



ssnup

Smallholder Sustainability
Upscaling Programme



INCREASING THE RESILIENCE OF WOMEN SMALLHOLDER FARMERS TO CLIMATE CHANGE IN INDIA



Africa



Latin America



Asia



Financial services delivery



Capacity building for end beneficiaries



Market access and product development



Management systems improvement

CONTEXT

As of 2026, agriculture remains the backbone of India's economy, employing nearly 45% of the workforce and contributing about 20% to the national GDP. The sector is undergoing rapid transformation, driven by technology, policy reforms, and climate challenges. India continues to be a global leader in food production, ranking first in milk, pulses, and spices, and second in rice, wheat, and fruits/vegetables. The government's push for digital agriculture has improved productivity and resource management. However, climate change remains a major threat. Erratic monsoons and rising temperatures are affecting crop yields, prompting a shift towards climate-resilient crops and sustainable practices. Water conservation, organic farming, and reduced chemical use are gaining traction. On the global stage, India is expanding its agricultural exports, especially rice, spices, and processed foods, with the US, China, and the Middle East as key markets.

CURRENT STATUS OF THE BENEFICIARY ORGANISATION

Mitrata Inclusive Financial Services Pvt. Ltd. (Mitrata) is an MFI that works towards improving the financial health and facilitating the economic empowerment of rural women by providing credit and credit-plus products for income-generating activities and to promote financial resilience. Mitrata operates across five northern states in India, all with a high population of smallholder households. Currently, it has an active beneficiary base of over 100,000 rural women, majority of whom are engaged in agri and agri-allied livelihood activities and belong to small and marginal holding households.

OBJECTIVE OF THE PROJECT

The objective of the project is to enhance the resilience of smallholder farmers households in the Bihar state through the provision of targeted financial services that enable access to quality agricultural inputs and adoption of climate-smart technologies.

The expected results of the project are:

- Pilot 3 innovative agricultural loan products tailored to the needs of smallholder farmers.
- Disburse loans to 2,000 women smallholder farmers active in identified value chains.
- Roll out a weather-indexed crop insurance product to 1,600 women farmers.

PRIORITY TOPICS

Environment and climate change



Food security and improved nutrition



Gender equality



Fair agrifood systems



IMPACT INVESTOR



BENEFICIARY ORGANISATION

Mitrata Inclusive Financial Services Pvt. Ltd. – MFI (India)

TARGET

2,000 smallholder farmers

AGRICULTURAL VALUE CHAIN

Multiple

STARTING DATE

June 2026

DURATION

24 months

TOTAL TA BUDGET

€301,285
Including €208,071 (69%)
contribution from SSNUP



SSNUP c/o ADA asbl | 39, rue Glesener | L-1631 Luxembourg
T. +352 45 68 68 | www.ssnup.org | ssnup@ada-microfinance.lu