

Sustainable Development and Women Empowerment: Perspective from the Eastern Himalayan Region

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Abstract: Sustainable development has now become an important objective for all policies and initiatives at the national levels. It has been generally defined as development that meets the present needs without compromising the need to meet the needs of the future generations. The issue of giving each individual, their right to prosper and contribute, and the role and rights of women are important elements of long-term development. To ensure the achievement of sustainable development, it is important to integrate economic, environmental, and social objectives in all sectors. Sustainable Development has become key objective for all national level policies. It is important to ensure the quality of life for the present and future generations. Women can contribute to the construction of a more sustainable society. The full involvement of women in the whole process of development is considered essential for better socioeconomic development. If the majority of the population, especially women, is excluded from the whole process of development, it is hard to achieve the goal of development. In the eastern Himalaya region, Self Help Groups (SHGs) have played a significant role in economically empowering rural women. SHGs have enabled women to take control of their life and make their own agenda, acquire knowledge, build confidence, develop self-reliance, and solve problems on their own. However, their active and empowering role is restricted by their intrinsic limitations of self-awareness and perception.

Key words: Women empowerment, sustainable development, Self Help Group

1. INTRODUCTION:

Empowerment of women is a subject that is being discussed a lot these days. Women's development cannot be addressed on a whole in the context of a development strategy. Gender is at the core of every rural development initiative. Women comprise half of India's population, and the nation cannot afford to ignore them. In this regard, the National Rural Livelihood Mission is helping to ensure that there is sustainable growth. The idea of providing all individuals the opportunity to grow and contribute, along with women's role and their rights, is part of the larger idea of sustainable growth. It is imperative that all economic, environmental, and social objectives are integrated across all sectors to achieve long-term growth. In order to achieve higher socioeconomic growth, it is believed that women's full participation is imperative for the entire process of growth. SHGs, which are an important part of the National Rural Livelihood Mission, have played an important role in economically empowering rural women. SHGs have enabled women to take control of their life by helping them set their own goals, acquire new skills, boost their self-esteem, and develop self-reliance and overcome problems.

Role of women towards sustainable development is proved through different researches over and over again. Women can contribute effectively towards achieving the objectives of sustainable development and creating more sustainable societies. Sustainable development has three pillars: economic, social, and environmental. These three pillars are interconnected; concern for one pillar results in undesirable outcomes for the other two. All three pillars must be taken

care of through strategies. Self Help Groups aim at achieving sustainable development through rural women empowerment.

2. SUSTAINABLE DEVELOPMENT GOALS AND WOMEN EMPOWERMENT:

The United Nations approved the Sustainable Development Goals (SDGs) in 2015 as a global call to action to eradicate poverty, protect the environment, and ensure that everyone in the world lives in peace and prosperity by 2030. All of the social, economic, and environmental goals of the SDGs are interconnected. One of the 17 development goals is gender equality. The main aim is to empower women in all areas so that they can contribute to economic development and growth. The process of empowerment starts with giving power to the powerless subject, followed by participation, acceptance, and finally taking the lead by the subject. Empowerment is defined as "the power to, power with, and power from within." When we use the terms 'empowerment' and 'power,' it is essential to look at 'awareness' as another dimension of power.

3. REVIEW OF LITERATURE:

(Galab & Chandrashekara Rao, 2003) found out that the participation of women in SHG has improved their access to credit and has therefore reduced their dependence on moneylenders. (Jairam, 2007) mentioned that SHG has been successful in providing women with economic empowerment, and if spread over other areas, the success of the program might be limited. (Singh, V., & Kumar, K. 2012) mentioned that the empowerment of women is a 'process' and not an 'event,' and it's a comprehensive process which involves awareness, building of confidence, realization of self-worth, organizing, participation in decision-making, and finally to have access to and control over the resources in fair and equal proportion.

(Singh, Y. 2013) in his study concluded that SHGs is a democratic tool for grass root development of women promoting self-reliance and generating own funds. It breaks the vicious cycle of debts. (Majhi, 2014) has concluded from his study that SHGs have empowered women by strengthening their habits of small savings, feelings of adequacy, and self-confidence. (Akhter et.al 2020) stated in their findings that SHGs' indicate self-employment and savings have positive associations with microcredit accessibility. (D. Rafi et al 2021) Their study has identified that bank-linked SHG involvement has made a major impact in empowering the women respondents in terms of social recognition, improving social status, self-employment, habit of savings, and self-confidence to take decisions wisely.

From the aforementioned literatures, it is clear that SHGs have a positive impact in achieving sustainable women empowerment. Along with increasing financial access, the SHG movement is also helpful in achieving women empowerment and other developmental goals in education, health, family planning, and land and water resources, and so on.

4. OBJECTIVE:

The objective of the study is to offer a significant insight into the role of SHGs in achieving the objective of sustainable development with the empowerment of women in the rural area of the Darjeeling District. The role of women in accessing micro credit and financial management towards their sustainability, considering the parameter of accessibility to micro credit, awareness, and perception, has been considered.

5. METHODOLOGY:

Since its inception, there are presently 76,59,278 SHGs under NRLM in the country. In West Bengal, there are 9, 56,314 SHGs with 1, 00, 25,001 members. (Source: Ministry of Rural Development -National Rural Livelihood Mission State Wise Report). Darjeeling district (Gorkhaland Territorial Administration) in Eastern Himalaya Region covers 8911 SHGs with 81,132 women beneficiaries. The present research work aims to analyze both primary and secondary data collected from Darjeeling Pulbazar block of Darjeeling district. Darjeeling Pulbazar block is the largest block in Darjeeling district in terms of population, area, and number of SHGs and their beneficiaries. Darjeeling Pulbazar block comprises 23 Gram

Panchayats, and Dabaipani and Rangit are considered for this research work as it is located in the least and maximum number of SHGs.

Out of 1814 SHGs in the above block, Dabaipani has only 41 SHGs, which is 2.26 percent of the total number of SHGs. Similarly, Rangit II has 133 SHGs, which is 7.33 percent of the total number of SHGs. The study of micro-regional disparities is done by using parameters like level of awareness for women empowerment. Out of 41 SHGs in Dabaipani block, women beneficiaries from 4 SHGs were chosen, and from 133 SHGs in Rangit II block, 13 SHGs were randomly chosen. In total, 170 women beneficiaries were chosen. They were subjected to a structured questionnaire and interview schedules.

For the present study, among all the indicators of women empowerment, awareness is taken into consideration. The comparative study of two GPs of Dabaipani and Rangit II is done to test the hypothesis that a high level of awareness of SHGs ensures economic empowerment of women. The hypothesis is tested by using chi-square tests.

6. EMPOWERMENT INDICATORS: AWARENESS

According to ‘Cambridge Dictionary’, ‘Awareness’ is “knowledge that something exists, or information or experience that provides an understanding of a situation or subject in the present time.” It is a common proverb that ‘knowledge is power.’ No work, big or small, can be done without knowledge. To know the level of awareness, questions like awareness about rate of interest, awareness about meetings and procedures, awareness about SHG formations, awareness about banking procedures, and awareness about SHG activities were raised.

Table 1 Block-wise total number of SHGs and beneficiaries under Darjeeling GTA area

S.No.	Block Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	DARJEELING PULBAZAR	1638	159	17	1814	16945
2	GORUBATHAN	649	35	98	782	7654
3	JOEBUNGLLOW SUKHIA POKHARI	1085	122	70	1277	12127
4	KALIMPONG ONE	760	194	50	1004	8390
5	KALIMPONG TWO	807	163	38	1008	9033
6	KURSEONG	1077	161	43	1281	11455
7	MIRIK	492	170	26	688	6643
8	RANGLI RANGLIOT	906	125	29	1060	8885
	Total	7414	1129	371	8914	81132

Source: www.nrlm.gov.in

In the area of the Darjeeling Pulbazar block, almost 20.89 % of the total SHG beneficiaries are there. There are 23 Gram panchayats in the area, and the least number of SHGs are in Dabaipani, while the maximum number of SHGs

6.1 Awareness about the economic activities undertaken by SHGs

The economic activities like economic activities related to agricultural activities, home needs, business, etc., like knitting, sewing, etc., are carried out by the SHGs. The awareness of the amount of recent loan availed by the members and for

what purpose is taken into consideration. The emergency funds or the internal funds are utilized by the internal members of the group for their emergencies. Emergencies can be individual or group emergencies. The information about the existence of this internal fund is taken into consideration.

Table 2 Percentage of respondents' awareness of SHG loan and activities in Rangit II and Dabaipani GPs

Level of awareness	Rangit II				Dabaipani		
	Yes	No	Not sure	Total %	Yes	No	Not Sure (%)
Rate of loan interest.	70	14.62	15.38	100	53.70	24.60	21.70
Purpose of loan	97.7	1.54	0.76	100	82.30	10.80	6.90
Amount of loan	97.7	1.54	0.76	100	80.80	11.50	7.70
Banking procedure	64.62	19.22	16.16	100	50.00	28.50	21.50
Monthly instalments amount and tenure	73.06	20	6.94	100	58.40	25.40	16.20
SHG activities	91.54	6.16	2.3	100	74.60	15.40	10.00
SHG formation	64.62	22.3	13.08	100	48.50	30.80	20.70
Procedure for loan application	64.62	16.16	19.22	100	53.70	24.60	21.70

Only 53.7% of SHG beneficiaries know about the rate of interest of SHG loans in Dabaipani, whereas 92.5% of SHG beneficiaries know in Rangit II. The level of education among beneficiaries is lower in Dabaipani compared to Rangit II.

Table 3 Level of Education and percentage of respondents in Rangit II and Dabaipani GPs

Level of Education	Rangit II GP	Dabaipani GP
	Percentage of respondents	Percentage of respondents
Primary	11.54	37.5
Secondary	61.54	47.5
Higher Secondary	12.31	7.5
Graduation	9.23	5
Others(Vocational)	5.38	2.5
Total	100	100

CONCLUSION:

SHGs are the tool for achieving social and economic empowerment through collective actions. The basic idea behind NRLM is women empowerment and it has been achieved through SHGs by increasing their saving habits, increasing their income and assets. The high level of self-confidence and decision-making ability along with high social recognition is undoubtedly the empowerment.

The scheme has the potential to empower women and transform the life of rural women if certain ambiguities are addressed. Awareness programs, loan facilities, and banks near the rural women will surely boost this scheme in the coming future and help achieve sustainable developments.

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