





Unequal Stakes, Invisible Workers: Why FPOs Need A Women's Revolution









Rural women are keen on agroecology initiatives, but FPOs end up deskilling them when they hire women as labourers instead of recognising them as farmers and board members

By - Mansi Vijay

Udaipur & Rajsamand, Rajasthan: The agility in Shyamu Dangi's step is not by choice. On the 11th of every month, the resident of Udaipur's Bichhri village wakes an hour earlier to wind up household chores, since her presence is mandatory at the monthly meetings of Ghatawali Mataji Farmer Producer Company (FPC), where she is one of the three women sitting on the 11-member Board of Directors (BoD). Wrapping her crimson saree's ghunghat (veil) in a tight knot, Shyamu (43) sets off on her recently purchased scooty for the role she assumed in December 2023.

Married at 12 and forced to quit school after class 10, Shyamu's words carry weight in the meetings. She has proposed to set up a permanent space for the dairy to save on monthly rent of Rs 25,000 and to take for rent a rotavator to be shared among members during the tilling season. "I speak like anyone else. We discuss monthly profit and loss, how much milk was collected and how much paneer and ghee were sold online," she whispers, as her father-in-law was nearby.

Registered under the Companies Act in 2021, Ghatawali FPC has 1,010 members, of whom 706 are women, as most men work in the nearby Hindustan Zinc smelter or take jobs outside the village. Its dairy unit processes around 1,000 litres of milk each day. Upon joining, farmers pay a shareholding fee of Rs 1,000. Shyamu was the seventh person to join the FPC. Today, her initial share is worth Rs 2,100.

"Trusting someone is never a small thing," says Shyamu, recalling the cautious scepticism when the FPC first approached farmers for milk.

With her infant tucked on her hip, Kailashi Dangi (30) explains how the community's trust was hard-earned. "The payment reaches farmers' bank accounts every 10 days. We test fat and solids-not-fat in their presence," says Dangi, a field worker coordinating Ghatawali's farmer interest group activities, including monthly meetings and training.

The FPC also runs an input shop for its members for the subsidised purchase of livestock feed, fertilisers and seeds, including that of coriander, fenugreek and tomato.

Kailashi, who holds a double Master's, says most farmers sow wheat as their main crop. "We offer guidance on crop-related issues and train them on techniques like drip irrigation," she explains.

"If I had been allowed to study instead of being married off, I too would have had a job," asserts Shyamu.

Riding high on self-help

"Change the genda [marigold] seeds; we have said it before. The flowers are tiny," demands Sita Mali (40), a member of Laxmi Swayam Sahayata Samuh.

In Rajsamand's Emdi village, the self-help group (SHG) run by non-profit Seva Mandir is planning the next cycle of floriculture. Amid peals of laughter and complaints, the banter is sharp, the camaraderie sharper.

Addressing a volley of queries from the corner is Savita Mali (31), a field worker with Seva Mandir, who jots down seed demands and proposals from the women for the upcoming season. The SHG oversees two to three crop cycles a year. In Emdi, Seva Mandir runs eight such women-only SHGs with 15 to 20 members, but without the formal structure of an FPO.

The Laxmi SHG has a shared income pool from which members can take out loans. Starting with individual contributions of Rs 100, the group's corpus has grown to Rs 1.5 lakh, offering loans of up to Rs 50,000 for each woman.

"It is a benefit to poor people like no other," shares Sita, a mother of two, who has taken loans thrice and repaid it in time. "At 1% interest, it is much better than elsewhere," she adds.



Gopibai Mali, 60, in front of her marigold fields in Emdi village of Rajsamand (Photo – Mansi Vijay, 101Reporters)

Seasonal sales provide Gopibai Mali (60) belonging to the Mali community of florists and gardeners, classified as OBC, around Rs 15,000. "If the Kankroli mandi rates are down, we do not wait. We sit on the streets near the local village markets and sell," says Gopibai, who, like other group members, has always frequented the mandi by herself, a rare practice in rural Rajasthan. Gopibai is chosen to be on the board of an FPO, tentatively named Banas Sangathan, for which the registration process is ongoing.

For a significant part of the year when Kankroli is packed with cheaper vendors from Ajmer, these women display a sharp sense of market behaviour. "Nikaalo jo rate mile [Sell at any price]," they insist, but do not let it spoil.

FPO vs SHG: a gendered gap

Rural women with prior SHG experience demonstrate better social inclusion and mobilisation within women-led FPOs. They tend to bring established networks, actively engage in general meetings, adhere to democratic governance principles and aim for collective decision-making in FPOs.

The success of SHGs lies in how well connected they are to the grassroots — group dynamics and governance that make members feel involved — which FPOs need to emulate. However, FPO formation requires more paperwork, as processes vary based on the sponsoring organisation.

A study by the impact measurement firm Sambodhi indicated that member mobilisations were faster in women-led FPOs, especially if they evolved from SHGs. With higher share capital and cropping intensity, deeper financial involvement and investment were observed.

Caroni Pionetti found women SHGs rendered more value to agriculture. Their proximity to livestock activities improves individual performance and integration into farming practices in dryland and rainfed areas. Adoption of resource-efficient and sustainable practices — organic farming, preservation of regional/traditional seed varieties and use of technology — was better received at the group level.

A <u>report</u> by the National Association for Farmer Producer Organisations (NAFPO) noted that women were more fiscally responsible, with a recovery rate of over 98%. It recommended that FPOs could benefit significantly by converging with local SHGs.

The NAFPO's ideal target is to have "at least 40% women-led FPOs to acknowledge their role in agriculture" and why it makes sense to promote 70-80% women-only FPOs for livestock (dairy, poultry, goatery), traditionally considered streedhan (woman's property) given by her parents at marriage. NAFPO aims for 20-30% representation in other sectors like fisheries, cereals, fruits and vegetables.

A 2023 study by authors from the International Livestock Research Institute found that successful SHGs, despite being comparatively homogeneous, overcame caste barriers within their communities, "presumably because of their shared commitment to eradicating poverty".

Miles to go

In a half-lit room in Suthar Madra village of Udaipur district, Movanibai Garasia sits among a group of women, their hands moving deftly as they scoop out custard apple pulp. This initiative of Vandan Shakti Mahila Producer Company, registered in 2021, provides women from the Garasia community, a Scheduled Tribe, Rs 230 a day during the fruit's 30-40 day harvest window.

With 1,200 women shareholders, the FPO processes non-timber forest products, including amla candy and jamun seed powder, for regional markets, attempting eight months of engagement and income for Adivasi women.

Movanibai, in her early thirties, is a director on the FPO's board. The women here are not quite entrepreneurs, but their labour sustains the FPO. The process demands their effort,

not their decision-making. It is unsurprising in a country where <u>73.2%</u> of rural women contribute to the agricultural workforce, but own only 11.72% of land holdings.



Movanibai explains the custard apple packaging and cold storage process (Photo – Mansi Vijay, 101Reporters) (1)

Her family's 12 bighas of land is divided among her four brothers, "But sometimes I decide what variety to sow," says Movanibai.

"We generally do not accept women as farmers or producers. Why bring women into FPOs? Justice," Shilpa Vasavada, a gender and livelihood specialist working with multiple organisations, tells 101Reporters. "The inequality in society is legitimised when women, extensively involved in agriculture, are reduced to labourers in their fields. Their diverse priorities as farmers — money, fodder and food security — are often overlooked."

She believes women are much keener to move into agroecology initiatives, plant nutrient-dense crops and adopt diversification. "But when FPOs hire women as labourers or turn to mechanisation, they end up deskilling women," she adds.

"Women are much more calculated in risk-taking and less likely to gamble on an organisation's future, making them more reliable position holders," Divya Velugiri, executive director, Deccan Development Society, tells 101Reporters.

However, questions remain about how women joining later would upskill. "How will they know what a company or shareholder or turnover is when men already come from more knowledge," asks Vasavada.

"The scheme guidelines do not mandate a minimum number of women-only FPOs or a minimum required percentage of womenshareholders in mixed-gender FPOs. As a result, in most FPOs, women's participation is tokenistic," says Vasavada. As FPOs are key to accessing government

agricultural schemes, yet without mandated inclusion, women farmers risk exclusion. The gap is worsened by the absence of gender-segregated data and lack of transparency from major promoting organisations on women-led FPOs, explains Vasavada.

Confronting traditional barriers

According to Sambodhi's impact review, women members felt their inputs on key governance, finance and administrative decisions were not taken as seriously as that of men in FPOs. The findings reaffirmed how women are often treated as labourers, not entrepreneurs, with cropping decisions and market interface being the domain of men.

"Land ownership rules restrict FPO memberships to farmers, which is often used as an excuse to sideline women," says Velugiri. Becoming a board director also requires robust documentation, including PAN and Aadhaar.

A <u>progress report</u> of Rajasthan Grameen Aajeevika Vikas Parishad, which works to introduce rural women to SHG-based livelihoods programmes, stated that Rajsamand and Udaipur have 1.28 lakh and 3.82 lakh SHG members, respectively. Rajasthan has 4.03 lakh SHGs and 48 lakh women members. Of these, 19,345 SHGs are defunct. The groups currently have Rs 1,729 crore in revolving funds and community investment support, and Rs 8,277 crore through bank loans.

Due to their inexperience as borrowers and inability to provide collateral, rural financial institutions often display reservations in accepting women as clients, forcing them into awkward negotiating positions and high-interest loans.

At 60, debt clings stubbornly to Ansibai Suthar, who comes from an OBC household in Rajsamand's Khatamla. She had to raise two children with less than two bighas of farmland after her husband died of tuberculosis when she was 25. However, ever since she joined Bajrang Bali SHG run by Seva Mandir three years ago, Ansibai has been able to take out small loans from the group.

"If any opportunity for women farmers is created here [through an FPO]", Ansibai claims, "we will at least earn some kind of a living when the 100 days of MGNREGA work are over."

"Lack of reliable market linkages and wholesale dealers, and limited transportation, except to Kankroli mandi or Udaipur's markets, keep cultivators in their place," says Roop Paliwal, the president of Khatamla's village development committee. He adds that nilgai and other stray animals are a nuisance in the region where floriculture has been happening for seven years.

"If 10 women show up to a panchayat meeting together, their concerns are more likely to be heard," states Paliwal.

Ansibai's daughter Lalita Suthar (25), who joined Seva Mandir three months ago as a community resource person, knows this well. She frequently urges women of Khatamla to

claim their share of seeds, subsidies, and credit through the SHG support model.

"Bolna padta hai, haqq tabhi milta hai [You get your rights only when you speak up]," Lalita insists.

(Mansi Vijay is a Rajasthan-based freelance journalist and a member of 101Reporters, a pan-*India network of grassroots reporters.)*

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