



Rohit Kansal

Amit Shukla

Women, Self-Help Groups and the Circular Economy

Across rural India, women's Self-Help Groups (SHGs) are showing that cleaner villages and stronger livelihoods can go hand in hand. By mobilising households, encouraging behaviour change, and building women-led enterprises, they can complement the efforts of local governments and other institutions. Experiences from several States point to what makes these models work: convergence, practical skills, access to finance and dependable markets.

Rural India is changing rapidly. New consumption patterns are bringing more plastic, electronic, and other non-biodegradable waste into villages, creating risks for public health, groundwater, and hard-won sanitation gains. Yet waste, when collected and processed responsibly, can also become a resource-supporting local enterprises, livelihoods, and community ownership.

This is the promise of the circular economy: keeping materials in use for longer and reducing what is discarded. In rural areas, this promise can be realised only when household practices, public services and viable economic activity come together.

India's circular economy is projected to generate over 2 trillion USD in market value and nearly 10 million jobs by 2050, underscoring the scale of the economic and livelihood opportunities associated with this transition.

Women's collectives are well placed to lead this transition. Rural women have long practised circularity through repair, reuse, composting, and recovery of discarded materials. SHGs can build on this everyday knowledge and turn it into organised community action and sustainable livelihoods.

DAY-NRLM (*Deendayal Antyodaya Yojana* – National Rural Livelihoods Mission) offers a strong institutional foundation for this effort. More than 92 lakh SHGs and their federations bring women together around savings, credit, livelihoods, and access to public services. The Mission has supported households to adopt agro-ecological practices that improve soil health, promote efficient use of natural resources, reduce dependence on external inputs, and lower cultivation costs and risks while supporting sustainable productivity and farm incomes. This provides a foundation for women farmers to progress towards natural or organic farming, where farmer readiness, institutional capacity and market potential exist. Around 30 lakh households are already practising natural or organic farming, supported by national-level guidelines and capacity building. Within the broader sustainable farm livelihoods strategy, this pathway can extend from agro-ecological practices to certification or assurance, aggregation, value addition and market linkage. The *Lakhpati Didi* vision can further expand livelihood and enterprise opportunities

The author, Rohit Kansal, is the Secretary in the Ministry of Rural Development, Government of India. Email: secyrd@gov.in
The co-author, Amit Shukla, is the Joint Secretary in the Ministry of Rural Development, Government of India. Email: jsrl1-mord@gov.in
The co-author, Dr Monika, is the Duputy Secretary in the Ministry of Rural Development, Government of India. Email: monika.31@ips.gov.in



for women across waste collection, segregation, recycling, composting and resource recovery.

DAY-NRLM's Food, Nutrition, Health and WASH (FNHW) strategy provides multiple touchpoints for addressing the social determinants of food, nutrition, health, and WASH through an integrated community-based approach. Women's collective meetings and community events strengthen local systems, while regular home visits and follow-ups, repeated Information, Education and Communication (IEC) messaging, and food and cooking demonstrations promote sustained social and behaviour change.

Convergence with relevant ministries and programme verticals supports agri-nutrition farming, poultry and related products, and community mobilisation to access public nutrition and health services. The strategy also promotes FNHW products and enterprises through rewards and recognition. Supported by large network of FNHW Community Resource Persons, this extensive platform strengthens household practices related to nutrition, health, safe water, sanitation and waste management. It also provides a strong foundation for waste segregation, reuse, composting, and responsible resource management, while creating opportunities for convergence with the *Jal Jeevan Mission*, *Swachh Bharat Mission* (*Gramin*) and circular economy initiatives of the Ministry of Environment, Forest and Climate Change.

DAY-NRLM, through its *Ajeevika Gramin Express Yojana* (AGEY), provides women SHG members with transport-based livelihood opportunities while improving connectivity between remote villages, markets and essential services. This transport network can also serve as an important enabler of the rural circular economy by connecting producers, consumers and processing centres, including collection and movement of segregated waste to recycling, composting and resource-recovery facilities.

Why Women's Collectives Matter

Waste management works only when households segregate waste, workers handle it safely, and collected material reaches reliable processing facilities and markets. DAY-NRLM provides the strong community-level anchor for bringing these elements together. Through SHGs and their federations, which meet regularly, manage funds and records, and work closely with Gram Panchayats and frontline departments, the

Mission can make waste segregation, composting and payment of user fees a shared village responsibility.

Ultimately, a circular economy begins at home. DAY-NRLM translates women's leadership in community institutions, and their role in household resource management into collective action at the meeting point of consumption, conservation, and livelihoods.

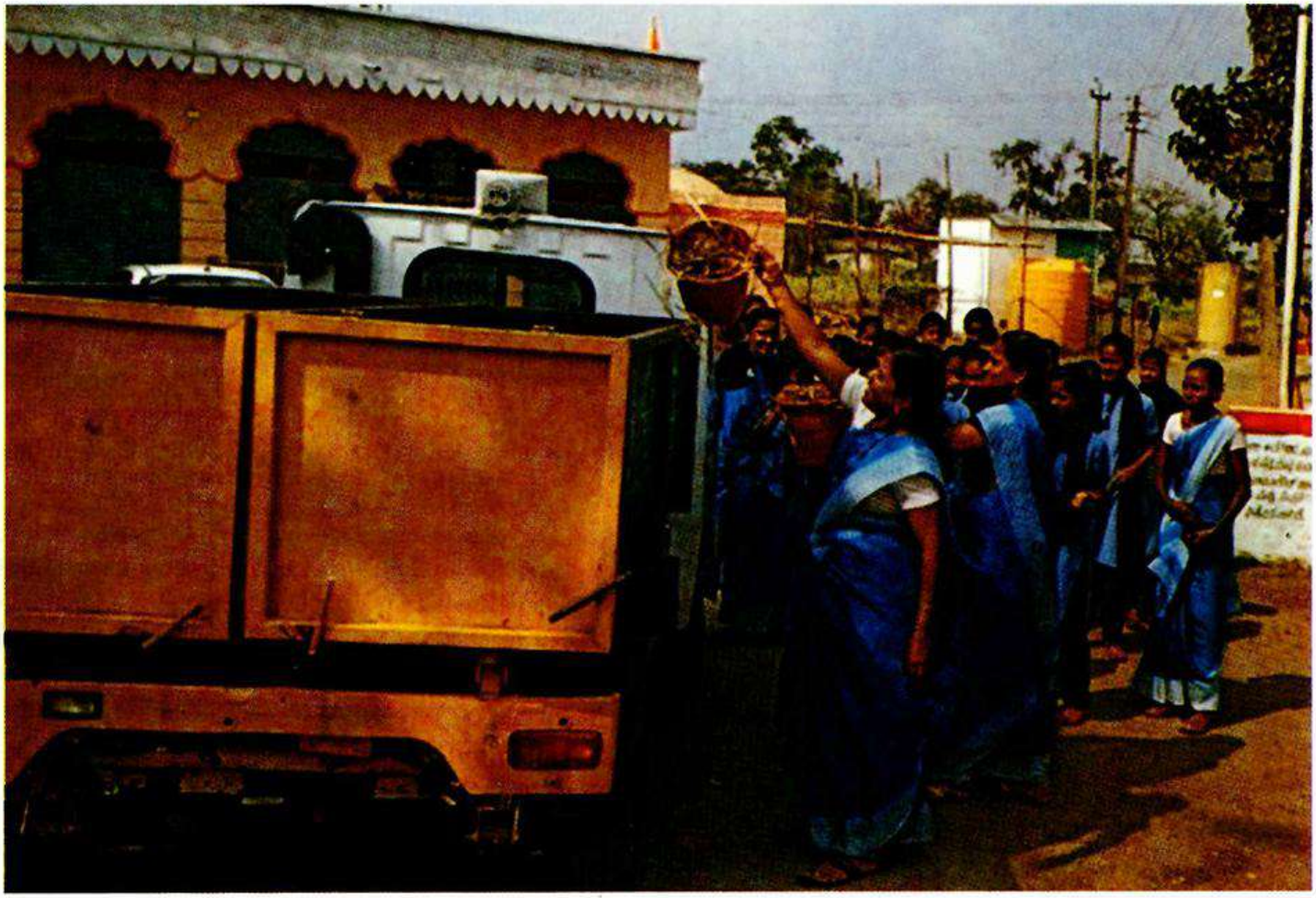
DAY-NRLM has established implementation architecture comprising State Rural Livelihoods Missions (SRLMs), which serve as the main institutional anchor for these interventions. They mobilise women, build skills, facilitate finance, forge partnerships with local governments, and support behaviour change, while creating opportunities for women to participate across the waste value chain as mobilisers, entrepreneurs, service providers, drivers and, managers. Kerala, Karnataka, West Bengal, and Bihar illustrate how this DAY-NRLM-facilitated institutional platform can be adapted to local needs and has the potential to scale.

Kerala: An End-to-End Women-Led Enterprise Model

Kerala's *Haritha Karma Sena* (HKS) shows what an end-to-end women-led system can achieve. Anchored in the *Kudumbashree* network and implemented in partnership with Local Self-Government Institutions and other agencies, it brings trained women into enterprise groups that collect, transport, segregate, process and recycle waste. Today, over 37,000 members work through 4,438 enterprise groups across the State. Their income comes from user fees, payments for non-biodegradable waste supplied to recycling agencies and allied activities. Average monthly earnings range from about Rs 5,000 to Rs 20,000 in rural areas and Rs 17,000 to Rs 30,000 in urban areas. Kerala's experience underlines the importance of clear institutional roles, strong convergence with local governments, and diversified revenue streams.

Karnataka: Convergence with Gram Panchayat Service Delivery

Karnataka's *Swachchatha Nari* model places SHG enterprises at the heart of waste services delivered by Gram Panchayats. Groups of three to five women collect waste door to door, promote segregation, transport materials, make compost and sell recyclables. *Sanjeevini Mission* (KSRLPS) provides technical training and helps formalise arrangements with Gram Panchayats, while the *Swachh Bharat Mission* supports monitoring, payments, vehicles, and viability-gap funding. Across



5,909 Gram Panchayats, 17,343 SHG members have been trained; 11,905 women work in solid waste management units and 4,273 serve as drivers. The model shows how formal service arrangements, infrastructure and sustained handholding can turn a public need into a dependable livelihood.

West Bengal: A Scalable Capacity-Building and Enterprise Model

West Bengal has linked decentralised solid waste management with its rural livelihoods institutions. SHG-run units collect and segregate household waste, channel materials for processing or recycling, and work with Panchayati Raj Institutions on planning and monitoring. A cascading training system, supported by district and block trainers, Community Resource Persons, cluster functionaries, and digital follow-up, has enabled expansion from five districts in May 2024 to at least seven districts and 139 blocks, alongside wider FNHW capacity-building across all 23 districts. User charges, recyclable sales and Community Funds support enterprise units. The State's experience demonstrates how standardised training, phased expansion, convergence and finance can support scale.

Bihar: Community Mobilisation for Comprehensive Waste Management

Bihar's *Lohiya Swachh Bihar Abhiyaan* offers a programme-based route to community-led management of solid, liquid, and plastic waste under Phase II of the *Swachh Bharat Mission (Grameen)*. JEEViKA's federated institutions mobilise communities, while sanitation workers promote waste segregation, composting, reuse and collection. The initiative covers all 38 districts, 8,053 Gram Panchayats, and nearly 1.09 lakh rural wards. More than 11.88 lakh SHGs provide a wide platform for behaviour change, and over 8 lakh SHGs have been trained in grey water management. Selected Cluster Level Federations also manage Plastic Waste Management Units and GOBARdhan facilities. Bihar shows how large-scale mobilisation and institutional convergence can bring comprehensive waste management within reach.



Building Local Circular Economies

These State experiences point to a clear lesson: women-led waste management must be treated as both a public service and a livelihood opportunity. SHGs need formal mandates, technical skills, safety measures, insurance, and sustained community awareness. They also need viable value chains that connect collection with composting, material recovery, recycling and assured markets, so that environmental value is also translated into economic value.

Building local circular economies requires complementary roles: Gram Panchayats can set service standards; SRLMs can drive behaviour change and women-led enterprises; States can provide longer-term mandates; and technical and private partners can strengthen processes and market linkages. Shared cluster- or block-level facilities can make waste-management value chains economically viable for smaller villages.

Financing arrangements must recognise this dual character. Public investment can support capital assets and viability gaps, while market partnerships can create demand for recyclables, compost, and biogas. Progress should be measured not only through collection, segregation, and processing, but also through safer working conditions, regular payments, viable enterprises, higher women's earnings, and more materials returned to productive use.

India's circular-economy transition must reach beyond factories and recycling parks to the villages where people live, consume, and manage resources every day. DAY-NRLM's women's collectives have already transformed rural savings, credit access, and livelihoods. With clear mandates, professional capacities, and reliable markets, they can now help turn waste into local value; creating cleaner villages, stronger women-led enterprises, and a more sustainable pathway towards *Viksit Bharat* by 2047. ❑