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**WOMEN OF DARJEELING HILLS MOVING TOWARDS SELF
EMPLOYMENT GENERATION**

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ABSTRACT

Microfinance programs are presently the most popular means by which home-based businesses can obtain financing, and they are also one of the most important distribution points for international aid. In this study, an attempt is made to zero in on the microfinance and microcredit process in West Bengal as well as the effects that it has had there. The surroundings around Darjeeling Hill have been used as a case study. The purpose of this study is to determine whether or not women in hill areas gain socially and economically from linkages between microfinance and SHGs, and if so, to what extent they do so. The data demonstrates that there has been considerable positive growth in terms of SHGs and that women inside SHGs have gotten great benefits from the ongoing microfinance/credit process. Additionally, the data reveals that there has been a significant positive growth in terms of microfinance. Because of this process, the women in two different regions of Darjeeling have gained greater autonomy in terms of their social and economic standings, as well as their roles as "decision makers" in the working activities and in their houses. According to the results of our regression analysis, the degree to which the women in question are empowered or do not feel empowered is a highly important factor in determining their "Return on Gross Loan" (RGL). RGL is completely unaffected by a woman's age at the time of testing. In the villages surrounding Darjeeling Hill, the microfinance and credit process is of critical significance as an instrument for the alleviation of poverty and the empowerment of women.

Keywords: Women, Darjeeling Hills, Self-Employment Generation