

Social Upliftment woman through WSHG In Goa

Ms. Smita Shrivastav¹, Dr.C.S.Dalvi²

¹*St. Xavier's College, Goa,*

²*CSIBER, Kolhapur*

I. Introduction

Improvement in any form, of any aspect calls for a reality check of the existing ground reality. This is imperative to lend the right direction for the future course of concerted action. SGSY was launched in the state of Goa on 1.4.1999. There is a felt need to assess the status of its implementation and functioning. A proper detailed evaluation of whether the scheme guidelines were followed in constituting the SHGs, whether their day to day working adheres to stipulated dos and don'ts, to what extent have the women members benefitted economically, are they socially and politically empowered, have the panchayats, DRDA and banks dispensed their roles judiciously and importantly, what are the problems, if any, these SHGs and their members are facing? Answering these questions is of paramount importance. This is precisely what this study intends to accomplish. SGSY was launched in the state of Goa on 1.4.1999. As of March, 2014; the state had a total of 1,475 SHGs. This figure is inclusive of SHGs which are exclusively Women Self Help Groups (WSHGs), SHGs which are exclusively Men Self Help Groups and SHGs which include both men and women as their members.

The only study conducted to evaluate the performance of the SGSY scheme in Goa was - 'Empowering Rural Women in Goa: An Appraisal of Self Help Groups under SGSY' by Arlette Mascarenhas; GIRDA (now GIPARD), Goa in 2005 as a Minor Research Project sponsored by NIRD, Hyderabad wherein she attempted to find out how SHGs under SGSY scheme can empower rural women in Goa. She has also tried to study the socio-economic background of the women members prior to and subsequent to their joining the SHGs, and if SHGs have helped them to attain leadership qualities. The study was limited to two talukas of Goa, namely, Ponda and Quepem. This study includes all talukas of Goa state. The groups taken up for study were exclusively all- women groups.

II. Objectives Of The Study

The following were the objectives with respect to implementation of SGSY in the state of Goa:

1. To study the nature of economic activities undertaken by WSHGs/SHGs under SGSY.
2. To evaluate the impact of economic activities undertaken on the social status of WSHG members.
3. To assess the role of capacity building in the success of SGSY.
4. To suggest measures for the effective implementation of SGSY.

III. Research Methodology

3.1 Primary data collection:

Primary data has been collected from WSHG leaders by using the survey method. Personal interviewing technique was used wherein field researchers administered structured questionnaire to the respondents.

3.2 Hypothesis :

Monthly Earnings and the social uplift aspects are associated.

3.3 Sampling technique and sample size:

The researcher has adopted stratified random sampling. At the time the research proposal was made, the state of Goa had 11 talukas (now there are 12). So it was decided that from each taluka, self help groups would be selected so as to get an all Goa representation. Thus at the first stage the researcher has used 'stratified sampling'. As on 31.3.2008, the total number of Women Self Help Groups (WSHGs) under Swarnajayanti Gram Swarozgar Yojana (SGSY) in the state of Goa were 645 (six hundred and forty five) with a total membership of 5,409. Talukawise sample selected proportionately. During the course of the survey, a total of 109 leaders

3.4 Secondary data collection:

Secondary data used comprises taluka wise SGSY records maintained by the Rural Development Agency (RDA), Government of Goa, annual reports of Ministry of Rural Development, various publications of state, central, international agencies, microfinance sector reports, reputed academic journals, books and websites of public and private agencies.

3.5 Tools for data analysis:

In this study the secondary data has been analysed using simple percentages. The primary data was also analysed using simple percentages but in addition it was analyzed using the STATA and SPSS analysis package. Z- test and Chi-square test tests have been applied for testing the hypothesis.

IV. Data Analysis And Interpretation

4.1 Nature of Economic Activities undertaken by WSHG

In case of economic activities, SGSY laid stress on the cluster approach which means that instead of funding diverse activities, each block was to concentrate on a few select activities (key activities) and attend to all aspects of these activities, so that the swarozgaris could draw sustainable incomes from their investments. The success of SGSY thus depended on the choice of activities. Further, the choice of activity was expected to be based on the local resources, the aptitude as well as the skill of the people. It was also necessary that the products have a ready market.

Table 4.2 Occupation before joining SHG

Occupation	Leaders	
	Frequency	Percent
Housewife	79	72.48
Agricultural labourer	8	7.34
Marginal Farmer	4	3.67
Rural artisan	2	1.83
Self-employed (Vendor)	7	6.42
Domestic worker	2	1.83
Casual labourer	5	4.59
Casual trade	1	0.92
Any other	8	7.34

Source: Primary data

The above table details the occupation of the leaders before joining the SHG. It has been proved from many earlier studies that the SHG programme considerably motivates housewives to step beyond the four walls of their homes and participate in paid work which in turn aids the process of empowerment of these women. This is borne out by the present study wherein it is seen that 72.48 percent leaders were housewives before joining the SHG. Further, about 6.42 percent were self-employed and 4.59 percent were casual labourers. However, a few of them were agricultural labourers, marginal farmers and rural artisan. In the ‘any other occupation’ category, it is found that they were engaged in tailoring, running small shops and hotels.

Table 4.3-Nature of Income Generating Activity

Nature of IGA	Leaders		Members	
	Frequency	Percent	Frequency	Percent
Agriculture	15	34.88	90	34.35
Horticulture	5	11.63	24	9.16
Poultry	--	0.00	1	0.38
Dairy	--	0.00	5	1.91
Vendor	11	25.58	1	0.38
Handicraft	11	25.58	64	24.43
Other	31	72.09	123	46.95

Source: Primary data

The above table shows the economic activity being pursued by the leaders and members. Of the leaders and members who started IGA, 34.88 percent leaders and 34.35 percent of members are pursuing agriculture activity. Agriculture is the major IGA which is identified by the survey. The second major IGA is Handicraft. It is observed that 25.58 percent leaders and 24.43 percent members are pursuing handicraft activities such as Agarbatti making, bamboo craft, masala making, tailoring, jute bag making etc. In the leaders category about 25.58 percent are vendors. However, a less than 1 percent of members pursuing IGA are vendors. No leader is pursuing poultry and dairy but about 3 percent of the members are pursuing these activities. In the ‘other activities’ category, about 72.09 percent leaders and 46.95 percent members are pursuing the activities like, preparing eatable items (hot chips), catering, running small hotels, small shops, etc.

Table 4.4-Reason/s for choosing the economic activity in which currently engaged

Reasons	Leaders		Members	
	Frequency	Percent	Frequency	Percent
Lack of credit availability	13	11.93	53	10.6
Traditional skill	47	43.12	172	34.4

Locally available resources/inputs	12	11.01	69	13.8
Ready market available to sell	18	16.51	103	20.6
Lack of infrastructure support	1	0.92	1	0.2
Others were doing it	12	11.01	53	10.6
Was advised to do so	4	3.67	23	4.6
Had received specific training	10	9.17	29	5.8
Did not want to take a loan	2	1.83	7	1.4
Any other	0	0	0	0
	119	109.17	510	102

Source: Primary data

The above table shows that the most common reason (43.12 per cent) for the leader respondents to be engaged in any particular economic activity is the fact that they already possessed traditional skills required for that activity. The second dominant reason (16.51 per cent) was the availability of a ready market for the sale of their products/services. The next major reason which impacted the choice of economic activity was the lack of credit availability which means the members are forced to choose a particular economic activity because it is not possible to start any other business with the limited amount of money available to them. It must be noted that just about 9 per cent of the leaders had selected a particular IGA because they had received training for that particular activity. This suggests the need to bolster the training component for the swarozgaris.

4.5 Hypothesis- H₀: The levels of social uplift and the monthly income are independent.

H₁: The levels of social uplift and the monthly income are dependent.

Table 6.8.4 Statistical Analysis: Chi-square test

Statement	Chi-square	df	Critical value at 5 percent I.o.s	Decision
1. role in making decisions about your children's education has increased after joining WSHG	40.131	28	44.4608	Accept Ho
2role in making special purchases/consumer durable purchases has increased after joining WSHG	34.261	20	34.1696	Reject Ho
3role in mobilizing the community against social evil (e.g. dowry, smoking) has increased after joining WSHG	67.608	20	34.1696	Reject Ho
4confidence about visiting any govt. office for any work has increased after joining WSHG	46.416	20	59.3417	Accept Ho
5The village shopkeepers allow you to make purchases on credit after joining WSHG	87.205	40	34.1696	Reject Ho
6shop alone for your family's day to day purchases after joining WSHG	28.994	20	34.1696	Accept Ho
7attending PTA meetings/visiting children's school after joining SHG	25.885	24	39.3641	Accept Ho
8attending gram sabha meetings after joining SHG	37.263	29	45.7223	Accept Ho

Source: Z test results based on Primary data

From the above test results, the levels of income generated from IGA is having significant impact in the social up lift with reference to role in making special purchases/consumer durable purchases, role in mobilizing the community against social evil (e.g. dowry, smoking) and the village shopkeepers allow the WSHG members to make purchases on credit. Thus, the null hypothesis is rejected for these three statements.

V. Findings And Suggestions

5.1 Demographic details:

It is observed that 46 per cent of the total SHGs of North Goa are in the Bardez taluka and the least SHGs are in Tiswadi taluka .The SHG formation under SGSY in the state of Goa is seen rather unevenly distributed between the two districts of Goa. The North district has twice the number of SHGs that the South district has and hence there is a need to even out this unequal distribution. The bright part is that almost all of the SHGs formed till date are functional and just about 1.44 per cent of the groups have been declared defunct.Around 78 per cent of the SHGs in North Goa are women’s self help groups , also around 91 per cent of the swarozgaris are female and only about 9 per cent are males

5.2 Nature of economic activities undertaken by WSGs

The fact that SHG programme considerably motivates housewives to step beyond the four walls of their homes and participate in paid work is borne out by the present study wherein it is seen that more than 60

per cent of the leaders as well as members were housewives before joining the SHG, around 10 per cent of the leaders were either self-employed or casual labourers. In case of members 18 per cent were casual labourers and agricultural labourers. The study showed that around half of the leaders as well as members are engaged in productive activities. However, higher per cent of leaders are seen to be engaged in IGA as compared to members.

5.3 Suggestions -It would be really unfortunate if the SHGs lose the spirit of 'self help' and end up getting reduced to mere savings organisations. This happens when inertia sets in and group meetings are reduced to mere occasions for collecting members' monthly contributions. In fact with passage of time meetings may be about few members attending and the rest sending their contributions through proxy members. In a worst scenario group meetings may get substituted by door to door monthly collections. The researcher has found that lethargy has already crept in a significant number of WSHGs in Goa. There are issues with the WSHGs which are not quite right but the structured questionnaires used by the researcher were unable to capture them.

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