

**Women Empowerment through Self-Help Groups (SHGs): A case study of
Marad ward, Dharbandora Village**

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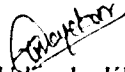
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DECLARATION BY STUDENT

I hereby declare that the data presented in this Dissertation entitled, "Women Empowerment through Self Help Groups: A case study of Marad ward, Dharbandora Village" is based on the results of investigations carried out by me in the Political Science Programme, D.D Kosambi School of Social Sciences and Behavioural Studies, Goa University under the Supervision of Mr. Ravaji Gaunkar and the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will be not be responsible for the correctness of observations / experimental or other findings given the dissertation.

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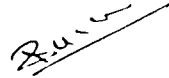
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This is to certify that the dissertation "Women Empowerment through Self Help Groups: A case study of Marad ward, Dharbandora Village" is a bonafide work carried out by Ms. Utkarsha Khushali Mayekar under my supervision in partial fulfilment of the requirements for the award of the degree of Master of the Arts in the Discipline Political Science Programme at the D. D. Kosambi School of Social Science and Behavioural Studies, Goa University.



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Chapter –I

Introduction

Introduction

Women are human beings. The position of women all over the world has been very complicated. In the late 19th-century attention, was given to women's issues. International institutions adopted various human rights standards and incorporated important provisions for Gender equality in all spheres. Today Gender equality is one of the important sustainable development goals across the worldwide. It's now the legal duty of every State to give effect to this Goal. Gender equality was one of the long pending demands of women's human rights principles. To achieve this women sacrificed their life. It is very difficult to trace their origins of struggle. It was there at all times and in all places. In India, women's struggles were part of a larger struggle for humanity as it was reflected in various social movements at all times. Feminism in India is seen as the set of movements aimed at defining, establishing, and defending equal political, economic, and social rights and opportunities for every woman in India. Savitribai Phule is considered the pioneer of the feminist movement. She fought for women's empowerment and education in India, and started the first school for girls in 1848. She and Jothiba Phule fought against social injustices like Sati, Child marriage, which prevailed in a caste system. Women worldwide have been victims of abuse, molestation, violence, rape, poverty, malnutrition, and ill-treatment. Even today, in the so-called modern and globalized world, atrocities like beating, tortured and raped, and killing of women is a serious concerns for humanity and human values.

The period of social reform was followed by the nationalist period, where women played an important role in achieving the ultimate aim (Roy, 2010). In India, after independence maker of the Indian Constitution emphasized the provisions to create gender equality and to undo the

historical injustice to women. Accordingly, the Government enacted various laws, launched programs, and established institutions for the Empowerment and Development of women.

The idea of the Self Help Groups is mostly rooted in rural areas. It has emerged as a widespread method or tool to empower marginal, especially women from rural areas across India. Rural areas have manmade challenges such as low-level literacy, unemployment, low income, and lack of infrastructure. The unique features of the rural area reflect the traditional way of life-based on customs and traditions and a community-based agrarian lifestyle. etc. The contemporary idea of Self-help groups was as old as village life. It has been operating very informally in most parts of rural India. Goa, a unique and small state, is administratively divided into two Talukas, has set up a mechanism to register Self Help Groups. There are total 3,614 registered Self-Help Groups in Goa. In North Goa, there are 2,217 self-help groups, and the South Goa, there are 1,397 self-help groups.

Dharbandora Taluka is a recently created 12th Taluka of Goa. Geographically it is one of the largest taluka in Goa, an entirely rural Taluka spread across five village Panchayats; Dharbandora, Kirlapal-Dabal, Collem, Mollem, and Sancorda. Dharbandora Village Panchayat is one of the biggest Panchayats, located in the headquarters of the Taluka; It has nine wards, most of the population in Dharbandora Village belongs to Scheduled Tribes concentrated in the Okamb, Marad, Tamsodo-Dharbandora, Talsia, Shivde, Gurkhe, Thatod, and Davkond. Goddess Dhareshwari is the Kuldevi (family deity) and Gram devi of the people of Dharbandora. Marad Ward is one of the smallest and most remote tribal Village of Dharbandora. Tribal societies know for their community lifestyle. The modern understanding of the self-help group has existed in tribal societies. The present study focuses on the role of Self-help Groups in empowering women in the Marad ward of Dharbandora Village.

Research questions

Do SHGs contribute to women's empowerment in the Marad ward in Dharbandora?

Hypothesis

SHGs play an important role in women's empowerment in the Marad ward.

Objectives

- To study the profile of the SHGs
- To analyze the functioning of SHGs
- To explore the contributions of SHGs in empowering the women
- To study the constrain faced by SHGs
- To study the benefits of SHGs

Methodology

In this study, I have used mixed methods. Data were collected from both primary and secondary sources. Structured closed-ended questionnaires were used to collect the data. I have conducted field survey in the Marad ward. Also Interview and Observation methods were used to collect the information. In this study, I have used a total sample of 50.

Literature Review

Several studies have been conducted on the different aspects of women's empowerment, organization, working of the SHGs, and role in women's Development, etc.

Prof. Y. Gurappa Naidu, in his book on 'Women Empowerment through Self-help Groups (SHGs) Impact, Issue And Strategies,' trace the growth and performance of SHGs. He evaluated

the impact of SHGs on poor women in the generation of their income, employment, and asset status. Here used the multi-stage sampling method to select the sample for his work. His work is limited to the State of Andhra Pradesh. He discussed the various approaches and strategies of the Government of India for women's empowerment. His study finding revealed that the SHGs had provided women's social opportunities to make them aware of their rights, development programs, and self-employment.

M. Deviam, in his article "Self-Help Groups in Tamil Nadu: An Identity for the Women's Empowerment," focused on the role of SHGs as an identity for women in Tamil Nadu. He pointed out that SHGs are the best way to tackle poverty and enable the women's community to improve their quality of life. He added that empowerment through self-help groups would benefit not only the individual women and women groups but also the families and community as a whole through collective action for Development. The study's finding reveals that almost 85% of them are SHGs, and many earn from the sale of the products produced by them and it is only household income of the SHGs member who is below the poverty line. So his work proved that SHGs have become an identity for women's empowerment.

Gooru Sreeramulu and P. Hushenkhan's article "Political Empowerment of Women through Self-help Groups (SHGs): A study in Andhra Pradesh" mainly focuses on the political empowerment of the women through Self-help Groups in the district of Anantapur. They pointed out that having the largest democracy and providing equal provisions in the constitution and opportunities to women's political participation is much less. According to them, empowerment means a process in which women can access and control material, intellectual and human resources. They pointed out that political empowerment of women is possible when there is involvement in economic activities. They even mentioned the importance of five-year plans and

nine and ten five-year plans devoted to strengthening the DWCRA and SHGs. The main objective behind implementing the SHGs program was achieving women's empowerment.

Jairam Ramesh, in his article *Self-Help Groups Revolution: What Next?*, believed that SHGs are one of the effective forms of delivery of microfinance in India. He found that SHGs got a distinctive identity from 1992, which can be seen as possible only through the leadership role provided by the RBI and NABARD. He even noticed that the NGOs promoted earlier 2/3rd of SHGs, but now half of the SHGs are promoted by the Government. He also mentioned the role of SHGs and Panchayats. He considered the role of panchayat institutions to boost women's and SHGs participation at the macro level.

Chandrashekar Rao, in the article "Women's Self-Help Groups, Poverty Alleviation and Empowerment" examine the broad issues of formation, functioning and impact of SHGs in rural areas of India. He discussed three dimensions of women's Empowerment – Power to, Power with, and Power within. He also highlights some model programmes like the Cooperative Development Foundation (CDF), Development of Women and Children in Rural Areas (DWCRA), and South Asian Poverty Alleviation Programme (SAPAP).

Seema Salgaonkar & Pradeep B. Salgaonkar, in their article "Panchayats and Women Self-Help Groups: Understanding the Symbiosis", stressed on women's empowerment through panchayat and SHGs. They mainly focused on the State of Goa. According to them, the empowerment of women stresses creating an environment that promotes equality between women and men. They also highlight the significance of 73rd Amendment Act provision which give 33% reservation on for women in panchayat raj, and the promotion of the microcredit scheme of women SHGs. Both these were considered the independent capacities of bringing in positive change. They

collected the data using survey techniques and with the help of in-depth personal interviews with members of WSHGs and Panchayats. Their study finding suggests that rural women should not only become the beneficiaries of Development but, more importantly, contribute to it.

Methodology

The study is exploratory and relies on both primary and secondary data. I will use the mixed methodology to collect the data. Firstly I will do a literature review and then collect information from the journal articles and online information on the Google websites. I will collect data using advanced technology like Google Forms and watching YouTube videos related to research questions. To obtain more data, I will conduct fields survey framing close-ended questionnaires. Even I will interview of the women who were part of the SHGs. Also from the records maintain by SHGs and attending their some meetings.

Chapterization

I – Introduction

The first chapter includes the Introduction, Research Question, Hypothesis, Objectives, Literature review, Methodology, and Chapterisations.

II- Conceptual Analysis

The second chapter deals with basic concepts related to the study. It includes concepts of empowerment, types of empowerment, need for empowerment, Concepts of SHGs, the evolution of SHGs, constitutional provisions for women's empowerment, legislation, and policies on empowerment.

III- Profile of Self-Help Groups

The third chapter deals with the Overview of Self Help Groups. Here, I have focused on the functioning of the SHGs in Marad, Dharbandora village.

IV- Data Analysis

The fourth chapter includes the analysis of the data; data collected through interviews and focus group discussions. A structured, closed-ended questionnaire was used to manage the data of women in the marad ward.

V- Conclusion and Finding

The last chapter includes findings, conclusions, and suggestions.

Chapter - II

Conceptual Analysis

Introduction

The term Empowerment is becoming one of the contemporary needs all over the world, it has set the goals and objectives to empower women and make them self-reliant. And it can be possible through the most innovative idea, Self-Help Groups (SHG). It is considered one of India's most important tools to empower women.

After independence, there are many efforts to uplift women, including schemes and programs. many progressive schemes were introduced for the empowerment of women. The most important idea adopted by the Government of India was a step for Self Help Groups (SHGs). It has emerged as a widespread strategy to empower needy people.

A collective community lifestyle based on the principles of 'All for all' or 'By the women, Of the women, and For the women' is seen as the most important driving force behind the functioning of SHGs. Voluntary participation of women in a voluntary organization of people formed to achieve certain common collective goals, both social and economic.

Concept of Empowerment

The term empowerment has been loosely and vaguely used by many. The concept of empowerment is multidimensional. It depends upon the person in which context the usage of "empowerment" has been used. According to Lu Gram and others, "Empowerment is the process through which an agent becomes empowered". The process makes the person understand their capabilities and act accordingly.

Empowerment is the key solution to many societal problems. It is a force, Power, and Energy. If understand and utilize wisely then maximum progress is possible. Empowerment is also the Development of skills and abilities of the people to make them enable to manage a better delivery system. It is about the essentially concerned which allows people to decide upon and take action which they believed is essential to their Development. Empowerment is also the use of strategies that helps to increase the personal as well as political power of people.

Women empowerment

Women's empowerment is one of the most important needs all over the world. Women empowerment is recognized as the social action process which helps to promote the participation of women in the organization. When women became empowered it helps to gain control over the socio and economic status in their community. The term women empowerment is most often used to inspire women and encourage them. It involves awareness raising, understanding own self, building confidence, making the best use of experience, expanding choices, increased access to and control over resources. Women's empowerment can be defined only when the qualities and capabilities of the women make enabling them to participate in the decision-making process.

Type of Empowerment of Women

Economic Empowerment of women

Economic Empowerment of women refers to making them economically self-sustained. Women in their capacity manage to find earning sources. Since every human being is born with certain

talents and skills. The process makes them strong to choose the resources and services required by them.

"Economic Empowerment can be described as a means by which the poor, landless, deprived and oppressed people of all societies can be freed from all kinds of deprivation and oppressed can directly enjoy benefits from markets as well as household can easily manage a square nutritious food and fulfil basic requirements such as a house, cloth, medicine and pure water, etc." (Keshab, 2013). Economic Empowerment is only possible when there are equal opportunities for both men and women.

In India, women's economic empowerment is achieved through the planning process. Accordingly, importance was given to five years plans. Various programs such as Rashtriya Mahila Yojana, Self Help Group, etc. mainly focus on women's empowerment through – training, skills development, wage employment, and also income generating activities and access to education (Singh & Kumar, 2012, Naidu, 2016).

Political Empowerment of Women

Political empowerment of women includes women's equal share in democracy. It includes women's participation in democratic decision-making processes. Women understand resources, capabilities, and positions. They understand the importance of rights and duties for their overall Development in society. It also focuses on women's leadership and the idea of fair representation in all public institution, especially decision-making bodies at all levels. It makes women capable to form their organizations to compete for political power in the State. The expansion of

affirmative action strategy in the political sphere increased women's entry into decision-making bodies in the local level institutions.

Social Empowerment of Women

Social empowerment is equally important as the political and economic empowerment of women. Social empowerment is one way that enables the strengthening of women's social relations and also their position in society. Through social empowerment, women can analyze their position in society in both the private and public spheres. It helps them to address the issues of social discrimination in society based on race, caste, religion, ethnicity, gender, birth, language, etc. (Mandal, 2013). Thus Social empowerment of women raises women's ability to change the social relationships and institutions and discourse that excludes them in society. (Naidu, 2016). Social empowerment is to bring changes in the perception and attitudes towards women in society.

Constitutional provision for the empowerment of women

Various International standards especially the Universal Declaration of Human Rights (UDHR) and the Convention on the Elimination of All Forms of Discrimination Against Women reflect progressive steps for women's empowerment across the Globe. In the Indian context, the Preamble to the Constitution is the essence of the Constitution, which reflects the ideals for women's empowerment. Part III of the Indian Constitution emphasizes various provisions for the upliftment of the status of Women.

1. Gender Equality

Article 14 embodies equality before the law and equal protection of the Law. Both men and women have equal rights and opportunities in the Economic, Political, and Social spheres. It is the fundamental obligation of the State toward women's protection and Development. As per this provision, the State has to take necessary steps for gender equality.

2. Prohibition of discrimination against women

As per article 15 (3) of the constitution, the State shall take all the necessary steps to prohibit all forms of discriminations against women. So that women can enjoy their inherent or fundamental rights which are the right to life(Art. 21) and personal liberty (Art. 19). In a patriarchal dominant society where discrimination against women is considered one of the major barriers to women's empowerment. Further, most of the women have been victims of trafficking and forced labour. Article 23 of the constitution put complete bans on women's trafficking and forced labour.

3. Provision of Equal opportunities.

Any human being to live their life requires rational and equal opportunities. So in this context, it is the moral and constitutional duty of the State to provide such equal opportunities to women on fair manner. Opportunities are the most essential things for Development and empowerment. As per Article 16 (1), the State shall provide equal opportunities to women in matters of public employment. Article 39 (a) directs the State to provide adequate means of livelihood to women, either through direct employment or through schemes. Wherever women are employed, they are entitle to get equal pay for

their work (Art. 39 (d)). As per Article 42 state shall provide just and human conditions of work and maternity relief to women.

Legislations

There are also several important social legislation apart from the above mention, which is enacted aiming at the social empowerment of the women they are like.

The Maternity Benefits Act, 1961

The Maternity Benefit Act, 1961 has amended through Maternity (Amendment) Bill 2017. This particular Act helps to protect the employment of the women at the time of her maternity. This is applicable to the establishments employing 10 or more employees of all the females who has worked for 80 days before the delivery are eligible to get the maternity benefit from the organisation. The most important benefit of the maternity Act is leaves the paid leaves through this Act if the lady is entitled for 26 weeks paid leaves up to second surviving child delivery and if it going to the third surviving of the child than it is going to be the 12 weeks. In the case of the miscarriage of the 8 week or premature birth that situation or if the ladies appointing the kid and it ages less than three month they again lady is entitled for 26weeks paid leaves and if the adopting kid ages more than three month than 12 weeks paid leaves.

The Dowry Prohibition Act, 1961

The Dowry Prohibition is an Indian law which was enacted in the year 1961. The particular act prohibit the giving or taking of dowry. Under this Act, Dowry includes property, goods, or money given by either party to the marriage, by the parents of either party or by anyone else in connection with the marriage (Lodhia,2023). This Dowry Prohibition Act not only limited to one religion but it applies to persons of all religions in India. Under this act it is the criminal offence

to demand, give or receive dowry in the connection with a marriage. If any person found doing this then they can be imprisoned for up to six months and fined. Even if the dowry related death occurs the accused can be punished with imprisonment for up to seven years. So this particular law helps to protect the women from harmful practice of dowry which can also lead to harassment, abuse, and death. However Dowry practice is not new since, it has been long-standing practice in India.

Equal Remuneration Act, 1976

The equal pay for equal work is not a fundamental right but a constitutional right. This Act provides for payment of equal wages for work of same. The Equal Remuneration Act, 1976 aims to pay equal remuneration to men and women workers. It also prevents discrimination on the grounds of gender against women in the matter of employment. It also provides the increasing opportunity to all the women.

The medical termination of pregnancy Act 1971.

Medical Termination of Pregnancy Bill was passed on 10th August, 1971. It was passed due to the progress made in the field of medical science with the respect to safer abortion. This law guarantees the Right of women in India to terminate an unintended pregnancy by a registered medical practitioner in a hospital established or maintained by the Government or a place being approved. Not all pregnancies could be terminated. Medical termination of pregnancy is if it is backed by medical opinion and is sought for at least one of the following – If the continuation of pregnancy would be a risk to the life of the pregnant women, If the continuation of pregnancy would result in grave injury to the woman's physical or mental health. In the case of a substantial risk that if child was born, it would suffer from serious physical or mental abnormality.

The Immortal Traffic (Prevention) Act 1986.

The Immortal Traffic (Prevention) Act 1986 is also known as the Suppression of Immoral Traffic in Women and Girls Act (SITA) was revised and renamed in 1986. This act aims to prevent immoral traffic in women and girl. The page-18 Act refers to 'prostitution' as "the sexual exploitation or abuse of persons for commercial purposes or for consideration in money or in any kind". This law were enacted as means of limiting and eventually abolishing prostitution in India by criminalising various aspects of sex work.

The Indecent Representation of women (prohibition) Act 1986.

The Indecent Representation of women (prohibition) Act was come into force on 2nd October 1987. The main aim of this act is to prohibit indecent representation of women through advertisement or publication, writing, painting, figures etc. There should be need of the different legislation to prevent the indeterminate representation of women effectively by means of advertisement, books, pamphlets etc. This act punishes the indecent representation of women which means depiction in any manner of the figure of a women; her form or body or any part thereof in such way as to have the effect of the being indecent or injure the public morality or morals.

The commission of Sati Prevention Act 1987

The practice of Sati which was the first abolished in 1829, was revised and made illegal in 1887. This law is applicable to the whole India. An Act to provide for more effective prevention of the commission of sati and its glorification and for matters connected therewith or incidental thereto. The act seeks to prevent Sati, the one who voluntary or forced burning or burying alive of widows.

The Domestic Violence Act

In India women are often victims of domestic violence. So to eliminate all form of discriminations against women, India has adopted many measures that ensure that women are given equal rights so they are not subjected to discrimination. The protection of women from Domestic Violence Act passed in 2005. This particular act includes all form of abuse of physical, sexual, emotional and economic abuse that can harm, cause injury to and endanger health, safety, and life. The act, provides relief to women by protecting and providing them adequate legal aides, medical facilities, counselling. Even monetary relief and compensation is granted for physical and mental injuries.

The protection of women from sexual harassment act 2013

In 1997, the Supreme Court of India recognised Sexual harassment workplace as a violation of human rights in its judgement. In 2013, the protection of women from sexual harassment act has been implemented to prevent and protect women from sexual harassment at the workplace and to ensure the safe working environment for women. A women has a legal right to have a safe workplace.

Concept of Self-Help Groups (SHGs)

All over the world, women's empowerment has been considered one of the key indicators of national growth. Various international institutions and standards have been the source for carving out various programs for the Development of women across the world. The idea of the Self Help Group is one of the oldest practices of human life. It is a joint cooperative effort of people in society.

SHGs are voluntary informal associations of people, who come together to address and achieve their common goals. The fundamental principle SHGs that binds like-minded members together is the idea of mutual – support, where members help each other. It is basically a community-based group with limited members, considered a vehicle for marginals especially women to find ways to improve their living conditions.

A self-help group mostly consists of 10 to 20 members with similar kinds of backgrounds especially the women who belong to the same Village they come together and form the Group. The members of the SHGs make a small amount of their monthly savings and whatever funds they were collected that were used for any valid purpose. The SHGs can be registered or unregistered but the registered Group can get more privileges rather than an unregistered group. The concept of SHGs gives strength, and hope to everyone member. Thus the idea of SHG is to push and pull for women's empowerment.

Evolution of Self-help groups (SHGs)

The origin of self-help groups is the brainchild of the Grameen Bank of Bangladesh, founded by economic professor Dr. Mohammed Yunus of Chittagong University in 1975. He was popularly known as the father of the Micro-credit system. In 1979 he started a research project in Bangladesh and came out with the idea known as the micro-credit, which resulted in 1983 the establishment of Grameen Bank. For the linkage between Banks and SHGs to mobilize rural saving and credit delivery to the rural poor. Moreover, the Grameen Bank was started in 1976 in response to this need for capital by the poor but later in 1983, it was converted into a statutory body by an ordinance of the Government of Bangladesh. Also in 1989, the central bank of

Indonesia with the involvement of Self-Help Promoting Institutions (SHPIs) started a project entitled "Linking Banks and SHGs".

Indian Scenario

India designed and adopted a similar model for the upliftment of women in our country. The genesis of Self-help groups (SHGs) has emerged during the formation of the 'Self-Employed Women's Association (SEWA) in 1970. The Mysore Resettlement and Development Agency (MYRADA) is the first agency to form a self-help group in India in 1984 called Credit Management Group. From 1986 to 1987 there were some 300 SHGs in MYRADA projects. Later **National Bank for Agriculture and Rural Development (NABARD)**, the **Reserve Bank of India (RBI)**, and also leading **Non-government organizations (NGOs)** take important steps for the promotion of SHGs.

From 1987 to 1992 known as the first phase of SHGs. During this particular phase, NABARD mainly focused on supporting NGO initiatives to promote SHGs and also analyze their performance. The NABARD provided financial help to SHGs. And also issued guidelines to provide the framework for a strategy that would allow banks to lend loans directly SHGs. In the second phase NABARD launched SHGs – Bank Linkage Programme. The program begin with the two-year pilot project to link 500 SHGs. Since then the SHG-Bank Linkage Programme spread across the country with the active support of Banking institutions such as the Reserve Bank of India (RBI), Central and several State Governments of India. In 1999 Government of India introduced the Swam Jayanti Gram Swarozgar Yojana (SGSY) to promote self-employment in rural areas. Self-Help Groups are the one way where women walk to achieve their goals and make themselves self-reliant. To each Member of it providing the access to financial services and creating awareness. Apart from that there are various welfare policies and

other initiatives were introduced by the government which mainly give importance to women empowerment.

Need for Self-Help Groups

SHGS has been instrumental in empowering women by developing their confidence to face real-life situations.

To mobilize community resources and create the habit of small savings for their future needs.

To organize awareness and training programs for the development of women

To provide a platform to gain life skills, entrepreneurial skills, training, etc.

It enables women to increase their income to improve their standard of living.

To maintain unity and harmony among women in a village by building up teamwork based on mutual trust, confidence, and understanding among members.

Formation of Self-help groups (SHGs)

Formation of the Self Help Group is a voluntary process. It begins with interactions and talks with like-minded people. The ideal size of SHGS is 10 to 20 members. Women decide to voluntarily come together and form a group and co-operate with each other. The members of the Group take part in drafting bye-laws of the Group, followed by suggesting the name of the Group, elect office bearers like President, Secretary and Treasurer, decide venue to conduct the monthly meetings of the Group, members' contributions and other activities of the Group. Bye-laws are the most important part for the smooth functioning of SHGs. Bank Account plays an important role to safeguard and regulate the financial dealing of Groups.

Registration of the SHGs

SHG can be either registered or unregistered. In India most of the societies are registered under the Societies Registration Act 1860. There are various purpose for forming societies under the Act. The SHGs are registered under the society Registration Act 1860.. The Act laid down the procedure to register any voluntary organisation / group as registered society. The act provides framework to draft the bye laws of the Group for their activities and business. It provides legal status to the Group. The act considered registered Group as a separate entity. They can get access to authorities and various governmental services in the form of schemes and programmes

The important provisions of the Societies Registration Act 1860 are Section 1 and 2. It mentioned about Societies establishment by registration or Memorandum of Association. MoU includes the name of the society and the object of the society, detail list of founding members and governing body, address, copy of rules and regulations agreed by respective members of the Group.

The function of Self-help groups (SHGs)

The self-help groups are mainly formulated and promoted by various financial institutions, NGOs, and Government Departments. There are also Self-Help Group Promoting Institutions (SHPIs). This institution aims to unite all the women and motivate them to join the SHGs. Following are the function of the Self-help groups (SHGs)

Group leader: After from the formation of the group first task is to choose the leaders. There are three main leaders President, Secretary and Treasurer.

Group meeting: Meetings of the groups are conducting as per the bye-laws. It is an important activity for the groups..

Collecting Saving: In the concept of SHGs, members are motivated to develop their saving habits. Usually, all the group members after joining SHGs contributed a small amount of Rs. 100 but now some contributed more than that as their monthly saving. After collecting the saving amount they deposit it in their group account by any member of Group which has given the responsibility.

Income generating activity of Group

Apart from the monthly saving, they can also do the various other Income-generating activity of the Group. All the group members were motivated to do some economic activity so that they could be self-employed. They come together and decide the one business activity they want to do and accordingly they had given necessary training and support to go forward.

Self-Help Groups in Goa.

Self-Help Groups in North Goa

Sr. No	Block Name	Total Gram Panchayat	Total number of SHGs
1	Tiswadi	19	327
2	Bardez	33	661
3	Pernem	20	494
4	Bicholim	18	479
5	Sattari	12	256
Total		102	2,217

Source: <https://nrlm.gov.in/shgReport>.

The above table shows that Self-Help Group in the North Goa. There are five blocks which came under the North Goa. In block Tiswadi there are total 19 Gram Panchayats within that there are 327 total SHGS registered. Similarly in the second block Bardez there are 33 Gram Panchayats

so within that panchayats total 661 SHGs were registered. In the Pernem block there are 494 SHGs which were registered under the total 20 Gram Panchayats. Likewise in the Bicholim block there are total 18 Gram panchayats within also 479 total SHGs were registered. Lastly, in the block Sattari there are 256 total SHGs were registered within the total 12 Gram Panchayat. According to data in North Goa there are 102 Gram Panchayat and 2,217 SHGs registered in North Goa under these panchayat.

Self-Help Groups in South Goa

Sr. No.	Block Name	Total Gram Panchayat	Total number of SHGs
1	Sanguem	7	196
2	Quepem	11	254
3	Canacona	7	306
4	Salcete	33	162
5	Mormugao	7	82
6	Dharbandora	5	113
7	Ponda	19	284
Total		89	1,397

Source: <https://nrlm.gov.in/shgReport>.

The above table shows that there are seven blocks and within that there are total 89 Gram Panchayat under these panchayat total 1,397 SHGs were registered in the South Goa. In the block Sanguem it comprise total 7 Gram panchayat and within that 196 SHGs were registered. Similarly in the second block Quepem there are 11 total gram panchayat and within these panchayats 254 SHGs were registered. Similarly in the third block of Canacona there are 7 total village panchayat wherein 306 total SHGs were registered. While in the block Salcete there are total 162 SHGs were registered under total 33 gram Panchayat. Than in block Mormugao there

are total 7 Gram Panchayat within that total 82 SHGs were registered. Likewise in the Dharbandora block there are the 5 gram Panchayat under these there are total 113 SHGs were registered. Lastly in the Ponda block there are total 284 SHGs were registered under the total 19 Gram Panchayat within Ponda.

Self-Help Groups in Dharbandora Taluka

Sr. No	Gram Panchayat Name	Total number of SHGs
1	Collem	14
2	Mollem	8
3	Dharbandora	37
4	Kirlapal-Dabal	39
5	Sancorda	15
	Total	113

Source: <https://nrlm.gov.in/shgReport.do>

The above table shows that, there are five Gram Panchayat in Dharbandora Taluka – Collem, Mollem, Dharbandora, Kirlapal-Dabal and Sacorda. In the Collem village Panchayat there are total 18 SHGs and under Mollem village panchayat there are total 8 SHGs registered. Like that in Dharbandora village panchayat there are total 37 SHGs were registered. While in the Kirlpal-Dabal village panchayat there are 39 SHGs registered. And in the Sacorda village Panchayat there are total 15 SHGs. According to data there are total 113 SHGs within Dharbandora Taluka.

SHG in Village Panchayat Dharbandora

Sr. No	Group Name
1	Adhar Shg Pratapnagar Shg
2	Adinath Self Help Group
3	Brahmani Dhareshwari Shg Daukond Dharbandora
4	Brahmani Shg Dalkond Dharbandora
5	Dhareshwari Shg Ambe Dharbandora
6	Dhareshwari Shg Dalikond Dharbandora
7	Gurudatta Shg Pillaye Dharbandora
8	Jalmi Devta Shg Thatati Dharbandor
9	Jalmi Shg
10	Kamakshi Shg Daukond Dharbandora

11	Kamakshi Shg Shivde Dharbandora
12	Khuteshwar Self Help Group
13	Khutimaya Self Help Group
14	Laxmi Shg Shivde Dharbandora
15	Mahadev Self Help Group
16	Mahalaxmi Shg Gurkhe Dharbandora
17	Malik Rehan Shg Pratapnagar Dharbandora
18	Mata Gavaladevi Shg Vandala Dharbandora
19	M/S Gurudev Self Help Group
20	M/S Kuldevi Self Help Group Okamb
21	Nandi Shg Daukond Dharbandora
22	Navadurga Shg Metawada
23	Om Sai Self Help Group Dhulai
24	Pandoba Ajoba Self Help Group
25	Ravalnath Shg
26	Samayee Self Help Group Davkond
27	Santoshi Mata Shg Gurkhe Dharbandora
28	Sateri Dharehwari Shg Daukond Dharbandora
29	Sateri Maya Shg
30	Sateri Shg Dukond Dharbandora
31	Shantadurga Dharehwari Self Help Group
32	Shantadurga Self Help Group
33	Shivling Shg Thatodi Dharbandora
34	Shree Bhavani Self Help Group
35	Shree Ganapati Self Help Group
36	Shree Sateri Shg Ambe Dharbandora
37	Shree Swami Samarth Shg

Source: <https://nrlm.gov.in/shgReport.do>

Chapter - III

Profile of Self Help Groups

Introduction

Dharbandora is the newly carved 12th Taluka of Goa. It came into existence in 2011. It is a rural Taluka of Goa comprises of 5 five village Panchayats, namely Village Panchayat Dharbandora, Village Panchayat Mollem, Village Panchayat Collem, Village Panchayat Sacorda, and Village Panchayat Kirlapal Dabal. Administratively Dharbandora is a part of the South Goa District. Sanvodem (38) Goa legislative Assembly constituency is a part of Dharbandora Taluka. Dharbandora is the headquarter of the Taluka, which has beautiful scenery and is named after a popular local deity /Goddess Dhareshwari. The deity is the Kuldevta and Gram devta of eight ward/village with in areas of Dharbandora namely Tamosodo, Gurkhe, Shived, Talsai, Thatod, Davkond, and Marad. The village life of the people in these wards is very simple and symbiotic in nature.

The areas of the village panchayat of Dharbandora is well connected to the main national Highway NH4A, which connects Goa to Belgaum. The total geographical area of Dharbandora village is 4458 hectares. Politically Goa's oldest party Maharashtrawadi Gomantak Party (MGP) represented the region thrice in Goa legislative Assembly, followed by Bhartiya Janata Party (BJP) Four times and the Independent candidate Once.

Agriculture and farming are the main occupations of people in the Village. Agriculture activities like paddy cultivation, sugarcane, coconut, arechneut, cashew etc. Dairy farming is also one of the major sources of livelihood for the people. Local rituals like Dhalo, shigmo, Holit are the most sacred rituals in all the ward of Dharbandora. Apart from this people also celebrate annual

zatra, which is vary form ward to wards. The said celebrations of zatra is one way to offers the local deities on their days.

Profile of Marad Ward

Marad ward in Dharbnadora Taluka is among the smallest 'wado' in the Dharbandora village. Asper the 2011 census the population of the ward is 300, all belonging to tribal (Gawda) communities, divided into 60 families. The small Village surrounding by mountain greenery and natural spring. The ward has a beautiful agricultural outlook. Natural spring is the major source of agricultural activities in the ward. A large acre of paddy cultivation and animals directly depend on spring water. 'Mahadevache Devual' temple of lord Shiva is famous in the wado. Whereas Jalmyache ghumti/ devul is the most important for local in marad wado. (Jalmi) male deity is the Kuldevta of most tribal families of the Village. The Wado has one Government primary school, and most of the children enrolled in the primary school up to 4th standard.

Self Help Groups

Most of the women are engaged in household work. The educational profile of women in the ward is very low. They equally contribute to their male counterpart in agricultural activities. Apart from livelihood activities, women equally participate in the ward's rituals and other cultural activities. There is good bonding among women in the Village. The institution of the Self-help Group plays an important role to strengthen the bonding between women in the Village. It provides them a source to earn their livelihood (money) and a place to share their sorrow and joy. There are three self-help groups in marad Village: Mahadev Self Help Group and the Jalmi Self-Help Group. Out of three SGHs, two groups are registered under the societies registration Act 1860 and function as per the bye-laws of the groups.

Mahadev Self-Help Group

The Mahadev self Help Group is the registered Group under the Societies registration act 1860, registered in 2012 at the Office of Inspector General of Societies cum District Registrar (South Goa). The name Mahadev is named after the local newly installed deity of the Village. As per the provision of the act, the operation of activities of the Act is within the area of marad wado of Village Dharbandora. At present there are 20 members of the Group, and all are actively involved in the Group's activities. As per Article 5 (ii) of the Group's rules, every Member can visit the Group's office. There are two types of membership: full-time Member called as Benefactor and an ordinary member. Winner of 2012 Goa Legislative Assembly Mr. Ganesh Gaonkar helped them to registered this Group for the empowerment and Development of the women in the marad ward. It was political campaign that motivate the women form the Group. Before 2012 women were unorganized and operating the Group informally. Only 10 members were part of the Group. But after registrations, their strength increased to 20 members, which is ideal for any group as per the Act. Registration of the Group helps them conduct their activities much more organized way. There are 17 married women and 3 unmarried women in the Group.

Meeting of the Group: The Group meets regularly to discuss their business. It doesn't have a full fledged office or meeting place. It conducts regular meetings every 8th of the month in one of the Member's houses or wherever convenient, which is accessible to all. Attending meetings is compulsory for all the members otherwise if remain absent then there is a penalty of Rs 50 imposed on absentee members.

About Leaders of the Group: The success of any work or the Group it depends upon how they lead the Group so the leaders played the important role in this regard. The Mahadev Self-Help

Group also has good leaders. There are three main leaders or offices bear namely President, Secretary, and Treasure holds office for the period of three years. Most of the time elections to the post are taken on a voice vote or it is voluntary. Though there is an election procedure in the bye-laws, due to a lack of educational expertise and knowledge on the election, groups avoid formal election procedures. The leaders and leadership are limited and concentrated among the few. Trust and mutual respect among the members drive the governing mechanism with three main leaders: Nita M. Gaonkar as the President, Rangana R. Gaude as Secretary and Krisha K. Gaonkar as the Group's Treasure. Since the Group believes in friendly relations, it helps them carry out their activities harmoniously based on trust and confidence.

About Schemes: Stitching Schemes were there, but they said they don't get the benefit of the lack of members. But now there are 20 members, so they get all the benefits of schemes. They also said recently they have applied for schemes.

Cultural activities: Culture is can be best seen in the villages. In every Village we find some similarities in the cultural activities. The Mahadev Self-Help Group also participated in the cultural activities including Fugdi, Dhalo etc. Even they said if there will be any competition or programme, they will all actively participate.

Marketing: This Group has not made much business because when they started to do something this was affected due to the COVID-19 and all activities has stopped. Before COVID-19 these women's with other two groups are making Vermicompost manure and selling it all across Goa.

Improvement in lifestyle: The group members told us there is a lot of improvement in their skills. They said they get aware of the many things they don't know before joining the Self-Help Group, especially the financial awareness. After joining the Self-Help Group, every group

member has to go to the bank to deposit money based on their turn so they can learn the things. After joining the Group they are also given some training, which also helps them improve themselves.

Member Profile of Mahadev Self-Help Group

All the Member of the Mahadev Self-help group belong to the same Village. Most of the women of this Group were self-motivated to join the SHG, it mainly to have the some kind of the Self-employment so they can also earn something being Member of SHG. Even the education qualification of Member if we see majority of the women are studied up to primary and only few studied up to HSSC and many of them are illiterate too. And due to lack of education they didn't get jobs and they could not understand many things. The majority of the women are housewives and some of them are doing farming like they grows vegetables and sell it to the local markets but now days it also became difficult to do because small villages of Dharbandora as we surrounding cover by forest areas so often wild animal enter in their fields and destroy whatever they used to grows. So now concept of SHGs became important to earn to improve the living standard.

Working of the Present committee

Secretary and Treasurer plays a very important role in the working committee role of President. In the Mahadev Self-help group Nita M. Gaonkar act as the President of SHG. And being a president of SHG she is responsible for all the affairs of the Self-help group. Similarly Rangana R. Gaude act as Secretary of SHG so she also responsible for all paper transactions and accounting. However, according to the rules and regulations, both the president and secretary of

the SHGs are important because they shall be responsible for all the amounts. Even Treasurer also plays important role in this regard. The present committee of Mahadev Self-help group also discusses and approving or rejecting loan application in monthly meetings and they manage general group affairs together. And they also see that money collected by Group at the monthly meeting is regularly deposited in the bank. In addition, in case any member faces any problem, they are always ready to help and give advice. Even if any member of SHG did anything mistakenly wrong without showing anger, they all explain how it should be done properly. So this shows the present working committee of the Self-Help group is very much cooperative.

Jalmi Self-Help Group

Jalmi Self-Help Group is the first women's Group that was formed in 2005. Sateri Jalmi is a local deity and kuldevta of many families. Women from that particular Village came together and formed a group called Jalmi Self-Help Group. They had common goals to have some kind of self-employment and to make the habit of saving. The members of this Group all are married but they told us there are another two groups Mahanandi Self-Help Group and Mahadev Self-Help Group so in the Village they have the full participation of women including unmarried women.

About the name of the SHGs: The members of this Group told us that they kept their group name **Jalmi Self-Help Group** by deciding among themselves. They said the word 'Jalmi' is the starting name of the Hindu Goddess i.e **Jalmi Sateri** . The Goan people who are belonging to the Hindu religion mostly have their 'Kuldevtas'. As we all know the people of the Indian villages always take the blessing of God before starting any new thing. So based on these beliefs, faith and devotion, they kept their group name with their goddess name.

About Group: In the Jalmi Self-Help Group there are 20 members and all are married. Jalmi Self-Help Group found in 2005 but it was register in 2009. It registered late because they told earlier they were not aware of it but when they know they themselves register their Group by following all procedure nobody helped them to register the Group. Now they all actively participating in various activities.

About meetings: Jalmi Self-Help Group meets every month as scheduled at earlier decided time and place. Each member of this Group collected 500 rupees per month as their monthly saving. And they also provide loans to their members whenever they needed and earlier they had kept rate of the interest for Rupees 100 only one Rupees but later it raises to two Rupees. They maintain the four books to keep all records i.e. Rough Book, Meeting Book.

About leaders of Group: The leaders of this Group seen very active and played important role for the smooth functioning of the Group. As leaders they believe that each and everyone members of Group should attend meeting regularly so they know what they had discussed in the meeting so there should be no chance to create any misunderstanding between them. In the Jalmi Self-Help Group Pushpa R. Gaonkar act as the President of this Group and the Nandini Gaonkar known as the Secretary of the Group and the Treasure of this Group is the Sushila S. Gaude. This three main leaders of this Jalmi Self-Help Group confidentially and actively handling all the activities and issues of the group.

About cultural activities: The Jalmi Self-Help Group as per other two groups is seen very active and progressive. Regarding the cultural activities, the members of this Group actively participated in fugdi and Dhalo. They also participated in competition if any organized earlier. But now they said they do not take much part in cultural activities because since some of them

do jobs they don't get time to do all these activities. So they don't get enough time to practice and do such activities, so they don't much involved in the cultural activities.

About Marketing: The Jalmi Self-Help Group played an important role in marketing or doing small business. The Jamli Self-Help Group and other two groups in the Marad namely Mahadev Self-Help Group and the Mahanandi Self-Help Group, by together they are making Vermicompost manure and selling it all across Goa. They also take cooking orders for many occasions such as birthday parties, small events, Haldi ceremonies, etc. Preparing and selling various traditional products, from pickles and banana wafers to incense sticks and curtains, are usually sold at weekly bazaars or exhibitions.

Constitutions/ Bye-Laws of the SHGs

All the Groups are named after the local deities of the ward. All the groups are registered Group. The drafting of the bye-laws (Rules and Regulations) of all these groups is similar except for the name, address, details of members, and governing body of the groups as follows.

Article 1 comprises the name of the Group

Article 2 mentioned the address of the Group

Article 3 incorporates the jurisdiction or areas of operation of the Group.

Article 4 mentioned the financial year. It starts from 1 April to 31st march

Articles 5, 6 & 7 discussed the members and the nature of membership. Two types of membership are open to all women. As per this provision, any woman who has completed 18 years of age can subscribe to the membership after paying the necessary fees and can enjoy equal rights (Art. 5 (ii)) and duties (Art. 5 (iii)) as mentioned in the rules. As per Art. 7, any member/s

who remained absent for more than three consecutive meetings without informing the committee, her membership can be terminated.

Article 8 discusses the role of the General Body. The managing committee meets quarterly to discuss the progress and activities of the Group.

Chapter –IV

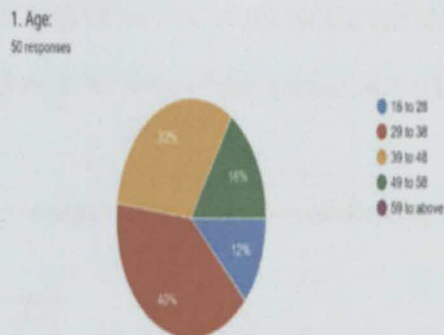
Analysis of the Data

The chapter focuses on data analysis to examine the respondent's opinions regarding the role of Self-help groups empowering the women in Marad, Dharbandora village. The structured closed-ended questionnaire was used to collect the Data. A total of 50 respondents' samples are used in the field study.

1. Profile of the Respondents

Chart: 1.1

Age-wise Profile of the Respondents



Source: Data collected from field survey

The above pie chart depicts the age group of different women respondents of the Self-Help Group in Marad, Dharbandora village. 40% of women in SHGs are between 29 to 38 years old. 32 % of women from the age group of 39 to 48 years. 16 % of the women are from 49 to 58 years. 12% are from 18 to 28 years. None of the women of SHGs are 59 to above.

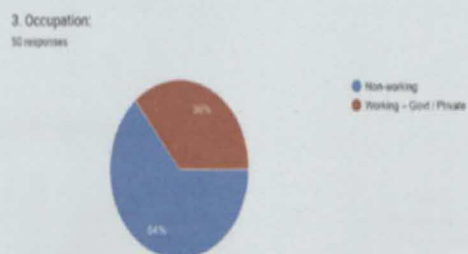
Chart: 1.2
Education wise profile of the Respondents



Source: Data collected from field survey

The above pie chart shows the Educational Qualifications of different women in SHGs in the Marad, Dharbandora village. 40% of women in SHGs passed SSC. 24% of women in SHGs studied up to the primary. 20% of women in the SHGs are illiterate. 14% of women are HSSC passed. Very few did Diploma/ITI. None of the women of SHGs is Graduation.

Chart: 1.3
Occupation wise profile of the respondents



Source: Data collected from field survey

The above pie -chart depicts the occupation of the women in SHGs in the Marad, Dharbandora village. Most (64%) women are household or non-working, whereas very few (36%) work.

Chart: 1.4
Income wise profile of the Respondents

5. Annual income:
 50 responses



Source: Data collected from field survey

The above pie chart shows the Annual income of the women family members of SHGs in Marad Dharbandora village. Most (50%) women in SHGs have 25000 to 100000 annual income. 32% of the women in SHGs have less than 25000 yearly income. Very few (18%) of women in SHGs have 100000 to 300000 annual income. None of the above women in SHGs have 300000 to 500000 and above 500000.

2. Reasons for Joining SHG

Chart: 2.1
Motivation to join SHG

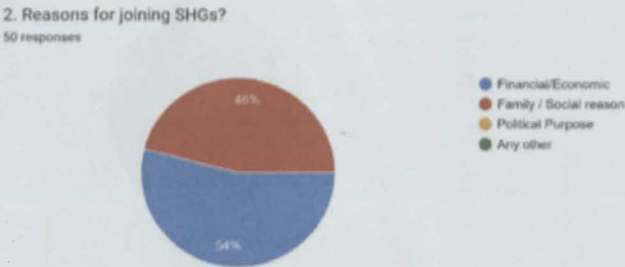
1. Who motivated you to join SHGs?
 50 responses



Source: Data Collected from field survey

The above pie chart shows that 60% of the members of SHGs in the Marad, Dharbandora village are self-motivated to join the SHGs. 38% of the women of SHGs are motivated by their friends/leaders of SHGs to join the SHGs. Very few inspire by their family. None of the above women in SHGs are motivated by Elected Representative and Govt. Officials.

Chart: 2.2
Reasons for joining SHGs



Source: Data Collected from field survey

The above pie chart shows the reasons for joining SHGs in Marad, Dharbandora village. Around 54% of the women join the SHGs for the causes of financial/economic purposes. At the same time, 46% of the women join the SHGs for Family/social reasons. None of the above women in SHGs are joining the SHGs for political and other purposes.

3. Meetings of the SHG

Chart: 3.1
Meetings of the SHG

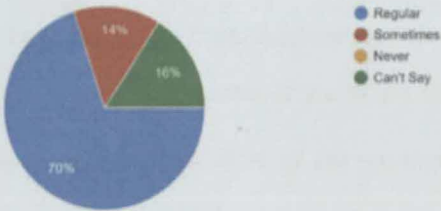


Source: Data Collected from field survey

The above pie chart shows the response to the question on conducting a meeting of SHGs. 100% of women in SHGs in Marad, Dharbandora village conduct meetings monthly. None of the women in the SHGs meet weekly, once in 15 days, or quarterly.

Chart: 3.2
Attendance of the SHG Meeting

4. How often do you attend the SHGs meeting?
50 responses

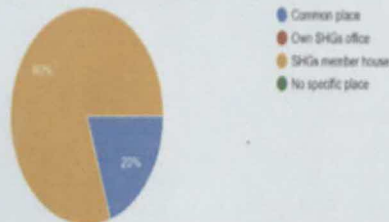


Source: Data Collected from field survey

The above pie chart shows the response to the question on the attendant meeting of SHGs. A majority (70%) of women in SHGs attend meeting regularly. 16% of the women in SHGs attend SHGs meetings sometimes. Few (14%) women in SHGs can't say about attending meetings. None of the above women in SHGs says never to attend meetings of SHGs.

Chart: 3.3
Venue of Meeting

5. Where do you conduct SHGs meetings?
50 responses



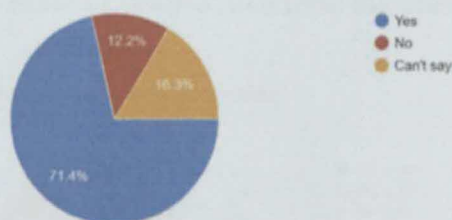
Source: Data Collected from field survey

The above pie chart shows the response to Venue of the SHGs meetings. Most (80%) of women in SHGs meet in the SHGs member house. 20% of the women conduct their meetings in the expected place. There are no SHGs offices to conduct meetings.

Chart: 3.4

Discussion of social issues in the meeting

20. Do you also discuss social issues in SHG meetings?
49 responses



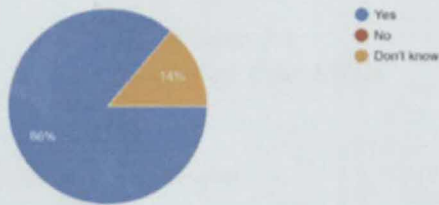
Source: Data Collected from field survey

The above pie charts show a response to the discussion of social issues in SHGs. A majority (71.4%) of women from the SHGS discuss social problems in SHGs meetings. 6.3% of women didn't respond to the question. Very few(12.3) women said they don't discuss any social issues.

4. Documents of SHG

Chart: 4.1
Maintenance of SHGs Document

6. Are the documents of SHGs maintained properly? a) Attendance Register b) Minute Books c) Account Book d) Other records/ documents
50 responses



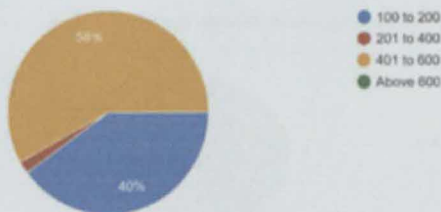
Source: Data Collected from field survey

The above pie chart shows women's responses to maintaining the documents. Most (86%) of the women in SHGs properly maintain records of SHGs. Very few (14%) of women in SHGs don't know about maintaining SHGs documents. None of the above women in SHGs say the document of SHGs is not maintained properly.

5. Monthly contribution of SGHs members

Chart: 5.1
Monthly contribution from Member

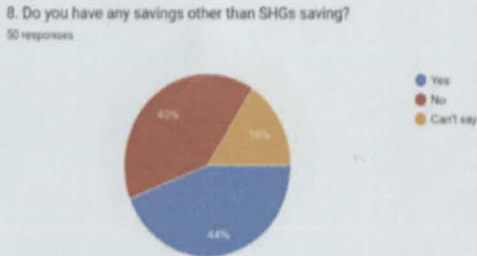
7. What is the monthly contribution from the members?
50 responses



Source: Data Collected from field survey

The above pie chart shows the response to the question on monthly contributions from the members. 60% of the women of the SHGs have contributed up to 401 to 600. 40% of the women of the SHGs contributed up to 100 to 200. None of the above women contributed 401 to 600 and above 600.

Chart: 5.1
Saving other than SHGs



Source: Data Collected from field survey

The above pie chart shows the response to the questions on savings other than SHGs savings. Most (44%) of the women in SHGs have saving accounts other than SHGs saving. 40% of women not having any saving account other than SHGs. 16% of the women can't say anything.

6. Financial Help from SHG

Chart: 6.1
Financial Emergency

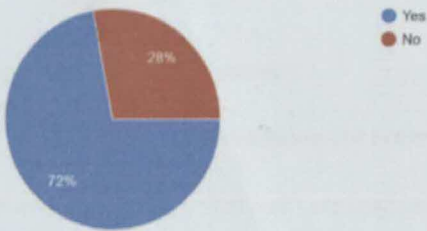


Source: Data Collected from field survey

The above pie chart shows the response to the question of who approaches the SHGs during a financial emergency. All women in SHGs approach SHGs during financial crises. None of the above women respond to Family/Relatives, Friends, and Any others.

Chart: 6.2
Loan avail from SHGs

10. Have you ever borrowed money or taken a loan from your SHG?
50 responses



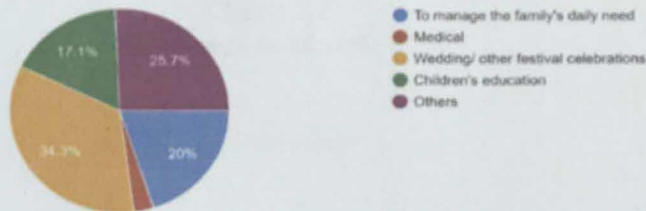
Source: Data Collected from field survey

The pie chart analyses the response to the question on borrowing money or loans from SHGs. Most (72%) of women in SHGs said they take loans from SHGs. 20% of women said they don't take loans from SHGs

Chart: 6.3

Reasons for loans

11. For what reason have you ever borrowed money or taken a loan?
35 responses

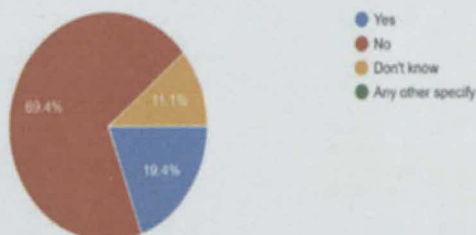


Source: Data Collected from field survey

The above pie chart shows the response to the reasons for borrowing loans from SHGs. 34.3% of women borrowed loans for weddings/other festival celebrations. Whereas 25.7% of women take loans for different reasons. 20% of the women borrowed loans to manage the family's daily needs. 17.1% of the women taking loans for their children's education. Very few women have taken a loan for Medical.

Chart: 6.4
Difficulties in getting loans

12. Do you faced any difficulties in getting the loans?
36 responses



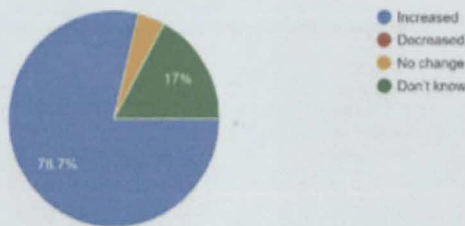
Source: Data Collected from field survey

The above pie chart shows the analysis of the response to the question on any difficulties faced in getting loans. Most (69.4%) women don't face any problems getting loans. Whereas 19.4% of women responded faced difficulties in getting loans.

7. Benefits of joining SHGs

Chart: 7.1
Change in lifestyle

13. Being part of SHGs any change in your life/lifestyle?
47 responses



Source: Data Collected from field survey

The above pie chart shows the lifestyle changes. Most (78.7%) of women feel that being part of SHGs, their life/lifestyle has increased. 17% of women responded that they didn't know. Very few women said there was no change. None of the above women said there is a decrease in lifestyle.

Chart: 7.2
Motive to solve problems.

14. Do SHGs motivate you to solve your problem?
50 responses



Source: Data Collected from field survey

The above pie chart analyses the response to the question on Motivation from SHGs to solve their problems. Most (90%) women in SHGs are motivated to solve their problems. 6% of dint respond to the question. None of the above women said SHGs had not encouraged them to solve their problems.

8. Help from Village Panchayat

Chart: 8
Funds from Village Panchayat

15. Does your village panchayat provide any funds for SHG/ or Schemes?
50 responses



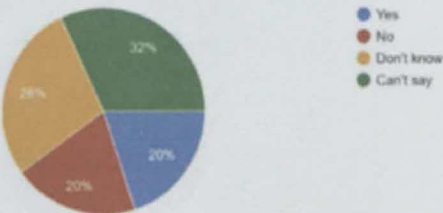
Source: Data Collected from field survey

The above pie chart shows that 68% of women in SHGs said village panchayat doesn't provide any funds for the SHGs/ or related schemes. 26% of women responded as they didn't know.

9. Political Empowerment

Chart: 9.1
SHGs motivated to contest elections

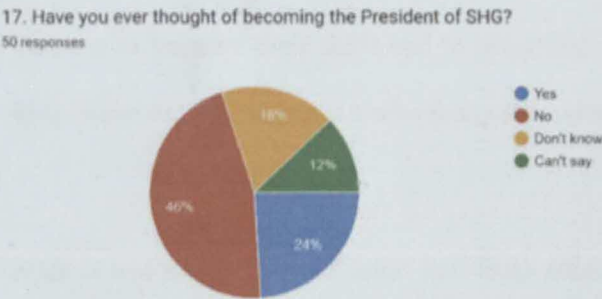
16. Do SHGs motivate to you contest elections?
50 responses



Source: Data Collected from field survey

The above pie chart shows that 32% of women can't say whether SHGs motivated them to contest elections. 28% of women don't know about this. 20% of the women responded that SHGs don't encourage them to contest elections. An equal number of women (20%) said SHGs motivated them to contest the election.

Chart: 9.2
President of SHG

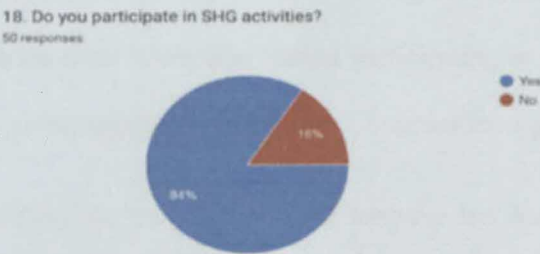


Source: Data Collected from field survey

The above pie chart shows that most women, 46% from all groups, never considered becoming President of SHG. However, 24% of women thought of becoming the President, whereas less than a quarter, 18% of women, responded don't know, and very few 12% couldn't say anything.

10. Activities of SHGs

Chart: 10
Participate in SHG activities



Source: Data Collected from field survey

The above pie chart shows the response to the question on participation in SHGs activities. Most (84%) of women SHGs are participating in SHG activities. In contrast, 16% of women are not participating in the activities.

Case study

The concept of SHGs is becoming the most important in every woman life's mainly in the rural areas. Women get chances to improve their skills and to show their hidden talent to others. In this case study, I mainly focus on the one woman who feels empowered through being a member of SHGs.

Sushila Santosh Gawde is one the member of Jalmi Self-Help Group. She lives in the Marad, Dharbandora village and belongs to a tribal family. She is 48 years old, studied up to SSC; her annual income is 25000. She belongs to a low-income family. She had done tailoring, so she used to stitch the clothes.

Sushila Gawde a rural women from Jalmi Self-Help Group. She joined SHGs in the year 2005 and acted as Treasurer of the Group. She believed that after joining SHGs learned many new skills that helped her improve her existing skills. Before joining SHGs Group, she was an unemployed, busy household lady, but after joining SHGs, she got the help of other women, and she managed to do other work. She started participating in every activities of SHGs and also motivated other Group members to participate in activities organised specially for them.

After joining SHGs, she said it helped to improve her leadership skills now she feel more confident to explore new things like attending talks, seminars, and program at different places. After becoming part of SHGs, she participated and won prizes in various competitions such as

cooking, flower garlands making, fudgi etc Even other SHGs call her as a resource person to train SHGs. SHGs benefit many women in rural villages by making them economically independent, socially active, and politically aware. Like her, many women within Goa came forward because of SHGs

Chapter- V

Findings, Conclusion, and Suggestions

Finding

Formation of SHGs

In the Marad, Dharbandora village SHGs are a tool to unite women. All the women of the Marad villages are part of SHGs. At present, are three Self-help groups functioning in the Marad ward. They formed their SHGs by inspiring other SHGs in other neighborhoods within Dharbandora village. At the initial stage of starting a group, nobody helped them; later, two social workers, Gokuldas Gaude, and Kashinath Gaude, helped them to register their groups.

Status of Women in SHGs

All women in the Marad ward are part of the SHGs. Financial reasons make them to join the SHGs. Many members of SHGs expressed that after joining the SHGs, they received help for their Self-employment. Through SHGs' platform, they started to discuss their family and other social issues. Most of the women on their own joined the SHGs. They are self-motivated and not inspired by government officials to join the SHGs. Likewise, some of the newly married women in the marad ward joined the SHGs because their friends and relatives convinced them to join.

Functioning of the SHGs

All SHGs in the Marad are registered groups. All of them have their Bye –laws. Two groups have bye-laws in the Marathi language and one in English. Education plays an important role in drafting the bye-laws. Since most of the women studied up to SSC, the Marathi language is commonly used to record the business of the Groups. But all the discussions are done in Konkani Language. Bye-laws are a guide to conducting the activities of the groups. Very few women

understand the English language. Due to their busy household activities, they are limited in their SHGs activities.

Meeting of SHGs

According to the rules and regulations of the SHGs, members of the SHGs conduct their meetings twice in a month. But all three SHGs conducted only one meeting in the month because few of them are working and other members of SHGs have some other work, so they conduct only one meeting. The Secretary of the Group conveys the date and venue of the meetings. Most of the meetings are scheduled end of the month. There is a specific venue for meetings; meetings are conducted at members' houses on a rotation basis, or whenever convenient, they meet at a common place on Mand. Most of the members regularly attend the meetings. The agenda of the meeting is very from meetings to meetings and groups. Economic and social issues are prime on the agenda of all SHGs meetings.

Maintenances of Documents

All SHGs have maintained their documents such as bye-laws, minutes books, account books, and attendance books, activity books. Interestingly that all members are not familiar with these documents. Some of their documents, such as minutes books, account books, etc., are incomplete. None of the SHGs have done their annual audit from a certified Chartered Accountant. Access to these documents is only limited to SHGs members. When I approached them regarding the same, all the SHGs office bearers told me it needed to be placed and discussed in a meeting.

Benefit of SHGs

There are many benefits of SHGs, such as it not only helps them develop their skills but also help them during a financial emergency. They can easily approach the SHGs for loans. Even collectively, they have started small-scale businesses preparing decomposed fertilizers, an open outlet to sell their homemade and agricultural goods, etc. SHGs also provide them with a platform to discuss and celebrate festivals. Things are exchanged in the Village due to SHGs. SHGs provide a platform to discuss their problems with other members and try to find out solutions.

Help to SHGs from Village Panchayat

Panchayat is the local self-institution that has a vital role in Village. Mard ward is the 7th ward in Village Panchayat Dharbandora. Ravi Gaonkar is the newly elected panch member of the ward. Two of the SHGs are registered in Village Panchayat. Whenever a village Panchayat organizes workshops, they invite SHGs. But there is no direct financial help from Panchayat to SHGs. Panchayat does organize various competitions for women and SHGs.

SHG's role during elections.

SHGs encourage women to contest local level elections. Two women from the Marad ward contested the last Panchayat elections. Also, women participate in campaigning in the polls. SHGs became the center of attraction to the various political parties during election. During my visit and communication with SHGs, they revealed that political parties often approach SHGs for campaigning and voting.

Conclusion

Women are half of the population of the country, and they are equally crucial for nation-building, but they are the ones who suffer from disadvantages compared to men. For national Development, there is a need for the equal participation of women and men in every sphere of national life and a better living standard. So women's empowerment becomes the central issue. So the idea of SHG plays a dominant intervention role in empowering women.

The study's findings clearly show that the concept of the SHGs has played an active role in empowering women. Most women living in rural areas are often hesitant to participate in social activities. Still, after joining SHGs, women gained the confidence and support to participate in the activities organized at a different level. Dharbandora Taluka is a rural Taluka comprised of five village Panchayats; all the village Panchayats have SHGs. Dharbandora Panchayat is located in the headquarter of the Taluk. It includes nine wards; the Marad ward is the smallest ward dominated by Scheduled Tribes Populations. Marad womens are united through SHGs. There are three SHGs in the Marad ward. Marad is an agrarian village; its self-sufficiency is visible through the active participation of women in the different works. Women in the Marad ward are coming forward and taking part in various workshops due to SHGs. The Goa Institute of Public Administration and Rural Development recently organized the Training Programme on PRI-SHG Convergence for SHGs from 21st to 23rd July 2022. This training program was held in the Dy: Collector & SDO Office, Government Complex Dharbandora Goa, for three days. The main aim of this program is to create awareness of various government schemes for the SHGs. These schemes have been linked to various mainstream policies of the Govt. of India like Swachha Bharat Abhiyan and Aatma Nirbhar Bharat etc. In my studies, I have proved the hypothesis that SHGs have all the potential to empower women in the Marad ward.

Suggestions

Self-help group is a tool through which women can empower themselves. The study on Women Empowerment in Marad, of Dharbandora village, has shown many positive aspects relating to the contribution of SHGs. At the same time, many things need to be done to channel SHGs to empower women in the Marad ward. Therefore there is an urgent need to streamline SHGs of the Marad ward.

1. SHGs members should be provided training to improve their leadership skills and motivate them to participate in public. Each Member should know the importance of various documents, especially the Bye-laws of SHGs, as it found that the SHGs have not conducted election as per bye-laws and also some of them are not interested in contesting election on the Panchayat levels.
2. There should be more training programs to improve their marketing skills.
3. The Members of the SHGs should be aware of all the government schemes that are helpful for their overall development.
4. All SHGs should be made aware of their constitutional and legal rights.
5. The majority of the women's literacy status was low, so there should be some effort made to improve the literacy level in the Village because when women get educated, they can manage both responsibilities of home and work.
6. There should be continuous workshops and follows for the empowerment of women.
7. Even most women in SHGs made homemade products, grows vegetables, or any other items they made, so to sell their product, there should be a place to install stall to sell their products.

8. Government should also provide adequate funding, which will help SHGs to work efficiently.
9. There should efforts to to provide employment opportunities to SHGs.
10. Panchayat should provide financial help to SHGs.
11. The members of the SHGs should encourage each other to participate in all the programs and activities conducted for SHGs.
12. A separate room should be provided for them to conduct the meeting and other business activities.

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Appendix

Questionnaire

Sir/Madam I am Utkarsha Mayekar persuing MA in Political Science in Goa University, Taligao Pleatu. As a part of my study I am doing dissertation on the topic Women Empowerment through Self-Help Groups (SHGs), Case study of Marad, Dharbandora Village. Therefore your response on the set of question is important to complete my study. I ensure you that all the information given by you will be kept confidencial and used for study purpose only.

Name of the SHGs: _____

Village Panchayat: Dharbandora Village Panchayat

Part I – Respondent Details

1. Age: 18 to 28 , 29 to 38, 39 to 48, 49 to 58, 59 to above.
2. Educational Qualification: Illiterate, Primary, SSC, HSSC, Dimploma/ ITI, Graduation.
3. Occupation: Non-working , Working – Govt / Private
4. Family Structure : Joint family , Nuclear family
5. Annual income : less than 25000 , 25000 to 100000, 100000 to 300000, 300000 to 500000, Above 500000
6. Marital Status: Married, Unmarried, Widow, Divorcee

Part II –

1. Who motivated you to join SHGs?
 - a) Family
 - b) Friends/Leader of SHGs
 - c) Elected Representative
 - d) Govt Officials
 - e) Self-motivation
 - f) Any Other

2. Reasons for joining SHGs?
 - a) Financial/Economic
 - b) Social Participation
 - c) Political Purpose
 - d) Any other
3. How often do you conduct the meeting of SHGs?
 - a) Weekly
 - b) Once in 15 days
 - c) Monthly
 - d) Quarterly
4. How often do you attend the SHGs meeting?
 - a) Regular
 - b) Sometimes
 - c) Never
 - d) Cant Say
5. Where do you conduct SHGs Meeting?
 - a) Common place
 - b) Own SHGs office
 - c) SHGs member house
 - d) No specific place
6. Are the documents of SHGs maintain properly?
 - a) Attendent Register [Yes/ No]
 - b) Minute Books [Yes/No]
 - c) Account Book [Yes/No]
 - d) Other records/ document _____
7. What is the monthly contribution from the members?
 - a) 100 to 200
 - b) 201 to 400
 - c) 401 to 600
 - d) Above 600

8. Do you have any saving other than SHGs saving?
- a) Yes , Where _____
 - b) No
 - c) Cant Say
9. Whom do you approach at the time of Financial emergency?
- a) SHGs
 - b) Family/Relative
 - c) Friends
 - d) Any others
10. Does any difficulties you faced in getting the loans?
- a) Yes
 - b) No
 - c) Don't know
 - d) Any other specify
11. Being part of SHGs any change in your economic position?
- a) Increased
 - b) Decreased
 - c) No change
 - d) Don't know
12. Does SHGs benefited the weaker sections?
- a) Yes
 - b) No
 - c) Don't know
 - d) Can't Say
13. Does your village panchayat provided any fund for SHG?
- a) Yes
 - b) No
 - c) Don't know
 - d) Can't Say

14. Does SHGs motivated to contest elections for local self government?

- a) Yes
- b) No
- c) Don't know
- d) Can't Say

15. Have you ever think of becoming the President of SHG?

- a) Yes
- b) No
- c) Don't know
- d) Can't Say

16. Please give your suggestions for improving overall functioning Self-Help Groups for empowerment of women.

- a) _____
- b) _____
- c) _____