

WOMEN'S PARTICIPATION IN SELF HELP GROUPS – GATEWAY TO EMPOWERMENT: A STUDY OF TWO BLOCKS IN DARJEELING DISTRICT

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Abstract : The concept of Self Help Group has its roots in rural India. It caters to the rural poor particularly the women to improve their socio-economic conditions. The objective of this holistic programme is to accelerate women empowerment and provide self employment opportunities.

In this context a study to understand the participation of rural women in Self Help Groups to become self reliant and eventually 'empowered' has been undertaken. The study is based on select rural segments of Darjeeling Hills of the state of West Bengal, India and covers four Gram Panchayats each from two blocks of Darjeeling district.

The purpose of the study is to explore the space and scope for local, need-based, people-centric development with the ultimate purpose of empowering them and with the specific methodological vantage point being- participatory development. The fundamental principle of the study is that there is an inviolable linkage of development and participation, if development is supposed to aim for the interest and well-being of the 'ordinary people'. Thus, the study explores Self Help Groups as a channel for empowering the rural women. In doing so it also accords importance to its challenges and problems.

Findings show its greatest potential by virtue of being sourced from the initiatives of the local people themselves. It seeks to reveal that even in the stagnating rural development scenario in Darjeeling Hills, there is considerable scope for the effectiveness and efficiency of Self Help Groups in improving women's empowerment.

Key Words: Development, Participation, Rural, Empowerment.

1. Introduction

Development has many approaches and forms but in the sense of transformation for the better it bears little meaning unless appropriate approaches are used to mobilize the local people. However, such programmes and projects cannot be successfully achieved without the co-operation and partnership of the people to whom the programme is intended. To equip the poor, down-trodden and the marginalized to profoundly participate in the programmes meant for their upliftment recognizes their importance in the overall development and welfare of the community as a whole. The focus of attention in development, in a more categorical structure, would therefore be directed towards alleviation of poverty, providing primary health care, education amongst others. Above all it also means widening the arena for people's participation in their socio –economic upliftment. The accomplishment of this task, however, is achieved, only when there is people's empowerment.

The very essence lies in the involvement of the people in the various processes of identification, formulation and implementation of development policies and programmes. It needs to be underlined that the major intention of developmental activities is to look at people as *active participants* for sustainable progress and welfare. Therefore, according to (Quebral 2006), "It is now accepted that rural people have the right to participate in decisions affecting their lives. They need to be empowered - as the stock phrase - to realize their self-worth, and to have their opinions heard and factored into the development dialogue" [1].

In this scenario, the concept of women development has also undergone a drastic change due to the introduction of new policies, programmes and even projects by the government. Such programmes particularly that aims at the low income women. The government of India, therefore, has introduced several schemes and one being Self-Help Groups (SHGs). It has been identified as one of the flagship programme for poverty alleviation of the government of India. Since April 1999 the SHGs scheme under Swarnajayanti Gram Swarozgar Yojana (SGSY) has been initiated by the Ministry of Rural Development, Government of India. Thus, SGSY as stated by (Krishnaiah 2003), "is not only a catalysts of resource mobilization, watchdogs of proper utilization but also agents of social and cultural transformation and advancement leading to an accelerated social uplift" [2]. The target of the government was to alleviate the lives of the down-trodden and the marginalized, particularly the women and help them to rise above the poverty line.

Participation of women as members of SHGs may lead to their empowerment because of improvement in income, gradual savings that can be utilized for several of their house hold expenses besides others. They also get equipped with various forms of skills for economic activities. Empowerment would also mean exposure to group support, exposure to various forms of trainings and social responsibilities. This process enables women to transform their choices into desired actions, changing patterns of spending and saving that results not only in the socio-economic but also psychological empowerment. The emphasis has been laid on *group approach* with the belief that through appropriate support and organization, the group members can become self-reliant and eventually 'empowered'.

Thus, women empowerment through SHGs constitutes an emerging and fast growing trend towards social and economic development of the nation. In the words of (Datta & Sinha 2008), “It aims at building people’s asset through participation, sharing and collective action with the goal of empowering them to fight poverty and become empowered. Group approach has been adopted here whereby the poor form SHGs through social mobilization” [3].

It is against this backdrop that a study was undertaken to explore the extent of women participation through SHGs for their socio-economic development. The local rural people in this hilly region have always been at the receiving end and with the Gram Panchayat (GP) dissolved since 2005 (the last election was held in 2000), stagnating development doesn’t seem to end. Such a situation does impact the developmental activities in the rural front. The study being intensely of local character would provide vital clues from the field itself to identify the take off stage of popular empowerment in an underdeveloped area. It would also seek to reveal the significance of participatory development interface, which has not received adequate attention of researchers in the study area. The study based on a specific locale seeks to focus on women empowerment, which again remains a blindspot in the research area.

2. Methodology

The study focussed on eight GPs. Chongtong, Nayanore, Jhepi, Relling are the GPs from Darjeeling Pulbazar (DP) Block and Samtar, Upper Ecchey, Seokbir and Lower Ecchey from Kalimpong 1 Block. Since the villages remain scattered, often long hours of walk were made to reach the villages. The work in each GP was undertaken by staying in the villages from where access was gained to the rest of the GP areas. In the prevailing circumstances, field visit to each GP area was done on foot.

The theme and spirit of the study mostly relied much on the local field data that constitutes its primary source. The data collected from the field were applied to gain an understanding of perspectives. Both semi-structured (with the aim to determine the demographic situation) and open-ended interviews have been undertaken. The questionnaires were preliminary tested to detect possible oversight and lapses. Participants with different age, sex, economic and occupational profile, caste were purposely selected to represent diversity of voices and experiences within the boundaries of a defined population based on Purposive Sampling.

The application of Focus Group Discussions (FGDs) as a significant and essential qualitative tool became instrumental for data collection. FGD as an imperative interactive mechanism allowed observation of the target group in their local surrounding. It helped to delve into their sentiments, perceptions, mindset, speculations of the poorest of the rural poor, about various issues or matters. Interaction among members of the SHGs in the monthly meetings also forms part of FGD. The interview list also includes visits and interviews with GP staff, officials and staff of District Rural Development Cell (DRDC), block office and working activists of the Non-Governmental Organizations (NGOs).

Regarding the relevant literature, notwithstanding the difficulty in obtaining them, such secondary source were relevant official records and documents such as handbooks, governmental orders, government reports, articles, websites, notifications, and gazettes

3. Findings of the Study

3.1 Who make up the Self Help Groups

Before we start to analyse the pivotal role played by the SHGs, it is important to provide information on the background of the members comprising the groups. 92 percent of the members of the SHGs belong to the Below Poverty Level (BPL) category and the rest eight percent comprise members who are either wives of primary teachers, retired army personnel and rich farmers amongst others. There are also circumstances where the extremely poor, for whom this programme is particularly targeted, cannot participate. A sad scenario for which they have an honest explanation, “We work as *khetala* (agricultural labour). We don’t get the time to attend the meetings”.

They have the urge to join the groups but poverty pulls them back. Illiteracy too acts as a disadvantage. At times their aspirations are cut short by the inconsiderate behaviour of their husbands. The situation is worse with alcoholic husbands. They prevent the wives from going regularly for the meetings or sometimes even for the trainings, but will not hesitate to demand money to spend uselessly. Sometimes the cooperation from the family is so negligible that the mothers have to bring their children to the meetings.

Another important aspect is the presence of male members in the groups. The total number may not be much but we cannot overlook their presence. According to norm, 50 percent of the groups formed in each Block should be solely for the women. Across the study areas, the women have no problem in inducting male members as they generally feel that most of the rural people should get an opportunity to rise above poverty. It is also felt that it is easier to send the men to the bank as most of the villages are situated very far. This shows a mix of sense of gender equity and practical considerations.

The study seeks to understand the variation in the age group and their participation in SHGs. The women members in the age group of 28 to 38 years of age are in majority. Generally they are married, have children and face financial constraints. They have a common explanation for being part of the SHGs, “We have been able to save, meet children’s expenses and

fulfill the other unforeseen expenditure in the house". Most of the women interviewed, have developed the urge to be financially independent.

Members in the age group of 39 to 49 years also show the enthusiasm to work. The percentage is less because most of them have little or no education. At the same time we cannot overlook the percentage of the members who are above 50 years. They are eager to join and earn money. Young members in the age group of 18 to 27 years display less enthusiasm simply because they are either studying, or their mother or elder sister or the sister-in-law is already a member of the SHGs. Many young women get married and move to another place.

3.2 Why SHGs are a Turning Point

The poor, particularly the rural people of Darjeeling Hills, have long been deprived of their basic needs. The wait is excessively long as development programmes reach, if at all, the grassroots level. The SGSY programme too was launched only in the year 2003 in the Hills though of late the programme has elevated the life of the rural masses. This 'people-centered approach, based on micro-level income generation, has enabled the rural poor to some extent to free themselves from the clutches of abject poverty and destitution. It has been rightly observed by (Cornish & Dunn, 2009) when they say, "It more directly influences the capacity and capability of citizens to assert their own needs and act upon those needs"[4]. Besides, the programme has also given them the platform to at least address inequality, exploitation and gender discrimination. Amidst the development stagnation in the Hills the programme arose, giving some scope to the rural masses, particularly the rural women, to fight odds. A common response that has been observed amongst many SHG members is that this platform has, to some degree, sown the seeds of self-confidence and the need to become financially independent. Interactions with the people at the grassroots level as well as with government officials reveal that the SHGs appear as a prospective channel for facilitating people's participation at every juncture of development with a purpose to check and minimize the ordinary people's burden of poverty, for a better life. SHGs constitute an important channel to be seriously taken by the stakeholders of development.

3.3 The Changes

The study shows that the initiation of SHGs has brought opportunities in the lives of the rural poor particularly the women in Darjeeling Hills. The change may not be tremendous but it has helped them to go a bit further. For instance a 40 years old home maker with very little education has found confidence in her work-binding broomsticks. She has learnt to utilize the earning and the importance of saving. She has also become 'mentally elevated' as a member of the group. Another respondent also a home maker claims that the group has changed her life. She feels there has been a lot of improvement as she has learnt to speak up, undertake bank work and recognize the local government officials. Thus, with several interviews taken with the group members of the four GPs each of Kalimpong 1 Block and DP Block the following has been observed as the most commonly felt changes.

- A number of SHG members have at least learnt to write their names.
- The members today are in a comparatively better position to recognize the GP and the Block officials than before.
- The most important change the members amicably point out is their ability to speak. Earlier they would 'shiver at the thought of raising their voice'. Now, to some extent, they have developed the confidence to speak at the village community meetings like Gram Sansad and with government and bank officials.
- The saving habit of the members has also improved to an evident degree. It has helped them to 'see money in own hands' as well as meet the unforeseen expenditures of their houses. Consequently, the frequency of going to their neighbours or *mahajan /sahu* (money-lender) to borrow money has become less frequent.
- Unlike before there has been some change in the social activities at the village community level. The members have become 'one another's support' at times of need and make every effort to ease the person's burden.

This reveals the necessity to understand that people's participation becomes an innovative method to empower the rural masses, particularly the women both socially and economically. It has not only given them economic freedom but also helped them to participate in the community affairs as well as in the local government process. Despite the prevailing situation where the GP stands dissolved and with trickling development the SGSY is like a light at the end of the dark tunnel. The changes have not been drastic yet, it is no less important. One can therefore, observe SHGs mobilizing themselves not only for their own development but also towards social change and community development. However, 85 percent of the SHG members of the study areas have mentioned that they had never done any transaction with banks. They have an explanation that their financial condition was too low to think of a bank as they were not in a position to save. Today, however, the SHGs have not only made them familiar with the bank proceedings but also given them the opportunity to save, draw loans at a very low rate of interest, independently fill application forms interact with the bank staff to name a few. It is also pertinent to mention the few but visible 'associated' social trends that are taking place with the emergence of the SHGs:

- Greater awareness on health, hygiene and nutrition.
- Increased awareness on the necessity of sending children to school.
- Reduction in the exploitation of women.
- Increased help to the poor and needy, the sick and the old.
- Reaching out at the time of a natural calamity, particularly landslide.

3.4 Working with the Government

The SHGs contribute and portray an important role at the grassroots level as it operates in the rural areas of Darjeeling Hills. Unlike other organizations they share a specific relation with the GP office. In fact, the GP is always in dire need of the SHGs which can extend help and co-operation. Compared to the non-members, the SHG members share a different kind of rapport with the officials of the GP and the Block. The GP staff of all the eight GPs agrees that the SHGs have become an important medium of disseminating information to the masses and reaching to the poorest of the poor. Most of the activities and programmes in the villages are undertaken with their help. In the study areas, the SHGs have become *the* conduit of communication. The GP staff working at the rural level are highly dependent on the SHGs for any kind of work to be implemented.

Secretary of Upper Ecchey GP Kalimpong I Block is of the opinion that SHGs have become a part and parcel of the GP and they cannot think of working without them. Such reliance continues to grow. However, this also gives the members the opportunity to understand the working of the GP and the kind of programmes that come for the welfare of the rural population. The GP acts as the representative of the people and in the prevailing milieu the SHGs have emerged as the 'bridge' that has brought the local rural people closer to the government. However, these kind of interesting and positive findings are often over-shadowed by the on-going political turmoil in the hills. The impact has been directly felt of the deprivation of the benefits of grassroots governance since GP elections are over due since 2005.

Besides the GP, the SHGs have also developed a rapport with the block office. Earlier the members had no interest in this office, the frequency of the visits was less, and they were apprehensive as to what to say, how to say and when to say. In fact, they were not even familiar with the local officials. The rural women specifically had no experience and exposure to the block, and more miserable was they had no idea about its location. But today the situation is not as despairing as it was few years back. The SHGs have given them the opportunity to get familiar with the block office, thereby facilitating their participation and increasing transparency in the form of two-way communication. It has given the members the confidence to place their problems and gain knowledge about the functions of this office. The visits of the SHG members are mostly related to the groups' work, which have also given them the advantage to enquire and gain awareness of other programmes and benefits intended for the rural areas. Though the development programmes are hard to come by, the rural people, courtesy the SHGs, at least get the opportunity to understand the functions of the block, what kind of problems can be solved here, and the kind of assistance they can receive. This acts as a 'cycle' as the same is circulated by the group members amongst other people in the villages.

Block Welfare Officer (BWO) of Kalimpong I Block Development Office agrees that the implementation of SGSY has opened up avenues for improved communication with the rural lot. He also admits that today they are in a better position to reach the ordinary people of the far flung villages through these groups. But the highs and lows of interacting with the government agencies cannot be ignored as revealed during interaction with the members.

3.5 Linking the local rural people

During the field survey it was observed that not all the village dwellers are a part of the SHGs. Yet since the inception of this programme has helped to create an association that stretches beyond the groups. Earlier the environment was different, in which people remained largely aloof from one another. Poverty, pre-occupation with their work, conservatism, illiteracy, ignorance could be the factors, which no doubt are still alive today but a gradual change can be seen by which the people, 80 percent of whom are women, have given themselves the opportunity to work together not only for themselves but also for their community. Block Development Officer (BDO) of DP block calls it a "social revolution". This is true to some extent as a social environment has been at least initiated that trains the ordinary villagers for a less oppressive social life. The 'distance' has started to melt as communication becomes steadier. SHGs have in some instances taught them to come together, help those in need and the poor and raise their voice not only for themselves, but also for the weak and for the society.

The communication barrier that once stood is now slowly melting down. It has also been observed that the people to some extent have become more communicative and open. Interaction with a 69 year-old woman reveal her little substantive knowledge on SHG but she remarks that they are more helpful than the GP. This is because one of the groups in her village has helped her to get her *burn bhatta* (old-age pension). A 55 years old home maker too is thankful as the groups of her area provided tremendous assistance while she was critically ill. Instances like these are several as narrated by villagers who are not members. Interactions with the local rural people reveal that the SHGs are their strength and can depend upon them for any kind of information. Though the developmental situation continues to take a back seat this programme seems to provide some kind of relief. Observation also shows that communication develops steadily as the groups continue to participate in the activities in the areas. (Bessette 2004) significantly observes: "Each time we must look for the best way to establish the communication process among different community groups and stakeholders, and use it to facilitate and support participation in a concrete initiative or experimentation driven by a community to promote change" [5].

4. The Discussion

The SGSY programme provides a fresh orientation as it moves towards *bottom-up* and *grassroots level* communication. It is gaining greater importance in rural development and is working its way into people's participation, their responsibility and encourage them to take part in the programmes and issues that affect their lives. The SHG has become a tool for

'empowerment' and socio-economic change. It is a channel in which we can observe the people at the grassroots level participating in the development programmes and acting as the conduit between them and the government. The women who form the majority in the group are in the process of participating and addressing the issues that affect their life and others in the community. As they participate they communicate and as they communicate they develop the ability to interact effectively with others. In this context we can refer to (Bordenave 1994) who said "Communication is beginning to help participation in becoming a natural mode to solve problems" [6].

The SHGs have become an effective vehicle of communication, by which the people, even the poorest of the poor, and particularly the women, have the opportunity to organize themselves for the betterment of their socio-economic condition. The local rural people feel that the SHG has become the medium to gather knowledge on the development programmes, their rights, their due benefits and to interact with the government for articulating their grievances and problems. The SHGs connote "comprehensive participation in all phases of development endeavour" (Karmakar, 1999) [7]. As revealed in the preceding discussion, many SHG members recollect the 'neglected and monotonous life' they led before they became a part of the SHGs. However it is worth mentioning again that the SHGs have to struggle even harder to translate 'change' into 'transformation'.

The initiation of the SHG programme in the Darjeeling Hills is a landmark venture for the development of the local rural people. A 38 years old member of Sagar SHG of Nayanore GP, DP Block, welcomes the SGSY programme as it has brought 'solace' in her life. She states that in the 'chaotic situation' of under-development and ignorance SHGs gave her the 'hope and opportunity' to fight poverty and injustice. Narratives like these are there but at the same time we cannot undermine the difficulties that stand in the way of greater success of the SHGs.

Sometimes the literacy factor itself tends to put barrier across the members of the groups. Though it has not been experienced by all the groups, it has been a major cause of fallout in the groups. There are groups in which the literate members have the inclination to dominate and take decisions without consulting the rest. Groups like Ashirbad of Lower Relling, Relling GP are on the verge of collapse as all the group members have little or no education except for the group leader who has studied till the tenth standard.

Banking transaction has been a 'new experience' for the SHG members but if only the banks were in close proximity to the villages. In general the banks are at least ten kilometres away from the GPs. Although the banks have fixed the days for the SHG consultation, it is not necessary that the members will get their work done or meet the in-charge on the specified days.

Poverty too does not allow the SHG members to spend reasonable decent lives. A 40 years old home maker gives a practical explanation that because most of them are poor they cannot afford to attend four meetings in a month. Like her, another home maker also accepts the fact that SHG has improved her economic condition but at the same time she cannot afford to neglect the agricultural work which has always been the means of sustenance.

As mentioned, the very major purpose of the SGSY programme has been to ameliorate the socio-economic condition of the local rural people. They have been encouraged to make new items like potato chips, pickles, dried meat, noodles, phenyl and soft toys and the like which can be sold for a profit for which training has also been provided. However, the problems become apparent when it comes to marketing the products and the SHG members face hardships to find a proper channel. This has veritably been a genuine problem and with marketing at a snail's pace it has made a negative impact on the capital transaction, skill, effort and socio-economic upliftment of the local rural people. The SHG members have placed their plea to the government officials but not much attention has been given. The members themselves have no idea as to how and where to take their goods. As a result they are compelled to switch over to other economic activities. Still the fact remains that despite the difficulties they confront right from the grassroots level to the higher authorities, the SHGs have come a long way in terms of being initiated to the 'participatory culture'.

5. Conclusion

It is accepted that the SHGs in their own little way have helped to build up the lives of the local rural people of Darjeeling Hills. Challenges and problems are there, yet the SHGs can be regarded as one of the emerging channels for participatory development. Our study shows that a little more initiative from the government, primarily of the local level agencies like the GP and the Block, could be good for building social connections. The SHGs have great potential to be a 'salient' channel of a participatory approach. Specifically, better communication not only among themselves but also with the stakeholders, both governmental and non-governmental, is a *sine quanon*.

The background of the unstable political situation, the stagnating fund scenario, the rural poor of the Darjeeling Hills appear to have found some kind of 'outlet' of interaction and articulation in the SHGs. The paper, remaining cautious of the tendency to romanticize the

SHGs, points out the constraints and limitations of the SHGs, but ultimately finds in this 'channels' lot of possibilities of utilizing the power of participatory approach to rebuild lives of the people in the study areas in particular and the Darjeeling Hills in general.

Empowering the local rural women through SHGs in the face of the snail-paced development, they would always make an effort for the fulfillment of their basic needs and a decent socio-economic standard. While their articulation may not be as 'smart', and as 'instantaneous' and 'voluminous', as their urban counterparts they also nurture a desire for more effective governance. It is possible to realize this aspiration if the government realizes and understands that the 'ordinary' people are prepared to cooperate with the government and non-government agencies for activities that go beyond 'one size fits all' approach and are meant to improve and enhance their lives according to their required and individual needs. The growth of the SHGs reveals that people are stimulated up for participation in any kind of development schemes and projects if given suitable and reasonable opportunities.

The GP is one government structure on which the local rural people tend to rely most for improving their conditions. However, the pathetic state of affairs of the GPs has belied their expectations. The revival of the GPs and encouragement to new initiatives like the SHGs can help to reverse the scenario. It can produce a positive motivational influence paving the way for long-term vision of transparent, accountable and responsive governance. It can go a long way in boosting and enhancing participation of women in such a resourceful scheme. It has the capacity to strength and accelerate the women entrepreneurship, women's self employment and women empowerment.

Thus the potential of the SHG members marks a platform to champion the cause of the rural masses. It is an opportunity for them to be at the center and not at the periphery in the local development-related decision-making process. When people at the grassroots level participate in the development programmes meant for them, it can undeniably support them to make some progress and come out from their down-trodden lives. But such a scenario is possible only when the governmental authorities recognizes and perceives to harness the SHGs as a fundamental prerequisite for women empowerment and enhance their socio-economic status. In fact they should not just be conventionally visualized The SHGs, as the preceding discussion reveals, are ready to cooperate and participate but they can surge forward only when the concerned authorities are ready to harness their potential. It is important for them to comprehend that SHGs can be a dynamic and potent tool for effective participatory activities with the rural people related to their daily life and local surroundings.

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