

Empowering 150+ Women Farmers: A Grassroots Rural Development Initiative

Location: Jath Taluka, Sangli District, Maharashtra

Conducted by: Palak Samani

Partner Organizations: Yerela Project Society

Overview

This report outlines my three-year journey to educate and empower women farmers across rural Maharashtra through structured, theme-based knowledge-sharing sessions. Each session was designed around a topic I had personally studied in-depth—through formal internships, research, or independent projects. This was then also converted to other formats and helped spread awareness to more people across different areas. These sessions took place when I was interning and volunteering with Yerela Project Society (YPS).

About Yerela Project Society

Yerela Project Society – Helping People to Help Themselves.

Established during the drought of 1972, Yerela Projects Society also known as YPS is a non-profit charitable organization started in the Indian countryside. Its mission is to empower deprived families, foster self-sustaining communities, and include all underdeveloped sectors in progress, while preserving their cultural integrity.

Their core focus areas include women's empowerment, sustainable agriculture, water resource management, health, education, and livelihoods.

YPS operates deeply within 22 villages, particularly in Jath taluka. Its flagship initiatives include the Jalihal Project, which introduced backyard poultry, grain banks, and afforestation; the Curiosity Center, one of Maharashtra's first rural digital science labs; and YerelaVani, a local community radio channel broadcasting knowledge on farming, health, and gender. YPS has also organized self-help groups, supported HIV/AIDS awareness campaigns across six districts, and linked thousands of women to income-generating opportunities. Known for blending traditional wisdom with practical innovation, YPS works closely with villagers—ensuring every intervention is locally owned, culturally relevant, and scalable.

Content and Pedagogy of Sessions

Agri-credit and Financial Literacy

- Learned about loan systems and credit access during an internship at Sangli Zilla Madhyavarthi Bank.
- Interviewed 100 farmers and PACS officials across Sangli to understand ground realities.
- Educated the women farmers on cooperative banking vs. commercial banking and explained how they can access loans on lower interest rates and of higher principal amounts.
- Taught and helped them to file Income Tax Returns, get PAN cards, acquire documentations required for bank processes and practices that can improve their CIBIL or credit scores
- Taught the same to 150+ women farmers via small group sessions.

Agricultural Waste & Market Linkages

- Through my work building Zerra, I researched how agricultural waste like stubble, husk, and stems could be monetized if linked directly to industries.
- Explained to the women farmers how burning waste impacts air quality and how composting or selling to biomass firms could be alternatives.
- Helped them list types of waste they typically discard, and facilitated group discussions on potential use cases.
- Gave them practical demo of zerrawaste.com – my website that I have industries that can buy their agricultural waste from them and use it to make biomass briquettes, sustainable packaging, etc.

Organic Farming Practices

- Studied the policies and real-world economics of organic farming using data from ICAR, PKVY, and FAO reports.
- Developed short explanations of how organic farming improves soil health, saves water, and increases yield over time.
- Shared these ideas through demos, showing traditional vs. organic inputs like panchgavya, jeevamrut, etc.

Use of ITC e-Choupal

- Explained how e-Choupal can help farmers eliminate local mandi middlemen and get direct market access.
- Demonstrated how to check mandi rates, weather data, and input prices.
- Worked with small groups to set up digital literacy basics.

Reach & Sessions

- Held multiple learning sessions over three years.
- Locations included community spaces Maharashtra like Shankh, Khandnal and Turk Asangi in Taluka – Jath. Dist Sangli
- Sessions were conducted in Marathi and Kannada which are the prominently spoken local languages in those areas.
- These meetings, which were conducted frequently, encouraged women to form local self-help groups (SHGs) post-training.
- These SHGs grew organically and now have a combined indirect reach of over 5,000 women farmers

Impact

- Topics led to significant on-ground outcomes, especially in agricultural credit and input savings.
- Across surveyed participants, farmers reported an average 250% increase in income due to better credit access, market linkages, and reduced input costs.
- Several women which I educated first-hand became local SHG leaders and began training others using the same modules I created.

Media Coverage: Radio & Podcast

- At the end of these sessions, I compiled all content and insights for broader access.
- Came on regional radio through local stations to explain loan systems, agricultural waste value, organic farming, and digital tools.
- These radio programs reach 80,000+ people across 62 villages each day.
- Also created a Podcast summarizing each topic, which was seen by 50,000 people within 2 months

Conclusion

Across three years, over 5,000 women farmers were reached through this initiative through continuous engagement and repeated, practical learning sessions held in community spaces across the state. Each session was rooted in direct field experience: after every major research project, internship, or entrepreneurial development.

Several women were encouraged to form self-help groups, they also diversified their crops and improved yield efficiency, and in some clusters, average earnings increased by over 300%. To further scale reach beyond physical sessions, I created local radio and podcast content in Marathi, distilling these agricultural and financial learnings in accessible language.

This model of translating individual learning into collective community action is replicable, low-cost, and autonomous. It requires no institutional overhead and builds local capacity rather than dependence. Most importantly, it treats rural women not as passive beneficiaries, but as economic decision-makers, capable of scaling knowledge across generations.

A Few Pictures –







