

Save Indian Farmers report on

Self-help groups - Why do they matter and why are they obsolete?

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What are SHGs? What role have they played in Indian Farmers' progress so far? How have they empowered women in rural areas and connection to India's farmers?

Self-Help Groups (SHGs) are small, community-based organizations where individuals, usually from similar socio-economic backgrounds, come together to address common goals. Here are some key details:

1. Self-Help Groups, commonly known as SHGs, are formed through voluntary participation among individuals who share a common interest. These groups typically aim to improve their economic or social well-being, and their formation is driven by the collective desire for progress.
2. Typically, an SHG consists of 10 to 20 members, ensuring a close-knit environment that encourages mutual support and effective collaboration. The primary objectives of these

groups usually revolve around savings, access to credit, income generation activities, and social empowerment.

3. Microfinance is a common practice within SHGs, where members pool their savings and provide loans to each other. This approach fosters financial inclusion within communities and ensures that financial resources are readily available for business development or meeting immediate needs.
4. Furthermore, SHGs have a significant focus on empowerment, especially in the context of women. These groups strive to enhance the decision-making abilities of their members, build their confidence, and improve their overall socio-economic conditions.
5. To facilitate growth and development, SHGs often organize training sessions to enhance member's skills in income-generating activities and personal development. These trainings provide a platform for acquiring new skills, allowing members to explore new opportunities.
6. Governments and non-governmental organizations (NGOs) in various countries extend their support to SHGs through schemes and programs aimed at promoting community development and poverty alleviation. This support ensures the sustainability and long-term success of SHGs.
7. Apart from economic activities, SHGs provide a platform for social support, where members can share their experiences and collectively address common issues. This sense of camaraderie helps create a supportive and inclusive community.
8. Successful SHGs contribute to the overall sustainability and progress of the communities they are a part of. By fostering self-reliance, economic growth, and social empowerment, these groups play a vital role in the long-term development of the community as a whole.

Role in Indian Farmers' Progress:

Access to Credit: Self-Help Groups (SHGs) have played a crucial role in providing farmers with enhanced access to credit, which has significantly benefited the agricultural sector. By joining SHGs, farmers have gained the opportunity to secure financial resources necessary to invest in agriculture. These funds have enabled them to purchase high-quality seeds, fertilizers, and equipment, thereby improving their farming practices and adopting modern techniques. Consequently, agricultural productivity has witnessed a substantial boost.

Skill Development: Another significant advantage of SHGs is the skill development they offer to farmers. Through these groups, farmers receive comprehensive training on sustainable farming practices, ensuring the long-term viability of their agricultural activities. Training sessions cover topics such as crop management, soil health management, efficient irrigation techniques, and the use of modern technology in the agricultural sector. This knowledge empowers farmers to optimize their farming methods, resulting in improved crop yields and overall agricultural productivity.

Collective Bargaining: Participating in SHGs provides farmers with a united voice and collective bargaining power. Through these groups, farmers can negotiate as a unified entity, demanding fair prices for their produce and reasonable terms in the market. This empowerment allows farmers to secure better prices for their agricultural products, surpassing the exploitation traditionally faced through intermediaries. As a result, farmers experience improved profitability and a fairer distribution of profits in the market.

Risk Mitigation: Farmers in SHGs have the advantage of pooling their resources to create contingency funds. This collective effort helps farmers mitigate the risks associated with unforeseen challenges, such as crop failures or natural disasters. With these contingency funds, farmers gain the ability to weather unpredictable situations and recover from losses more effectively. Consequently, their livelihoods become more resilient, allowing them to continue their agricultural activities without being unduly burdened by adverse circumstances.

Market Linkages: One of the notable benefits that SHGs offer farmers is the facilitation of market linkages. By connecting farmers directly with markets, these groups eliminate or reduce dependence on middlemen. This ensures that farmers can sell their agricultural products at fair prices, without the need to rely on intermediaries who often exploit their market position. By forging direct connections between farmers and buyers, SHGs enhance market access, contribute to fairer trade practices, and allow farmers to maximize their profits. Additionally, the reduced involvement of intermediaries enables farmers to receive valuable feedback and market insights, helping them make informed decisions regarding their agricultural activities.

- **Empowerment of Women in Rural Areas:**

1. Financial inclusion is a crucial aspect of sustainable development, particularly in rural areas where women face numerous challenges in accessing formal financial services. Self Help Groups (SHGs) have emerged as a powerful tool in bridging this gap and providing essential financial services to women in these areas.
2. SHGs enable women to become financially independent by encouraging them to save and access microcredit facilities. This fosters entrepreneurship among women as they engage in income-generating activities such as handicrafts, small-scale businesses, and agriculture. The economic empowerment achieved through SHGs not only improves the financial well-being of these women but also contributes to the overall development of their communities.
3. Moreover, SHGs play a vital role in empowering women through the promotion of decision-making. Participation in these groups provides women with a platform to voice their opinions, take part in important discussions, and contribute to the

decision-making process. This enhances their confidence, challenges traditional gender roles, and promotes gender equality.

4. In addition to financial services and decision-making, SHGs also address the health and educational needs of women. These groups promote holistic development by providing health education, organizing health camps, and facilitating access to quality education. As a result, the overall well-being and quality of life of women in rural communities significantly improve.
5. In conclusion, SHGs have proven to be instrumental in promoting financial inclusion, entrepreneurship, decision-making, and holistic development among women in rural areas. These groups play a vital role in empowering women, fostering economic independence, and contributing to the overall development of communities.

Connection to India's Farmers:

Government initiatives have played a significant role in supporting Self-Help Groups (SHGs) in India. One such initiative is the National Rural Livelihood Mission (NRLM), which aims to enhance the livelihoods of rural communities through the promotion of SHGs. Additionally, the National Bank for Agriculture and Rural Development (NABARD) provides financial support to these groups, recognizing their crucial contribution to rural development.

SHGs are an integral part of an integrated approach to rural development. They act as a connecting link between farmers, particularly women, and broader initiatives aimed at poverty alleviation and sustainable growth. By fostering collective strength and resilience within communities, SHGs contribute to overall community development. This collective approach ensures that initiatives are inclusive, empowering marginalized sections of society and creating a positive ripple effect on the socio-economic landscape of India's agricultural communities.

Furthermore, SHGs provide financial inclusion and skill development opportunities. By offering microfinance and credit facilities, they enable farmers to invest in their agricultural activities, thereby enhancing productivity and income generation. Moreover, SHGs empower women in rural areas, enabling them to take on leadership roles and participate in decision-making processes.

Status of SHG Groups in India-(till 2024)

(Source:NRLM)

Sr No.	State Name	Districts Count		Blocks Count		SHGs Count		
		Total Districts	Number of Districts where SHGs entry has started	Total Blocks	Number of Blocks where SHGs entry has started	Total Number of SHGs	SHGs with less than 5 Members	SHGs with more than 20 members
State Name								
1	ANDHRA PRADESH	26	26	660	660	8,53,422	2	0
2	ASSAM	35	35	219	219	3,43,755	60	0
3	BIHAR	38	38	534	534	10,55,032	38	0
4	CHHATTISGARH	33	33	146	146	2,62,734	1,038	0
5	GUJARAT	33	33	248	248	2,73,503	606	0
6	JHARKHAND	24	24	263	263	2,79,223	623	0

7	KARNATAKA	31	31	233	233	2,66,658	872	0
8	KERALA	14	14	152	152	2,54,266	186	371
9	MADHYA PRADESH	52	52	313	313	4,48,475	566	0
10	MAHARASHT RA	34	34	351	351	6,08,113	681	0
11	ODISHA	30	30	314	314	5,34,589	1,4 95	0
12	RAJASTHAN	33	33	353	353	2,60,067	133	0
13	TAMIL NADU	37	37	388	388	3,24,217	1,7 91	0
14	TELANGANA	32	32	542	536	4,38,869	1,5 02	0
15	UTTAR PRADESH	75	75	827	827	7,32,110	2,4 24	0
16	WEST BENGAL	23	23	345	345	10,79,669	3,8 62	0
Sub Total		550	550	5,888	5,882	80,14,702	15, 879	371

NORTH WEST STATES								
1	HARYANA	22	22	143	143	58,450	43	0
2	HIMACHAL PRADESH	12	12	88	88	43,441	318	0
3	JAMMU AND KASHMIR	20	20	285	285	86,086	33	0
4	PUNJAB	23	23	153	152	44,514	20	0
5	UTTARAKHAND	13	13	95	95	58,212	115	0
Sub Total		90	90	764	763	2,90,703	529	0
NORTH EAST STATES								
1	ARUNACHAL PRADESH	25	25	114	101	8,669	173	0
2	MANIPUR	16	16	70	52	8,342	6	0
3	MEGHALAYA	12	12	46	46	44,596	27	0
4	MIZORAM	11	11	26	26	9,879	13	0

5	NAGALAND	11	11	74	74	14,454	62	0
6	SIKKIM	6	6	33	33	5,682	4	0
7	TRIPURA	8	8	58	58	48,527	210	0
Sub Total		89	89	421	390	1,40,149	495	0

UNION TERRITORIES

1	ANDAMAN AND NICOBAR	3	3	9	9	1,201	0	0
2	GOA	2	2	12	12	3,674	0	0
3	LADAKH	2	2	31	27	1,103	0	0
4	LAKSHADWEE EP	1	1	10	9	339	0	0
5	PUDUCHERRY	2	2	3	3	4,320	0	0
6	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	3	3	3	3	1,026	0	0

Sub Total	13	13	68	63	11,663	0	0
Grand Total	742	742	7,141	7,098	84,57,217	16,903	371

The promotion of Self Help Groups (SHGs) for women in rural India by various central and state governments since the 1980s is aimed at empowering women economically, socially, and politically. While these groups have had successes in certain areas, there are challenges that may affect their effectiveness in contributing directly to farmers' livelihoods. Here's a look at the connection between SHGs, farmers, and some reasons why they might face challenges:

Connection with Farmers and Livelihood:

Microfinance and Livelihood Support are essential components of empowering individuals, particularly women, in rural communities. Access to credit and microfinance facilities through Self-Help Groups (SHGs) can greatly impact the livelihoods of farmers, especially women involved in agriculture. While the linkage between credit access and enhanced livelihoods may not be direct, it provides a platform for financial inclusion and economic empowerment.

In addition to credit access, SHGs also offer skill development and training programs. This includes agricultural training, which improves the farming skills of women within the group. By enhancing their agricultural practices, these women indirectly contribute to improved agricultural productivity within their communities.

Furthermore, SHGs promote livelihood diversification by encouraging members to engage in non-farm activities. This creates alternative livelihood options and reduces their dependency solely on agriculture. By diversifying their income sources, individuals become more resilient to the uncertainties of farming and are better equipped to sustain their families' well-being.

Additionally, SHGs play a crucial role in market linkages. They work towards integrating their members into agricultural value chains, ensuring that farmers have access to markets and empowering them to demand better pricing and marketing opportunities. This integration allows farmers to earn a fair income and break free from the cycle of poverty.

Therefore, microfinance and livelihood support provided by SHGs have the potential to uplift rural communities, empower women, and contribute to sustainable agricultural development.

Challenges:

Limited Agricultural Focus:

- **Scope of Activities:** SHGs may not always focus directly on agriculture but may engage in a broader range of activities. This can limit their impact on farmers' livelihoods, particularly those heavily dependent on agriculture.

Limited Resources:

- **Financial Constraints:** SHGs, especially in rural areas, may face challenges in accessing sufficient financial resources to support significant agricultural initiatives or projects that directly impact farmers.

Gender Roles and Decision-Making:

- **Limited Influence:** Despite their positive impact on women's empowerment, SHGs may sometimes face challenges in influencing traditional gender roles and power dynamics within rural communities, which can affect decision-making in farming activities.

Infrastructure and Technology Gaps:

- **Limited Access to Resources:** Farmers, including women engaged in agriculture, may face challenges related to inadequate access to modern agricultural technologies, irrigation facilities, and other essential resources that can hinder productivity.

Policy and Implementation Gaps:

- **Lack of Supportive Policies:** The success of SHGs in contributing to farmers' livelihoods can be influenced by the presence of supportive policies and effective implementation at the grassroots level. Gaps in policy formulation or execution can hinder their impact.

Geographical Variability:

- **Regional Disparities:** The effectiveness of SHGs in supporting farmers' livelihoods may vary across regions due to differences in agro-climatic conditions, local economies, and socio-cultural factors.

Dependency on External Factors:

- **External Support Dependence:** SHGs may depend on external agencies or governmental support for sustained operations. The withdrawal or inconsistency of support can affect their ability to contribute to farmers' livelihoods over the long term.

Issues and Problems:

1. Ignorance of Members/Participants: Even though the authorities take measures for creating awareness among the group members about the schemes beneficial to them, still the majority of the group are unaware of the schemes of assistance offered to them.
2. Inadequate Training Facilities: The training facilities given to the members of SHGs in the specific areas of product selection, quality of products, production techniques, managerial ability, packing, and other technical knowledge are not adequate to compete with that of strong units.
3. Problems Related with Raw Materials: Normally each SHG procures raw materials individually from the suppliers. They purchase raw materials in smaller quantities and hence they may not be able to enjoy the benefits of large scale purchases like discounts, credit facilities etc. Moreover, there is no systematic arrangement to collect raw materials in bulk quantities and preserve them properly. There is no linkage with major suppliers of raw materials. Most of the SHGs are Ignorant about the major raw material suppliers and their terms and conditions. All these causes high cost of raw materials.
4. Problems of Marketing: Marketing is an important area of functioning of the SHGs. However they face different problems in the marketing of products produced by them. Following are the major problems relating to marketing.
 - (a) Lack of sufficient orders.
 - (b) Lack of linkage with the marketing agencies.
 - (c) Lack of adequate sales promotion measures.
 - (d) Lack of permanent market for the products of SHGs.
 - (e) Absence of proper brand name.
 - (f) Poor/unattractive packing system.
 - (g) Poor quality of products due to the application of traditional technology, resulting In poor market,
 - (h) Stiff competition from other major suppliers.
 - (i) Lack of a well defined and well knit channel of distribution for marketing.
5. Lack of Stability and Unity Especially among women SHGs:

In the case of SHGs dominated by women, it is found that there is no stability of the units as many married women are not in a position to associate with the group due to the shift of their place of residence. Moreover, there is no unity among women members owing to personal reasons.
6. Exploitation by Strong Members: It is also observed that in the case of many SHGs, strong members try to earn alion's share of the profit of the group, by exploiting the ignorance and illiterate members.

7. **Weak Financial Management:** It is also found that in certain units the return from the business is not properly invested further in the units, and the funds diverted for other personal and domestic purposes like marriage, construction of house etc.
8. **Low Return:** The return on investment is not attractive in certain groups due to inefficient management, high cost of production, absence of quality consciousness etc.
9. **Inadequate Financial Assistance:** It is found that in most of the SHGs, the financial assistance provided to them by the agencies concerned is not adequate to meet their actual requirements. The financial authorities are not giving adequate subsidy to meet even the labor cost requirements.
10. **Non-co-operative Attitude of the Financial Institutions:** The Financial Institutions do not consider SHGs seriously while providing finance and other help.
11. **Inadequate Support from Line Department:** For obtaining assistance and support, the group members have to approach the line officers. However the line officers are not cooperative with the SHGs. This will hamper the very objective of the schemes

Suggestions to Minimize the Problems Faced by SHGs: The following suggestions are offered to minimize the above mentioned issues of SHGs:

1. Information about locally available materials and their varied uses should be disseminated to SHGs. Proper encouragement and training should be given to them to make innovative products by using these materials. In order to have a knowledge base about the availability of materials, in panchayat levels, surveys can be conducted under the auspices of local authorities.
2. In order to solve the various problems relating to marketing of SHGs, the state level organizations should extend the activities throughout the state instead of limiting its operations in a particular area.
3. Various SHGs functioning in a particular panchayat area can form a co-operative society. This society may be entrusted with the task of marketing the products of different SHGs under a common brand name. Further, the society can undertake sales promotion activities and procure rare raw materials for the benefits of member SHGs.

4. Non-Government Organizations (NGOs) can play a significant role in empowering women entrepreneurs by providing basic education, motivation training, and financial help and so on.
5. All the members in the SHGs may not have the same caliber and expertise. NGOs can identify the inefficient members of the group and can impart proper training to them in order to make them competent. For this purpose, short term training programmes can be arranged at the panchayat level.
6. Frequent awareness camps can be organized by the Rural Development department authorities to create awareness about the different schemes of assistance available to the participants in the SHGs.
7. Lastly, arrangements may be made by the financial institutions for providing adequate financial assistance to the SHGs strictly on the basis of their actual performance without any discrimination of caste, politics etc.
8. In the emerging changes in the values and attitudes of the members of the SHGs are a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. The socio-economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities.
9. It is a process which ultimately leads to self-fulfillment of each member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with a meaningful strategic direction.

How do FPOs need to transform to address these challenges?

Federated Primary Agricultural Credit Societies (FPOs) can play a crucial role in addressing challenges faced by Self-Help Groups (SHGs) in India, particularly in the agricultural sector. Here are some potential transformations and strategies to enhance the effectiveness of FPOs in addressing SHG challenges:

- **Capacity Building:** In order to enhance the livelihoods of Self-Help Group (SHG) members, it is imperative to focus on capacity building initiatives. This entails providing comprehensive training programs to improve their agricultural and financial literacy, as well as equipping them with essential business management skills. By promoting knowledge of market dynamics, SHG members will be better equipped to make informed decisions and navigate the complexities of the market.

- **Leadership Development:** Empowering SHG members to become leaders within Farmer Producer Organizations (FPOs) is vital. By fostering their leadership skills, they can actively contribute to decision-making processes and shape the direction of the FPOs. Through mentorship and guidance, SHG members can transition into leadership roles, driving the growth and development of the entire community.
- **Financial Inclusion:** Enhancing financial inclusion among SHG members is crucial for their economic progress. By facilitating access to formal credit, SHG members can leverage the financial strength of FPOs to secure loans for agricultural activities. Furthermore, considering the risks associated with agriculture, it is essential to develop tailored financial products such as crop insurance to mitigate these risks and safeguard the interests of SHG members.
- **Market Linkages:** For SHGs to prosper, it is important to integrate them into agricultural value chains. FPOs play a crucial role in establishing direct linkages with markets, processors, and other stakeholders. This integration enables SHGs to gain greater market access, secure fair prices for their produce, and optimize their profitability. Additionally, timely dissemination of market information, including trends, prices, and demand, empowers SHGs to make informed decisions and adapt their strategies accordingly.
- **Technology Adoption:** The adoption of digital technologies is pivotal for the growth and efficiency of FPOs. By introducing digital platforms, FPOs can streamline record-keeping, financial transactions, and market interactions. This not only enhances the efficiency of operations but also opens up new avenues for growth and expansion. Furthermore, promoting precision farming practices among SHGs enables them to adopt modern agricultural technologies, thereby increasing productivity and sustainability.
- **Policy Advocacy:** A conducive policy environment is essential for the success of SHGs and FPOs. FPOs can play a crucial role in advocating for policies that facilitate the growth and development of small-scale farmers. By engaging in advocacy initiatives, they can influence policies to align with the needs and aspirations of SHGs. Additionally, it is imperative to ensure that SHG interests are duly represented in relevant forums and decision-making bodies, enabling their voices to be heard and considered.
- **Social Empowerment:** Promoting gender inclusivity within SHGs and FPOs is of utmost importance. By ensuring equal participation and benefits for both men and women, SHGs can create an environment where all members can thrive. Additionally, FPOs can engage in community development activities to address broader social issues affecting SHG members. By actively contributing to the overall well-being of the community, FPOs can foster a sense of social empowerment among the SHGs.

- **Monitoring and Evaluation:** Establishing robust monitoring and evaluation mechanisms within FPOs is essential to track the impact of interventions on SHG members. By regularly assessing performance metrics, FPOs can fine-tune their strategies, identify areas for improvement, and ensure accountability. This data-driven approach helps in making evidence-based decisions, enhancing the effectiveness of interventions, and maximizing the benefits for SHG members.
- **Networking:** Collaboration and networking among FPOs are key to harnessing collective strength and addressing the challenges faced by SHGs. By sharing best practices, resources, and experiences, FPOs can create a supportive ecosystem. This collaboration fosters innovation, strengthens the collective bargaining power of FPOs, and enhances their impact. By working together, FPOs can create a more favorable environment for SHGs, facilitate knowledge exchange, and promote mutual growth.
- **Sustainability** is a key aspect to consider when addressing the needs of Self-Help Groups (SHGs) in India. One strategy to enhance their financial sustainability is by supporting SHGs in diversifying their income sources. This can be accomplished by encouraging activities such as agro-processing, livestock rearing, and other allied enterprises. By engaging in these diverse initiatives, SHGs can reduce their dependence on a single income stream and create multiple channels for revenue generation.

Another critical factor for SHGs is to ensure compliance with legal and regulatory frameworks. To assist SHGs in this regard, it is vital to provide them with compliance assistance. This support can help them understand and adhere to relevant laws and regulations, ensuring a smooth operation of their activities. By promoting transparency and accountability, compliance assistance enables SHGs to function within the boundaries of the law and build trust in their operations.

It is important to note that these strategies should be tailored according to the specific context and needs of SHGs in different regions of the country. A one-size-fits-all approach may not be effective, as each region may have unique characteristics and challenges. Therefore, it becomes essential to consider the local environment, resources, and capacities of the SHGs to design interventions that are appropriate and sustainable.

Furthermore, fostering a participatory and inclusive approach is crucial for the success of these interventions. Engaging SHG members in decision-making processes and empowering them to take ownership of their initiatives can greatly enhance their sense of responsibility and commitment. By involving them in planning, implementation, and

evaluation, SHGs can develop solutions that cater to their specific needs and aspirations, leading to long-term sustainability and growth.

What schemes/help local, state or central governments offer? What role do NGOs and private entities play?

Government Schemes for SHGs-

Government schemes have been instrumental in promoting and supporting Self-Help Groups (SHGs) across India. These initiatives aim to empower SHGs by providing financial support, capacity building, and livelihood opportunities.

One such scheme is the **National Rural Livelihood Mission (NRLM)** launched by the central government. NRLM focuses on promoting SHGs in rural areas and offers various forms of assistance such as financial aid and capacity building. This allows SHGs to engage in income-generating activities and become self-reliant.

Another notable scheme is the **Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM)**, which specifically targets women in rural areas. It aims to alleviate poverty through the promotion of self-employment and SHGs, providing them with the necessary support to uplift themselves economically.

The **National Bank for Agriculture and Rural Development (NABARD)** also plays a significant role in supporting SHGs. NABARD offers schemes such as the SHG Bank Linkage Program, which facilitates credit linkage for income-generating activities. This enables SHGs to access funds and expand their businesses effectively.

Moreover, the **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** indirectly benefits SHG members by providing employment opportunities in rural areas. Although not exclusively for SHGs, MGNREGA helps improve their economic prospects.

The **Pradhan Mantri Jan-Dhan Yojana (PMJDY)** is another influential scheme that promotes financial inclusion. Through PMJDY, SHG members can open bank accounts, access credit facilities, and avail of government-sponsored insurance schemes, thereby enhancing their financial security.

Rashtriya Mahila Kosh (RMK) is a national-level credit and finance organization that focuses exclusively on empowering women through micro-credit facilities. SHGs can access funds from RMK at competitive interest rates for various income-generating activities, enabling them to expand their enterprises.

Furthermore, the **Van Dhan Yojana** aims to enhance the livelihood opportunities of tribal communities by promoting the value addition and marketing of forest produce. SHGs play a pivotal role in this scheme by participating in the procurement, processing, and marketing of non-timber forest produce, thereby improving their economic status.

In urban areas, the **National Urban Livelihoods Mission (DAY-NULM)** focuses on providing skill training, credit, and self-employment opportunities to the urban poor, including SHGs. This mission helps strengthen the institutional framework for better implementation and sustainability of SHGs in urban areas.

Namo Drone Didi” scheme

Introduction:

The “Namo Drone Didi” scheme, an initiative spearheaded by the Indian government, marks a significant effort in empowering women across various self-help groups. It aims to provide drone technology for multiple applications, embodying a visionary step towards leveraging technology for societal advancement.

Body:

Empowerment and Skill Development:

- **Training and Empowerment of Women:** The scheme focuses on training women in Self-Help Groups to operate drones for various purposes like agriculture, mapping, surveillance, and disaster management. This initiative fosters skill development and economic independence among women, bridging the gender gap in technology.
- **Enhancing Women's Participation in Unconventional Sectors:** By providing access to drone technology, the scheme encourages women to actively participate in sectors traditionally dominated by men, thereby promoting gender equality and women's empowerment in the technological realm.

Contributions to Agriculture and Community Development:

- **Modernizing Agricultural Practices:** Through the use of drones in agriculture, the scheme addresses the need for modernizing farming practices, boosting productivity, and saving time and labour in activities like spraying pesticides and liquid fertilizers.
- **Access to Remote Areas and Data Collection:** The utilization of drones enables access to remote areas for data collection and monitoring, contributing significantly to community development and efficient resource management.

Economic Opportunities and Employment Creation:

- **Diverse Economic Opportunities:** The scheme opens up new economic opportunities for women, expanding their potential for income generation in fields like agriculture and disaster management.
- **Employment in Drone-Related Fields:** It also creates employment prospects in drone manufacturing, piloting, mechanics, and spare-part dealerships, fostering a new industry ecosystem around drone technology.

Impact on Societal Welfare and Security:

- **Enhancing Agricultural Productivity and Efficiency:** By empowering women as drone pilots, the scheme strengthens agrarian family culture and improves agricultural efficiency, contributing to societal welfare.
- **Disaster Management and Surveillance:** The application of drones in surveillance and disaster management enhances community security and preparedness, showcasing the role of technology in societal security.

Conclusion:

The “Namo Drone Didi” scheme is a testament to the Indian government’s commitment to leveraging technology for societal welfare and security. By empowering women through skill development, creating new economic opportunities, and enhancing community security, the scheme establishes a model for how technology can be harnessed for the greater good. It not only supports the socio-economic upliftment of women but also contributes to the broader goal of building a more inclusive and technologically advanced society.

Role of NGOs:

The role of non-governmental organizations (NGOs) in society cannot be overstated, particularly when it comes to empowering and supporting self-help groups (SHGs). NGOs play a significant role in capacity building, advocacy and awareness, implementation of government schemes, as well as monitoring and evaluation.

Capacity building is a crucial aspect of NGO interventions, as they provide SHG members with training and support to enhance their skills. This includes areas such as financial management, entrepreneurship, and sustainable farming practices. By equipping SHG members with these vital skills, NGOs enable them to achieve economic self-sufficiency and independence.

NGOs also serve as advocates for the interests of SHGs. They raise awareness about the significant impact that SHGs have on communities and contribute to policy discussions to ensure better support for them. By amplifying the voices of SHGs, NGOs bring attention to their importance and foster an environment conducive to their growth and development.

Moreover, NGOs often collaborate with government agencies to effectively implement various schemes aimed at benefiting SHGs. By partnering with these agencies, NGOs ensure that SHG members receive the intended benefits and support. This collaboration is crucial in ensuring that government schemes are implemented efficiently and effectively.

Furthermore, NGOs play a vital role in monitoring and evaluating the progress of SHGs. They assess the impact of interventions and provide valuable feedback to SHGs, government agencies, and other stakeholders. This process of monitoring and evaluation allows for continuous improvement and ensures that SHGs remain on a path of sustainable development.

In conclusion, NGOs play a multifaceted role in supporting and empowering self-help groups. Through capacity building, advocacy, implementation of government schemes, and monitoring and evaluation, NGOs enable SHGs to thrive, creating a positive impact on the individuals and communities they serve.

Private entities play a vital role in the development of Self-Help Groups (SHGs), complementing the efforts of governments and NGOs. Through Corporate Social Responsibility (CSR) initiatives, private companies can contribute to SHG development by supporting projects related to skill

development, women's empowerment, and community development. This not only enhances the capabilities of SHG members but also promotes overall socio-economic growth in the community.

In addition, private entities can form partnerships with NGOs and government agencies, leveraging their resources and expertise to create sustainable models for SHG development. Such partnerships ensure effective implementation of SHG programs and enhance their long-term impact.

Private entities also have the potential to facilitate market linkages for SHGs. By collaborating with SHGs, private companies can help SHG products reach a wider audience, thereby promoting economic sustainability for the members. This creates opportunities for income generation and financial independence among SHG members.

Furthermore, private entities can support SHGs by introducing technology solutions. This includes financial inclusion technologies, market access platforms, and skill development tools. By embracing technology, SHGs can streamline their operations, improve access to resources, and enhance their entrepreneurial capabilities.

In conclusion, the involvement of private entities alongside government schemes and NGO initiatives is essential for the comprehensive development of SHGs. Private entities bring additional resources, expertise, and market connections, thus enhancing the reach, impact, and sustainability of SHG initiatives. This collaborative approach fosters holistic development and uplifts communities towards a brighter future.

Success Story of Chanda Devi-SHG member-



Chanda Devi does farming, animal husbandry and runs her family's box-sized kirana shop in Majhaulia village in the Muzaffarpur district of Bihar

Chanda Devi speaks with a smile. One that belies the tension about her 1 acre farm in Majhaulia village of Bihar's Muzaffarpur district being ravaged by floods. Income has almost halved because she had to sell the eggplants, potatoes and okra she grew at lower rates during the lockdown. Then there is the monthly installment of ₹2,000 toward repaying a ₹50,000 loan she had taken from her self-help group (SHG) to set up a box-sized kirana shop. "*Kahin na kahin se toh minus karna padega,*" says the 30-year-old. She will have to cut some other expenses to ensure she does not default on her installment.

Devi is determined to not let these challenges get to her. She had started working in agriculture as an 18-year-old newly married woman who needed to push her family out of penury. She joined an SHG in 2012 to take a loan of ₹20,000 and get back their farm that was mortgaged with the local money lender.

"My husband is not really a self-starter. He is better at doing something he is asked to do," says Devi, who wakes up at the crack of dawn, feeds the cows, sweeps and mops her home, cooks for the family, works in the field for over 6 hours, attends meetings at the SHG and the Farmers' Producer Company (FPC) she is part of, returns home to cook, wash clothes and take care of her elderly mother-in-law.

She finishes all the domestic chores alone, without any help from her two sons, her brother-in-law or her husband, the latter only helping her in the farm. “I started working only because I had no other option to get my family out of financial difficulty. But I have always wanted to be independent,” she says. “Times have been tough again, and I know that my work and my income are essential to keep my family afloat.”

India is the second largest producer of the lychee fruit. But for the women producers tending lychee orchards in the state of Bihar, life was not so sweet. A notoriously difficult fruit to tend, harvest and get to market before it perishes, women in Muzaffarpur were accustomed to leasing their trees to middle-men. These middle-men would harvest the lychee, sell it, and pay the farmers a verbally agreed sum, capturing most of the fruit’s final value for themselves. Often, they only paid a fraction of the promised sum.

In 2016, TechnoServe launched an initiative to help women smallholder farmers participate more equitably in the fresh fruit market, known as the Women’s Advancement in Rural Development and Agriculture (WARDA) program. That’s where they met Chanda Devi. 30 years old and a mother of two, she is the Chairperson of the all-women farmer producer group Samarpan JEEViKA Mahila Kisan Producer Company Limited (SJMKPCL). She was elected to the post by a large majority in 2013 after working as a community mobilizer for over a year, facilitating eleven female self-help groups. Her role included helping them to keep accounts, and keeping them updated on improved farming practices. “When I was voted the Chairperson of the group, I was overwhelmingly happy,” says Chanda. “I never knew I was so liked by my women members. Everyone in my house – my husband, my mother-in-law – was very happy with this news. Being voted as the Chairperson brought along with it many responsibilities to be fulfilled.”

Now, Chanda is helping spearhead the program to ensure women are receiving the technical assistance they need to tend to their lychee trees themselves, allowing them to get the prices they deserve at the market.

“The farmers were unaware of the actual value of the fruit in consumer markets,” says Chanda. “That’s why they found it more convenient to lease their orchards out to middle-men than tending them all by themselves.”

SJMKPCL trained the women on how to irrigate at the right times to maximize soil moisture, to use crop protection products and take good care of the orchards. They were also taught a specific fertilizer regime, that would ensure the trees got the right type of fertilizer at the right time of year and in the right quantity, to promote optimum growth.

In addition, they signed 23 pre-harvest contracts with 130 women farmer members who produced 32 metric tons of lychee, which was sold to big buyers. The revenue generated by SJMKPCL has

increased from 0.5 to 2.5 million Indian Rupees in 2017. Over 260 female farmers have been trained on orchard management practices.

Chanda herself knows the value that increased income can bring to a family. She first applied for her role as Community Mobilizer when her family was struggling to survive on her husband's income from his one-hectare cereal farm. She attributes her success to the support of her family.

“Women, when given the right opportunities, are most likely to seize them and become successful at the same time,” she says. “The most important factor, however, in them being successful is the support from their family – especially her husband and in-laws.”

But the benefits do not end there.

“The women members who have benefitted from the group are now more vocal about their concerns that they face both at their homes and farms. They are more confident as they have learnt how small savings, when combined, can bring big fortunes.”

Conclusion

Self-Help Groups (SHGs) are an influential grassroots mechanism for community development, financial inclusion, and empowerment of marginalized sections of society. They act as a catalyst for progress, contributing to the overall socio-economic advancement of Indian farmers and their communities. SHGs are emerging as a powerful social tool for the socio-economic empowerment of the rural poor in India, improving their conditions through positive impacts on income, savings, and self-confidence. They serve as an ideal mechanism for empowering women by encouraging their active participation outside their homes. While SHGs for women in rural India have made significant strides in empowering women and fostering economic activities, addressing the diverse and complex livelihood needs of farmers may present challenges. To maximize the positive impact of SHGs on farmers' livelihoods, collaborative efforts, better integration with agricultural programs, and a holistic approach to rural development are essential. Promoting sustainability among SHGs in India requires strategies that focus on diversifying income sources and ensuring compliance with legal and regulatory frameworks. These strategies should be context-specific and implemented through a participatory and inclusive approach. By adopting these approaches, we can contribute to the long-term success and resilience of SHGs, enabling them to have a positive impact on the socio-economic development of the communities they serve. The government plays a vital role in empowering SHGs through schemes and initiatives that promote self-reliance and contribute significantly to the socio-economic development of rural and urban communities. Through financial aid, capacity building, and livelihood opportunities, SHGs are provided with the necessary resources to thrive and uplift their members from poverty.

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