

**INCLUDING THE EXCLUDED: WOMEN'S EMPOWERMENT****THROUGH SELF HELP GROUPS: A CASE STUDY**

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**ABSTRACT**

*Poverty and Gender discrimination are the major problems of underdeveloped countries, like India. In its strategy for poverty alleviation and women empowerment programmes, the Government of India has provided considerable space for Women's Self Help Groups (SHGs). This paper attempts to explain the process of women empowerment and find out the changes of the income, expenditure, and savings of the members before and after joining SHGs. The present study trying to explore that the participation in micro-credit programmes can increase an individual's ability, economic sustainability, strengthens women's control over household resources and so on. The present study covers the hill area of Darjeeling District in the state of West Bengal.*

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## INTRODUCTION

Poverty and Gender discrimination are the major problems of underdeveloped countries, like India. In its strategy for poverty alleviation and women empowerment programmes, the Government of India has provided considerable space for Women's Self Help Groups (SHGs). This paper attempts to explain the process of women empowerment and find out the changes of the income, expenditure, and savings of the members before and after joining SHGs. The present study trying to explore that the participation in micro-credit programmes can increase an individual's ability, economic sustainability, strengthens women's control over household resources and so on. The present study covers the hill area of Darjeeling District in the state of West Bengal.

## OBJECTIVE

Darjeeling District is very peculiar in its character because it has a higher work participation rate of female than men as compared to both the central and the state levels. The District is divided into two parts i.e. Hill and Plain according to its physiographical condition. The District is politically disturbed since long time for separate state of Gorkhaland. It is to be mentioned here that the researchers makes some works on 'SHGs and empowerment of women' in the national level but there is no any serious study on the SHGs and their roles in the field of women empowerment in Darjeeling District of West Bengal. So, the proposed paper seeks to analyse the roles of SHGs in the field of empowerment of women in Darjeeling District of West Bengal. The specific objectives of the paper are as follows:

1. To examine the factors that led the formation of SHGs in the district;
2. To examine the roles and activities of SHGs in the society; and
3. To examine how such organisation including the socially, politically and economically excluded women in the district.

## METHODOLOGY

The study is exploratory in nature. The present work being an empirical study, the materials were collected from different places through fieldworks in the district. Apart from this, structured and unstructured interviews with government officials, members of SHGs, common citizens were conducted. Literature and scanning survey was conducted to understand the socio-economic factors that influence the rise of SHGs in the District. Case study was initiated on selected SHGs. Eight SHGs were randomly selected for the purpose of study from four subdivision of the district, taking two from each. Total number of respondents/SHG members was 50.

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## SOURCES OF DATA

Both primary and secondary data were necessary for carrying out this paper. The data (both primary and secondary) can be collected by using the following methods: (i) through literature that is Government report, NGOs report, Books, newspapers, internet, etc. (ii) For primary source informal interviews , mailed questionnaires, field survey, etc. were used.

### Rationale for the selecting Darjeeling District

Darjeeling District is very peculiar in its character because it has a higher work participation rate of female than men as compared to both central and state levels. Darjeeling District is economically backward in comparison to the other parts of West Bengal. The District is providing a different setting in terms of geographical, social, cultural, ethnic, environment. The different activities of the Christians missionaries in the society should be taken into account. As such, the area under study is providing enough curiosity and interest so serious study is necessary.

### Analysis of Data

Once the data had been collected, the codebooks were developed, based on the responses in the interview schedules. Thereupon, the data in all the schedules, which had been duly filled in, were coded. The task included feeding in the data, verification, computation, validation and presentation of tables to facilitate data analysis and interpretation. The interpretation of the primary data was carried out keeping in view the overall perspective of the study and by comparing, correlating or regressing data, wherever possible. This quantitative data was now ready for interpretation and chapter writing. Efforts were made to integrate the data received from the different categories of schedules and also to achieve a harmonious blend of quantitative and qualitative data. The collected data has been processed by statistical tools like averages, percentages, ratios; tables and charts will be used whenever possible and necessary.

### LIMITATIONS OF THE STUDY

It is necessary to point out the caveats to this study due to the small (and unequal) sample sizes of the organisation and respondents. Foremost the use of some organisations, which has unique social, cultural, and geographical context, may make the findings less general. Furthermore, the samples, beneficiaries, respondents are not a systematic sample. The work has been prepared on the basis of data collected from the field and published secondary data. The study findings are based on the limited coverage of one distinct of West Bengal only and

there is poor availability of secondary sources of data. More than this it is very difficult to collect all the necessary information because of limitation of time.

## **ABOUT THE DISTRICT**

The present study has covered the entire District of Darjeeling in the state of West Bengal. The name Darjeeling is thought to be a derivation of 'Dorje,' the precious stone or ecclesiastical scepter, which is emblematic of the thunderbolt of Sakhra (Indra) and of 'ling', a place. It means therefore the place of the Dorje. It is a frontier district, running up between Nepal and Bhutan and stretching from the plains of Bengal on the south to the state of Sikkim on the north. The Darjeeling district lies between  $26^{\circ} 31'$  and  $27^{\circ} 13'$  north latitude and between  $87^{\circ} 59'$  and  $88^{\circ} 53'$  east longitude. Geographically the district can be divided into two particular divisions, the hills and the plains. The hill covers the three hill subdivisions of Darjeeling District i.e. Darjeeling Sadar, Kurseong and Kalimpong. The foothills of Darjeeling Himalayas come under the Siliguri subdivision and are also known as Terrain.

### **Factors responsible for the growth of large number of SHGs in Darjeeling District**

1. At the present time, the number of tea estates has shrunk to about 87 but the average of plantation land has remained constant, exerting additional pressure on the local ecology and economy. Moreover, the use of pesticides, herbicides and fertilizers has caused contamination of rivers/streams and degradation of land (Raina, 1992).
2. The role of tea plantations in sustaining the communities has been declining and the growth population has resulted in increased unemployment in tea gardens.
3. The tea plantations in the Darjeeling District find themselves at the crossroad and the competition among the tea producing countries increasing. The tea price is declining but the cost of production is increasing (Moitra, 1991).
4. The potential loss of tea gardens is having a direct impact on the people of the area under study. In the event of job uncertainty rural out migration frequently seeing.
5. Because of rural out migration urban area has become over crowded causing ecological hazards by increasing space-shortage, water scarcity and drainage problems (Sarkar & Lama, 1986).
6. In India no other plantations provides large employment as does by the tea (Duncan, 2002). But with the increasing of population and many other reasons is no longer able to support the livelihood of the people of the District.
7. In Darjeeling District most of the households obtain their wages and other benefits from plantation work and for most households that forms the only livelihood source. And, since tea workers have no ownership right to the land they occupy, they may not

be able to engage in agriculture nor raise livestock to diversify their livelihood sources. (Subba, 1984).

8. Large scale unemployment problem is another cause for the development of large number of SHGs in the district.

It is fact that politically, socially, economically, women in the District are not in a good condition. Many women in the District are engaged in the informal sectors and their contribution has been neglected. Because of poverty and unemployment problems women has to work throughout the day with their male counterpart. Women are occupying secondary position in the field of politics and decision making processes too. Their percentage in the government employment sectors is small. Under these circumstances the present study is trying to show the contributions and the roles of NGOs in the field of political participation in the District in general and their political empowerment in particular.

#### **Profile of the Respondents**

Sl No.	Distribution of Respondents according to age groups						Total
	Below 20 years	21-30	31-40	41-50	51-60	Above 60 Years	
1	5	12	15	9	6	3	50

(Source: Field Survey)

#### **Profile of the Respondents- II**

Sl No.	Distribution of Respondents according to Religion					Total
	Hindu	Buddhist	Christians	Muslims	Others	
1	20	10	15	3	2	50

(Source: Field Survey)

#### **Profile of the Respondents- III**

Sl No.	Distribution of Respondents according to Caste				Total
	SC	ST	OBC	Others	
1	6	15	10	19	50

(Source: Field Survey)

#### **Profile of the Respondents- IV**

Sl No.	Distribution of Respondents according educational background					Total
	Illiterate	Class I-IV	Class V-X	Graduate	Post Graduate	
1	7	8	14	13	8	50

(Source: Field Survey)

It is clear from the above tables that there are fifty respondents. Among the total respondents 5 are of the age of below 20 years 12 are of 21 to 30 years. Among the respondents 15, 9 and 6 are of 41-40, 41-50 and 51-60 years of age respectively. And 3 are of more than 60 years of age. Among the fifty respondents 20 are Hindus, 10 are Buddhists, 15 are Christians, 3 Muslims and two are others. In the same way 6, 15, 10 and 19 respondents are SC, ST, OBC and others respectively. Among the fifty respondents 7 are illiterate, 8, 14, 13, and 8 have their class I-IV, V-X, Graduate and Post Graduate qualifications respectively.

#### **Empowerment of women through SHGs in the District**

Here the responses of the fifty (50) key women respondents have been analyzed separately to know the different roles, importance and activities of SHGs for the empowerment women in the District. They are directly or indirectly associated with the different SHGs in the district.

#### **Main occupations of the respondents**

Sl. No.	Occupations	Number	(%)
1	Day labourers	5	10%
2	Farmers	20	40%
3	Service	5	10%
4	Business	5	10%
5	Professional Practice	5	10%
6	Self-employed/ Pensioners	5	10%
7	Others	5	10%
Total		50	100%

(Source: Compiled through the data collected through the field survey)

The table reads that out of fifty respondents 10% are day labourers, 40% are farmers, 10% are servicemen, 10% are businessmen, 10% are professionals 10% are self-employed and the remaining 10% are others.

#### **Exposure to Media**

Sl. No	N=50						
	Before joining the SHGs				After joining the SHGs		
	Media	Regular	Occasiona lly	Never	Regular	Occasiona lly	Never
1	Radio listening	15(30%)	15 (30%)	20(40%)	35 (70%)	13(26%)	2 (4%)

2	Viewing T.V.	15(30%)	15 (30%)	20 (40 %)	35 (70%)	15 (30%)	-
3	Reading Newspaper	15 (30%)	25(50%)	10 (20%)	35(70%)	10 (20%)	5 (10%)

(Source: Compiled through the data collected from the mailed questionnaire)

The table tells us about the exposure of women to media. Before joining the SHGs, 30%, 30% and 40% of the women listened to radio regularly, occasionally and never, respectively. 30%, 30% and 40% watched television regularly, occasionally and never, respectively. 30%, 50% and 20% read newspapers regularly, occasionally and never respectively. After joining the SHGs, 70%, 26% and 4% of them listened to radio regularly, occasionally and never, respectively. 70% and 30% of them watched television regularly and occasionally, respectively. 70%, 20% and 10% of them read newspapers regularly, occasionally and never respectively.

#### Level of Awareness

Sl. No.	N=50						
	Before joining the SHGs				After joining the SHGs		
	Indicators	Aware	Not Aware	%	Aware	Not Aware	%
1	National issue	20 (40%)	30 (60%)	100%	42 (84%)	8(16%)	100%
2	Local issue	25 (50%)	25 (50%)	100%	47 (94%)	3 (6%)	100%
3	PRI's	20 (40%)	30 (60%)	100%	49 (98%)	1 (2%)	100%
4	Corruption	25 (50%)	25 (50%)	100%	45 (90%)	5 (10%)	100%

(Source: Compiled through the data collected from the mailed questionnaire)

The table tells us about the level of awareness of women regarding different issues prevailing around. Before joining the SHGs, 40% of them were aware of national issues while the rest 60% of them were unaware of it. 50% of the women were aware of the local issues and 50% of them were unaware of it. Regarding PRI's, only 40% were aware but remaining 60% of them were unaware. 50% were aware of corruption while 50% were totally unaware. After joining the SHGs, the level of awareness has tremendously increased. 84% of them were aware of national issues and just 16% were unaware of it. 98% were aware of local issues while just 2% were unaware of it. 90% were aware of the PRI's and just 10% were unaware. 90% of the women were aware of corruption and the rest 10% were unaware.

**Knowledge regarding welfare measures of Government**

Sl. No.	Level of Knowledge						
	Before joining the SHGs				After joining the SHGs		
	Welfare Measures	Yes	No	%	Yes	No	%
1	MNREGA	15 (30%)	35 (70%)	100%	50 (100%)	-	100%
2	IAY	12 (24%)	38 (76%)	100%	45 (90%)	5 (10%)	100%
3	Mid-day Meal	20 (40%)	30 (60%)	100%	46 (92%)	4 (8%)	100%
4	SSA	15 (30%)	35 (70%)	100%	50 (100%)	-	100%

(Source: Compiled through the data collected from the mailed questionnaire)

From the table we come to know that before they joined the SHGs, just 30% of them had knowledge about NREGA, 24% had knowledge about IAY, 40% had knowledge about Mid-day Meal and 25% of them had the knowledge about SSA. But, after they joined the SHGs, 100% knew about MNREGA, 90% about IAY, 92% knew about Mid-day Meal and 100% of them came to know about SSA.

**Decision making in the family**

Sl. No.	Level of participation						
	Before joining the SHGs				After joining the SHGs		
	Time	Active	Not Active	%	Active	Not Active	%
1	Always	15(30%)	35 (70%)	100%	48 (96%)	2 (4%)	100%
2	Sometimes	20 (40%)	30(60%)	100%	50 (100%)	-	100%

(Source: Compiled through the data collected from the mailed questionnaire)

Before the joining of the SHGs, a few of them were active about making decision in the family and more remained inactive. Only 30% of them always made the decision and 70% had no voice in such matters. Only 40% of them sometimes made the decision and 60% remained close-lipped. After they joined the SHGs, 96% of them always made the decision and just 4% did not. 100% of them sometimes made the decision.

**Decision making at the time of election**

Sl. No.	Level of participation						
	particulars	Before joining the SHGs			After joining the SHGs		

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1	Self-motivated	10 (20%)	40 (80%)
2	Motivated by parents/husbands	10 (20%)	8 (16%)
3	Motivated by others	15(30%)	2 (4%)
4	Never motivated	15 (30%)	-

(Source: Compiled through the data collected from the mailed questionnaire)

The table reflects how the women were motivated during election. Before they joined the SHGs, only 20% were self-motivated, 20% were motivated by parents/husbands, 30% were motivated by others and the rest 30% remained unmotivated. After the joined the SHGs, 80% were self -motivated, 16% were motivated by parents/husbands and the rest 4% by others. No women remained unmotivated.

#### Participation in public meetings, seminars, etc.

Sl No.	Participation in public meetings, seminars, etc.		
	Before joining the SHGs		After joining the SHGs
	No. of Participation	No. of women	No. of women
1	Never	15 (30%)	-
2	1-5	20 (40%)	-
3	5-10	5(10%)	-
4	10-20	5 (10%)	-
5	20-30	5 (10%)	5 (10%)
6	Frequently	-	45 (90%)
Total		50 (100%)	50 (100%)

(Source: Compiled through the data collected from the mailed questionnaire)

The table shows the participation of women respondents in public meetings, seminars, etc. before and after joining the SHGs. Before joining the SHGs, 30% of the women never, 40% 1-5 times, 10% 5-10 times, 10% 10-20 times and 10% of them 20-30 times attended the public meetings and the seminars. No women attended such gatherings frequently. But, after

they joined the SHGs, 10% of them 20-30 times and 90% of them frequently attended such seminars and public meetings.

### **Result of data interpretation and justification**

Indian society is a male dominated one. From time immemorial, our culture and tradition has tried to limit the space and importance of women. Even in the present days, a small percentage of women are found to be political representatives. The women representation in the local as well as national level politics is marginal. Inspite of 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendment Act in the Gram Panchayat and Municipality level respectively and again 1/3 reservation of seats for women, the representation in the state and national level never cross 8 to 10% respectively. In this situation the NGOs are playing the vital role and politically empowering women. The present study draws out the picture of the women respondents in the society before and after they joined the SHGs. The study reveals that after the joining of SHGs, 70% out of 50 women respondents started reading dailies. Only 30% of them used to read dailies before they joined the SHGs. This jump from 30% to 70% is remarkably commendable. A good percentage of them now are exposed to media like radio and television. A commendable increase in the level of awareness of women respondents regarding different issues like local, national, international and corruption has been seen. 90% of the 50 women respondents, after they joined NGOs, were aware of corruption, the devil that has been corroding the spine of our nation. Just 50% of them were aware of such corruption before the joined the SHGs. Before, most of the women respondents were unaware of government schemes like NREGA, Mid-Day Meal, IAY, SSA, etc. but now, a good percentage of them know about such matters. Most of them are well informed. Before the joined the SHGs only 30% of the women respondents were active in making family decision and today this percentage has increased to a remarkable 96%. Before, a few women respondents were motivated to make decision during election and 30% of them remained never motivated and because of this they were forced to elect underserving and inefficient representatives. Now, 80% of them are self-motivated and conscious in such matters. As far as their participation in public meetings and seminars is concerned, 30% of the women respondents never attended such gatherings. But after they joined the SHGs, 90% of them go to such meetings frequently.

From this insight we can conclude that the SHGs in the District of Darjeeling have contributed a lot. The SHGs have, to a large extent, mobilised women in the District. It is fact that with the 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendment on local and urban self-government and one-third seat reservation for women and one-third reservation for the socially oppressed and

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exploited women, new opportunities and challenges are opened up at the lower level of society for the SHGs. The SHGs now can provide large opportunities and make them educated in different ways. Now, with proper education, training and support of the SHGs women can enter into these bodies democratically and it also give new dynamism to the bottom-up development process.

## **PROBLEMS AND CHALLENGES**

The problems and challenges faced by microfinance and SHGs as follows:

Initially different NGOs and Promoting Agencies motivated the rural/semi urban poor to form SHGs and trained them to promote the habit of thrift and savings as well as lending among the group members. However, due to lack of proper inception of knowledge and skills by the group members, the agencies and organizations have expressed their bitter experience of defaults.

For the sake of convenience of the SHGs, the security norms and margin for lending to SHGs have been relaxed by RBI. As such, no guarantee/collateral security or margin is to be insisted upon by banks from the SHGs. The policy support by RBI has supplemented the rise of defaulters.

The SHGs formed and started by a good number of members with utmost gusto slackened overtime due to lack of collective responsibility among the non-office bearing members. In other words, every SHGs authorizes at least three members to jointly operate upon their account. As a result, other members do consider their presence so much important. The essential factor in running good and responsible SHGs is to take up the responsible in a collective way.

The banks may prescribe simple documentation for lending to SHGs. However, due to low level of education, the groups are finding it relatively difficult follow the required formalities. In addition, some mode of operations is too complex and lengthy. Thus, procrastination steals away the zest from the people.

Only a handful Microfinance Institutions (MFIs) exist in Darjeeling. In addition, most of these MFIs are making their way to Public Sector banks, especially, Co-operative Banks. However, this Co-operative Banks have hardly made any progress in the field of Microfinance.

Even DRDC-run SHGs (i.e. specialized on product manufacturing) do not have proper provisions for marketing their products. Although, the claims of setting up of pick-up centre

and organizing handicraft fares and expo are made but the numbers of these centers are negligible. Handicraft fares and expo are also a regular phenomenon.

## SUGGESTIONS

- Emphasis should be given on local funds rising.
- SHGs are supposed to be good model organisations for the society in terms of professional ethics, social code and human values.
- SHGs by and large, must improve their professional knowledge, skill and competence to meet the needs of the day.
- SHGs have to articulate their vision and mission clearly and must become organisations that thinks and acts practically.
- SHGs need not confine themselves in providing temporary remedies but strive for ensuring sustainable solutions.
- The emphasis of SHGs should be on the culture of self-reliance and not on a culture of dependency.
- There should be close cooperation between SHGs and Panchayati Raj Institution.
- Transparency, accountability and responsibility should be taken into account.

## CONCLUSION

Microfinance and SHGs have a good potential to mitigate the financial needs of the people of Darjeeling hills. The region has already witnessed a rapid growth of SHGs in the last few years. It's not far from the fact that some SHGs have faced some initial hiccups but with right motivation and proper training we can come over the problems. The challenges of repayment defaults and marketing hurdles are among the prime concerns but substantial efforts are being made to get the better of it. However, the question of sustainability does not lie in introducing the right policy rather in taking up a correct action.

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