Role of Indian Women's Self-Help Groups for the Development of Community Resilience in the Agricultural and Allied Sectors

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ABSTRACT

Rural women play a significant role in agriculture and related industries in our nation and are essential to the welfare of farm households. The farm women perform a huge variety of tasks every day, including farming, raising and producing livestock, gathering forest produce, etc. In addition to their typical domestic duties, they also fetch water, fodder, and firewood for the family's needs as well as for the cattle. Women make up almost half of India's human resource pool. Many of them reside in rural areas, and many of them are uneducated, destitute, and under the poverty line. In addition, rural women have less access to a variety of resources than urban women. Therefore, it is necessary to alter their ability to work, broaden their knowledge, hone their talents, and raise their economic standing.

Keywords: Agriculture, Development, Livestock, Self-Help Groups, Women.

I. INTRODUCTION

Women's involvement in agriculture is a well-known fact. According to the NSSO (National Sample Report Office) report, there has been a reduction in the number of men and women working in agriculture during the past three decades. Males now make up 63 percent of the agricultural workforce, compared to 88 percent of women and 79 percent of males. This is true since the number of women in agriculture has declined much more than the number of men, a phenomenon that is commonly referred to as the feminization of agriculture. In addition, rural women play a crucial role in the economies of the majority of developing countries, including India. In India, 80% of financially independent women work in agriculture (Agriculture Census, 2015-2016). Out of them, 48% are independent farmers, while 33% are hired as farm laborers. According to the NSSO report, women are the heads of about 18% of agricultural households, and they work in every aspect of agriculture (Ministry of Agriculture and Farmers Welfare, 2018).

Agriculture is an important component of rural livelihoods. All agricultural activities, from planting to harvesting to post-harvest processing and sale, heavily rely on the contributions of women (FAO, 2011). Several initiatives have been implemented with the goal of focusing on gender equality and the empowerment of women and girls, including allocating at least 30% of the budget for women beneficiaries in all ongoing programmes and development activities, starting women-centric initiatives to ensure benefits of various beneficiary-oriented programmes and schemes, and concentrating on women self-help groups (SHGs) to connect them to microcredit facilities through capacity-building (Anandi, 2015; Bharucha et al., 2020).

II. GENDER EMPOWERMENT IN INDIA IN RECENT YEARS

In recent years, women's development has placed a strong emphasis on granting women equal opportunity by eliminating gender bias, empowering women, and fostering their independence. In recent years, women's empowerment has been acknowledged as a key factor in determining their status (Singh & Vinay, 2013).

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Women's empowerment involves both individual and societal change. It improves their intrinsic aptitude by giving them more power, knowledge, and experience. Self-help groups: Self-help organisations have become a new source of credit for the impoverished in recent years. Collective action and solidarity are crucial empowering mechanisms in self-help groups. Through collective action for development, the empowerment of women through SHGs will benefit not just the individual women and women's groups but also the family and community (World Bank, 2019a). To better govern their resources and satisfy their credit demands, SHG members band together with the shared goal of managing their own money and business independently. Self-help organisations also play an extremely important and crucial role in empowering women in nearly every sector. The group approach to various poverty reduction activities has gained popularity in India in recent years. Women are typically organised into organisations to engage in social and economic activities that benefit both parties. Through group dynamics, the group gives women a foundation for self-employment (Madan et al., 2020).

III. SEVERAL CHALLENGES/DIFFICULTIES FACED BY WOMEN

The millennium has presented many difficulties, forcing many countries to endure transformations that go against their long-standing history and culture. To affect our country's social and economic advancement, new concerns must be tackled. Women's empowerment through self-help organisations is the most crucial one. "Empowerment of women in agriculture" was intended to empower farm women economically and technologically to lessen their menial labour, raise labour productivity in the context of agriculture and animal husbandry, and enhance socioeconomic conditions for a higher standard of living (World Bank, 2019b).

Numerous inequities affect female workers. For instance, they are paid less than their male counterparts despite working far greater hours than men. Their engagement in agriculture is further made harder by their misunderstanding of their rights, opportunities, and resources. In addition to this, women are involved in other agriculture-related activities including managing cattle, gathering fodder, and other dairy and agricultural-related activities like raising pigs, raising goats, raising chickens, etc., (Madan et al., 2020).

Due to their lack of asset ownership, women have limited access to microfinance and other loan options. Due to their inexperience as borrowers and inability to provide the necessary collateral, rural financial institutions frequently have reservations about accepting women as clients. By lowering the threshold for collateral when issuing loans, several organizations are implementing various Innovation programmes to address the problem of women farmers and self-help groups (SHGs) having access to finance. To provide women in rural regions with reliable and affordable microfinance, they have also started the SHG-bank connections scheme (Nandi., 2014).

Women who work in forestry, agriculture, and fishing typically produce less and have less access to organised marketing and cooperatives. Additional barriers include the lack of competent organisations capable of offering and maintaining support as well as the inadequate awareness of women farmers and SHGs regarding the potential advantages of collectivization. As a result, women tend to sell to individual traders and have weak negotiating positions. By removing obstacles to women's participation in agricultural markets and encouraging women's economic leadership in those markets, access to markets can have a significant impact on women's incomes and lead to the strengthening of their assets and ability for decision-making. It is necessary to strengthen the institutions that support women's groups' access to the market (Madan et al., 2020).

The SHGs are comparatively homogeneous, and the successful ones can transcend caste-based barriers in their communities, presumably because of their shared commitment to eradicating poverty. Being grassroots organizations, they have a strong pro-poor orientation due to their makeup, are socially aware, and can scale up or change extremely quickly through a federating, re-forming, or re-purposing process. As a result, they are quite helpful in spreading a socially significant message about diet, health, and education (Upadhityay, 2005). As they evolve, SHGs have the potential to be extremely important in the push for SDG-based development since they support local sustainability in terms of education, sanitation, hygiene, prenatal and neonatal care, nutrition for mothers and children, immunizations, and social hygiene. To get the greatest synergistic effect, we must invest in SHGs and panchayats at the same time (Chatterjee et al., 2018).

IV. ROLE OF SELF-HELP GROUPS IN WOMEN EMPOWERMENT

Because The self-help groups that rely on mutual aid are recognised as such in India. In India, people are beginning to understand that SHGs may create a connection between formal institutions and the underprivileged to provide them with information, credit, and other resources. It is generally known that providing financial assistance to the underprivileged after grouping them into SHGs, or self-help groups,
has had measurable effects in India and other developing nations, particularly among rural poor women. In India and other emerging nations, a group method for reducing poverty is gaining popularity. The goal of this strategy is to instil the habit of saving, even modest amounts, together with borrowing from outside sources and lending within the group to rotate borrowed and saved money (Madan et al., 2020). By implementing common action programmes, such as cost-effective credit delivery systems, creating a forum for collective learning with rural people, fostering an entrepreneurial culture, promoting democratic culture, and providing a fine foundation for dialogue and cooperation in programmes with other institutions, the SHG provides the advantages of economies of certain areas of the production process, ensuring participation and helping to assess the individual's needs. In many districts across the nation, the primary objective of empowering women farmers through capacity-building initiatives, which would enable them to make well-informed decisions relevant to their lives and livelihoods, has been accomplished. Through various access points, women SHGs have been able to bring value to agriculture. Due to their proximity to livestock-related activities, women have been performing better at the individual level in achieving integration in farming practices in dryland and rainfed areas. The integration of practices that increase resource efficiency and sustainability, such as organic farming, the preservation of regional and traditional kinds of seeds, and the use of technology, is more well-received at the group level (Pionette, 2006). SHGs should be viewed as an effective delivery system for more sustainable agricultural practices because they are a key part of the strategy for empowering women in agriculture (Madan et al., 2020).

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Women SHGs and associated federations have also proven an effective way to improve market access, protect women's rights over resources, particularly land, and expand their access to loans and other inputs. By integrating the elements of commercial gain (income and employment), social capital gain (women's empowerment), and environmental gain (conserving natural resource base), it is suggested that expanding the idea of "social enterprises for sustainability" to women SHGs could be a game changer (Haldar & Stiglitz, 2016). The connections between gender, healthy eating, and nutritional security underline the need to identify and implement the incentives and procedures that unite the social welfare and agricultural sectors. Due to their lack of asset ownership, women have limited access to microfinance and other loan options. Due to their inexperience as borrowers and inability to provide the necessary collateral, rural financial institutions frequently have reservations about accepting women as clients (Sharma et al., 2016).

SHGs are a fantastic way to get women involved since they give them a secure place to interact while also developing their leadership and decision-making abilities. Women-led institutions have demonstrated their ability to assist communities in need when integrated with the process of institution creation. For instance, SHGs promote saving among their members and use the funds raised through lending and borrowing to create surpluses. The excess can be utilized to support its members through difficult times in addition to creating a contingency fund for emergencies (Madan et al., 2020).

V. POTENTIAL INTERVENTIONS TO PROMOTE GENDER EMPOWERMENT WITH THE HELP OF SHGS

Enhancing women's access to livestock assets is crucial for them to take advantage of various livestock development plans and strategies. This could involve the development of women's self-help organizations or a women's association for livestock producers to obtain finance for the purchase of livestock and inputs, insurance to control risk, and inputs and services to increase animal output. For female livestock keepers, the restrictions for obtaining policy advantages may be loosened, such as eliminating the need for collateral when obtaining financing, and the implementing agency may be given targets for the percentage of women participants. Additional incentives for women may also be given in the form of insurance premiums and interest rate subsidies (Madan et al., 2020). To prepare women for the next challenges in production and marketing, special programmes should be launched to promote women's entrepreneurship along the livestock value chain, including production, processing, and marketing (Pastakia et al., 2015).

In addition, women who work closely with animals have a greater awareness of how animals behave in terms of reproductive, nutrition, symptomatic changes in their health, and reactivity to outside influences. Enhancing women's abilities in numerous areas of animal breeding, health, feed and nutrition, management, and marketing is recommended. Additionally, it is essential to foster women's business ownership in the rearing of high-quality calves and heifers, progeny testing, and the creation of suitable marketing strategies (Gupta, 2015).
Institutions and businesses with a concentration on livestock, like dairy cooperatives, agribusinesses, and marketing companies, should be pushed to have more registered women members or dairy suppliers. The production processes are heavily internalized and mostly rely on resources from farms and families. The use of technologies that lessen the burden of labor on women and enhance the health and nutrition of animals is necessary to increase animal productivity and women's income. To increase women's capacity in clean livestock production and livestock management and to increase the resilience of livestock to climate change, improve women's access to services through appropriate training programmes and extension initiatives (Pattanaik et al., 2018). For ecologically vulnerable areas, a social entrepreneurship model needs to be developed and approved at the village level. More social engineering than technical knowledge is required for the development of common property resources. According to the assessment of the demands for empowering women in ecologically vulnerable areas, there is a need to enhance animals that would "niche well" in those areas. Additionally, gender bias in veterinary education, research, and service delivery systems must be eliminated to improve the efficiency of programmes for the development of livestock targeted at women (Anandi, 2015).

Similarly, SHGs must be federated for their members to benefit from the solidarity and strength that a federation offers to take advantage of economies of scale and scope and to assure the SHGs’ viability. Federating SHGs has advantages such as addressing the financial needs of the federation's members, boosting financial responsibility and discipline, developing livelihood activities, and sharing new and sustainable agriculture practices (Madan et al., 2020). The SHG model has been employed over time as a tool for articulating and strategizing the many consequences of the SDGs. It was developed by civil society and later acquired active policy support from the government. Water and sanitation issues, as well as those relating to food and nutrition security, call for the convergence of numerous local programmes and initiatives. Women SHGs can function as change agents and serve as a springboard for local initiatives aimed at achieving the SDGs (Madan et al., 2020). Women need to be empowered and equipped to move up the value chain into a variety of off-farm activities such as food processing and specialized farm equipment hiring in drylands and other regions where there are inherent barriers to increasing farm sector productivity or where land is itself a limited resource. For the full potential to be realized, the sectoral focus should shift from "food" to "nutritional food," and incorporate dairying, among other things (Gupta, 2015). It is necessary to advance SHGs' capacity to band together as producer organizations for the aim (Desai & Joshi, 2014).

Inclusion of women cultivators in land records, the adoption of a gender-agriculture-natural resource management-health nexus approach, and the enhancement of practices, choices, and concerns of women farmers in the areas of seed production, agro-biodiversity, sustainable agricultural practices, and natural resource management would all be part of a localized holistic approach and an enhanced role for women collectives in promoting sustainability and livelihoods in agriculture and related activities (Pionette, 2006).

There are several instances of grassroots institutions helping rural towns survive the current crisis across the nation. The benefits of working with communities as opposed to individuals are evident in theory, but in practice, it takes a lot of time and effort to encourage people to come together and work towards a single objective. Building sustainable institutions is much more difficult stated than done, but a crucial first step is to strengthen the decision-making abilities of group members and community resource people. In the case of Harsha Trust, they made the decision to accomplish this by gradually transitioning a cadre of community resource people from being accountable to the nonprofit to the community (Sachs et al., 2016).

An incremental strategy reduces risk and any unfavorable effects on the communities concerned by allowing for experimentation and learning from mistakes. Early scaling of an intervention without sufficient testing increases its likelihood of failure, which could have severe effects on the community. The use of an incremental approach takes this into account. Furthermore, any initiatives to increase a community's capacity to absorb economic, social, and ecological shocks must be thoroughly contextualized and tailored to local conditions. Donors should be aware of this when they pledge to fund rural development since a long-term strategy needs to be supported by long-term funding (Madan et al., 2020).

More than ever, it's critical to increase the resilience of rural communities to shocks. Even though they are not without difficulties and difficulties, nonprofits that work in a variety of rural settings have found that a gradual, long-term approach to working with communities to develop sustainable rural livelihoods has the potential to help communities become more resilient and help them respond to crises and shocks. Building and improving resilience is now essential since rural India is experiencing an uncertain present and is looking toward an uncertain future.
VI. CONCLUSION

Any successful attempt to create sustainable livelihoods must include women since they are essential to the rural economy. Women SHGs and associated federations have also been a potent vehicle to boost access for women to loans and other inputs, to improve market access, and to enforce their rights in connection to resources, especially land. Another challenge that the SHGs confront is supporting infrastructure that connects agricultural products with prospective markets. It is necessary to improve enterprise development. Women's empowerment in social and economic spheres has been greatly impacted by their involvement in SHGs. The urgent need of the day is the empowerment of women, which is necessary for the full potential of our entire human resource base.

CONFLICT OF INTEREST

Authors declare that they do not have any conflict of interest.

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