Article: Exploring Participation of Women in Self-Help Groups: A Study of Two Blocks in Darjeeling District

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Abstract

Self-Help Groups, with its roots in rural India, caters to the socio-economic development of women. The objective is not only to implement programmes designed for the rural people but also to boost their participation to achieve a more sustainable community development. This paper, based on select rural segments of Darjeeling Hills of the state of West Bengal, examines the participation of women in Self-Help Groups. The purpose is to explore the space and scope for people-centric development with the specific methodological vantage point being participatory development. It seeks to reveal that despite Darjeeling’s political instability and slow progress in rural development, there is considerable scope for the effectiveness and efficiency of participation in Self-Help Groups in improving women’s life.

Key words: Darjeeling hills, Participation, Rural development, Self-Help Groups

Introduction

Development has many approaches and forms, but in the sense of transformation for the better, it bears little meaning unless appropriate approaches are adopted to mobilise the local people. However, such programmes and projects cannot be successfully achieved without the co-operation and partnership of the people for whom the programme is intended. ‘It is a process initiated through the people for the people. Communities are seen as stakeholders rather than beneficiaries’ (Meribe, 2013, p. 51). Thus to equip the poor, downtrodden and the marginalised to profoundly participate in the programmes meant for their upliftment recognises 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 very essence of participation 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. At the same time, we cannot ignore situations where people are not comfortable with the methodology adopted by the concerned authorities which as White rightly observes, ‘It is not at all, unusual for authorities to try to dictate what should happen throughout a project and let the participatory process fall by the wayside’ (White, 1999, p. 339). Therefore, ‘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 realise their self-worth, and to have their opinions heard and factored into the development dialogue’ (Quebral, 2006, p. 36).

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. The Government of India, therefore, has introduced several schemes, one of them 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 the then Swarnajayanti Gram Swarozgar Yojana (SGSY) was restructured as National Rural Livelihoods Mission (NRLM) – Aajeevika initiated by the Ministry of Rural Development, Government of India was again renamed as Deendayal Antyodaya Yojana (DAY) in 2016 and since then known as DAY-NRLM. The core belief of DAY-NRLM as reflected in its mission – ‘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 and sustainable grassroots institutions of the poor’ (DAY-NRLM, 2016, p. 3). The government therefore recognises the importance of linking livelihood actions to the lives of the downtrodden and the marginalised, particularly the women and help them to rise above the poverty line.

Women’s participation in SHGs may lead to their empowerment because of improved income, gradual savings that can be utilised for several of their household 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. A study on empowering SHG members through apple cultivation in highland Ethiopia
concluded that ‘Participation increased the mobility of the women and their ability to make purchases and major household decisions, their political and legal awareness and ownership of productive assets’ (Alemu, Kempen & Ruben, 2018, p. 313). 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 organisation, the group members can become self-reliant and eventually empowered. ‘The program’s improvement to the poor’s savings behaviour and association through SHGs are important achievements in themselves’ (Ban, Gilligan & Rieger, 2017, p. 28).

**Why Darjeeling Hills**

It is against this backdrop that a study was undertaken to explore the extent of women participation through SHGs for their socio-economic development. Before we further explore the study undertaken, there is a need to understand the political background of rural Darjeeling. The political instability, as a result of the demand to split from West Bengal for creation of a separate state, has put the hill region and particularly the local rural people at the receiving end. Over the years, political development in Darjeeling hills has taken various twists and turns which also engulfed the Gram Panchayat (GP) in 2005.

Elections to the GP were supposed to be held in 2005, however, the unfolding of political events which looked ‘unconstitutional’ and ‘undemocratic’ culminated in the withholding of elections. Thus, the GP body stands dissolved with no sign of elections over the horizon – purely a political crisis that has gravely impacted the socio-economic development of the rural people. Keeping this situation in mind, the most important issue that constituted the research problem is whether the rural poor, particularly the women and their participation in SHGs were efficient and effective.

The significance of the study, being intensely of local character, provided 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 based on a specific locale with focus on participation of women in SHGs, which has not received adequate attention of researchers in the study area.
Objectives of the Study

i. To what extent participation of women in SHGs in the rural areas of Darjeeling hills provides for socio-economic development,

ii. To explore the changing role of women as participants in SHGs,

iii. To examine the challenges and constraints that impedes participation in SHGs.

Methodology

The study focused 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 I Block. The theme and spirit of the study mostly relied much on the local field data that constitutes its primary source. The data (a select number of both qualitative and quantitative methods) 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.

Eight per cent of 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. In-depth interviews, as an essential qualitative tool, became instrumental for data collection. It helped to delve into their sentiments, perceptions, mind-set, and speculations of the poorest of the rural poor about various issues or matters. Focus Group Discussion (FGD) was also used that allowed study of the target group in their ‘natural’ surrounding. The interview list also includes visits and interviews with officials and staff of GP and block office.

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.

Self-Help Groups: The Strategy

Before we begin to analyse the findings of the study, it becomes pertinent to understand some of its features. The plan of action of SHGs differs from the
conventional modes. It is unique because it is formed with thrift and credit that gives the poor the platform to enhance and improve their income level. ‘There are reasons to believe that given the necessary financial support and guidance, the Self Help Groups can succeed in facilitating microenterprise development and thereby influence the employment environment and socio-economic status of their members’ (Suprabha, 2014, p. 420). The SHGs generally pass through three levels in the development process:

i. Formation of the group which includes establishment of the group, growth and strengthening them to become independent systems at the grassroots level.

ii. Capital formation through revolving fund and skill development.

iii. Undertaking economic activities for income generation.

DAY-NRLM states that at least one member from each identified rural poor household, preferably a woman, is brought under a SHG with the ultimate target of 100 per cent coverage of Below Poverty Level (BPL) families. A few members (suitably thirty percent) who are apparently poor but not in the BPL list are also allowed to join the groups. The groups usually comprise of 10 to 20 members. A code of conduct has to be formulated by the members in the pattern of regular meetings (usually four meetings in a month) operating in a democratic mode that will allow participation of the members in the decision-making process as well as exchange of opinions.

Another very important aspect is regular collection of savings from amongst the members. This savings shall remain the principal fund of the group, the fixed amount of which shall be decided by the members. Participation of members in the decision-making process, with regard to all loaning operation and maintenance of the group account with the concerned bank, also forms an important exercise of this programme. We can well see from its operation that SHGs are ‘village-based organisations that focus on building the savings and credit as well as social empowerment of their (mostly female) members’ (Desai & Joshi, 2013, p. 493).

**Provision for Training**

The SGSY project recognised that for ‘success of self-employment endeavours and also for their sustainability, the required skill to successfully run the enterprise is a pre-requisite’ (Ministry of Rural Development, 2005, p. 37). This
has been undertaken with the objective of elevating the capacity of the individual members in the group activities. Therefore, ‘training is concerned with developing a particular skill among members of self-help groups to a desired standard by instruction and practice’ (Kaur, Sachan & Sulibhavimath, 2017, p. 342).

In this context, two types of training have been recognised for their development. Extensive information on the working of a SHG and their duties towards its functioning are provided through Basic Orientation Programme (BOP). Skill development training is also rendered to arm them with new skills needed to enhance their economic activities. Generally such trainings are imparted by government institutions or Non-Governmental Organisations (NGOs). Training on piggery, goatery, bee-keeping, dairy, catering, pickle, jam, bakery, soft toy making, to name a few, are imparted to the SHG members. Thus, training has been a whole new experience for the SHG members and has been discussed in the latter half of the paper.

Who make up the SHGs

It is imperative to understand the background of the SHG members of the study areas. Interaction with the staff of the selected GPs and according to the data they provided, around ninety two per cent of the members of the SHGs belong to the BPL category, and the rest eight percent comprise of members who are either wives of primary teachers, retired army personnel and rich farmers amongst others. As observed, the eight percent do not comprise of any exclusive groups but are members of other several groups of their village.

As expressed during interviews with the SHG members, their aspirations at times are cut short by the inconsiderate behaviour of their husbands. The situation seems worse with alcoholic husbands. They hinder their wives from routinely going for the meetings or sometimes even for the trainings, but will not hesitate to demand money to spend unnecessarily. Sometimes the cooperation from the family is so negligible that the mothers have to bring their children to the meetings.

There are also situations where the 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’. This was revealed during FGD at Upper Sumbuck, Jhepi GP
(February 10, 2018) with people in the study areas who are non-members. Illiteracy and poverty provide ground for such a situation, as they prefer to work to earn that extra income to sustain rather than attend meetings. Some also divulge that they are already poor and loans can be burdensome, if for some unknown reason they are unable to repay, so they prefer not to join. They also feel that that the educated ones tend to dominate the groups.

Another important aspect is the presence of male members in the groups. The total number may not be much but we cannot disregard their presence. The state government too encourages men to be a part of SHGs, though fifty percent of the groups formed in each Block should be solely for the women. The women in the study areas do not show any kind of resistance to induct male members. Given the present situation where political turmoil never seems to leave the hills, the women felt that all rural people should get an opportunity to rise above poverty. The role of male members in the groups is diverse. A few characteristic responses as observed during survey are placed below:

*It is either the case that the male member is the most educated among them or is ‘cleverer’ and tends to underestimate the abilities of others.*
(Women member of Surya Jyoti SHG of Mandal Goan, Lower Ecchey GP, Interview, March 02, 2018)

*We work together and every member of our group, whether male or female, is given a responsibility. For instance, bank work is done in rotation.*
(Women member of Amar SHG, Allay Dara, Relling GP, Interview, April 07, 2018)

*Though we have three male members in our group, we prefer to manage the important affairs of the group ourselves.*
(Women member of Salong SHG Chuikhim, Seokbir GP, Interview, March 03, 2018)

The study seeks to understand the variation in the age group and their participation in SHGs. The women members in the age group of 28-38 years of age, as mentioned in Table 1 and 2 below, 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 fulfil the other unforeseen expenditure in the house.*

(FGD, Upper Dong, Samtar GP, May 13, 2018)

Most of the women interviewed have developed the urge to be financially independent.

Referring to Table 1 and 2 again, members in the age group of 39-49 years have 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 (Table 1 and 2). They are eager to join and earn money. Referring to Table 1 and 2 again, young members in the age group of 18-27 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.

**Table 1**

__Age-wise segregation of female SHG members in the four GPs – DP Block__

<table>
<thead>
<tr>
<th>Name of Gram Panchayat</th>
<th>18-27 years</th>
<th>28-38 years</th>
<th>39-49 years</th>
<th>50 years and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jhepi</td>
<td>30</td>
<td>59.02</td>
<td>28.20</td>
<td>8</td>
</tr>
<tr>
<td>Relling</td>
<td>27.02</td>
<td>52.05</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Nayanore</td>
<td>18.08</td>
<td>32.22</td>
<td>12.20</td>
<td>None</td>
</tr>
<tr>
<td>Chongtong</td>
<td>21.22</td>
<td>46.42</td>
<td>23.09</td>
<td>3</td>
</tr>
</tbody>
</table>

*Note*: Data has been collected jointly from the resource persons and the GP staff of the four selected GPs.
Table 2

*Age-wise segregation of female SHG members in the four GPs – Kalimpong I Block*

<table>
<thead>
<tr>
<th>Name of Gram Panchayat</th>
<th>18-27 years</th>
<th>28-38 years</th>
<th>39-49 years</th>
<th>50 years and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samtar</td>
<td>32.33</td>
<td>61.32</td>
<td>30.26</td>
<td>7.40</td>
</tr>
<tr>
<td>Seokbir</td>
<td>28.29</td>
<td>42.32</td>
<td>20.30</td>
<td>3</td>
</tr>
<tr>
<td>Upper Ecchey</td>
<td>26</td>
<td>58.23</td>
<td>10.11</td>
<td>7</td>
</tr>
<tr>
<td>Lower Ecchey</td>
<td>30</td>
<td>59.05</td>
<td>30.04</td>
<td>5</td>
</tr>
</tbody>
</table>

*Note:* Data has been collected jointly from the resource persons and the GP staff of the four selected GPs.

The study also dwells on the background of the members. Education is an important factor needed for the smooth and democratic functioning of the SHGs. Proper management of the groups is crucially dependent on the level of education. It has also been seen that the illiterate, or the ones with primary education, always look upon the more literate in the group for running the show; however, it has its disadvantage. There are a few among the educated members who have a tendency to exert shrewd or devious influence within the group. This is one of the important causes for the group to split. The number of literates in each group in the study areas is minimum, thereby making the situation complex. Amongst the members, only one per cent has education at the graduation level, three per cent at the senior secondary level, five per cent at the secondary level and another ten per cent have primary level education or no education.

Another important component is the occupation where in all the eight GPs, ninety five per cent of the women members are homemakers, engaged in domestic chores. Life in the rural areas is not easy so they are highly dependent on agriculture and livestock, which is their income source as well as for home consumption. In some cases, the women members also work as khetala. Five per cent are also involved in domestic work but run small business within the villages, such as, grocery stores or small eateries. Wives of government school teachers, retired army personnel and rich farmers are also in this list and they usually do not work full-time in the field.
The occupational pattern of the male members’ show that they are mostly engaged in agricultural activities. Agriculture and livestock constitute their major source of livelihood. Ten per cent are engaged as carpenters, blacksmiths, masons, small business and college and school students.

**Findings: Why SHGs are a Turning Point?**

The then SGSY programme 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 and Dunn when they say, ‘It more directly influences the capacity and capability of citizens to assert their own needs and act upon those needs’ (Cornish & Dunn, 2009, p. 112).

However, several instances during communication with the members were recorded which addressed inequality, exploitation and gender discrimination. One such instance that justifies is the case of a 35-year old, who is now a member of Prerna SHG (Upper Kizom, Nayanore GP), whose husband citing excuses like looking after their two children, tending to the cows, cooking, working in the fields, displayed no desire to allow her to join. Relentless persuasion by members of other SHGs bore fruit and now she contributes to the family’s income. Another instance was the behavioural change as observed in community meetings like the Gram Sansad. The members seem to have developed the ability to speak, though not a case where they were completely passive earlier, but now with one another’s support the number of women speaking in such meetings have increased. They seem to be at par with men in an important platform like a Gram Sabha. ‘Even the mere presence of other women can help make the public space less male dominated and provide women the silent strength of numbers’ (Agarwal, 2010, p. 107).

A common response observed amongst many SHG members is that it has, to some degree, sown the seeds of self-confidence and the need to become financially independent. People at the grassroots level, as well as government officials, agree that SHGs appear as a prospective channel for facilitating people’s participation at every juncture of development, with a purpose to check and minimise the ordinary people’s burden of poverty for a better life. Amidst the
political disturbance in the Hills, the programme seems to have given some scope to the rural masses, particularly the rural women, to fight the odds.

The Changes

Another very important aspect 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-year old homemaker, with very little education, has found confidence in her work-binding broomsticks. She has learnt to utilise the earning and the importance of saving. She has also become ‘mentally elevated’ as a member of the group (member of Srijana SHG, Paschim Sherpa Goan, Upper Ecchey GP, Interview, March 05, 2018). Another respondent, also a homemaker, 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 recognise the local government functionaries (member of Saipatri SHG, Lower Sumbuck, Jhepi GP, Interview, February 11, 2018). Thus, with several interviews taken with the group members of the four GPs, each of Kalimpong I Block and DP Block, the following has been observed as the most commonly felt changes:

i. A number of SHG members have at least learnt to write their names.

ii. The members today are in a comparatively better position to recognise the GP and the Block officials than before.

iii. 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.

iv. 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 the local money-lender to borrow money has become less frequent.

v. 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 other 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. The changes have not been drastic, yet it is no less important. Kabeer described that, ‘when women collaborate in self-help groups with the goal of creating social change, they are empowered and become agents of change’ (Kabeer, 2011, p. 522).

However, eighty-five per cent of the SHG members of the study areas have mentioned that they had never done any transaction with banks. Interaction with a 36-year-old of Lungchakro village, Nayanore GP (member of Himali SHG, Interview, February 04, 2018) expressed that her financial condition was too low to think of a bank as she was not in a position to save. The same was echoed by another 40-year-old member of Pipli Dhura, Chongtong GP (Cheli SHG, Interview, February 08, 2018). 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 which were observed during survey across all the eight GPs. Such trends that are taking place with the emergence of the SHGs:

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

**Working with the Government**

The SHGs participation in the working with the government has also been closely observed. The SHGs contribute and portray an important role at the grassroots level as it operates in the rural areas of Darjeeling Hills. Unlike other organisations, 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 GP and Block functionaries. In fact, the GP staff 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 and have become the conduit of communication. Secretary of Upper Ecchey GP, Kalimpong I Block (Interview at GP office, March 05, 2018) opines 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.

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 that 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 them 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, 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 (Interview at Block Office, March 09, 2018) agrees that the implementation of this programme 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.

Block Development Officer (BDO) of DP block calls it a ‘social revolution’ (Interview at Block Office, February 05, 2018). 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 the poor and those in need, and raise their voice not only for themselves but
also for the weak and for the society. Though not all village dwellers are a part of the SHGs, yet it has helped to create an association that stretches beyond the groups. Interactions 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 helped with her old-age pension (non-member, Dara Goan, Relling GP, Interview, February 09, 2018). A 55-year old homemaker too is thankful as the groups of her area provided tremendous assistance while she was critically ill (non-member, Rai Goan, Lower Ecchey GP, Interview, March 04, 2018). Instances like these are several which exhibit SHGs as their strength and dependency for any kind of information. Bessette 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’ (Bessette, 2004, p. 26).

**Discussion**

SHGs provide 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 encourages 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. 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. It is a shift from the dominant paradigm of top-down to self-development wherein villagers and poor are the primary stakeholder (Kheerajt & Flor, 2013).

As revealed in the preceding discussion, many SHG members recollect the ‘neglected and monotonous life’ they led before they became a part of it. However, it is worth mentioning again that groups have to struggle even harder to translate ‘change’ into ‘transformation’. A 38-year old member of Sagar SHG of Gairi Goan, Nayanore GP, welcomes the 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 (member of Sagar SHG, Interview, February 03, 2018). Narratives like
these are there, but at the same time we cannot undermine the difficulties that stand in the way of their greater success.

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. The members usually travel in local vehicles to reach the banks which are at least ten kilometres away from the GPs. The study areas being rural, vehicles are not available at the wave of a hand. Usually the vehicles leave for the towns in the morning and return back in the late afternoon. Thus the members have to keep in mind both the vehicle and bank timing. Although the banks have fixed the days for SHG consultation, it is not necessary that the members will get their work done or meet the in-charge on the specified days. Members of Kasturi SHG of Bara Suruk, Samtar GP, reveal, ‘The time factor is important to us because we are engaged not only in household activities but also agricultural work as well as attend to our animals’ (FGD, March 11, 2018). Despite the hurdles, they display the zeal to get their work done in the bank.

The existence of the economically weaker rural sections, their pre-occupation with work, often acts as a hindrance as they often face difficulties to participate in the SHG activities. Circumstances are such that they prefer to till whatever little land they own, grow crops, vegetables and domesticate animals. A 40-year old homemaker gives a practical explanation that because they are poor they cannot afford to attend four meetings in a month (non-member and villager, Upper Samsu, Relling GP, April 08, 2018). Like her, another homemaker 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 (member of Shingalila SHG, Bujel Basty, Samtar GP, Interview, May 12, 2018).
As mentioned, the very major purpose of the 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’.

**Concluding Remarks**

It is accepted that SHGs, in their own little way, have helped to build up the lives of the local rural people of Darjeeling Hills. They appear to have found some kind of ‘outlet’ of interaction and articulation in the SHGs. This paper, remaining cautious of the tendency to romanticise the SHGs, points out the constraints and limitations of the SHGs, but ultimately finds lot of possibilities in SHGs of utilising the power of participatory approach to rebuild lives of the people in the study areas in particular, and the Darjeeling Hills in general.

Compared to their urban counterparts, the SHGs may not be as ‘smart’ and as ‘instantaneous’ and ‘voluminous’, yet again they intensely aspire for a more proficient and competent governance. This yearning can be realised if the government 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. It can go a long way in boosting and enhancing participation of women in such a resourceful scheme with the capacity to strengthen and accelerate women entrepreneurship, their self-employment and empowerment. It is an opportunity for them to be at the center and not at the periphery in the local development-related decision-making.
being not only ‘women-in-themselves’ to ‘women-for-themselves’, but further to ‘women for the larger public good’ (Agarwal, 2014, p.14).

The study, therefore, displays the SHGs as a fundamental pre-requisite for women empowerment and enhancement of their socio-economic status. It is important for the concerned authorities 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. They have great potential to be a ‘salient’ channel of a participatory approach for the rural people of Darjeeling Hills.

Notes:

i Swarnajayanti Gram Swarozgar Yojana (SGSY), which was functioning since 1999, was reoriented as National Rural Livelihoods Mission (NRLM)-Aajeevika by the Ministry of Rural Development, Government of India. NRLM was launched in June, 2001 with a greater focus on eradication of rural poverty by adopting a ‘Livelihood Approach’ with women as the target group. NRLM was again renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) from March 29, 2016. This flagship program aims to reduce poverty through building strong institutions particularly for rural poor women which gives them access to a range of financial and livelihoods services.

ii Kalimpong district (the 21st district of West Bengal with effect from February 14, 2017) has been divided into three development blocks – Kalimpong I with 18 Gram Panchayats, Kalimpong II with 13 Gram Panchayats, Gorubathan with 11 Gram Panchayats and Kalimpong Municipality with 23 wards.
REFERENCES:


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