

## **Impact of Women Participation in SHGs for Their Empowerment and Livelihood in Belbari Block of West Tripura District, Tripura, India**

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**Abstract:** *Gender equality and women empowerment is the third of the millennium development goals (MDGs). The development of women has been the central focus in development paradigm since independence. There have been dynamic shifts in policy approaches during the last sixty years from the concept of welfare in the 70s, to the development in the 80s and to empowerment in the 90s. Along with government and non government agencies, a participatory community approach of the rural women known as self help groups (SHGs) are working towards achieving the goal. The objective of this paper is to study impact of women participation in SHGs and their empowerment indicators (i.e. social, economic, political etc.). A survey of 83 SHGs was conducted in Belbari Block area through structured schedule for collection of primary data. These data have been analyzing through statistical techniques. The result showed that SHGs in Belbari area carry out various activities like awareness campaigns, social control activities like advocating for poor and voiceless women, providing skill based trainings to members of SHGs etc. The study found that women empowerment is positively impacted by self help groups. The various activities like rural microcredit reduced the economic dependency of women upon other members of the family and the trainings and knowledge enabled the women to begin economic activities. Thus, women could use the fusion of loan and trainings to improve their livelihood by diversifying their income sources and reducing dependency. The meetings and awareness programs increased the knowledge and experience which led to an increase in the ability of making quality decisions and ensure participation. The higher empowerment indicators of the SHG participants as seen in the study suggest that participation speeds up the empowerment process.*

**Keywords:** *MDG, Self Help Groups, Women Empowerment, Socio-Cultural Empowerment, Political Awareness*

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### **1. INTRODUCTION**

Ancient history tells that for advancement in the field of culture, economy, education, science and politics Indian society was considered as one of the great advanced country in the world at that time. But the present picture of Indian society is not like that. The hard fact is that India is the home of more than one billion people which contains the largest number of poor and illiterate people in this world. There are no universally accepted approaches of rural development. It is a choice influenced by time, space and culture. The term rural development stands for overall development of rural areas to improve the quality of life of rural people and as a phenomenon, rural development is the end-result of interactions between various physical, technological, economic, social, cultural and institutional factors (Singh, 2009). In April 1999, Swarnjayanti Gram Swarozgar Yojana was launched in West Tripura district along with other parts of the country with the aim to eradicate poverty of rural poor by organizing them into informal groups. A Self Help Group may be defined as a self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose (MoRD, 2014). Self Help Groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility (MoRD, SGSY Guidelines, 1999). Many scholars from different fields have made valuable contributions in the field of microfinance, Self Help Group movement and women empowerment. Desai, Joshi (2013) highlights the problems of high coordination costs among the poor. Efforts are under way in many countries to

organise the poor through Self Help Group membership based organizations that aim to promote social cohesion through a mixture of education, access to finance, and linkages to wider development programmes. Batra (2012) shows that the SHG movement in rural Haryana is in an early stage and is taking many shapes as different agencies promote micro-finance with a variety of approaches and strategies. Garikipati (2012) shows that among all micro-finance programmes, SGSY is leading with highest numbers of SHGs and loan amount and also it has special focus on BPL families. Mehta et al. (2011) examines the economic impact of microfinance and the empowerment of members of SHGs during Pre and Post- SHG periods. In addition, remarkable studies have been done by Suja (2012), Jain (2012), Debbarma and Goswami (2013), Verma et al. (2013) Neogi and Dey (2013), and Tapan, (2010) regarding Self Help Group movement and women empowerment.

## 2. OBJECTIVES

The objectives of the present study are

- To analyze the role of SHGs in poverty alleviation programme of Belbari R.D. Block area,
- To high light livelihood opportunities of the SHGs in the Belbari R.D. Block area,
- To examine the role of SHG movement in respect of women empowerment in the study area.

## 3. STUDY AREA

Tripura is one of the landlocked States of North-east India covering an area of 10,491.69 km<sup>2</sup>. West Tripura is one of the eighth districts of Tripura located between 23° 16' N. to 24°14' N. latitudes and 91° 09' E. to 91° 47' E. longitudes. The West Tripura District covers an area of 942.55 Km<sup>2</sup> surrounded by Bangladesh on the north and west, Khowai District on the east and Sepahijala District on the south. The district headquarter Agartala, is also the capital of the State located in the western margin of the district. The rearranged West Tripura District (after 2013) comprises nine Rural Development Blocks viz. Dukli, Mandwi, Hezamara, Mohanpur, Bamutia, Lefunga, Jirania, Belbari and Old Agartala. For the present study area, Belbari Rural Development Block (under Jirania Sub-division of West Tripura District) is located in the extension of the Baramura Hill ranges has been selected. The total population of Belbari R.D. Block is about 31,107 and the male and female population is 15,500 and 15,607 respectively (According to the Census of India, 2011).

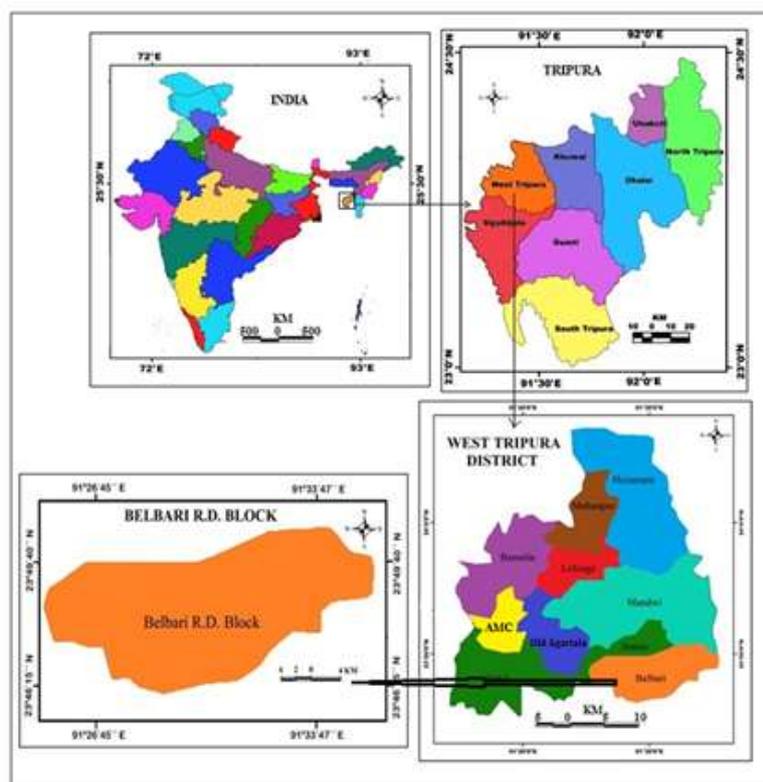


Figure1: Location Map of the Study Area

**Impact of Women Participation in SHGs for their Empowerment and Livelihood in Belbari Block of West Tripura District, Tripura, India**

**4. MATERIALS AND METHODS**

Methodologies used for this study has broadly been grouped into three categories to carry out the frame work, method of analysis and the representation. At the very beginning a wide number of books and journals, research papers, Annual Reports of different Government Organisations like DRDA, R.D. Department and PRI etc. were consulted to acquire knowledge and information about the different aspects and dimensions of SGSY and the role of SHGs in Rural Development. During Field stage, Demographic Profile of the blocks, Self Help Group details and Block maps were collected from the Block Development Offices, DRDA Office. Emphasis has been given on door to door schedule survey for primary data generation, SHG group interview, compilation, correlation and evaluation. A sample size of 83 SHGs consisting of 907 members from Belbari R.D. Block has been taken using simple random sampling technique for the present study. The data were compiled and analyzed using suitable statistical techniques to understand the nature of objectivity of research.

**5. RESULT AND DISCUSSION**

In April, 1999 Swarnjayanti Gram Swarozgar Yojana (SGSY) was launched in West Tripura District along with the other parts of the country. Since inception up to December, 2010 total number of 35,122 Self Help Groups (SHGs) was formed in Tripura among which 12,915 were tribal SHGs. In former West Tripura District (Undivided) total 13,833 SHGs were formed among which 4,743 were ST SHGs under DRDA.

**Table1.** Panchayat-wise Population and Total SHG Members of Belbari R.D. Block

Name of the Gram Panchayats	Total Population			Total SHG Members		No. of SHGs	No. of Respondent SHG
	Male	Female	Total	Male	Female		
Jiraniakhola	2043	1976	4019	161	306	46	8
Paschim Jiraniakhola	1836	1671	3507	83	298	37	4
Belbari	1422	1480	2902	169	550	66	13
Champabari	514	550	1064	19	174	17	4
East Belbari	2067	2151	4218	128	425	54	9
Champaknagar	1550	1674	3224	397	584	96	10
Dashing Radhapur	1531	1479	3010	49	262	30	4
Radhapur	1621	1575	3196	51	379	44	6
Santinagar	475	477	952	9	152	16	3
J.J. Nagar	1098	1082	2180	137	673	75	16
Purba J.J. Nagar	1343	1492	2835	36	154	17	6
<b>Total</b>	<b>15500</b>	<b>15607</b>	<b>31107</b>	<b>1239</b>	<b>3957</b>	<b>498</b>	<b>83</b>

**Source:** Compiled from Census of India 2011, Block Profile of Belbari R.D. Block 2013 and Field Survey

A target to give financial assistance to 1354 SHGs from different districts of Tripura was fixed for the financial year 2012-2013 and as an achievement of this project 1307 SHGs were assisted. In West Tripura the target was set to give financial assistance to 180 SHGs and ultimately 184 SHGs had been assisted. Among the 184 SHGs of West Tripura who got financial assistance in the financial year 2012-2013; 55 groups belonged to ST category, 30 SHGs of SC category, 10 SHGs of Religious Minority groups, 45 of OBC category groups, 44 groups were of other categories and among those 141 groups belonged to women SHGs respectively (Table No 2).

**Table2.** No. of SHG Target to be Assisted & Achievement under SGSY in Districts of Tripura in 2012-2013

Particulars	West Tripura	North Tripura	Gomati	Dhalai	South Tripura	Sepahijala	Khowai	Unakoti	Total
<b>Target</b>	180	180	210	180	180	150	180	94	1354
<b>Achievement</b>	184	192	243	181	188	156	64	99	1307
<b>ST</b>	55	62	88	90	27	46	29	21	418
<b>SC</b>	30	22	71	32	44	49	15	17	280
<b>RM</b>	10	24	19	0	2	15	0	23	93
<b>OBC</b>	45	62	39	22	37	27	13	14	259
<b>Other</b>	44	22	26	37	78	19	7	24	257
<b>Women</b>	141	128	140	98	105	63	42	47	764
<b>PH</b>	0	1	1	0	1	2	0	1	6

**Source:** Economic Review of Tripura 2012-2013, Directorate of Economics & Statistics Planning (Statistics) Department, Government of Tripura.

The SHG members organise group meetings regularly to discuss their financial activities, decision making, prospective planning for progress of income generating activities and collecting group thrift etc. Though monthly meetings were organized regularly, all members of the group were not present. In Belbari Block about 55per cent SHGs used to organise the group meetings once in a month and about 39 per cent SHGs organised group meetings twice and about 4 per cent thrice in a month respectively. About 2 per cent SHGs used to organise meetings four times in a month. The members open a common savings bank account in a local bank branch to deposit their group thrift. The members of SHGs contribute certain amount of money in each month which they can afford regularly and the monthly contribution is used to be deposited to the bank for accumulating their necessary fund to start income generating activities.

**Table3.** Number of Monthly Group Meetings and Monthly Group Thrift per Member

Item	Group Meeting				Group Thrift			
	Once	Twice	Thrice	Fourth	Rs.30	Rs.50	Rs.100	Above Rs.100
<b>Category</b>								
<b>Total SHGs</b>	46	32	3	2	4	30	42	7
<b>Percentage</b>	55.42	38.55	3.61	2.41	4.82	36.14	50.60	8.43

**Source:** Primary Data from Field Survey, 2014

In Belbari Block about 51per cent SHGs contribute monthly Rs.100 per member as their group thrift in their savings account and about 36 per cent SHGs contribute monthly Rs.50 per member as their group thrift. Only about 5 per cent and 8 per cent SHGs contribute monthly Rs 30 and more than Rs. 100 per member as their group thrift (Table 3). In Belbari R.D. Block about 88 per cent SHGs have received first time loan; about 73 per cent second time loan, about 26 per cent third time loan and about 12 per cent SHGs have received fourth time loan respectively. About 12 per cent SHGs have not got any loan from Bank.

**Table4.** Loan and Subsidy Received and Loan Recovery Status of the SHGs of Belbari R.D. Block

Item	Loan Received					Subsidy Received			Loan Recovery			
	Nil	1st	2nd	3rd	4th	Nil	1st	2nd	1st	2nd	3rd	4th
<b>Category</b>												
<b>Total SHGs</b>	10	73	61	22	10	29	54	26	68	46	13	4
<b>Percentage</b>	12.05	87.95	73.49	26.51	12.05	34.94	65.06	31.33	81.93	55.42	15.66	4.82

**Source:** Primary Data from Field Survey, 2014

In the SGSY scheme there is a provision of subsidy for first and second time loan, about 65 per cent and 31 per cent SHGs of Belbari R.D. Block have got the first and second time loans with subsidy respectively. It was found in field survey that almost 82 per cent, 55 per cent, 16 per cent and 5 per cent SHGs of Belbari R.D. Block have repaid the first, second, third and fourth time loans taken by them respectively. Different types of trainings like capacity building, awareness, accounting, management, entrepreneurship etc. are given to the SHG members by the different Government and Non-Government Organisations.

**Table5.** Training Attended and Training Requirements by the SHGs of Belbari R.D. Block

Item	Training Attended				Training Requirement			
	Awareness	Accounting	Management	Entrepreneurship	Awareness	Accounting	Management	Entrepreneurship
<b>Category</b>								
<b>Total SHGs</b>	35	37	8	42	25	34	24	73
<b>Percentage</b>	42.17	44.58	9.64	50.60	30.12	40.96	28.92	87.95

**Source:** Primary Data from Field Survey, 2014

Initial stage of SHGs is the most important and vital stage for strengthening the Self Help Groups as proper guidance, training and technical support is given to the members of SHGs in this stage. In Belbari R.D. Block, almost 42 per cent SHGs have been given the awareness and capacity building training, 45 per cent SHGs attended accounting training, 10 per cent management training and 51 per cent entrepreneurship training respectively.

**Table6.** Available Infrastructure and Local Livelihood Opportunities to the SHG Members

Item	Infrastructure Available				Availability of Local Livelihood Opportunities				
	Land	Equipments	Shop	Farm/Fishery	Agriculture	Agricultural Labour	Small Business	Village Industry	Producer
<b>Category</b>									
<b>Total SHGs</b>	21	3	16	13	43	15	69	37	29
<b>Percentage</b>	25.30	3.61	19.28	15.66	51.81	18.07	83.13	44.58	34.94

**Source:** Primary Data from Field Survey, 2014

**Impact of Women Participation in SHGs for their Empowerment and Livelihood in Belbari Block of West Tripura District, Tripura, India**

Infrastructure is one of the basic needs to start any employment generating activity. From table no. 6 it can be analyzed that only 25 per cent, 19 per cent, 15 per cent and 4 per cent SHGs have the access to the infrastructure of land, shop, fishery or different agro or animal husbandry farms and equipments respectively. One of the main objectives of Self Help Group is to eradicate the unemployment problem of the rural people for poverty alleviation. Livelihood opportunities like small business setup, agricultural facilities, village industry and the producing power have respectively been provided to the member of 83 per cent, 51 per cent, 44 per cent and 34 per cent SHGs of Belbari R.D. Block respectively.

**Table7.** Major Employment Generating Key Activities Done by the SHGs of Belbari R.D. Block

Item	Major Economic Activities by SHGs									
Category	Inter-lending	Piggery	Nursery	Weaving	Poultry	Fishery	Small Business	Goatery	Agriculture	Dairy
<b>Total SHGs</b>	75	50	14	13	13	12	12	11	9	7
<b>Percentage</b>	90.36	60.24	16.87	15.66	15.66	14.46	14.46	13.25	10.84	8.43

**Source:** Primary Data from Field Survey, 2014

The entrepreneurship trainings for the income generating activities are given by the Block or district DRDA or NGOs to the SHGs and generally they are provided with necessary aid for the basic infrastructure and technical support to the SHGs. Table no 7 highlights the different income generating activities done by the SHGs of Belbari R.D. Block, West Tripura district. Piggery, weaving, poultry, goatery, fishery etc are very common activities and are practiced by 60 per cent, 16 per cent, 16 per cent, 13 per cent and 14 per cent SHGs of Belbari R.D. Block respectively. The indigenous people of Tripura are more habituated with piggery, traditional weaving, rubber nursery, poultry farming etc. Interacting with the rural women during field survey it was realized that the up gradations of social status, economic, social and political empowerment are linked with the SHG movement.

**Table8.** Infrastructure Requirements of the SHGs of Belbari R.D. Block

Item	Infrastructure Requirement						
Category	Manpower	Equipment	Marketing	Transportation	Vehicle	Shop	Money
<b>Total SHGs</b>	10	60	35	23	15	42	70
<b>Percentage</b>	12.05	72.29	42.17	27.71	18.07	50.60	84.34

**Source:** Primary Data from Field Survey, 2014

According to the members about 80 per cent SHGs of Belbari R.D. Block their social status has upgraded after joining the Self Help Group. On the other hand, the members about 93 per cent SHGs remarked that they were benefitted economically.

**Table9.** The Benefits of the members of the SHGs (Belbari R.D. Block)

Item	Benefits from SHG				
Category	Social	Economic	Empowerment	Political	Others
<b>Total SHGs</b>	66	77	74	10	9
<b>Percentage</b>	79.52	92.77	89.16	12.05	10.84

**Source:** Primary Data from Field Survey, 2014

Members of 89 per cent and 12 per cent SHGs of Belbari R.D. Block admitted that besides economic benefit, their empowerment and political awareness have increased significantly. It was found in field survey that SHG movement generates many modes of livelihood opportunities to the members of rural areas.

**Table10.** Prospects for Livelihood through SHGs for the SHG Members of Belbari R.D. Block

Item	Prospects for Livelihood through SHG								
Category	Govt. Initiatives	Capital	Raw Materials	Market	Technical	Management	Infrastructure	Further Training	Others
<b>Total SHGs</b>	16	42	11	22	13	49	37	54	3
<b>Percentage</b>	19.28	50.60	13.25	26.51	15.66	59.04	44.58	65.06	3.61

**Source:** Primary Data from Field Survey, 2014

The prospects of livelihood opportunities of the SHG members of Belbari R.D. Block of West Tripura District. According to the opinion of the members about 65, 59, 50, 44, 26, and 19 per cent SHGs of Belbari R.D. Block further trainings in management, accounting, technical knowhow, availability of capital, infrastructure facility, marketing and initiative of administration are the basic needs for strengthening of SHG movement (Table No 10). It was found in the field survey that different types of the economic, social, technical, management, group cohesion etc problems are being faced by the Self Help Groups. According to the members about 55 percent, 49 percent, 40 percent, 33 percent, 25 percent and 18 per cent the SHGs of the study area are facing the problems of availability and recovery of loan, attendance in monthly meetings, organizing monthly meetings, accounting, management, record keeping, group thrift collection and lack of trainings respectively.

**Table11.** Problems Facing by the SHGs of Belbari R.D. Block

Item	Problems Facing by the Group								
	Monthly Meeting	Group Thrift	Attendance	Loan	Interest	Group Leader	Accounts	Resolutions	Lack of Trainings
<b>Total SHGs</b>	34	21	41	46	7	10	28	9	15
<b>Percentage</b>	40.96	25.30	49.40	55.42	8.43	12.05	33.73	10.84	18.07

**Source:** Primary Data from Field Survey, 2014

The members of SHGs of Belbari R.D. Block are facing different problems in running their activities for livelihood through SHG. According to the members of 71 per cent SHGs they have infrastructural problems, 62 per cent SHGs face capital problem, 39 per cent SHGs have the problem relating to group initiatives, problem of 27 per cent SHGs are related to the availability of raw materials and 24 per cent SHGs are having the problem of marketing the finished products.

**Table12.** Problems for Livelihood through SHG for the SHG Members of Belbari R.D. Block

Item	Problems for Livelihood through SHG						
	Capital	Market	Raw Material	Political	Social	Infrastructure	Group Initiatives
<b>Total SHGs</b>	52	20	23	9	8	59	33
<b>Percentage</b>	62.65	24.10	27.71	10.84	9.64	71.08	39.76

**Source:** Primary Data from Field Survey, 2014

From the above discussion it is clear that although there are some problems and limitations but no one can deny the great impact of SHG movement in poverty eradication of rural poor. Besides poverty alleviation SHGs are playing an important role in women empowerment. Women empowerment is the process in which women individually and collectively become active, knowledgeable and goal oriented actors who take initiatives to overcome gender inequalities (Suja, 2012). Providing necessary training in management, economic support skill, accounting and proper guidance to the rural women help to empower them not only economically but also socially. Further this strengthens the whole society in general. The discrimination of women on gender basis is evidently found almost everywhere in our societies. Particularly, in rural India not only ordinary men but also governmental policies (such as credit schemes) ignore the capacity of (proper utilization)/handling of money by women (Manjunathan, 2013). The women members of SHGs now are getting importance in financial decision making in their daily life. After joining the Self Help Groups the rural poor people feel the importance of saving in their life for business, family, health and educational purposes. The group thrift practice teaches them the way of saving of money for future purposes. Previously a major portion of the tribal people of the study area were engaged with different primary economic activities like shifting cultivation (Jhum Cultivation), food gathering, cattle rearing etc. but after joining SHG they get opportunity and support to start the new economic activities jointly which leads them to better livelihood opportunity. SHG movement in Tripura also enables the rural women to earn instead of just staying as a housewife in society which directly is reflected on the local as well as the national economy. The groups are engaged in a wide variety of economic activities like tailoring, fruit processing, fishery, piggery, poultry, cane & bamboo work, weaving, incense sticks making, plantation, agriculture, pottery, grocery, soft toy making, mushroom cultivation, tea production, foam products, gift item making, decorating and catering, making jute products, vermi-compost production, photo binding, file-folder making, writing pad making, bakery, ornaments making, candle sticks manufacturing, readymade garments making, floriculture, fishery, involvement with mid-day meal scheme in different schools, aluminium products making, wood products making, food items making,

rice and rice products making, bag making, woollen garments manufacturing, preparation of molasses, renting out power tiller to the farmers, mat making, stationery goods trading, bee keeping, renting out small luggage van, mosquito net making, blanket manufacturing etc. consequent upon the economic empowerment of women there has been some significant reduction in domestic violence.

## **6. MAJOR FINDINGS**

During the field survey some problems being faced by some SHGs such as technical, training, capacity buildings, finance, bank linkage, income generating activities etc. have been identified.

- i) It is found during field survey that some members of SHGs did neither repay the amount of loan taken previously from the SHG nor attended the meetings of that SHG. In such cases, the SHGs failed in the ambitious venture of income generation activity to ensure better livelihood of the SHG members.
- ii) It is found that in some groups there are eight to ten female members with one or two male members and the male members are dominating the simple rural women. The opinions of the female members are often ignored and the male members take the decisions according to their choice. In some cases even the amount of profit and loan distribution is also not equal. Sometimes the members involved in village politics, take advantage of their positions. The aim of women empowerment in such cases is hampered.
- iii) Now a day in Tripura, rubber plantation, horticulture etc. are good source of income. Tripura is also well known for its arts and bamboo crafts. The indigenous tribal peoples, for income generations are engaged with piggery, goatery and traditional weaving. But it is found that often the income generating projects for which the loans are given is not familiar to them. Even the entrepreneurship trainings are also given without considering the interest of the members of SHGs. An example may be given the members of tribal SHG is very much interested in weaving or piggery but at the time of training they are asked for fishery or soft toy making and a loan used to sanctioned for them for these project. In the short time training hardly they learn anything. Ultimately they take the loan and start the project of fishery or toy making without any interest and limited knowledge and faced an economic loss or instead of start the project they give the money as personal loan with interest to the members or any other businessman.
- iv) The trainings in capacity building, accounting, management, entrepreneurship which are given to the SHG members is insufficient. Due to lack of higher education and accounting trainings the rural SHG members badly face the problem of accounting and record keeping at the time of Inter-Lending process and entrepreneurship.
- v) Financial irregularities are an important factor for failure of SHG movement or poverty alleviation programme. The powerful members of the group take entire amount as loan and do not repay on time. Due to this other members do not get loan from the group thrift in spite of their necessities.
- vi) Lack of technical assistance is a major problem to the SHG Members. Due to limited technical personnel, Rural Development officials, SHG facilitator and *Dal-Bandhus* often most of the SHGs don't know about the different schemes and terms of the SGSY schemes which are necessary for them and they still lie in darkness.
- vii) In some cases it is found that members are not very much interested in making money through lending from the group thrift. They do not realize that any income generating activity would give them ample benefit for further growth and development.
- viii) SHG members' some-times do not get proper price for their finished products due to ignorance of market channel. Maximum benefit is earned by the middle man by purchasing finished products at low price from SHG members.
- ix) The major programme for selling the SHG products is through annual Saras mela/ exhibition. Only one fair of ten to fifteen days in a year where few selected SHG only can participate is not sufficient at all for the marketing of the products of so many SHGs. Often the selection process of SHGs for participation in Saras Exhibition cum Sales Fair is often influenced by political and administrative decisions.

## 7. SUGGESTIONS FOR DEVELOPMENT

From the above observations, the researchers feel that the policy makers can focus on the following issues and design appropriate policy to strengthen the impact of SHGs.

- i. Special emphasis should be given in the marketing system of the products produced by the SHGs because proper marketing system determines the prosperity and prospect of SHG movement.
- ii. NGOs may play a strong role in leading the groups and should not restrict their role to that of a credit-canalizing agency. More involvement of NGOs is necessary to provide technical support, marketing opportunity, regular trainings and counselling to the SHG members.
- iii. The literacy levels among the SHG members are to be increased and properly be educated about the Self-Help model.
- iv. Regular trainings regarding Capacity building, Awareness, Accounting and group management and employment generating activities may be provided through expert personnel or agencies.
- v. The linkage between the SHG officials like (RDO, Motivators) and the group members must be strengthened by increasing the number of SHG officials and technical support. Involvement of Panchayati Raj Institutions and Block officials with SHG scheme may be ensured in order to transmit extensive and proper awareness regarding the scheme.
- vi. Proper counselling and detailed discussion with the SHG members about the income generating activities should be done before sanctioning the loans for it. The key activities are to be identified keeping in view the local demand, demand of the finished product in market, availability of raw materials and aptitudes as well as the skill of the members.
- vii. Monitoring and evaluation activities need to be given more importance for improved performance under SGSY.

## 8. CONCLUSION

Since colonial period to the modern era of globalisation the women of backward societies of India are always the victims of social exploitation. In most part of the rural India the economic and social status of the women are distressing and dominated by the masculine gender. Literacy level, income level, degree of freedom, social status of the women of rural India and even the sex ratio is also quite poor. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. The SHG movement in Belbari R.D. Block is silently approaching towards its goal to eradicate the poverty of rural people especially of the members by providing them the job opportunities and by generating income through the self employment model. Besides the economic prosperity, SHGs are playing a vital role in social empowerment and political awareness among the members.

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**Citation:** Dr. Saptarshi, Mitra et al. "Impact of Women Participation In Shgs for Their Empowerment and Livelihood in Belbari Block of West Tripura District, Tripura, India." *International Journal of Research in Geography (IJRG)*, vol 3, no. 3, 2017, pp. 60-68. doi:<http://dx.doi.org/10.20431/2454-8685.0303007>.

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