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APPENDIX 16

Report On

Role of Self Help Groups as Potential
Units for Networking of Awareness Promotion and Technology Dissemination
to Reduce Groundnut Aflatoxin Contamination in Andhra Pradesh

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Of the project on
Aflatoxin Contamination In Groundnut In Southern India;
Raising Awareness And Transferring
And Disseminating Technologies To Reduce Aflatoxin

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SOCIETY FOR TRANSFORMATION,

AGRICULTURE AND ALTERNATIVES IN DEVELOPMENT

Role of Self Help Groups as Potential Units for Networking of Awareness Promotion and Technology Dissemination to Reduce Groundnut Aflatoxin Contamination in Andhra Pradesh

Background

Self Help Group (SHG) is a strategic model that helps generate empowerment to eradicate socio-economic poverty from the society in India. SHG's are a revolution in the process of development and the Andhra Pradesh state government has significantly encouraged these groups and endowed them with revolving funds and matching grants through various schemes. Scores of grass root level NGOs with the support of several national and international donor agencies acted as catalysts for this movement and in fact lead the way for the govt. to emulate the process.

Self Help Groups are the need based, community driven, developmental micro units that help improve the status and quality of life of the poor. The intervention of government and NGO's in the initiation and formulation of SHGs and their programs is generic. Formation of the groups is usually gender specific, which are exclusive to men, women or sometimes for both together. Recent developmental programs emerged in associating the farmers with the government, SHG's and other voluntary organizations for the benefit of the farming communities. Technological dissemination through SHG's would favour the farming and non farming communities at a large scale.

This study is carried out as a part of the requirements of the DFID supported project on "aflatoxin contamination in groundnut in southern India; raising awareness and transferring and disseminating technologies to reduce aflatoxin", undertaken jointly by ICRISAT, STAAD, ANGRAU and the University of Reading (UK),

The Purpose and methodology of the Study

As a part of the project, the aim of this study was to gain insights into the prevailing networks and institutional environments that could potentially help to promote awareness about the aflatoxin problem as well as a means to disseminate technologies that can reduce aflatoxin contamination among farming communities.

The focus here is to understand the strengths and weaknesses of different informal systems where information flows are possible at the village level besides the formal government sponsored systems of extension. Different categories of self-help groups constitute the broad informal systems where groups of communities operate as individual units under various development programs whether they are the local NGO or government sponsored.

This study focuses on –

- identifying different categories of self-help groups at the village level
- learning the aims, objectives and nature of functioning of each type of self-help group
- identifying the SHGs with respect to their collective development activities / programs
- potential role of these groups in disseminating technologies and awareness promotion
- the potential ability of these groups to network and interact with each other and with the local NGOs and development agencies and their potential interface with farming communities at large

Three villages each were selected from each of the three locations, where participatory varieties trials (PVS trials) were carried out by the project in Anantapur, Chittoor and Mahaboobnagar districts of Andhra Pradesh for the purpose. Realizing the strategic nature of the SHGs in

enhancing the spread effects of undertaking awareness and technology promotion, it was decided on undertaking the project through the local NGOs and the village based SHGs.

The entire information gathering process was carried out with the support and active participation of local NGOs – ‘Accion Fraternal’ (AF)/Rural Development Trust (RDT) in Anantapur district, ‘Sahajeevan’ in Pileru and Integrated Rural Development Trust (IRDT) in Mahaboobnagar district. The nine villages selected for study were Ontillu, Boddinayunidoddi, and Meddalachervupalem of Pileru mandal in Chittoor district, West Narsapuram, Mukundapuram and Mallapuram in Anantapur district and Kethireddypalli, Rangareddygudem and Peddayapalli of Mahaboobnagar district.

Information was gathered through interactive discussions with members of self-help groups (SHGs) in the nine villages, local NGOs and from the concerned government offices including the Department of Agriculture. Information was gathered from the village level offices as well as mandal level offices regarding the membership of various SHGs and lists of members obtained wherever possible. These membership lists were used to cross check the membership of each of the villagers, as many were found have membership in more than one SHG. The social groups and wealth groups of different members were ascertained wherever it was possible. Information regarding the aims, objectives and functioning of the SHGs was directly obtained from the SHGs themselves apart from the NGOs and government offices. Information about each of the development schemes under which SHGs were constituted were obtained from the respective websites of the programs through internet searches.

Categories of Self-Help Groups

Based on the objectives and activities, SHG's in the study areas can be broadly categorized into the following groups that cater to their requirements of -

- Groups formed exclusively for thrift and credit management for self-reliance.
- Groups for improving the status and quality of life of poor rural women and children.
- Groups for enhancing the impact of development programmes.
- Groups that aim to involve the community in planning and implementation of programs for sustained need based development activity after withdrawal of external assistance.
- Savings groups as an entry point for the members to get together and stimulate empowerment.
- Groups for promoting farmers' (men and/or women) interests and to act as a collective unit to interact with extension agencies and build up their capacities in agriculture

Most of the SHGs have been formed under the government supported programs such as the DW CRA, VELUGU, RYTHU MITHRA and ANTWA. A few village based groups such as the Village Development Committees (VDC), Watershed Development Committees (WDC) and other such program / project based committees supported by the local area NGOs that actively participate in the developmental projects. Isolated cases of purely self-motivated voluntary groups also operate in a few of the villages.

It was observed that the SHG members and some times the entire SHGs are not particular about the objectives and activities of their respective groups being specific to the SHG program under which they have formed into the group. Due to this reason, a substantial number of members either have membership in more than one group or the group consists of members of a social status that is not in consonance with the program objectives, or sometimes, whole groups have shifted from one type of SHG to another type depending on the advantages available.

Therefore, the membership patterns and the groups are highly dynamic and keep changing. While details of the social grouping of the members in most of the SHGs organized through the agriculture department were not available, the accuracy of information pertaining to the social

grouping of the members provided by the concerned departments, NGOs and even those collected through this study is not verifiable.

The thrust provided by the government for formation of a wide variety of SHGs catering to the needs of different social and economic groups has created a situation where caste and religious barriers have been ignored by the villagers for the taking advantage of the programs. However, subsequent splits and reorganizations also result in this effervescent dynamism. Nevertheless, the impact of the formation of the multitudes of SHGs can be realized by the fact that general awareness, approachability, freedom of expression, social mobility, empowerment among women, and thirst for technical and social information have grown at a pace not observed before. The participation of women members in providing information on the activities of the groups is a clear example of the increased empowerment perceived and expressed by the rural women irrespective of the social order and gender discrimination practiced ritualistically in the villages.

Types of Self Help Groups and their Aims, Objectives and Nature of Functioning

While there are a multitude of SHG types in the state, for each of the categories mentioned above, only a few types function in most villages. A list of the types of SHGs observed in the nine villages and their functions as are as follows.

DWCRA

DWCRA (Development of Women and Child in Rural Areas) is a state government sponsored, community driven, development programme, as a self help mass movement. exclusively for empowerment of rural women. Rural women and children who are below poverty line (BPL) are encouraged socially and economically to form into "DWCRA" groups to tackle rural poverty and other socio economic issues and to shape their future destiny.

- The main purpose of the group is thrift through savings contributed by each member everyday and to undertake group production of goods and articles for sale through their own outlets or through the government sponsored marketing programs and with least dependence on external marketing support.
- Each group is formed with fifteen members and each member contributes a small sum towards savings depending upon their income.
- Group members are encouraged to take loans from the bank (against their savings and the 'Revolving Fund' provided by the government) for their 'consumption needs' or production activities, and help generate additional incomes.
- 'Improving the impact of ongoing development programmes by stimulating, supplementing, strengthening and integrating them.'
- Involving the community in planning and implementing the programme so that need based development activity will be carried on by the communities even after outside assistant is withdrawn.
- Meetings are convened twice a month to discuss their personal problems and the group's financial matters.

VELUGU (Light)

Velugu, a World Bank sponsored program for women, is coordinated by SERP (Society for Elimination of Rural Poverty), a Government of Andhra Pradesh sponsored Society. The main aim of Velugu program is to achieve the Vision 2020 objectives for Andhra Pradesh in that "no family will lack basic needs like food, clothing and shelter and all will enjoy a better quality of life and will be able to lead a comfortable life, filled with opportunities to learn and develop skills and earn a livelihood"

Velugu enables people to actively involve themselves in the entire processes of decision making and leadership by establishing credit mechanism, enhancing livelihood opportunities for generating additional incomes and creating access to market spaces. It promotes people's projects which facilitate the poor to play a decisive role in shaping their own destinies through a social mobilization processes and formation of SHGs, federation of these into Village Organizations at village level and Mandal Samakhya at the mandal level and a programme designed to empower the poor and to provide them with employment security, building of capabilities of the poor through universal security, food and nutrition security and dynamic income generating activities.

The guidelines for implementation of the program are

- The program is aimed at families who are not in possession of any land, property and do not have a permanent source of livelihood in a village.
- Poverty is the main criterion for implementation of the program without any social discrimination such as caste or religion, between the beneficiaries.
- The main beneficiaries of “Velugu” program are the poorest of rural poor, the dalits, tribals and other backward classes whose main occupation is as agricultural labourers.
- This program supports the formation of social groups and organizes social rehabilitation and employment generation training programs for the handicapped.
- The members are encouraged to plan and implement the program

A majority of the DWACRA groups have got subsumed into ‘Velugu’ SHGs as good quality food grains are provided at very low prices and on credit, through a ‘rice credit line’ scheme of the program.

RYTHU MITHRA (Farmers’ friendly groups)

Rythu Mithra is a new group welfare program sponsored by the Government of Andhra Pradesh for the benefit of marginalized and vulnerable small and marginal men and women farmers by facilitating and strengthening collective action and to serve their common interests regarding technology transfer, access to market information, self supporting finance mechanisms, etc.

- A grant of Rs 2,500/- is made available by nodal officer for formation of the group.
- Each village can form about of 8-10 groups with each group consisting of fifteen members.
- The group acts as an intermediary between Agricultural Extension Officer and the farmers and helps discussion on scientific farming methods and introduction of new technologies into the fields through the agricultural department.
- The groups are encouraged to participate in the various training and awareness camps conducted in the village and elsewhere by the agricultural department; such as the soil sample testing camps and veterinary services camps.
- The groups are also linked with banks for collective guarantee based thrift and credit activities. Loans are provided to the groups along with a matching grant of Rs.15,000/- per group.
- Good quality seeds, fertilizers and pesticides are made available to these groups through market yards on a no profit basis. Inputs estimations for cultivation are discussed among the group members and the agricultural department is informed of their requirements.
- The village level Farmers Organizations (FOs) would, in turn, evolve into Commodity Associations (CAs), Marketing Cooperatives and other types of FOs at the block and District level.
- Farmer Advisory Committees (FACs) representing all major stakeholders and farmer representatives of Farmers Organizations (FOs) within the block are constituted for providing a formal feedback mechanism.

ANTWA

Antwa is a government sponsored program (funded by the Dutch Government) started by the Agricultural Department at a mandal level. The main purpose of this program to train poor women farmers and build up their capacities in various skills and techniques of farming and allied activities of agriculture for which they do not have access to. These groups have links with DAAT (District Advanced Agricultural Technology) centers, FTCs (Farmers’ Training Centre) other SHGs and voluntary organization at village and mandal level. This program has been temporarily kept on hold as the Dutch government withdrew funding due to changes in the policies of the Indian government regarding foreign aid.

- Women are formed into 10 member groups and each member contributes Rs 50/- per month towards savings, which will be used to strengthen the members’ capacities in agricultural knowledge, acquiring loans to buy inputs and improve their livelihoods, income level and quality of life.
- The project is aimed to promote holistic development of marginal women farmers and Agricultural labourers by exposing them to the relevant technologies and entrepreneurial opportunities so that they may have greater access to information, resources and technology in agriculture and allied sectors, all aimed at enhancing their capacity to contribute towards increased productivity and income and ultimately consolidating their strategic bargaining position.
- To provide opportunities for knowledge and techno-managerial skills improvement for marginal farm-women and women agricultural labour.
- To enhance awareness and skills for sustainable agriculture and alternative income earning opportunities for marginal farm-women and agricultural labour.
- To organize training for women farmers in new skills in agricultural practices and related activities, through village based trainings, study tours, formation of charcha mandals and result demonstrations.

NETAJI YOUTH Association

Netaji Youth group, a self employed voluntary group helps in resolving the social problems of the village along with other SHG's. This group is formed voluntarily due to local initiatives and found only in one village in Anantapur district.

- It is exclusively men's group formed in the year 1982 and consists of fifty one members.
- Each member of the group contributes a sum of Rs. 50/- per month towards savings.
- Suggestion or judgments for problems which arise in the village are given by the members.
- Provide finance for farmers and other community individuals.
- Members of the group voluntarily participate in Janmabhoomi (Govt. sponsored peoples participation programs).

CMEY (Chief Minister's employment for youth)

This is a program meant for youth and emerged due to Andhra Pradesh government's initiative to support youth to find employment. CMEY Youth group is a self-employed voluntary group.

- It is formed with 15 members consisting of 10 men and 5 women.
- Each member of the group contributes a sum of Rs.100/- per month towards savings.
- These groups are eligible for bank loans for starting any self-employment activities within the limits prescribed by the government
- Members of the group voluntarily participate in Janmabhoomi programs.

VIKALANGULA SANKSHEMAM (welfare of the physically challenged)

Vikalangula sankshemam is a self-employed voluntary group formed by the disabled persons with the help of the Andhra Pradesh government to provide support to their livelihoods. They help in canvassing for a good deed like conservation of ecology, family planning, AIDS awareness, pulse polio and child education etc. in the village and receive some earning for their contribution.

- The group is formed with fifteen members and each member of the group contributes a sum of Rs 15/- per month towards savings.
- They provide finance to farmers and others who are in need and involve themselves in social activities of the village.

Identifying the SHGs with respect to their collective development activities / programs

A summary of the nature and activities of different SHG's functioning in the three PVS locations is provided in the table below. Since a majority of the SHGs are formed through government-sponsored programs, membership rules as well as the activities are almost identical among the SHGs in the entire state as the concerned officials generally follow only the generalized guidelines issued by the government.

Table: Nature and Activities of Different SHG's Functioning in the Three PVS Locations

S. No	Location and Village	Type of SHG	No. of Groups in the Village	No. of Members per group	Activities and Programs of the Groups
PILERU (Chittoor District)					
1	Ontillu	Velugu	5	15	<ul style="list-style-type: none"> • The groups are women thrift groups and members contribute a sum of Rs.15/- per month each towards savings • Loans are availed from bank for dairy activity and repaid with interest in installments within three to six months. • Meetings are conducted twice a month, to discuss and solve personal problems and other group financial matters. • Members extend their services in programs like "Clean and Green", "Sanitation works", "Drinking water", "Pulse polio program", "mid day meals", "Vermicompost development", "Sewing and Knitting", "Small Scale industries", "Dairy and poultry" and "Education for drop out children and orphans".
		Antwa	1	10	

	<ul style="list-style-type: none"> • Each member contributes Rs.50/- per month towards savings. • Group members attend meetings and training programs in agriculture. Members of the group were also sent for horticultural training in management techniques of cultivating roses and other flowers. • Members are also trained by the local NGO in Watershed development and other environment friendly programs such as planting of trees along the bunds of farms. Sahajeevan (the local NGO here) as a special justure helped train disabled persons of the group along with other non group members of the village in making handicrafts. 			
2	Maddela Chervupalem	Velugu	3	15
	As above			
		Rythu Mithra	2	15
	<ul style="list-style-type: none"> • Each member contributes a sum of Rs. 50/- per month towards savings. • Suggestions were given to the group members in crop management practices through agriculture department. • Group members are benefited with subsidies on inputs, pesticides and seeds through agricultural department. • Meetings are conducted twice a month to discuss their problems and financial matters. • Members of the group are also involved in Food for Work programme and Watershed development and management programmes with the help from the local NGO. 			
3	Bodinayuni-doddi	Velugu	2	15
	As above			
		Rythu Mithra	2	15
	As above			

ANANTAPUR District

1	West Narsapuram	DWCRA	1	15
	<ul style="list-style-type: none"> • Each member of the group contributes a sum of Rs. 50/- towards savings per month. • Meetings are conducted twice a month, to discuss and solve personal problems and other group financial matters. • Group members avail loans from bank (from their savings) and the amount is repaid in installments with interest with in three to six months according to bank's rules and regulations. • The women are confined only for savings but other activities such as handicrafts etc are also taken up. 			
		Velugu	4	15
	As above			
	Rythu Mithra	4	15	
As above - Women members are more active in this village and participate with a high degree of commitment and enthusiasm in the development of watersheds and management of cropping systems under the watersheds as directed by the technical personnel of the NGO				
2	Mukunda puram	Rythu Mithra	8	15
As above				
3	Mallapuram	Rythu Mithra	2	15
	As above			
		Netaji Youth	1	51
	<ul style="list-style-type: none"> • "Netaji Youth group" a self employment group was formed in the year 1982. • It consists of 51 members and a group exclusively for men. • Each member of the group contributes a sum of Rs. 50/- per month towards savings • Suggestions or judgment for certain problems which arise in the village are given by the members. 			
	CMEY	1	15	
<ul style="list-style-type: none"> • CMEY group, a self employed group is formed with 15 members consisting of 10 men and 5 women. • Each member of the group contributes a sum of Rs.100/- per month towards savings. • Bank loans are availed by the group members and in turn repaid with interest. • Members of the group voluntarily participate in Janmabhoomi (Govt. sponsored peoples participation program) 				
	Vikalangula	1	15	
<ul style="list-style-type: none"> • Vikalangula group was formed by the disabled persons with 15 members. • Each member of the group contributes a sum of Rs 15/- per month towards savings. • They provide finance to farmers and other who are in need and involve themselves in social activities of the village. 				

MAHABOBNAGAR District

1	Kethireddy palli	Velugu	7	15
	As above			
		Rythu Mithra	8	15
As above				
2	Rangareddy gudem	Velugu	5	15
	As above			
		Rythu Mithra	7	15
As above				
3	Pedayapalli	Velugu	5	15

As above				
	Rythu Mitra	7	15	
As above				

Potential Role of SHGs in Disseminating Technologies and Awareness Promotion

SHGs have come to stay. Although they have not yet come of age, they are evolving at a much faster rate and very soon will be the main stay for bringing-in the much needed transformation of the Indian rural scenario, albeit through transformation and development of the agricultural sector to match international standards of production and quality consciousness.

As of now, we have a situation where except for the Rythu Mitra groups which are directed to cater to the transformation of agriculture, most of the other SHGs under the various government sponsored programs are essentially food security and livelihood enhancement groups. Nevertheless, the fact that the groups are village based with a mandate to congregate into village and mandal level apex bodies, they have an unlimited scope to usher in the social and technological revolution that is in the offing.

Rural Indian folk, men and women, have started congregating for their immediate requirements of food safety and other livelihood options. Exchange of information through such interactions will eventually lead to a demand for more information and ultimately culminating into translating of the available information to enhance their living conditions and social organizations. The advent of the computer age and the digital media will be able to speed up the process if necessary and suitable infrastructure and working models are provided to these poor and 'isolated' communities.

A major thrust in this direction can be observed through the reported enthusiasm of the members of the women SHGs of West Narsapur village in participating in the watershed programs of the village, even though the mainstay of the women SHGs are food security and generation of supplementary incomes. This also proves a point that womens' groups cannot be far removed from the transformation of the agricultural sector essentially because it is women, a majority of them, and outnumbering the men, that are the main stay of Indian agriculture. Empowering them with information is all the catalytical activity that needs to be infused into the rural scenarios.

In effect, the farming community, whether it is the poor, marginal, medium, rich, men or women farmers, is shedding its inhibitions and moving towards an era of transformation through information supply. The eagerness exhibited by the farmers of the PVS villages in adopting the new aflatoxin resistant varieties and the technologies as well as the pressure exerted by them on the project team members for allowing them to retain the seed of the most successful varieties are good indicators of the change in their approach to crop management and production systems.

An important factor to this issue is the readiness with which women farmer groups in West Narsapur in Anantapur District and the poor farmers group of Ontillu village in Pileru area have contributed their share of money for the purchase of mechanical threshers, with equal grants from STAAD, for undertaking one aspect of the technological intervention for reducing aflatoxin content in their groundnut crops introduced to them through the project – early pod separation. Provided the opportunity, SHGs have the potential to accept information, adopt technologies and organize themselves collectively for mutual advantages.

The prerequisites for such transformation however are

1. Supply of necessary and suitable infrastructure within an affordable range,
2. Establishing technology packages and interventions that cater to their needs and within their scope of adoption,

3. Establishing easily accessible sources of information,
4. Supply of all required inputs within their access zones, and
5. Establish market linkages and networks.

It is felt that the farming community in the study area has the potential to take up the challenge of producing high quality agricultural produce including low aflatoxin / aflatoxin free groundnuts through their networks of SHGs if suitable conditions including establishing direct linkages to export houses are provided to them.

Potential of SHGs to Network and Interact with Each Other

The only perceived hurdle to the successful evolution of the SHGs into centers of information and capital flow and as potential sources of rural transformation is their ability to persevere in the face of adverse situations and with the withdrawal of external / government support systems.

The observation that even aspects such as membership rules and programs undertaken are planned elsewhere and handed down to the groups, while the mandate of the programs under which the SHGs are created is sufficiently clear to the fact that all such decision and even those that relate to their future and other processes of decision making and leadership be retained with the group, indicates the level of dependence of the SHGs on external support systems rather than their ability in self governance. SHG members also depend upon the role and enthusiasm of the interacting NGOs and government officials for the successful running of the SHGs.

However, the fact that the phenomenon of SHGs is still in its evolutionary processes and the levels of networking and linkage developments are at a nascent stage, it will not be long before the SHGs can begin functioning as nodes of linkages in a highly evolved pattern of networked communes. The fact that the foundations for such an organization are already envisaged in the programs of the various SHG systems through the formation of federations at the village, mandal and district levels, commodity associations and marketing cooperatives is indication of things to come. With such high levels of pre-laid integration and networking systems the possibility of the SHGs developing into a highly evolved system of networks is a definite possibility.

Conclusion

The present scenario related to the information flow systems* in the study region clearly indicates large gaps in the government extension systems in keeping farmers up to date with the state of the art know-how in the groundnut farming systems. Alternative arrangements had become a necessity where farmers will be in a position to demand their requirements as per their needs rather than be on the receiving end and wait for something to happen from the government initiatives.

SHGs, against this background should be viewed as the potential stakeholders in the process of change wherein poor farmers and women will have access to the new knowledge and technologies and hence will constitute an important component of the technology dissemination process. This is one of the ways of addressing the project's main concerns about the poor and particularly women farmers being marginalized in the process of change. This change however requires careful social organization to make the transition smooth and to ensure that the poor benefit from the changes. To enable this to happen –

- a) the grass roots level NGOs have to take the initiative to organize the multiple SHGs operating at village level into a cohesive group/network of common interest. The study here showed that the SHGs are not only of different categories in each village but also that the number of SHGs under each category are many in number thus complicating

* A report on the status of information flow systems is already available.

the intervention processes. The more effective and prominent SHGs seemed to be the Velugu, Rythu Mithra and DWCRA groups as these groups do have a large majority of the farming communities – men and women as members at the village level.

In the groundnut thresher case, the project team has clearly seen that the NGO, Accion Fraterna/RDT has clearly demonstrated this in Ananatapur district. A thresher committee was formed drawing members from different SHGs of the village which decided about the ways and means of sharing the thresher among groundnut farmers on a rotation basis. This process not only helped to achieve the project's goal of introducing 'early pod separation' as a practice but also disseminated the practice faster and gave a sense of ownership to the practice by the rich and the poor farmers. It considerably enhanced the prospects of women having improved access to the new knowledge besides making their participation more visible.

- b) in order to consolidate the stakes of the farmers in the change process, the project team should pilot the NGOs to build up their own capacities in promoting awareness and aflatoxin reducing technologies. The PVS process has already made considerable contributions towards achieving this goal in and around the locations where PVS trials were held and local NGOs were involved. The NGO networks channels need to be activated for upscaling this activity in the region further. The project team also should facilitate the social organization process with the NGOs and SHGs before its withdrawal from the project study areas.

Another important means to reach out to the SHGs at large and the NGOs in particular, could be the 'Panel' that was formed by the project team to develop strategies for technology dissemination. The Panel should provide the platform for the NGOs and SHG networks to get access to the research institutions and other key stakeholders to articulate their needs for suitable technologies and for integrating themselves into the supply chain as important stakeholders. The membership of the 'Panel' should cater to this requirement to ensure continuity of the process after the project's withdrawal.

- c) Government agencies should also be encouraged and their capacities strengthened to network with the SHGs for promoting awareness and upscaling dissemination of technologies rather than depending only on their conventional ways of reaching out to individual farmer to farmer basis.