

The Discourse

Sustainable Development for Atmanirbhar Bharat:
A Self-Reliant Initiative



Edited by
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Mr. Anowarul Islam





9 789355 938688

Price: ₹ 1,000.00

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Factors contributing for Self-Reliance of Self-Help Group Members: A study based on Bilasipara development block of Dhubri, Assam

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Abstract:

Empowerment refers to a process that helps identify, confronts, and gets past obstacles in a woman's life so that she can have more influence over her surroundings and life. It is a multifaceted, dynamic process that should help women fully embrace their identities and their power in all areas of life. India hopes to see independent and self-sufficient Indian women in the future. It is regrettable that the actual and potential roles of women in society have been disregarded for generations due to inertia, ignorance, and conservatism, preventing them from making their justifiable contribution to societal progress. According to studies, rural women provide up to 80% of the food produced in developing nations, yet they are only granted a small portion of the farmland, 10% of credit, and 5% of extension advice (Agrawal, 2003). By increasing their awareness, knowledge, abilities, and efficiency in using technology, women can empower themselves and contribute to the general growth of society. Self-help groups, or SHGs, are an idea that is working well for the empowerment of women. SHGs are groups of rural impoverished people, mostly women, that provide microcredit to start their own businesses. Income-generating ventures and the development of entrepreneurship are workable solutions for women's empowerment. It produces revenue and offers flexible work schedules in accordance with homemakers' requirements. Engaging in revenue-generating pursuits contributes to women's overall empowerment. Therefore,

this particular research was carried out with the special purpose to investigate the empowerment of women through entrepreneurial activities of self-help groups. This paper attempts to investigate the empowerment level of the members of SHGs in Bilasipara block in Dhubri district. The study has used 100 primary data collected from the SHG members of the sampled block and respondents were selected randomly for analyzing factors that contribute for self-reliance of the SHG members.

Keyword: Empowerment, Self-reliance, Microfinance, Entrepreneurship.

Introduction:

Self-help groups are emerging as powerful tools for poverty alleviation. Generally, SHG have anti-poverty agendas with the purpose of improving living standard of its members. In this study a critical examination is made on how management of funds influence performance of self-help groups, how participation of member influence performance of SHG and also how diversification of group activities influences performance of self-help groups. The study adopted a descriptive survey design. The study was conducted in the Bilasipara development block of Dhubri district. The present study has selected 100 sample from the SHGs of the block. Self-Help Groups are formed and linked with banks for credit facilities without collateral that has empowered women in many ways. The rural economically under privileged women get the opportunity of bank linkage and credit facility which was not possible before the SBLP scheme and it has improved the socio-economic conditions of the women thereby making them self-reliant.

Empowerment of women and gender equality recognized globally as a key element to achieve progress in all areas. It is one of the eight millennium goals to which world leaders agreed at the Millennium Summit held at New York in 2000 (Bhagyalakshmi, 2004). Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life. Women constitute almost half of the total population in the world and out of which two third of world's adult

illiterates are women. According to FAO, the most disadvantaged section of society is the women; they are the 'silent majority' of the world's poor. Seventy per cent of the world's poor are women. They face peculiar social, cultural, educational, political and allied problems.

Literature Review:

Research scholars have studied and highlighted on significant aspects of Self-help groups and their impact on group members. Chakraborty (2011) inferred that the growth of SHGs helps to alleviate the poverty as the SHGs members are self-employed and able to earn their livelihood. SHGs played a major role in social and economic empowerment of group members. Srivastava (2012) noticed that rural people (contacted) were not satisfied with banking correspondent model and because of high collateral requirement; they had to resort to local moneylenders. Shantana (2003) found that micro finance programme was instrumental in reducing poverty by seven percent.

Kumaran (2002) observed in his study that more than 59 percent group members in the age group of 25-35 years were dynamic running their micro enterprises successfully. However, their major activities constituted traditional tailoring and dairy. Lalitha, N. and Nagrajan, B.S. (2002) explained that group cohesion depends on size of the group. Larger the size of group, lower the group cohesion and vice versa. They also found that loan size in case of the groups studied was too small to meet the requirement of group members.

Dutta, P. (2011) observed that SHG-Bank Linkage Programme has been instrumental in Socioeconomic empowerment of poor, especially of women. Rajendran & Raya (2011) found a significant relationship between educational levels of the respondents and their period of membership in groups, loans and empowerment of rural women in Vellore district. In order to solve the problem related to marketing of the products of the SHGs, Mahendra (2011) suggested that the government should try to organize small fairs at regular intervals. Mohanty (2009) recommended that special incentives should be given to the NGOs working in hilly and backward areas. Pati A.P. (2008) found that operating cost was high in case of the SHGs under SGSY scheme.

The impact of subsidy on the sustainability of SHGs was found negative. Edvinson (2007) reported that SHGs had a positive impact on living standards of poor people, that is, improved food intake, nutrition, children education and health status. Ansari S.A. (2008) pointed out that SHGs formed by NGOs and other formal agencies but directly financed by banks was the most successful model in India. As there were a few studies on awareness of group members about key activities of the self-help groups, the present study attempted to highlight on the aspect of awareness of group members.

Concept of SHG:

The concept of Self-Help Groups (SHGs) is proving to be a helpful instrument for the empowerment of women. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. *Economic independence is the need of the hour.*

Women Empowerment:

Studies have shown that rural women help in producing up to 80 per cent of food in developing countries, yet they are entitled to only a fraction of farm land, and access to just 10 per cent of credit and five per cent of extension advice (Agrawal, 2003). In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' work force. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress.

Empowerment of women is critical not only for their own welfare but also for the development of the country. India envisions a future in which Indian women are independent and self-reliant. In various national policies and developmental programmes, emphasis has

been given on organizing women in Self Help Groups and thus, marks the beginning of a major process of empowering women. It is also felt to equip the women with necessary skills in the modern trades, which could make them economically self-reliant. Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society.

Methodology:

A field survey was carried out in the two Panchayats under Bilasipara Dev Block, namely Lakhiganj and Hajaripara, of District of Assam, which was randomly selected for the study, in order to understand the impact of SHGs in empowering women of rural Assam. According to data obtained from the NRLM as of March 31, 2024, there are currently 17,846 SHGs in the district. The data breaks down by block, showing that 1216 SHGs are located in Bilasipara among them 146 SHGs are concentrated in Lakhiganj Panchayat and 169 in Raniganj Panchayat. The SHGs registered under ASRLM comprise the study's universe. Lakhiganj and Ranniganj 10 (ten) functional SHGs are approached from each Panchayat with a pre-structured questionnaire for the survey, based on the list provided by the ASRLM, and five members are randomly chosen from each group. Books, periodicals, DRDA, Block offices, as well as numerous publications and reports from the government and other agencies, provided the necessary secondary data for the study.

Objective:

- To investigate the degree of awareness among the rural women of their power over financial resources and role in economic decision-making.
- To explore the function and effects of SHGs on the economic advancement of Muslim women in the study area.

Data Collection and analysis procedure:

A pre-structured questionnaire that was intended to gather both quantitative and qualitative data from the selected 100 respondents of the study area. The selection of a questionnaire was based on its ability to eliminate interviewer bias, yield dependable results, be more cost-effective, offer anonymity, and support high sample sizes (Kothari 2004; Kumar 2011). The socioeconomic background of the SHG members, the factors that motivate and influence SHG members, the economic impact on women's empowerment, women's empowerment to address personal and social issues, and women's empowerment to engage in collective activities are the five key areas on which the researchers prepared the questionnaire. The data analysis comprises mean, frequency, and percentage.

Discussion and Findings:

Socio-economic background of the SHG members:

A complete picture of the respondents and the society they live in can be derived with the aid of socioeconomic profiles. Important factors are taken into account while determining a person's socioeconomic profile, such as age, religion, marital status, degree of schooling, and primary and secondary employment.

The 100 female SHG members in the sample serve in the capacities of general members (32%) and presidents (44%), secretaries (24%). The majority of the women (62 percent) are in the 29–39 age range, while 35 percent are in the 40–50 age range. Ten percent of the female members are widows, and the remaining eighty-nine percent are married and divorcee among respondents is 7%.

A majority of the responders (55 percent) only have a primary level education. In all, 35% of women completed high school, while 10% continued their education beyond secondary school. Regarding the spouses' educational background, 25% went to high school, 35% completed upper primary education, and 40% completed elementary school.

The women in the sample are apparently involved in the following activities: animal husbandry (64 percent), minor businesses and weaving (18 percent each), and agriculture (18 percent). One could argue that women who engage in revenue-generating activities will undoubtedly contribute to the creation of extra cash and resources, which will assist

them access better health and education for their children. These results also contribute to a decrease in family strife and disputes. The wives' husbands work in small companies (41 percent) and agriculture (59 percent). The bulk of respondents' households (65%) make less than Rs. 5000 per month, whereas 35% of respondents make between Rs. 5000 and Rs. 10,000 per month.

Findings on Motivating and influencing factors in the SHGs:

According to the study, the primary motivators for participating in Self-Help Groups (SHGs) were government agencies (54 percent), followed by friends and relatives (46 percent). According to reports, family motivation, self-motivation, and other factors were not very important.

It was discovered from the respondents' interactions that the primary motivations for participating in SHG activities were to establish saving habits and to generate extra cash for the family. Enhancing their standing in the family and community, strengthening their ability to invest in order to increase income, cultivating self- and mutual-help, mobilising available resources, and being able to apply for loans and government subsidies all seemed to be rather significant (Table 1).

Table 1

Factors influencing the formation of SHGs

<u>Got engaged in the SHGs to</u>	<u>Agree</u>	<u>Somewhat agree</u>
Develop self and mutual help	28	72
Resource Mobilisation	25	75
Uplift status in the family and society	39	61
Earn additional income for the family	85	15
Develop saving habits	91	09
Increase investing power to engender more income	47	53
Take the benefit of loan and Govt. subsidy	36	64

Source: Field Study, 2024

Findings on Economic impact on empowerment of women:

Members of the respondents were questioned on a number of crucial topics in order to gain an understanding of their level of economic empowerment. These topics included the process of generating income, having access to financial resources, being free from debt, having more income and savings, having the freedom to use that income, being financially independent, making family financial decisions, and owning assets and income.

According to the groups, the majority of the sampled women (57 percent) work in animal husbandry, followed by handicrafts and weaving (23 percent each), food processing (4 percent), and petty businesses (16 percent). The results unequivocally show that respondents' indicated involvements are primarily conventional in character.

The survey finds that although the majority of respondents (54 percent) continued to earn less than Rs. 1000 per month from group activities, SHG members had been able to increase their monthly income to some level since joining the SHGs' activities. The remaining income was in the range of Rs. 1000-1500. Even though SHG operations are said to generate very little money, they significantly aid rural communities in addressing their financial difficulties.

Analysis was conducted on nine criteria to determine the degree of economic empowerment. A significant portion of the women felt that their participation in SHG activities had resulted in significant changes to the family income (86 percent of them reported this), saving habits (87 percent), control over the process of making financial decisions at home (67 percent), and participation in budgetary decisions (64 percent). However, there have been some modest improvements noted in the areas of financial autonomy, acknowledging women's economic contributions to the family, and granting them the freedom to choose their own decorations and household supplies. One noteworthy result was the process's minimal reliance on moneylenders, which was reported by 85% of the women

Table 2

Level of changes in household economy

SHG activities helped in	High	Moderate
Raising family income	86	14
Increased saving habits	87	13
Domestic financial decision-making process	67	33
Participation in making decision in the family budget	64	36
Spend money according to own discretion	57	43
Recognition of women's economic contribution in family	37	63
Independence in purchase of domestic goods	35	65
Lower dependence on money lender	15	85

Source: Field Study, 2024

Findings on Empowerment to address personal and social issues:

In a society where a large proportion of women lack literacy or have only received a low level of education, raised awareness of gender issues and developed ability for income-generating activities could have a substantial impact. These take the shape of developing the self-respect necessary to accept accountability and make choices in all facets of life. One could argue that if SHGs solely focus on lending and saving, they won't be able to function as effective people's organisations. In order to address social challenges, it must emerge as community-based institutions. Empowering individuals via social mobilisation is one of the goals of the SGSY in India. The women's perspectives were gathered in order to evaluate the effects of SHGs on a personal level (Table 3).

Table 3

	High	Moderate
Changes observed on personal front	48	52
Rise in social status	45	55
Ability to interact with outsiders	62	38
Involvement in deciding children's education and health	25	75
Access to sanitation facility	33	67
Ability to face challenges	46	54
Decline in family conflict	42	58
Ability to take innovative decision	45	55
Sense of responsibility	69	31
Adopting family planning measures	58	42
Confidence to move outside the home		

Source: Field Study, 2024

According to Table 3, a significant portion of women feel that their confidence has changed regarding their ability to move outside of their homes and participate in decisions regarding their children's education and health. The respondents indicated a modest level of changes in the following variables: rise in social status, ability to communicate with others, access to sanitary facilities, ability to face obstacles, handle family conflicts, family planning measures, and ability to make innovative judgements. It is also disclosed that the women, as SHG members, have gained awareness of a range of socio-political concerns and have joined several important social groups, such as the school management committee, the mother support group in schools, and the Anganwadi committee (AWC).

Conclusion:

From the above analysis it can be concluded that the members of SHGs have considerably improved their socio-economic conditions after they have joined the group. The study has concluded that SHG members have significantly changed their economic and social status that has made them self-reliant in many ways and to a great extent which was not possible before their involvement in SHGs. The analysis of research on women's empowerment shows that SHG-based microfinance has acted as a spark for social change and that the empowerment of the impoverished has benefitted rural women in Assam and

other Indian states. Additionally, technology has made it possible for income-generating activities to be promoted and for people to advance economically. While at first there was an impression that SHGs were concentrated in a specific area, these groups are now spreading throughout the country as poverty continues to be a global concern. Access to formal banking systems for the underprivileged is essential for both economic expansion and sustainable development, and this can only be achieved through bank linkage programmes of SHG.

SHGs have made a large contribution to the production of assets, the improvement of members' living conditions, and the profound shift in the perspectives and mindsets of marginalised rural poor women. The lives of the SHG members in the study area have changed significantly, despite the fact that many problems involved in running the SHGs. Lack of facilities and supportive infrastructure for orientation and training, as well as placing the items in lucrative marketplaces, frequently dampens people's motivations. Participation in group social issue activities should only begin when desired personal results have been achieved.

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Atmanirbhar Women for Atmanirbhar Bharat: A Brief Study

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Abstract:

The Swadeshi movement of the early 20th century which powered the Freedom Movement of India has been re-invented as the Atmanirbhar Bharat Mission. Today Atmanirbhar Bharat (self-reliant India) has come to be regarded as the keystone to creation of a self-reliant and strong India carving out a place for itself as a frontrunner on the global platform. The policy pronouncements in recent years have carried a flavour of self-reliance. The term Atmanirbhar Bharat has been used frequently by Prime Minister Shri Narendra Modi, ever since he announced the post-COVID-19 economic package in 2020. It has become a buzzword in the public discourse, signifying the enormous economic strength, strong social fabric and global leadership competence of India. Atmanirbhar Bharat relies on strengthening the economic and social pillars of our country. It aims to achieve the superordinate goal of India as Vishwa Guru (global leader) by implementing policies promoting competitiveness, efficiency and resilience on the economic front, and equity, self-sustaining and self-generating on the social front.

The role of women in achieving the goal of Atmanirbhar Bharat is significant. The government initiatives such as ASHA programme has helped enormously in improving maternal and infant health across rural India. This paper conceptualizes women empowerment as a key strategy to achieve the Atmanirbhar Bharat Mission. Self-help groups of women are based on the notion of small savings, mutual help and cooperation. The objective of this paper analyses how the women-led Self-Help Groups (SHGs) are

beneficial not only in raising awareness related to Covid precautions across villages but are also instrumental in providing a myriad of services. These include meeting shortage in masks, sanitizers and PPEs, running community kitchens, providing banking and pension services to rural poor. The paper suggests that policy initiatives by the government as well as relief schemes initiated by NGOs and Corporates are essential for social and economic empowerment of women.

Keywords: SHGs, NGOs, women empowerment, Atmanirbhar Bharat, self-help groups, microfinance.

Introduction:

The Father of the Nation very forcefully expressed his views on Women Rights. Even though many years have passed since India gained Independence, we are still struggling to make women's rights more meaningful in our country. Similar thoughts on the subject were expressed "You can tell the condition of a nation by looking at the status of its women" Pt Jawaharlal Nehru. The subject of women empowerment was conceptualized in the 9th Five -Year Plan Document that commits "to empower women through creating an enabling environment where women can freely exercise their rights both within and outside their homes as equal partners". In the past century, Kasturba Gandhi inspired women to come forward and make sacrifices during the freedom struggle. Kasturba's life should be read in terms of women's struggle for emancipation, dignity and independence. She said in the words of Aparna Basu during the Quit India marches- "the women of India have to prove their mettle. They should all join in this struggle regardless of caste or creed. Truth and non-violence must be the watch words." The government introduced the Atmanirbhar Bharat Abhiyan to make India self-reliant. On 12 May 2020, PM Shri Narendra Modi raised a clarion call to the nation giving a kick start to the Atmanirbhar Bharat Abhiyan (Self-reliant India campaign) and announced the special economic and comprehensive package of INR 20 lakh crores, equivalent to 10% of India's GDP, to fight COVID-19 pandemic in India. The aim is to make the country and its citizens independent and self-reliant in all senses. Women have an important role and have shouldered multiple responsibilities in times of crisis worked tirelessly to keep their homes, families, communities

and society integrated and well organized. Women are the backbone of society. According to International Labour Organisation (ILO) Report, women globally make up over 70 per cent of workers in health, including those working in health-care institutions. They were on the front line of the fight against Covid-19. As a result of the pandemic, they faced a double burden: longer shifts at work and additional care work at home.

Women empowerment is a key strategy to accomplish the Atmanirbhar Bharat Mission. For social transformation of the country, particular emphasis has to be given to rural development and women empowerment. Ever since the decade of the 1990s, women's groups have been formed across the length and breadth of the country. Self-Help Groups (SHGs) refer to small voluntary groups of 10-20 (mostly) rural women, preferably from similar socio-economic background, which collectively save small amounts of money and seek small loans without any collateral. These groups are based on the notion of small savings, mutual help and cooperation, wherein these groups avail loans from banks and other financial institutions at reasonable interest rates for various purposes such as for personal as well as family utilization, income generation and livelihood enhancement. These groups are characterised by mutual support, collaboration, solidarity and peer pressure. Apart from enhancing the availability of microfinance, these groups have been found to contribute to enhancement of social and economic status of women members. This paper seeks to answer the question whether SHG membership has contributed to women empowerment.

Objective:

The objective of this research paper is to study the role of women in achieving the goal of Atmanirbhar Bharat and the government initiatives to achieve the Atmanirbhar Bharat Mission. Self-help groups of women are based on the notion of small savings, mutual help and cooperation. The objective of this paper analyses how the women-led Self-Help Groups (SHGs) are beneficial not only in raising awareness related to Covid precautions across villages but are also instrumental in providing a myriad of services. These include meeting shortage in masks, sanitizers and PPEs, running community kitchens, providing banking and pension services to rural poor.

Research methodology:

This paper is exploratory in nature. Case study method has been chosen for this paper because it is regarded as a useful research method for exploring social phenomenon through multi-dimensional lenses. It helps in detailed analysis of a phenomenon in its real-life context. The paper is based on a mixed methods approach, combining both secondary and primary approaches. Secondary data has been collected by reviewing the literature using the keywords, self-help groups and women empowerment. The review has included published material such as books, research papers, reports, policy documents, etc. available in the public domain. Primary data has been collected from key informants and women SHG members.

Results and discussion:

The results of the study reveal that SHG membership has led to social empowerment of women. The respondents revealed that after joining the SHG, there had been an increase in female literacy in their families. They were able to make decisions regarding their children's education, such as sending them to private schools or tuitions or college. Few of them had also taken loans for surgery and treatment of diseases. Participation in SHGs had led to reduction in social evils such as child marriages, dowry, witch hunting etc., and less prevalence of superstition. Few women narrated stories when they organised themselves, collectively opposed liquor shops and got them closed down. Respect for women both in the family and the community had increased. Initially their husbands and families opposed women's participation in the SHGs. However, over time, they observed benefits of the SHG participation and later started supporting their women. Often the women took loans for supporting their husband's business. Initially, the community elders also were not in favour of women attending meetings. They would ridicule and mock at them. However, over time, they realised the value of participation in meetings and became supportive of the women. On the economic front, it was found that SHG membership provided benefits such as, increase in saving, knowledge of government schemes, learning how to manage money, and how to utilize the available funds for growth. SHG participation had increased their income earning capacity. Many of the women had taken loans to start a small business

such as a small shop in the village or Block or to buy raw material for their business, such as fabric for a garment business. Many took loans for agricultural activities such as buying farm inputs and livestock (such as cows, goats, sheep, buffaloes, etc.). Over time, their shops had grown bigger, their agriculture had improved and livestock had multiplied. Thus, these women were able to enhance their incomes through these loans. Some women had even taken loans to fund their children's education or help them set up a small shop (such as a cycle repair shop). Over a period of time, women were able to enhance their standard of living, by gradually improving their housing characteristics such as pucca houses, electricity connection, piped water supply, LPG connections and toilets. Possession of household assets had also increased such as smart phones, televisions, refrigerators, motor cycles and tractors. SHG participation had reduced their dependence on money lenders. They had been able to break free from the jaws of the loan sharks such as money lenders who would earlier charge exorbitant interest rate such as three to five percent per month. The women no longer needed to mortgage their homes, property, jewelry or other assets. They had small requirements (less than Rs. 1 lakh) for which micro loans at low interest rates (one percent per month) through SHGs sufficed their purpose.

On the political front, women who had been associated with the SHGs for a longer while had grown in stature. Many of them had become office bearers of the group, such as Secretary or Treasurer, or had become leaders in the village organisation or cluster, or federation. The SHG members reported psycho-social empowerment among the SHG members. While most of them reported that initially their participation in SHGs was not looked at favourably by their husbands, family members and community elders, gradually this perception had changed. These women had now earned respect in their village and many of them were now referred to as 'Baidew' (meaning elder sister). While earlier they felt shy in participating in meetings and speaking in public, now they were very confident. While earlier, they could never step out of their homes, now they were able to char diwari se bahar aana (move out from their houses), and visit banks and other places. They had also travelled to far-off places, such as the district head quarter or the State capital. Having acquired the ability to speak outside their homes and stepping out of their homes were considered to be the most significant changes in their lives. The above discussion points

out that SHG membership has led to empowerment of women along various dimensions, namely, social, economic, political and psycho-social. It was found that empowerment level is higher among women who have been associated with the SHG for a longer duration in comparison to those who have spent a smaller number of years as SHG members.

India's ASHA programme comprises all-female health workers. They are the foot soldiers of the country's health system. Established in 2005, a key focus of the programme was reducing maternal and infant deaths, so all recruits are women. They have also played an essential role in India's efforts to eradicate polio and increase immunization, according to numerous studies. Women and children from the community assemble at a Saheli Samanvay Kendra (SSK) in Batla House, Okhla, New Delhi. SSK community centres have been set up by the Indian Government across the country to act as local incubation centres to promote women's self-help groups and to provide skills training and public health information. The SSKs operate within "Anganwadi" centres that are part of the Indian public health care system, providing basic health-care services in rural and marginalized areas. During the COVID-19 pandemic, these centres remained open, providing free meals, immunization and health check-ups for children, pregnant and lactating mothers, and helping women access government assistance programmes. In the SSK centre in Batla House, women also learn tailoring and sewing, computer skills and beautician training. With 1.3 billion Indians in the midst of an unprecedented 40-day lockdown to defeat the coronavirus, the collective strength of women's self-help groups (SHGs) had come to the fore. In over 90 percent of India's districts, away from the limelight of the cities, SHG women producing facemasks, running community kitchens, delivering essential food supplies, sensitizing people about health and hygiene, and combating misinformation.

These women, escaped poverty through the SHG route as they know how painful it is to be a destitute and poor. They are living up to their motto of self-help and solidarity. Groups across the country are working furiously to make up for the shortfall of masks and Personal Protective Equipment (PPEs). In Odisha, for instance, poor rural women who were once engaged in stitching school uniforms are sewing masks instead. Over the past few months, these women have produced more than 1 million cotton masks, helping equip police personnel and health workers, while earning something for them. More than 19 million masks have been produced by 20,000 SHG's across 27 states in the country in

addition to over 100,000 litres of sanitizer and nearly 50,000 litres of hand wash. Since production is decentralized, these items have reached widely-dispersed population without the need for complex logistics and transportation.

With huge numbers of informal workers losing their livelihoods during the lockdown and food supply chains getting disrupted in some areas, SHG's have set up over 10,000 community kitchens across the country to feed stranded workers, the poor, and the vulnerable. In Kerala, the Kudumbashree network, one of the country's earliest community platforms of women with 4.4 million members and several years of catering experience behind them, were the government's natural choice to run a number of these kitchens. Given the massive nature of the challenge, these groups have dramatically ramped up their efforts and are now running 1,300 kitchens across the state, while also delivering food to those in quarantine and the bedridden condition. In Jharkhand, where poverty is high, SHGs being the closest to the ground are helping district administration in identifying pockets of hunger and starvation so that efforts can be made to ameliorate them.

Since access to finance is critical for people to sustain themselves during the lockdown, SHGs women working as bank correspondents have emerged as a vital resource. Deemed as an essential service, these bank sakhis have continued to provide doorstep banking services to far-flung communities, in addition to distributing pensions and enabling the neediest persons to access credits into their accounts through Direct Benefit Transfers (DBT). Banks have given these women special orientation and provided them with financial incentives to enable them to continue to work during the lockdown.

The Anganwadi system forms the backbone of India's Integrated Child Development Services Scheme – the world's largest community-based programme for child development. This is a cadre made up entirely of women: the Anganwadi Workers (AWWs), the Anganwadi Helpers (AWHs), supervisors, and district Child Development Protection Officers (CDPOs). Yet at a state and national level, the AWW is an abstraction: the women are just faceless numbers, or at best cogs in the wheel that keep the ICDS running. There isn't enough information or interest in understanding what makes them tick, what their lives and work look like, and what can be done to motivate and galvanise our largest cadre of barefoot. Today, it has joined another battle- the battle against COVID-

19. With the outbreak of the pandemic, the nation's 2.7 million Anganwadi workers became frontline responders in their communities. On top of their usual responsibilities, they distribute dry rations and cooked food, screen people for COVID-19, and spread awareness of the virus. An Anganwadi worker is usually a local village woman, between 18 to 35 years of age and educated up to class X. Anganwadi workers are paid around Rs 5000 a month, less than half of India's average monthly salary. Workers provide supplementary nutrition for children, pregnant women, and nursing mothers, teach mothers about child nutrition, and give pre-formal school education. The Ministry of Women Development and Child Welfare has laid down guidelines for the responsibilities of Anganwadi workers. These guidelines include showing community support and active participation in executing this programme, conducting regular quick surveys of all families, organizing pre-school activities, providing health and nutrition education to families, especially pregnant women, motivating families to adopt family planning, educating parents about child growth and development, assisting in the implementation and execution of Kishori Shakti Yojana, educating teenage girls and parents by organizing social awareness programmes, and identifying disabilities in children. The major priority to realize Atmanirbhata for women will be working towards sustainable livelihoods and economic empowerment in rural areas. There will be necessity of imparting skills, especially of the migrant labour and to integrate them with the developmental goals of the country. There is an urgent need to speed up the benefits of women in micro & small businesses. There is need to focus on women in sectors like agriculture, food processing, eco-tourism, textiles, handicrafts, waste management and forest products. There is also need to terminate and bring to an end, disparity in the workplace. It is observed that the Government is making hectic efforts to improve the lot of Self-Help Groups. The Kerala Kudumbshree model is an outstanding example. The Sewa movement started by Ella Bhat is providing livelihood to many poor and impoverished women. Prime Minister Narendra Modi has stated, "Every woman has entrepreneurial qualities and values. Women will become stakeholders in decision-making if they are financially independent." However, over the years, institutionalised belief systems have undermined women's work capacity. In the 21st century, it is essential to recognise women's capabilities to work, while building an equitable and Atmanirbhar society. We must

remember that for a society to become Atmanirbhar, it is essential to harness the Iccha Shakti, Gyan Shakti and Karma Shakti of women.

Conclusion:

The results of the study point out that SHG participation has enabled women to provide better education and health care for their children and their families, improve their standard of living, invest in economic activities such as agriculture, livestock and small business, participate in public life, speak in public and step out of their homes. The attainments of women along economic, social, political and psycho-social dimensions of empowerment were found to be higher among women who had spent more years as SHG members compared to those who had spent less time. Through this research, we can conclude that SHGs have been found to be an effective policy instrument to bring about empowerment of rural women in India. The study highlights the importance of SHGs in empowering women in the pursuit of the overarching goal of Atmanirbhar Bharat. The study has several implications for policy and practice. Given the multi-dimensional nature of women empowerment, policy makers need to make women empowerment the goal of all development programmes. Financial inclusion programmes need to be more broad-based and include various dimensions of empowerment, such as social, economic, political and psycho-social. From the practitioner's view point, officers and managers at State, district and Block-levels, field staff, bankers, microfinance institutions, NGO workers, CSR professionals, Panchayat representatives and others need to view the SHG as an umbrella organisation and single-point of contact in order to reach rural women and deliver various development programmes and schemes. There are certain lacunae in the functioning of SHGs, which need to be addressed through appropriate measures. Through sustained interest of policy makers and commitment and support by practitioners, the SHG model can be relied upon to bring about women empowerment to achieve the overarching Atmanirbhar Bharat Mission. One of the limitations of this study is its qualitative nature. Nevertheless, it reveals rich information related to the experiences, perceptions and observations of rural women and their association with the SHG. Moreover, the sample is sufficiently large and well-distributed so that generalisations can be made. Future researchers may go for survey-based research and deploy psychometric scales or indices to measure women empowerment.

Self-employment and Employment Generation schemes among women should be encouraged. This can be promoted by imparting micro-entrepreneurial training. A large number of NGOs and SHGs can be associated to impart skills and training. Apart from training, finance and credit needs should be made available on easy terms. Commercial Banks, cooperatives, National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI) and various international agencies should be brought into the picture. Social workers can be very influential motivators in providing direction, care and advocacy. Another important component is the involvement of Corporate Social Responsibility to accelerate the momentum of assistance. NGOs can play a useful role in advising Corporates to take up relief schemes. Skill training for different types of micro enterprises should be provided by government agencies. Digitisation and re-skilling are key tools in not just empowering women to rejoin the workforce in the post-pandemic era but also in creating new booming sectors in the economy.

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The Discourse

Sustainable Development for Atmanirbhar Bharat:
A Self-Reliant Initiative



Edited by
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Mr. Anowarul Islam



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The Role of Agriculture in Achieving Self-Reliant India: An Analysis

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Abstract:

India, with its rich agricultural heritage and vast arable land, has long been dependent on agriculture as a backbone of its economy. The concept of self-reliance, emphasizing domestic production and reducing dependency on imports, has gained significance in recent times. Agriculture in India not only sustains the livelihoods of a significant population but also contributes substantially to the country's GDP. By focusing on agricultural self-sufficiency, India can enhance its food security, reduce trade deficits, and uplift rural communities. The recent policy initiatives and structural reforms aimed at boosting agricultural productivity, such as the PM-KISAN scheme and the Agricultural Produce Market Committee (APMC) reforms, underscore the government's commitment to revitalizing the agricultural sector. The advancement of technology in agriculture, including precision farming, use of drones, and adoption of biotechnology, is essential for increasing yields and ensuring sustainability.

Challenges such as climate change impacts, water scarcity, land degradation, and market fluctuations pose threats to agricultural self-reliance. Addressing these challenges requires a multidimensional approach, encompassing resilient farming practices, improved market linkages, and robust risk management strategies. By empowering farmers, enhancing agricultural infrastructure, promoting innovation, and fostering sustainability, India can strengthen its agricultural sector and realize the vision of a self-reliant nation. In this paper

an attempt has been made to examine the pivotal role that agriculture plays in realizing a self-reliant India.

Key words: Agriculture, Self-reliant, Technology, Challenges, Management.

Introduction:

Agriculture has always been the backbone of India's economy, and its role in fostering a self-reliant India is both significant and multifaceted. The concept of Atmanirbhar Bharat, or self-reliant India, as envisioned by the Indian government, seeks to reduce dependency on imports, boost domestic production, and enhance the overall socio-economic fabric of the country. Agriculture, being a primary sector, is pivotal in this endeavor. Agriculture in India not only sustains the livelihoods of a significant population but also contributes substantially to the country's GDP. By focusing on agricultural self-sufficiency, India can enhance its food security, reduce trade deficits, and uplift rural communities. The recent policy initiatives and structural reforms aimed at boosting agricultural productivity, such as the PM-KISAN scheme and the Agricultural Produce Market Committee (APMC) reforms, underscore the government's commitment to revitalizing the agricultural sector. But the challenges such as- climate change impacts, water scarcity, land degradation, and market fluctuations pose threats to agricultural self-reliance. To overcome these challenges requires a multidimensional approach, encompassing resilient farming practices, improved market linkages, and robust risk management strategies. This essay explores the various ways in which agriculture contributes to making India self-reliant, encompassing aspects such as food security, economic stability, employment generation, technological innovation, sustainable development, and global competitiveness.

Objectives: The main objectives of this seminar paper are:

- a) To examine the role of agriculture in realizing self-reliant India.
- b) To examine the challenges in the field of agriculture.
- c) To delineate the remedial measures for the development of agriculture.

Role of Agriculture in achieving a self-reliant India:

Agriculture plays a crucial role in achieving a self-reliant (Atmanirbhar) India by contributing to economic stability, food security, and sustainable development. Here's a detailed look at how agriculture supports the vision of self-reliance-

Ensuring Adequate Food Supply: A self-reliant India emphasizes on its ability to feed its population without depending on external sources. Agriculture is the cornerstone of food security, ensuring a stable supply of essential food items. With a population of over 1.4 billion, the need for a consistent and sufficient food supply is critical. By focusing on improving crop yields through better farming techniques, genetically modified crops, and efficient use of resources, India can ensure that its food needs are met domestically.

Nutritional Security: Beyond mere food supply, agriculture also plays a crucial role in nutritional security. Diversified farming practices, including the cultivation of a variety of crops such as pulses, fruits, vegetables, and livestock farming, ensure that the population has access to a balanced diet. Promoting horticulture and organic farming can further enhance the nutritional quality of food, thereby improving the overall health and productivity of the nation.

Employment Generation: Agriculture is the largest employer in India, engaging about 50% of the country's workforce. This sector not only provides direct employment to millions of farmers but also generates numerous ancillary jobs in related fields such as agro-processing, transportation, and retail. By enhancing agricultural productivity and expanding value-added activities, agriculture can further bolster employment, reducing urban migration and supporting rural livelihoods.

Rural Development: The prosperity of rural India is intrinsically linked to agricultural development. Investments in agriculture lead to improved infrastructure, such as roads, electricity, and irrigation facilities, which in turn stimulate rural economies. By promoting sustainable agricultural practices and enhancing market access, the rural population can achieve higher standards of living, thus contributing to balanced regional development.

Enhancing Farmers Income: One of the main objectives of Atma Nirbhar Bharat is to double the incomes of farmers. This can be achieved through various means such as adopting

high-yielding crop varieties, implementing better water management practices, and providing access to affordable credit and insurance. Government initiatives like the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and the introduction of minimum support prices (MSP) for various crops ensure a stable income for farmers.

Value Addition: Value addition through agro-processing not only increases the self-life of agricultural products but also significantly enhances their market value. Establishing food processing units, cold storage facilities, and efficient supply chains can help farmers get better prices for their produce. The development of agro-based industries also creates additional income streams, fostering entrepreneurship and innovation in rural areas.

Sustainable Development: Sustainable agriculture is key to maintaining the health of ecosystems and ensuring long-term agricultural productivity. Practices such as crop rotation, organic farming, conservation tillage, and integrated pest management help preserve soil fertility, reduce chemical inputs, and protect biodiversity. By promoting environmentally friendly practices, India can ensure that its agricultural sector remains productive and resilient.

Climate Resilience: Climate change poses a significant threat to agriculture, impacting crop yields and food security. Developing climate-resilient crop varieties and adopting adaptive farming techniques are essential for mitigating these effects. Research and development (R&D) in agriculture should focus on breeding crops that can withstand extreme weather conditions, droughts, and pests. Additionally, educating farmers on climate-smart practices can help them better manage risks associated with climate variability.

Reducing Dependence on Imports: Key commodities such as pulses, edible oils, and certain fruits are often imported to meet domestic demand. By incentivizing the cultivation of these crops and providing support for their processing, India can significantly cut down on imports, saving valuable foreign exchange and ensuring food sovereignty.

Boosting Local Industries: The promotion of local agro-based industries can further reduce dependence on imports. By developing industries that process raw agricultural produce into finished goods, India can cater to its domestic market while also creating employment opportunities. This not only strengthens the local economy but also enhances the country's self-sufficiency in food and related products.

Modern Farming Techniques: The adoption of modern farming techniques is crucial for enhancing agricultural productivity and efficiency. Precision farming, which involves the use of GPS and data analytics to optimize field-level management, can significantly increase yields and reduce input costs. Similarly, the use of drones for monitoring crop health and automated irrigation systems can enhance water use efficiency and improve crop management.

Research and Development: Investing in agricultural R&D is essential for fostering innovation and addressing the challenges faced by the sector. Government and private sector collaboration in research can lead to the development of high-yielding and pest-resistant crop varieties, advanced farming equipment, and sustainable agricultural practices. Extension services should be strengthened to ensure that the latest research findings and technologies are accessible to farmers.

Enhancing Exports: A robust agricultural sector with high productivity and quality standards can enhance India's agricultural exports. By adopting global best practices and improving product quality, Indian agricultural products can become more competitive in international markets. The export of high-value commodities such as spices, tea, basmati rice, and organic produce can significantly contribute to the national economy.

Branding and Marketing: Effective branding and marketing strategies are vital for positioning Indian agricultural products in the global market. Developing a strong brand identity for Indian products, coupled with geographical indications (GI) tags, can enhance their marketability and fetch premium prices. Additionally, participating in international trade fairs and exhibitions can help promote Indian agriculture globally.

Supply Chain Improvement: Efficient supply chains are critical for reducing post-harvest losses and ensuring that agricultural produce reaches markets in good condition. Developing cold storage facilities, food processing units, and transportation infrastructure can significantly improve supply chain efficiency. By minimizing wastage and ensuring timely delivery, farmers can receive better prices for their produce, contributing to higher incomes and economic stability.

Irrigation and Water Management: Reliable access to water is fundamental for agricultural productivity. Investments in irrigation infrastructure, such as canal networks, drip irrigation systems and rainwater harvesting, can enhance water use efficiency and ensure a stable water supply for agriculture. Proper water management practices can mitigate the impacts of droughts and water scarcity, thereby supporting sustainable agricultural development.

Government Initiatives: The Indian government has launched several initiatives to support agricultural development and make it a cornerstone of self-reliance. Programs like PM-KISAN, the National Agriculture Market (eNAM), and the Pradhan Mantri Fasal Bima Yojana (PMFBY) provide financial support, market access, and insurance coverage to farmers. Policy reforms aimed at liberalizing agricultural markets and promoting contract farming can also enhance market efficiencies and farmer incomes.

Land Reforms: Ensuring land rights and implementing land reforms are critical for boosting agricultural productivity and investment. Clear land ownership and secure tenure can encourage farmers to invest in land improvements and adopt better farming practices. Land consolidation and reforms can also facilitate mechanization and efficient land use.

10. Community and Cooperative Models

Farmer Cooperatives: Cooperatives play a crucial role in empowering farmers by providing them with better access to inputs, credit, and markets. By pooling resources and collectively bargaining, small farmers can achieve economies of scale and improve their market power. Successful examples of cooperatives, such as the Amul dairy cooperative, demonstrate the potential of such models in transforming the agricultural landscape.

Community Participation: Engaging local communities in decision-making processes and agricultural initiatives ensures that policies and programs are tailored to local needs and contexts. Community participation can enhance the effectiveness of agricultural interventions, promote sustainable practices, and ensure equitable distribution of benefits. Local knowledge and traditional practices, when combined with modern techniques, can lead to innovative and effective agricultural solutions.

Making India self-reliant in agriculture involves several significant challenges:

Water Scarcity: Agriculture in India is heavily dependent on monsoon rains, making it vulnerable to variations in rainfall. Efficient irrigation systems and water management are essential to ensure consistent agricultural output.

Small Land Holdings: The fragmentation of agricultural land into small and uneconomical plots hampers the adoption of modern farming techniques and mechanization, reducing overall productivity.

Lack of Infrastructure: Poor rural infrastructure, including inadequate storage facilities, transportation networks, and market access, leads to high post-harvest losses and prevents farmers from getting fair prices for their produce.

Soil Degradation: Overuse of chemical fertilizers, pesticides, and monocropping has led to soil degradation, reducing fertility and crop yields over time. Sustainable farming practices need to be adopted to maintain soil health.

Credit Access: Many small farmers struggle to access formal credit, relying instead on informal and often exploitative sources of finance. Improved access to credit at reasonable rates is crucial for investment in better farming practices and equipment.

Technology Adoption: While modern agricultural technology can significantly boost productivity, its adoption is often slow due to lack of awareness, education, and financial constraints among farmers.

Climate Change: Increasing frequency of extreme weather events such as droughts, floods, and unseasonal rains disrupt agricultural activities, affecting crop yields and farmer incomes.

Market Fluctuations: Farmers face income instability due to volatile market prices for their produce. Better market linkages and price support mechanisms are needed to ensure stable and fair incomes.

Policy Implementation: Despite various agricultural policies and schemes, implementation at the ground level is often inconsistent and plagued by bureaucratic inefficiencies.

Farmer Education: Many farmers lack access to updated knowledge and skills in modern agricultural practices, pest management, and crop diversification, limiting their productivity and resilience.

Addressing these challenges requires a multifaceted approach involving government policy, investment in infrastructure, education and training for farmers, and the promotion of sustainable and resilient farming practices.

Remedial measures to overcome the challenges:

To overcome the challenges faced by Indian agriculture and move towards self-reliance, a comprehensive approach involving multiple stakeholders and strategic interventions is necessary. Here are some remedial measures:

To overcome the challenges faced by Indian agriculture and move towards self-reliance, a comprehensive approach involving multiple stakeholders and strategic interventions is necessary. Here are some remedial measures:

Water Management:

■ **Irrigation Infrastructure:** Invest in efficient irrigation systems such as drip and sprinkler irrigation to reduce water wastage.

■ **Rainwater Harvesting:** Promote rainwater harvesting and watershed management to ensure better water availability.

■ **Efficient Water Use:** Encourage practices like mulching, and use of drought-resistant crop varieties.

Land Reforms and Consolidation:

■ **Land Consolidation:** Implement policies to consolidate fragmented land holdings, making them more viable for mechanized and modern farming.

■ **Land Leasing:** Facilitate flexible and secure land leasing arrangements to allow for more productive use of agricultural land.

Infrastructure Development:

■ **Storage and Cold Chain:** Build more cold storage facilities and improve the cold chain infrastructure to reduce post-harvest losses.

■ **Transportation:** Enhance rural road networks to improve access to markets.

■ **Market Linkages:** Develop and promote e-NAM (National Agriculture Market) to facilitate better price discovery and direct market access for farmers.

Soil Health:

■ Promote organic farming, crop rotation, and use of green manure to maintain soil fertility.

■ Implement widespread soil health card schemes to provide farmers with information on soil health and appropriate fertilizer use.

Access to Credit:

■ Improve access to institutional credit through simplified procedures and increased penetration of rural banking.

■ Strengthen crop insurance schemes to protect farmers against natural calamities and market risks.

Technology and Innovation:

■ Enhance agricultural extension services to educate farmers on modern farming techniques, pest management, and use of technology.

■ Promote the use of digital tools, mobile apps, and information dissemination platforms to provide real-time information to farmers.

■ Invest in agricultural research to develop high-yielding, pest-resistant, and climate-resilient crop varieties.

Climate Resilience:

■ Implement practices that improve resilience to climate change, such as integrated farming systems, agroforestry, and conservation agriculture.

- Develop and implement robust disaster management plans to mitigate the impact of extreme weather events.

Market Stability:

- Ensure effective implementation of Minimum Support Price (MSP) and procurement policies to guarantee fair prices for farmers.

- Deregulate agricultural markets to reduce the role of middlemen and enhance competition.

Policy and Governance:

- Strengthen governance and administrative efficiency to ensure timely and effective implementation of agricultural policies and schemes.

- Encourage collaborations between the government, private sector, and NGOs to leverage resources and expertise.

Farmer Education and Training:

- Conduct regular training programs and workshops to update farmers on the latest agricultural practices, technologies, and market trends.

- Establish farmer field schools and model farms to demonstrate successful farming practices.

By addressing these key areas, India can significantly improve agricultural productivity, sustainability, and farmer livelihoods, moving closer to achieving self-reliance in the agricultural sector.

Conclusion:

In conclusion, it comes to clear that agriculture is a cornerstone of India's journey towards self-reliance, playing a multifaceted role in ensuring food and nutritional security, economic stability, sustainable development, and global competitiveness. By addressing challenges such as resource allocation, technological adoption, and policy support, India can unlock the full potential of its agricultural sector. The emphasis on modern farming

techniques, value addition, infrastructure development, and community participation will not only enhance productivity and incomes but also build a resilient and self-sufficient agricultural system. As India moves towards the vision of Atmanirbhar Bharat, agriculture will continue to be a critical driver of socio-economic development, ensuring that the nation can feed its population, generate employment, and achieved sustainable growth.

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ISBN: 978-93-5593-868-8

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(Volume II, Part-II)

ISBN 978-93-95510-02-8

ANUKRAM

(A Collection of Research Papers, Articles on Arts,
Humanities & Social Science)

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ABHINAB NATH
JYOTISH ENGTI

RETHINKING ASSAMESE WOMEN IN INDIAN
NATIONAL MOVEMENT

ANANYA GOGOI
RITURONI DOLEY 118

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