

WOMEN'S DAY

1-15 MARCH, 2024

Down To Earth

FORTNIGHTLY ON POLITICS OF DEVELOPMENT, ENVIRONMENT AND HEALTH

Subscriber copy, not for resale

₹80.00

SHE CHANGE

**Self-help groups are at the helm of India's
development delivery**





INTERNATIONAL WOMEN'S DAY SPECIAL



In India, women self-help groups have been a source of empowerment, fostering economic independence, social stature and community resilience. By pooling resources, providing microfinance opportunities and promoting entrepreneurship, these groups have significantly contributed to the reduction of poverty and demonstrated a successful model of grassroots development. *Down To Earth* delves into seven exemplary initiatives to illustrate the formidable influence of these village-level alliances

In a typical Indian village today, one is certain to find groups of women talking about finance. They can be seen sitting under a tree, in an abandoned school building, or in the front yard of a village resident's dilapidated home, holding thick notebooks. "I am a member of an SHG"—self-help group—most women residents of villages proudly introduce themselves. In a male-dominated society, where women play significant but never-recognised roles, this self-identification as members of SHG is a badge of honour and an assertion of a new identity of power.

India has some 0.65 million villages, as per Census 2011. In comparison, there are 9 million SHGs with nearly 100 million women members, shows Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM) data, released in December 2023. This comes to, on average, 14 SHGs per village, with every eighth Indian woman being an SHG member.

An SHG is usually a community group of 10-12 women from similar socio-economic background. They form these alliances to pool their financial resources for taking up joint economic activities, or to lend money at a reasonable interest rate to members for starting small businesses. At the core of this group is the collectivisation of resources to enable financial stability and self-employment for women. A cursory evaluation of DAY-NRLM data shows that each SHG helps eight to 10 women start businesses.

The concept of SHGs started in the 1970s in a few rural pockets, the most notable among them being the formation of the Self-Employed Women's Association (SEWA) in Gujarat. In 1992, these groups were linked to banks for the disbursal of small loans—named SHG Bank Linkage Project or SHG-BLP—for setting up livelihood opportunities, like livestock rearing or a tailoring unit. While such groups continued to thrive, in 1999, the Union government decided to use them to promote self-employment in rural areas by introducing the flagship rural development programme—Swarn Jayanti Gram Swarojgar Yojana. This programme gave birth to thousands of such groups that received government patronage and support in running their operations.

In 2011, the government made SHGs the core implementers of its objective of ensuring livelihood opportunities for the country's poor under NRLM. With this, their status leapfrogged from that of a voluntary alliance to the executor of India's key development agenda. In 2014, the government created a special fund—Community Investment Fund—that provides SHGs with up to ₹50,000 a year to decide and design local livelihood programmes. This completed their transformation: from an informal alliance to a formal village group for undertaking development works to one that has a dedicated fund for implementing livelihood programmes.

Today, these groups are regarded as the world's largest microfinance project. As of February 2023, some 8.9 million SHGs have availed loans of ₹2.54 lakh crore, shows DAY-NRLM data. In 2023-24 (till February 2024), these groups dispersed loans amounting to ₹1.7 lakh crore. According to Economic Survey 2022-23, "The number of SHGs credit linked has grown at a CAGR [compound annual growth rate] of 10.8 per cent during the last ten years (FY13 to FY22), while credit disbursement per SHG has grown at a CAGR of 5.7 per cent during the same period."

It is often said that India's commercial banks have healthy balance sheets. This is mostly due to the massive waiving off of non-performing loans. But the loans under SHG-BLP rarely turn bad or require a waiver. "Notably, SHGs' bank re-

**THE WAY GOVERNMENTS ARE
PURSUING SELF-HELP GROUPS
IN POLICIES AND PROGRAMMES
IS QUITE AMAZING BECAUSE
INDIA NEVER HAD SUCH AN
ORGANISED ASSOCIATION OF
WOMEN TO WORK AT THE
VILLAGE LEVEL, TOUCHING
NEARLY ALL HOUSEHOLDS.
THIS MAKES DELIVERY
OF DEVELOPMENT
PROGRAMMES EASY**

payment is more than 96 per cent, underscoring their credit discipline and reliability,” said the Economic Survey 2022-23.

The way governments are pursuing SHGs in their policies and programmes is quite amazing because India never had such an organised association of women to work at the village level, touching nearly all households. This makes the delivery of development programmes easy. More than this, SHGs have been roped in to implement schemes and programmes across the country, such as managing local community kitchens, running health services and overseeing slum redevelopment initiatives. According to government data, some 3 million women members of SHGs are currently managing 2.1 million agri-nutri gardens. A perusal of state policies shows that some 170 types of work have been assigned to these groups, while for many other activities—such as bank correspondents, local veterinary assistants and electricity connection supervisors—preference has been given to hiring SHG members. In 2022, Prime Minister Narendra Modi, while addressing a mega gathering of SHG members in Madhya Pradesh, said, “Over a period of time, ‘Self Help Groups’ turn into ‘Nation Help Groups’.” In the same meeting, he also promised that every rural household in the country would have one member in the local SHG.

SHGs have become a vehicle to seek votes from women, who are increasingly voting more than men in recent years. Political parties are releasing women manifestos, where SHGs emerge as the key points of delivering development. A review of state governments’ support to SHGs, specifically in 2018-2023, by *Down To Earth*, shows that 10 states—including Uttar Pradesh, Madhya Pradesh, Bihar, Rajasthan, Tamil Nadu, Kerala and Odisha—declared budgetary support to the tune of ₹5 lakh crore directly to SHGs. These are the states that have, or are setting up, separate departments to organise and direct development works to these groups.

SHGs have lived up to the expectations. There are outstanding examples of how women groups have managed and sustained development works that seemed impossible to deliver. These are not stories just to be celebrated on International Women’s Day; these are stories of India’s women who have successfully taken charge of the country’s development.

“WHY CAN’T WE HAVE OUR OWN BANK?”

The question that led to the setting up of India’s first women self-help group-led bank in the 1970s

KALEEM SIDDIQUI





PHOTOGRAPH COURTESY: SEWA

In 1972, the late Ela Bhatt, along with 12 self-employed women in the unorganised sector, set up the Self-Employed Women Association (SEWA) in Ahmedabad, Gujarat—considered to be the country’s first women self-help group (or a women’s trade union, as it was known at the time due to the lack of any precedent for it). A lawyer and trade unionist, Bhatt worked with women workers in the unorganised sector in Ahmedabad urban areas. She felt that the biggest challenge to empowering women was the lack of access to fair economic pursuits. “They must generate and control the capital,” she would later say as the guiding principle for setting up SEWA.

Immediately after the formation of SEWA, she had to face hurdles. Its members were termed “not bankable” by commercial banks, thus denying them the finance needed to start new businesses. On the other hand, the moneylenders were charging prohibitively high interest, which pushed the women into a debt trap. The challenges faced by women due to the absence of financial services would regularly come up during the meetings of SEWA. In one such meeting, some women frustratingly asked, “Why can we not have our own bank?”

In 1974, SEWA registered the Mahila Sewa Co-Operative Bank, or SEWA Bank. It was the country’s first such cooperative of self-employed women. Its 4,000 members—all unorganised women workers—contributed ₹10 each as their founding capital. Its owners and customers belonged to the same socio-economic groups and stayed together in the same neighbourhood. The cooperative bank’s services range from opening savings accounts, recurring accounts, giving loans for businesses, owning or repairing houses, depositing money for fixed tenure, and a pension scheme as well. Today, SEWA Bank is popularly known as the “rich bank of the poor”. In 2016–17, it had over 471,000 depositors with a working capital of ₹345 crore. The SEWA Bank also started SEWA’s famed cooperatives, which are not just focused on services but also on various trades.

In 1980, SEWA made inroads into rural areas. This was the time when the country was witnessing the dairy revolution sweeping Gujarat. SEWA did something that was unheard of: setting up the country’s first dairy cooperative led by women called Dholera Women Milk Producers Cooperative Society. “Women look after cattle, give fodder to them and milk them, and that is why only women should control the dairy cooperatives,” Ela told *Down To Earth* (DTE) in a conversation in 2012. With 50 members, the dairy cooperative prospered and inspired women from nearby villages to form such groups. In 1980–84, SEWA registered 15 women-led dairy cooperatives. SEWA currently has 4,000 SHGs, 110 cooperative societies, 15 federations of cooperatives, and three companies, all led by women. Smita Bhatnagar, a senior coordinator with SEWA, told DTE, “The women self-help movement that started over 50 years ago now has a footprint in 18 states.”

These networks have 2.1 million women members are into 125 trades ranging from healthcare, banking, insurance, child care, housing, legal services, videography, research, training and capacity-building. The group has also established Rudy Multi Trading Company for the purchase and sale of agricultural products, and its annual turnover is approximately ₹25 crore.

Jyoti Ben Maikwan, general secretary of SEWA, says, “When the women’s groups in rural areas started to stand on their own two feet, we introduced the concept of Bachat Mandali (savings group), where 20-25 women were asked to save collectively to ensure their overall financial well being. The money saved by these *mandalis* is deposited in the SEWA bank, which gives them dividends every year.”

◀ SEWA currently has 4,000 self-help groups, 110 cooperative societies and three companies, all run by women

LOOMS OF LIFE

Changpa women engender an economic turnaround by taking over the trade chain of the world's most expensive fibre

BHAGIRATH

Located 4,900 metres above sea level on the Indo-China border, Chumur village's remoteness dictates the way people craft their lives and livelihoods. Here, in the heart of Ladakh's Changthang region, the Changpa people, pastoralist nomads, navigate their existence around their prized assets: goats, yaks and sheep. The harsh climate—over six months of extreme cold and a short-lived summer—sets the way for them to manage their economy. While men tend to the rearing and shearing of livestock during the brief summer, women spend the long winter months weaving and knitting wool into various garments and goods, either for personal use or for the local market. Not known to many, Chumur and other villages in the high-altitude pasturelands of Changthang are hubs of a lucrative fibre trade.

At the core of this trade lies the indigenous Changra goat, used for producing one of the world's most sought-after natural wool—pashmina or cashmere. It is said that to own this precious fibre, Dogra kings annexed this region to their kingdom in the 19th century. India produces less than 1 per cent of the global value of 10,000-15,000 tonnes of pashmina per year, but it is considered the finest in quality. Changpa women, thus, are at the centre of this trade. The famed pashmina shawl fetches up to ₹50,000 apiece in upmarket showrooms in Delhi or Mumbai. Yet the local rearers earn meagre wages because they only collect and send the raw wool to processors in Jammu and Kashmir, Punjab and Himachal Pradesh. "Earlier, I would earn just ₹1,000 during the tourist season because our community did not know the true value of the product or had the know-how to market it," says Shakeela Bano, a 47-year-old resident of Leh.

This changed in 2015 with the start of a self-help campaign for women. The transformation started during a visit to Chumur by Prasanna Ramaswamy, the deputy collector of Leh at the time. He was struck by the low price of locally crafted goods. In response, he initiated the Laksal skill-development programme to enhance the craftsmanship of women across eight villages in the Changthang Valley. Inspired by the cooperative self-help model of Amul, these women embarked on a journey to organise themselves and establish a reputed brand.

The first step was to train women working in Leh's traditional women groups, known as Ama Tsogspa, that already had small production units and access to local markets. In May 2017, these informal alliances from eight villages organised themselves into self-help groups and launched the Looms of Ladakh collective.

Headed by the deputy commissioner of Leh, the collective has a board of directors represented by two women from every village. Embracing a "farm to

Looms of Ladakh in Leh has 427 women members from various self-help groups across 16 villages and consumes 52 kg of pashmina wool every month ►

PHOTOGRAPH COURTESY: LOOMS OF LADAKH





POWER PLAY

The experience and support of the local women self-help group helped Aarti Devi Kol win the panchayat election in her maiden attempt

AARTI DEVI Kol's journey from a high school graduate to the sarpanch of Bousad panchayat in Madhya Pradesh is a testament to the transformative power of women self-help groups (SHGs). Joining her local SHG in 2020 with little awareness of her region's social challenges, Kol initially remained a silent participant. However, as she became aware of issues like sanitation, nutrition and livelihood, she became an active advocate for change. Her initiatives included campaigning for the establishment of an anganwadi centre, organising vaccination drives, and launching ambulance services. Kol's most significant achievement was promoting kitchen gardens, highlighting their nutritional and economic benefits, and arranging training sessions for women.

By 2022, Kol's dedication to community improvement had made her a prominent figure, leading the women of the SHG to support her candidature in the panchayat elections. Running against seven opponents, she won by a significant margin of 160 votes, a victory she attributes to the backing of her SHG. As sarpanch, Kol has continued her efforts, focusing on the effective execution of the Mahatma Gandhi National Rural Employment Guarantee Scheme and mid-day meal programme, thus furthering her commitment to enhancing women's social independence in her village.

(Based on a conversation with Anil Ashwani Sharma)

fashion" approach wherein primary producers oversee procurement, processing, and sales, the federation rapidly gained momentum.

Today, boasting 427 women members from various self-help groups (SHGs) across 16 villages, Looms of Ladakh has witnessed exponential growth. In the financial year 2022-2023, the federation recorded sales worth ₹34 lakh, a figure that surged to ₹39 lakh in the first 10 months of 2023-24. Monthly pashmina consumption skyrocketed from 7 kg in 2021 to 52 kg in 2022, signalling robust business turnover. Moreover, local wool consumption tripled during the same period.

One-third of the revenue generated is distributed among the women members; 40 per cent is spent on procuring raw wool, which again is done by the women; and the rest is to manage the enterprise. Members involved with spinning and knitting now earn ₹3,000 a month, while those in weaving, natural dyeing and tailoring earn up to ₹18,000 a month.

The group sells its products in the domestic market, mainly in local stores in Leh, in exhibitions across the country and at the hotels of the Taj group. The group is trying to include SHGs in 10 villages in Kargil and Leh districts and is also training 150 women at their office in Leh.

All the office bearers are elected by the members every three years. This makes the SHG federation a democratic institution. Bano was elected as the chief executive officer in 2023. Before this, she was elected as the cashier, artisan leader and tailoring master for three years.

"Our enterprise has trickled down to even the remotest villages and households. We give raw materials to the women belonging to the SHG living in remote villages. By selling those products, we also transfer fair earnings to them," says Bano, a mother of three children who used to run her family with her husband's pension earlier.

AD4

CATERING DREAMS

From an initiative to empower women, Kerala's Kudumbashree Mission has become the lifeline of the state

K A SHAJI

When the Kudumbashree Mission was launched in 1999, it was a government-sponsored endeavour aimed at empowering women, primarily through credit activities in Kerala's rural areas. However, what began as a modest initiative has transformed into a project that is fuelling community development.

Supported by the Union government and NABARD (National Bank for Agriculture and Rural Development), India's apex development bank, Kudumbashree has metamorphosed into the world's largest collective of its kind, boasting over 309,000 self-help groups (SHGs) spread across the state.

Throughout its journey, Kudumbashree has proven its resilience, particularly during times of crisis. From the devastating Kerala floods of 2018 to the unprecedented challenges posed by the COVID-19 pandemic, women affiliated with the mission have emerged as pillars of support for their communities. During the pandemic, Kudumbashree facilitated interest-free credit amounting to some ₹1,917 crore to 2.5 million members, providing a lifeline to Kerala's economy.

The Adheba self-help group provides direct employment to 200 women and maintains a vast network of 3,500 chefs and caterers across Kerala

v





A BUYOUT

By creating a self-help group, Meena Rahangdale raised money to buy the rice mill she used to work in as a daily wage labourer

WHEN THE rice mill where Meena Rahangdale worked as a daily wage labourer shut shop during the COVID-19 pandemic, she did not lose heart. "The income had stopped and the mill owners wanted to sell the machines. Fourteen of us decided to buy them," she says. Rahangdale, who is a graduate, and the other women daily wage labourers formed a self-help group. "We pooled in ₹40,000 per head from our savings to collect ₹5.6 lakh and took a bank loan of ₹2 lakh under the government's Deendayal Antyodaya Yojna-National Rural Livelihoods Mission," she says.

Since the group had no common space, they decided to set up the machine at the cattle shed in Rahangdale's house. "This also ensured that we do not have to commute to the mill, which is some 12 km from the village," says Rahangdale. "So far, we have made a profit of about ₹3 lakh which we plan to use to repay the loan and expand the business," says Rahangdale.

Riding on her success, Rahangdale contested the 2023 Madhya Pradesh Legislative Assembly elections as an independent candidate but lost. "Many political parties approached me after that, but I have joined the Bharatiya Janata Party and am working as its zonal head," says Rahangdale.

(Based on a conversation with Anil Ashwani Sharma)

Furthermore, Kudumbashree's impact extends beyond financial support. The organisation's proactive engagement in various sectors, including catering, organic farming, agri-business and food processing, has empowered women to explore innovative avenues and contribute meaningfully to the economy.

One of the oldest ventures under Kudumbashree, started 10 years after the launch of the scheme, is the Adheba Institute of Food Research and Hospitality Management, situated in Thrissur. Adheba has become a symbol of empowerment, training women from low-income backgrounds in culinary arts and hospitality management.

Rathi Kunhikrishnan, who conceived and proposed the idea of Adheba to Kudumbashree, told *Down To Earth* (DTE), "Rural women usually cook well and they are ready to experiment. So I thought food was an area in which rural women could attain self-dignity." Till now, Adheba has trained over 35,000 women to become chefs, with 15,000 of them undergoing advanced training to establish local catering units.

Today, Adheba provides direct employment to 200 women and maintains a vast network of 3,500 chefs and caterers across Kerala. Moreover, the institute's influence extends beyond state borders, with training programmes being extended to women SHGs in Andhra Pradesh and Jharkhand.

"If you have to celebrate an event in any corner of Kerala's 14 districts, you can call us and avail our service," says Rathi. The initiative, operating on a non-profit model, ensures that profits are equitably distributed among involved families, fostering a sense of collective ownership and empowerment.

As the Kudumbashree Mission commemorates 25 years of transformative impact, it has prompted many disempowered women to venture into innovative areas like organic farming, farm tourism, agri-business, meat processing, poultry, food processing, aquaculture and other micro-enterprises. It is also running an e-commerce platform for marketing products made by members.



FLIGHT OF HOPE

Women pilot AIIMS Rishikesh's initiative to use drones to carry medical supplies to remote health centres

VARSHA SINGH

^
Mamta Raturi at AIIMS Rishikesh prepares for the take off of a drone carrying medical supplies to a remote health centre in Uttarakhand on February 2

On February 1, the All India Institute of Medical Sciences (AIIMS), Rishikesh, became the first government hospital in the country to employ drones to carry medicines to remote community health centres. Steering the maiden drone flight was Mamta Raturi, an arts graduate from Rishikesh who, until recently, was engaged in community development initiatives like enrolling fellow women in government schemes. The drone ferried tuberculosis drugs to the community health centre in the hilly district of Chamba.

"In half an hour, the drone covered a distance that would have taken 3-4 hours by road," says Raturi. She stands alongside Pushpa Chauhan, a homemaker from Chamba, as one of the two licensed drone operators in Uttarakhand right now entrusted with the critical task of delivering life-saving drugs to remote government health centres. Their journey began with intensive training in Manesar, Haryana, where they acquired the necessary skills to navigate drones, chart flight plans, and troubleshoot technical issues.

"I learned about the initiative in February 2023, during AIIMS Rishikesh's trials

PHOTOGRAPH: MAMTA RATURI

AD5



RURAL DRIVE

Rooted in principles of group solidarity and microfinance, women self-help groups have been pivotal in transforming rural economies

SELF-HELP groups (SHGs) have become a cornerstone of women's empowerment in India, with 88 per cent of the country's 120 million SHGs being women-led. Rooted in the principles of group solidarity and microfinance, SHGs have been pivotal in transforming rural economies and uplifting rural women.

Initiatives like the Haksurian economy in the 1960s and recommendations by the Sivaraman Committee in the 1980s laid the groundwork for this transformation. Muhammad Yunus's Nobel Prize-winning microfinance model from Bangladesh has been influential in shaping SHG practices in India. The National Rural Livelihood Mission has further bolstered SHGs, enhancing self-esteem, reducing social evils and fostering community participation. During the COVID-19 pandemic, SHGs played a vital role in crisis management, producing essential goods, delivering services, and supporting livelihoods.

With their grassroots presence, trust and local knowledge, SHGs are well-positioned to drive rural development. Key factors for women's empowerment include skill development, financial inclusion, farming collectives, health and social inclusivity. As women gain economic freedom through SHGs, they also gain political influence, shaping the landscape of Indian democracy.

— By Harsh Mani Singh, assistant professor of economics at Iswar Saran Degree College, University of Allahabad

and immediately enrolled. In January this year, I attended training at the Drone Destination institute in Manesar, Haryana, and earned my licence," says Raturi.

Meenu Singh, director of AIIMS Rishikesh told *Down To Earth* that the hospital is currently using two medium-sized drones that can carry loads of up to 6 kg and fly up to 50 km on a single charge. "The initiative not only marks a significant technological advancement but also underscores the indispensable role of women in driving progress and fostering resilience in communities. The idea is to create a network of women with self-help groups (SHGs) in hilly areas of the state who are adept at flying these drones," she says. The drones are currently being used to supply medicines and vaccines to the hilly areas and on their return journey carry patient samples for testing at AIIMS Rishikesh. As the network expands, drones will facilitate emergency deliveries, ensuring timely access to critical supplies like platelets and medications for patients across the state.

"Drone *didis* will substantially improve the quality of services provided at health centres across the state. We have so far delivered medicines to three health centres in Chamba, Hindolakhali and New Tehri districts. The current range of the drones means they can only be used in the seven districts in the Garhwal region," she says. The drones are currently being managed from Rishikesh, and women are being trained at the community health centres to load and unload the medicines, check the batteries and, most importantly, place the drones in the right direction to fly back to Rishikesh. "Right now, members from the drone company are present at the community centres to assist with the process. They will leave once the training of the women at the centres is completed," says Raturi.

Building upon the initial success, plans are underway to establish a drone delivery centre at AIIMS Rishikesh's upcoming satellite facility in Udham Singh Nagar to cater to the six districts in the state's Kumaon region. News reports suggest that nine more AIIMS are preparing to launch similar drone delivery services, highlighting the pivotal role of drone *didis* in propelling this movement.

AD6

DEDICATED JOB

Women self-help groups in Odisha have become implementing partners for crucial government services

SHAGUN

A remarkable transformation is underway in Odisha, where a dedicated workforce of women from self-help groups (SHGs) is leading crucial government initiatives. These SHG members are actively involved in a variety of roles, including monitoring water meters, providing sanitation services, managing patient diets and preserving urban spaces.

The evolution of SHG members into implementing partners marks a notable advancement since the inception of the Mission Shakti programme in 2001, which initially focused on promoting women's empowerment through SHGs. From traditional activities such as broom making and tailoring, women's involvement in government projects has grown, instilling newfound confidence and positioning them as indispensable contributors to the state's progress.

One of its achievements is the revitalisation of Bhubaneswar's Nicco Park, which was damaged during cyclone Fani in April 2019. After failed attempts to rebuild the park with the help of private contractors, the Bhubaneswar Development Authority gave contracts to 22 SHGs for different tasks under the park's redevelopment plan. *Down To Earth* spoke with members of the Baba Gorakhanath SHG responsible for dewatering, deweeding, biomining and dismantling stone masonry from the three sedimentation tanks in the park.

Transitioning from operating a tiffin service, the women of the Baba Gorakhanath self-help group have rejuvenated Bhubaneswar's Nicco Park, which was destroyed after cyclone Fani in 2019

▼



“We started the SHG in 2017 to run a tiffin service from our homes, so this was a huge transition for us. We underwent training by the Bhubaneswar Municipal Corporation to understand how to hire and supervise labour and procure equipment and started the project in 2021 after taking a loan of ₹5 lakh,” says Manisha Ranasingh, one of the 12 members of the SHG. The labour for the project was sourced from the state’s Mukhya Mantri Karma Tatpara Abhiyan, an urban wage employment initiative launched in April 2020 due to the COVID-19 pandemic.

Today, even though the overall redevelopment work is still underway, the park wears a different look. The ponds have been desilted, biomining has been completed on most of the area, and there is no foul smell or waste in the park. “We completed the job late last year. We are very proud of the work we have done, and we are hoping to bag the government contract to maintain the park,” says Ranasingh.

Sarada Prasad Panda, project director, and secretary of Odisha Urban Development Agency, says that success rates are higher when women SHGs from local communities are made to handle projects because they have a vested interest in local development.

A similar success story can be seen in Puri, where the *jal sathi* initiative has emerged as an example of community engagement in water management. Selected from SHGs, these women serve as frontline ambassadors, facilitating water distribution, collecting bills and addressing citizen concerns. The initiative was started in 2019 by the Water Corporation of Odisha (WATCO) under the state’s housing and urban development department to engage women SHGs to provide consumer-friendly services on people’s doorsteps. “SHG members are the representatives of the communities they live in, and roping them in was essential for effective service delivery,” says Bhabani Shankar Mohanty, general manager, Puri division, WATCO.

The *jal sathis* are paid a commission: 5 per cent of the collected water fee and 2 per cent of the taxes. They also receive ₹100 on every new connection and ₹20 for every water testing completed at household levels. “The consumers trust the *jal sathis* and give honest feedback on the services. The bill payment regularity and frequency have also improved. They also help in developing water-judicious behaviour and creating a sense of ownership among consumers,” says Mohanty.

In Bissamcuttack, tribal women from 11 SHGs have joined forces to supply nutritious meals to the local community health centre. They ensure the timely provision of meals while also operating a community cafe. “The hospital has given us a diet chart, according to which we prepare the food,” says Singari Wanaka, president of the Adivasi Vikash Mahila Sangh SHG.

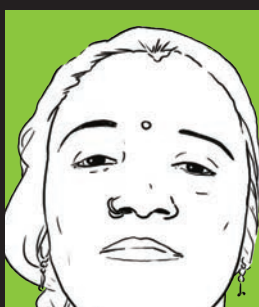
While the women earned the contract for cooking food for the hospital patients in mid-2022, they opened the cafe in June 2023. Of the 11 women with the SHG, four work as cooks, three as waiters, two as cleaners, and two supervise and run the place. “The food is good, hygienic and supplied on time. Before this, a private vendor was the supplier and food was supplied only twice a day,” says Jayanti Behera, a nursing officer at the hospital.

The women are now in the process of setting up a millet cafe, under the Odisha government’s Millets Mission. The construction work is underway on the top floor of the building. To promote millet consumption in the state, Mission Shakti and the Odisha Millets Mission have tied up to open millet cafes across the state. These cafes are managed by SHGs and sell an array of millet-based food products.

By leveraging the collective strength of SHGs, Odisha has unlocked a potent force for grassroots development, setting a precedent for inclusive governance and community-led progress.

LAKHPATIS ALL

In her budget speech this year, Union Minister of Finance Nirmala Sitharaman announced a target to have 30 million Lakhpati Didis—women who have received help under the Deendayal Antyodaya Yojna-National Rural Livelihoods Mission—increase their annual income to at least ₹1 lakh. The idea took birth in 2021, when the Union Ministry of Rural Development announced an initiative for “creating Lakhpati SHG women” by providing assistance to self-help groups in villages. Prime Minister Narendra Modi, in his Independence Day speech last year, set the target at 20 million women. So far, India has about 10 million Lakhpati Didis, as per Union Ministry of Rural Development data. SANDEEP KUMAR MEEL from Rajasthan, VARSHA SINGH from Uttarakhand, RAKESH KUMAR MALVIYA from Madhya Pradesh and RAJU SAJWAN from Jharkhand report on women who have overcome significant odds to become *lakhpatis*.



SHOP OWNER

KAMLA KHARADI

Ora Bara village,
Dungarpur, Rajasthan

Kamla Kharadi and her husband were farmers and daily wage labourers who always struggled to make a living. In 2011, she joined a self-help group, Jai Baba Ramdev, and took multiple loans to build her life. She started by taking a loan of ₹2,000 to meet her daily household expenses. She then took loans of ₹5,000 to get a power connection, of ₹30,000 to build a house, of ₹50,000 to open a grocery shop and another one of ₹50,000 to help her husband buy a vehicle to sell vegetables. “I take a loan only after I have cleared the last one. I now earn ₹20,000 a month from the grocery shop,” she says.



FPO FOUNDER

PAVITRA RANA

Gangori village,
Uttarkashi, Uttarakhand

Sixteen years ago, Pavitra Rana, now 37 years old, worked in her fields to grow and sell vegetables. But the profits were very low. In 2008, she joined a self-help group named Ganga Maiya, which increased her profits because the group dealt in large volumes, without intermediaries. In 2022, Rana, with some 200 women, formed a farmer producer organisation (FPO), Bhagirathi Annapoorna, to collect and sell crops grown by its members. “In 2023, we sold 30 tonnes of Mandua, a millet, to the agriculture department. My annual income is ₹1-1.75 lakh,” says Rana.



GRAIN TRADER

SANTOSHI MARKAM

Bondar village, Dindori,
Madhya Pradesh

When Santoshi Markam joined the Durga self-help group in 2020, she had no income of her own. Along with other family members, she worked in the fields. “I wanted to do something on my own,” says Markam, a matriculate. About a year after joining the group, she took a loan of ₹50,000 which she used to start a small seed shop selling pulses. “My husband supported me and our profits made me expand the scope of our operations. I took another loan of ₹1.5 lakh and started trading grains. I now earn about ₹1.5 lakh a year,” she says.



HORTICULTURALIST

PREETI DEVI

Partoli village, Khunti,
Jharkhand

“Our family owns about 0.8 hectare which is enough to grow grains for our consumption. But we were always short of money to buy other items,” says Preeti Devi. “Someone suggested us to grow and sell *genda* (marigold), but we did not have money to start its cultivation,” she says. In 2019, Devi joined Vikas Ganapati Mahila Mandal, a self-help group, and took a loan of ₹30,000. “We grew *genda* in half the field and sold it for ₹90,000. My annual income is now over ₹1 lakh,” she says. “I am in a position to repay the loan and my husband now operates an autorickshaw,” Devi adds.

AD7

FOOD FOR ALL

One of the major reasons behind the success of Tamil Nadu's Amma Canteen scheme is the decision to employ women self-help groups

RITESH RANJAN

When the Amma Canteen scheme was launched in February 2013 by the then chief minister of Tamil Nadu J Jayalalitha, many believed it was yet another voter-appeasement stunt that would fizzle away over time. The idea was simple: provide affordable meals to the people through a network of canteens, owned by the state government but run by women self-help groups. In 2021, when the Dravida Munnetra Kazhagam, a rival party, was voted to power, the new government announced the setting up of another 200 canteens in semi-urban areas over time.

Today, about 407 canteens are functioning in the state. The popularity of the scheme can be assessed by the fact that these canteens daily prepare about 4.5 million idlis and 1.2 million plates of pongal for breakfast, and 2.5 million plates of sambar rice and 1.1 million plates of curd rice for lunch.

It has attracted the attention of other states as well. In Rajasthan it is the Annapurna Rasoi Yojana, where breakfast is served for ₹5 and lunch for ₹8. In Madhya Pradesh, it is called the Deendayal Canteen; in Andhra Pradesh, the NTR Anna Canteens and in Delhi, the Aam Aadmi canteens. The Amma Canteen scheme directly attacked urban hunger and malnutrition, as food is served at a highly subsidised price. Further, food is prepared and served in a hygienic environment.

One of the major reasons behind the scheme's success is the decision to employ women self-help groups. The Amma Canteen follows an inclusive approach to employment, prioritising widows, poor and vulnerable women for recruitment. With over 4,500 women currently employed across the state, the scheme has emerged as a vital source of livelihood for marginalised communities. Moreover, its focus on self-help groups ensures that women from disadvantaged backgrounds are given the opportunity to rebuild their lives with dignity and independence. Each canteen employs 12-16 women, each of whom gets a monthly salary of ₹7,500. The payment is made through cheques to the self-help groups that distribute the same to their members.

"When my husband died in 2012, he left nothing for us. We were living hand-to-mouth until 2013, when I got a job at an Amma Canteen. Today, my daughter has finished college and will start working soon, and my son has just started college. There are many women like me who are leading a dignified life because of the scheme," says Vijayalakshmi, who earns ₹9,000 a month.

As the scheme continues to serve millions of people across Tamil Nadu, its legacy as a symbol of inclusivity endures. For the women employed in the canteens, it represents not only a source of sustenance but also a ray of hope for a brighter tomorrow.

With over 4,500 women employed across the state, the Amma Canteen scheme has emerged as a vital source of livelihood for marginalised communities ►

PHOTOGRAPH: SAILESH KRISHNA



CLEAN SWEEP

Over 18,000 Karnataka women have transformed the idea of cleanliness into a sustainable business model

M RAGHURAM

Plastics are rapidly vanishing from rural and semi-urban Karnataka, thanks to the efforts of an army of 18,000 women who have worked tirelessly to sensitise the people and remove the non-biodegradable waste from their locality. This crusade to tackle solid waste, which includes plastic, has also ensured economic independence for these women who are part of over 2,000 self-help groups (SHGs) in the state operating in smaller towns and villages.

“People have stopped accepting plastic from shopkeepers. It is only being used in the fish and meat markets because there are no alternatives. But people even reuse these plastic bags several times,” says Priya Salian, a member of the SHG from Laila in Belthangady taluk in Dakshina Kannada district.

Designed to cover all 30 districts of Karnataka, the initiative was started in 2021 under the National Rural Livelihoods Mission to provide solid waste management training for women from low-income families. The training is spearheaded by the state’s Mahatma Gandhi Institute of Rural Energy and Development

Over 18,000 women from 2,000 self-help groups are responsible for solid waste management in the smaller towns and villages of Karnataka

v



BESIDES TRAINING, THE KARNATAKA GOVERNMENT SUPPORTS SELF-HELP GROUPS IN FORGING PARTNERSHIPS WITH LOCAL AUTHORITIES TO ENGAGE IN WASTE MANAGEMENT INITIATIVES

with support from key state government departments, including rural development and panchayat raj, and rural drinking water and sanitation.

“The ecosystem was created to transform the idea of cleanliness into a sustainable business model by providing alternate livelihood opportunities to women,” says Parameswar Hegde, director, implementation support activities, rural development and panchayat raj department, Karnataka.

Besides the training, the state government also facilitates SHGs in drawing Memorandums of Understanding with gram panchayats and town administration to integrate the women into waste management processes. The beauty of the initiative is that the SHGs have the flexibility of altering their solid waste management plan, taking into account local challenges.

“In the initial days, households would mix their wet and dry waste and throw it outside their house in polythene bags. The plastic bags had a strong stench and segregating them was a nightmare. So, we carried out a drive where we visited all the houses to sensitise the families on the importance of waste segregation and the need to avoid plastic. Today, source segregation is done in more than 60 per cent of the houses in our village,” says Hameeda Begum, a Swachha Karmika from Kotepura village in Karnataka’s Dakshina Kannada district.

In the temple town of Halebeedu in the state’s Hassan district, the 10-women-strong Yashaswini Swasahaya Gumpu SHG focusses on collecting plastic waste from market places and temple complexes and selling it to a waste recycling centre outside the town. “We make at least ₹25,000 per month, which we distribute among ourselves. Some of us have further created smaller groups in the market and tourist areas,” says Anita. The SHG in Vamanjoor village in Dakshina Kannada district has set up a vermicompost production unit that supplies nurseries and garden shops. “Our product is now used by high-value button mushroom production units that bring good returns. We are not able to meet the demand and are looking at ramping up our production,” says Leela Kunder, leader of the SHG.

The Navodaya Multipurpose Souharda Cooperative Society Limited has the highest 20,532 SHGs across five districts because the cooperative facilitates easy access to credit for low-income women, fostering empowerment and economic stability. “Empowering women has far-reaching implications, from enhancing children’s education levels to improving household economic security and hygiene standards,” says MN Rajendra Kumar, former president of the Karnataka State Co-operative Apex Bank, which provides easy credit to SHGs in the state.

With over 600 batches of 30 women trained so far, the impact of this initiative extends far beyond its initial investment, underscoring its pivotal role in reshaping Karnataka’s socio-economic landscape. Every rupee invested in this transformative endeavour has yielded dividends, paving the way for a brighter and more sustainable future. [DTE](https://www.downtoearth.org.in) [@down2earthindia](https://www.downtoearth.org.in)