earn a good income from it. After the



training, they are now capable of organizing and selling the manufactured products independently.

Impact

Currently, 21 out of 30 women SHG members are engaged in their own businesses. Further, they are engaged in imparting training to other women. These products are being sold at religious and tourist locations such as Sampad Mahakali Temple in Prantij Taluka, Ambaji Temple in Sabarkantha, KhedBrahma Temple, and to other local traders. Additionally, they receive orders through advertisements on WhatsApp. Previously, the monthly income of one sister was approximately ₹1,700, which has now increased to ₹2,900 or more. They also plan to expand their market to other districts such as Gandhinagar, Mehsana, Ahmedabad, and the Statue of Unity to further increase their profits through higher production.



5. Empowering Change: How Bamboo Crafting Transformed Neeruben's Life

Programme: MEDP

Location: Jaloda village of Chhotaudepur Taluka, Chhotaudepur

Implementing Agency: Deepak Foundation

Project Period: 10/08/2023 to 10/08/2024

Challenges

Neeruben's situation reflects the challenges many individuals face in marginalized communities, where limited resources and opportunities can trap families in cycles of poverty. Despite her desire to contribute financially to her family, the lack of skills, opportunities, and resources must have made it feel like an uphill battle. It's also interesting to note that her village, with its abundant bamboo resources, held potential for financial improvement—but without the right knowledge or tools, it was difficult for her to tap into that opportunity.

Intervention

NABARD provided financial support to Deepak Foundation for training of 30 women like Neeruben on Bamboo Crafting activity. The 15-day bamboo crafting training programme sounds like a game-



changer for these women, as it allowed them to leverage the natural resources in their village to create income-generating products. By teaching them to craft bamboo items

like baskets and trays, the training not only gave them a new skill but also opened the door to a sustainable livelihood, helping them break out of poverty.

For Neeruben, this must have been a moment of transformation. With the knowledge she gained, she could now use the bamboo resources around her to craft products that could sell in the local or regional market, offering her the opportunity to contribute financially to her family.



Impact

After completing the bamboo crafting training, she was able to tap into a sustainable income source right in her own community. The fact that there was strong demand for her bamboo creations must have been both validating and empowering, especially since it allowed her to contribute to her family's financial stability. Her ability to increase her income and improve her family's living conditions is a huge achievement.

More than just financial contribution, her success in the bamboo crafting business likely gave her a sense of independence and pride. Becoming a key income earner within the household not only empowered her but probably inspired others in her community as well. Neeruben's story is a great example of how targeted training programmes and resource-based entrepreneurship can lead to lasting positive change.

6. Boosting Incomes and Skills: The Impact of Dairy Training in Limkheda

Programme: LEDP

Location: Aatarsumba, Jharola, Dhanpur patdi villages of Limkheda block, Dahod district

Implementing Agency: N.M. Sadguru Water & Devt. Foundation

Project Period: 11/06/2021 to 31/03/2024

Challenges

Dairy farming in Limkheda block was riddled with inefficiencies, low milk productivity, absence of modern processing techniques, and weak market access kept farmers trapped in low income cycles. Women, though actively engaged in dairy activities, lacked the technical know-how to scale up their businesses. Poor infrastructure, lack of chilling and pasteurization facilities, and financial constraints further hampered dairy development, leading to significant milk wastage and limited earning potential.

Intervention

This LEDP initiative supported by NABARD introduced a multi-faceted approach to uplift 150 women dairy farmers. Intensive skill-building workshops were conducted on Hands-on workshops on making paneer, ghee, curd, khoya, and flavoured milk to enhance value addition. Advanced dairy equipment, including milk chillers



and pasteurizers, were provided to strengthen processing capacity. Women-led dairy collectives were formed to foster entrepreneurship and boost collective bargaining power. Financial linkages were established, enabling farmers to access credit facilities for business expansion.

Impact

The project led to a remarkable 30% increase in milk production and a 40% rise in farmers' incomes (earning around Rs.6500 to Rs.7000 per month) due to value addition. Over 150 women entrepreneurs received hands-on training, many of whom launched successful dairy enterprises. Market linkages were strengthened, eliminating middlemen and ensuring better price realization.

This initiative has not only transformed dairy farming into a profitable venture but has also empowered rural women, fostering financial independence and sustainable livelihoods in Limkheda block. The future of dairy farming here shines with immense promise and prosperity.



7. From Local Shop to Online Success: Rashmikaben's Entrepreneurial Journey

Programme: MEDP

Location: Sarol Village, Borsad Block, Anand district

Implementing Agency: Dharohar Foundation

Project Period: 11/8/2023 to 10/08/2024

Challenges

The homemaker women of Borsad block in Anand district had earlier came together as self help groups, But with basic knowledge of toy-making, they were facing significant challenges in generating demand. Additionally, the absence of clear marketing strategies further hampered their progress.

These women need support from knowledgeable resource persons or agencies to provide the necessary guidance to navigate the market successfully. Rashmikaben Patel, one of SHG women from this area, used to sell dresses in her small shop and had a keen interest in making stuffed toys.

Intervention

Rashmikaben Patel enrolled for a 15-day NABARD supported MEDP training Programme on Stuffed Toy Making along with 30 other women from nearby villages to enhance their toy-making skills.



After the training, she learned basic to advanced skills and began focusing on design and color selection based on market demand. It was during this training that she got the idea to make stuffed toys and sell them in her shop.

Impact

Rashmikaben Patel became more confident and started creating products based on current market trends. She expanded her business by making fashionable clothes and small doll outfits, and she empowered other women in her village by teaching them and working in groups. She invested in high-quality, marketable products and utilized social media to sell them, receiving online orders and significantly growing her business.



8. From Household Chores to Handicraft Entrepreneurs: The Macramé Journey in Sadhuthala

Programme: MEDP

Location: Sadhuthala Village, Visnagar Block, Mehsana district

Implementing Agency: Mahila Utkarsh Mandal

Project Period: 15/09/2022 to 14/09/2023

Challenges

The SHG women of Sadhuthala village were earlier engaged in household and dairy activities and restricted only to these activities. These women were interested in spending daily 3-4 hours for enhancing their income. However, due to lack of skill and knowledge about market demand, they hesitated to start the income-generating activities.

Intervention

NABARD extended financial support for a training programme on macramé Handicraft work. The implementing agency, Mahila Utkarsh Mandal conducted a thorough ground-level survey to assess

the women's capability & finalized 30 SHG women to enhance their productivity and skills. These enthusiastic and needy members received training in producing macramé items such as *jhulas*, bags, showcase items, wall hangings, etc. The trainees were also provided with market linkage support for their products. This initiative encouraged the women to start their own businesses and market their products.

Impact

Products made by these beneficiaries have regular demand. Women entrepreneurs have begun availing bank loans to expand their business volume. Currently, their income has increased by approximately Rs.2500 to Rs.3000 per month, and they are now able to provide employment opportunities to others in need. The programme also significantly boosted the group's confidence in marketing their products, enabling them to effectively promote and sell their macramé items.



9. Bamboo Dreams: How Skill Training Transformed Lives in Chunvadi Village

Programme: MEDP

Location: Chunvadi village of Dolvan Block, Tapi District

Implementing Agency: Hiranyam Vikas Sansthan, Surat

Project Period: 07/12/2023 to 06/12/2024

Challenges

Women from the Particularly Vulnerable Tribal Groups (PVTGs) in Chunvadi village, Dolvan Block, Tapi District, had limited exposure to outside world and were hesitant to venture out. These tribal groups relied on seasonal daily wage labor. To utilize their free time productively and work from home, they needed new skills. Bamboo, being readily available locally, provided an ideal opportunity for them to engage in bamboo craft activities.

Intervention

With grant support from NABARD, Hiranyam Vikas Sansthan identified 30 PVTG women participants from Chunawadi village for a 15-day training programme on various Bamboo Products. The primary objective of the training was to provide skilling and skill upgradation, ensuring that participants could produce marketable products. They were provided with advanced, product-oriented training and support for production & marketing. After completing the MEDP training, artisans continue to receive guidance from the PIA and master craftsman.



Impact

This intervention has a significant impact, including employment creation, direct benefits, rural distribution of benefits, improved product quality, cost competitiveness, a diverse product profile, enhanced skills, new designs, efficient manufacturing processes, and an increased market share for bamboo products. The intervention collectively led to significant improvements in the artisans' skill sets, product quality, and income levels, benefiting all participants.

The master craftsman Mrs. Amita Kotwaliya, not only trains and guides the trainees but also serves as the point of contact for collecting work from markets, ensuring orders are fulfilled by the participants, and delivering the finished products to shops and small industries.



10. From Tradition to Transformation: The Impact of Mud Artwork Training in Bhildi

Programme: MEDP

Location: New Bhildi Village of Deesa block, Banaskantha District

Implementing Agency: Mahila Utkarsh Mandal

Project Period: 23/10/2023 to 22/10/2024

Challenges

With a total area of 823.17 hectares and a population of 5,752, Bhildi village has a significant female population who often do not find livelihood opportunities to prove their mettle. They needed guidance and initial handholding to come out from inertia. The women in this area shown interest in earning additional income through non-farm activities during their free time.

Intervention

These women, inclined towards learning skill-based Mud Artwork, were selected for training under the NABARD-supported MEDP at Bhildi village. It is important to emphasize that the MEDP has significantly transformed the lives of these 30 SHG members. After



training, these women acquired valuable skills and knowledge,



excelling in the Mud Artwork Articles making industry.

Impact

Upon completing the training, the members began earning between Rs. 4000 and Rs. 5000 per month by working 4-5 hours in the afternoons after finishing their daily household chores. There is a high demand for mud artwork articles, such as wall pieces, photo frames, and mirror frames in nearby markets. Previously, these SHG members were not able to monetize their free time, relying entirely on their husbands or families for financial support, unlike their male counterparts who worked in the fields.

These SHG members started producing large-sized wall pieces, mud work photo frames, and other decorative items like mirror frames, decorated mud pots, and mud diyas. This training has enabled them to become financially self-reliant, earning a livelihood for their family.

11. Stitching Success: Empowering Women Through Apron Making

Programme: MEDP

Location: Fulsar, Bharatnagar, Jalaram nagar, Panwadi, Chitra, Akhlol, Military Society, Khedutvas villages of Bhavnagar Block of Bhavnagar district

Implementing Agency: Vivekanand Research and Training Institute (VRTI)

Project Period: 08/02/2023 to 07/02/2024

Challenges

The women of the Darbar Community faced significant challenges due to severe restrictions on their mobility, which prevented them from seeking external employment or engaging in farming activities. Societal norms further limited their opportunities to become financially self-sustained within their confined environments. The women members from this community were interested to earn a livelihood from home despite these restrictions. The primary challenges included overcoming societal norms, limited mobility, and the lack of financial independence opportunities.

Intervention

NABARD provided support to VRTI for a MEDP training focused on apron making to equip women with practical stitching skills. The training was conducted at a location accessible to the trainees, ensuring their participation without violating community restrictions. Post-training, VRTI facilitated connections between the SHG members and potential buyers, including local industries and garment merchants, to help them market their products and achieve financial independence.

Impact

The program had a profound impact on the trainees, significantly boosting their monthly income to between Rs.5000 and Rs.6000, all while working from home. Smt. Rajaneeben, one of the participants, highlighted her success story, with her earnings increasing from Rs.1500 to Rs.10000 post-training, and further rising to Rs.15000 recently due to higher demand for ready-made garments. This initiative not only enhanced the financial stability of the women but also bolstered their confidence and entrepreneurial skills. Additionally, local industries like Excel Industries and garment merchants now regularly source products from these SHG members, showcasing the program's success in creating sustainable economic opportunities.



12. Empowering Women: Kokilaben's Path to Financial Independence

Programme: MEDP

Location: Nandesari village of Vadodara block, Vadodara district

Implementing Agency: Deepak Foundation

Project Period: 10/08/2023 to 09/08/2024

Challenges

Parmar Kokila Ranjit Singh faced significant challenges, including her husband's unstable contract work and limited financial resources. Despite these obstacles, she took charge of her family's future by joining the Palak Mahila Vikas Mandal (PMVM) with modest savings of 100 rupees. She wanted to learn advanced tailoring, which can provide a sustainable income for her family. Her journey highlights her resourcefulness, adaptability, and commitment to improving her family's financial standing, making her an inspiring example of self-improvement and leadership.

Intervention

The Deepak Foundation enrolled Kokilaben, along with 29 other SHG women, in an MEDP training program supported by NABARD, which focused on advanced tailoring and apparel making classes. These classes equipped her with essential skills and knowledge. Taking a loan from the SHG to purchase a sewing machine was a pivotal step, enabling her to start her own tailoring business. Focusing on stitching blouses, she tapped into local market demand with relatively low entry barriers. This leap into entrepreneurship, backed by a supportive community and comprehensive training, was incredibly empowering for her.



Impact

Kokilaben quickly gained traction in her tailoring business with her new skills and the support from the SHG. Her monthly income initially rose from Rs.1,000 to Rs.2,000 as she expanded her offerings to include kurtis, bags, pouches, and more. This diversification eventually increased her monthly income to Rs.7,000, significantly improving her family's financial well-being. Beyond her own success, her journey had a ripple effect on her community. She inspired her daughter-in-law and others to pursue their entrepreneurial aspirations, contributing to broader economic empowerment within her community.

13. From Threads to Triumph: Women Transforming Carpet Weaving

Programme: LEDP

Location: Sihor, Gudana, Sagvadi villages of Sihor block of Bhavnagar district

Implementing Agency: Shri Saurashtra Rural Development Mandal (SSRDM)

Project Period: 09/12/2022 to 08/12/2024

Challenges

Women in Sihor, Gudana, Sagvadi villages of Sihor block face significant challenges, including a lack of livelihood opportunities and limited access to training and skill development programs, especially for those from marginalized communities. Additionally, they struggle with poor market linkages and inadequate support for marketing and branding their products. The availability of quality raw materials and necessary equipment for weaving is also limited, further hindering their economic empowerment.

Intervention

To address these challenges, SSRDM, with support from NABARD, selected 90 women from 30 SHGs for the LEDP training program. This initiative is designed to provide comprehensive training and support for women entrepreneurs in carpet weaving. Additionally, a



social enterprise was established to offer training, raw materials, and marketing assistance to women carpet weavers. Specialized training in carpet weaving, design, and marketing was provided to women from marginalized communities. Efforts were also made to establish linkages with local markets and marketplaces in adjoining districts to promote and sell carpets woven by these women entrepreneurs. Furthermore, access to quality raw materials and necessary equipment for carpet weaving were ensured to enhance their productivity and economic empowerment.



Impact

The interventions have significantly improved the livelihoods of women entrepreneurs in carpet weaving, resulting in increased incomes and economic empowerment. Employment opportunities for women in rural areas have expanded, promoting gender equality and social inclusion. The quality and design of carpets woven by these women have enhanced, leading to higher demand and better prices. Additionally, improved market linkages and branding efforts have increased the visibility and recognition of their work, further supporting their economic advancement.

14. From Challenges to Change: Momina's Rise in the Siddi Community

Programme: Skill Development Programme (SDP)

Location: Talala block of Gir Somnath district

Implementing Agency: Aga Khan Rural Support Programme (India)

Project Period: 11/01/2023 to 10/07/2023

Challenges

Ms Momina Modi, from Vadala-Gir village in the Gir Somnath district, belongs to the historically marginalized and discriminated Siddi community. Girls in this community often face limited opportunities due to restrictive traditions, which hinder their education and employment prospects. Momina's parents, who are daily wage laborers, struggled to make ends meet. Despite completing her education up to the 12th standard, Momina was unable to secure employment and sometimes joined her parents in labor work. When she decided to join a Skill Development Programme with her friend Nargisha, her family and community initially opposed the idea of sending a girl outside the village for training.

Intervention

Momina enrolled in a NABARD-supported Skill Development Programme (SDP) at Yuva Junction. The program covered a range of topics, including soft skills, life skills, English speaking, basic computer skills, and other employability-enhancing activities through a blended learning approach. Through counseling and mentorship at Yuva Junction, Momina discovered opportunities beyond her village, which helped her build confidence and broaden her career prospects. The program significantly improved her communication skills, English proficiency, and overall job readiness.

Impact

Momina secured a job as a Customer Service Executive at Delhivery, a Rajkot-based delivery chain, earning Rs.14,000 per month alongside her friend Nargisha. This steady income has provided her with financial stability, helping her break free from economic constraints.

Momina's success has also made her a role model, inspiring other girls in her community to pursue skill development and employment. Her financial contribution has significantly improved her family's living conditions and well-being. The skill development program equipped her with essential skills, making her a valuable asset in the job market.



15. Smart Warehousing: Transforming Agri-Warehousing with Innovation

Programme: NABARD supported Rural Business Incubation Centre (RBIC)

Location: Gandhinagar

Incubated at: NABARD assisted SDAU Rural Business Incubation Centre, Sardarkrushinagar

Start-up Name: BharatGodam Solutions LLP

Name of founder: Smt. Shruti Mehta

Introduction

BharatGodam Solutions LLP is revolutionizing agri-warehousing in India with its innovative, tech-driven solutions. Addressing the current challenges of inefficient handling of food grain inflow/outflow and susceptibility to data manipulation in physical systems, their Warehouse Monitoring and Management System leverages machine learning algorithms for real-time monitoring, offers a virtual warehouse view for enhanced accuracy, and includes a transport management system to minimize labor waiting times. This comprehensive solution aims to reduce wastage, ensure timely withdrawals, and provide stakeholders with comprehensive access through a virtual login facility, thereby transforming the efficiency and transparency of agri-warehousing.

Problem Identified

The identified problems in agri-warehouses include the misplacement and mishandling of foodgrain bags, leading to significant food wastage as 40% of the bags expire before use. Additionally, improper segregation of these bags within the warehouse exacerbates the issue. There is also a lack of live tracking during transportation and inadequate monitoring of goods while in storage. Furthermore, the availability of post-harvest loans to

farmers and Farmer Producer Organizations (FPOs) is limited due to inefficiencies in warehouse technology.

Solution Provided

The machine-learning-based Warehouse Monitoring and Management System by BharatGodam offers real-time bag counting, accurate inventory tracking, and aims to reduce post-harvest losses. It empowers farmers, FPOs, and traders with features such as pre-warehouse space reservations, post-harvest loans, transport management, weighbridge integration, expiry date monitoring, and storage monitoring, all designed for efficiency and transparency. By adhering to WDRA standards and promoting sustainability, this start-up helps extend the shelf life of agricultural products and optimize the supply chain. Additionally, it provides a

rat detection system. Committed to innovation and the United Nations Sustainable Development Goals, BharatGodam aims to revolutionize agriculture for a better future.



16. Rising Above: Divya's Transformation through Skill Development

Programme: Skill Development Programme (SDP)

Location: Morbi block of Morbi district

Implementing Agency: Ambuja Cement Foundation

Project Period: 07/12/2023 to 04/11/2024

Challenges

Ms. Divya Vaghela, a 20-year-old from a financially struggling family of six, faced significant barriers to achieving her dreams due to limited resources. Her father, a taxi driver earning ₹15,000 per month, could barely cover basic needs, let alone education and medical expenses. Despite completing her 12th grade, Divya's aspirations seemed out of reach due to financial constraints.

Interventions

NABARD, in collaboration with the Skill and Entrepreneurship Development Institute (SEDI), a unit of Ambuja Cement Foundation, provided support for a Skill Development Programme (SDP). Divya enrolled in SEDI's General Duty Assistant (GDA) training program in April 2024, a four-month course designed to equip participants with essential patient care skills. The training covered a wide range of techniques, including CPR, drug administration, newborn care, and soft skills, preparing participants for the workforce.

Impact

Upon completing her training in August 2024, Divya secured a two-month internship at Masum Gynaecology and Childcare Hospital, Morbi, which led to a full-time job offer with a starting salary of Rs.8500 per month. Her dedication and competence impressed her employers, resulting in a salary increase to Rs.14000 per month.

Divya's employment has significantly improved her family's financial stability, enabling her to support her siblings' education and contribute to household expenses. Balancing her job with her second-year Bachelor of Arts studies, Divya has become a role model in her community, inspiring others with her determination and success.

NABARD's intervention has not only provided Divya with a sustainable livelihood but also fostered dignity, self-reliance, and aspirations among rural youth, demonstrating the transformative power of targeted skill development programs.



17. From Waves to Wealth: Women Leading the Way in Value-Added Seafood

Programme: PODF-ID

Location: Veraval block, Gir Somnath district

Implementing Agency: Institute of Social Pragmatics (INSPIRA)

Project Period: 01/06/2022 to 31/03/2025

Challenges

Women in the Veraval port area of Veraval block faced limited livelihood opportunities. They were keen on engaging in income-generating activities such as producing value-added seafood products like fish pickle, biscuits, namkeen wafers, handicrafts, etc.

Intervention

NABARD sanctioned a PODF-ID project to INSPIRA to train FFPO women in producing value-added seafood items. This initiative aimed to provide these women with sustainable livelihoods through skill development in value-added seafood products. The participants'



personal interest in the program significantly contributed to its success. Post-training, the quality of their products improved, resulting in increased sales.

Impact

The active involvement of local authorities significantly boosted the visibility and marketability of FFPO products. Trainees began receiving custom orders for various occasions such as weddings, parties, and tourism, indicating strong market demand. During the monsoon ban period, they also created handicraft products like beads, seashell items, and crochet, earning an additional Rs. 60,000 annually. On average, the trainees now earn between Rs. 6,000 and Rs. 9,000 monthly from home. This initiative has led to economic empowerment and increased self-sufficiency among the women participants.





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