

Self-help groups come to the rescue of farmers, farm women too



Additional revenue: The women are taught tailoring and embroidery skills in addition to farming operations.

Economic independence becomes important for empowering farmers, especially farm women. “Such an empowerment can be achieved through the formation of women self help groups (SHGs) or farmers’ clubs. “It is not as though those working individually are not secure. What I mean is that instead of working individually, if farmers and women come together to form groups then their output in terms of productivity and remuneration will also increase substantially.”

Getting subsidies

“With so many problems plaguing agriculture today, a farmer stands a good chance of getting subsidies, loans and professional guidance if he joins a group or creates one,” says

Dr. Parthasarathy. In addition, these groups are also good stress-busters. In terms of crop failures or other unknown reasons these groups help the farmer to unwind and relieve his mental stress, he emphasises. For example Sadhu Deepthi is the name of an SHG with about 20 farm women (whose husbands are mostly farmers), as its members at Kakkayam village in Kozhikode district.

Most of these women have little formal education and have land holdings from 3 cents to 4 acres. Mr. P.A. Mathew, Programme Coordinator, and Dr. T.K. Jacob, Principal Scientist of IISR, periodically guide these women on vegetable cultivation, fisheries, plant propagation, dairy, piggery, poultry, vermicomposting, preparation of botanical pesticides. The members are taken on exposure tours to successful units.

According to Dr. Parthasarathy, particularly now when our country’s agriculture production is going through a plethora of problems, a lone struggle by an individual farmer may not be noticed.

Financial aid

But if they come together and form a group, then it becomes easy for them to voice their grievances if any. Also, it is becomes easier for banks to extend financial aid to such groups than to a single individual. But merely starting a group does not solve any problem. It boils down to arranging finance for the members to start their own enterprise. The group was initially linked to

a co-operative bank for availing loans to start various income generating activities and they are repaid out of the profit gained through several activities of the group,” explains Dr. T.K. Jacob

Minimal interest

Mrs. Daisy Francis, Joint Convener of the group, says: “Many of us had availed loans and have completely repaid the amount from the income that we generated out of our activities. As of now, each member has a share of Rs.5,000 to Rs. 9,000 and any member can avail a loan of up to Rs.30,000 at a very minimal interest and can repay in easy instalments.

All the members cultivate vegetables organically to meet their needs, using vermicompost produced by them. About ten women members started dairy units with two to seven cows. Each member gets a net profit of Rs.100- Rs.140 per day per cow through the sale of milk to the nearby milk co-operative society. They also earn Rs.2000 to Rs. 14,000 through the sale of cow dung in a year. Some of them get an additional income of Rs.5,000-Rs 6,000 through the sale of calves. Four members started a goatary unit, each with 3-7 Tellicherry breed goats, which brings an income from Rs.1,000 to Rs. 9,000 every year for each woman. In addition, the goat’s dung bring them an additional income of Rs 2,400 to Rs. 5,000 per year.

Local resources

Mrs. Sainaba a member says, “The expenditure on each goat is around Rs.100 per year towards medicines and we do not spend any additional amount on feed, as sufficient green fodder is locally available.” Every group member has started a poultry unit with an initial supply of 280 chicks and increased the number of birds to 2,000 in the same year. The women earn up to Rs.11,000 through the sale of eggs and meat in the local market. Two women have started rearing ornamental fishes and have sold them for Rs.4,800 within a year.

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