

A Study on Members Satisfaction towards Functioning Of Self Help Groups in North Goa

Sukthankar .S.V.

Gaude Susmita

Associate Marcela-Goa Professor

Student (M.com II)

Govt. College of Arts, Science & Commerce Khandola

ABSTRACT

Self help group is an formal or informal group where group of women/men come together from identical background basically from same locality with the common motto of solving financial problem. In Goa basically the groups are formed by women and it is also known as mahila mandal, where group meets monthly to save small money and after collected amount is landed to the needy person where always first preference is given to members of the group and interest is charged but at fewer rates comparatively to other sources. The main purpose of the study was to study the members satisfaction towards self help group in north Goa. The primary data was collected through questionnaire and observation by interviewing 100 respondents from north Goa 5 members from each Taluka i.e. Pernem, Bardez, Tiswadi, Bicholim, Sattari, Ponda by dividing it into taluka main areas (assembly constituency) and secondary data was collected through various published sources i.e. journals, books and websites. The majors finding was that all the factors affecting the satisfaction are more than 3.5 near to 4 which states that members are satisfied with the functioning.

Keywords: *expectation, self help group, satisfaction,*

1.0 INTRODUCTION

In India there's a considerable proportion of rural and urban poor, which is difficult to break their chains of backward economic condition, all issues can't be solved alone and therefore collective action is needed. For self-employment and money independence, poor sections want credit. Bank credits aren't simply accessible to individual poor, however by forming a Self Help Group, which create higher prospects for bank credits (Often without collateral). SHG are a sort of enterprise, they mobilize savings from the members and perform each debit and credit functions for the people with common want and objective. For women SHGs, Government is also providing various schemes. SHGs have enlarged incomes of poor through collective performance. SHG is a small cluster of rural poor, who have willingly come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. The concept underlines the principle of Thrift, Credit and Self Help. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give loans to members who are in need by taking mutual decision in the group. In India, innovative approach in SHG movement was made by NABARD by the introduction of pilot project in 1991. The central idea of self-help is: "You alone can do it-but you can't do it alone."

1.1 ABOUT GOA

Goa is India's smallest state by area and the 4th smallest by population, with the Arabian Sea forming its western coast. Goa has the highest GDP per capita among all Indian states, two and a half times that of the country and Goa has a total number of 334 villages. The capital of Goa is Panaji and Vasco da Gama is the largest city in the state of Goa. Large numbers of foreign and domestic tourists visit Goa each year for its white sand beaches, nightlife, places of worship and World Heritage-listed architecture. North Goa and South Goa are the two districts of Goa. Panaji is the headquarters of North Goa district; it is further divided into five talukas – Ilhas de Goa (Tiswadi), Bardez (Mapusa), Pernem, Bicholim, and Sattari. Margão is the headquarters of South Goa district. South Goa is further divided into seven talukas – Ponda, Mormugao, Salcete, Quepem, and Canacona, Sanguem, and Dharbandora.

Table No 1: Showing the total number of SHG on 31-12-2018

Taluka in north	No. of SHG	Taluka in south	No. of SHG
Bardez	263	Canacona	182
Bicholim	141	Dharbandora	42
Pernem	161	Mormugao	33
Satari	43	Ponda	63
Tiswadi	54	Quepem	159
		Salcete	29
		Sanguem	64
Total	662	Total	572

Source: –Compiled from Statistical Bulletins, Ministry of Rural Development, Govt of Goa.

2.0 LITERATURE REVIEW

For the purpose of understanding the research work on the topic undertaken in the past a review of literature was done which is listed below:

Ujagare Sunil & Bhagwat Ashwini (2017), considered women self help groups and sustainability indices where they studied successful self help group in Uruli Kanchan village Pune district. In this paper author said women self help groups in India are formed with a view to mobilize saving of poor and marginal sector of the society. This paper discussed various indices like leadership index, index of meeting, conflict index, Record Keeping, goal clarity Index which influence sustainability of self help group. Further for analyses confidence interval method was used to find out mean of indices to draw out the conclusion.

Karasati Ladephi (2017), analysed impact of SHG on their beneficiaries in Meghalaya. Primary data was collected from 120 respondents, 60 beneficiaries and 60 non beneficiaries and secondary data was collected from published sources. Statistical techniques such as multiple linear regressions and Fishers test was used to analyse. The study concluded that there is significant impact on SHG on their beneficiaries and there was a highly significant difference between the impact means amongst both types of respondents.

Badrinath M. & Venkatesh R. (2017), measured satisfaction of self help group members and its influence on financial and organisational performance to find out the linkage between member satisfaction and organisational and financial performance in Cuddalore district Tamil Nadu for the period of two months i.e. from January to February 2016. The sample size for the study includes 31 respondent. The paper studied the changing performance and level of satisfaction within the group. For this study significance test, regression technique was used to understand the degree of relationship at micro level and correlation method was used to understand the relationship at macro level.

Naik Madanant and Rodrigues Anthony (2017), deliberated on women empowerment through SHG realities and challenges in Goa. This paper studied role of SHG in socio economic development rural women of the state of Goa and challenges faced by rural women of the state of Goa. The aim of the study was to assess the effectiveness of SHG in economic empowerment, social empowerment and present and future challenges faced by SHG to make suitable suggestion. For the study primary data was used by interviewing 200 SHG members randomly from North and South Goa. The study concludes that the participation of women SHGs have enriched their income, savings, empowerment, contributes to enhancement and aptness in the quality of life, social status, transformation, confidence, infrastructure building and welfare activities, it has also lead to empowerment of women, better leadership, decision making, utility and skill up gradation and stated some suggestion to overcome the challenges faced by SHG member.

Dahal Santosh (2014), analysed women self help group and the impact of SHG contribution on women empowerment and livelihoods in Lamachaur village of Nepal. The data was collected through 80 respondents and secondary data through published sources. For statistical analysis regression and t-test was used to analyse

2.1 SIGNIFICANCE OF THE STUDY

The review of literature was carried out to have an idea of findings of earlier published work, articles, and reports that most of the published work revealed the following

- Majority of the studies were based on demographics of SHG member.
 - Most of the studies were pertained to empowerment of the women SHG.
 - Most of the studies are based on social and economic upliftment of SHG women.
- Understandingly there has been little work done on satisfaction of members towards functioning of SHG in Goa therefore this topic is selected to analyse the satisfaction and expectation of members towards functioning of SHG in North Goa .

Accordingly the present study is titled as “A study on members satisfaction towards functioning of Self Help Group in North Goa”.

2.2 OBJECTIVES OF THE STUDY

The main objective is to study members satisfaction towards functioning of self help group in North Goa.

2.3 HYPOTHESIS OF THE STUDY

- H0 – There is no significant relationship between functioning and overall satisfaction of members of SHG.
- H1 – There is significant relationship between functioning and overall satisfaction of members of SHG.

2.4 RESEARCH METHODOLOGY

Reason for selecting the topic- The study on SHG in north Goa is not conducted yet in spite of having more SHG compared to south Goa.

The study is based on both primary as well as secondary data. The primary data was collected from self help group member as mentioned below.

100 respondents were randomly selected, 5 members from each group from 6 Talukas of North Goa i.e. Pernem, Bardez, Tiswadi, Bhicholim, Sattari, Ponda by dividing (assembly constituency) to give proper representation i.e. from Mandrem, Pernem, Tivim, Mapusa, Siolim, Saligao, Calangute, Aldona, Porvorim, Panajim, Taligao, St. cruz, Cumbarjua, St. andre, Sanquelim, Mayem, Bicholim, Poriem, Valpoi and Priol.

The primary data is collected by structured questionnaire and personal interview by personally visiting the members of self help group.

To understand the functioning, like monthly amount paid, monthly meeting conducted and attended, interest paid on loan taken from SHG, penalties paid on breaking rules, loan given to outsider which are shown and analysed by using Descriptive Frequency.

To know the members satisfaction towards functioning of SHG the dependent variable i.e. decision is taken mutually, penalties are paid by all if rules are break, penalties are reasonable, monthly payment amount is reasonable, members get equal borrowing rights, interest on loan is reasonable, responsibilities of group is shared, maintained the registered regularly, conflicts are solved, participation in social activities, event and competition, get equal opportunities to grow, govt./banks are cooperative and training and workshop are provided to analyse Descriptive Statistics and Regression Test is used.

2.4.1 Data Collection: Primary data

Structured personal interview: The Primary data from all respondent was collected through a personal interview using structured questionnaire containing questions useful to achieve objectives.

Unstructured personal interview: The data for getting functioning of SHG were collected through interviewing members by interacting with them and by attending their meeting.

2.4.2 Data collection: Secondary Data

Library source: Secondary data for understanding the theoretical aspects published sources in various libraries were used as follows:

- Goa University Library
- Krishnadas shama Goa State Central Library
- Library of Govt. College Khandola

Other sources: Various websites related to the topic are used to gather the information.

2.4.3 Period of the study

The period of the present study is from July, 2018, to February, 2019.

2.4.4 Data Analysis and Interpretation

The primary data collected was analysed in SPSS and suitably interpreted to derive the finding for drawing conclusions and suggestions.

2.5 Scope of the study

The study extends its scope to study the selected respondents, and to analyze the members satisfaction towards functioning of SHG in North Goa which includes division of north district by considering its main area (assembly constituency).

3.0 FINDINGS

Its observed from the figure no. 1 that out of the total respondents, 55% of the respondents reside in rural area and remaining 45% of the respondents reside in urban area.

It is observed from figure 2 that 21% of the respondents are from age group of 39-48years, followed by 19% of the respondents are from age group of 29-38years, next 17% of the respondents are from age group of 59-68 years, then 16% of the respondents are from age group of 49-58 years, next 14% of the respondents are from age group of more than 69 years and remaining 13% of the respondents are from age group of 18-28 years.

Its observed from the figure no. 3 that 29% of the respondents have studied upto primary school, followed by 26% of the respondents have studied upto high school, next 21% of the respondents have studied upto primary school, next 11% of the respondents have studied upto higher secondary, then 11% of the respondents have studied upto graduation and 2% of the respondents have studied upto post-graduation.

Its observed from the figure no. 4 that out of the total respondent 33% of the respondents are house wife, followed 29% of the respondents are doing job, next 15% of the respondents are having their business, then 13% of the respondents are retired and 10% of the respondents are students.

It is observed from the figure 5 that 35% of the respondents are member since 7-9 years, followed by 24% of the respondents are member since 4-6 years, next 16% of the respondents are member since less than 3 years, next 14% of the respondents are member since 10-12 years and remaining 115 of the respondents are member since >13 years.

62% of the respondents are attending 10-12 meetings in a year, next 15% of the respondents are attending more than 13 meeting in a year, followed by 10% of the respondents are attending 7-9 meeting in a year, then 9% of the respondents are attending 4-6 meetings in a year and 45 of the respondents are attending 1-3 meetings in a year.

3.2 Data analysis

Table no. – 9: showing descriptive statistics of member satisfaction towards SHG

	Mean	Std. Deviation
decision is taken mutually	3.6600	1.33500
penalties are paid if rules	3.8500	1.36608
Penalties are reasonable	3.7500	1.29782
members get equal borrowing rights	4.0100	1.27521
interest on loan is reasonable	3.8800	1.26555
responsibilities of group is shared	3.8600	1.20621
maintained the registered regularly	3.9300	1.15693
conflicts are solved	3.9400	1.23763
participation in social activities, event and competition	3.9200	1.15190
Govt./banks are cooperative	3.6700	1.34130
training and workshop are provided	3.7200	1.31871
benefits by schemes	3.9200	1.25271
Valid N (list wise)	100	

Sources- primary data

The table no. 9, shows descriptive statistics where the mean for decision is taken mutually is 3.6600, penalties are paid if rules is 3.8500, Penalties are reasonable is 3.7500, members get equal borrowing rights is 4.0100, interest on loan is reasonable is 3.8800, responsibilities of group is shared is 3.8600, maintained the registered regularly is 3.9300, conflicts are solved is 3.9400, participation in social activities, event and competition is 3.9200, govt./banks are cooperative is 3.6700, training and workshop are provided is 3.7200, benefits by schemes is 3.9200. Where it can be seen that the highest mean is 4.01 for the factor members get equal borrowing rights by which factor members are most satisfied and the lowest mean is 3.66 for the factor decision is taken mutually by which factor members are least satisfied. The highest static error is 1.36 for the factor penalties are paid if rules are not followed which is closest to its mean and the lowest static error is 1.151 for the factor participation in social activities, event and competition which is far away from its mean. All the factors affecting the satisfaction are more than 3.5 near to 4 which states that members are satisfied with the functioning.

Table no. 10 showing model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.777 ^a	.603	.532	.87250

Sources – primary data

The table 10, shows the model summary, adjusted R square value is 53% which state positive relationship of factors, means 53% of the factors and 47% remaining factor can be studied further. For the purpose of regression, functioning factor is taken as independent variable and a satisfaction factor is dependent variable. It is assume the members have overall satisfaction towards SHG functioning, so it is regress that members satisfaction towards SHG is on the factor which influence smooth operation of SHG.

Table no. 11 showing coefficients of the variables affecting functioning

Model		Unstandardized Coefficients		Sig.
		B	Std. Error	
1	(Constant)	2.566	1.014	.013
	Decision is taken mutually	.071	.070	.311
	Penalties are paid by all if rules are break	.182	.072	.014
	Penalties are reasonable	-.373	.072	.000
	Interest on loan is reasonable	.023	.079	.773
	Responsibilities of group is shared	.243	.078	.002
	Maintained the registered regularly	.050	.086	.564
	Conflicts are solved	.241	.081	.004
	Participation in social activities, event and competition	.317	.085	.000
	Govt./banks are cooperative	.076	.072	.298
	Training and workshop are provided	.119	.070	.092

Sources- primary sources

The above observed values are considered to check independent variables significance values at 10% i.e. 0.010%. Coefficient Beta values are considered to check whether there is a positive/negative impact and relationship between dependent and all independent variables. Coefficients dependent variable is satisfaction and independent variables are as follows: The variables like Penalties are paid by all if rules are break significance value is 0.014, As far as next variable is concerned i.e. penalties are reasonable shows significance value as 0.000, Responsibilities of group are shared shows significance value 0.002, maintained the registered regularly, shows significance value as 0.564, conflicts are solved, shows significance value as 0.004, participation in social activities, event and competition, shows significance value as 0.000, and training and workshop are provided, shows significance value as 0.092 which are less than 0.10% significance level which states that its significant and null hypothesis is rejected which is influencing and has significant relationship with satisfaction. Which indicates if there is 100% increase in this factors then there will be increase in overall satisfaction.

The variables like decision is taken mutually significance value is 0.311, monthly payment amount is reasonable for the significance value is 0.311, interest on loan is reasonable shows significance value as 0.773, government/banks are cooperative for the significance value is 0.298 which is above 0.10 i.e. 10% confidence level, which fails to reject the null hypothesis which says that there exists no significant impact of this factors on member satisfaction towards functioning of SHG.

The above variables are explained by showing their significance. However, the adjusted R square value is 53% which state positive relationship of factors and unexplained factor can be studied i.e. 47%. The following are the other factors which are unexplained and which can be explained, such factors are Funds are kept regularly in group bank account, Benefits by schemes, Members get equal borrowing rights, Get equal opportunities to grow and Monthly payment amount is reasonable

However the OLS Model has developed the Regression Equation, as under

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \beta_{13} X_{13} + \mu$$

Substituted as, Overall Satisfaction of members towards functioning of SHG = 2.566+ (0.071) Decision is taken mutually + (0.182) Penalties are paid by all if rules are break + (-0.373) Penalties are reasonable + (0.023) Interest on loan is reasonable + (0.243) Responsibilities of group is shared + (0.050) Maintained the registered regularly + (0.241) Conflicts are solved + (0.317) Participation in social activities, event and competition + (0.076) Govt./banks are cooperative + (0.119) Training and workshop are provided + μ .

4.0 CONCLUSION

Self help group is an formal or informal group where group of women/men come together from identical background basically from same locality with the common motto of solving financial problem. All the factors affecting the satisfaction are more than 3.5 near to 4 which states that members are satisfied with the functioning.

4.1 SUGGESTIONS

- Government should create more programmes to enhance member skills.
- Members should solve the members social problem.

4.2 LIMITATIONS OF THE STUDY

The required data is collected orally and suffers from the limitations of authenticity & limitations of statistical tools used cannot be ruled out. Due to time constraints sample was limited to only 100.

4.3 SCOPE FOR THE FURTHER STUDY

The further research can be done in the areas of financial management of SHG, operation management of activities, etc.

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