



Women Empowerment Through Self Help Groups – A Case Study of Selected Tea Gardens in Darjeeling District

Sharma P^{1*}

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^{1*} Priyanka Sharma, Research Scholar (Ph.D), Department of Commerce, University of Calcutta, Kolkata, West Bengal, India.

Empowerment for women involves their ability to control resources, manage income and make decisions. The study investigates how Self Help Groups facilitate this empowerment by providing women of selected tea gardens with access to financial inclusion, skill development and platform for greater participation in community and household decisions. The study is based on primary and secondary sources of data. The study highlights the present scenario of SHGs in the selected tea gardens. The research concludes that SHGs serve as a powerful tool for empowering women and with proper support and guidance, SHGs have the potential to significantly improve both economic stability and social well-being in small tea gardens.

Keywords: women empowerment, self help group, microfinance, small tea garden

Corresponding Author	How to Cite this Article	To Browse
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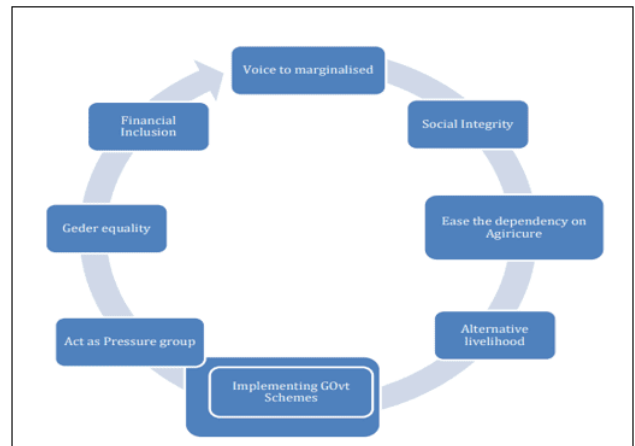


1. Introduction

Self Help Group has gained prominence as a viable strategy for socio-economic upliftment particularly in economically vulnerable regions. SHGs are small voluntary groups, formed by 10-20 individuals mostly women from similar socio-economic backgrounds who pool their savings and offer collateral free loans, managed through mutual trust and peer control. It has emerged as an important community based institution which extensively promotes women's empowerment, financial inclusion among marginalized societies and promotes rural development. SHG is based on a principle that "one should help oneself" before expecting help from others. Government has implemented various initiatives to support the growth and effectiveness of SHG, focusing on financial inclusion, skill development and women empowerment. Major initiatives include the Deendayal Antyodaya Yojana, which promotes SHG formation for poverty reduction by empowering women and livelihood opportunities, for the rural(DAY-NRLM) and urban(DAY-NULM)poor. Another initiative is the SHG-Bank linkage programme introduced by NABARD, which enables access to collateral free bank credit. Other important schemes such as Pradhan Mantri Mudra Yojana provides financial support and collateral free loans to SHG members to open small businesses. Additionally, initiatives like Lakhpati Didi scheme aims to empower women associated with the SHGs to enhance income generation, skill development and social-economic empowerment of women.

Tea gardens in India face various socio-economic challenges, including low income levels, irregular payment of wages , seasonal employment and management constraints, resulting in unstable income and increased financial vulnerability among the workers. Such instability compels labourers to rely heavily on informal credit sources at usurious interest rates thereby deepening their economic fragility. SHG plays a crucial role in providing an accessible platform for financial inclusion by providing collateral free loans.

Importance of Self Help Group



Source: Ministry of Labour & Employment, Government of India

2. Literature Review

Sarabu (2011): The author conducted a study on Warabgal District, and analyzed that participation in SHGs has significantly improved women's access to financial resources, increased decision making power in households, and strengthened their social confidence. In the study it was found that active participation in SHGs has significantly contributed to women's empowerment.

Singh, Ruivenkamp and Jongersen (2011): Considered the strategy of a self help group for micro enterprise development in rural areas. The study suggested that SHGs involved in micro enterprise in India need access to finance, training and skill development to succeed. Further research is needed to identify additional opportunity and analyze exemplary SHG practices.

Kumar, Suar and Mishra (2018): Examined the factors, whether group heterogeneity and group structure and process predicts effectiveness of women's SHGs in Bihar. The findings have implications that diversity among members enhances group functioning and robust linkage with banks. The authors emphasize that the success of SHGs depends not only on their formation but also on internal group dynamics and external support systems.

Kumari and Mor (2021): The study was conducted to examine the progress of SHGs leading to microfinance activities. The study reveals that the growth rate of bank loans distribution in Haryana has fluctuated compared to the national average.

The study suggests that the spread of microfinance activities is the need of the hour to tackle increased unemployment.

3. Objective of the Study

- To study the role played by Self Help Group in empowering women in small tea gardens.
- To analyze the economic benefit derived from SHG membership.

4. Research Methodology

Data Source

The database for study includes information gathered from primary and secondary sources. The primary data was collected through structured questioner, personal interviews with the workers of the selected tea garden. The secondary data was collected from journals, articles, published literature, government reports and books.

Population

The population consists of female workers of selected tea gardens.

Sample Size

The study is based on four small tea gardens of Darjeeling district, Belgachi Tea Estate, Gangaram Tea Estate, Kamalpur Tea Estate and Ord Tea Estate. For the study 20 workers were selected from each tea garden.

5. Data Analysis

Quantitative data was systematically analyzed using descriptive statistics to identify patterns of SHG membership.

Table 1: Demographic Profile of Respondents

Particulars	Category	Frequency	Percentage
Age	18-30	11	13.75
	31-40	17	21.25
	41-50	25	31.25
	51-60	19	23.75
	61-Above	8	10
	Total	80	100
Marital Status	Married	62	75
	Unmarried	11	13.75
	Others	7	8.75
	Total	80	100
Education	Illiterate	17	21.25
	Less than 8	47	58.75
	10th pass	14	17.5
	12th pass	2	2.5
	Total	80	100
Monthly Income	Below ₹5000	32	40
	₹5001-₹8000	48	60
	₹8001 Above	0	0
	Total	80	100

Source: Collected and compiled by author

The age distribution of the respondents shows that the majority of participants belong to the age group 41-50 years, comprising 31.25% of the total sample. The age group 51-60 years follows closely with 23.75%, while the age group 31-40 years account for 21.25% of the sample. Younger participants aged 18-30 years form only 13.75% of the total and the oldest group 61years and above, makes up 10%. Moreover more than half of the respondents(52.5%) are in the middle-aged range of 31-50 years, indicating more SHG involvement. Majority 75% respondents who are active in SHG participation are married. The education level of 21.25% of respondents were illiterate, 58.75% had elementary education, 17.5% were 10th pass and only 2.5% are 12th pass. Monthly income of majority (60%) of the respondent is on ₹5001-₹8000 range and other 40% have monthly income below ₹5000

Table 2: Member of SHG for how Many Years

Particulars	Frequency	Percentage
Less than 1 year	4	5
1-3 years	15	18.75
3-5 years	28	35
More than 5 years	33	41.25
Total	80	100

Source: Collected and compiled by author

The table above shows that majority (41.25) respondent have been a part of SHG for more than 5 years, 35% have been the part of SHG for 3-5 years, 18.75% have been part of SHG for 1-3 years and lastly 5% have been the part of SHG for Less than 1 year.

Table 3: Reason for Joining SHGs

Reason	Frequency	Percentage
Access to loan	24	30
Saving Money	13	16.25
Children's Education	19	23.75
Social Status	13	16.25
To gain independence in household	9	11.25
Others	2	2.5
Total	80	100

Source: Collected and compiled by author

The majority of respondents, 30% join SHGs to access loans, which helps them with financial needs. Another reason was saving money, 16.25% joined the SHGs to save money, the respondents mentioned as the tea garden money was not enough to save, they took loans and save that money. Many workers (23.75) joined SHGs for the education of their children. SHGs help members improve social status, 16.25% joined SHGs to improve social status in the community. SHGs help members to gain independence in the household, 11.25% of respondents joined SHGs for activate participation in financial and family matter.

Table 4: Difficulty in Joining SHGs

Difficult in joining SHGs	Frequency	Percentage
Yes	17	21.25
No	63	78.75
Total	80	100

Source: Collected and compiled by author

The above table shows difficulty faced in joining the SHGs by the respondent. 21.25% respondents faced difficulty and 78.75% respondents were able to join the SHG without difficulty.

Table 5: Amount of Loan Availed by the Respondent through SHGs

Particulars (₹)	Frequency	Percentage
Less than ₹10000	14	17.5
₹10000-₹20000	17	21.25
₹20000-₹30000	21	26.25
₹30000-₹40000	13	16.25
₹40000-Above	15	18.75
Total	80	100

Source: Collected and compiled by author

From the above table, it was found that out of the 80 respondents, the highest proportion (26.25%) borrowed between ₹20000-₹30000. This is followed by 21.25% of respondents who borrowed between ₹10000-₹20000. A notable 18.75% of respondents accessed loan ₹40000-Above, indicating that some individuals are able to obtain relatively higher credit through SHGs. 17.5% respondents availed loans Less than ₹10000. Lastly, 16.25% respondents availed loans of ₹30000-₹40000.

Table 6: Loan Repayment Pattern among SHG Member

Particulars	Frequency	Percentage
Advance Repayment	0	0
Timely Repayment	67	83.75
Overdue Repayment	13	16.25
Total	80	100

Source: Collected and compiled by author

The above table indicates no respondent could repay loan in advance, 83.75% were able to repay loan on time and 16.25% respondents delay repayment beyond the due date

Table 7: Benefit of Joining SHGs

Particulars	Percentage
Increase in self confidence	85%
Increased participation in household decision	65%
Development of saving habits	45%
Enhanced economic independence	40%
Improvement in ownership of Asset	30%
Debt reduction	15%
Expansion of their participation in public domain	13.75%

Source: Collected and compiled by author

The study reveals that 85% of the respondents reported an increase in self confidence by joining SHGs. 65% of the respondents experienced better participation in household activities and decision making.

45% developed regular saving habits and 40% achieved enhanced economic independence. 30% experienced improvement in ownership of assets after joining the SHGs and 15% reported reduction in debt. Lastly 13.75% expanded their participation in the public domain.

6. Findings of the Study

- The respondents had joined the SHGs in order to earn more income and manage financial uncertainty arising from untimely wage payments in the tea garden.
- The majority (41.25%) of the respondents have been associated with the SHGs for more than five years, indicating engagement and stability of these groups. However, some respondents indicated hesitation to avail loan due to the burden of repayment.
- SHG members were in the age group 31-50 which comprised 5% of the respondents, indicating active participants from this age group within the tea garden. Regarding marital status, most (75%) of respondents are married, reflecting women with household responsibility who actively engage in SHG activities to enhance their financial stability and social standing.
- It was found that each group has 10-12 members and one respondent was selected for bookkeeping and maintaining the group.
- Respondents mentioned interest for availing the loan was 1%, however, workers expressed financial pressure in repayment of the interest.
- Some of the respondent (30%) mention they could invest in capital only because they could take loan from the group, and respondents (45%) mentioned that group loans facilitated savings, which was otherwise challenging for the workers, they were able to set aside money for post office savings and repay the loan after their wages.
- 75% respondent didn't face difficulty in joining SHGs, indicating accessibility and inclusiveness, limited literacy was the challenge faced by some(21.25) respondent.

- SHG membership of 85% was reported to have enhanced their self confidence, empowering them to make financial decisions more independently and 65% respondent expressed more participation in household decisions like children's education, minor household decisions.
- An incident was mentioned by one of the respondents that a group member failed to pay her SHG loan back and the entire group had to contribute for her and she never paid back, which demotivated her to take loan for a long time.

7. Conclusion and Suggestion

Self help groups are an effective mechanism for empowering women and improving the socio-economic condition of workers in small tea gardens. Promoting regular savings, providing access to collateral-free credit, SHGs help members cope with low and financial instability. Beyond financial benefits, SHGs contribute significantly to enhance confidence, decision making in the household, capital ownership and social empowerment among women. Despite the benefits, challenges such as illiteracy, limited awareness of government schemes, delayed wage payment and repayment difficulties can hinder the effectiveness of SHGs.

Financial awareness programs should be initiated to educate members about government schemes, measures for irregular income should be taught through workshops. Regular supervision and monitoring should be provided to the members of the group. Nonetheless, with proper support and guidance, SHGs have the potential to significantly improve both economic stability and social well-being in small tea gardens.

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