

SUMMARY

INTRODUCTION

In India, women have been glorified in stereotypical ways. From the prehistoric era to the current era, the current position and condition of women in India have changed. Prof. C.K. Prahalad writes in his book "The Fortune at the bottom of the Pyramid" that "The role of women is a well-understood but inadequately stated aspect of development. The entire process of growth revolves around women. They are also leading the way in terms of social change...."

A self-help group (SELF-HELP GROUP) is a very limited, voluntarily functioning organization of underprivileged individuals, ideally with a similar socioeconomic background. They work together to resolve any kind of their common difficulties through self-help groups and mutual aid with the use of the possible least money provided by the self-help group's participants. Savings are typically placed in banks under the name of a self-help group. One self-help group has no fewer than twelve members and no more than twenty participants.

Definition of SHG:

Self-help groups are small, volunteer organisations that work together to achieve certain goals. They are typically made up of peers who have joined forces to fulfil a shared need, overcome a shared handicap or life-disturbing issue, and/or bring about desired societal and/or personal change. Such groups' creators place a strong emphasis on members taking personal responsibility and engaging in face-to-face social interactions. In addition to offering emotional and material support, they usually promote an ideology or set of principles that enables their members to feel more strongly about themselves. They are frequently "cause"-oriented.

Characteristics of the Self-Help Groups (SHGs)

I. Small Group: The idea promotes the development of smaller groups so that everyone may participate effectively. Typically, studies have found that groups of 15 to 20 people are quite successful. Members of the group may take matters less seriously if the size is too small.

II. Homogeneous: It is relatively simple to work as a group if the members originate from the same social and economic groups, share comparable concerns, and have a strong natural bond.

III. Full and active participation: The group must meet at least twice a month and must meet regularly. All meetings must be attended by all members.

IV. Autonomous: The groups are independent in how they carry out their tasks. They function under their own set of rules, regulations, and bylaws. The rules and regulations are decided by consensus at a meeting of all members. For how it operates, the group is responsible to itself.

V. Collective Leadership: Despite the fact that each group has a representative, assistant, and treasurer, the office holders are unable to participate in decision-making. When everyone is present, decisions are taken at group meetings. Therefore, consensus is required for all decisions. The office-holders' position is more closely associated with responsibility than with power. To prevent the accumulation of power in the hands of a select few, the office holders are nevertheless rotated on a regular basis.

VI. Membership voluntarily: Using the concept that was explained to them, the group forms on its own. A prospective member and the other group members should decide whether to join the group; no one else should make this decision.

VII. Non-Political: The self-help organizations explicitly indicate that they will not discuss any political agenda. Party politics are the focus here. Each member of such groups is permitted to choose their own political affiliation, which may differ from member to member of the following groups. But during the group meeting, their problems are not brought up. Mutual Help: Through mutual help, self-help groups work to promote the members' personal, social, and economic growth.

VIII. Regular Savings: The self-help groups place a strong emphasis on credit and saving activities for one another. Savings are made from the meagre amounts that members can set aside from their consumption, not from surplus. The size of the savings and the frequency of savings are determined by the group as a whole.

SELF-HELP GROUP develops their unique working procedures based on the circumstances and demands of the local area. Below are some of the basic characteristics that Self-help groups share in common.

Essential features of Self-Help Groups (SHGs)

- There should be at least 12 and no fewer than 20 people in the group.

- The group ought to have been around for at least six months.
- In order to ensure cohesive teamwork, the group should be mainly homogeneous in personality.
- The group should operate democratically.
- Members must be contributing real savings to the group.
- The bank must be able to confirm the legitimacy of the NGOs leading these groups (although this is not strictly necessary because Self-help groups might be started by the bank's branch or even government agencies).
- The group should be able to keep accurate records; in some situations, outside assistance is prohibited for this goal.
- The group should always include underprivileged individuals, and if it's practical, urge the inclusion of just women.
- The banks are prohibited from demanding any security for such loans as the members do not have any assets for the purpose.
- The group is expected to deposit their savings with the financing branch in the event that they had any excess cash.
- The banks are not to demand that loans be supplied to the group for any particular reason. Long-term, though, constructive goals should be favoured.

Due to the involvement of NGOs and the unique nature of these organizations, the documentation should be kept to a minimum.

Women self-help groups

The formation of Self-help groups (Self-help groups), particularly considering among women, is one of the effective strategies for empowering women and encouraging rural entrepreneurship. This approach had resulted considerable results not only in Bangladesh and India but also across the all country in the world. Self-help groups that are designed especially for women are being utilized more frequently for different developmental therapies. Rural women have been seen as lacking power, thus with the means of such self-help groups credit and its delivery have been seen a unique solution. Credit is merely used as a starting point and a tool to operate other parts of group dynamics and management in this integrated approach, which also addresses the requirement for social interactions among these groupings. A self-help group is envisioned as a long-lasting institution of the people that gives underprivileged women coming from rural areas the room and encouragement, they need to make

positive decisions that would give them more control over their life. The SELF-HELP GROUP strategy has succeeded in raising awareness about the value of education, the importance of cleanliness and sanitation, hygiene and health, environmental protection, and better responsibility to development plans in addition to improving the economic conditions through revenue production. Women in India from rural areas receive financial related and extension support for a variety of related to production and income-generating activities by organizing informal self-help groups (Self-help groups). Embroidery, clothes manufacturing, weaving, beekeeping, food processing, gem cutting, basketry, and knitting are a few examples of these production and income generating activities. Self-help groups are self-governing; communal choices concerning production and marketing are made, albeit the group leader is in charge of locating potential consumers and marketing outlets. These organizations challenge conventional bureaucracy and top-down management to reflect a new culture in rural development. Informal organizations give rural women the authority to run rural businesses and come to decisions on behalf of their shared economic interests. Studies on the growth of informal women's groups in this country demonstrate how bureaucracy and 'top-down management', which frequently resulted into the failure of other such programs, can be avoided. Rural women are empowered by informal self-help groups, which also serve as a foundation for the provision of finance and other forms of support for a range of production related and income generating activities. The southern states have the most Self-help groups, according to a survey done by the Centre for Bharatiya Marketing Development (CBMD). At the national level, southern states make up 65% of Self-help groups on average, followed by eastern 13%, western 6%, northern 5%, and central 11%. The largest percentage of women Self-help groups who work independently and establish a microbusiness, which helps with income generation, is found in Andhra Pradesh, followed by Tamil Nadu.

In a Nutshell:

Self-help groups are the poor's self-initiated response to being socially, economically, and politically marginalised. The strength of the poor lies in this togetherness, which Self-help groups strive to achieve. Transparency in dealing is a key aspect of Self-help groups, and it is ensured by shared trust and cooperation under self-imposed constraints. Self-help groups encourage group liability for all members. The SELF-HELP GROUP functions because of peer pressure and personal dedication to the group's guiding ideals. Compositional informality and adaptability to local needs Any

SELF-HELP GROUP engages in a continuous process of adapting its rules to meet local needs. Regular thrift is a key and crucial element for members' ability to support themselves financially. Financial decisions are based not just on mathematical calculations but also on moral principles. Members' capital contributions go into a common fund; no one or group of people receives any special treatment or additional rights as a result.

Self-help groups are a tool for encouraging women to build a saving habit. It makes extensive use of resources. It opens the door to greater technologies and skill advancement which is benefited directly. It aids in raising the family's income and other sources for that. Collective action and solidarity in self-help groups are significant empowering tools. Additionally, the Government and Bankers are whole heartedly supportive and encouraging of lending money either directly or via NGOs. This fosters the entrepreneurship skills of women in our nation.

IMPLICATION FOR THE PRESENT STUDY:

A review of the previous literature revealed that the present study differed from the previous ones in the following aspects. The present research was conducted on the role of SHGs which differed from other researches. As there are fewer studies conducted in Gujarat on this topic so, the present study is new research in this aspect. In this chapter, review of the related literature and how it differed from the previous researches was discussed

SPECIFICATION OF THE PROBLEM:

Statement of the problem:

A Study on the Role of SHGs in Developing the Socio-economic Status of Women in Kapadvanj Taluka.

Operationalization/ Explanation of the Terms:

SHGs: -According to NABARD (2005), "Self-Help Groups (SHGs) are community associations with certain number of people from a homogeneous group. They gather together to solve their issues, specifically what they are facing in their daily lives. Group members contribute voluntary savings during regular meetings in an agreed

period of cycle. These savings are lent out to their members with a minimal interest rate".

Socio-Economical Status: - An individual's or family's socio-economic status is a combined economic and sociological complete measure of their work history, access to different resources, and social standing in comparison to other person belong to their society. The study looks at the social and economic position of the SHG members and their household in the rural area of Kapadvanj block.

SHG member: - A self-help group (commonly abbreviated SHG) is a group of limited number of poor people. People who are enrolled in such group gets its membership. The study's participants are the women who are a part of these group.

The social and economic impact: Quantitative assessment of the value created by public projects and programs, or their generation of total value after expenses. It enables the measurement of all the social, financial, economic and environmental effects of a project or public policy in terms of a monetary unit.

Objectives of the Study: To study the basic Demographic Information of SHG members and SHG as a group/whole.

1. To measure the level of motivation in seeking SHG membership and the level of constraints resolution after joining SHG.
2. To study regarding the working process of self-help groups in detail.
3. To measure the social and economic impact of SHG membership.

Hypothesis

A hypothesis that makes target to explain certain facts or observations and offers a provisional understanding of the current condition of world; a theory that hasn't been proven yet but, if accurate,would explain specific facts or phenomenon. It was assumed that

1. There are non-significant associations between SHG members' age, education, occupation and their level of economic impact of SHG membership.

2. There are non-significant associations between SHG members' age, education, occupation and their level of social impact of SHG membership.
3. There are non-significant associations between level of motivation in seeking SHG membership and their level of social and economic impact of membership.
4. There are non-significant associations between level of constraint-resolution and social and economic impact of membership.
5. There exists a non-significant correlation between level of motivation, level of constraint resolution and level of socio-economic impact.

Variables under the study:

Independent Variables: Independent Variables include age, education and occupation.

Dependent Variables: Dependent Variables include Motivation for joining SHG, Functioning of SHG, Resolution of constraints after joining SHG, social impact and economic impact.

These dependent variables also have sub-variables;

I. Motivation for joining SHG includes:

- a. Indirect motivation for forming/joining SHG
- b. Direct Motivation for joining SHGs

II. Functioning of SHG

- a. Decision taking
- b. Documentation Maintenance
- c. Documentation Maintained
- d. Role and Responsibilities
- e. Level of Satisfaction among SHG members
- f. SHG meetings and attendance

III. Constraints and Resolution of Constraints after joining SHG

- a. Change in family constraints after joining SHG
- b. Change in financial constraints after joining SHG
- c. Resolution of non-repayment of loan & interest
- d. SHG savings & Loan disbursement/recovery
- e. SHG external support and finance

IV. Social Impact of SHG membership:

- a. Making decision at the household level
- b. Making decision power at village level
- c. Autonomy and Mobility
- d. Health and Nutrition
- e. Gender roles and responsibilities
- f. Political awareness
- g. Political Participation
- h. Participation in village development programme
- i. Self Confidence
- j. Productivity and Skills

V. Economic Impact of SHG membership:

- a. Income
- b. Savings & Investment
- c. Debts & Loans
- d. Assets
- e. Control over income and assets

Delimitation of the Study:

The Self-Help Group is scattered all over India empowering huge number of women. To conduct this particular study, it is quite impossible to cover all the population of different region all over Gujarat. This particular study like any other studies has certain limitation. These are:

- i. This study is limited to Kapadwanj block as only block was chosen as universe.
- ii. The Selection of sample is limited to the 3 to 4 members of each SHG.
- iii. The Sample size of the respondent is limited and only 380 respondents have been chosen for direct interview.
- iv. This study has been conducted exclusively for women Self-help groups only in rural areas. Kapadwanj town area is excluded in this study.
- v. The opinions of the social activist, NGO personnel, local administration and local leaders of the political parties have not been considered in this study to avoid manipulation and biasness.

- vi. This study is restricted to 63 villages due to unavailability of SHG respondents on the spot. Thus 29 more villages would have given the researcher wider picture.
- vii. This study again is restricted to 150 SHGs due to unavailability of SHGs respondents on a given date. The greater number of SHGs sample would have enriched to study further.

Ethical Consideration: The informal consent was obtained before proceeding for the interview from the respondent. However, The researcher did not find any respondents who were unwilling to give an interview in this study. In fact the respondents were found more enthusiastic and energetic in responding to the interview schedule.

METHODOLOGY:

Research Design:

A type of research called descriptive research is used to outline characteristics of population. It accumulates information that is utilized to respond to a variety of when, what, and how inquiries on a certain population or group in society.

Questions regarding the reasons of occurring a phenomenon or why it happens are not addressed by descriptive study. Randomized and quasi-experimental research method are the most suitable ways to get the answers to these types of questions. However, information from descriptive studies may be utilized to observe at how different variables are correlated with one another. (The results of correlational studies might guide to separate factors that could be essential in understanding a phenomenon from those that are not, even while they do not provide proof of causality. Descriptive research is therefore frequently used to develop hypotheses that need to be analyzed and verified using more intense techniques.

The research design is descriptive in nature as it is describing the role and responsibilities of SHGs in improving Social condition as well as Economic condition of women. It explains how SHGs plays vital and key role in upgrading their socio-economic condition. The upliftment and overall development of women are bringing about positive changes and empowering women in all spheres of life. During the field study of Kapadwanj block of Kheda districts, utmost care will be taken to study

various dimensions and level of status of women at individual, family, village and society at large. The basic thrusts of the study will be to understand whether women beneficiaries of SHGs are really empowered in strict sense when we say their status in relation to their socio-economic conditions in family, villages and society at large.

Status of women is seen at three different levels i.e., individual, familial and societal. Basically, quantitative data is used for the purpose of analysis. The quantitative method is used in assessing the relationship between the demographic variables of the respondents. Self-deigned, structured interview Schedule, Observation method and focus group discussion were used for data collection by keeping in mind the requirement of research objectives.

Universe:

Universe of the present study includes all beneficiaries of SHGs promoted by National Rural Livelihood Mission (NRLM) in Kapadwanj taluka of Kheda district of Gujarat. Gujarat has been considered as a huge potential in entrepreneurs. The researcher has selected Kapadwanj block of kheda district which is the outskirts towards the east, connected to Bayad block of Aravali District. There are 19191 SHGs members across 118 villages in 1812 SHGs as per the official websites of NRLM.

Sample:

The researcher has used the Morgan table for determining sample size for research. The researcher on the basis of simple random sampling method has approached 380 respondents from 19191 SHG members from Kapadwanj block. The respondents are chosen depending on the number of SHGs formed and found by the researcher in the block. The samples are again further divided in percentage of the existing SHGs in East, West, South and North of the block.

Selection of Villages:

Total sixty-three villages out of one hundred and eighteen villages of Kapadwanj block were selected randomly where SHGs are existing from the area of operation of Mission Mangalam. The villages are selected based on East, West, South and north zone. Finally, sixty-three villages SHGs women survey was conducted because these villages were selected by the researcher mainly for three reasons, firstly because of availability of women self-help groups in the villages, secondly for its easy

accessibility and thirdly for good amount of experience of the researcher's exposure of working with these self-help groups previously.

Selection of SHGs:

There are total 1812 SHGs as per the online list available of NRLM. The researcher found 138 SHGs from west, south, east and north of Kapadwanj block and they were chosen for the study because of the characteristic of availability.

Selection of respondents:

From each SHG, random samples of three to four members were considered for the study. The criteria followed were: (a) they should be existing office bearer and members of the SHGs; (b) preferably SHG leader were chosen for the sample size.

Sr. No.	Zone	Number of the villages taken	Number of the SHGs taken	Number of the respondents
1	East	19	33	91
2	West	16	33	93
3	North	14	37	91
4	South	14	35	117
Total		63	138	380

Tools and Techniques:

To accumulate primary data for the current study Self-designed and structured interview schedule is used. The interview schedule has been designed on the basis of previously made related review literature and has been later modified on the basis of pilot testing. The tool has been sent to experts and academicians from the fields of Social Work. The appropriate changes suggested by them have been inserted and repetitive questions have been appropriately reframed. The tool is translated in the local language Gujarati by the professional translator and is pretested. Examples, experiences, observations, etc. of sample respondents has been written at the end of the schedule for better understanding of the questions by respondents.

Data collection:

The secondary data is gathered from the previous research studies, PhD thesis, articles, published journals and annual reports which have been found related and authentic for the study. The secondary data have accumulated from the previous research work and current data collected from books, reports, newspapers, journals,

magazines and other authentic and published sources in the same sector. The internet service is used to get reliable theoretical data on international and national organizations that are engaged in SHGs and women's empowerment activities.

Data Analysis:

Data Analysis means a critical examination of the collected data for studying the characteristics of the research study under consideration. Data analysis involves analysis of the reality in different parts and establishes relationship binding the different parts together. Data interpretation means explaining the effect in terms of causes. For the data analysis frequency percentage and content analysis were used by the researcher.

First of all, the collected data has been entered through SPSS, version 23 where, the variables have been defined for the purpose of conducting research. After the successful defining of variables, the data so obtained after the data collection process, the editing, scrutiny of the data was done, to exclude the half-filled or missing data.

The final data comes out to be $N = 380$, which was then entered in the SPSS for the purpose of doing analysis work.

1. The first step after the data entry was to identify the demographic profile of the respondent, which the results have to be obtained. For that purpose, **frequency and descriptive statistics** was performed, which gave the detailed analysis. The tables have been shown in the next chapter of data analysis.
2. The second step, performed was to check the reliability of the scale, so prepared. The reliability was checked through **Chronbach's Alpha**.
3. In further analysis, **Correlation and Chi-square test (Cross-Tabulations)** have been applied on the data sheet to check the association between the variables.

MAJOR FINDINGS:

On the basis of objective wise findings of the data, it can be concluded that

There are no significant associations between SHG members' age, education level, occupation and their level of economic impact of SHG membership. One

part of the hypothesis of the above mentioned is accepted that is there is no statistically significant association between age and economic impact level and other part is rejected that is there is a statistically significant association between education status and economic impact level. On the other hand, there is no statistically significant association between occupation status and economic impact level is accepted.

The second hypothesis i.e. There are no significant associations between SHG members' age, education level, occupation and their level of social impact of SHG membership. This hypothesis is sub categorized in three different statements namely There is no statistically significant association between age and social impact level is accepted. There is no statistically significant association between education status and social impact level is accepted. There is a statistically significant association between occupation status and social impact level, with a moderate strength of association is rejected.

The third hypothesis is that there are no significant associations between motivation in seeking SHG membership and their levels of social and economic impact of membership. This hypothesis is sub categorized in two statements namely; There is a significant relationship between the level of motivation and the level of social impact is rejected. There is no significant relationship between the level of motivation and the level of economic impact is accepted.

The fourth hypothesis is that there are no significant associations between the levels of constraint-resolution and socio-economic impact of membership is rejected.

The fifth hypothesis is that there exists a non-significant correlation between the level of motivation, level of constraint resolution and level of socio-economic impact is rejected as the result shows that there is a positive correlation between them.

To check association between improvement in socio economic aspect and having roles and responsibilities, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is not rejected.

Hence it is concluded that there is no association between improvement in socio economic aspect and roles and responsibilities performed during meeting. In other words, it can be interpreted that roles and responsibilities has no influence on improvement of socio-economic aspect of respondents.

Thus, on a larger note, it can be stated that, the demographic profiles of the respondents may or may not affect the functioning of SHGs, or their motivational level, but they do affect their socio-economic status overall.