



From Financial Inclusion to Social Transformation: NGOs, SHGs and FPOs in Women Empowerment

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ABSTRACT

Women's empowerment is a key driver of inclusive and sustainable development, particularly in rural India, where women continue to face systemic barriers in access to education, healthcare, financial services, and decision-making opportunities. Although women have made notable progress in education, employment, and political participation, many continue to face structural barriers in accessing economic resources, healthcare, and decision-making opportunities. This review paper explores the critical role played by Non-Governmental Organisations (NGOs), Self-Help Groups (SHGs), and Farmer-Producer Organisations (FPOs) in advancing women's empowerment across the country. NGOs have contributed significantly by advocating for women's rights, facilitating skill development, and improving access to public welfare programs. SHGs, supported by government initiatives like the National Rural Livelihoods Mission (NRLM), have emerged as a robust model for financial inclusion, collective action, and social capital formation.

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among rural women. FPOs, particularly women-led or gender-inclusive ones, have further enabled women farmers to access markets, enhance incomes, and strengthen their role in the agricultural value chain. The paper synthesises findings from previous research, government reports, and case studies to highlight the achievements, challenges, and future potential of these institutional mechanisms. It concludes that a synergistic approach involving NGOs, SHGs, and FPOs is essential for scaling women's empowerment and recommends policy support, capacity building, and inclusive governance to strengthen these grassroots platforms. Policymakers, donors, private players, and communities must work collaboratively to create gender-responsive, scalable, and resilient rural institutions that place women at the centre of India's development journey.

Keywords: *Women empowerment; non-governmental organisations; self-help groups; farmer producer organisations and capacity building.*

1. INTRODUCTION

Women's empowerment is a cornerstone of inclusive and sustainable development, particularly in a diverse and populous country like India. Enhancing women's social, economic, political, and legal authority to guarantee equal rights and opportunities in all areas of life is the goal of the multifaceted notion of women's empowerment (Poonam *et al.*, 2024). Although women have made notable progress in education, employment, and political participation, many continue to face structural barriers in accessing economic resources, healthcare, and decision-making opportunities (Kabeer, 2005; Planning Commission, 2013). In this context, institutions such as Non-Governmental Organisations (NGOs), Self-Help Groups (SHGs), and Farmer-Producer Organisations (FPOs) have played a significant role in promoting the social and economic empowerment of women at the grassroots level.

Non-Governmental Organisations (NGOs) play a crucial role in empowering women, particularly in developing countries like India, where women face significant socio-economic and cultural challenges (Crasta & Dmello 2024). NGOs have long been recognised for their catalytic role in advocating for women's rights, capacity-building, and providing access to resources and services that improve women's socio-economic status. NGOs often act as intermediaries between communities and the government, facilitating the implementation of development programs and offering support in areas such as health, education, skill development, and entrepreneurship (Desai & Joshi, 2014; Sen, 1999).

Self-Help Groups (SHGs), a popular form of community-based microfinance, consist mainly of 10–20 women from similar socio-economic

backgrounds who voluntarily come together to save, lend, and invest in income-generating activities. SHGs have emerged as a powerful mechanism for fostering financial inclusion, entrepreneurship, and collective bargaining power among rural women. Supported by government programs such as the National Rural Livelihoods Mission (NRLM), the SHG movement has empowered over 70 million women across India (MoRD, 2020; Nair, 2005).

Similarly, Farmer Producer Organisations (FPOs)—collective entities formed by small and marginal farmers—have opened new avenues for women's participation in agriculture and allied sectors. FPO deals with business activities related to the farm produce and its work for the benefit of the member producer. However, equitable participation by women and men can also translate into greater benefits and empower women members and their families. Rural women can receive assistance from FPO throughout the production of agricultural goods, as well as during the processing and selling of such products (Jhansi *et al.*, 2023). Women-inclusive or women-led FPOs facilitate access to agricultural inputs, technical training, post-harvest technologies, and better market linkages, thereby enhancing both income and agency among rural women (Singh & Singh, 2014; NABARD 2018). The promotion of gender-equitable FPOs is now seen as a strategic intervention in rural development policies.

Together, NGOs, SHGs, and FPOs contribute to not only economic upliftment but also improved self-confidence, social recognition, and leadership among women. This review paper aims to explore the roles, contributions, and challenges of these institutional mechanisms in the broader framework of women's empowerment in India, drawing on empirical

studies, policy documents, and field-level evidence.

2. THE ROLES AND CONTRIBUTIONS OF NGOS IN WOMEN'S EMPOWERMENT

Non-Governmental Organisations (NGOs) have become essential stakeholders in the landscape of social development in India, particularly in the domain of women's empowerment. Their role transcends mere service delivery and enters into the domain of capacity-building, policy advocacy, community mobilisation, and systemic reform. NGOs act as a crucial bridge between government policies and the community, especially in rural and marginalised settings where state outreach is often limited or inaccessible.

In a country as socio-culturally diverse and economically stratified as India, women face multi-dimensional barriers that inhibit their growth, ranging from patriarchal norms and illiteracy to poor access to healthcare, employment, and political representation. NGOs step into this gap, functioning not only as service providers but also as change agents that challenge entrenched social norms and enable women to claim their rights and dignity.

2.1 The Multi-Dimensional Functions of NGOs in Women's Empowerment

The activities of NGOs in promoting women's empowerment can be broadly categorised into the following domains:

1. **Educational Empowerment:** NGOs have played a significant role in promoting girls' education and adult literacy among women. They run alternative education centres, non-formal education programs, and special literacy campaigns targeting rural and tribal women who have never attended school.
2. **Health and Nutrition:** NGOs conduct awareness drives on reproductive health, hygiene, nutrition, and child care. They also facilitate access to government health schemes such as Janani Suraksha Yojana (JSY) and Integrated Child Development Services (ICDS), improving maternal and child health outcomes.
3. **Skill Development and Livelihoods:** NGOs provide vocational training in areas such as tailoring, food processing, handicrafts, and computer literacy. These skills often

become the stepping stones for women's entry into the economic sphere.

4. **Legal Awareness and Rights-Based Approach:** Several NGOs conduct legal literacy campaigns that inform women of their rights under laws such as the Protection of Women from Domestic Violence Act (2005), the Dowry Prohibition Act (1961), and Right to Education Act (2009). Some even offer legal aid and counselling services.
5. **Financial Inclusion and Microcredit Access:** Many NGOs facilitate the formation of Self-Help Groups (SHGs) and provide access to microcredit, encouraging savings behaviour and entrepreneurship.
6. **Leadership and Governance:** NGOs have been instrumental in building leadership capacity among rural women and encouraging their participation in local governance, such as Gram Panchayats and School Management Committees.

2.2 Case Study: Self-Employed Women's Association (SEWA)

One of the most pioneering NGOs in the domain of women's economic empowerment in India is the Self-Employed Women's Association (SEWA), headquartered in Ahmedabad, Gujarat. Founded in 1972 by Ela Bhatt, SEWA originated from the need to organise women working in the unorganised sector—such as vegetable vendors, rag pickers, weavers, and home-based artisans—into a collective that could fight for their labour rights and social security.

SEWA adopts a dual strategy of combining the principles of unionism and cooperativism, which makes it unique among NGOs. It treats women not just as passive beneficiaries but as active participants and leaders of change.

Key Contributions of SEWA:

- **Microfinance and Banking Services:** SEWA has established its own cooperative bank, which offers savings, credit, and insurance services to low-income women. This has led to greater financial autonomy and reduced dependence on informal moneylenders.
- **Health and Social Security:** SEWA runs healthcare programs tailored to women workers in hazardous occupations and provides health insurance schemes such as VimoSEWA.

- **Skill and Leadership Training:** Women are trained in vocational skills as well as leadership development. SEWA also offers trade-specific training in areas such as agriculture, handicrafts, and construction.
- **Policy Advocacy:** SEWA represents women workers at national and international forums, influencing labour policy and gender-sensitive development strategies.
- **Scale and Reach:** As of 2020, SEWA had empowered more than 1.9 million women across 18 states in India (Chen et al., 2005; SEWA, 2020), making it one of the largest federations of informal women workers globally.
- **Skill and Knowledge Building:** Women receive regular training on sustainable agriculture practices, livestock management, and basic accounting. These trainings enhance both technical competence and confidence.
- **Access to Schemes and Entitlements:** PRADAN also plays a crucial role in linking women to government schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Public Distribution System (PDS), and Pradhan Mantri Awas Yojana (PMAY).
- **Impact on Women:** The interventions by PRADAN have led to a visible shift in women's socio-economic standing. There is ample documentation showing that tribal women associated with PRADAN report higher income levels, greater control over household decisions, increased mobility, and enhanced participation in community governance structures (Datta, 2003).

SEWA's model has shown that integrated empowerment—social, financial, health, and political—is not only possible but sustainable when women are treated as agents of change and provided with tools to mobilise collectively.

2.3 Case Study: PRADAN (Professional Assistance for Development Action)

Another notable NGO that has made a significant impact on women's empowerment, particularly in tribal and rural India, is PRADAN. Established in 1983, PRADAN operates in some of the most economically backward and geographically challenging regions, such as Jharkhand, Madhya Pradesh, Odisha, and Chhattisgarh.

PRADAN focuses on enhancing livelihood security, particularly through agriculture and allied sectors, by engaging women in productive economic activities. Unlike top-down development models, PRADAN places high emphasis on community-led interventions, wherein women become the designers and implementers of their own development pathways.

Key Interventions of PRADAN:

- **SHG Formation and Strengthening:** PRADAN has facilitated the formation of thousands of women-led SHGs, which serve as platforms for savings, credit, collective farming, and group enterprises.
- **Livelihood Promotion:** PRADAN supports women in undertaking income-generating activities such as poultry farming, tasar silk production, vegetable cultivation, dairy, and non-timber forest produce (NTFP) collection.

2.4 Other Noteworthy NGOs and their Contributions

While SEWA and PRADAN are often cited as large-scale success stories, numerous smaller NGOs across the country are doing transformative work in specific domains of women's empowerment:

- **Working Women's Forum (WWF), Tamil Nadu:** Focuses on microfinance, political education, and trade unionism for poor women in urban slums.
- **Jagori, Delhi:** Known for its feminist awareness campaigns, gender-sensitive urban planning, and grassroots mobilisation.
- **Breakthrough:** Uses media and popular culture to change gender norms, most famously through its "Bell Bajao" campaign against domestic violence.
- **Mann Deshi Foundation, Maharashtra:** Runs India's first women's rural bank and business school for micro-entrepreneurs.
- **Apne Aap Women Worldwide, Bihar & Delhi:** Focuses on eradicating sex trafficking by building economic alternatives and educational access for marginalised women.
- **Aajeevika Bureau, Rajasthan:** Supports migrant women workers with documentation, skills training, and social security access.

2.5 Analytical Perspective: Strengths and Limitations of NGO-Led Empowerment Models

Strengths:

- Flexibility and Innovation: NGOs are not constrained by rigid bureaucratic structures and often bring innovation and context-specific solutions to the table.
- Community Engagement: NGOs often enjoy greater trust and credibility in communities than state actors, enabling deeper engagement.
- Holistic Approach: Many NGOs combine multiple areas of development—health, education, livelihoods—which leads to more sustainable and transformative empowerment.
- Advocacy and Policy Influence: NGOs serve as important voices in policy dialogue, ensuring that ground realities inform national and state-level policies.

Limitations:

- Scale and Reach: Despite impactful work, many NGOs are limited in terms of geographical reach, funding, and human resources.
- Sustainability: Projects are often donor-driven and may not be sustained after funding ends.
- Lack of Integration with Government: In some cases, poor coordination with government departments results in duplication of efforts or gaps in service delivery.
- Monitoring and Evaluation: There is often inadequate focus on rigorous impact assessments, making it difficult to measure long-term outcomes.

Examples of other NGOs:

1. Working Women's Forum (WWF) – Tamil Nadu

- Founded: 1978 by Jaya Arunachalam
- Focus: Economic empowerment of poor working women
- Impact: Reached over 700,000 women in South India
- Activities: Microcredit, political education, health awareness, training in small-scale industries

- Highlight: Known for helping women resist exploitative labour and enabling them to become entrepreneurs.

2. Snehalaya – Maharashtra

- Founded: 1989
- Focus: Support for women and children affected by poverty and HIV/AIDS
- Activities: Education, shelter, rehabilitation, vocational training, and legal support
- Highlight: Runs special programs for rescued victims of human trafficking and sex work.

3. Mahila Samakhya Programme (Supported by NGOs) – Uttar Pradesh, Bihar, etc.

- Initiated by: Government of India in 1989, implemented via NGOs
- Focus: Education and empowerment of rural women
- Activities: Literacy, legal awareness, health education, leadership training
- Highlight: Played a major role in building collective women's agency in backward areas.

4. Jagori – Delhi and Himachal Pradesh

- Founded: 1984
- Focus: Gender justice, feminist research, and awareness
- Activities: Community mobilisation, capacity building, street plays, safety audits, and campaigns against violence
- Highlight: Known for its "Safe Delhi Campaign" and gender-sensitive urban planning advocacy.

5. Breakthrough – National

- Founded: 2000
- Focus: Human rights and gender-based violence
- Activities: Mass media campaigns, youth training, school programs
- Highlight: Their award-winning video campaign "Bell Bajao" (Ring the Bell) raised awareness about domestic violence.

6. Mann Deshi Foundation – Maharashtra

- Founded: 1996 by Chetna Gala (Sinha 2006)

- Focus: Financial literacy and entrepreneurship for rural women
- Activities: Runs India's first rural women's bank, business schools, and chambers of commerce
- Highlight: Empowered over 500,000 women with access to banking, markets, and training.

7. Apne Aap Women Worldwide – Bihar & Delhi

- Founded: 2002
- Focus: Ending sex trafficking and empowering marginalised women
- Activities: Education, shelter, vocational training, advocacy
- Highlight: Works with caste-oppressed and minority women to break cycles of intergenerational prostitution.

8. Aajeevika Bureau – Rajasthan & Gujarat

- Focus: Women migrants and informal labourers
- Activities: Legal aid, skill training, financial services
- Highlight: Supports women in the informal economy by providing identity documentation, social security, and employment services.

3. ROLE OF SELF-HELP GROUPS (SHGs) IN WOMEN'S EMPOWERMENT

Self-Help Groups (SHGs) have emerged as one of the most transformative and sustainable grassroots-level institutions for promoting women's empowerment, financial inclusion, and social development in rural India. Comprising small groups- usually of 10 to 20 women from similar socio-economic backgrounds, SHGs are voluntary collectives that come together with the common objective of mutual support, financial savings, credit access, and entrepreneurial development.

3.1 Concept and Evolution of SHGs in India

The SHG movement in India gained momentum during the early 1990s, supported by national and international development agencies and financial institutions, particularly the National Bank for Agriculture and Rural Development (NABARD 2018). What began as an experiment

in microcredit quickly evolved into a mass movement of women asserting their economic and social agency. The model was further institutionalised through government initiatives such as the Swarnjayanti Gram Swarozgar Yojana (SGSY) and later the Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM).

The appeal of SHGs lies in their bottom-up approach, wherein women- often excluded from mainstream financial systems create a community-based support network. Through regular meetings, savings, lending, and collective action, women not only improve their financial well-being but also gain confidence, negotiation skills, mobility, and decision-making power within their households and communities.

3.2 SHGs as Tools of Economic Empowerment

At their core, SHGs offer financial services such as micro-savings, microcredit, and internal lending. These services allow women to:

- Start or expand small businesses (e.g., tailoring, dairy, food processing, agriculture)
- Meet emergency needs (e.g., medical expenses, school fees)
- Reduce dependence on exploitative moneylenders
- Build financial discipline and credit history

In many cases, SHGs are linked to formal banks under the SHG-Bank Linkage Program (SBLP), providing access to larger loans and subsidised credit schemes. The economic independence gained through SHGs enables women to contribute to household income, which significantly improves their bargaining power at home.

Empirical studies have shown that access to SHG-led microcredit is positively correlated with:

- Increased income levels (Swain & Wallentin, 2009)
- Improved nutrition and health expenditure (Pitt et al., 2006)
- Enhanced savings and asset ownership
- Growth of microenterprises and rural employment

3.3 SHGs as Platforms for Social Empowerment

Beyond economics, SHGs are critical vehicles of social empowerment. The regular group interactions foster a sense of solidarity and collective identity among women, allowing them to challenge gender norms, demand rights, and participate in public life.

Key social impacts of SHGs include:

- Increased mobility and public visibility of women
- Participation in Gram Sabha and Panchayat meetings
- Awareness of health, education, and legal rights
- Reduction in domestic violence and early child marriage
- Improved self-esteem and leadership skills

In many states, SHGs have been integrated with government welfare programs, allowing them to play a catalytic role in delivering public services, such as healthcare, nutrition (Anganwadi centres), sanitation, and school enrollment.

3.4 Institutionalisation under DAY-NRLM

The Government of India's flagship initiative, Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), launched in 2011, has played a pivotal role in mainstreaming SHGs. With a strong focus on poverty reduction through women-centric community institutions, NRLM has mobilised more than 8 crore rural women into over 8 million SHGs as of 2020 (MoRD, 2020).

NRLM adopts a mission-mode, demand-driven approach that emphasises:

- Promotion of SHGs and their federations at village, cluster, and block levels
- Capacity building, skill training, and enterprise development
- Financial inclusion through bank linkages
- Access to government entitlements and social security
- Special focus on marginalised groups like SC/ST, minorities, and single women

SHGs under NRLM are not merely savings-and-credit groups but are increasingly assuming

leadership in local governance, disaster response, and grassroots planning.

3.5 Regional Case Studies and Successful Models

3.5.1 Kudumbashree – Kerala

Launched in 1998 by the Government of Kerala, Kudumbashree is considered a model SHG initiative, renowned for integrating economic, social, and political empowerment. With over 4.5 million women organised into nearly 300,000 SHGs, it operates in areas such as microenterprise development, agriculture, public service delivery, and local governance.

- Economic Impact: Thousands of women operate microenterprises in areas like tailoring, catering, mushroom cultivation, and eco-tourism.
- Social Impact: Kudumbashree women lead anti-drug campaigns, sanitation drives, and educational outreach.
- Political Impact: Women have gained elected positions in Panchayats and municipal bodies.

3.5.2 SERP – Andhra Pradesh

The Society for Elimination of Rural Poverty (SERP) was launched under the Velugu Project in the early 2000s. It facilitated the formation of nearly 1 million SHGs with over 11 million women. SERP focused on:

- Bank linkages and financial literacy
- Formation of SHG federations at village and district levels
- Livelihood interventions in dairy, sericulture, and handicrafts

This model has been scaled nationally through NRLM due to its success in community-led development and banking access.

3.5.3 Jeevika – Bihar

The Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as Jeevika, has empowered over 10 million women, primarily from Dalit and backward caste communities. Supported by the World Bank (2012), it emphasises:

- SHG-based enterprise development in agriculture and livestock

Table 1. National and state-level SHG models

Program/Initiative	State/Scope	Key Features	Impact Highlights
MAVIM	Maharashtra	SHG formation and training for SC/ST women	70,000 SHGs formed; over 1 million women empowered
Swashakti Project	Rajasthan, Karnataka, UP, etc.	IFAD-supported multi-state project	Improved mobility and income-generating capacity
Mission Shakti	Odisha	Statewide SHG movement	Over 6 lakh SHGs, political and economic empowerment
Tejaswini Program	MP & Maharashtra	Dairy, agriculture, tailoring	Improved asset ownership and agency
MSRLM	Manipur	Tribal empowerment through SHGs	Handicrafts, weaving, and financial literacy

- Climate-resilient farming practices
- Women's role in community health, COVID-19 response, and nutrition

Jeevika has demonstrated that even in low-resource states, women's collectives can become engines of economic growth and social transformation.

- Lack of Market Linkages: Many SHG-run enterprises struggle with scale, branding, and marketing.
- Over-Burdening Women: SHGs often take on multiple roles—banking agents, nutrition workers, political mobilizers—which may lead to fatigue without adequate support.

3.5.4 Pudhu Vaazhvu Project – Tamil Nadu

This World Bank-assisted project organised over 1.2 million women into SHGs, promoting microenterprises in tailoring, food processing, dairy, and goat rearing. It also encouraged women's leadership in village planning, enhancing their social visibility and household influence (World bank 2012).

3.6 Critical Analysis: Strengths and Limitations

Strengths:

- High Replicability and Scalability: SHGs operate on simple principles that can be adapted across socio-cultural contexts.
- Low-Cost Implementation: SHGs require minimal external infrastructure, making them ideal for low-income regions.
- Catalysts of Gender Transformation: By bringing women together, SHGs challenge norms of exclusion, domesticity, and economic dependency.

Limitations:

- Loan Defaults and Misuse: In the absence of proper monitoring, loan repayments may be affected.
- Elite Capture: Dominance by upper-caste or influential members can marginalise poorer women.

4. ROLE OF FARMER-PRODUCER ORGANISATIONS (FPOS) IN WOMEN'S EMPOWERMENT

Farmer Producer Organisations (FPOs) are collective institutions formed by farmers with the primary aim of improving their bargaining power, access to markets, and capacity to adopt advanced agricultural practices. Typically registered as legal entities under relevant cooperative or producer company laws in India, FPOs empower small and marginal farmers- who often lack scale, capital, and access to inputs- by pooling resources and engaging in collective farming and marketing efforts. These organisations are supported by various government schemes and agencies such as NABARD (National Bank for Agriculture and Rural Development), SFAC (Small Farmers' Agribusiness Consortium), and the Ministry of Agriculture and Farmers Welfare.

While the FPO movement in India has historically been male-dominated, there has been a conscious effort in recent years to make these entities more gender-inclusive. Recognising the critical but often invisible role that women play in Indian agriculture, especially among smallholder and tribal farming communities, several programs have emerged that promote women-led and women-inclusive FPOs. These institutions are proving to be transformative in not only improving women's incomes but also in

enhancing their agency, decision-making power, and social recognition.

4.1 Structure and Functions of FPOs

FPOs are formally organised collectives where members, primarily farmers, own and operate the business jointly. The typical functions of an FPO include:

- Aggregation of produce for bulk sales
- Collective procurement of inputs (seeds, fertilisers, equipment) at lower costs
- Access to credit and financial services
- Linkages to markets and buyers
- Provision of technical assistance and capacity building
- Facilitation of storage, processing, and value addition

When women are actively engaged in FPOs, particularly in leadership roles, they gain access to a range of services and networks that are otherwise hard to reach due to existing social and cultural barriers. Women's participation in FPOs has shown a strong correlation with improved access to credit, adoption of sustainable agricultural practices, increased household income, and greater involvement in community and household decision-making.

4.2 Mahila Kisan Sashaktikaran Pariyojana (MKSP)

A significant initiative in this space is the Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-component of the National Rural Livelihoods Mission (NRLM), aimed at enhancing the role of women as farmers. The program explicitly challenges the perception of women as agricultural labourers or helpers and instead recognises them as independent farmers. MKSP promotes women-led FPOs, collectivisation of women producers, and adoption of sustainable agro-ecological practices.

Under MKSP, numerous FPOs have been established across different states, allowing women farmers to collectively market their produce, reduce input costs, and enhance income security. The program also addresses issues of land leasing, ownership rights, and labour-saving technologies- crucial for easing the gendered burden in agriculture.

4.3 Case Studies of Women-Led FPOs

1. Sakhi Mahila Farmer Producer Company – Maharashtra

The Sakhi Mahila FPC in Maharashtra serves as a successful model of a women-led FPO. Operated primarily by tribal women, the FPC engages in organic farming, especially in the cultivation and processing of turmeric and ginger. Through collective marketing and quality control, these women have been able to fetch better prices for their produce and move beyond subsistence agriculture. The success of the enterprise has significantly enhanced their income levels and contributed to their socio-economic mobility. According to NABARD (2024), this initiative also allowed women to make decisions regarding crop selection, pricing, and resource allocation-areas traditionally dominated by men.

2. BAIF-supported FPOs – Madhya Pradesh

In Madhya Pradesh, the BAIF Development Research Foundation has supported several women-centric FPOs focusing on livestock, especially dairy. These organisations provide women with access to veterinary services, market linkages, and training in hygienic milk production. The women associated with these FPOs have seen their monthly income increase substantially, along with improvements in food security, child health, and educational investments for their children. Importantly, these FPOs have also elevated women's status within their families and communities (Singh & Singh, 2014).

3. Deccan Development Society – Telangana

The Deccan Development Society (DDS) has been instrumental in promoting sustainable agriculture among Dalit women farmers in Telangana. Through FPOs focused on millet cultivation and agro-ecological farming, DDS has empowered women by enabling them to reclaim control over local food systems and biodiversity. The society facilitates seed banks, food sovereignty campaigns, and community media platforms to amplify women's voices. The DDS model is particularly noteworthy for integrating environmental sustainability with gender justice.

4.4 Impact Assessment

Women's participation in FPOs has led to several measurable and qualitative outcomes:

- **Economic Empowerment:** Collective farming and value addition have enhanced women's incomes and access to credit, allowing for investment in farm assets and household welfare.
 - **Social Recognition:** Women occupying leadership roles in FPOs have gained social legitimacy and visibility in public forums.
 - **Capacity Building:** Exposure to markets, training, and external institutions has increased women's confidence and knowledge base.
 - **Reduction in Exploitation:** Collective bargaining has helped women avoid middlemen, access fair prices, and reduce dependence on informal moneylenders.
2. **Limited Land Ownership:** Women constitute a large part of the agricultural labour force but own less than 13% of agricultural land in India. This restricts their eligibility to join many FPOs.
 3. **Capacity Constraints:** Many women lack access to formal education and training, making it difficult for them to navigate complex supply chains and market dynamics.
 4. **Access to Capital:** Financial institutions often remain hesitant to lend to women-led FPOs due to perceived risks and a lack of collateral.
 5. **Institutional Support:** There is a need for sustained support from government and NGOs in mentoring, governance training, and technology adoption for women-centric FPOs.

Studies show that members of women-led FPOs are more likely to access extension services, receive bank credit, and participate in sustainable practices compared to their non-member counterparts.

4.5 Challenges in Scaling Women-Led FPOs

Despite the positive trends, several challenges persist:

1. **Social Norms and Gender Roles:** Deeply entrenched patriarchal norms often prevent women from owning land or participating in public economic institutions.

Way Forward: An Integrated Approach for Strengthening Women's Empowerment:

To advance women's empowerment sustainably and inclusively, it is essential to adopt a multi-pronged, synergistic strategy that integrates the strengths of NGOs, SHGs, and FPOs. While each platform has made independent contributions to enhancing the agency and livelihood of women, their combined impact can be exponentially higher when supported through coherent policy frameworks, capacity-building interventions, and inclusive governance. The following recommendations outline an integrated roadmap:

Table 2. Selected Examples of Women-led or Inclusive FPOs

FPO Name	Location	Focus Area	Key Impact
Deccan Development Society	Telangana	Millet, agroecology	Empowered Dalit women, revived local food systems
Sri Vijaya Durga WFPCL	Andhra Pradesh	Cashew, millets	Fully women-managed value chains
MPWPCL	Madhya Pradesh	Poultry	Tribal women earning ₹30–50k/year
Sabarkantha Milk FPO	Gujarat	Dairy	Women-led dairy collective linked to major markets
SSP FPOs	Maharashtra	Organic farming	Enhanced climate resilience and income through entrepreneurship
Vasundhara FPO	Odisha	Horticulture	Connected tribal women to horticultural value chains
Manjari FPO	Rajasthan	Seeds, organics	Women-led agribusiness and local leadership development
Mahila Kisan Producer Company	Bihar	Livestock, vegetables	Collective farming by SHG women improved nutrition and income

1. Policy and Institutional Strengthening

- **Unified Policy Frameworks:** Government policies should recognise the interdependence of NGOs, SHGs, and FPOs by promoting collaborative models that leverage the community mobilisation capacity of NGOs, the financial inclusion model of SHGs, and the market access advantage of FPOs.
- **Gender Mainstreaming in Agriculture and Rural Development:** All rural development and agricultural schemes should include gender-inclusive mandates that prioritise women's access to land, technology, and decision-making spaces in institutions like FPOs and SHG federations.
- **Regulatory Reforms:** Streamline registration, compliance, and operational processes for women-led NGOs, SHGs, and FPOs to ease their access to credit, subsidies, and capacity-building grants.

2. Capacity Building and Leadership Development

- **Skill and Leadership Training:** Regular and gender-sensitive training programs should be conducted to strengthen the entrepreneurial, technical, and leadership capacities of rural women across all three platforms.
- **Cross-Platform Knowledge Sharing:** Establish knowledge exchange platforms where successful case studies, business models, and innovations in SHGs, FPOs, and NGO-led initiatives can be shared to promote replication and scaling.
- **Youth and Technology Integration:** Encourage the participation of young rural women in leadership positions by providing digital literacy, vocational training, and entrepreneurship incubation, particularly in agro-processing and value chains.

3. Financial Inclusion and Resource Mobilisation

- **Access to Credit and Markets:** Strengthen financial linkages by facilitating easy credit access from banks and MFIs for SHGs and FPOs, and create institutional tie-ups between NGOs and financial bodies for risk mitigation and credit guarantees.
- **Support for Scaling Microenterprises:** Provide targeted financial incentives, seed funding, and insurance schemes for

women-owned enterprises promoted under SHGs and FPOs.

- **Investment in Infrastructure:** Invest in shared infrastructure such as cold storage, processing units, and rural haats to support women's businesses, especially those run through FPOs or SHG federations.

4. Inclusive Governance and Social Capital Formation

- **Promote Women's Representation in Governance Bodies:** Encourage and mandate women's participation in executive boards of FPOs, SHG federations, and NGO advisory councils to institutionalise gender equity.
- **Federation Building:** Scale the federation of SHGs and women-led FPOs into apex bodies capable of collective bargaining, accessing larger markets, and advocating for gender-sensitive policies.
- **Community-Led Monitoring:** Empower women to be part of social audit teams, grievance redressal committees, and monitoring groups that oversee the functioning of welfare schemes and development projects.

5. Strengthening Partnerships and Ecosystems

- **NGO-Government Collaboration:** Institutionalise roles for NGOs as grassroots facilitators under flagship programs like NRLM, MKSP, and the 10,000 FPO Scheme to ensure community outreach and inclusivity.
- **NGO-FPO-SHG Convergence:** Design and implement integrated projects where NGOs provide training and advocacy, SHGs handle savings and credit, and FPOs manage production and market linkages- creating a holistic ecosystem.
- **Public-Private Partnerships (PPP):** Encourage CSR initiatives, agribusiness firms, and social enterprises to partner with women's SHGs and FPOs for input supply, technology transfer, and assured market access.

5. CONCLUSION

A truly inclusive rural development model in India demands the convergence of NGOs, SHGs, and FPOs as complementary and reinforcing

institutions for women's empowerment. While NGOs provide the initial push through awareness, training, and mobilisation, SHGs build financial autonomy and collective strength, and FPOs offer scale, market access, and sustainability. Strengthening these three platforms in tandem will not only uplift millions of rural women but also catalyse broader socio-economic transformation. Policymakers, donors, private players, and communities must work collaboratively to create gender-responsive, scalable, and resilient rural institutions that place women at the centre of India's development journey.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of this manuscript.

COMPETING INTERESTS

Authors have declared that they have no known competing financial interests or non-financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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