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Sr. No.	Title	Page No.
12.	Self Help Groups in Goa: Enhancing Women Empowerment - Dr. Christina De Souza	38
13.	SHG – Stepping Stone for Self-Employment Generation - Dr. Smita Sanzgiri & Dr. Madanant Naik	41
14.	Self Help Groups for Empowerment and Leadership Development of Rural Woman under GSRLM: A Case study of Chicalim Village of Mormugao Taluka-Goa - Dr. Champa Ramkrishna Parab & Ms. Madhumeeta Dhar	45
15.	SHG and their role in promoting livelihood in urban areas- A case study of Margao and Cuncolim municipalities, in particular the GSUDA DAY-NULM Scheme (SM&ID) - Ms. Tracy Almeida e Aguiar & Mr. Salman Khan	50
16.	Management of Floral Waste - Dr. Nisha Kevat	55
17.	Efficiency of Public Distribution System – Case Study Analysis of Quepem and Sanguem Taluka of Goa - Dr. Sohani Pai Vaidya & Mr. Narendra Gaonkar	58
18.	Implementation of the RTI Act 2005 with reference to section 4 (1) (b) - Dr. Maria Fatima De Souza	63
19.	Assessment of Natural Resources Management works completed under MGNREG scheme during the years 2016-2019: A case study of Pernem Taluk - Mr. Prasad S. Naik	66
20.	Promotion of Island Tourism in Tiswadi Taluka of Goa- An Empirical Study - Prof. R. Anthony Sathish & Ms. Gail Bina Pires	71

Self Help Groups For Empowerment And Leadership Development Of Rural Woman Under GSRLM: A Case Study Of Chicalim Village Of Mormugao Taluka-Goa

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ABSTRACT

This academic study delves into the performance of Self-Help Groups (SHGs) operating under the Goa State Rural Livelihoods Mission (GSRLM), focusing on Chicalim Village in Mormugao Taluka, Goa. The research evaluates the impact of SHGs on rural empowerment, particularly concerning women, and their role in poverty reduction within the framework of grassroots initiatives. Utilizing a mixed-method approach involving surveys, interviews, and data analysis from 99 SHG women members, the study highlights the significant increase in decision-making empowerment among participants, impacting areas like education, health, household decisions, and purchasing power. Key findings underscore the positive influence of SHGs on income generation, entrepreneurship skills, and socio-economic well-being, emphasizing their pivotal role in fostering sustainable livelihoods.

Keywords: Empowerment, Self-Help Groups, Rural Women, GSRLM, Leadership Development, Challenges, Awareness, Multi-Stakeholder Approach, Goa.

INTRODUCTION

The Goa State Rural Livelihoods Mission (GSRLM) stands as a catalyst for rural empowerment, specifically focusing on enhancing the lives of impoverished rural women and fortifying the rural economy within the state. This mission takes shape through mobilizing rural households, predominantly women, into robust grassroots institutions. These institutions not only aim at economic empowerment but also at fostering a voice of accountability in critical service domains such as education, health, nutrition, and finance.

The GSRLM, operating as the State Rural Livelihoods Mission for Goa, is a government initiative dedicated to fostering sustainable livelihoods and reducing poverty in rural areas. Its initiatives span diverse avenues including the formation of Self-Help Groups (SHGs), skill development training, financial aid, and market linkages to bolster rural entrepreneurship. Agriculture, livestock, and fisheries also fall under its purview, with various schemes and programs aimed at their enhancement.

At the heart of GSRLM's initiatives lies the concept of Self-Help Groups (SHGs), informal associations of individuals sharing common objectives to mutually progress economically

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and socially. These groups operate on the belief that the poor possess savings capacities, are creditworthy, and operate collectively to access bank loans based on shared wisdom and peer dynamics. The SHG linkage programs operate on the principle of peer pressure substituting collateral security, fostering gradual and sustainable growth among members. The broader National Rural Livelihood Mission (NRLM) and its Goa counterpart, GSRLM, revolve around the concept of poverty reduction through the establishment of robust grassroots institutions. These institutions enable impoverished households to access self-employment opportunities and skilled wage employment, leading to substantial income augmentation on a sustainable basis.

Integral to these efforts is the concept of women's empowerment, which aligns with human resource development and capacity building. Empowerment, particularly of women, revolves around fostering self-worth, self-determination, and the capacity to effect social change. Empowered women exhibit leadership, awareness, and an ability to influence developmental processes. This empowerment is an ongoing process involving enhanced awareness, problem articulation, and access to resources and public facilities.

In essence, this evaluation aims to delve into the performance and impact of SHGs under GSRLM in Chicalim Village, Mormugao Taluka, Goa, contextualizing the broader objectives of rural empowerment, poverty reduction, and women's empowerment within the framework of grassroots initiatives.

This study will scrutinize the multifaceted dimensions of SHG performance, shedding light on their role in uplifting rural communities and enhancing the livelihoods of its members, particularly women, in line with the overarching goals of GSRLM.

PURPOSE OF THE RESEARCH STUDY

The study was conducted with the following specific aims:

- ❖ To evaluate the functioning of SHGs formed under GSRLM with special reference to Income generating activities.
- ❖ To list out problems faced by SHG members in the study area.
- ❖ To learn the awareness among the rural women about the Goa Bazaar platform to showcase products made by the women of Self Help Groups and evaluate the success of the Goa Bazaar platform with reference to select SHG in Chicalim Village.
- ❖ The need for study arises on account of the following factors:
 - a. The Rural Woman and GSRLM lack penetration on the market requiring the need to create awareness which is required to promote SHG products and enhance their livelihoods.
 - b. The products by SHG need market linkages and consumer exposure.
 - c. To understand the problems faced by the rural women registered with GSRLM.

- d. The next step to enhance the livelihood of Goa's rural women force is this marketing website namely www.goabazaar.org. The sole aim is the marketing of products made by SHG members.

METHODOLOGY

Sources of Data

The study is based on Primary and Secondary Data. The primary data has been collected from fieldwork through a sample survey, interviews, focus group discussions and questionnaires. The questionnaires and interview schedules prepared keeping in view the objectives of the proposed study were administered to the 7 SHGs of Chicalim Village organization. The interview schedule collected data from SHG Members from the selected Mormugao taluka, Chicalim Village. 15 Questionnaires have been used for collecting information from the SHG Members of Mormugao taluka and Chicalim Village Panchayat, Chicalim Village. A total of 99 SHG Women Members were surveyed. Secondary data has been collected from Goa Government Websites, Journals, Articles, Papers, and other Research Studies, etc. From the above 12 Self-help Groups, for study 7 SHG were selected under the Chicalim village organization. SAMPLING Population: 12 SHG Sample: 7 SHG

KEY FINDINGS

Key Observations on Self Help Group

1. The majority of SHG members in the study area were found to be lacking in leadership skills when compared to their strengths in communication and decision-making.
2. While many SHG members reported a noticeable improvement in their group's performance after participating in ongoing orientation and skill-based training, it was concerning to note that some identified members did not receive any training to develop their skills.
3. An overwhelming 85.1% of respondents highlighted that their participation in SHGs has resulted in a significant increase in their level of decision-making empowerment, especially in matters related to children's education, health, household decisions, and purchasing power. It is also noteworthy that the remaining percentage of women who belong to the Nisarg SHG are working and have recently joined, indicating a positive trend towards women's empowerment through the SHG model.

CONCLUSION AND RECOMMENDATION

Policy Recommendations for Government on the empowerment and leadership development of rural women through SHGs under GSRLM based on the research:

- ❖ The revolving fund is in short supply to make women financially empowered.
- ❖ The government should evaluate the functioning of SHGs formed under GSRLM with special reference to income-generating activities. This evaluation will help in

- identifying the strengths and weaknesses of the current system and areas for improvement.
- ❖ The government should address the problems faced by SHG members in the study area. These problems include lack of training, inadequate financial support, limited market access, and insufficient infrastructure. To overcome these challenges, the government can provide targeted assistance, such as training and capacity building, financial assistance; production set up and improved market linkages.
 - ❖ The government should create awareness among rural women about the Goa Bazaar platform to showcase products made by the women of Self Help Groups. This awareness campaign should focus on educating rural women about the platform's benefits and how they can use it to promote their products and improve their economic status.
 - ❖ The government should prioritize the development of leadership skills among rural women to strengthen the SHG movement. This can be achieved by providing training and mentoring programs that help women build their confidence, communication, and leadership skills.
 - ❖ The government should encourage collaboration among SHGs to promote collective action and increase their bargaining power. This collaboration can be facilitated by creating networks and forums that enable SHG members to share knowledge and experiences, exchange best practices, and support each other.
 - ❖ The government should create an enabling policy environment that supports the growth and sustainability of the SHG movement. This can include policies that promote gender equality, provide access to finance and markets, and encourage the participation of rural women in decision-making processes.
 - ❖ The government should provide more financial support to SHGs. This can be achieved by introducing new financial schemes that provide low-interest loans, grants, and subsidies for SHGs. Additionally, the government can partner with financial institutions to provide access to credit and other financial services.
 - ❖ The government should support SHGs in improving their market access.

CONCLUSION AND RECOMMENDATIONS

The study aimed to evaluate Self-Help Groups (SHGs) formed under GSRLM, focusing on income-generating activities, challenges faced by SHG members, and awareness levels about the Goa Bazaar platform. Using questionnaires and interviews with 99 SHG women in Chicalim village, the study discovered that income from such activities significantly improves the socio-economic status of members. Although limited to Chicalim village, the study showcased SHGs' success in enhancing income, savings, self-employment, communication, entrepreneurship skills, and decision-making involvement, fostering individual identity and empowerment.

SHGs engaged in diverse income-generating ventures—from homemade products to agriculture, jewellery making, tailoring, and traditional crafts—demonstrating entrepreneurship and innovation. Collective efforts in manufacturing coir mats indicated mutual support among groups. These economic activities not only boosted income and savings but also honed entrepreneurship skills, significantly benefiting members' socio-economic well-being.

Moreover, conducting a value chain analysis of seven SHGs uncovered primary activities like sales, production, and supportive procurement and marketing efforts. This analysis becomes pivotal for strategic decision-making, allowing SHGs to identify strengths, weaknesses, and opportunities for enhancing operations, thereby elevating their competitive edge and income generation potential in the market. Ultimately, the study underscores the critical role of such analyses in empowering SHGs and fostering their sustainable growth within the economic landscape.

SUGGESTIONS

Here are three important suggestions for policymakers and government officials to address the constraints faced by these 7 SHGs:

- ❖ **Provide dedicated spaces and infrastructure:** The lack of dedicated spaces for economic activities is a major constraint for the SHGs. Policymakers should provide support for the construction of dedicated spaces, such as community centers or marketplaces, where the SHGs can conduct their economic activities. Additionally, there is a need for improving infrastructure such as electricity, water supply, and transportation to enable better access to markets and resources.
- ❖ **Enhance access to finance:** The SHGs require easy access to finance to expand their economic activities. The government can create programs and schemes that provide low cost finance to the SHGs, along with capacity building to manage and repay loans effectively. The government can also provide incentives to banks to lend to these SHGs, with favorable terms and interest rates.
- ❖ **Improve market access and marketing skills:** The SHGs often lack market linkages and marketing skills, which restricts their ability to sell their products and generate revenue. The government can help build capacity for marketing and provide information on market demand, pricing and quality requirements. It can also facilitate the development of market linkages with buyers, retailers, and wholesalers. These efforts can help to increase the market access and sales of SHG products, and in turn, improve the income and livelihoods of the members.