

# **Self-Help Groups in Goa: A Study of Quepem Taluka**

A Dissertation for

Course code and Course Title: POL-651: Dissertation

Credits: 16

Submitted in partial fulfilment of Masters Degree

M.A in Political Science

by

**JAHNAVI PREMANAND MANDREKAR**

Seat Number: 22P0210005

ABC ID: 581419716795

PRN: 201902695

Under the Supervision of

**DR. PRAKASH DESAI**

D.D Kosambi School of Social Sciences and Behavioural Studies

Political Science Programme



**GOA UNIVERSITY**

**Date: April 2024**

Examined by

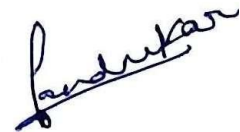
Prakash. S. Desai



## **DECLARATION BY STUDENT**

I hereby declare that the data presented in this Dissertation report entitled, “Self-Help Groups in Goa: A Study of Quepem Taluka” is based on the results of investigations carried out by me in the Political Science Discipline at the D.D Kosambi School of Social Sciences and Behavioural Studies, Goa University under the Supervision of Dr. Prakash Desai and the same has not been submitted elsewhere for the award of a degree or diploma by me. Furthermore, 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.

I hereby authorize the University authorities to upload the dissertation on the dissertation repository or anywhere else as the UGC regulations demand and make it available to any one as needed.



Jahnavi Premanand Mandrekar

Seat Number: 22P0210005

Political Science Programme

D.D Kosambi School of

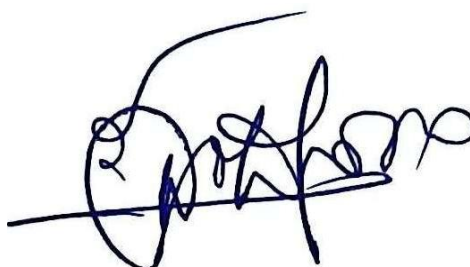
Social Sciences and Behavioural Studies

Date: 19-04-2024

Place: Goa University

## COMPLETION CERTIFICATE

This is to certify that the dissertation report “**Self-Help Groups in Goa: A Study of Quepem Taluka**” is a bonafide work carried out by **Ms. Jahnavi Premanand Mandrekar** under my supervision in partial fulfilment of the requirements for the award of the degree of **Master of Arts** in the Discipline Political Science at the D.D Kosambi School of Social Sciences and Behavioural Studies, Goa University.



Dr. Prakash Desai

SUPERVISOR

Political Science Discipline

Date: 19-4-24



Prof. Ganesh Somayaji

DEAN

D.D Kosambi School of Social Sciences and Behavioural Studies

Date: 19/4/2024

Place: Goa University



## **ACKNOWLEDGEMENTS**

I extend my heartfelt gratitude to all who have contributed to the completion of my Dissertation titled “Self-Help Groups in Goa: A Study of Quepem Taluka.” First and foremost I extend my deepest appreciation to my supervisor Dr. Prakash Desai for his timely encouragement at all stages of the working of the research.

I would like to thank the faculty of the Political Science Programme at Goa University mainly Ms. Prachi Naik, Dr. Alaknanda Shringare and Mr. Ravaji Gaunkar for their immense support and guidance.

I appreciate the assistance and support provided by the staff at Goa University library and the non-teaching staff of the Political Science Discipline who made this dissertation a success.

I would like to thank all the interviewed Self-Help Groups of Quepem Taluka for their dedication and time. Additionally, I am humbled by the enthusiastic participation of 100 non-Self-Help Group respondents for proving valuable insights. A sincere acknowledgement is extended to the Quepem’s Municipality for their steadfast cooperation.

Lastly, my special thanks to my beloved parents as well as my dear friends from Quepem without whom my dissertation would have been incomplete. My whole hearted thanks to my classmates for their valuable suggestions and support.

Jahnavi Premanand Mandrekar

Political Science Programme

## **TABLES AND FIGURES**

### **List of Figures**

<b>Figure No.</b>	<b>Description</b>	<b>Page No.</b>
3.1.	Distribution of the responses according to their age groups.	44
3.2.	Distribution of the responses according to their marital status	44
3.3.	Distribution of the respondents according to their social status	45
3.4.	Distribution of the respondents according to their occupation	45
3.5.	Distribution of the respondents according to their familiarity with the concept of SHG's.	46
3.6.	Distribution of the respondents according to their awareness about any women's SHG in their locality.	46
3.7.	Distribution of the responses on how do they perceive SHG's in their locality.	46
3.8.	Distribution of responses on whether they have considered to join a SHG.	47
3.9.	Distribution of responses according to the reasons for not joining a SHG.	47
3.10.	Distribution of the respondents on the basis of whether their educational background influences their decision not to join a SHG.	48
3.11.	Distribution of the respondents on the basis of lack of awareness about the benefits of SHG's in their locality	49
3.12.	Distribution of the responses on the basis of comfort.	49
3.13.	Distribution of the responses on the basis of whether they think there is a stigma or shame in being part of a SHG	50
3.14.	Distribution of the responses on how they cope up with personal challenges if not through SHG's.	50
3.15.	Distribution of the responses on the basis of misconceptions about SHG's	51
3.16.	Distribution of the responses on whether women are supposed to	52

	prioritize caretaking responsibilities over personal development.	
3.17	Distribution of the responses on whether SHG's are time consuming or demanding in terms of commitment.	52
3.18.	Distribution of the responses to make it more appealing for girls.	53
3.19.	Distribution of the responses whether they would reconsider to join a SHG in the future.	54
3.20.	Distribution of the respondents according to their age groups.	56
3.21	Distribution of the respondents according to their marital status.	56
3.22	Distribution of the responses according to their Education	57
3.23.	Distribution of the respondents according to their social status.	57
3.24	Distribution of the respondents according to their occupation	58
3.25	Distribution on the basis of satisfaction level of the respondents.	58
3.26	Distribution of the responses according to the reasons for joining a SHG	59
3.27	Distribution on the basis of role members plays within SHG.	59
3.28.	Distribution of what was the financial stability of the respondents before joining a SHG.	60
3.29.	Distribution of the responses on whether they possessed skills or knowledge relevant to personal and financial development before joining SHG	60
3.30	Distribution on the basis of their ability to make informed financial decisions before joining a SHG.	61
3.31.	Distribution of the responses according to what extent members felt supported or empowered within family and community prior to joining the SHG	61
3.32	Distribution of the responses on whether their financial status improved after joining SHG.	62
3.33.	Distribution of the responses whether they have been able to start and sustain business after joining SHG	62
3.34.	Distribution of the responses whether their involvement in SHG led to access in markets for their products.	62
3.35.	Distribution of the responses whether they have utilized technology and digital platforms to enhance economic	63

	opportunities as members of SHG.	
3.36	Distribution of the responses according to what was their economic situation before joining SHG.	64
3.37	Distribution of the responses whether SHGs have encouraged its members to engage in community development projects	64
3.38	Distribution according to SHG's impact on respondent's personal growth and self-confidence compared to initial expectations.	65
3.39.	Distribution of whether the respondents would recommend joining a SHG to other women in community based on their experience	65
3.40.	Distribution on whether the respondents cast their vote in the elections	66
3.41	Distribution on who decides whom to vote.	66
3.42	Distribution of the responses with regards to whether they achieved confidence to contest panchayat or municipality elections after joining SHG.	67
3.43	Distribution of the responses regarding participation in Gram Panchayat meetings as a member of a SHG.	67
3.44.	Distribution of the responses with regards to what motivated them to engage in Gram Panchayat	67
3.45	Distribution of the responses with regards to any challenges or barriers faced while participating in Gram Panchayats decision making process	68
3.46.	Distribution of the responses on how can the involvement of women from SHG'S be further enhanced in Panchayat initiatives	69
3.47.	Distribution of the responses whether SHG's align themselves with specific political parties or do they maintain political independence.	70
3.48.	Distribution of the responses with regards to challenges SHG's face by being involved in political activities.	70
3.49	Distribution of the responses on what are the most pressing issues faced by women in SHG that should be addressed by Panchayats.	71
3.50	Distribution of the responses on how can Panchayats address digital illiteracy to ensure that women from SHG'S can actively	71

	participate in online community activities.	
3.51	Distribution on how can Panchayats ensure the sustainability of SHG'S over the long term.	72
3.52.	Distribution of how can Panchayat encourage younger generations of women to actively participate in SHG and Panchayat related activities.	73
3.53.	Distribution of the responses whether they believe having more women in elected positions would positively impact policies and decisions made at local level.	73
4.1.	Distribution on the basis of satisfaction received with the use of Goa E-Bazaar.	94

### List of Tables

<b>Table No.</b>	<b>Description</b>	<b>Page No.</b>
3.1.	Distribution of the respondents according to the area of the study	43
3.2.	Representation of the sample collection of ten SHG's.	55
4.1.	List of schools that Master Cook supplies meals to	76
4.2.	List of schools that Brama SHG supplies meals to	78



## **ABBREVIATIONS USED**

<b>Entity</b>	<b>Abbreviation</b>
Self-Help Group	SHG
Community Resource Person	CRP
Bangladesh Rural Advancement Committee	BRAC
Mysore Resettlement and Development Agency	MYRADA
Self Employed Women's Association	SEWA
National Bank for Agricultural and Rural Development	NABARD
Reserve Bank of India	RBI
Below Poverty Line	BPL
Village Organisation	V.O
Panchayati Raj Institutions	PRI
District Rural Development Agency	DRDA
Non-Governmental Organisation	NGO
Deendayal Antyodaya Yojana – National Urban Livelihoods Mission	DAY-NULM
Swarnjayanti Gram Swarozgar Yojana	SGSY
National Rural Livelihoods Mission	NRLM
Government E Marketplace	GeM
Ministry of Rural Development	MoRD
Goa State Rural Livelihood Mission	GSRLM
Food and Drugs Administration	FDA

## **CONTENTS**

<b>Chapter</b>	<b>Particulars</b>	<b>Page Numbers</b>
	Acknowledgements	iii
	Tables and Figures	iv
	Abbreviations used	viii
1	Chapter 1: Introduction	1-24
	1.1. Background of the Study	
	1.2. Need of Self-Help Groups	
	1.3. Concept and Formation of Self-Help Groups	
	1.4. Emergence of Self-Help Groups	
	1.5. Evolution of Self-Help Groups	
	1.6. Norms and Regulations	
	1.7. SHG's during Covid-19 Pandemic	
	1.8. Challenges	
	1.9. Success stories of SHG's in Goa	
	1.10. Examining the Political Dynamics of SHG's: Perspectives from Feminism, Libertarianism and Participative Democracy.	
	1.11. Significance of the Study	
	1.12. Scope and Content of the Study	
	1.13. Literature Review	
	1.14. Research Gap	
	1.15. Objectives of the study	
	1.16. Hypothesis	
	1.17. Methodology	
	1.18. Chapterisation	
2	Chapter 2: The Political and Entrepreneurial Dynamics of Self-Help Groups: Policies, Issues and Challenges.	25-42
	2.1. Introduction	
	2.2. Women's Reservation in PRI	
	2.3. Study of Women Panchas in Goa	
	2.4. Significance of Women (SHG) leaders at the Grass root Level	

2.5. Issues and Concerns	
2.6. Problems at the Government level	
2.7. Why Microfinance	
2.8. Definitions of Microfinance	
2.9. Policies initiated by the Government of India-Central Level	
2.10. Policies initiatives by Government of Goa	
2.11. Factors influencing SHG Women Entrepreneurs	
2.12. Problems of SHG Entrepreneurs	
2.13. SWOT Analysis	
3 Chapter 3: Responses of Members & Non-Members Self-Help Group's (SHG's): An Analysis.	43-74
4 Chapter 4: Self-Help Groups: Case Studies on Mid-day Meal and Swayampurna e- Bazaar Initiatives in Quepem Taluka.	75-95
4.1. Context	
4.2. Context	
5 Chapter 5: Summary of Findings and Suggestions	96-108
5.1. Political Dynamics	
5.2. Market Accessibility	
5.3. Community Development Initiatives	
5.4. Confidence Level	
5.5. Digital Marketing	
5.6. The Results of Hypothesis	
5.7. Suggestions	
Bibliography	109-111
Appendix I: Questionnaire for Non-SHG Respondents	112
Appendix II: Questionnaire for SHG members	115
Appendix III: Questionnaire for SHG involved in Midday meal	120
Appendix IV: Questionnaire for SHG members in e-bazaar	121

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1. Background of the Study**

Women play a predominant role in the economy, and there is a need to bring them into mainstream economic development, in general, and industrial development in particular. Women have been subjected to various challenges and discrimination throughout their lives, and are wholly denied basic services in terms of economic, social, and political aspects, neglecting their immense contributions to the well-being of the country. Most women faces numerous challenges when it comes to operating micro credit and this is where they prefer not to engage in such organizations. Microcredit is the extension of very small loans to poor borrowers who typically lack collateral, steady employment and a verifiable credit history. (Pandey and Roberts 1). Majority of the women do not undertake entrepreneurial venture. Women's work participation rate increased from 22.73% in 1991 to 28.6% in 2011. In the urban informal sector, women are mostly working as petty traders. Not only that, they are also engaged in producing and selling goods such as vegetables, fruits, flowers, cooked food or work as domestic workers (Naidu 5)

The development of women's entrepreneurship is very low in India, especially in rural areas. Provision for credit and the generation of savings have long been recognized as essential elements in developing strategies. This study attempts to measure awareness levels besides the perception of gaps in skills and, most importantly, an assessment of the problems with SHGs. While in some cases women seem to face challenges working with other women, there are cases of SHG women becoming invisible or ignored by the government to pay their dues. While a majority of the women are highly motivated with a generous number of talents and

experiences, few groups have average performances and are not able to promote savings or build a profile of any impactful activities.

As a consequence of the orthodox and conservative thinking of the society, women and young girls had been completely marginalized in all spheres of life. Gender conventions, roles, distinctions, and similar ones surround us right from the moment we are born. It even infuses our actions, dialogues, lessons, style, humour, etc. We see gender norms as perfectly normal and natural because they are deeply embedded in our institutions, behaviour's, attitudes, and daily lives. Because these practices have grown so widespread and instinctive that we consider them to be true, that if one does not act in accordance to these practices, society and its members will ensure that it is brought to light to ensure that no such norms are broken again. Although gender role expectations vary greatly throughout groups, they are present in every civilization, ethnic group, and culture. In the same society, they may occasionally alter as well.

## **1.2. Need of Self-Help Groups**

When women from different strata come together under one powerful group, they become more aware of the social happenings and collectively take powerful role towards community development. With a common objective, women tend to become more stronger to deal with social and economic issues. In this globalized, privatized, and liberalized world, women need to adapt to these changes in order to overcome the exploitation of resources as well as to build confidence, communication skills, and sense of recognition within the village and outside. When women work toward a common goal, they are more equipped to combat social and economic exploitation.

In most South Asian Countries, the status of women is low and their socio-economic conditions are much more depressed than that of me (Naidu 3). There are several regions in Goa as well as India wherein women residing in rural areas lack sufficient assets to meet their

families demands or are unable to cater for their immediate needs. Plenty of them lack motivation in life, exhibit poor financial literacy, and are socially backward. Some of them lack access to accurate information, or the information they do have is of low-quality. The backbone of human development is knowledge and information. Therefore, in order to overcome these shortcomings, one must sign into self-help groups.

### **1.3. Concept and Formation of Self Help Groups**

Since childhood, elders have frequently taught youngsters to become self-sufficient so that they could protect their own interests rather than relying too much on others for things like food, shelter, money, security, and other necessities. Thus, the best kind of assistance is self-help. The group is formed by a woman, whose job it is to unite people who lack financial needs, want to raise their social status or who have similar issues and want to share in the rewards of their labour. This individual is commonly referred to as the "animator," "facilitator," or "community resource person" (CRP). She is generally well-known both in the village level communities and within the women's community.

The local Community Resource Person (CRP) gathers women who share a similar background in terms of caste, religion, geography, and financial support. She leads the formation of the Self-Help group. It is a voluntary organization that was founded to help members with their financial needs. India can never get to the status of a superpower if women are not empowered. Women will be able to shift towards small-scale businesses with the support of this organization, such as selling pickles or papad, making and selling crafts they make themselves and creating enough revenue to acquire a skill set and obtain bank loans.

Members join the organization for a variety of reasons, such as helping their families, supporting themselves, gaining business for their handmade goods, feeling more recognized

for their living conditions, running for panchayat or municipal elections through their SHG, and so forth.

A minimum of 10 to 15 women make up a SHG. Twice a month, they hold group meetings. Each Self-Help Group is led by a President, Secretary, and Treasurer. Records including membership lists, minute books, cash books, savings ledgers, and loan ledgers are kept up to date by all of the groups. Members of the club save an average of Rs. 250 to Rs. 500 a month, which they subsequently lend to other members of the group at the time of emergencies.

#### **1.4. Emergence of Self Help Groups**

The Bangladesh model from 1975 is where women's self-help groups first emerged. It was Professor Mohammed Yunus, who is regarded as the originator of the Bangladeshi women's organization that is currently known as Bangladesh Grameen Bank. (Das 30) The main microcredit finance institutions in Bangladesh are the Bangladesh Rural Advancement Committee (BRAC) and PROSHIKA each having over a million clients with over 10,000 members and many hundreds of smaller organisations (Harper 2). These MFIs have provided enormous support to Bangladeshi women, particularly to the landless poor. India took up this model from Bangladesh, and thus the idea of women and microfinance emerged in 1970.

#### **1.5. Evolution of Self Help Groups in India**

- The micro credit initiatives in India, initiated by the Mysore Resettlement and Development Agency (MYRADA) in 1985 through Self-Help Groups has resulted in the establishment of over two million such groups throughout the country by 2005-2006, as documented by NABARD. By 1986-87, MYRADA's projects had around 300 SHG's, many of which arose from the disintegration of large cooperatives due to leadership distrust and inadequate management (Singh, Ruivenkamp and Jongerden 94).

- Eventually, women were socially constrained to perform jobs other than taking care of the home, despite the fact that they had enormous ability to improve society. Because of caste limitations and lack of education, women from rural areas became affiliated with SEWA (Self Employed Women's Association), a labour organization led by Ela Bhatt which was established to protect the economic, social and legal rights of women workers. (M. Pandey 326) . In 18 states, there were more than 2.1 million SEWA members as of the end 2016 (M. Pandey 327). Founded in 1972 in Gujarat, SEWA works in 12 states, 50 districts and 700 villages in the country (International Labour Organisation 137). This trade union, which is currently the biggest in India, assists both rural and urban women in finding self-employment. Its primary goal is to encourage full-time employment along with self-reliance. Having a full-time job will help to guarantee child care, health-care housing, food accessibility, and financial security. SEWA has founded StreetNet and HomeNet, 2 international networks for street based workers and home based workers (International Labour Organisation 137). SEWA has shown to be a useful instrument in the agricultural setup for assisting landless impoverished women in achieving demand-driven and needs-based agricultural operations. Women with excellent needlework abilities were facing extreme financial need, even though they were skilled, they were unable to market their original work and were frequently forced to sell it to traders and non-governmental organizations for less money. SEWA has offered its members attractive benefits in this instance. (International Labour Organisation 147)
- The National Bank for Agricultural and Rural Development (NABARD) introduced the SHG Bank Linkage Project in 1992, giving SHGs access to savings accounts that were approved by the RBI. Due to the pilot projects success, the RBI decided to



make SHG-BPL a mainstreaming part of banks business activity (M. Pandey 328).

This tactic developed into a comprehensive approach and contributed to the growth of the SHG movement, opening the door for the SHG-bank linkage program.

### **1.6. Norms and Regulations**

Upon the formation of Self-Help Group by the CRP, there are standards and requirements that all members, including the president, secretary, and treasurer must adhere to.

1. Meetings of the group: Once the group is formed, the Community Resource Person (CRP) will first and foremost assist the members in comprehending the monthly schedule of the group. She will then assist them in electing the President, Secretary, and Treasurer of the group. After this, they must open a bank account in the name of the group. Once this is done, they are required to regularly deposit the group amount into their account, attend monthly V.O. meetings in the panchayat, attend group meetings, participate in social activities and much more. Whether to have meetings twice a month or just once is up to the members. The meetings are held at every member's house one by one. Everyone must make a consistent effort to attend the meetings in order to brainstorm solutions when problems arise. Members who fail to attend meetings are subject to fines, which are set by the group and this serves as an additional source of funding.

- If members are unable to attend meetings due to valid reasons, they must notify either the President, Secretary, or the Treasurer in advance. If this is done, the punishment will be waived or decreased for that person. A hefty punishment would be imposed on anyone who intentionally stays away, is missing due to boredom, or has trouble in traveling long distances. The individual would be expelled from the group if it continues after multiple warnings. The fines are also

issued against the latecomers and those who walk out from the middle of the meetings.

- It is important to keep the group's harmony and peace intact. The integrity and cohesion of the group should be safeguarded. It is unacceptable to use foul language or engage in violent altercations; the offending individual's membership will be cancelled. Collaboration and infirmity are therefore crucial within the group..

2. Participation in group activities- members realizes how powerful and self-sufficient they can be if they follow the correct route. Being present at the Gram Sabha is insufficient; public participation will improve if members express their thoughts and provide suggestions to streamline and improve the operations. In order to better assist them, members are asked to actively participate in the group and engage in for better decision-making. The primary functions of the SHG are loan-taking and savings. Every member must consistently maintain and make savings. If not, there will be disagreements and defaults among them, which will ultimately cause the organization to disintegrate. There are two steps to the collection and utilization process. The first stage evaluates the group's effectiveness and well-being during the first six months. This phase allows the group members assess their individual performances, recognize their collective involvement, and recognize their areas of weakness. As the group moves into the seventh month, stage 2 begins, wherein the members utilise the stored fund one at a time to address their immediate requirements. This stage highlights the steady transition from money collection to fund exercise, member credit needs being met, members' efforts being recognized and valued, and ultimately less reliance on others to fulfil their own needs. The loan amount is provided for a brief duration. In Goa, interest rates are presently Rs 75.

3. Record-keeping - To guarantee proper supervision of the Self-Help Group, leaders are required to retain and update registers with data on member's absences. The attendance book, minute book, cash book, bank pass book, and other documents contain information about the proceedings, individual member savings, credit extensions, and bank activities.

### **1.7. SHG's During Covid-19 Pandemic**

The World Bank report revealed that during 2020 lock-down where economy had fallen off and many depended on the technological and digital world, the Self-help groups all over India played a crucial role by providing facemasks, delivering food supplies, teaching the importance of health and vaccinations along with maintaining distances. They also created awareness in the local community through telephone calls, painting on the walls, distributing pamphlets, announcing on public speakers and so on. Many groups had also used information and communication technology to make people cautious and aware. Self Help Group from the districts of Odisha produced around 1 million cotton masks to the police personnel, health workers and to the pharmacy's. Others worked collectively in kitchens to provide meals to the front-line workers and to old age homes at free of cost. In Bihar, Jeevika SHG used booklets, leaflets to raise awareness among the public, giving them reminders to wash their hands and to self-isolate themselves (World Bank).

### **1.8. Challenges**

Even though a lot of women know about self-help groups, they are unaware of how the groups operate or what kinds of loans they may get or at what interest rates. Members of self-help groups also lack the necessary information and guidance to choose a viable and profitable career path.

The SHG's members rely on one another for confidence and trust. However, disagreements between the President, Secretary, and Treasury may arise occasionally when it comes to settling the entire sum or depositing the group's fund into the bank.

There is no assurance that the organization will prosper or be successful. There may be instances of betrayal where in a member who took out a loan is unable to pay back the balance along with interest and as a result left the group. Thus, trust between group members is a prerequisite for the group's existence. Members of the SHG may not have saved enough money, which causes discord among them. Any savings or computations made on bank receipts or cash records shouldn't be shared with other organizations. Additionally, the passbook, individual account number, and group account number should all be kept private. Likewise the individual who is in charge of depositing the group savings into the bank must provide proof—that is, a bank receipt—proving that the savings were successfully deposited into the group's account rather than an individual's.

Even after years of operation, some Self Help groups still rely significantly on NGOs and government authorities. The collapse of the Self-Help Group linked with an NGO or government body is a guaranteed outcome of its closure. Thus, it is crucial to develop the member's capacity from the day the group was formed and help them become self-sufficient by collaborating with other significant SHGs or forming strategic alliances with local parties, which will improve their standard of work as well as their ability to generate income.

In the midst of the Covid-19 pandemic, women supported front-line workers while also bearing the brunt of the hardship. It became difficult for the groups to obtain fresh monthly savings from each member as well as attend monthly group meetings because of the restrictions on mobility. Just 37% of rural India's self-help group members own cell phones, according to the National Family Health Survey Report. Of these, only a relatively small

proportion of women had the ability to comprehend a text. 20% of Indian women are also capable of conducting online transactions and have access to the internet. Because they are not as productive as in-person meetings, virtual meetings are far less common.

### **1.9. Success Stories of SHG's in Goa:**

A] Chandreshwar Self-Help Group involved in Strawberry Cultivation.

With the support and assistance of its members, a self-help group in Netravali, Verla, known as Chandreshwar, engages in community farming on 1000–3000 square meters. Under the Atal Gram Yojana, they are employed for three months. Strawberries are given to the horticulture department and traders in Margao. According to the reports, the cultivation began in 2014. Before beginning to cultivate, these farmers underwent multiple excursions and received training from Mahabaleshwar specialists. Due to the significant revenue generated from selling strawberries, most of the women are heavily reliant on this job.

B] A SHG of Pilgao who manufacture bio-degradable sanitary pads.

In Pilgao village, Goa., the local women from a SHG took the initiative of producing fifty sanitary pad packages every day under the banner 'Sakhi' taking care of cleanliness and hygiene (The Times of India). It is the first self-help group in Goa to produce and market biodegradable sanitary pads. Women are not embarrassed to unite themselves for a social cause, even in spite of the taboos surrounding the menstrual cycle. The napkins are created from non-woven fabric and pinewood fiber, are inexpensive, and contain neither plastic nor chemicals. Pharmacies don't usually accept the products that are made at home. Till now they have sold 1000 pads and they manufacture 50 packets in a day. As there is no retail outlet of this SHG, they sell it at various cultural fests like Lokotsav which is organised by Goa government. (Inno Health)

### C] The Women of Fatorda

The website "The Women of Fatorda" offers a variety of authentic Goan masalas. It's a combination of Portuguese and Goan flavours. Several Gawli and Kunbi tribes, the Hindu, Catholic, and Muslim communities from Fatorda, a town in South Goa, have worked together to develop a distinctive strategy for marketing Goan cuisine and spices. Vindaloo, Cafreal, Caldin de Camarao, Aamso Tikso, Chandrawado Mutton, Goemchi biryani, Green Recheado, Kunbi Xasti, Pedne shagoti, and other masalas are among their specialties. When all the communities collaborate, societal change happens on its own. This Self-Help group is better versed in online transactions and has access to more advanced technology.

### **1.10. Examining the Political Dynamics of SHG: Perspectives from Feminism, Libertarianism and Participative Democracy.**

A] Feminism- For Feminists, SHG's play a crucial role in empowering women by providing them with spaces where they can challenge traditional structures and advocate for gender equality. Moreover, SHG prioritizes issues that are central to women's wellbeing such as healthcare, education, working outside and so on. By addressing these concerns, these groups align with feminist goals of tackling inequalities. Through collective action and support networks within SHG, women can amplify their voices and effect meaningful change in their lives and communities, contributing to broader feminist movement for social justice and equality.

Despite their potential for empowerment, SHG's have been criticised within feminist circles. For example, some feminists raise concern over the limitations of members in promoting feminist goals and achieving gender justice. There is concern that, unconsciously, SHG members attribute traditional roles and perform such other roles which are historically

assigned by the society such as caregiving and domestic work or doing community engagement work.

B] Libertarianism- While libertarianism encourages self-reliance and voluntary cooperation, critics point out the potential lack of accountability and transparency within SHG's operating under libertarian principles. There are many groups that have not registered under District Rural Development Agency (DRDA) and are solely working without the aid from the government. Without government intervention or regulation, SHG's may lack mechanisms to ensure fair and ethical practices and would end up at risk or exploited. Another concern is that libertarianism emphasis on individual autonomy and voluntary association that might undervalue the importance of collective action and community solidarity, which are fundamental to the functioning of SHG's. Critics argue that by prioritizing individual freedom over collective welfare, libertarian approach to SHG's may weaken efforts to address common challenges and pursue shared goals. Additionally, without government support or coordination, SHG's may lack the resources and capacity to achieve meaningful impact or sustain their activities in the long term.

C] Participatory Democracy- This theory highlights citizens' active participation in decision-making processes that affect their lives. It also aims to promote social justice and equity by ensuring that marginalised groups participate in decision-making processes. SHG prioritises the inclusion of underprivileged women, providing them with the opportunity to participate in local governance.

### **1.11. Significance of the Study**

The only way for women to advance economically in Goa, whether in developed or undeveloped regions, is through social expansion. The Union government and state governments have come up with many strategies over time for tackling the marketing

dilemma. However, in actuality, not much has been stimulated. Many MLA's, had been pressuring the Goa government to confront the issue of marketing. Once SHG women have prepared home-made products, it becomes difficult to sell products due to no transport facilities along with bad climate and storage problems. Not only is women's development crucial, but rural village development as a whole relies on women's empowerment.

Numerous policies and plans aimed at Self-Help Groups (SHGs) have been developed with the understanding that only the literate would derive the greatest benefits, which would facilitate political party's efforts to build their support bases. A diverse mix of illiterate and skilled women from various social origins makes up the majority of Goa's SHGs. Because of this, people who have access to technology and a working knowledge of the digital world will undoubtedly advance faster than those who do not. It is important to remember that a woman's illiteracy cannot be assessed just based on her inability to read and write in English. On the contrary, people are fluent in speaking, reading and writing in their mother tongue language but cannot adhere to do the same in English. Many women have no understanding of handling social media accounts such as WhatsApp, Facebook's or online website portals but are very active in public participation. Lack of up-gradation skills results to downfall of the group. They are unable to use government websites to aid and elevate their products. This is because there is limited awareness with regards to new technologies and they do not have the skills to make use of the same.

### **1.12. Scope and Content of the Study**

The goal of this research is to better understand the advantages of SHG formation, look into how they can help with self-employment, political engagement and empowerment. Not much is known about the internal operations of the group, including how many members are satisfied with the working of their group, whether members have gained confidence to engage



in community led initiatives. Too much attention has been paid solely to credit and loan lending. A wider perspective on social activities and political participation would be provided through this study.

According to recent news reports, under the POSHAN initiatives, the Goa government assigned the SHGs the responsibility of providing midday meals to primary school students. Women from the Self Help Groups complained to the Goa government against not being paid for their work. They requested the government to respect and acknowledge the dedication of the ladies who have overcome obstacles in the process of preparing and serving midday meals. As reported by Brama and Master Cook, two Self-Help Groups in Curchorem, Quepem Taluka, the state government kept delaying their payments for the past seven-eight months. Some have ceased, while others believe that because of their close connections with the students, they must fulfil their commitment and cannot abandon their duty of serving midday meals. Another case depicts the same story that state governments failure in returning the hardship money of the SHG's led to threats and street protests to discontinue the supply of food due to rise in grocery prices. If the government decides to stop the contract with SHG's and prefers to transfer the same contract to the NGOs, then the basic source of income would stop and also those who had taken loans in exchange of gold or had taken loan to buy roti making machines would be in severe loses. Thus, this study seeks to cover the areas of Quepem taluka in relation to the mid-day meal schemes and to get a clear picture of their current state of conditions, whom have they approached to tackle this issues and what is their opinion towards outside entities who are planning to replace them.

In Goa, SHG's have achieved tremendous progress by selling handmade products on "Swayampurna e-Bazaar," an online shopping portal run by the Goa State Rural Livelihood Mission. Because of this, multiple members of various SHGs in Quepem were able to draw in a sizable clientele across the country, which resulted in significant revenue generation for

both the organization and the individual members. And so the study would also be based on how far the women from SHG's have availed income with the use of digital platforms along with what are their various strengths, weaknesses, opportunities and threats faced by them using such portals.

### **1.13. Literature Review**

Prof. Y. Gurappa Naidu (2016) in his study on "Women Empowerment through Self Help Groups: Impact, Issue and Strategies," pp.153-250, published by Kanishka Publishers, New Delhi, made an effort to take a look at respondent's opinions with regard to the Andhra Pradesh government and elections along with SHG members' viewpoints on the applicability of microfinance businesses. The aforementioned research just serves to demonstrate how important SHGs are in offering rural impoverished people with access to macro and microfinance. In order to strengthen and boost their mode of economic activities, a comparison between the districts of Mahabubnagar, Chittoor and West Godavari was conducted regarding the need for more centralised planning in the areas of developments, marketing strategies, ground level awareness, and undergoing trainings. Major findings revealed that more than 43 % of the respondents faced problems with regards to micro enterprises from the districts of Chittoor (60%) and Mahabubnagar (53.33%) (Naidu 298). In addition to this, he emphasized the leader's perspectives and the challenges SHG members encounter when interacting with both official and non-official parties. This altered the dynamics of the game since it was perceived that official and non-official views toward the impoverished, especially women, were negative and had little impact on the lives of these women. The other findings were that around 87.33% of the respondents have undergone various trainings and only 12.67% of the respondents have not attendant training programmes due to illness (Naidu 215). The sample SHG members estimated total asset value was also taken into account. It proved to be useful in presenting background knowledge on Andhra

Pradesh to ensure the planning and implementation of SHG programs could be better addressed.

In her 2014 book "Entrepreneurship and Women Empowerment," edited by K. Padmasree Jalandhar (2014) pointed out that small-scale enterprises are the best means of fostering entrepreneurial talent and a great deal of female participation in the process of expansion. Small-scale business ventures can support someone's standard of living, produce income for export, and aim to pay an extensive amount of wages during the production process. Women have been hindered by the growing liberalization, globalization, and privatization of society because neither the federal government nor state governments have made significant contributions to these movements. The vast majority of the investigation was carried out in the districts of Karnataka, notably in the Bidar district, which is regarded as the state's most underdeveloped area. Furthermore, it has been claimed that microcredit may boost women's empowerment by influencing their mobility decisions. Economic stability, the capacity to make decisions both at home and in public, freedom from abuse, including sexual harassment and verbal abuse, the development of sources of earnings, taking part in panchayats and public life, as well as legal and political awareness, are just a handful of the factors that describe empowerment.

In the section IV under Women Empowerment in S.B. Verma's (2005) publication "Status of Women in Modern India," it is said that women initially try to engage in smaller activities in the hopes of strengthening and quickening their progress in terms of their accomplishments in the future. The two stronger Self-Help organizations (SHGs) in Nedungulam village, Ramanathapuram district, Tamil Nadu—Malligai Mahalir Mantram and Mullai Mahalir Mantram—are the most active and prosperous organizations that have demonstrated success in dairy-related activities. This has been the author's principal focus. Thanks to loans from the Indian Overseas Bank, this was made possible. A large percentage of women opt for

activities like gardening, fish ponds, horticulture, boutiques for clothing & weaving and so on. In the Tamil Nadu talukas of Tiruchencode and Rasipuram of the Namakkal district, S. B. Verma has emphasized the significance of commercial poultry farming. Although the author addressed housing, litter management, feeding, production management, medical care, and marketing so that enormous women involved in poultry farming could fully get involved, they encountered minor inconveniences because they were unaware of disease control treatments, lacked egg storage facilities, and were lacking export facilities.

K. Venkat Narayan (2015) concluded in his paper "Self Help Groups and Women Empowerment" that the Andhra Pradesh SHG movement not only offers services to the less fortunate and more marginalized segments of society, but also takes on responsibilities such as child education, pensions for the elderly, and the marketing of agricultural produce. The author was able to survey 'Stree Nidhi', an organization that guarantees members of Andhra Pradesh's Self-Help Groups (SHGs) prompt and efficient credit processing. It's been reported that the failure of tea stallers along with various entrepreneurs to pay back the loans that they took over from SHG has resulted in rise of suicide rates in Andhra Pradesh's districts. The author also looked at a situation in which a woman from the Warangal district's Mondrai hamlet killed herself after being persuaded by MFI officials to form 100 SHGs into micro creditors. These borrowers finally defaulted over time. Whenever these borrowers take up loans from microfinance or banks, the intermediaries working in these banks pressurize the struggling families, who are often left with no choice but to commit suicide because they are unable to feed their kids properly or spend on their educational expenses.

Joy Sankar Bhattacharya pointed out that a wide range of socio-economic factors have an impact on the capacities of SHG members in his paper, "Contribution of Self-Help Groups to the pursuit of Women Empowerment: A Capability Approach." In the Hooghly region of West Bengal, individual women from both prosperous and unsuccessful groups participated

in small group discussions, based on his research. At the block level, a sample survey had been carried out among SHG members who had been engaged for less than two years (known as New Groups) and those who had been active for more than five years (known as Old Groups). They were, however, plagued by a lack of inspiration, infrastructure, kinship both ahead and backward, inadequate financing, and a lack of understanding of advertising strategies for the products they were selling. According to abilities such as health, knowledge, and autonomy, the impact of variables like caste, marital status, religion, occupation, relationship with homes, and status with other SHG members was examined. It has been discovered that Muslim women have more control over their autonomy however are reported to have worse health and fewer cognitive abilities. The final argument so sets the stage for religious prohibitions that lock Muslim women in a number of stigmas throughout their lives. However, poverty ultimately drives them to join these women's groups solely with their male members' permission in order to benefit financially from the SHG.

According to D. Suresh Kumar's (September 2009) paper, "Participation in Self Help Groups Activities and its Impacts: Evidence from South India," published by Bangladesh Institute of Development Studies, pp.1-18, he picked the Coimbatore district of Tamil Nadu to be his study area and conducted research on an equal number of women who are and are not members of SHGs. Thus, for the primary objective of the study, 750 rural women's families were sampled. A thorough list of the ways in which women from diverse backgrounds collaborate to socially construct or support small-scale infrastructures in villages was provided through the data that was gathered at three distinct phases, starting with the first stage, which involved the Watershed Management level and included data concerning ponds, dams, wells, afforestation, and grazing properties. In the second stage, data provided by SHGs was taken into account, including attendance records, financing details, group and VO meetings, reasons for defaults, and so forth. In the final stage, information from

households was considered, including details on members' participation in Panchayat and public life activities, economic data, such as income, consumption, and production details, and so forth.

In their research titled "Panchayats and Women Self Help Groups: Understanding the Symbiosis", published by *The Indian Journal of Political Science*, Vol.70, No.2 (April-June, 2009) , pp. 481-494, Seema Salgaonkar and Pradeep B. Salgaonkar examined how the 73rd amendment led to the central government launching a number of initiative projects, such as Swarna Jayanti Gram Swarojgar Yojana of 1999, that gave women the trust they needed to effectively contribute to their own economic development and pave the way for the formation of a political system at the village level. Based on their analysis, approximately 5000 women's self-help groups in Goa are under the jurisdiction of the Rural Development Agency of Goa, with BPL designations being designated as their primary target. In addition, a number of other groups fall within the purview of non-governmental organizations, like the National Cooperative Union of Women SHG (NCUI). Conversely, several have been established under the Haryali water shed project, which is part of the Mineral Foundation of Goa. The purpose of the research was to ascertain the percentage of female self-help groups (SHGs) that actively participate in gram sabhas and the percentage that is involved in political parties. As a result, about 78% of the female Self Help Groups did not take part in the gram sabhas. It should come as no surprise that women have made significant contributions to the primary government school in Sattari taluka's Surla Village through supplying midday meals and snacks along with to their engagement in politics. Another example has demonstrated how valuable and crucial it is for women to take an active role in societal concerns with the goal to contribute to community development. As a consequence, repairs and maintenance had to be made to the wells at Guirim Village, North Goa. Consequently, the Sarpanch and panch members received a final command from the Self Help Group to repair and cover the wells in

a matter of 15 days. In three days, the task was finished. The study's findings highlighted the vital role of women panch members in creating and supervising the SHGs in their different localities.

Jairam Ramesh, in his article entitled "Self Help Groups Revolution: What Next?" published by *Economic and Political Weekly* (Sep.8-14, 2017) , pp.2621-3624, has shared his insights on the current situation within Andhra Pradesh. A little over 85% of women are right now part of SHGs. In Andhra Pradesh, there are also approximately forty percent of banks that offer credit. The SHG movement is gaining momentum due to the presence of powerful banks like Andhra Bank and State Bank of Hyderabad. According to his study findings, the Mutually Aided Cooperative Societies Act was officially registered for about 22 zilla samakhyas and 29,000 VOs in Andhra Pradesh. Following the election of a congress-led administration in 2004, the World Bank provided funding for the establishment of Indira Kranti Patham, which trained young women through professional hiring. Marketing products such as red gram, coffee, and neem has additionally been taken into account by it. The goal is to go beyond conventional marketing strategies and focus on exporting goods, especially chillies. On the international market, chillies that are harvested without the use of pesticides are highly valued. It appears that dairy extraction is a profitable and advantageous activity.

According to NABARD Institutions (2005), Self Help Groups is a homogeneous, voluntary group of same class, caste, financial background with an average size of 15 members. To talk about their financial and social issues, they gather together. Members who had previously struggled with self-insecurity and had to make concessions for future needs can now accomplish goals and spend money with the support of their fellow members. They then attempt, after a few months or years, to locate distant revenue-generating resources that fall outside the purview of their particular abilities. They immediately recognize the worth of those resources and feel thankful for them. Their capacity to obtain loans with short-term

interest rates is made possible by the common savings that are accumulated at the monthly meetings. Commercial banks give mortgages with interest to Self-Help Groups (SHGs) only after they provide stability and financial discipline. Based on market interest rates, these loans are being offered.

Sahana Mishra (2018) wrote an article titled "Self Help Groups: Empowering Agencies", (Nov-Dec 2018) that focused on Pradan, the top NGO in India that has effectively created SHGs to end poverty. In addition to Pradan, the author gave instances of other organizations like Myrada and the Andhra Pradesh Mahila Abhivruddhi Society (APMAS) that were extremely important in empowering marginalized women who had health issues and crop failure. These weaker ladies now have the respect and status of women mukhyas thanks to Pradan (Mishra 4). Several case studies that the author came across while doing her survey are included in her research. One such instance is the prevalence of schemes that encourage corruption among women. Self-help groups (SHGs) rely on contractors that charge high bribes to accomplish projects within shorter time frames since they have to be completed in less time (Mishra 6).

#### **1.14. Research Gap**

Very less data is generated on Self Help Groups existing in Goa, India. Vast majority of the researchers focuses on the socio-economic background of their respective studies which further results into constrained and narrowed area of work. Not much of the research is conducted on how women from SHG's cope up while doing entrepreneurship online. Thus to provide a better outcome on how women from Self Help Groups develop strong strategic partnerships in this digitalised world, the present study will not only focus on the socio-economic factors but will also aim to achieve a wider understanding on how women tried to utilise digitalised platforms to popularise their hand-made products.



### **1.15. Objectives of the Study**

- I] To find out the reasons of not joining SHG's from the non- SHG respondents.
- II] To analyse the changes in social conditions of the members before and after joining SHG's.
- III] To study the political participation of SHG members.
- IV] To evaluate the challenges faced by SHG's involved in Mid-Day Meal scheme who have yet to receive payments from the Government.
- V] To find out at what percentage the women were able to login and extract profit from the Swayampurna e-Bazaar portal along with Challenges and issues.

### **1.16. Hypothesis**

- H (1) - Women are socially and economically empowered after joining in SHG's.
- H (2) - Women are politically empowered after joining SHG's.

### **1.17. Methodology**

Both qualitative and quantitative methodologies are applied in this study. The National Policies on SHGs is available through government websites, journal volumes, and other publications as part of the secondary data collection method. Their contribution to the socio-economic changes in the Taluka of Quepem will be examined as part of the empirical evaluation of the study. Approximately 100 responses will be collected. Field survey would be carried out using a questionnaire. Simultaneously, research on the basis of in-depth interview method and focus group discussions would be carried out within the members and outside the group as well. Following the primary data collection process, the data will be

systematically coded, tabulated, and presented in the form of tables and pie charts in order to produce overall analyses followed by an insightful interpretations and explanations.

### **1.18. Chapterisation**

#### **1) Chapter 1: Introduction**

This Chapter will introduce the topic of the research. It will include the background of the study, need of Self-Help Groups, Concept and formation of Self-Help Groups, Emergence, Evolution, Norms and Regulations, groups contribution during Covid-19 pandemic, Challenges, Success stories and political dynamics. Along with that, this chapter focuses on significance, scope and content, literature review, research gap, objectives, hypothesis, and methodology.

#### **2) Chapter 2: The Political and Entrepreneurial Dynamics of Self-Help Groups: Policies, Issues And Challenges.**

This chapter will highlight the complexities related to the political and economic aspects that hinder the Self-Help Group members to participate in this arena. It will highlight the significance of not only women's reservation in PRI but also of the SHG leader's importance at panchayat level planning. It will also showcase the definitions and need of microfinance along with policies initiated at the central level and the state level. The definitions of Microfinance will also be covered. Furthermore, various factors influencing SHG entrepreneurs to open up enterprises and its related problems will also be covered. Finally, Strengths, Weaknesses, Opportunities and Threats (SWOT) will be discussed. Overall, this chapter will provide an understanding on how women from Self-Help Groups see the political and entrepreneurial dynamics.

### 3) Chapter 3: Responses of Members and Non-Members Self-Help Groups (Shg's): An Analysis.

Through this chapter, an analysis of three major objectives i.e. (1) to find out the reasons of not joining SHG's from the non-SHG respondents, (2) to analyse the changes in social conditions of the members before and after joining SHG and, (3) to study the political participation of SHG members will be covered. A grand total of 200 responses were gathered, with 100 coming from individuals not part of SHG's and another 100 responses coming in from those who are part of SHG's.

### 4) Chapter 4: Self-Help Groups: Case Studies nn Mid-Day Meal and Swayampurna E-Bazaar Initiatives in Quepem Taluka.

The primary objective of this chapter will disclose some important perspectives with the help of case studies from those SHG members involved in Mid-Day meal provisions and have not received money from the Goa Government for a period of 7-8 months as per the news published on 1<sup>st</sup> July 2023. The other part will cover the success level, challenges and satisfactory level using the Swayampurna e- Bazaar.

### 5) Chapter 5: Summary of Findings and Suggestions

This final chapter will elaborate the interviewed SHG member's experiences on Political dynamics, market accessibility and their involvement in community development programmes. Side by side, it will provide with an overview of how being part of SHG has boosted confidence level of its members. Lastly, whether the stated hypothesis has been proved or unproved followed by some suggestions will simultaneously be covered.

## **CHAPTER 2**

### **THE POLITICAL AND ENTREPRENEURIAL DYNAMICS OF SELF-HELP GROUPS: POLICIES, ISSUES AND CHALLENGES**

#### **2.1. Introduction**

Despite the fact that women account for nearly half of the electorate, a sizable proportion of women voters have not been involved in national politics. In any society, three types of political engagement emerge, which determine women's roles inside the political system. The first category includes persons who actively participate in political parties by holding party offices, standing for office as party candidates, getting involved with party campaigns, generating party funding, and so on. Women who engage in such activities are known as 'Gladiators'. The second category is the 'Transitional', which includes behaviour's such as attending party meetings as party supporters or simply as attentive listeners. The final group are the 'spectators' who vote and urge others to vote. The rest of the population have been found to be apathetic. Majority of the women are found to be remained as apathetic. They are less interested in politics; hence, they are required to be participative through the process of political socialization.

During the liberation movement, women actively participated and fought alongside males. However, it was discovered that the majority of women who participated in India's freedom war were the spouses, daughters, and sisters of men who were already involved in politics. As a result, they acquired equal respect. In other situations, women who waged fights on their own throughout their lives were from vulnerable populations that were stigmatized by societal factors such as caste, religion, geography, and gender, among others. Despite their

tremendous engagement and determined hard work, the opportunity to vote, which is a crucial indicator of women's emancipation, was only granted in 1939.

## **2.2. Women's Reservation in PRI**

Prior to the 73rd Amendment, there were no women in India's local governments. Only a few women from elite backgrounds excelled in politics. It has been stated that many politicians are unconcerned about women occupying one-third of seats since they do not see PRIs as centres of power and influence. It has been argued that many politicians do not fear if women occupy one-third of seats because they do not consider PRI's as centres of power and authority. Another reason why women's reservations in PRIs are tolerated is that politicians see it as an opportunity for women in their families and relatives to take the lead. When women from their families gain seats in other Panchayats, they will inevitably dominate the Panchayat and the area beyond the curtains. The final component is that women's reservation could mitigate animosity and quarrels at the local level, and at the same time, rivalry among women would not be as fierce and expensive as among male candidates.(K.Sathiabama, 2012)

## **2.3. Study of Women Panchas in Goa**

The January 1997 Panchayat elections in Goa, carried under the 73rd amendment, saw an enormous amount of women rise to power at the grassroots level. Women accounted for 40% of the Sarpanches and Deputy Sarpanches positions. Women comprise 34% of the entire Panchayat representation. (P.Salgaonkar, 2006).

A few Self-Help Groups are working with Panchayats to address issues including violence, water, education, and health in order to change the way government is run. Women have addressed access to quality healthcare as a crucial problem by using their elected positions.

Women's political participation requires family support, which is why 80–85% of elected women representatives say they feel grateful for it, based on the literature. There are rumours that when women entered politics in the past, families were not very supportive of them. But now that the reservation is in place, it appears to have taken on a symbolic meaning of respect, encouraging families to encourage their women to run for office.

As many as 95% of the female members of SHG's are "first-timers" in the political arena, according to nearly all studies. It is noteworthy that the majority of elected female MPs do not originate from politically connected families, suggesting that reservations have created opportunities for newcomers to engage in the decision-making process.

#### **2.4. Significance of women (SHG) Leaders at the Grassroots Level**

- Women members in Self- Help Group perform a crucial role in rural socio-economic change. They have the potential to facilitate effective resource sharing and social networking. They can obviously grasp their obstacles better, recognize them, assign priorities and preferences, and are aware of solutions for solving them. As a result, their direct involvement will not only improve the status of women in the village, but it will also foster the village's sustainability.
- Elected women have the ability to serve as a liaison between rural women and the government. The conditions in rural areas will improve because of their awareness of women's needs and interests, their connections at the grassroots level, and their accessibility to other women in the neighbourhood.
- To include a feminine viewpoint in the process of developing policies, planning, and carrying out programmes for rural development. More women are anticipated to shift the emphasis of rural administration to vital aspects of life such as family care, drinking water, children's welfare, nutrition, and health.

Therefore, the inclusion of women in the village political system would guarantee changes to the village political structure, the way that families and society view women's roles, and the growth of grassroots leadership among women. A new leadership is anticipated to take over at the Gram Sabha and Panchayat levels, one that is expected to manage better financial resources and offer innovative ideas for village administration and development.

## **2.5. Issues and Concerns**

Women's successful engagement in politics is hampered by the perception that politics is primarily a male domain. Women's attendance at meetings is frequently impeded by uncertainty about men's attitude about women's participation. Women's hectic domestic schedules, patriarchal views towards women's leadership, and the idea that politics is a man's realm are perceived as barriers to women entering politics. Women's participation in Panchayats tends to be hindered by elements including low socioeconomic position and bad health. While it is true that numerous issues prevent women from holding political office from participating, there are also examples of strong-willed women who overcome these challenges to become role models for their fellow women. News reports with titles like "*Kathputli ban kar reh gae hai yeh mahilaein*" (the women panchas have been reduced to the status of puppets) and "*Kam dikhte nahin hain mahila pancho ko*" (the women panchas have a lot of problems) suggest that there are issues still faced by elected women at the grassroots level. It is believed that the increasing violence in politics is creating yet another barrier to women's engagement, excluding the articulate, youthful, and educated women from the political process. Some recent examples of violence are the elections in Madhya Pradesh, Orissa, and most recently, Uttar Pradesh. Research suggests that males in their communities are harassing women during Gram Panchayat sessions. According to a report, the sons, husbands, brother-in-laws, or father-in-laws of the elected women members comprise 80% of the general practitioners. The women sign the register at the conclusion of the meeting in

these circumstances by either calling them to the meeting location or mailing the register to their residences. It is observed that conversations about women's issues are rarely addressed.

There are instances of both successful and unsuccessful leadership, according to studies. If a woman falls into the SC category or her household does not include a male, the weak leadership submits to the male up sarpanch and other anti-forces. Negative factors include dominant men, caste and gender norms that are dominant, indifferent government employees, and ineffective panchayat secretaries. Conversely, positive factors like family support, collaboration among fellow panchayat members, community support, and proactive support from non-governmental organisations act as catalysts.

## **2.6. Problems at the Government Level**

Prominent planners and policy makers have not been able to move quickly enough to develop anti-poverty measures in the majority of megacities. There have been a few cases where clever and effective policies were drafted, but they ultimately failed because of the inadequate rural conditions that existed at the time. However, in other cases, these policies were only ever documented. The absence of time-bound action plans is the main cause of this (Pangannavar, 2012).

The basic argument over why SHG's have failed to make an efficient comeback is because of the non-stop intervention by the political parties promoting women's SHG for the name sake purposes in order to grasp vote banks. Thus by doing so the main purpose for the formation of SHG's remains at the bottom of the rock. There is also lack of numerous amounts of coordination and support shown between different government departments. Red tapism and corruption have resulted into much slower progress and cooperation. Also every panchayat has been allotted with specific funds by the State in order to improve the performance by coming up with reasonable schemes that will eventually lead a profitable and good life. For



instances, every new Self-Help groups in Goa can be beneficiaries of taking up start-up funds of around 10,000-30,000 but in most cases the Panchayats deny of giving fund by saying that no such start-up funds exist for newly SHG's. On the contrary, those Panchayats which claim themselves to be rich and powerful Panchayats such as Calangute and Pilerne Panchayats have been able to hear the pleas of SHG's and took necessary actions to satisfy and solve out all the constraints that they faced and because of this many SHG's from these Panchayats have gained popularity and worked efficiently to encounter all the misdoings and passed on their positivity and energy in the society. It is true that those groups which are neglected by the Panchayat authorities and other women committees have failed drastically. When action plans pertaining to market organisation, appropriate training, identifying market-friendly economic activity, etc. are not implemented, politicians and other Panchayat officials have greater opportunities to meddle in the business of Self-Help Groups (SHGs) (Pangannavar, 2012).

During the assembly elections in Goa, District Rural Development Agency (DRDA) gave a strict order for Self-Help Groups and NGO's to stay away from the false promises and traps from the political parties that will woo the women by gifting or distributing money. "It is strictly urged upon all the members of SHG's under the DRDA, North and South Goa, not to get influenced in acts of receiving any illegal gratification through any mode prior to the enforcement of the model code of conduct till the completion to the entire election process to have a free and fair election" (Business Standard). After all, according to 2019 statistics, Goa has a higher proportion of female voters than male voters, with 52% of the electorate being female.

In 2020, due to financial crisis faced by Goa during the pandemic, payments of Griha Aadhar Scheme were heavily delayed and some have still not got the money. As per many interviews regarding SHG's, women from these groups also showed their dissatisfaction and concerns

and simultaneously also argued that Ladli Lakshmi Scheme are still pending for the clearance. Therefore many women claim that political parties act as a fox during the election process making women its prey. Due to politicisation, there has been little scope for SHG's to perform and elevate better in other prospects such as community engagement, coming up with welfare events or inter group activities. Rarely, women prefer to join and associate themselves with political parties or with political ideologies. Moreover, some Self Help Groups join parties or even attend gram panchayat meetings or workshops with the mind-set of receiving a minimum of Rs 500 from them. They do not attend meetings for their individual growth or in support of a candidate but technically they attend political campaigns and meetings only for the love of money.

In a report published by The Times of India on February 27, 2024, Goa Forward Party president Vijay Sardesai shared concerns about Akshay Patra that is being asked to give school children midday meals. He has proposed that the government should, instead, support women-led self-help organisations by making sure that unpaid debts totalling RS82 lakh are given to them.

According to the reports published by The Navhind Times on January 2024, Former Mission Director of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) and former member secretary of the Goa State Urban Development Agency (GSUDA) was alleged for misuse of funds of unlawfully transferring around 2 crore of central fund intended for Self-Help Groups under the DAY-NULM programme. The person had allocated 2 crore to over 600 SHG's affiliated to the Women and Child Development, granting a significant Rs 30,000 to each SHG without authorisation or official registration of the SHG's under DAY-NULM.

It is believed that women's circumstances in rural areas are more concerning than those in urban ones. The majority of women employed in the unorganised economy are primarily from rural regions. Research has shown that there are regional differences in the 'age' of female members. The majority of elected women in northern states including Uttar Pradesh, Madhya Pradesh, Punjab, Haryana, and Rajasthan were older, meaning they were over 50, whereas the majority of them in the south and east were younger. Political parties actively engage in inspiring the next generation of thinkers in the southern regions, which is one of the elements contributing to this separation.. Additionally, the greater literacy rates among southern women allow them to do in-depth investigations of their environment, which helps them realise how critical their needs are. Regarding marital status, it had been argued that the majority of elected members were married with children. The absence of young, single ladies is indicative of the lack of encouragement these girls receive to pursue careers in politics. Among the main things that discourage them are anti-social movements and corruption (Singh, 2007).

## **2.7. Why Micro-finance?**

According to Dimpal Vij's definition of microfinance in her book "Micro Finance and Self Help Groups in India," microfinance is the basic concept that enables vulnerable and impoverished women to easily access financial services, including credit, to launch or grow a microbusiness that will enable them to escape poverty. The phrase "microfinance" has numerous advantages and potential; people see it as a way to increase income and strengthen their social and economic circumstances. It helps the individuals to avail loans. It proves to be very helpful for small entrepreneurs having less income. As many individuals are unable to take up loans from banks because of no proper authorisation or less income, Micro finance is viewed to be of great help at such times.

## **2.8. Definitions of Micro-finance**

NABARD (2000) defines Microfinance as the “provision of thrift, credit and other financial services and products of very small amounts to the poor in rural semi- urban or urban areas enabling them to raise their income levels and improve living standards”.

Asian Development Bank defines microfinance as the "provision of a broad range of financial services such as deposits, loans, money transfers, and insurance to micro entrepreneurs"

Grameen bank of Bangladesh defines Microfinance or Microcredit as the “to extend banking facilities to poor men and women in the villages along with to bring the disadvantaged, mostly women from the poorest households, within the fold of an organizational format that they can understand and operate and to reverse the age- old vicious cycle of low income, low savings, low investment, into an expanding and progressive system of more credit, more investment, more income, more savings”. (Alam & Getubig)

## **2.9. Policies Initiated by the Government of India- Central level.**

1999 saw the launch of the Swarnjayanti Gram Swarozgar Yojana (SGSY), an initiative by the Ministry of Rural Development aimed at lifting rural BPL holders out of poverty by giving them a stable source of income through income-generating activities. The general committee fired Right to Information to learn the outcomes of SGSY after many years of review. It was discovered that, out of the 25 million families organised into Self-Help Groups (SHGs) till 2010, just 22 percent were able to obtain bank loans. There were problems with the SHGs' operational quality, greater attrition rates among their members, an unequal geographic distribution of SHGs, a lack of sufficient replies from the banking sector, and improper use of finances that states had received for the SGSY. These problems showed that

the rural poor lacked a delivery mechanism, skill development, and capacity building for effective utilisation of resources. (Ambadkar)

A committee was formed by the government to investigate the problems associated with the Swarnjayanti Gram Swarozgar Yojana (SGSY) in 2010–2011. Based on the committee's recommendations, the SGSY was renamed as the Aajeevika National Rural Livelihoods Mission (NRLM) for the 2010–2011 fiscal years. In 2015, NABARD launched the E-Shakti Pilot Project as part of the Digital India Movement, a campaign that sought to digitalize all Self-Help Groups (SHGs) nationwide. The project's goal was to digitally empower women across all Indian districts, enabling them to access a diverse array of financial networking opportunities.

The Times of India reported on July 6, 2019, that the Budget 2019 placed a high priority on boosting the status of Self-Help Groups. As a result, it suggested that all SHG women who have been vetted and have a Jan Dhan bank be eligible for a 5,000 overdraft. In addition, under the MUDRA Scheme, one woman from each group will be eligible to apply for a loan up to one lakh. SHGs can apply for an interest subvention under the NRLM mission, which allows them to borrow up to Rs. 3 lakhs and get interest at a rate of 7% annually. Members of SHGs who make timely repayments will receive an extra 3% subvention.

According to a report released by Hindustan Business Line on August 30, 2019, the Department of Commerce's Government E-Marketplace (GeM) portal has partnered with the Small Industries Development Bank of India (SIDBI) to facilitate online product sales for self-help groups, women entrepreneurs, and other loan recipients. The GeM will launch special projects including "Womaniya" and "Start-up Runway." The GeM is a transparent and open online platform that will enable self-help groups (SHGs) by automatically debiting the GeM Pool Account and making payments within a specified time frame. Additionally, there is a

choice of bill discounting too thus facilitating working capital financing requirements. (Ambadkar, 2019)

Deen Dayal Antyodaya Yojana- National Livelihoods Mission (NRLM) which was a revamped version of the Swarna Jayanti Gramme Swarozgar Yojana, was introduced by the Ministry of Rural Development (MoRD) in 2011. 2015 saw the program's rebranding as Deendayal Antyodaya Yojana (DAY-NRLM). The government is allowing women to apply for bank loans up to Rs. 3 lakh at an annual interest rate of 7% under this new plan.

## **2.10. Policy Initiatives by Government of Goa.**

- *Aatmanirbhar Bharat Swayampurna Goa* - Launched in October 2020, Aatmanirbhar Bharat Swayampurna Goa aims to make Goa an independent state. After the COVID-19 pandemic, it returned to a more advanced state and cleared the way for Aatmanirbhar Bharat Swayampurna Goa 2.0, which aims to further increase the state's production of rice, fruits, vegetables, flora and fauna, dairy products, and self-development. It also intends to improve the state's ranking for the sustainable developmental goals undertaken by Niti Ayog, as well as self-development, career empowerment for youth, women's development through Self Help Groups and microfinance institutions, panchayat-level start-up promotions, skill development, market links for local products, and many other things. In the Morpirla Village of Quepem taluka, the Swayampurna Mitra of Paraesh Fal Dessai has achieved significant strides under the first phase of the ABSG, which includes educating SHGs on the roles and responsibilities of village organisations.
- *Goa State Rural Livelihood Mission( StreeShakti- Shaping the Future)* –
  - a) Farm livelihood intervention: through this 100 CRP (livelihood) will be developed in 8 Blocks for livelihood intervention. These CRPs will be

designated as Krishi Sakhi and Pashu Sakhi. At the same time GSRLM will encourage and facilitate SHG women to take up chilly, cashew cultivation, local vegetables, turmeric, kokum, honey production on commercial level along with regular paddy cultivation. In an household level, training for preparation and usage of bio-pesticides and vermin- composting in order to procure organic manure will be encouraged.

- b) Non- Farm livelihood interventions: GSRLM shall collaborate with departments of Handicraft, Industries to provide trainings in non- farm activities. GSRLM proposes to implement SVEP in Bardez Block.
- The Government of Goa introduced “*Mukyamantri Annapurna Yojana*” for Women Self-Help Groups for running the canteens or providing catering services for various Government Departments/Corporations/Agencies/Autonomous bodies with the sole objective of improving economic conditions of women and remove hurdles that come in the way of their development (Official Gazette –Government of Goa).
- *Workshops* - The Women Entrepreneurship Platform (WEP) and the NITI Aayog State Workshop partnered in organising a Goa workshop on October 3, 2023, with the goal of enlightening women entrepreneurs, local self-help groups, financial institutions, and other relevant parties about partnerships between the public and private sectors. The workshop's theme was "Enabling women-led development through entrepreneurship." Goa's Chief Minister, Pramod Sawant, unveiled the Swayampurna e-bazaar, which will enable women to prosper economically with the aid of the latest technology, following the success of three years of Swayampurna Goa programmes.

### 2.11. Factors Influencing SHG Women Entrepreneurs

Every person is more likely to engage in activities under extreme circumstances due to two elements: push and pull considerations. *Pull factors* are things like the need for individual freedom, the desire to do great things in life, going above and beyond expectations, and the availability of funding, incentives, and subsidies that motivate women to engage in risk-taking activities and companies. Conversely, *Push factors* are those that compel women to engage in activities as a result of unfavourable family situations, such as the death of a spouse or parent, financial hardships, family responsibilities, and so forth (Subbaiah, Mouli and Suresh 117)

Three conditions are present when women entrepreneurs and local Self-Help groups engage in commercial ventures:

1. More women are succeeding in megacities thanks to their businesses, education, and professional credentials, which have enabled them to be self-sufficient and extremely productive in daily life. Their wealthy family background forced them to take on such duties whether or not they had the approval of their fellow group members. Individual performances are greatly influenced by their social background, which is a significant factor. High drive, creativity, and invention are attributes of this kind of entrepreneurs that enable them to take on the demanding duty of entrepreneurship (Subbaiah, Mouli and Suresh 117-118)
2. Middle class women with education but no training make up the second group. Their primary sources of income are handicrafts and cottage industries, where they create low-value goods including dolls and toys, clothing, and knitting. Due to the tug-of-war between conventional and evolving ideals, some women have become entrepreneurs (Subbaiah, Mouli and Suresh 118)



3. When family circumstances force them to take on responsibilities, women turn to business endeavours as a last resort to get through financial hard times. These women entrepreneurs are usually involved in family businesses including handlooms, gardening, fishing, and nurseries. They are also illiterate and have limited financial resources (Subbaiah, Mouli and Suresh 118)

## **2.12. Problems of SHG Entrepreneurs**

Millions of women, not only in Goa but throughout India and beyond, typically come up with company ideas in their late forties and early fifties when they gain the flexibility to effortlessly manage both the home and the business (Reddy, Reddy and Saritha 14).

- Risks related to the market: A lot of businesswomen miss out on breakthroughs and intense competition because they can't adapt to the ever-changing dynamics of the market. Because of the intense rivalry in the market from affluent industries and high-tech machinery combined with a lack of mobility, the women in Self-Help Groups are forced to rely on government initiatives and policies that will not only facilitate their access to the market but also enhance their status and enable them to maintain their small business. Women are generally less courageous and have a lower risk-taking mind-set than men when it comes to investing, running businesses, and keeping profits. But in daily activities, women are regarded to be far more capable of taking risks than males (Reddy, Reddy and Reddy 205). Because of this, women are more frequently found in professions and industries that demand little risk-taking and investment expertise.
- Business administration expertise: When considering business ideas, women typically encounter difficulties obtaining appropriate funding or start-up capital, which leads to a tendency for them to abandon their ideas. Women are less likely than men to own tangible property, which makes it possible for them to apply for bank loans.

- The family ties and relationship makes women to not get involved into building their strong enterprises. Few women can devote all their time and energy to their business. Moreover, the success of the business depends upon the support of their family members (Reddy, Reddy and Reddy 204).
- The most effective instrument for the expansion and advancement of the economy has shown to be ICT (information and communication technologies). Using information and communication technology system has not rooted in the daily activities of Indian women as compared to women in America and European regions (Saraswathy and Subbanarasaian 148).
- The rivalry between men and women is another element that creates barriers for female business owners to overcome when managing their enterprises. Women entrepreneurs confront obstacles to completion because they lack the organisational abilities of their male counterparts, even though they are adept at providing timely and efficient services. Compared to men, women entrepreneurs possess less confidence to travel during the day and night, as well as to various states and areas. This demonstrates the limited freedom of speech and movement enjoyed by female entrepreneurs (Reddy, Reddy and Reddy 204).
- Another issue is that women from self-help groups with long-term involvement in activities like midday meal provision, catering, leading food stalls, selling handlooms, and tiffins to private sectors have poor managerial abilities. They frequently rely on office workers and middlemen, particularly in the marketing and sales departments, to complete tasks.
- Lack of awareness on government programmes – Some women are poor, illiterate, and unaware of global events. They don't know about the financial plans, schemes, and initiatives that the government occasionally starts on their behalf. These are the ladies

who rely on their male family members to keep them informed about global events. Women are often unaware, which results in many premature deaths. Because women do not attain economic independence, the SHG fails (Sarda and Palwe 71)

- Problems with quality - The ladies lack machine handling and product production training. Due to insufficient knowledge of the product's technical details, product quality can vary significantly. In addition, the women have little interest in moving out of their houses to pursue new educational opportunities. In addition, the government does not periodically initiate training programmes to improve the SHG members' abilities. The product's quality suffers as a result (Sarda and Palwe 71)
- Loan repayment –A secret goal shared by the majority of rural women who join SHGs is to obtain a loan from the bank or the group corpus. They enthusiastically use any loans they receive for their household's consumption requirements. The money is thus depleted quickly. The member can no longer afford to return it. As a result, she not only impedes the group's ability to transfer funds smoothly, but her debt also keeps growing. For the majority of SHGs in the modern era, this is one of the largest obstacles (Sarda and Palwe 72)

### **2.13. SWOT Analysis**

In rural Goa, issues with poverty, unemployment, inequality, illiteracy, gender inequality, and other issues persist despite the state's 77-year independence and several developmental initiatives launched by the central and state administrations. The majority of self-help groups in India are aware of the chances to build on their strengths and overcome their deficiencies.

*Strengths* - SHG's often play a crucial role in empowering women by providing them with a platform for economic and social involvement. After being a part of Self-Help Groups, the ladies are able to take part in various cultural events. It helped them to confidently speak in public and without hesitation they join hands to address issues in Gram Panchayats. Through

applying, they can equally contribute to their family expenses after joining SHG. They are also able to get loans not only from their group but also from the VO ( Village Organisation) and other government policies. Majority of the SHG's have adopted wholesaling of their products as a best strategy. SHG's can often promote cultural integration and preservation by incorporating traditional practices into their activities, fostering a sense of identity.

*Weakness* - Most of the members of SHG's are married and therefore cannot devote much time into any initiatives put forward by their own groups. Many a times, the president, secretary and the treasurer gets so overburden by the amount of work they perform makes the members to directly and indirectly depend on them. Also, SHG without a clear succession plan may face disruptions if key leaders or contributors step down, impacting the continuity of projects. Removal of members and drooping out all affects the process and effectiveness of the groups. Poor marketing facilities and lack of cooperation is another problem.

*Opportunities* – Self-help groups can explore diversifying their activities to adapt to changing economic landscape from offline marketing to online marketing and communication. Therefore E-Commerce platforms can help SHG's reach a wider audience and diversify their sales channels. Also, investing in education and training programs for members can enhance their entrepreneurial skills and overall effectiveness. Therefore continuous training and capacity building programs can enhance the skills of SHG members, enabling them to take on more complex projects. SHG's embracing environmentally friendly practices can tap into the growing market demand for sustainable and eco-friendly products, creating new business opportunities. Lastly, exploring partnerships beyond local boundaries can provide SHG's with access to global markets, knowledge exchange, and diverse funding resources.

*Threats* – Multiple loans by each individual often hampers the process of development and growth. Shifts in consumer preferences and market trends may impact the demand for products or services offered by SHG's. Fluctuations in global markets can have cascading effects on local economies, affecting the financial stability of SHG's and their members. Another point which is interesting to note here is that political instability in the region can affect the functioning of SHG's especially if their activities are closely tied to government policies. Events such as pandemics can significantly impact SHG's, disrupting supply chains, and affecting community health and economic activities. The only way for women to overcome these threats are to create a strong network with other groups, learn new ways to balance work and life and finally to understand the power of the internet (Pratyusha 198-199).

## **CHAPTER 3**

### **RESPONSES OF MEMBERS AND NON-MEMBERS SELF-HELP**

#### **GROUPS (SHG's): AN ANALYSIS**

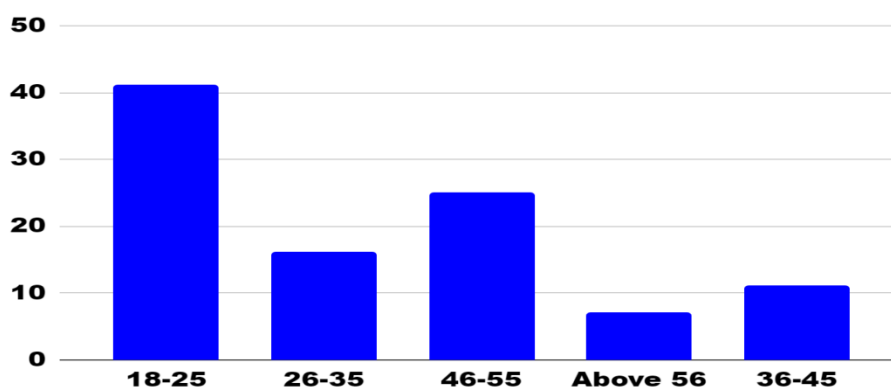
This section is divided into 3 parts:

**PART A** will focus on the barriers that are stopping women to register themselves in Self-Help Groups. Thus it will cover the objective - To find out the reasons of not joining SHG's from the non- SHG respondents. Similarly, this section will also focus on whether the girls are aware about the concept of SHG's and if so, have they heard any bad experiences which is ultimately stopping them to join such groups.

A total of 100 respondents from Quepem Taluka were interviewed for this research. The interviews took place in the local language i.e. Konkani.

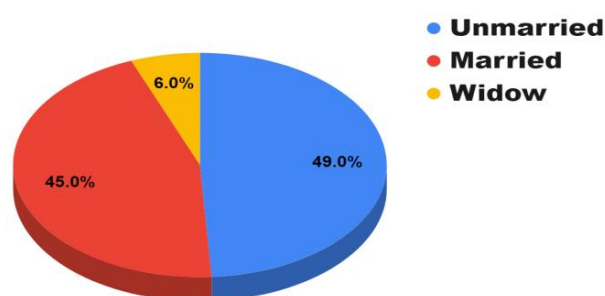
Table.3.1. Distribution of the respondents according to *the* area of the study

<b>Sr.No</b>	<b>Name of the Panchayat/Municipality</b>	<b>No. of Respondents</b>
1	Quepem Municipality	42%
2	Curchorem Cacora Municipal council	13%
3	Xeldem	12%
4	Morpila	5%
5	Tilamol	5%
6	Ambaulim	4%
7	Fatorpa	4%
8	Barcem	4%
9	Avedem	3%
10	Bali	3%
11	Assolda	3%
12	Sirvoi	2%



***Fig.3.1. Distribution of the responses according to their age groups.***

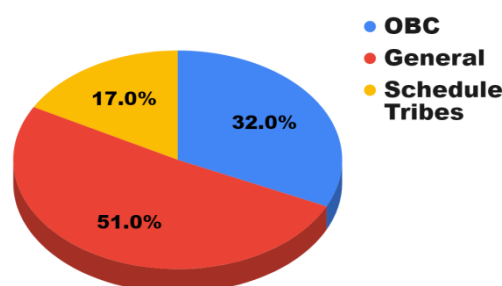
It has been observed from the earlier studies that age is seen as a helpful attribute. The sample non- SHG respondents were grouped into five categories as presented in fig. 3.1. The data reveals that a majority of 41.0 % of the respondents were in the age group of 18-25 years followed by 25.0% who were in the age group of 46-55 years. Around 16% of the respondents taken from the Quepem Taluka fall under the age group of 26-35, followed by 11% which comes under the age group of 36-45. Lastly, the response among old women above the age of 56 is only 7%.



***Fig.3.2. Distribution of the responses according to their marital status***

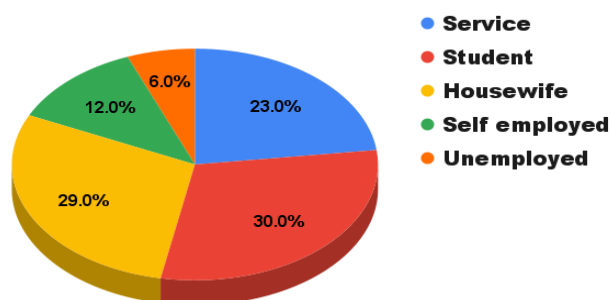
Marital status of an individual is always a determining factor particularly when the question of efficiency and productivity arises. The non- SHG respondents were classified based on their marital status and the results are presented in Fig.3.2. It is clear that higher percentages

(49%) of the respondents are unmarried, 45% are married and lived with their spouses and 6% of the women respondents are widowed.



***Fig.3.3. Distribution of the responses according to their social status***

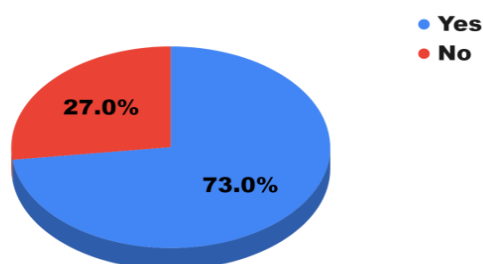
The status and life style of the respondents vary from caste to caste and so in the present study, the social status of 100 non- SHG respondents were taken into account. As could be observed from Fig.3.3, out of 100 responses, 51% of the respondents belong to the general or unreserved category, followed by 32% belonging to other backward caste (OBC) category and the remaining 17% are scheduled tribes.



***Fig.3.4. Distribution of the responses according to their occupation***

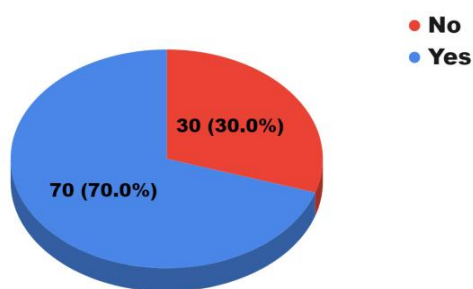
Family responsibilities, work pressure and propensity to earn more are some of the motivational and de-motivational factors. The data in this figure shows that majority (30%) of the respondents are students pursuing their Bachelor's, Masters and Doctorate degrees. Furthermore, 29% are housewives, followed by 23% are in Government services and another 11% are self-employed. Only 6% of women respondents are unemployed.



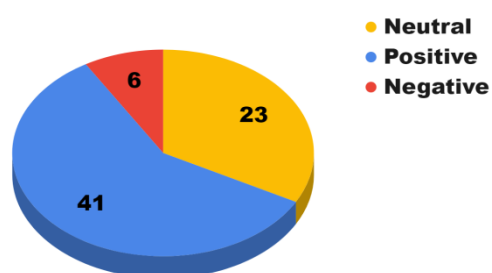


***Fig.3.5. Distribution of the responses according to their familiarity with the concept of SHG's.***

The findings reveal that a majority of the women comprising of 73%, are familiar with the concept of Self-Help Groups. This indicates a significant awareness among women regarding SHG's. On the other hand, 27% of women reported not being familiar with the concept of SHG's. While this percentage represents a minority, it still highlights a segment of the female population that may not have been exposed to or involved in SHG activities. The barriers could range from lack of access to information and resources or having no interest in exploring new opportunities.

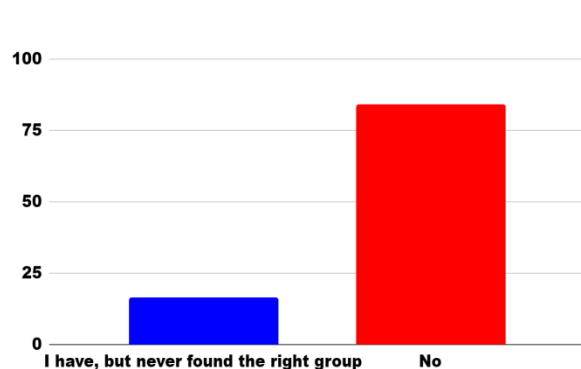


***Fig.3.6. Distribution of the responses according to their awareness about any women's SHG in their locality.***

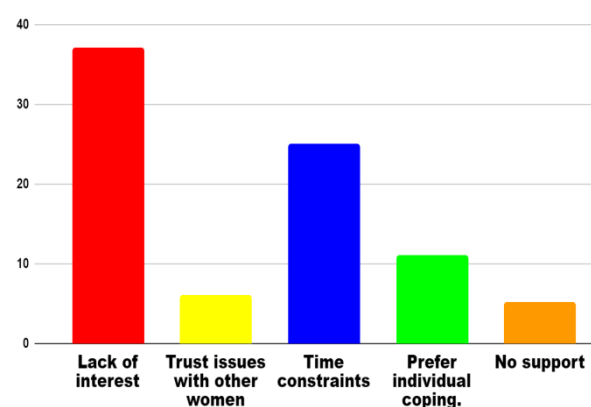


***Fig.3.7. Distribution of the responses on how do they perceive SHG's in their locality.***

The data indicated in Figure.3.6 shows that 70% of the respondents are aware of SHG's in their locality. This level of awareness suggests that SHG's have effectively reached and engaged with a considerable portion of the female population. However, the remaining 30% who are not aware of such groups in their locality highlights a potential gap in outreach efforts or accessibility to information about these groups. When asked 'how do you perceive SHG's in your locality' to those who have agreed upon to the question asked in the Figure.3.6 a significant majority, comprising 41 respondents hold positive views toward SHG's, acknowledging their role in fostering empowerment and community development. Whereas, 23 respondents have a neutral viewpoint indicating a lack of first-hand experience or strong opinion. Finally, only 6 of the other respondents have a negative viewpoint towards SHG's in their locality possibly influenced by misconceptions or adverse experiences.



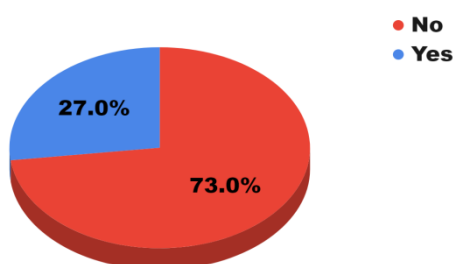
***Fig.3.8. Distribution of responses on whether they have considered to join a SHG.***



***Fig.3.9. Distribution of responses according to the reasons for not joining a SHG.***

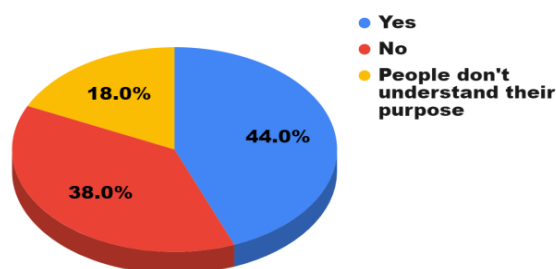
The above data illustrates that 84% of the respondents have not considered joining a SHG. This majority indicates a significant lack of interest or awareness regarding SHG's. These women who weren't part of self-help groups didn't even think about joining one. But a small

portion, about 16% wanted to join, but they couldn't find the right group for them. This shows that there are a lot of people who might be interested in joining, but they need better options or more information to find the right fit. Fig.3.9 depicted on the right hand side shows the results of those 84% of respondents who were asked to state their reasons for not joining a SHG. The most common reason is the lack of interest, with 37 of respondents indicated disinterest in SHG participation. Following closely behind is the issue of time constraints; with 25 of the respondents who feels that they do not have enough time to commit to group involvement. Additionally, 11 of the respondents prefer coping with challenges individually rather than seeking support from a group, highlighting a preference for self-reliance. Trust issues with others within an SHG are mentioned by 6 respondents, while the remaining 5 respondents feel they don't get enough support from others to join one.



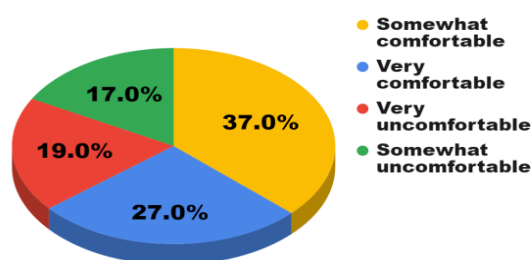
***Fig.3.10. Distribution of the respondents on the basis of whether their educational background influences their decision not to join a SHG.***

Approximately 27% of the women respondents from agreed that being illiterate or dropped out from schools makes them to think that they are less qualified than other women who have completed their highest level of education and so they agreed that educational background does influence their decision to not join a SHG. The remaining, around 73% of respondents disagreed to the above statement by saying that education plays no role in restricting them from engaging into SHG's.



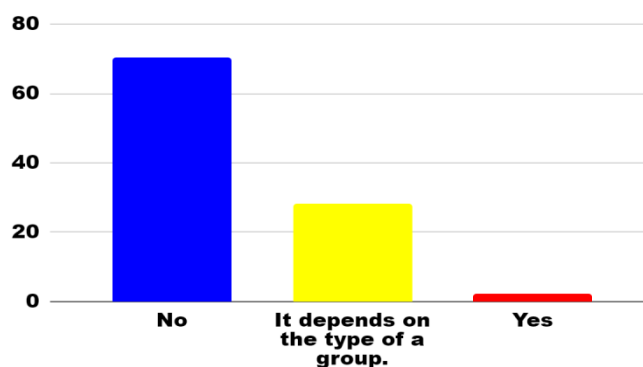
***Fig.3.11. Distribution of the respondents on the basis of lack of awareness about the benefits of SHG's in their locality.***

When asked if they think there is lack of awareness about the benefits of SHG's in their locality, around 44% of the respondents said that they are aware about the benefits once engaged into a SHG. Others responded by saying that they are not aware about the schemes, benefits, at what interest they can avail loans, types of loans etc. Such people belonged to the category of 38%. The rest of 18% of the respondents replied by saying that people don't understand the truthful purpose of the groups.



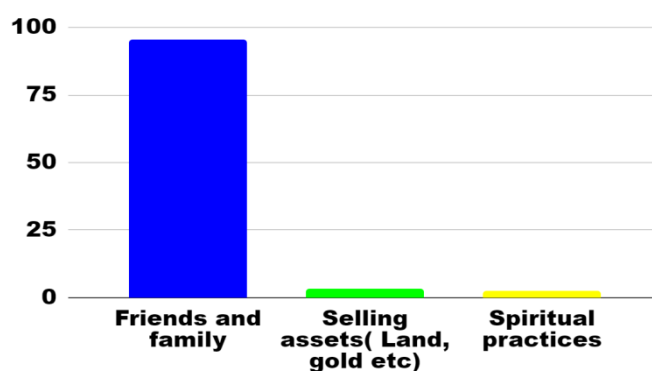
***Fig.3.12. Distribution of the responses on the basis of comfort.***

There is a mixed comfort level when it comes to sharing personal experiences with strangers in a group setting. 37% feel somewhat comfortable, while another 27% also feel very comfortable. However, 19% feel very uncomfortable and 17% feels somewhat uncomfortable. This shows that many women who aren't part of SHG's have different level of discomfort or unease with sharing personal things in a group with people they don't know.



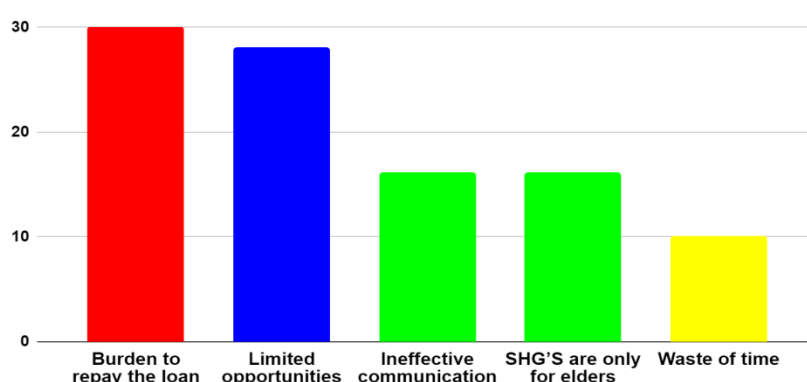
***Fig.3.13. Distribution of the responses on the basis of whether they think if there is a stigma or shame in being part of a SHG.***

According to the data shown in Fig.3.13, majority (70%) of the respondents outside the SHG's indicated that they don't perceive any shame or stigma in being a part of SHG. The other 28% who mentioned that it depends on the type of group likely believe that the perception of stigma or shame could vary based on factors such as purpose, activities or reputation of the SHG. Lastly, only few (2%) feel there's some shame or stigma involved. Their response suggests that despite of the positive aspects of SHG such as empowerment and support, there may be individuals who perceive societal judgement or negative connotations attached to being part of such groups.



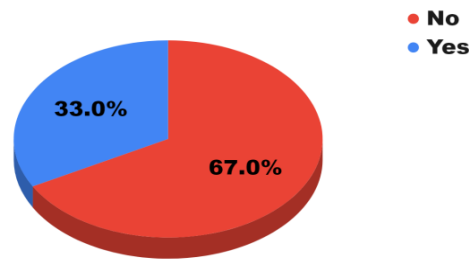
***Fig.3.14. Distribution of the responses on how they cope up with personal challenges if not through SHG's.***

95% of the respondents rely on the support of friends and family to cope with personal challenges. This underscores the importance of social networks and close relationships in providing emotional, practical and financial assistance during difficult times. A small percentage (3%) resort to selling assets like land and gold, indicating a reliance on material resources as a coping mechanism. Furthermore, 2% of respondents turn to spiritual practices, suggesting a belief in finding guidance through religious means when facing adversity.



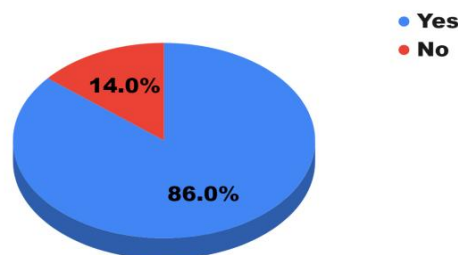
***Fig.3.15. Distribution of the responses on the basis of misconceptions about SHG's.***

When asked what are the misconceptions about SHG's that might discourage girls from joining it, the result shown in Fig.3.15 gives an idea that each respondent have different viewpoints with regards to the above question. Majority of them (30%) said that it is because of the burden to repay the loans which stops them from joining such groups or in other words this is the main factor that discourages not only young girls but also elderly women. Moreover, it is limited opportunities which is at the 2<sup>nd</sup> position with around 28% of votes. At the 3<sup>rd</sup> position is a tie between 2 categories with 16% i.e, ineffective communication and SHG's are only for elders. Finally, 10% of female respondents said that SHG's are a waste of time.



***Fig.3.16. Distribution of the responses on whether women are supposed to prioritize caretaking responsibilities over personal development.***

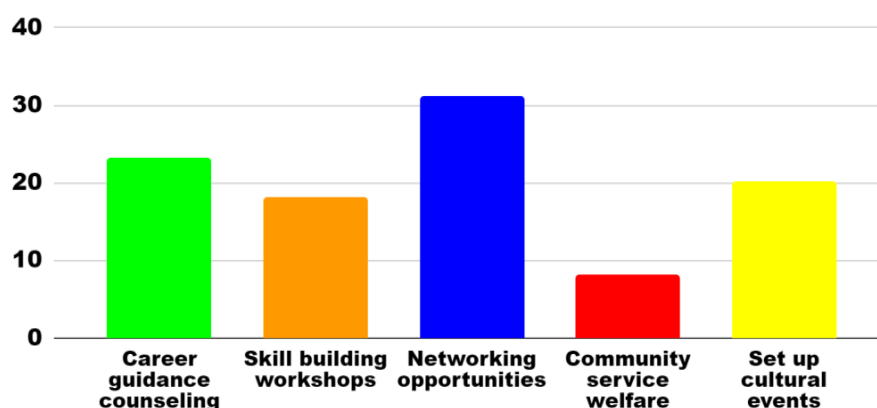
According to the respondents, the results were as expected wherein around 67% of them disagreed to the statement that whether women should prioritize caretaking responsibilities over personal development. This shows that women nowadays are not dwelled into doing only traditional roles such as taking care of the family or doing household work but are thinking beyond such work and aspiring to become fully and financially independent. The remaining respondents (33%) disagreed to the above statement and showed their dissatisfaction that women nowadays care less about doing household duties and worry more about being financially stable.



***Fig.3.17. Distribution of the responses on whether SHG's are time consuming or demanding in terms of commitment.***

According to the data presented in Fig.3.17, 86% were of the opinion that SHG's are time consuming as well as demanding in terms of commitment whereas only 14% disagreed to the

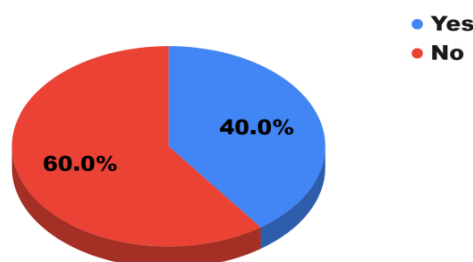
above statement by saying that SHG's are not time consuming or demanding in terms of commitment.



*Fig.3.18. Distribution of the responses to make it more appealing for girls.*

When asked ‘are there any specific activities or initiatives that you would like to see in a SHG to make it more appealing for girls’, networking opportunities emerged as a top priority, with 31% of respondents emphasising the importance of creating spaces where girls can connect with others, share experiences and build supportive relationships. Following closely behind was the need for career guidance counselling, with 23% of the vote. This indicates a desire for structured support at helping girls navigate the complexities of career choices. Others (20%) liked the idea of having fun events that celebrate different cultures. Some (18%) want to learn new skills through workshops. Skill building workshops can equip girls with the knowledge, tools and confidence they need to thrive in various aspects of their lives. Lastly, 8% of them emphasized the importance of community service and welfare initiatives. By participating in community service projects, SHG members can make meaningful contributions, address local needs etc.





*Fig.3.19. Distribution of the responses whether they would reconsider joining a SHG in the future.*

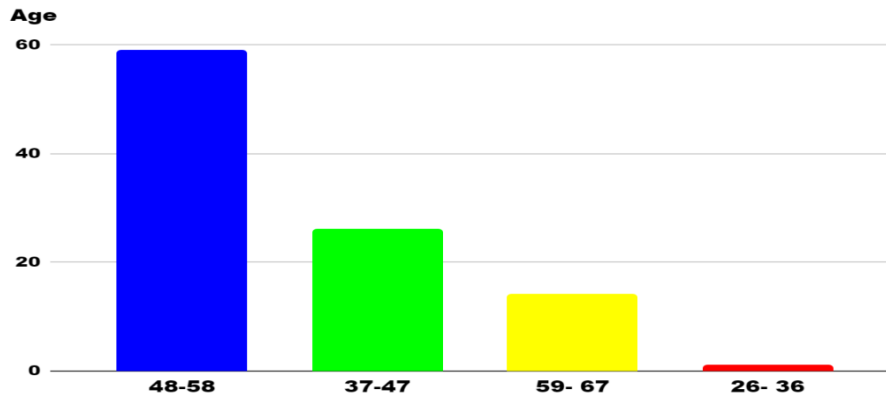
When asked about whether the female respondents would likely join a SHG in the near future, about 60% expressed a lack of interest in joining SHG's. Their reasons for reluctance may vary, including concerns about time commitment, relevance to their needs or unfamiliarity with SHG activities. However, 40% of the respondents indicated that they would consider joining SHG in the future. This shows that some people see the potential benefits of being part of a group that offers support, connections and a chance to work together for common goals.

**PART B** will highlight some good analysis of those members who are part of Self-Help Groups from Quepem Taluka. This part will focus on what were the conditions before joining SHG and what are the conditions of these individuals after joining SHG. Thus it will cover the objective - To analyse the changes in social conditions of the members before and after joining SHG's. This section will also focus whether their lives have transformed positively or negatively after joining SHG.

The study conducted in Quepem taluka involved a systematic study of members who are part of Self-Help Groups within the region. Five villages were selected, from which two SHG's were interviewed from each village; resulting in a total of 10 SHG's being part of the research sample.

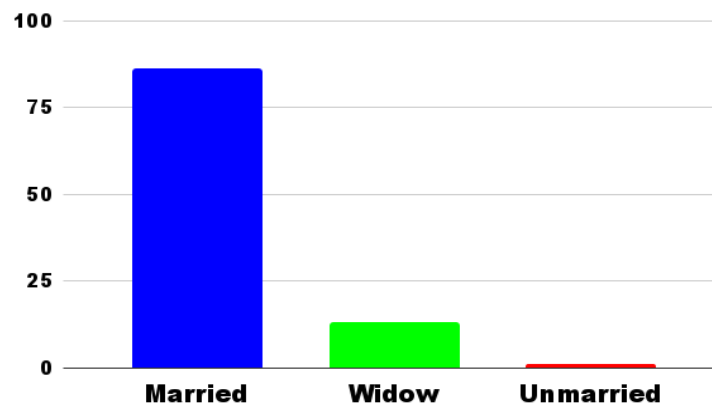
Table.3.2. Represents the sample collection of ten SHG's.

<b>Sr. no</b>	<b>Name of the village</b>	<b>Name of the SHG's</b>	<b>Year of start</b>	<b>No. of members</b>
1.	Xelvona	Gauri Laxmi SHG.	2012	15
		Shree Satteri SHG.	2016	14
2.	Ambaulim	Satti SHG.	2013	12
		Shri Ganesh Prasana SHG.	2017	10
3.	Fatorpa	Shree Shantadurga Fateparkirin SHG.	2016	14
		Shri Sai Shakti SHG.	2017	11
4.	Xeldem-Sirvoi	Sai Vardhan SHG.	2017	11
		Durga SHG.	2015	16
5.	Bali	Shantadurga SHG.	2000	10
		Shantadurga Cunkalikarin SHG.	2011	11



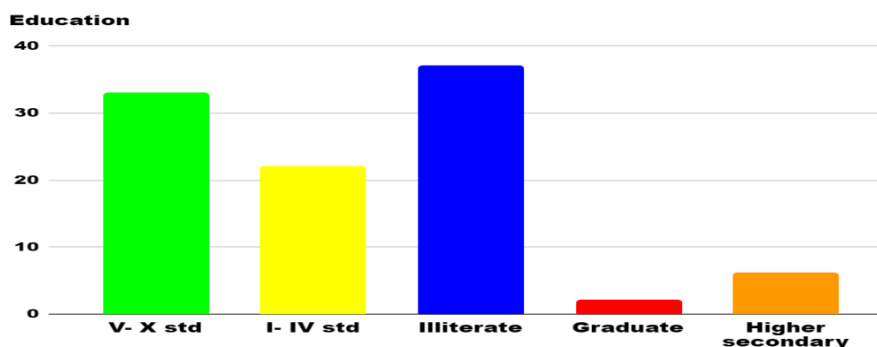
*Fig.3.20. Distribution of the responses according to their age.*

The largest proportion, comprising 59% of the members, falls within the 48-58 age bracket, indicating a predominant presence of middle- aged individuals within the SHG's. About a quarter were in their late 30s to early 40s (26%), while 14% of the members are in the 59-67 age range, indicating the presence of older participants within the SHG's. Conversely, the minimal representation of individuals aged 26 to 36, at just 1%, suggests a relatively lower engagement of younger adults within SHG's.



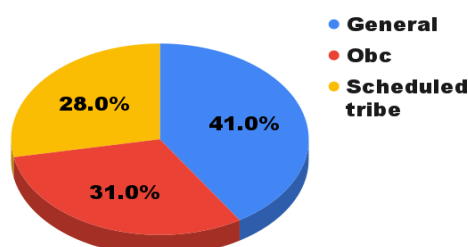
*Fig.3.21. Distribution of the responses according to their marital status.*

It can be observed from the above Fig that most of the members are married (86%). 13% of the members identified as widows have lost their spouse and only 1 (1%) member is unmarried.



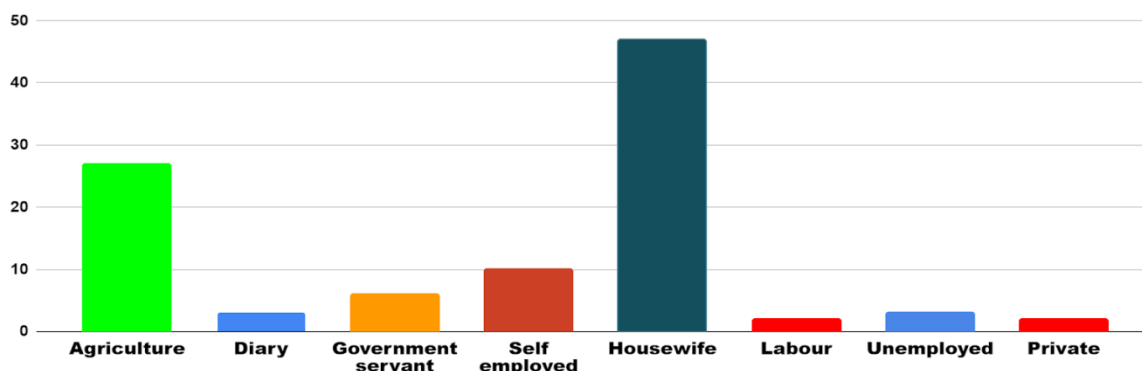
***Fig.3.22. Distribution of the responses according to their Education.***

Education is another factor which influences the status of SHG women. According to the data (Fig.3.22.), 37% of the respondents are illiterate indicating that they have not received formal education. Another significant portion, comprising of 33% studied up to V to X grade. 22% have completed education ranging from I to IV standard, indicating a primary level of education. 6% have attained higher secondary level of education while only 2% hold a graduate degree.



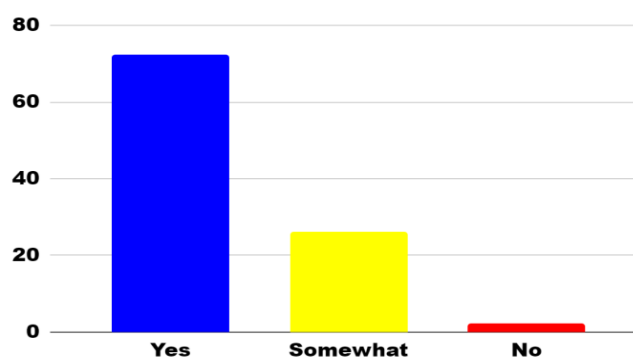
***Fig.3.23. Distribution of the respondents according to their social status.***

Fig.3.23. shows that 41% of the respondents belongs to General or unreserved category followed by 31% belonging to other backward caste community and other 28% of them belong to scheduled tribes category.



**Fig.3.24. Distribution of the respondents according to their occupation.**

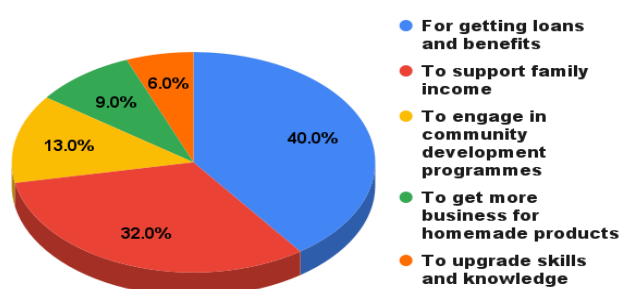
Diverse occupations are observed among the respondents in Fig.3.24. The data in this table shows that majority, comprising 47% are housewives, primarily dedicated to managing household responsibilities. Another big group, about 27%, are engaged in agricultural activities which is most common livelihood method in many communities. Around 10% of the members are self-employed which means they run their own small businesses like general stores, selling masalas and other such goods. Another 6% of the members work as government servants. A few, about 3% are specifically involved in dairy farming. Meanwhile, another 3% are currently unemployed. Furthermore, 2% work in private companies and another 2% work as labourers.



**Fig.3.25. Distribution on the basis of satisfaction level of the respondents.**

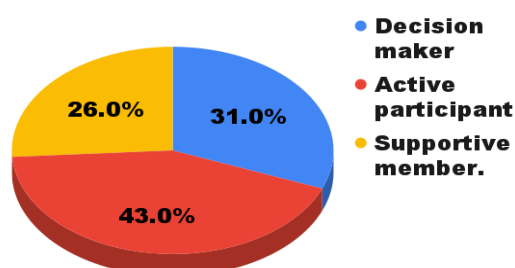
When asked ‘are you satisfied by being a part of SHG’, 72% of the respondents are satisfied. This means that a big portion of the members in the SHG feel good about being part of it.

They find it helpful or enjoyable in some way. Another group (26%) are somewhat satisfied or feels okay about being in the SHG. They may not be as thrilled as the satisfied group, but they don't dislike it either. Finally, only 2% are not happy with being part of the SHG. They might feel like it's not meeting their needs or expectations for some reason.



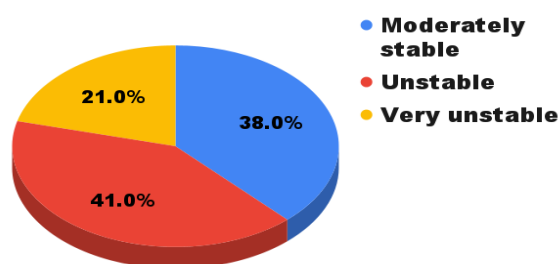
**Fig.3.26. Distribution of the responses according to the reasons for joining a SHG.**

The above Figure tells that nearly 40% of the respondents joined SHG primarily to access loans and other benefits provided within the group. For them, the SHG serves as a financial resource, offering support and opportunities for economic advancement. Some (32%) individuals join SHG's to help their families earn more money. This might be because they need extra income to cover household expenses. Another 13% join to help make their community make better. Some (9%) have skills in making homemade products like crafts, food items and therefore they join SHG's to access markets and customers for their products. Lastly, 6% join to learn new skills and knowledge.



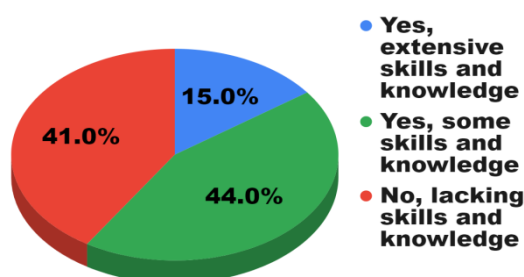
**Fig.3.27. Distribution on the basis of role members play within SHG.**

When asked ‘what role do you play within SHG’, majority (43%) are active participants, dedicating their time and effort equally. Another 31% are decision makers. They help decide on important matters like where to invest money or what projects to undertake. Additionally, 26% are supportive members offering assistance, encouragement to its group.



***Fig.3.28. Distribution of what was the financial stability of the respondents before joining a SHG.***

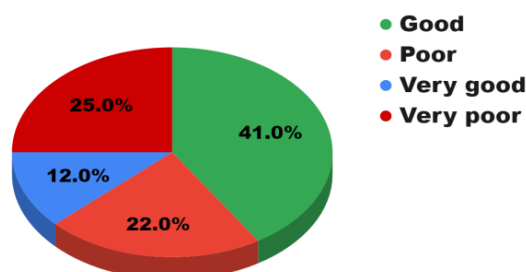
Fig.3.28. represents that 41% of the respondent’s financial conditions were unstable before being a part of SHG’s, followed by 38% who said that their financial conditions were moderately stable while 21% said that their conditions were very unstable before being a member of their group.



***Fig.3.29. Distribution of the responses on whether they possessed skills or knowledge relevant to personal and financial development before joining SHG.***

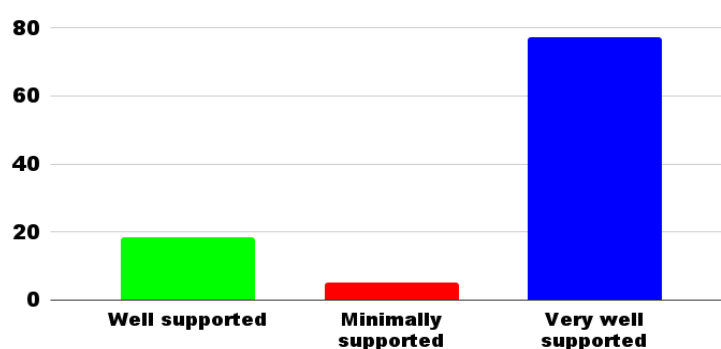
When asked ‘whether they had any skills or knowledge regarding financial and personal development before joining SHG’, around 44% agreed that they had some skills and

knowledge before joining SHG. While 41% of the respondents said that they did not have skills with regards to financial development before joining SHG. Moreover, 15% respondents agreed that they had extensive skills and knowledge.



*Fig.3.30. Distribution on the basis of their ability to make informed financial decisions before joining a SHG.*

About a third of the respondents, which is 22%, were poor at making smart financial decisions while another 41% considered themselves good at making financial decisions before joining SHG. Meanwhile 25% of the members said that they were very poor at making money decisions while another 12% said that they were very good at it.

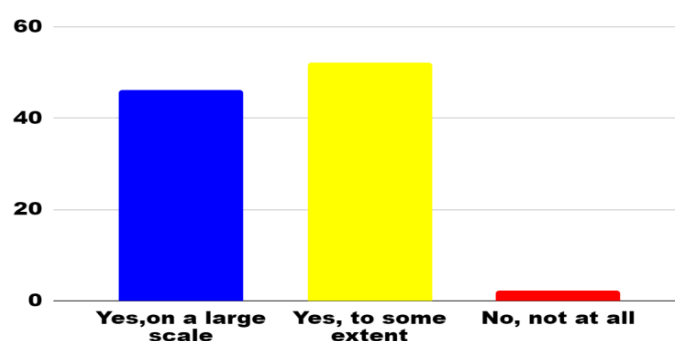


*Fig.3.31. Distribution of the responses according to what extent members felt supported or empowered within family and community prior to joining the SHG.*

The above figure represents the data regarding how much the individuals felt supported or empowered by their close ones before joining SHG. The result shows that a total of 77%

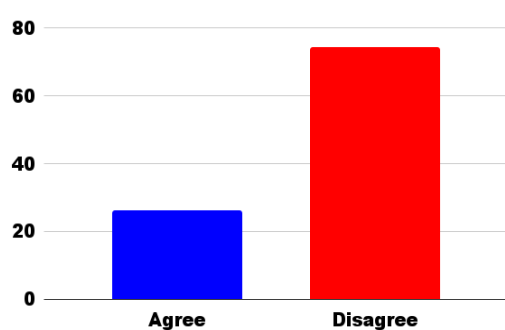


of the individuals felt very well supported by their family prior to joining SHG. However, 5% shared that they received minimal support. Another 18% said they were also well supported. Overall, families played a big role in supporting members as they joined the SHG, showing how important family support can be.

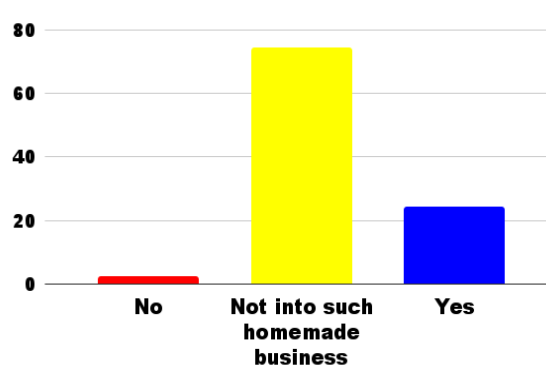


*Fig.3.32. Distribution of the responses on whether their financial status improved after joining SHG.*

According to the above Figure, 52% of the members said their financial status got a bit better. About 46% said it got a lot better. Only a few, just 2% said it didn't get better at all.

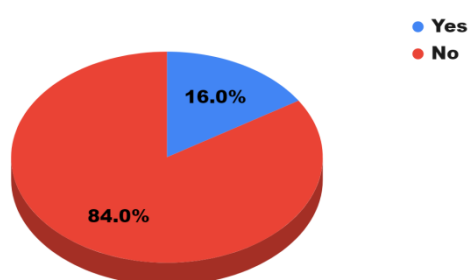


*Fig.3.33. Distribution of the responses whether they have been able to start and sustain business after joining SHG.*



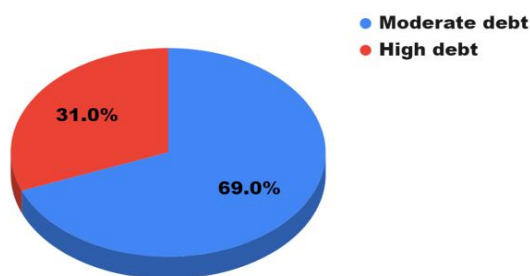
*Fig.3.34. Distribution of the responses whether their involvement in SHG led to access in markets for their products.*

Figure 3.33 reveals that majority of the respondents (74%) have not started their business after joining SHG while only 26% have agreed that they have started their small businesses since becoming members of such groups. According to the statement shown in Figure 3.34, the survey findings revealed that majority, constituting 74% of the respondents, disclosed that they are not involved into homemade businesses. Among those who were, about 24% said that being part of the group helped them grow their businesses and reach new markets. However around 2% had trouble growing their businesses or finding places to sell their products even after joining the group.



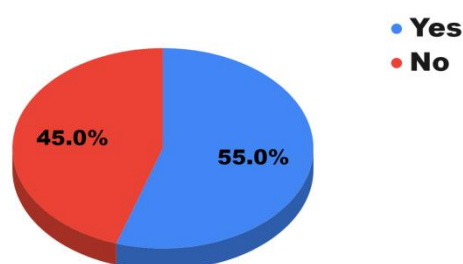
***Fig.3.35. Distribution of the responses whether they have utilized technology and digital platforms to enhance economic opportunities as members of SHG.***

The above question was asked in order to understand whether the members have utilised any digital platforms like social media, e commerce websites in order to enhance their economic opportunities and to showcase and sell their products to a wider audience beyond their local markets. Most of the SHG members, about 84% of them, said that they did not use any such online marketing platforms or in other words have not utilised technology. They stick to more traditional ways of earning a living. But there's a smaller group, about 16% of them, who do use these websites to try and make more money. Even though they are fewer in number it shows that some people are starting to explore making money online, which could become more common in the future.



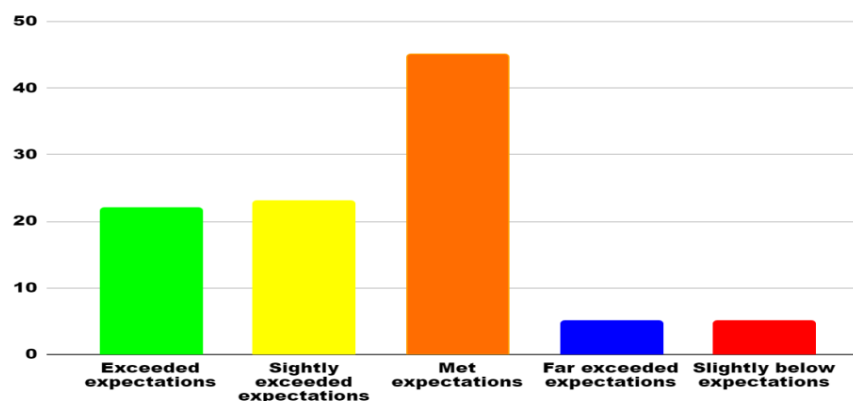
***Fig.3.36. Distribution of the responses according to what was their economic situation before joining SHG.***

When asked ‘what was your economic situation before joining SHG’, 69% reported having moderate levels of debt. This suggests that a significant portion of members were facing financial challenges but not to an extreme extent. However for 31%, the situation was tougher resulting into high debt levels prior to joining SHG. Thus these numbers show that people joining SHG came from different financial background with some needing more support than others to improve their economic situations.



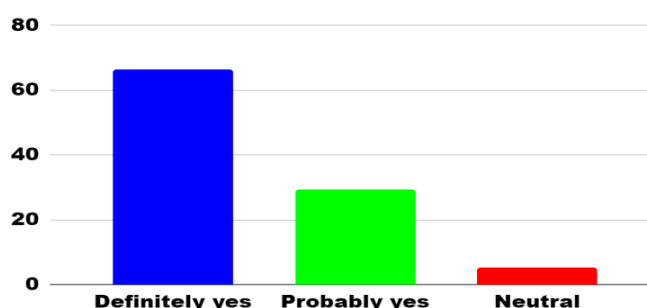
***Fig.3.37. Distribution of the responses whether SHGs have encouraged its members to engage in community development projects.***

When asked if this concept of Self-Help Groups have motivated its members to join community projects, about 55% said yes. However, 45% said no, indicating that not everyone in the SHG feels encouraged to participate in community welfare projects. Other factors such as time constraints, no support have contributed to not engage in community development projects.



**Fig.3.38. Distribution according to SHG's impact on respondent's personal growth and self-confidence compared to initial expectations.**

Around 45% felt that being in SHG matched what they hoped to get out of it (met expectations). About 23% of the respondents stated that the impact slightly exceeded their initial expectations in terms of personal development, while 22% felt that it exceeded their expectations to a noticeable extent. A smaller number comprising of 5% felt that the impact felt slightly below what they had initially anticipated. However, 5% of the respondents also expressed that it far exceeded their expectations.

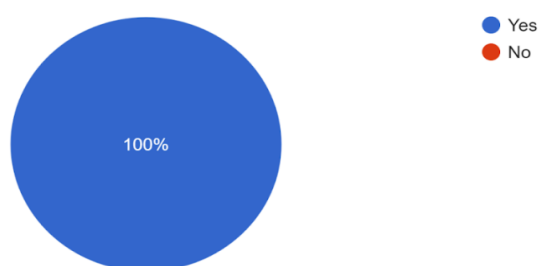


**Fig.3.39. Distribution of whether the respondents would recommend joining a SHG to other women in community based on their experience.**

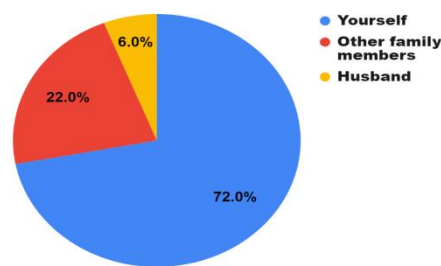
Figure 3.39 shows that 66% of the individuals strongly believe that other women should definitely join too. They probably had good experiences themselves and want others to feel the same way. Similarly, about 29% indicated that they would probably recommend

joining SHG's to others. Finally, just 5% of the respondents remained neutral on this matter, indicating a lack of strong opinion either for or against recommending SHG's to other women.

**PART C** will focus upon the political dynamics in relation to SHG's performances. Questions such as whether the members of SHG's attended Gram Sabha meetings or have they volunteered to join political campaigns etc. will be answered in this section.

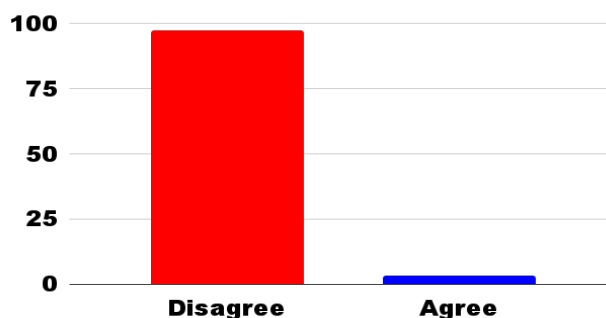


**Fig.3.40. Distribution on whether the respondents cast their vote in the elections**



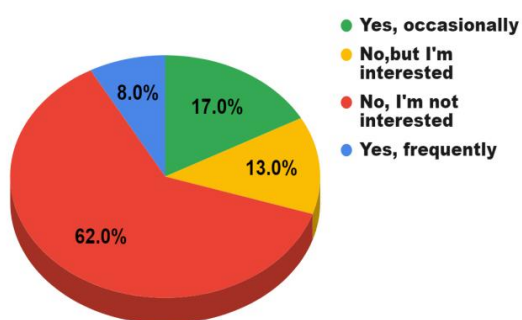
**Fig.3.41. Distribution on who decides whom to vote.**

Figure 3.40 depicts that all the members of all 10 Self-Help Groups confirmed that they voted in the elections with a unanimous response of 100% yes. When asked who decides whom to vote during elections, the figure on the right hand side depicts that around 72% expressed that they autonomously determine whom to vote for during elections. This indicates a sense of independent decision making when it comes to political choices. On the other hand 22% of the respondents rely on the voting decisions made by their other family members. Remaining 6% mentioned that their husbands play a role in deciding whom to vote.

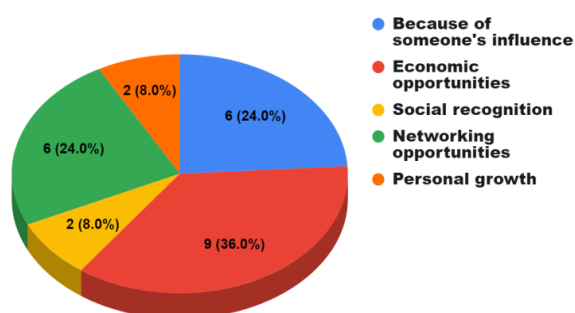


**Fig.3.42. Distribution of the responses whether they achieved confidence to contest Panchayat or Municipality elections after joining SHG.**

Almost all of the women from SHG's, around 97 out of 100, felt like they weren't ready or confident enough to run in elections to become Sarpanch or an Deputy Sarpanch in local government like panchayats or municipalities. On the other hand, a small group about 3 out of 100, did feel confident enough to run for these positions. Even though they are of a small number, their willingness to participate in politics and do good for the community highlights that things have turned out to be in their favour after becoming part of a SHG.

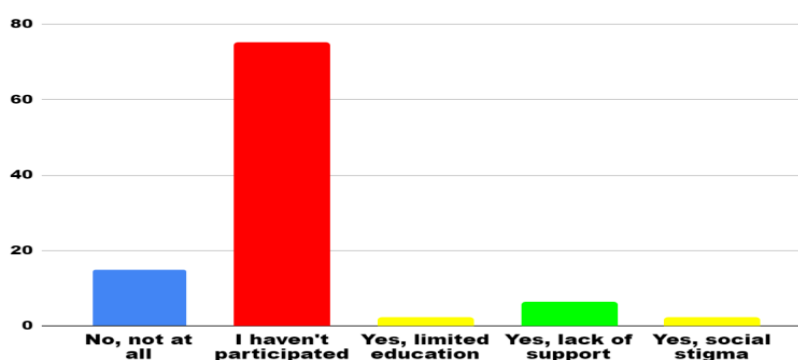


**Fig.3.43. Distribution of the responses regarding participation in Gram Panchayat meetings as a member of a SHG.**



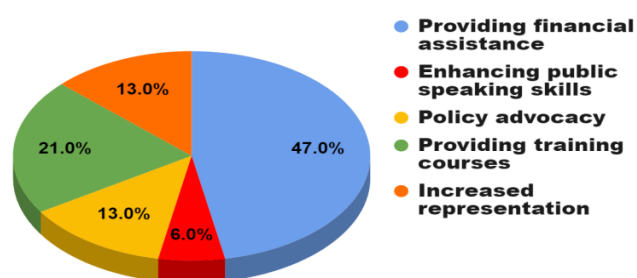
**Fig.3.44. Distribution of the responses with regards to what motivated them to engage in Gram Panchayat.**

The data presented in Figure 3.43 states that when it comes to participating in Gram Panchayat meetings, as a member of SHG, a minority constituting 17% reported that they occasionally attend Gram panchayat meetings and even a smaller percentage of 8% stated that they frequently participate in such gatherings. Both these figures indicate some level of engagement with local governance. Interestingly, 13% of the members who currently do not attend such meetings but have a strong desire to engage in the future. But the majority (62%) aren't really interested in going to these meetings. The data presented in the figure 3.44 describes what motivated them to attend gram sabhas from those who had participated (shown in figure 3.43). 9 (36%) of the respondents claimed that it was the economic opportunities that drive them to attend gram sabhas. Another group of 6 (24%) said that it was because they were influenced by somebody else ultimately making them to attend the same. Also another 6 (24%) respondents stated that they were interested to gather networking opportunities. While 2 (8%) said that social recognition motivated them to join, personal growth was also another factor which motivated another 2 (8%) to attend such sabhas.



***Fig.3.45. Distribution of the responses with regards to any challenges or barriers faced while participating in Gram Panchayats decision making process.***

When asked ‘what were the barriers faced by the SHG members while participating in gram panchayats decision making process’, it was obvious from the data shown in figure 3.43 that 75% of the respondents have not attended a single Gram Sabha meetings and so the remaining respondents (25%) were eligible to answer this question. From the total 25% of the respondents, 15% (15 respondents) said they have not faced any barriers or challenges during participation. Another group of 6% (6 respondents) said they received lack of support when giving their opinions or suggestions from others. Also 2% (2 respondents) stated that as they were less literate compared to others and as a result this factor stopped them to give smart conclusions during sabhas. Similarly 2% (2 respondents) claimed that social stigma and other judgements from others made them demotivated.

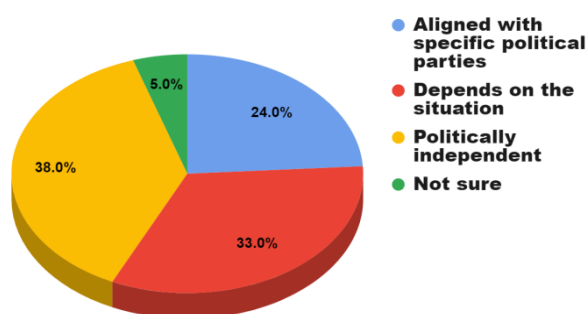


**Fig.3.46. Distribution of the responses on how can the involvement of women from SHG'S be further enhanced in Panchayat initiatives.**

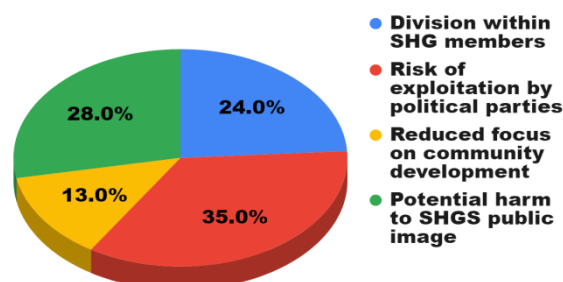
The SHG members had different ideas about how to get more women involved in panchayat initiatives. Nearly half of the respondents (47%) advocated for providing financial assistance to encourage greater involvement. Another group, about 21% said that teaching women new skills through training courses would help. Then there's a smaller group, around 13%, who stressed the need for increased representations of women within panchayat structured to ensure their voices are heard. Similarly, another 13% highlighted the significance of policy advocating that will support more women. Then there are



another 6% of the respondents who think that helping women improve their public speaking skills will make a big difference. They believe that if women can express themselves better, they'll be more likely to participate actively.



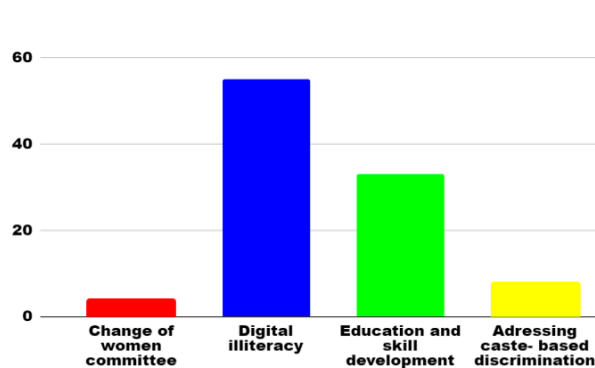
**Fig.3.47. Distribution of the responses whether SHG's align themselves with specific political parties or do they maintain political independence.**



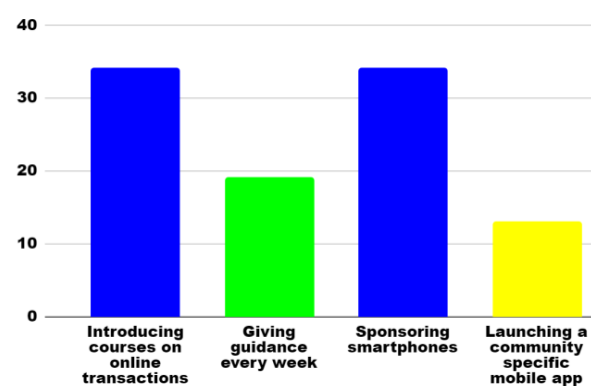
**Fig.3.48. Distribution of the responses with regards to challenges SHG's face by being involved in political activities.**

Data provided in figure 3.47 states that around 38% of the individuals don't stick to any political party. They prefer to stay politically independent and not choose sides. Another notable group comprising of 33% stated that their political preferences varies depending on the situation. So, they might support one party for one thing but switch to another political party if they are not happy with the performance of the first party. Around 24% said that they are loyal towards a specific party. Finally, a small percent (5%) said that they are not really sure where they stand politically. It is interesting to note that these 5% of the respondents were not happy to answer this question and therefore selected this option in order to avoid further questions. According to the figure 3.48, 'when asked what can be the challenges faced by SHG's if they are involved with political parties', 35% stated that there could be risk of

exploitation by such political parties. This fear stems from the possibility of being used for political agendas without genuine considerations for the member's well-being or interest. Moreover, 28% said that there could be potential harm to SHG's public image due to their political involvement. 24% of respondents stated that there could be divisions within the SHG members, indicating internal conflicts or rifts arising from different political views or allegiances. Finally, 13% are worried that focusing on politics might distract from helping their community.



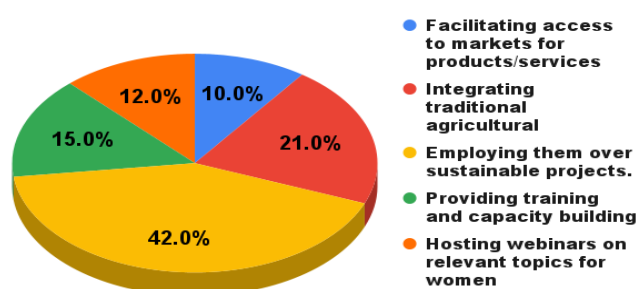
***Fig.3.49. Distribution of the responses on what are the most pressing issues faced by women in SHG that should be addressed by Panchayats.***



***Fig.3.50. Distribution of the responses on how can Panchayats address digital illiteracy to ensure that women from SHG'S can actively participate in online community activities.***

The above data (Figure 3.49) represents that digital illiteracy was identified as the most significant concern with 55% highlighting the urgent need for initiatives aimed at equipping women with essential digital skills. Another group comprising of 33% of respondents identified education and skill development as crucial areas for intervention. Addressing caste-based discrimination emerged as a concern for 8% of respondents. Lastly, a smaller percentage of respondents (4%) emphasized the importance of changing

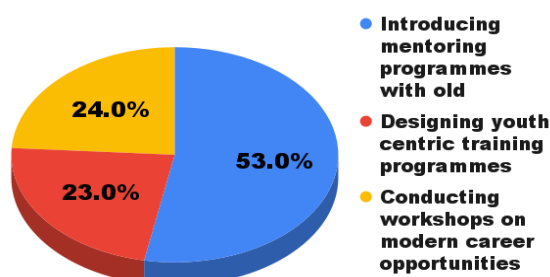
women's committee. As it is quite visible that digital illiteracy was seen as pressing issue within many SHG's, the data on the right hand side (Figure 3.50) demonstrated what can the panchayats do to come up with solutions regarding digital illiteracy. Thus 34% of the respondents said the panchayats could provide smartphones for these women. Having their own smartphones would make it easier for them to learn how to use digital tools and do things online. Similarly, another 34% recommended the introduction of courses focusing on online transactions. Additionally, 19% of the respondents emphasized the importance of weekly guidance sessions so that they can gradually learn at their own pace. Lastly 13% thought it would be helpful if there was a special mobile app just for their community. This app could be designed to teach them how to use digital tools in a way that's easy to understand and relevant to their needs.



***Fig.3.51. Distribution on how can Panchayats ensure the sustainability of SHG'S over the long term.***

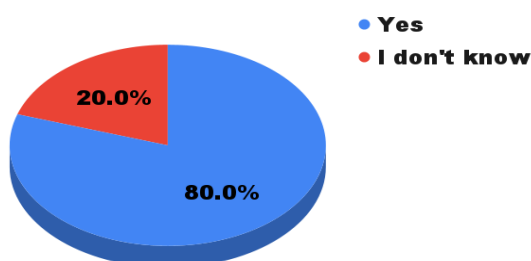
The above data represents that around 42% of the respondents felt that employing SHG's to sustainable projects could possibly ensure long life of such groups. Also, 21% felt that integrating them towards agricultural practices can alter the livelihoods of such beneficiaries. Furthermore, 15% of respondents suggested that panchayats could support sustainability by providing training and capacity building initiatives. These sessions would teach SHG members important skills and knowledge to keep their groups running smoothly. 12% of the respondents recommended hosting webinars on topics for women

empowerment. Additionally, 10% of respondents emphasized the importance of facilitating markets, thereby increasing their income generating potential and ensuring long term financial sustainability.



**Fig.3.52. Distribution of how can Panchayat encourage younger generations of women to actively participate in SHG and Panchayat related activities.**

To foster active participation of younger generation of women in SHG's and in panchayat related activities, 53% of respondents suggested the introduction of mentorship programmes involving older SHG members. These programs would pair younger women with experienced members who can provide guidance, support and encouragement. 24% of the respondents recommended conducting workshops focused on modern career opportunities. Additionally, 23% of respondents highlighted the importance of designing youth- centric training programs tailoring to the specific needs and interest of younger women.



**Fig.3.53. Distribution of the responses whether they believe having more women in elected positions would positively impact policies and decisions made at local level.**

The majority of the respondents, specifically 80%, expressed a belief that having more women in elected positions would positively impact policies and decisions made at the local level. They believe women could bring different ideas and perspectives that might help create better policies that benefit everyone. However, about 20% said that they are not sure if having more women in these positions would really make a difference.

## **CHAPTER 4**

### **SELF-HELP GROUPS: CASE STUDIES ON MID-DAY MEAL AND SWAYAMPURNA E- BAZAAR INITIATIVES IN QUEPEM TALUKA.**

#### **4.1. Context**

On June 2, 2023, the Self-Help Groups (more than 100) that had been delivering mid-day meals to about 1.5 Lakh children in the state threatened the government to discontinue their services unless their pending debts of more than 6 months were settled (99Goa, 2023). Article 21-A of the Constitution, which guarantees children's right to education, will be indirectly infringed if the SHGs stops supplying meals to the students. This is the case since many disadvantaged kids have chosen to continue their education because of the mid-day meal programme. Apart from studies, it has saved many children from malnutrition. Moreover, the SHG's involved in providing meals are highly tensed as they have to find another source of finances in order to buy, prepare and even pay the helpers. Supplying meals to over 10 schools is a very tough task. And so in order to find out how the SHG's manage to handle everything, two SHG's were interviewed from Quepem Taluka.

##### **4.1.1. Case Study I**

Master Cook SHG, a well-known SHG located in the town of Quepem, is known for its remarkable culinary skills and food services. It is also known for its exceptional food quality as they maintain high standards of hygiene, taste and nutrition in their offerings. They provide mid-day meals to schools in Quepem Taluka. They have received licence for carrying out mid-day meal services from the Directorate of Food and & Drugs Administration-Goa and thus quality of food is tested and served.

Table.4.1. The schools that Master Cook provides midday meals to are listed below:

<b>Sr. No</b>	<b>Name of the school</b>	<b>Place</b>
1	Pope John High School	Quepem
2	Government Primary School	Deulmol, Sirvoi
3	Government Primary School	Katta Amona
4	Our Lady Mother of the Poor Pry. School	Tilamol
5	Government High school	Ambaulim
6	Immaculate Conception Primary School	Avedem
7	Government Primary School	Bendurdem-Bali
8	Government Primary School	Fatorpa

Findings presented as per the reports - According to the newspaper, O Heraldo, the members of Master Cook had been facing financial constraints as the Goa government kept on delaying their payments. This group did not receive payments from the past 7 months and therefore had urged the government to take up strict actions so that the members could get paid. This group has a pending due of Rs 50 lakh from the past 7 months. (OHeraldo, 2023)

The president of the group had also met the Directorate of Education with regards to clearance of bills. The Director of Education, replied that their department has cleared the pending bills. He pointed out the issue might have been with the banks or with the account holder. Furthermore, the president added that the government is looking to bring in outside organisations that will replace the operating SHG's. (OHeraldo, 2023)

Findings as per the interview taken by the researcher - to begin with, there are a total of ten members , including the driver, in this group and the group has been providing with mid-day meal services from the past nineteen years. The group was formed in the year 2005 with the sole purpose was to provide mid-day meals to schools in and around Quepem taluka. Once

reaching on their site, there were few other helpers who looked like they were not part of this group.

When questioned about the non-payment issue between the government and the Master Cook, the president of the group denied all these accusations and confirmed that his group has been consistently receiving all the allocated payments promptly for supplying mid-day meals to schools. Furthermore, he expressed his concerns when false news about not receiving payment from the government was published in the newspapers. When confronted to him with such news published in the newspaper with the sub headlines aiming at the condition of Master Cook SHG, he refused to accept such news. He claimed that he was totally unaware about such news and through his friend circle he came to know about this news.

*“My group is receiving all the payments from the government. The information published in the newspaper is inaccurate.”*

*“I came to know about this news from my friends and group members.”*

When questioned about what could be the reasons for publishing such faulty news, he answered that the other SHG (Brama SHG) did not receive their payment from the past 7 months. Their president had given an interview to the O Heraldo team describing their ill conditions of not receiving timely payments from the government. In an effort to garner support so that the other group could receive their payments soon, the president of Master Cook SHG speculates that his name might have been used for this purpose. The Brama SHG was struggling and they wanted people to know and for this reason the name of Master Cook was used and their details were published in the newspaper so that people can know that not only one SHG from Quepem taluka is suffering with delayed payment but two SHG's which are Brama SHG and Master Cook SHG were suffering from the delayed payment.



Surprisingly, the news published on the newspaper is completely different from the explanation given by the Master Cook's President.

When questioned about his perspective regarding the replacement of their job by some other NGO's, he said that he has heard many times from the government aiming to bring back the old agency, Akshaya Patra, which earlier used to handle meal preparation and supply. He stated that the reintroduction of Akshaya Patra could lead to the displacement of current workers. He added that not only his group would get affected but also other SHG's from various areas within the Goa responsible for preparing and delivering mid-day meals to government aided schools would equally lose their job.

*"I will lose my job if Akshaya Patra is brought back by the government."*

#### **4.1.2. Case Study II**

Another SHG which was in the limelight regarding to this similar issue is the Brama Self-Help Group hailing from Curchorem-Quepem, who had earlier spoken to O Heraldo team describing their current situation and hence urged the government to fulfil their wishes. The president of this group, along with her team supplies mid-day meal services to some schools in Curchorem (Quepem) and rest in Savordem (Sanguem).

Table.4.2. The schools that Brama SHG provides midday meals to are listed below:

<b>Sr. no</b>	<b>Name of the School</b>	<b>Place</b>
1	Sarvodaya Educational Society's High School	Curchorem
2	Smt CTN Higher Secondary School	Curchorem
3	Shri Gajanan Government Primary School	Curchorem

Findings presented as per the reports - while talking to the O Heraldo team, the president of Brama SHG revealed that the officials from Assistant District Educational Inspector's office

(ADEI) had forced them to continue with the supply of mid-day meals regardless of facing many financial obstacles. They have not received Rs 25 lakh from the government for seven months. Their group had been purchasing groceries and other supplies on credit and now the shopkeepers are demanding for immediate payment. She added that the banks were equally pressuring their group for loan repayments. (OHeraldo, 2023).

Findings as per the interview taken by the researcher - Presently, this Self-Help Group consists of eight members and operates from Curchorem rather than Savordem. The group has been operating since 2009. It is true that they had not received their payments from the past 7 months but, when interviewed them on 9<sup>th</sup> April 2024, the president revealed that they have now received their overdue payments.

When asked how much money the government owed them, she was uneasy and avoided providing a direct answer. She made it clear that they are not quite comfortable discussing their financial condition with others by not disclosing the precise amount.

When questioned about seeking assistance or intervention from other organisation to address the payments delays, she explained that they had chosen to handle the matter internally. They didn't seek support from NGOs or any other external entities. She responded that her group made several visits to the Directorate of Education (DoE) to inquire about the reasons behind the bill clearance delays.

*“Our group did not take any help from outside entities. We preferred to solve problems by ourselves.”*

When asked about whether they have explored alternate sources of funding to mitigate the impact of delayed payments, she replied that they had taken V.O loans and internal loans to financially sustain during that period of time. They also had taken bank loans. Furthermore,

they bought all the necessary item such as cereals, grocery from Belgaum market. It is because the items are much cheaper compared to the items bought from Goan markets.

She concluded that many hotel industries are trying to join in their field. She elaborated that if an outside organisation such as Akshaya Patra is brought back, many women entrepreneurs like her will face severe backlash. She also approached the government to pay them compensation for the past 7 months.

*“We will lose our livelihood. Being a part of SHG and providing meals to students has given us recognition. If we get replaced by Akshaya Patra, we would not able to do anything further.”*

#### **4.2. Context**

Goa’s Chief Minister, Pramod Sawant, launched Swayampurna e-Bazaar on 25<sup>th</sup> October 2023, an online platform that will support the SHG women. Though this, they can upload their home made products such as potteries, garam masalas, sweets, jewellery, agarbattis, crochet and much more. This will help women to engage more and more into digital activities.

The purpose of this study was to find out what are the specific challenges encountered by women from the Self-Help Groups of Quepem Taluka when engaged into digital platforms like the Swayampurna e- Bazaar portal in order to market their homemade products. It sought to delve into various challenges these women face such as technological barriers, access to internet or making strategies. Additionally, the research aimed at analysing whether selling these goods online is more profitable and easy compared to selling it in market.

#### 4.2.1. Case Study I

In the village of Bali at Quepem Taluka, a proactive member of Shri Somnath Self-Help Group has been energetically engaged into selling home-made spice blends such as garam masala, biryani masala, haldi, Dhanya and Kashmiri masalas. Not only that, she also receives many orders for coconut oil as well. The member has a deep understanding about the advantages that the digital portals offers and thus she has financially able to overcome all her hurdles and has successfully been able to outgrow her homemade products. Her proactive attitude has led to successful product order placements on major platforms like Amazon and Mirchi Masala, showcasing her adaptability and entrepreneurial drive.

When inquired about her knowledge on Swayampurna e- Bazaar portal or where did she first learn about this, she answered that her journey into the digital marketplace began when her close friends from other SHG's introduced her about this portal. This reflects the power of community networks in disseminating valuable information. Prior to this digital mode of selling her products, this person had a tough time standing in lines in order to sell coconut oil to supermarkets at Quepem ultimately struggling to secure sales. Once she was made aware about the benefits of digitalisation, she wasted no time in taking action. With the assistance of bank authorities, she promptly established an Udyog Adhaar current account and initiated her personal business registration account.

Additionally, she had attended a workshop at Porvorim regarding the further procedures attached to the registration processes for Swayampurna e-Bazaar. After being asked to demonstrate the packaging and quality of her products, she was granted the business account for the Goa e-Bazaar. With the business account in hand, she gained the opportunity to list her products on the portal, opening up new avenues for sales and growth.

When asked whether there were any difficulties to operate this online business at the beginning, she experienced numerical challenges at the initial stage of her entrepreneurial journey. A major obstacle she faced was the lack of control over pricing, particularly when selling her products to supermarkets. Instead of setting her own rate based on production costs and market value, she was compelled to adhere to pricing dictated by supermarket management. This restriction significantly hindered her ability to cover the expenses associated with cultivating her farm based products such as chillies. Growing chillies on her farm requires substantial investments in fertilizers and pesticides, as well as daily watering to ensure optimal growth. These expenses were non-negotiable, as they directly impacted the quality and yield of her harvest. These costs made it financially unsustainable for her to lower her price rates, further complicating her efforts to compete in the market.

Furthermore, the member had to contend with the burden of GST charges, adding to her financial responsibilities. And that's when she preferred to sell her products on Swayampurna e-Bazaar.

*“ I have to do the packaging very neatly, put extra seal for the cap, use a silver foil and neatly stick the label of my brand on the bottles and packets along with the manufacturing date as well”.*

When questioned about from whom you get orders, is it from a local, national or international customers, she revealed that she had received orders not only from local customers in Goa but also from the prominent cities across India such as Bangalore, Delhi and Punjab, indicating a widespread domestic demand for her homemade masalas. Furthermore, her customer base extended beyond national borders, with orders coming in as far as from America and Italy. Despite international interest in her masalas, she encountered challenges when attempting to fulfil orders from Italy. The imposition of high transportation fees

rendered it impractical to dispatch the packaging to her Italian customers, presenting a notable obstacle in her business operations. This snippet of her experience illustrates the growing popularity of her homemade masalas, attracting customers both domestically and internationally, while also highlighting the practical obstacles that can arise while catering to a global market.

When asked what the challenges were once they sold their products online, she shared her early struggles with covering transportation costs. Initially, when she accepted orders from customers, she found herself burdened with the expenses of shipping. When customers placed orders, she collected payment solely for the products, neglecting to include any additional fees for shipping from the customers. She paid the courier company out of her own pocket.

Despite her commitment to offering high-quality products and great customer service, transportation expenses affected her online business's long-term viability. Her dedication got a boost when the Goa government intervened to help local entrepreneurs like hers.

*“Because of additional costs such as transportation fees and shipping fees, I was suffering to sustain my business. It negatively impacted on my finances. There was profit but also loss simultaneously”.*

The government helped to cover the additional fees associated with shipping orders placed by the customers. With the government support, she worried less about these additional costs and became very happy too as there was no need to pay for shipping expenses out of her pocket.

*“I’m thankful that our government understood our difficulties and pays for this additional transportation fees”.*

When questioned about instances of fraud or non- payment by customers after receiving parcels, this entrepreneur encountered numerous unfortunate experiences. In one of her case, a customer had placed an order worth of Rs 15,000. But after receiving the placed order, the customer refused to pay her the money. Being new to this business, she trusted all her customers and would send the packages immediately without even receiving the money into her account from the customers. But she learned from these experiences and changed her approach. Now, before sending out any packages, she makes sure her customers pay first. This way, she avoids losing money because of customers who don't keep their words.

*“I have been scammed many times. It has taught me to not give out packages without receiving the payment first from the customers.”*

Her story teaches an important lesson to learn from mistakes and protect business from scams.

Finally, when asked about her satisfactory level on using online way of marketing home made products, she answered that it has given her not only knowledge about the internet mode of marketing but has also provided her with some bitter experiences which has proved to be beneficial. She is extremely satisfied using this app and proved to be more profitable compared to traditional way of marketing her products i.e. selling it to supermarkets.

Her determination to overcome barriers and develop strategic networks shows her commitment as an entrepreneur. Her ability to use digital tools highlights the transformative potential of technology in enabling citizens, particularly in rural areas, to possibilities for economic success and development. She prefers online mode of marketing more than the offline mode of marketing her home made masalas.

#### **4.2.2. Case Study II**

Another woman, residing in Xeldem, is currently the president of her Self-Help Group called Grampurush and her expertise lies in crafting scented agarbattis at home. Her unique skill to craft such beautiful aromas has been appreciated by her community as well. Her agarbattis are renowned for their quality and fragrance, with popular scents including lavender, mogra and rose. As an entrepreneur, she offers these scented agarbattis to her customers in convenient packets, each containing 250 agarbattis, priced at Rs 100.

When questioned about managing all the workload individually, she responded by saying that at the initial stage when the SHG was formed only few members knew the skill to produce scented agarbattis and others were helpers. And therefore the main goal which led to the formation of the group was to produce as many as scented agarbattis through the combined skills and efforts of its members. Overall, they achieved success and popularity which would have been difficult to attain individually.

There were a total of 15 members in this group. However, as time passed by, there arose some internal differences within the group, leading to departure of some individuals from the group. This resulted in a decline in production output and an increase in workload for other members.

The president has provided with another important factor which lead the members to either leave the group or stopped them to produce agarbattis. She revealed that in this 7 years old journey from the time of the group formation, some members found alternatives to increase their finances while others became busier in doing their household duties. This resulted in having limited time to carry forwards the production of agarbattis.



*“We women experienced some internal disagreements among ourselves and therefor some left the group. Some were busy in doing home duties such as looking after the children and the family while others were not interested in continuing the production of agarbattis. Those who were interested in continuing the business felt that why should only few of us do the hard work and others have the benefit of the overall development. Others also have to do household duties but still manage to supply the parcels to the customers. Therefore we have stopped doing this business and are focused only on collecting the money from the members every month”.*

Despite the setbacks faced by the SHG's, the president's resilience shines through as she continues her agarbatti business on an individual basis. As a president of her group, she has understood the value of the demands that she gets for her scented agarbattis. She knows that this business will someday increase little by little and thus it is very important to sustain it.

When questioned on how tiring can it get to handle the orders or talk to the customers and send the deliveries, she replied that, at times, it used to get very tiring and because of this factor it has demotivated her to continue this business to some extent. She added that these days she prefers to do *toran* (crochet) which is hanged outside the doors. She uses beads instead of wool and customises according to the preferences of the customers. Therefore she buys all the materials needed to craft it such as beads, threads etc. In a way this can be cost effective compared to crafting scented agarbattis. She added that scented bottles are very much pricy in the market. It costs around Rs1,500-2,000 for a small bottle of one scent. She buys at least 3 bottles, having 3 different scents ( mogra, rose and lavender). Moreover, it lasts for up to 2 months and then she needs to restock them back again. This is the reason that she has somewhat discontinued to take orders from her customers but if she gets time then she takes orders from only her close relatives only.

When inquired about her awareness to Swayampurna e-Bazaar or who helped her to do the registration, she revealed that she discovered her name listed on the platform without her consent or awareness. She speculated that the local panchayat may have taken the initiative to include her, possibly to empower women within the community.

*“I don’t know who has given my contact details over the e- portal. I doubt the panchayat might have done this as we had earlier formed this group to make agarbattis and sell it. As I am the president of this group, they have filled my details on the e- portal”.*

Despite her presence on the platform, She received only one phone call during the Ganesh festival requesting an order of agarbatti packets.

When questioned about from whom she gets orders, is it from a local, national or international customers, she said that she takes orders only from Quepem taluka because she finds it too much to manage her side business along with family responsibilities. She has limited her business to only Quepem taluka.

*“I have only accepted orders from the Quepem taluka and have not extended my services beyond that”.*

#### **4.2.3. Case Study III**

Another member’s involvement into her SHG called Stalapurush marks a journey of entrepreneurship and self-independence. Residing in Betul-Quepem, she significantly contributes into her overall development with the help of e-Bazaar. Established in 2009, the group ventured into the production and sale of garam masalas and chicken masalas. However, in the later stages some members gradually lost interest in this particular business. Despite this drawback she significantly took the leadership and a keen interest to continue and grow this business.

When inquired about from where she discovered Swayampurna e-Bazaar portal, she answered quite precisely that last year in 2023, Chief Minister, Dr. Pramod Sawant had started this initiative for the women to get more empowered. It has proved to be beneficial for small women entrepreneurs to grow their business on this e-portal. There were many workshops held to create more awareness on this matter. And as a result her group members actively participated in these workshops.

When asked regarding facing competition from other sellers selling similar products on e-Bazaar, she gave a negative viewpoint and its related drawback's which has ultimately made her products get less customers. She highlighted the intense competition prevailing in the market, attributing it to high quality standards demanded by customers. She emphasized her inability to reduce prices as there are only 3 individual from her group who blends the spices and sells them to the local market as well as to the e-bazaar. In contrast, other sellers benefit from larger production teams, allowing them to offer at lower prices.

Furthermore, she made remarks on the cost factor, which limits her to not sell the garam masalas at lower prices. She buys the Kashmiri chillies from the markets at a high rate. Later on she blends the spices along with other 2 women who packs and labels them, which is ready to get sold later. Lowering prices would consequently diminish her profit margins significantly. For her team, the delicate balance between cost, quality and profit dictates her pricing strategy.

*“We cannot afford to lower the prices in order to get more sales”.*

She recognises that for a short term, lowering prices may attract more customers but in the long term it can compromise on the quality of her products.

When questioned whether their group has received any financial aid from the panchayat, she confirmed that her group requires a bit more financial aid. She elaborated on the geographical and agricultural constraints of Betul, emphasizing its remote location near the beach and the inability to cultivate crops due to unfertile land and the threat of crop damage by the monkeys. This forces them to buy chillies from the local market. She suggested that the panchayat should improve the economic conditions so that the local producers like her can lower their financial burden.

When questioned about from whom she gets orders, is it from a local, national or international customers, she replied that she has only delivered the masalas to Goan customers. She added an important point that many food restaurants refuse to take their products as these restaurants already have their permanent masala dealers from where they give their orders to. Because of this, her group is only exposed to local customers. As she answered in the previous paragraph that Betul is a coastal area and it is not possible to grow food crops compared to other villages such as Bali, Ambaulim where there are high chances of growing food crops as the land is very fertile, the women from these villages have a high chance to make revenues as they are able to grow chilli crops on their own land and as a result they prefer to grind the picked chillies from their farm, and make it into masalas.

*“Lots of hotels like to buy spices from nearby suppliers they’ve known for a long time. These suppliers are their go-to choice because they always give good spices consistently. Most of the times they have denied our products.”*

#### **4.2.4. Case Study IV**

A member of Chaitanya SHG, residing at Bali, Quepem is well known for preparing and selling famous goan sweet dish named “kangachyo shevyo.” Such dish is very rare in the

market and thus she preserves these goan culinary traditions. The authenticity resonates that she prepares this recipe with the help of traditional tools.

When inquired about her discovery into Goa e-Bazaar, she credited the Director of Agriculture for guiding her through this process. His assistance played a powerful role that helped not only her to showcase her traditional Goan sweet dish, kangachyo shevyo, but helped other women like her who have been preparing such goan culinary items and selling it either in local markets or at e-Bazaar.

When asked about any challenges that she faced while using this app, she answered that till now she has not received any orders for her Kangachyo shevyo inspite of being on the e-bazaar portal for a year.

*“I have been on this e-bazaar for almost a year but till now I have not got any orders for my dish.”*

Despite her best efforts to showcase her product, she has not yet attracted any customers through the e-platform. But in contrast to this, she has received many offline orders within her village. This is because her dish holds a sentimental value for locals, evoking nostalgia and familiarity with its flavours and preparation.

#### **4.2.5. Case Study V**

A member of the Soul Sisters Self-Help Group in Xeldem-Quepem, has established her own small pastry and cake business, operating from home. Unlike other big cake showrooms, she doesn't maintain a stock of pre-made cakes. Instead, she waits for orders to come in, and then she starts baking.

She is worried about the current status of her SHG, revealing that it has come to a halt. For several months, they haven't had their usual monthly meetings, and they haven't been

collecting money from members. She even thinks that her group will shut down if things don't change. Without regular meetings and financial contributions, the group's goals and objectives to get more financial assistance at the time of emergency would get compromised.

When inquired about how she discovered Goa E-Bazaar, this member admitted her lack of knowledge and understanding about how the platform operates. She revealed that she wasn't personally familiar with the workings of Swayampurna e-Bazaar and was not aware about her name shown on this website. Her connection to the platform was initiated by her Block Coordinator, who took the initiative to register her name on this platform.

*"I am not familiar with this e- Bazaar platform at all. I believe my block coordinator may have entered my contact information on this portal without my knowledge. I'm completely unaware about such online business mode."*

When asked to choose between online and offline mode of business, she provided with critical realities of how entrepreneurship works in Goa. She noted that in a state like Goa, there is not much advancement in terms of online business opportunities. Small entrepreneurs like her struggles to get orders through online business. She explained that many people in Goa do not know much about digital marketing or how to use it effectively. There is a digital divide between the local entrepreneurs.

*"There is not much advancement regarding digital marketing in Goa."*

Despite the potential benefits of reaching more customers online, women face obstacles. While some women entrepreneurs in Goa use social media platforms like Facebook and Instagram to promote their businesses, this member pointed out that success through online is very hard to achieve. She mentioned that having clear and high quality videos and a good fan following are crucial for getting attention online. It is difficult to build a loyal fan base within

a short duration. Building such fan base can take lot of time and efforts, sometimes even years.

*“One should have a good fan following on social media in order to get their small scale business popular.”*

When asked whether she received any cake orders through this portal, her answer was no. She previously mentioned that her name was listed on the portal without her knowledge, indicating her indirect participation in setting up her profile. Despite her presence on the platform unknowingly, she hasn't received any cake orders through it.

#### **4.2.6. Case Study VI**

In another interesting story, a woman residing at Fatorpa-Quepem, is an active member of the Shivganga Self-Help Group. For many years, she has been engaged in catering business. Her involvement into this field of hospitality and event management shows her dedication by proving top notch food quality services along with different varieties of food. Her SHG has been around for 17 years, showing that it's been helping its members for a long time. Moreover, she provides catering services to not only weddings but also to baby-shower events, birthday parties and much more. Her story portrays that women like her are able to handle such difficult moments all by themselves. She's not only energetic but also stays loyal to her customers by proving timely and quality services.

When inquired about how she discovered Swayampurna e-Bazaar, she explained that her group received assistance from the Rural Development Agency (RDA). Through their support and guidance she was able to navigate the registration process and become part of the e-Bazaar community. This assistance was necessary because without it, they might have struggled to figure it out on their own. Her story highlights the importance of how teamwork

and external management can make a big difference. They would have missed out on the opportunities provided by e-Bazaar.

When questioned about how she manages her work, this member mentioned that she receives help from her group members. However, she has also added that there have been few occasion wherein she had to handle her business all by herself. Her ability to work with others as well independently shows so much of value and experience.

When asked if she has received any complaints from her customers, she confidently explained that her catering business hold high value and is trustworthy because she has obtained approvals from the Food and Drugs Administration (FDA) and secured a valid license from the same authority. This means that she has gone through all the rules and standards set by the government for preparing food safely. In short, she has not received any complaints and her customers are satisfied with the quality of services she provides.

*“I have my F&D (food and drug) license with me.”*

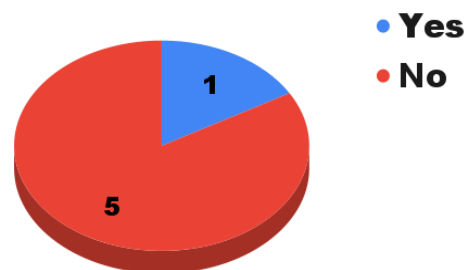
When asked about receiving any professional training, she shared her experience that her group have received training from the Agnel Institute of Food Crafts and Culinary Sciences at Verna. It was an eight day training programme wherein the specialists had given her and her members valuable information with regards to spices, cooking, preparing masalas, etc. Additionally, her team have participated in similar workshops. She said that such workshops helped her team to improve the quality of their catering business and grow in this hospitality industry.

When questioned about receiving orders through e- bazaar, she replied that till date she has not received any phone calls with regards to her catering business through online mode. It has been eight months for her team to have joined on the Goa-e-bazaar and yet there have been



no orders placed via Swayampurna e-Bazaar. Regardless of this, she has received many orders from around Goa as well as from Karwar. This business has helped to get connected with more customers along with accumulating the ability to manage and build-up strong finances.

It is very less likely to see such strong and hardworking women entrepreneurs who, sometimes with the help of other or on an individual basis, can do so much which ultimately builds up their self-esteem and helps them to socially get connected with other women entrepreneurs. They are determined to improve themselves by attending more training sessions which will likely benefit their future goals. The amount of responsibilities associated with catering services is high and to fulfil those responsibilities on time requires a great will power, a good presence of mind, stamina and of course a good team support.



***Fig.4.1. Distribution on the basis of satisfaction received with the use of Goa E-Bazaar.***

As it is quite obvious from the above case studies done that only 1 person is happy as she has received many phone calls from not only Goa or India but also received international orders. She is extremely satisfied with the level of growth and popularity her products have received within one year. While for others, there are two reasons which indicate their dissatisfaction with this e-portal. First, 2 out of 5 respondents were not aware that they are part of Swayampurna e-Bazaar. They were suspicious that some other personality has signed into

this e-bazaar and provided with their contact details. While the remaining three said that they are doing well in offline business rather than on online mode. They added that they have not even got a single call from customers to place an order.

## **CHAPTER 5**

### **SUMMARY OF FINDINGS AND SUGGESTIONS**

#### **5.1. Political Dynamics**

When questioned about what are the political dynamics within their village, there have been some critical views dictated by the members of the interviewed SHG's. Their viewpoints are illustrated through case studies.

##### **5.1.1. Case Study I**

The President of Gauri Laxmi Self-Help Group clarified that her group members have excluded themselves from attending Gram Sabha sessions in their Panchayats. Meetings of the Gram Sabha are similar to community get-togethers where people discuss and decide on local matters. Her words highlight a deeply ingrained cultural norm in which women view Gram Sabha meetings—spaces that have historically been controlled by men—as places where only men should lead and participate. The revelation that SHG members, predominantly women, are declined to attend such gatherings just because it should be exclusively led by men reflects entrenched gender norms and power structures prevalent in conservative societies.

*“We prefer not to participate as we feel that meetings should be headed only by the men community. Most sabhas focuses on land, bhatkari and gaukari related topics, so we prefer not to argue over these topics. Let men decide.”*

The president also mentioned education as a factor. She said that many women in their group don't know much about politics. This lack of knowledge makes them feel unsure about participating in the meetings. They have been offered limited opportunities for political

literacy. As a result they lack the confidence, knowledge and skills necessary to engage meaningfully in political processes such as Gram Sabha meetings.

*“Our members know little about politics. We, women, get influenced very easily.”*

Furthermore, the president is really upset about something that happened during the elections. She’s angry because before the elections, politicians from different parties made a bunch of promises in order to get votes from the people especially women. These politicians promised to give them free ration cards, free rice, and even free gas cylinders. From their perspective, these promises seemed like a lifeline to the poor people in the Gauri Laxmi SHG and others who experience financial hardship. Due to their ability to provide households with subsidised food and other necessities, ration cards are extremely significant. Thus, many individuals who were having financial difficulties found optimism when politicians promised to provide these items for free.

However, after the elections were over and politicians had won, things didn’t turn out as promised. The people in the Gauri Laxmi SHG and others in the community didn’t get any of the things they were told they would receive. No free ration cards, no free rice and no free gas cylinders. When such politicians make promises to win votes and then don’t fulfil these promises, it’s like they’re playing with people’s emotions at the time of elections. This kind of behaviour from politicians can have a really negative impact on communities. It can make people lose faith in the political system and feel like their voices don’t matter. It can also create divisions within communities as people become distrustful of each other and of those in power.

*“Why are they wooing women if they cannot keep up to their promises after elections? We women have become their vote banks. We were told that we will be provided with free ration cards, free 3 cylinders and also free 30 kg of rice.”*

*“None of these promises are fulfilled.”*

Moreover, she also expressed her anger at the time when Prime Minister of India, Narendra Modi, visited Margao-Goa on 6<sup>th</sup> February 2024 in order to address ‘Vikasit Bharat, Vikisat Goem 2047’. At that time, almost all the SHG’s from all over Goa were invited to attend the Maha rally at KTC bus stand, Margao. Free transportation i.e. AC buses were provided to pick and drop SHG members. In the name of providing free lunch services to those attending, the president of the Gauri Laxmi SHG said that this was a very ill strategy to make women fall for such acts. She also added that on this day, schools in Margao were closed, college authorities were told to send their students to the event. There was a rumour that those women from SHG’s who would attend the Maha rally would be given Rs.1,000.

*“These people from Maharashtra also attended the event. Place was packed, even students were forced to attend the same. I came to know that women who travelled from far distances didn’t even get lunch. In some buses, they were given snacks but for others? Nothing at all. They were promised that they will receive Rs. 1,000 if they attend the event. Many SHG’s from Quepem, Cancona, Pirla attended the event”.*

### **5.1.2. Case Study II**

In Xelvona village, there’s a group called Shree Satteri Self Help Group whose leaders have shed light on their perceptions and behaviours concerning political engagement and participation. When interviewing their leaders, they said something interesting: the members of their group don’t really care about politics. They don’t like it much and don’t want to go to meetings. They are hesitant to participate in gatherings where political matters are discussed. They perceive politics as having little impact on their lives and view it negatively. However, they do show interest in religious events organized by politicians. As politicians promote religious ideologies better than anyone could, many women from SHG’s has shown greater

participation in religious events. On recent example cited by the leader was their groups active involvement in the Ayodhya Campaign which was held before the inauguration of the Ayodhya Ram Mandir.. All around Goa, several rallies were organised prior to the inauguration of Ayodhya Ram Mandir which proved to be impactful for all the participants.

*“Our group is not interested in politics. Earlier party supported and fulfilled our needs but since a new party has come to power, we are not receiving that support. We like attending religious rallies. Our group attended Ayodhya campaign recently.”*

The contrast between their lack of involvement in traditional politics and their active engagement in religious rallies raises questions about the relationship between religion and politics. It implies that, while SHG members may refrain from political conversations and activities, they are intensely committed in matters related to their religious beliefs and identities. The majority of politicians surround themselves with Hindu Dharma. These rallies are frequently organized to get significant support from the Hindu community, and as a result, religion is frequently used to solicit votes.

Likewise, other Self-Help Groups showed no interest participating into any political activities or rallies. In most of the groups only the President, Treasurer or the Secretary has shown keen interest into political activities. While in some other groups, the leaders were not interested but few members were and therefore they attended Gram Sabha meetings or took part in political campaigns and rallies. This is because, the President, Secretary and the Treasurer have become public figures within the community and they become helpless even if they do not want to join in political affairs.

## 5.2. Market Accessibility

When inquired about the accessibility of markets for promoting and selling their products, below are the responses provided in the form of Case studies.

### 5.2.1. Case Study I

Apart from having political session with these SHG's, they were also questioned about their access to markets in order to sell their homemade products and arts. A member from Shree Satteri SHG highlighted the challenge they face in selling their homemade products due to absence of accessible markets in their village. She and few other ladies from other SHG's face this similar problem and have to travel to either Margao market or Savordem market to sell the things they make at home. Such inconvenience compels them to engage in selling such stuffs. Travelling to distant markets adds an extra burden to the women of the SHG's as they need to carry resources and give time, impacting their capability to do good and generate extra income.

*“I have to travel to Margao to sell my products. There is no market in my village. Travelling has become difficult.”*

### 5.2.2. Case Study II

Another Self-Help Group addressed similar issues regarding non- accessibility to markets. The members from Shree Shantadurga Fatarpekarin group from Fatorpa are very active when it comes to making and selling homemade products. The members mostly sell organic honey, turmeric, coconut oil, authentic masalas and other food items. Such products get usually sold at Margao markets because of no proper markets at Fatorpa village.

*“In order to get good value for our homemade products, we travel to Margao market”.*

### 5.3. Community Development Initiatives

The purpose was to find out the confidence level of the members to engage in community development initiatives and hence, some interesting cases are illustrated below.

#### 5.3.1. Case Study I

In the context of rural development and community engagement, understanding the dynamics of Self help groups within villages is crucial. In Bali village of Quepem-Goa, according to the 2011 census, 27.9% of the population belongs to Scheduled Tribes, while Scheduled castes constitute 1.8% of the population. It is interesting to note that Bali village remains relatively unaffected by modernisation, as the Velip and Gaonkar who dwell in the hilly terrain are found to be quite close to nature. Agriculture is the most common occupation among the locals.

The "*Pani Adva Pani Jirwa*" campaign in Quepem Taluka was a community-led project that focused on water conservation and management. The initiative, led by local governments and non-governmental organizations (NGOs) and supported by Self-Help Groups, attempted to leverage the community's joint efforts to effectively preserve and manage water resources. The initiative aimed to promote watershed management practices that would safeguard and restore natural water catchment regions. SHGs actively participated in this program, contributing to a variety of initiatives like rainwater gathering, watershed management, and raising awareness about water conservation techniques in local communities. The effort most likely included measures such as installing check dams and trenches to slow down water runoff and enable groundwater recharge.

Initiated in September 2012, the watershed development project aims to promote environmental sustainability by replenishing the groundwater table. In both Bali and Adnem



villages in Quepem taluka, the project has seen several types of watershed constructions, such as trenches, gully plugs, check dams, and sunken ponds. It has also brought in a lot of activities, such as mangoes and chilly plantation, producing jackfruit chips, and engaging in other horticulture operations.

Shantadurga Cunkalikarin SHG from Bali had volunteered to participate in this “Pani Adva Pani Jirwa” Campaign which was organised by Watershed Mineral Foundation just 7 years back from now. The president of the group expressed that this campaign helped to actively engage in community development programmes. It not only gave them recognition but also helped to build their confidence levels. They took part not just because it was their duty to do as members of SHG’s but because they were farmers and as such they know the importance of water conservation during drought season. The group had helped in building bandharas and trenches in Bali village.

### **5.3.2. Case Study II**

A Self Help Group named Satti from Ambaulim village is a perfect example of how women come together to make positive changes in their community and most importantly in their lives. Their involvement in vermi composting, a sustainable method of organic waste management, reflects a proactive approach towards environmental sustainability and economic empowerment. Before joining SHG, the members of Satti didn’t know much about vermi composting or how it could benefit them, but after forming a SHG, they learned all about it. They learned how to set up worm bins, what kind of waste can be used for composting, and how to take care of the worms so they can do their job properly. This newfound knowledge didn’t just come in handy- it transformed their lives. Another perk of vermi composting is that it’s a money maker. These economic benefits of vermi composting

are significant for Satti members. They're sell the compost they make in the local market for Rs 20 per kilogram. This extra cash flow helps them to buy things and also gives a sense of financial security, knowing that they have a reliable source of income. Furthermore, their dedication has earned them recognition and respect within the village. They're admired for their commitment to sustainable practises and community development, boosting their self-esteem and sense of belonging.

### 5.3.3. Case Study III

Like Satti, another group, Shree Shantadurga Fatarpekarin, similarly engages in vermi composting. Only few members from this group are engaged in this activity producing around 40 to 50 kilograms which they sell it each for Rs 20. Through this eco-friendly practice, they convert organic waste into nutrient-rich compost, contributing to both environmental conservation and economic prosperity.

Most SHG's make their living by engaging in agricultural activities. Around 27% of the women members are farmers. After the implementation of horticulture, these women grew various crops such as chillies, lady fingers, sweet potatoes, brinjals in partnership with Watershed Development Project. The ladies sold these vegetables to Goa Horticulture Development Corporation.

In the words of the president from Shree Shantadurga Fatarpekarin SHG,

*"We were given Rs 50,000 by the Watershed Department to each SHG under this project. Some have not received the money but we have been given surety during the Modi's visit that will receive the amount soon."*

*"3 villages were involved under this horticulture project, which were Bali, Fatorpa and Morpila."*

## 5.4. Confidence Level

The aim was to find out the difference in confidence level of the members before and after joining SHG. The following cases demonstrate the impactful experiences that have boosted the confidence of the members.

### 5.4.1. Case Study I

Before joining SHG, many women in communities across the state lacked basic knowledge about managing money and dealing with official institutions like banks and government offices. Through this survey conducted to find out whether the women before joining SHG possessed any skills or knowledge relevant to personal and financial development, the results were that approximately 41% of these women lacked these skills.

Delving deeper into the issues, many such stories from Satti SHG revealed that members of their group had no idea about important things like how banks works or even basic details about banks. They were also scared to visit government offices or places like banks, electricity departments because they didn't know what to do there. This fear and lack of knowledge were big barriers for their members. They felt completely lost when it came to handling money or dealing with official places.

*“Our members, including myself, feared to visit banks and government places because we lacked financial knowledge. All of us felt very inferior. But after joining we felt stronger and this helped us to overcome our fear. We became more engaged with other SHG's as well.”*

*“All of our members, except 3, are illiterate.”*

But joining SHG changed everything. They gained strong confidence and became mentally stronger to defeat challenges and move ahead without any hesitations. They learnt from each other the qualities and determination to do anything so that they can improve their living

conditions together. In conclusion, the journey of women from a state of lacking essential skills to becoming empowered individuals through their involvement with SHG's is remarkable.

## **5.5. Digital Marketing**

The purpose was to find out the awareness with regards to digital marketing. Following are some cases in relation to this matter.

### **5.5.1. Case Study I**

Digital Divide- In the rural and hilly regions like Bali, Xelvona and Ambaulim, the shortage of internet connectivity poses a significant challenge to the adoption of digital tools among Self-Help Groups. Despite owning smartphones, many women in these areas are unable to access the internet due to the absence of reliable network coverage. That's what's happening with these women. Even though they have smartphones, they can't do anything online whenever they want because the internet doesn't work well in their villages. These villages are in rural areas with lots of hills, making it hard for internet signals to reach them. So, even though they have smartphones, they cannot use them at home. They have to go to a specific spot where they might get a little bit of internet connection. This means that they have to leave their homes and go to places where the signal is stronger, which is inconvenient and time consuming.

Because of poor internet connection, these women are missing out on a lot of things. For example, there's a website called 'Swayampurna e-Bazaar' where they can sell things they make, like homemade products. But many of them haven't even heard of it because they can't access the internet to learn about it or use it to sell their products. This means that they're missing out on opportunities to make money and improve their lives.

As a result of such digital divide, only 16% of the women interviewed from total 100 interviewees have utilised digital platforms to make their economic activities a little stronger. In contrast to this, 84% of the remaining respondents are left behind and are lagging to make their economic game stronger.

### **5.5.2. Case Study II**

Out of these 16% of respondents who had once used digital platforms gave some wonderful insights regarding the digitalised mode of earning profits. When talking to the president of Shantadurga Cunkalikarin SHG, she informed that her group is not aware about Swayampurna e-Bazaar website. However, she did know about another website called '*Market Mirchi*'. She came to know about this through their panchayat and from other SHG's. A workshop was held somewhere around the President of India's visit to Goa. This workshop was held at Chowgule College. However, the workshop was only for one day, which means there might not have been enough time to cover everything in detail. On that day of workshop she and other SHG's from not only Bali village but from entire Quepem Taluka actively attended these sessions. Their questions were answered related to the concept of Mirchi Masala, how can it be useful for SHG's and women entrepreneurs, what are the criteria's for registering, what steps are to be followed while registering, how can they register themselves online and other necessary information were provided to them.

At the time of the interview the ladies showed what the Market Mirchi app looks like but unfortunately due to lack of connectivity the app couldn't get reloaded and therefore access to proper connectivity is an important determinant for the ladies to market their products on Swayampurna e- Bazaar and Mirchi Masala.

## 5.6. The Results of the Hypothesis

Hypothesis 1- Women are socially and economically empowered after joining in SHG's.

Result- This hypothesis is proved as joining into SHG's have given the members a sense of recognition and confidence which would have been not possible in carrying out the activities individually. They added that as a team they were able to engage in various social projects such as Watershed Management activities, Pani Adva ani Pani Jirwa activity and even in vermi composting activities. Simultaneously, they were able to do well financially and received a number of loans internally (group loans) and externally (V.O loans, scheme loans, agricultural loans, start-up funds etc). The women farmers even got opportunity to grow and sell their farm based products at the horticultural departments in south Goa. Irrespective of not receiving timely payments by one SHG for their supply of mid day meals, members revealed that such business made them to step outside their homes and equally gain income. It gave them a social recognition. Other members were able to set up their businesses after joining in SHG's.

Hypothesis 2- Women are politically empowered after joining SHG.

Result- The above hypothesis is proved wrong as only 25% of the respondents have answered that they either frequently or occasionally attend gram sabhas. The other 62% said that they are not interested in attending such meetings while the remaining 13% have not attended any single gram sabha meetings but have shown interest to attend in the future. Overall, majority that is 75% of them said that they do not engage in Gram sabhas. Furthermore, majority of the interviewed members have not gained confidence to contest for elections. They had no interest in joining politics.

## 5.7. Suggestions

- When talking about shortage of internet, one solution is to improve the internet infrastructure in these villages. That means building more cell phone towers or using special technology to bring internet to places where it's hard to get signals. By improving the infrastructure, more women will be able to access the internet from their homes, making it easier for them to utilize their smartphones and benefit from online opportunities.
- Other group said specifically to make more initiatives not only for the women's but also for the younger girls to engage in SHG's. Apart from this they wanted the government authorities to look after them.
- The Soul Sisters SHG suggested making more digital platforms. She explained that in this generation only fan following matters and that's the reason their business doesn't get the recognition and popularity they need. There is a need of more digital literacy among women.
- Another group suggested for implementation of new policies that will give them some sort of financial stability.

## **BIBLIOGRAPHY**

- " Self Employed Womens Association (SEWA), India." International Labour Organisation (n.d.): 147.  
99Goa. 12 June 2023.
- Alam, M. Nurul and Dr.Mike Getubig. "Guidelines for Establishing and Operating Grameen-Style Microcredit Programs." n.d.
- Ambadkar, Rupali. "Self-Help Groups- Role in Women Empowerment in India: Present Status and Challenges." ResearchGate (2019).
- Balkrishnan, B. Seetha Devi and V. Kalyani. "Impact of Covid 19 Pandemic on the Self Help Groups." Research Gate 46 (2021): 135-137.
- Bhattacharya, Joy Sankar. "Contribution of Self-Help Groups to the Pursuit of Women Empowerment:A Capability Approach." (n.d.).
- Business Standard. "SHGs, NGOs warned against working for parties during Goa polls." Press Trust of India 5 January 2017.
- Das, Mandakini, Pritirekha Daspattnayak and Johani. "Women and Politics:Problems and Prospects of Political Empowerment of Women in India." Dominant Publishers and Distributors Pvt.Ltd, n.d.
- Das, Rabin. "Emergence and Activities of Self-Help Groups(SHG)- A Great Effort and Implementation for womens Empowerment as well as Rural Development"- A Study on Khejuri CD Blocks in Purba Medinipur, West Bengal." IOSR Journal of Humanities and Social Sciences 20.I (2015): 30.
- Harper, Malcim. "Grameen Bank Groups and Self-Help Groups; what are the differences?" (2001): 2. heraldgoa.com. 14 January 2023. <<https://www.heraldgoa.in/Gos/Fate-of-midday-meal-supply-for-1.58-lakh-goan-students-hanhs-in-balance/206748>>.
- Heraldo, O. 1 July 2023.
- Inno Health. "'Sakhi' The Biodegradable Sanitary Pads." Inno Health Magazine (n.d.).
- International Labour Organisation. (n.d.).
- K.Sathiabama. "A Critique on the Political Reservation and its Utilization by the Elected Women Representatives." Elected Women Represntatives and Empowerment. Ed. G.Palanithurai. Concept Publishing Company Pvt.Ltd, 2012.
- Kumar. "Participation in Self-Help Group Activities and its Impacts: Evidence from South India." JSTOR (n.d.).
- Kumar, D.Suresh. "Participation in Self-Help Group Activities and its Impacts:Evidence from South India." JSTOR 32 (2009): 1-18.
- Mishra, Sahana. "Self Help Groups: Empowering Agencies." Newsreach (2018): 4.



- Naidu, Prof.Y.Gurappa. Women Empowerment through Self Help Groups:Impact, Issues and Challenges. New Delhi: Kanishka Publisher, 2016.
- . Women Empowerment through Self-Help Groups(SHG's) - Impact,Issues and Strategies. New Delhi: Kanishka Publishers,Distributors, 2016.
- Narayan, K. Venkat. Self-Help Groups and Women Empowerment. 2015.
- Official Gazette –Government of Goa. (2020).
- OHeraldo. 1 July 2023.
- P.Salgaonkar, Seema. Women, Political Power and the State. New Delhi: Abhijeet Publications, 2006.
- Pandey, Jatin and Rini Roberts. "A Study on Empowerment of Rural Women Through Self-Help Ggroups." Research Gate (2012).
- Pandey, Maneesha. "Self-Help Groups (SHGs): History, Progress and Success Stories." International Journal of Creative Research Thoughts (IJCRT) 11 (2023).
- Pangannavar, Arjun Yallappa. Self-Help Groups (SHGs) and Women Empowerment in India. New Delhi: New Century Publications, 2012.
- Prakash, Sandhya and Amarjeet Kaur Malhotra. "Microfinance-A Comprehensive Reveiw of Literature." ReseachGate (2017).
- Pratyusha, Venkata C. "Women Entrepreneurs." Jalandhar, K.Padmasree. Entrepreneurship and Women Empowement. New Delhi: Tilak Wasan, 2014. 198-199.
- PrudentMedia. 1 July 2023. <<https://www.heraldgoa.in/Goa/Remote-area-midday-meal-providers-feel-a-remote-chance-of-getting-their-dues/206933>>.
- Ramesh, Jairam. "Self-Help Groups Revolution: What Next?" Economic \$ Political Weekly (2007): 3621-3624.
- Rao, Visweswara K and Venkata P Rao. Self-Help Groups and Women Empowerment. Discovery Publishing House DPH, 2012.
- Reddy, Prof.Sivarami C, Prof.Mohan P Reddy and Dr.P Saritha. "Women Empowerment through Entrepreneurship- Some Pragmatic Studies." Jalandhar, K.Padmasree. Entrepreneurship and Women Empowerment. New Delhi, 2014.
- Reddy, R.U. Prabhakar, D Jayarami Reddy and Prof.C.R.R Reddy. Women Entrepreneurship-Problems and Prospects. Ed. K. Padmasree Jalandhar. New Delhi: Tilak Wasan, 2014.
- Salgaonkar, Seema and Pradeep Salgaonkar. "Panchayats and Women Self Help Groups: Understanding the Symbiosis." JSTOR 70 (2009): 481-494.
- Saraswathy, DR.B.C and DR.N Subbanarasaian. "Women Entrepreneurship-Information and Communication Technologies (ICT)." Jalandhar, K.Padmasree. Entrepreneurship and Women Empowerment. 2014. 148.
- Sarda, Priya and Dr. Ajaykumar Palwe. "Problems faced by women Self-Help Group Members." International Journal of Research Publication and Reviews 4 (2023): 70-72.

- Sathiabama K. "A Critique on the Political Reservation and its Utilization by the Elected Women Representatives." Prof.Palanithurai G. Elected Women Representatives and Empowerment. Ed. Prof. G Palanithurai. n.d.
- Sethi, Vandana. "Evolution of Microfinance in india." Bussiness Analyst (2015-2016).
- Singh, Pamela. Womens Participation in Panchayati Raj:Nature and Effectiveness. New Delhi: Prem Rawant for Rawant Publications, 2007.
- Singh, Shweta, G.T.P Ruivenkamp and J.P Jongerden. "A State of the Art of Self Help Groups in India." Research Gate (2011).
- Subbaiah, Venkata K, Chandra G.V Mouli and Dr.P Suresh. "Women Entrepreneurship 'Motivation' A Driving Vigor to Economic Development." Jalandhar, K.Padmasree. Entrepreneurship. New Delhi: Tilak Wasan, 2014. 117.
- The Times of India. 9 july 2017. <<https://timesofindia.com/city/goa/sanitary-napkins-that-are-a-saheli-for-women-earth/articleshow/59508437.cms>>.
- The Times of India. "Sanitary Napkins that are a 'Saheli' for women and earth." The Times of India 9 July 2017.
- Verma, S.B. Status of Women in Modern India. New Delhi: Deep & Deep Publications, 2005.
- World Bank. "In India, Womens Self-Help Groups combat the COVID 19 (Coronavirus) pandemic." (2020).

## APPENDICES

### **Self-Help Groups in Goa: A Study of Quepem Taluka**

#### **Survey Questionnaire**

Qn No. \_\_

I am Jahnvi P. Mandrekar, a student of Goa University and currently pursuing my Master of Arts in Political Science. As a part of my dissertation, I need to collect responses from those who are not part of any SHG's within Quepem Taluka. The responses collected are used only for academic purpose and will be kept confidential. Your response will be of a great help to make this Research a success.

#### **Appendix I:**

##### Questionnaire for Non-Self-Help group Respondents

- 1] Name of the Gram Panchayat/ municipality \_\_\_\_\_
- 2] Marital status \_\_\_\_\_
- 3] Age \_\_\_\_\_
- 4] Social Status-
 

a) General	b) OBC	c) ST	d) SC
------------	--------	-------	-------
- 5] Occupation-
 

a) Student	b) Housewife	c) Self-employed
d) Service	e) Unemployed	
- 6] Are you familiar with the concept of Self- Help Groups (SHG's)?
 

a) Yes	b) No
--------	-------
- 7] Are you aware of any Women's SHG in your locality?
 

	a) Yes	b) No
--	--------	-------
- 8] If 'yes', How do you perceive SHG's in your locality?
 

a) Positive	b) Neutral	c) Negative
-------------	------------	-------------
- 9] Have you ever considered joining a SHG?
 

a) No	b) I Have, but never found the right group
-------	--

10] If 'No', what is the primary reason for not wanting to join a SHG?

- a) Lack of interest
- b) Time constraints
- c) No support
- d) Trust issues with other women
- e) Prefer individual coping.

11] Do you think your educational background influences your decision not to join a SHG?

- a) Yes
- b) No

12] Do you think there is lack of awareness about the benefits of SHG's in your locality?

- a) Yes
- b) No
- c) People don't understand their purpose

13] How comfortable are you with sharing personal experiences with strangers in a group setting?

- a) Very comfortable
- b) Somewhat comfortable
- c) Somewhat uncomfortable
- d) Very uncomfortable

14] Do you think there is a stigma or shame associated with being a part of a SHG?

- a) Yes
- b) No
- c) It depends on the type of group

15] How do you currently seek support or cope up with personal challenges, if not through SHG?

- a) Friends and family
- b) Spiritual practices
- c) selling assets (land).

16] What are the misconceptions about SHG's that might discourage girls from joining it?

- a) Ineffective communication with other SHG members
- b) SHG's are only for older individuals
- c) Burden to repay the loans
- d) Limited opportunities for girls

17] Are women supposed to prioritize caretaking responsibilities over personal development?

- a) Yes
- b) No

18] Are SHG's time consuming or demanding in terms of commitment?

a) Yes

b) No

19] Are there specific activities or initiatives you would like to see in an SHG to make it more appealing for girls?

a) Skill building workshops

b) Cultural events

c) Career guidance counselling

d) Networking opportunities

e) Community service welfare

20] Would you reconsider joining a SHG in the future?

a) Yes

b) No

## Appendix II:

### Questionnaire for SHG members

(To Find Out the Changes Before and After Joining Shg)

I am Jahnvi P. Mandrekar, a student of Goa University and currently pursuing my Master of Arts in Political Science. As a part of my dissertation, I need to collect responses from the members of SHG's of Quepem Taluka. The responses collected are used only for academic purpose and will be kept confidential.

1] Name of the group & the member \_\_\_\_\_

2] Name of the village \_\_\_\_\_

3] Year of start \_\_\_\_\_

4] Number of members \_\_\_\_\_

5] Marital status \_\_\_\_\_

6] Age

a) 26-36

b) 37-47

c) 48-58

d) 59-67

7] Education-

a) Illiterate

b) I-IV Std

c) V-X Std

d) Higher Secondary

e) Graduate

f) Post-Graduate

8] Social Status -

a) General

b) Obc

c) St

d)Sc

9] Occupation-

a) Housewife

b) Labour

c) Self-employed

d) Agriculture

e) Government servant

f) Diary

g) Private

h) Unemployed



18] have you been able to start and sustain your own business after joining SHG?

- a) Agree                                      b) Disagree

19] Do you think SHG's have encouraged you to engage in community development projects?

- a) Yes                                      b) No

20] How would you rate the SHG's impact on your personal growth and self confidence compared to your initial experience?

- a) Fell short of expectations                      b) Slightly below expectations  
c) Met expectations                      d) Exceeded expectations  
e) Far exceeded expectations

21] Would you recommend other women to join SHG-

- a) Definitely yes                      b) Probably Yes                      c) Neutral                      d) No

22] What new opportunities have opened up for women as a result of their involvement in the SHG.?

(Political Participation)

23] Do you cast your vote in the elections?                      a) Yes                      b) No

24] Who decides to whom to vote?

- a) Yourself                      b) husband                      c) in-laws                      d) head of SHG

25] Have you ever participated in a Gram Panchayat meeting as a member of a SHG?

- a) Yes, frequently                      b) Yes, occasionally  
c) No, but I'm interested                      d) No, I'm not interested

26] If 'yes', what motivated you to engage in Gram Panchayat?



- a) Networking opportunities
- b) Social recognition
- c) Personal Growth
- d) Economic Opportunities
- f) Because of someone's influence

27] Achieved confidence to contest Panchayat elections

- a) Agree
- b) Disagree

28] Have you faced any challenges or barriers while participating in gram Panchayat?

- a) Yes, lack of support
- b) Yes, limited education
- d) Yes, social stigma
- e) Not, not at all
- f) I haven't participated

29] In your opinion, how can the involvement of women from SHG's be further enhanced in Panchayat initiatives?

- a) Training courses
- b) Financial assistance
- c) Recognition of contributors
- d) Policy advocacy.
- e) Increase representation
- f) Enhancing public speaking skills

30] Do SHG's align themselves with specific political parties or do they maintain political independence?

- a) Aligned with specific political parties
- b) Politically independent
- c) Depends on the situation
- e) Not sure

31] What challenges might SHG's face by being involved in political activities?

- a) Risk of exploitation by political entities
- b) Division within the SHG
- c) Potential harm to SHG's public image
- d) Reduced focus on community development

32] In your opinion what are the most pressing issues faced by women in SHG that should be addressed by the Panchayat?

- a) Education and skill development
- b) Addressing caste based discrimination

c) Digital illiteracy

d) Change of women committee

33] How can Panchayats ensure the sustainability of SHG's over the long term?

a) Facilitating access to markets for products/services

b) Allocating dedicated funds for sustainability projects

c) Providing training and capacity building

d) Hosting webinars on relevant topics for women empowerment

e) Employing them over sustainable projects.

34] How can Panchayat encourage younger generation of women to participate in SHG and panchayat related activities.

a) Designing youth centric programmes

b) Conducting workshops on modern career

c) Introducing mentoring programmes with old members

35] How can Panchayat address issues related to digital illiteracy so that women can participate?

a) Introducing courses on online transactions

b) Launching a community specific mobile app

c) Sponsoring smartphones

d) Giving guidance every week

36] Do you believe that having more women in elected positions would positively impact policies and decisions made at the local level?

a) Yes

b) No

37] What are your views on political dynamic of Goa?

-----

**Appendix III:****Questionnaire for SHG's involved in mid day meal**

I am Jahnvi P. Mandrekar, a student of Goa University and currently pursuing Master of Arts in Political Science As a part of my dissertation, I need to collect responses from the SHG's involved in supplying mid-day meal to schools. The responses collected are used only for academic purpose. I need your active cooperation for making this research successful.

1] Name of the group \_\_\_\_\_

2] Personal background of members-

3] How long have you been providing mid day meals to schools without receiving payments?

4] Have you explored any alternative sources of funding?

5] Have you sought assistance or intervention from any authorities or organisations to address the payment issues?

6] What is your views regarding replacement of your job?

**Appendix IV:**

## Questionnaire for Shg members in e-Bazaar.

- 1] Name of the member and the group \_\_\_\_\_
- 2] Name of the village \_\_\_\_\_
- 3] Product/ Business \_\_\_\_\_
- 4] How did you come to know about Swayampurna E- Bazaar?
- 5] Have you faced difficulties with customers or any fraud?
- 6] Have you attended any training sessions or workshops related to e-portal?
- 7] What is better – online or offline mode of marketing?
- 8] Are there any other online platforms that you have used?
- 9] Have you faced competitions from other sellers selling similar products?
- 10] Have you received financial help from government?
- 11] How satisfied are you with Swayampurna e-Bazaar?