

## Self Help Groups as an agency of women empowerment: A case study of Bijanbari Block of Darjeeling District

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**Abstract:** For the better socio-economic development, the active participation of women in the entire process of development is considered necessary. Among the various poverty alleviation schemes initiated by the Ministry, some are directly targeted to empower rural women from every aspect possible viz political, social and economic. . A Self Help Group (SHG), of 10-20 women in general is the primary building block of the National Rural Livelihood Mission institutional design. The largest rural block i.e Bijanbari of Darjeeling district was selected for study. The regional variation in distribution of SHGs reveals the unequal picture in terms of participation and performance among the rural women. The study attempts in analyzing the awareness of women towards this scheme, their participation and perceptions to realize women empowerment. Despite having ambiguities like low awareness, difficulty in banking transactions and time constraint, the direct cash in the hands of rural women and their entrepreneurial skill development has made this scheme much favorable.

**Keywords:** Self Help Groups, NRLM, women empowerment, awareness, rural development

### 1. INTRODUCTION

For the better socio-economic development, the active participation of women in the entire process of development is considered necessary. Among the various programmes directed towards poverty alleviation initiated by the Ministry, some are directly targeted to empower rural women from every aspect possible viz political, social and economic. The different related schemes, TRYSEM, SITRA, DWCRA and MWS were merged into a single self employment programme namely Swarnajayanti Gram Swarozgar Yojana (SGSY), to be implemented by the States, with effect from April 1999. [5] Further to mitigate the shortcomings of SGSY, the Government of India restructured it to National Rural Livelihood Mission (NRLM) and it is effective from 1<sup>st</sup> April 2013. A Self Help Group (SHG), of 10-20 women in general (5-20 in difficult areas) is the primary building block of the NRLM institutional design [4]. NRLM aims to reduce poverty by enabling the poor households to access gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor. SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. [1].

### 2. OBJECTIVE

The objective of the study is to analyze the effectiveness of NRLM on women empowerment in Bijanbari Block. To study how the awareness and participation have impacted their socio-economic conditions to realize women empowerment.

### 3. METHODOLOGY

The primary data is collected from 249 women beneficiaries from 23 G.Ps under Bijanbari-Pulbazar Block of Darjeeling District by administering them detailed questionnaire. Secondary data are collected from the DRD office Louis Jubilee, GTA (Gorkhaland Territorial Administration) and the official website. Simple charts and maps are used to analyze the data.

### 4. STUDY AREA

Geographically, Darjeeling district is spread over 27° 13' North to 26° 27' North Latitude and 88° 53' East to 87° 59' East Longitude and has an area of 3149 square Km. Bijanbari-Pulbazar is the largest and agriculturally productive region with 92.23 % of rural area out of total 41,600.33 hectares of land. According to 2011 census, it comprises of 82.68 % of rural households and 17.32 % of urban households. [2]

## 5. WOMEN'S AWARENESS ABOUT SHGS

The term 'awareness' means to understand any given situation based on available information and experience. In another words it refers to the state of being aware or being informative. As we acknowledge information as power, the empowerment of women can be realized in the sagacity only when women are well informed about their rights and duties related with any provisions.

### 5.1 Awareness about the composition and functions of SHGs

Most of the SHG women respondents belonged to the group having 10 members. They are well informed about the functioning and composition of SHGs. The new members are encouraged and mentored by the existing members to carry on their tasks. Out of 249 respondents, 37.35 % have joined SHGs to obtain financial support, 29.32 % to improve their economic status, 19.68 % to improve their social status, 8.43 % for community development, 3.62 % for community development and only 1.20 % to promote their saving habits.

**Table 1:** Reasons for joining SHGs

Reasons for joining SHGs	No. Of respondents	Percentage (%)
1.Improves Social status	49	19.68%
2.Improves economic status	73	29.32%
3.Promote saving habit	3	1.20%
4.Obtain financial support	93	37.35%
5.Initiate Group activities	9	3.61%
6.Community development activities	21	8.43%
7.Influenced by friends and relatives	1	0.40%

Source: Field Survey

Total respondents: 249

### 5.2 Awareness about the different activities undertaken by the SHGs

Self Help Groups are engaged in different activities to enhance the livelihood of the rural women besides just giving loans. The purpose of the loans is to secure the livelihood and sustain them. There is a significant association between the economic status of the SHG members and some variables such as education, monthly income, awareness and participation of the SHG members in SHGs [3]. The study reveals that about 44.98 % are involved in agriculture or allied economic activity through SHGs and 41.37 % are doing petty business. Remaining 13.66 % of the respondents are doing other type of economic activities like knitting and home based production.

**Table 2:** Proportion of respondents' awareness about activities taken by SHGs

Indicator	Yes	No	Not Sure
i. Does your SHG participate in trade fairs/exhibitions organized by governmental/ NGOs?	53.82 %	46.18 %	-
ii. Are you doing any economic or social mobilization activities through your SHG?	43.77 %	6.00 %	50.20 %

### 5.4 Awareness about the banking procedures and the Rate of Interest

While taking the loans for consumption or production purpose, the repayment schedule and the rate of interest are the prime conditions any beneficiaries should know. The study findings tell that only about half of the beneficiaies i.e 50.20 % know about the actual procedures and the rate of interests of loans. 40.97 % are not sure and 8.84 % do not know about such things. They are guided and mentored by other the fellow members of their groups. It is evident that there is lot of mutual co-operation among the SHG members.



Source: Field Survey

Total respondents: 249

**Chart -1:** Proportion of respondents' awareness about banking procedure and rate of interest

## 6. WOMEN'S PARTICIPATION IN SHGS

Participation enhances empowerment and empowerment enhances performance. From attending meetings, trainings to maintaining records and registers, there are lots of scopes for active participation in SHGs. The group leader is the pivot of any group and the internal functioning of a group lies on the performance of a group leader too. To participate as a group leader is challenging but at the same time it empowers women to perform and build up their managerial skills. About 80.32 % of the beneficiaries' respondents nominate their group leaders. 15.66 % opt for internal election among the members and the rest 4.02 % takes on the responsibility of a group leader on rotation basis. The reason of joining SHGs, loan repayment, purpose of loan, income, expenditure, savings and decision making powers are some women empowerment analyzing factors .[4]

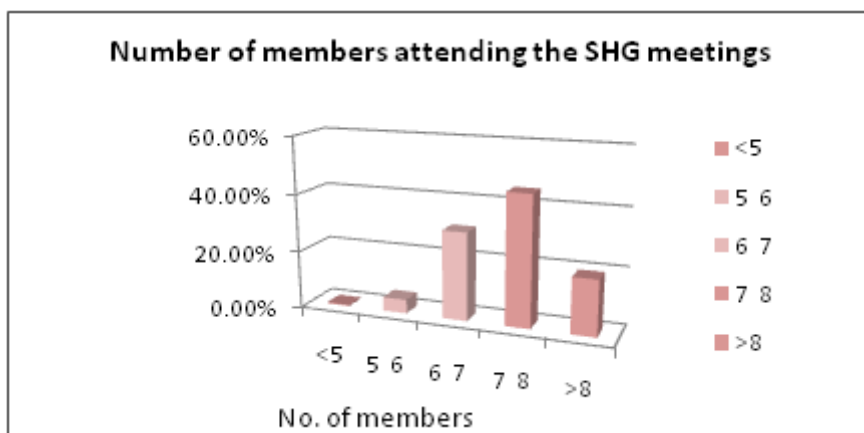
### 6.1 Participation in the meetings

The regular meetings of SHGs demand time and commitment from its members. Time constraint is one of the major challenges women beneficiaries face in this scheme. For 6.83 % there is no specific interval for the meetings. 57.83 % meet at least once in a week, 2.41 % meet fortnightly and 32.93 % meet once in a month. The variation in the frequency of SHG group meetings depends on the availability of its members.

**Table 2:** Frequency of SHG meetings

<i>Frequency of SHG meetings</i>	<i>Percentage</i>
i. No specific interval	6.83%
ii. Once in a Week	57.83%
iii. Fortnightly	2.41%
iv. Monthly	32.93%

Source: Field Survey Total respondents: 249



Source: Field Survey

Total respondents: 249

**Chart -2:** Number of members attending the SHG meetings

### 6.2 Participation in trainings.

Orientation and skill development programmes are conducted regularly for capacity building of the women beneficiaries. More than half i.e 54.22 % of the respondents have undergone orientation programme and learned to conduct meetings. About 19.28 % was trained in maintaining records . 6.82 % have training for community participation and communication development programmes. Only 19.68 % have not attended any orientation or skill development programmes.

## 7. IMPACT OF SHGS ON THE SOCIO-ECONOMIC STATUS OF WOMEN BENEFICIARIES

At present SHGs has become quite a familiar word in the rural vocabulary. Increased participation, benefits received and the social visibility are making this much popular among the rural women. The findings from the study conducted enlightens that about 43.37 % feel that they have been empowered through this scheme. 22.89 % says

that they are very happy whereas 5.22 % says that they are extremely happy and feel much empowered than before. 28.52% of the respondents do not feel much empowered than before.

**Table 3:** Proportion of respondents on the socio-economic improvement through SHGs

Indicators	Not satisfactory	Satisfactory	Good	Very Good	Excellent
1. Creation of personal assets	3.22%	57.83%	34.54%	2.81%	1.61%
2. Ability to support the family	4.42%	45.79%	38.55%	9.24%	2.01%
3. Access to microfinance	3.61%	50.20%	42.57%	2.81%	0.80%
4. Increase in income	3.61%	44.98%	36.95%	14.46%	0.00%
5. Ability to make decisions	3.21%	41.37%	43.37%	10.04%	2.01%
6. Increased Self Confidence	5.22%	24.90%	40.56%	24.10%	5.22%
7. Improved communication skills	5.62%	30.52%	38.96%	18.07%	6.83%
8. Support during social crisis in family	6.83%	45.38%	28.92%	10.84%	8.03%
9. Recognition in the community	8.84%	46.18%	31.33%	10.04%	3.61%

Source: Field Survey

Total respondents: 249

In terms of personal sphere, the study findings show that about 43.37 % women beneficiaries have experienced increased ability to make decisions and 40.56 % have increased self confidence. In terms of economic sphere, 50.20% have more income than before and ability to support the family. 46.18 % says that they have more social recognition in the community after joining SHGs.

## 8. CHALLENGES

The major challenge in SHG is the lack of knowledge and information. 47.94 % have reported that they do not get proper information about the meetings or about any training. They get the filtered information through the group leaders. As most of the rural women have joined SHGs to improve their economic status and obtain financial support, they face difficulty in providing documents while applying for loans. 26.71 % says that as their banks are far away from the villages, they find it quite difficult to carry on their banking transactions on a regular basis.

## 9. CONCLUSION

SHGs are the tool for achieving social and economic empowerment through collective actions. [1] The core of NRLM is the women empowerment and SHGs have empowered women by increasing their saving habits, increasing their incomes and personal assets. The higher self confidence, ability to make decisions and increased social recognition is definitely the indicators of empowerment. This scheme can go a long way to alleviate the poverty and transform the livelihood of rural woman if some ambiguities are checked. Effective awareness programmes, easy loan procedures and availability of banks near to the beneficiaries will boost this scheme in the coming future.

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