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‘With 80% of women denied loans, access to funding need of the hour’



INCLUSION PUSH. (from left) Subramani Ra Mancombu, Consulting Editor, *businessline*; Anupam Gupta, CBO, Kissanadhan; Ravi Kumar, Lead-Smallholder farming, South Asia, Bayer AG; and Ajay Kumar Jha, Deputy General Manager, Product Development and Marketing, SBI, at the summit held in New Delhi. ANUPAM GUPTA

Our Bureau
New Delhi

Banks prefer women borrowers as their repayment rates are higher, and yet over 80 per cent of women farmers are denied loans compared to 43 per cent of men.

Is there a bias? How can women, who are often the backbone of the rural economy, get more funding?

This was the topic of a panel discussion, titled ‘Seeds of Funding’, at the *businessline* Agri & Commodity Summit 2026, in which Anupam Gupta, CBO, Kissanadhan; Ravi Kumar, Lead-smallholder farming, South Asia, Bayer AG; and Ajay Kumar Jha, Deputy General Manager, Product Development and Marketing, SBI, discussed the barriers to funding and how these can be overcome.

The discussion was moderated by Subramani Ra Man-

combu, Consulting Editor, *businessline*. According to Ravi Kumar, rather than bias, structural issues prevent women from getting loans.

STRUCTURAL ISSUE

“There is a lack of documentation, and women are rarely able to furnish collateral as they do not have land ownership. Also, financial literacy is a challenge,” he said. He also said the small size of loans, too, poses a challenge to lending organisations.

SBI’s Jha said the bank always rated women borrowers very highly, but the problem in giving loans to them was the lack of ownership of land. If women get into the full value chain of agriculture, from sowing to setting up processing units, it is easier for SBI to give loans as they do not need to show land ownership, he said.

According to Anupam Gupta, Kissanadhan had worked around the problem of lack of

land ownership by routing loans through farmer producer organisations (FPOs). “We do funding through FPOs, and have impacted the lives of 7 lakh farmers. There are more than 50,000 ladies in FPOs, and many FPOs have only women members,” he said.

He pointed out that Kissanadhan had a presence in Rajasthan, Madhya Pradesh, Odisha and Maharashtra.

Ravi Kumar pointed out that when women farmers fail to get financial help from NBFCs and banks, they resort to borrowing from informal lenders at a much higher rate of interest. “They don’t get right inputs from informal lenders and their income gets impacted as their cost of cultivation becomes higher,” he said.

WAY FORWARD

The panel unanimously urged policy changes, such as simplifying KCC, showing leniency in collaterals, and designing spe-

cific products keeping in mind the requirements and constraints of women borrowers.

Gupta advocated creating financial and digital literacy and empowering women farmers with a mobile phone.

“Societal recognition needs to be given,” stressed Ravi Kumar. “Women should not be seen as labourers, but seen as asset owners and should be given digital literacy,” he said.

Jha pointed out that value addition was crucial for women farmers, and there were many initiatives through which they could be beneficiaries.

“Fifteen per cent of our agri portfolio is accessed through self-help groups,” he said, adding that one of the highest amounts it had disbursed without collateral was ₹100 crore.

The success stories of women farmers must be celebrated more so that more women are inspired, the panel concluded.