

Livelihood Opportunities for Women SHGs in Goa: Assessing Trends, Opportunities and Challenges

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Executive Summary

Studies, globally, have shown that Self Help Groups (SHGs) enabled women to make choices and thus have had a positive impact on women (Hashemi et al, 1996; Swain and Wallentine, 2009; De Hoop et al 2014). Although traditionally, SHGs were primarily formed to economically empower women and communities through saving and lending activities and to provide access to bank for larger pool of capital (Nichols, 2021); over the years they had positive impact on various social, economic, political and health related outcomes. The SHGs helped women to build resources by increasing their income, instilled a culture of savings among them, enhanced their agency by increasing their autonomy, mobility, decision making capabilities, built their self-confidence, made them self-reliant and enabled women to access a greater range of opportunities (Broody, Hoop et, 2015). The SHG training programs acted as a boost in employment generation among women; motivating them to take up business activity and become an entrepreneur (Naik and Rodrigues, 2018). The constant endeavor of the SHGs have been to build social capital and collective action among women.

In the last two decades, the SHG programme, has emerged as one of the foremost modes of microfinance in India, and has been quite successful in improving lives of rural poor, especially of rural women (Sinha and Navin, 2021). As per the recent data from Ministry of Rural Development (MoRD), 7.7 crore rural women have been mobilised to form 70 lakh SHGs (MoRD, 2021). In Goa, the SHGs have played an important role in livelihood promotion and empowerment of women in rural areas, since the late 1990s. In particular,

SHGs have helped in creation of meaningful livelihood opportunities in rural, non-farm sector.

In 2022, the Centre for Social Sensitivity and Action. Goa Institute of Management undertook a study entitled *Livelihood Opportunities for Women SHGs in Goa: Assessing Trend, Opportunities and Challenges*.

The objectives of the study were –

- a) To examine and document the current trend of livelihood among women SHGs in Goa
- b) To explore the scope and sector for expansion of livelihood for women SHGs

The research questions are as follows:

1. *What kind livelihood opportunities have been created for the SHGs in the last 5 years?*
2. *Is there any scope for creating new forms of livelihood?*
3. *In which sectors can new forms of livelihood opportunities be generated for women SHGs in Goa?*

A survey was carried out among the women SHGs in Goa. Three talukas from North (Bardez, Sattari and Bicholim) and Three talukas from South Goa (Ponda, Canacona and Quepem) were chosen for the study. Talukas were chosen using purposive sampling method based on the density of SHGs in these talukas and included talukas from old and new conquests. A questionnaire was designed incorporating inputs from FGD, in-depth interviews with CRPs and literature review. Total number of SHG chosen for the study was 127. Total sample interviewed as part of the survey was 157.

Salient Findings

➤ All participants stated that they have received multiple benefits by being member of an SHG. These benefits comprise of making them economically independent, providing economic security to their families, enhanced their decision-making competencies within

business as well as within their household. Membership in a SHG has increased their networking skills, made women more mobile and given them an identity.

- SHGs have also opened up avenues for income generation and that had led to improvement in the economic status of women. Women use their earnings to buy house, other assets and contribute to household expenses. The additional source of income has improved wellbeing and quality of life for the women as well as other members of the family.
- Although many women have set up their own small business, the findings highlight that individual SHGs members suffer from economic viability as earnings from their activities are low.
 - Another significant finding was there is a pattern in the economic activities selected by women. Women have chosen those economic activities which can be carried out along with their domestic chores, will not require a lot of mobility and will align with the norms of the society. Their businesses therefore are limited and hence scaling up their earning is a challenge.
 - Most of the respondents are unaware about government schemes which they can avail of to expand their business or to diversify their range of products.
 - In most of the SHGs, due to lack of group cohesion, members carry out multiple businesses. Owing to lack of human resources and finances, these businesses are usually small in nature and hence the earnings are low. In our study, we came across very few SHGs where all members are involved in a single business.
 - The members are risk averse when it comes to undertaking new ventures. In addition, their awareness about new technology, capability to handle marketing on social media are limited. These factors pose as bottlenecks towards the growth of their business.

- Majority of the respondents had a narrow approach towards SHG. They approach SHG as a means to getting loans. This narrow approach has restricted their capacity to work together, plan a big venture as a group. A sense of demotivation and disengagement was also observed among many of the SHG members during the course of the study.
- Participation in training programs have been sporadic and that has significantly contributed towards their lower awareness about government schemes and initiatives.

Recommendations

- ❖ **Capacity Building:** Conduct regular workshops and training programmes to improve the knowledge and abilities of SHG members. As has already been mentioned, programmes for building capacity can cover important subjects like entrepreneurship, financial literacy, and leadership development. Regular evaluations of these training programmes are required to ensure effectiveness of the programs. To conduct quarterly evaluation of the effectiveness of the training programmes, the CRPs must be activated.

Some of the new training programs which can be planned for SHG members are –

- a) Leadership and communication
- b) Art of negotiation and persuasion
- c) Product Packaging
- d) Marketing: Digital and offline
- e) Digital literacy
- f) Sensitisation about government schemes and initiatives for SHGs

- ❖ **New Income Generation Activities:**

Considering the economic landscape of Goa and the level of skill of women SHG members, we suggest some new forms of livelihood. These new income generating

activities will help women to further augment their income and enhance their savings. For women SHGs to pursue these new forms of livelihood adequate skilling is required. In addition, inter departmental collaboration within the government is essential to impart new kinds of training to women SHG members. The new income generating activities are as follows -

- a) **Home Stay and Village/eco-tourism**
 - b) **Village Café/Restaurants/Eating Houses**
 - c) **Horticulture:** SHGs involved in agriculture and horticulture can undertake activities like organic farming, cultivation of cash crops, vegetable farming, and fruit orchards. They can pool resources and expertise to increase agricultural productivity.
 - d) **Animal Husbandry:** SHGs may focus on livestock rearing, including dairy farming, poultry farming, goat rearing, or fish farming. They can collectively manage the livestock and sell dairy products, eggs, meat, or fish for income generation.
 - e) **Food Processing and Preservation:** In every SHG some members already produce different kinds of food for sale. The group can plan to produce one food item in bulk. They can seek training for the relevant government department, take loan and scale up their business.
 - f) **Handicrafts and Artisanal Work:** SHGs often engage in traditional handicrafts such as weaving, embroidery, pottery, basket-making, wood carving, and jewellery making. They can scale up their production of unique handmade products and network with academic institutions, NGOs, and organisations for sale of their products. They can also leverage on social media to sale their products beyond Goa.
 - g) **Sustainable Energy Initiatives:** SHGs may venture into renewable energy projects such as solar power generation, biogas plants, or water purification systems. These initiatives promote sustainable development and provide alternative sources of income
- ❖ **Document and share new business ideas:** New business ideas should be shared with SHGs so as to help them expand and diversify their businesses. For instance, NABARD has launched *My Pad My Right* initiative, across India, to

provide livelihood to women SHGs by enabling them to produce and sell locally produced bio-degradable sanitary napkin. Even, in Goa, some SHGs have undertaken the production of bio-degradable pads, to contribute towards menstrual hygiene and also have a sustainable source of income. CRPs can sensitise SHGs about the “Saras Ajeevika”¹ section on the government e-marketplace. The product range includes – handicrafts, handloom textiles, grocery and pantry, office accessories, personal care and hygiene products. Sensitisation about these products will give SHG members new ideas for business.

❖ **Social Support and collaboration with various stakeholders:** It is essential to encourage SHG members to provide emotional and social support to each other, foster a sense of camaraderie and mutual assistance within the group. Networking with other SHGs, NGOs, government departments, and financial institutions should be facilitated so that members can leverage resources and opportunities. Fostering partnerships and collaborations with local government bodies, NGOs, banks, and other stakeholders will help SHG members in accessing financial resources, technical expertise, market linkages, and policy support.

❖ **Linkages with Government Schemes:** More sensitisation sessions should be organised to create awareness among SHG members about various government schemes and programs available for their benefit. The sensitisation sessions should address how to access these schemes by providing necessary information, documentation support, and guidance.

❖ **Monitoring and Evaluation:** There is need to establish a robust monitoring and evaluation system to track the progress and impact of SHGs, their financial health, repayment rates, and the socio-economic development of members. Regular monitoring will help in giving useful feedback to SHG members.

¹ For more details refer to <https://gem.gov.in/saras-ajeevika>



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A decorative graphic for the chapter title. It features a central white rectangular box with rounded corners and a grey drop shadow, containing the text 'Chapter 1 Introduction' in a bold, black, serif font. This central box is flanked by two orange-outlined shapes that resemble stylized banners or wings, extending outwards and downwards.

Chapter 1

Introduction

Self Help Groups in India: An Overview

Countries in South and Southeast Asia have a long history of Self-Help Group (SHG)² activity. Bangladesh is known for being a pioneer in the microfinance industry.³ In order to encourage self-employment, the Grameen Bank began offering loans to the landless poor, particularly women. In Bangladesh, a number of Micro-credit Finance Institutions (MFIs) have grown over time in addition to Grameen Bank to address the issues of reducing poverty and empowering the underprivileged, particularly poor women.

Since the microcredit revolution in Bangladesh in the 1970s, group-based lending model has been adopted in several countries, including India (Raghunathan et al, 2022). The first attempt to address women and microfinance and organise them into collectives was made in the mid-1970s by Self Employed Women’s Association (SEWA) in Gujarat. SEWA sought to organise rural women workers for full employment and to make them self-

² SHG can be defined as a self-governed, peer-controlled information group, of individuals with similar socio-economic backgrounds. It is a financial intermediary committee usually composed of 10-20 local women. Self Help Groups (SHGs) are informal associations of people (5-20) who come together to improve their standard of life. They help to build social capital among the poor, especially women. Their most important function is to encourage the members to save their earning, persuade them to make a collective plan for generating additional income, and to act as a conduit for formal banking services to reach them. SHGs work as a collective guarantee system for members who propose to borrow money from institutional sources like microfinance institutions.

³ Dr. Yunus, an economist and professor at Chitgaon University in Bangladesh, started the action research project known as “Grameen Bank”. The project began in 1976, and in 1983 the government of Bangladesh, issued an ordinance formally recognising it as a bank.

reliant, both economically as well as in decision making.⁴ This was followed by the promotion of credit management groups (similar to SHGs) by the Mysore Resettlement and Area Development Agency (MYRADA) in the 1980s. The decade of 1990s, witnessed a rapid SHG movement. NABARD and later the Reserve Bank of India began to promote SHGs on a large scale. During this period, there was significant increase in direct lending to SHGs by the banks as a result of SHG-centric poverty alleviation programs initiated by several state governments, notably among them Andhra Pradesh and Kerala (GoI, 2017). NGOs and multilateral agencies like International Fund for Agricultural Development (IFAD) have also helped in the growth of the SHGs, during this decade.

Extant literature shows that in India there are three different models of SHGs such as – a) SHGs which are formed and financed by banks, b) SHGs which are formed by NGOs and other agencies but financed by banks and c) SHGs which are formed through government initiatives and financed by the banks as financial intermediaries.

Since the 1990s, India's SHG movement evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor. In 1999, the Ministry of Rural Development launched the *Swarna Jayanti Gram Swarojgar Yojana* (SGSY) to alleviate poverty. As part of the SGSY, the Self-Help Group (SHG) movement gained momentum in India. Although the primary objective of SGSY was to reduce poverty; the programme, with its emphasis on the formation of SHGs and in particular women SHGs, became a powerful medium for social and economic empowerment of rural women, in India.

With a mission to eradicate poverty in a time bound manner, the SGSY was restructured by the Ministry of Rural Development to become the National Rural Livelihood Mission (NRLM) in 2011 (GoI, 2017). NRLM played a key role in accelerating the spread of SHGs

⁴ SEWA formed by Ela Bhat was a trade union of women working in the informal sector ranging from small-scale vendors, traders to washerwomen, cooks, and cleaners. SEWA started a bank in 1974 and later extended its services to the women's SHGs.

in the country. The program underwent further changes and in 2015, came to be known as *Deendayal Antyodaya Yojana (DAY)*. Today, the SHGs are not just conduits for credit but also act as delivery mechanism for various services which range from capacity building to community development programs. As per the recent data from Ministry of Rural Development (MoRD), 7.7 crore rural women have been mobilised to form 70 lakh SHGs (MoRD, 2021).

The table below enumerates the number of SHGs in the different states of India.

Table 1: Number of SHGs in India

State	Number of SHGs		State	Number of SHGs
Andhra Pradesh	853122		Assam	332086
Arunachal Pradesh	5824		Bihar	1054925
Chhattisgarh	252769		Gujarat	270062
Goa	3640		Haryana	55946
Himachal Pradesh	41433		Jammu And Kashmir	77018
Jharkhand	270782		Karnataka	252089
Kerala	253964		Madhya Pradesh	426599
Maharashtra	597697		Manipur	6487
Meghalaya	43640		Mizoram	9202
Nagaland	13462		Odisha	527972
Punjab	39071		Rajasthan	253217
Sikkim	5439		Tamil Nadu	317917
Telangana	439024		Tripura	45288
Uttar Pradesh	693099		Uttarakhand	54201
West Bengal	1044678			
Union Territory	Number of SHGs		Union Territory	Number of SHGs
Andaman And Nicobar	1144		Dadra And Nagar Haveli And Daman and Diu	914
Ladakh	497		Lakshadweep	327
Puducherry	4263			

Source: SHG Count NRLM⁵

⁵ For more details refer to

<https://nrlm.gov.in/shgReport.do?methodName=showIntensiveStateWiseReport>

SHGs and Women Empowerment: From Global to Local

The term “women in development” (WID) became the buzzword in the 1970s. The advocates of WID were influenced by the research on women in developing countries and particularly by the seminal work of Ester Boserup entitled *Women’s Role in Economic Development* (1970). Boserup critiqued the welfare approach in development and argued in her work that women play a critical role in creation of livelihood and the economy. Drawing on Boserup’s work, WID advocates rejected the dominant approach of the development policy which narrowly perceived women as passive recipients or mere beneficiaries of welfare programmes (Miller and Rizvi, 2005). WID advocates represented women as productive members of the society, and emphasised that women are active members to economic development. The First World Conference on Women (Mexico, 1975), the declaration of the UN Decade for Women (1975-1985) along with other conferences on women institutionalized the WID approach in the development policy, internationally and nationally. In the 1980s, the idea of women's empowerment also started to gain popularity. In developing nations around the world, women's empowerment was viewed as a crucial component of overall economic development strategies.

The idea of women’s empowerment, however, was given more attention at the International Conference on Population and Development in Cairo in 1994 and subsequently at the Fourth World Conference on Women in Beijing in 1995. In 2000, the Declaration of United Nations Millennium Development Goals (MDGs, 2000) promoted gender equality and empowerment of women⁶ as separate development goals. These international conferences and later the MDGs shifted resources and ideologies for women

⁶ Although the term empowerment is subject to various conceptualisations and interpretations; Naila Kabeer has provided a concise definition of empowerment. According to Kabeer: empowerment is a process by which those who have been denied the ability to make strategic life choices acquire such ability. Kabeer (1999) and later Batliwala (2007) stated that the critical operating concept within empowerment is power and this power can be taken as the “ability to make choices”.

in development, arguing that women should be viewed as citizens with rights rather as targets for fertility control policies.

As discussions on women's empowerment gained strength towards mid-1990s, women SHGs were promoted in Asia, Africa, and Latin America among rural women, to make them self-reliant, and develop their capacity to earn livelihood (Banerjee and Ghosh, 2012). Infact it is estimated that by 2017, over 200 million people across the developing countries have become part of SHGs; in majority these SHG members are women (Alemu, Kempem et al 2018).

Studies, globally, have shown that SHGs enabled women to make choices and thus have had a positive impact on women (Hashemi et al, 1996; Swain and Wallentine, 2009; De Hoop et al 2014). Although traditionally, SHGs were primarily formed to economically empower women and communities through saving and lending activities and to provide access to bank for larger pool of capital (Nichols, 2021); over the years they had positive impact on various social, economic, political and health related outcomes. The SHGs helped women to build resources by increasing their income, instilled a culture of savings among them, enhanced their agency by increasing their autonomy, mobility, decision making capabilities, built their self-confidence, made them self-reliant and enabled women to access a greater range of opportunities (Broody, Hoop et, 2015). The SHG training programs acted as a boost in employment generation among women; motivating them to take up business activity and become an entrepreneur (Naik and Rodrigues, 2018). The constant endeavor of the SHGs have been to build social capital and collective action among women.

*Creating Entrepreneurs and Opportunities of Income Generation
for Women in India*

To quote Jakimow and Kilby (2006):

The emphasis on women's empowerment in development projects in India is a tacit acknowledgement that women are unable to pursue their interests relative to men. The advancement of women's interests has been incorporated into national policy since the Fifth Five-Year Plan (1974–78) (WCD 2001). The SHG model was introduced as a core strategy to achieve empowerment in the Ninth Plan (1997–2002) with the objective to 'organise women into Self-help group and thus mark the beginning of a major process of empowering women'.

The formation of women SHGs gained greater momentum during the 10th Five Year Plan (2002-2007), under the NRLM. In fact, the government took a mission mode approach towards creation of women SHGs which will act as agents of change, empowerment and development for women.

Studies on the effect of SHGs on women's empowerment in India have demonstrated that involvement in group activities results in altered self-perceptions, improved access to information and skills, and increased resource knowledge. (Lalitha and Nagarajan, 2002). According to Manimekalai and Rajeswari (2001), SHGs have assisted women's organisations in learning organisational skills, managing a variety of business activities, including obtaining financing, identifying raw materials, markets, and appropriate diversification and modernization. Most significantly, SHGs have reduced reliance on agriculture. Evidence from studies on SHG programs in Tamil Nadu, Bihar, Odisha, Jharkhand, Maharashtra and Madhya Pradesh note positive impacts on: a) savings and credit, b) reduced reliance on informal sources of credit, c) increase in the volume of loans and investment in household assets d) diversification of livelihood and women's labour force participation (Vanithamani and Menon, 2012; Datta, 2015; Lagare, Talathi et al, 2016; Hoffmann, Rao, Surendra, & Datta, 2021; Raghunathan et al, 2022). Naik and

Rodrigues (2018) remarked that the concept of women entrepreneurship in India gained prominence with the success and spread of SHGs in the country.

The results of a recent study by Nayak and Panigrahi (2020) suggest that greater levels of SHG participation lead to greater economic empowerment of their members by bringing about employment opportunities, higher incomes, stability in current jobs, and improved entrepreneurial skills. In addition, higher participation results in greater social empowerment of members, including the ability to make decisions in households, access to healthcare, increased self-esteem, communication skills, and the capacity to conduct business with banks and NGOs. Additionally, according to Nayak and Panigrahi (2020), greater SHG participation promotes greater political empowerment through increased political participation and improved community mobilisation.

Challenges faced by Women SHGs in India

Undoubtedly, SHGs have served as spaces for learning for poor women, enhanced their control over income and autonomy in decision-making thereby leading to modest improvements in economic, political, social and psychological; but there are also studies which demonstrated the challenges faced by women in SHGs and how these groups may not have been “empowering” for women. In 2001, a study conducted in two villages in Andhra Pradesh showed that while availability of credit to rural women did benefit the household through asset creation but it did not really empower women. A study conducted by Panwar (2015) in Haryana revealed that while women were keen to join SHGs, they faced resistance from their families. The entrenched patriarchal norms with the community posed as a deterrent for participation of women in income generating activities outside the household. Similar problems were also faced by women in Rajasthan when they tried to join SHGs as described by Kumawat and Bansal (2018) in their article.

The other challenges faced by women members of SHGs can be categorized under the following heads: a) administrative (for example absence of effective leadership, lack of cooperation among members within SHGs, lack of motivation among group members,

information gap about government schemes); b) financial (such as lack of knowledge about credit management, maintaining accounts, opening of bank account, accessing loans from the banks, loans not received on time) and marketing (for example, problem of direct sales, presence of intermediaries, improper pricing, lack of advertisement, competition for other sectors, lack of storage facilities) (Kumawat and Bansal, 2018; Pathak, Verma et al, 2019; Kavita and Bala, 2020; Chakraborty et al, 2022).

Some studies have also indicated that it is extremely difficult for poor women to devote time for collective action initiatives; it becomes an additional burden for women and hence the implicit idea that increase in social capital will result in physical capital may not take place (Nichols, 2021).

Capacity Building for Enhancing Skills of Women SHGs in India

The main principle behind SHGs was to empower women by mobilizing them into small groups, facilitating financial literacy, enhancing their livelihood opportunities and improving the wellbeing of their households so that they can effectively tackle the various dimensions of poverty. While research has shown mixed responses on the role played by SHGs in empowering women; nonetheless, by virtue of being associated with an SHG, women from the villages learnt a range of new skills.

In order for rural women to achieve self-reliance and drive their own business, capacity building formed an integral part of the process. For instance, since 2006, NABARD has been supporting a need-based skill development programmes known as *Micro Enterprise Development Programme* (MEDPs) for matured SHGs which already have access to finance from Banks. In addition to skill upgradation, in 2015, NABARD launched a new initiative known as *Livelihood and Enterprise Development Programmes* (LEDPs). The purpose of LEDPs is to create sustainable livelihoods among SHG members and to attain optimum benefit out of skill upgradation.

As SGSY scheme was revised over time, the scope of the scheme also expanded. Under the *Ajeevika* programme the core focus was to generate meaningful livelihoods and enable

the poor to come out of poverty. Capacity building of the SHGs emerged as one of the important means to provide them better and sustainable livelihood opportunities. It was realised under the DAY initiative that mere skill training is not sufficient; members of the SHGs should have access to information and knowledge about varied topics such as government policy and schemes, finance, marketing strategy, branding of products. Under DAY, the emphasis was on holistic development of the SHG members which will ultimately help them to develop innovative community-based interventions leading to sustainable livelihoods and improved quality of life.

According to Mann and Randhawa (2015), capacity building for SHG members can be categorized under two heads:

- a) General training which is given to all SHG members which covers group formation and introduction to linkage methods. This training includes introducing the concept and characteristics of SHG, group formation and group dynamics, managing a SHG, basic literacy, SHG financial management, opening account in a bank, accessing loans.
- b) Advanced training which is given to more mature SHG groups. These training aim to improve income generating activities of the group.

The NRLM Cell of the National Institute of Rural Development (NIRD) developed a handbook for training SHG members on various aspects of SHG management. Some of the topics included in the training programme are – leadership for managing SHG, financial management, formation of federation, registration process, federation bylaws, etc.

The capacity building sessions range from 2-5 days. NIRD and State Institute of Rural Development (SIRD) have conducted numerous capacity building sessions for SHGs, Community Resource Person (CRP) across the country.

SHGs in Goa

In Goa, the SHGs have played an important role in livelihood promotion and empowerment of women in rural areas, since the late 1990s. A special project under SGSY known as *Goa Bazaar* was launched in the early 2000 to create a marketing as well as a training centre for the SHGs (GIPARD, 2010).

SHGs have helped in creation of meaningful livelihood opportunities in rural, non-farm sector. A study conducted in Bicholim and Bardez taluka by Gaonkar (2001) showed that the SHGs have had a positive impact on the lives of poor women. The women members of the SHGs stated that participation in the SHGs have improved their quality of life with regard to increase in family income, savings, investment in assets, learning new skills, and productive use of free time. Naik and Rodrigues (2015) through their study on women SHGs of Goa highlighted that association with SHGs have helped to reduce unemployment among rural women by giving them an opportunity to start a business (individually or collectively). Another significant finding from the study was that participation in SHGs have given women an independent identity, improved their communication skills, and their decision-making capacities. In addition, some women responded that they have been actively participating in other community activities, as well.

In 2011, to boost SHG formation in the state, the Goa Handicrafts, Rural and Small-Scale Industries Development Corporation Limited (GHRSSIDCL), launched the Seed Capital Loan Scheme for Self-Help Groups. The main objective of this scheme is to help the sustenance of the SHGs under non-farm sector so as to improve their financial strength and to keep them occupied with certain useful economic activities for livelihood of their members. The scheme was launched to create collective enterprises and stop rural migration to cities.

Department of Women and Child Development, under the *Mahila Mandals/SHG (Swawlamban)* Scheme, provides an amount of ₹ 20,000/- as annual grants to registered Mahila Mandal/ Women's Self-Help Groups for organising training programs for SHG

management and ₹ 5000/- for raw materials and an honorarium to the Master trainer/instructor for each capacity building programme. The department has initiated Yashawini Scheme to promote self-employment among the SHGs. Financial assistance to the tune of Rs. 1 lakh is given to each SHG to start a business.

Other significant initiatives launched by the government of Goa to strengthen the SHG movement in the state include:

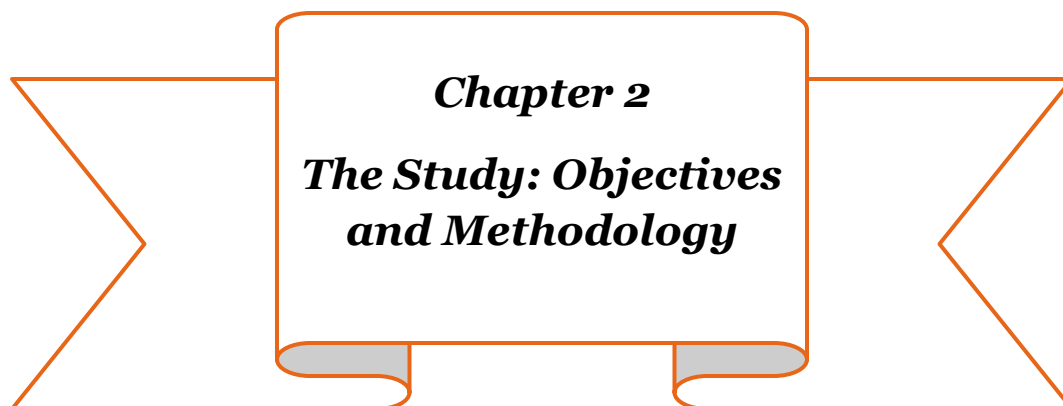
- a) Provision of financial assistance to all SHGs registered at least for a period of two years before the Notification of the scheme. Under this scheme an amount of Rs.25,000 was sanctioned by the Directorate of Social Welfare.
- b) Community Investment Fund to Self Help Group Federations to support SHG members for livelihood promotion and vulnerability reduction.
- c) Bank Loans which can go up to a maximum of 10.00 lakh per group. This loan can be used for social needs, high cost debt swapping and taking up sustainable livelihoods by the individual members within the SHGS. For these loans, no collateral and no margin will be charged.

The Government of Goa also launched a website (www.ruralbazargoa.nic.in) to provide a global market for the products of the SHGs. The SGSY and later NRLM have supported a range of income generating activities for the SHGs which comprised on leather bags, toys, items made out of sea shell, masala, catering, selling of fish and vegetables etc (GIPARD, 2010).

The Economic Survey Report of Goa of 2017-2018 showed women SHGs have received support, from national and state Rural Livelihood Mission schemes, to build their entrepreneurial skills for self-employment (Government of Goa, 2017-18). SHGs have helped rural women of Goa to increase their household incomes on a sustainable basis. In 2020, 69 new SHGs were formed and 695 SHGs were provided with revolving funds (Government of Goa, 2020-21). Women SHGs, have played a critical role in empowering rural women of Goa and improving their standard of living. The recent baseline report on

the National Multidimensional Poverty Index⁷ released by NITI Aayog in 2021 indicates that Goa has registered the lowest poverty across India and hence placed low at the index (OPHI and UNDP, 2021).

⁷ The Multidimensional Poverty Index (MPI) has been used by the United Nations Development Programme in its flagship Human Development Report since 2010 and is the most widely employed non-monetary poverty index in the world. As per UNDP, MPI captures overlapping deprivations in health, education and living standards (UNDP, 2010).

A decorative graphic for the chapter title. It features a central white rectangular box with rounded corners and a grey shadow at the bottom, containing the text. This box is flanked by two large, stylized orange arrow shapes pointing outwards. The entire graphic is enclosed in a thin orange border.

Chapter 2

The Study: Objectives and Methodology

In the last two decades women centric SHGs are doing good in different parts of Goa. Their numbers had proliferated and there are instances where creation of viable livelihood opportunities have been documented. In the context of a depressing macroeconomic employment scenario, SHG model is a viable model that provides context specific customization – where local resources must be utilized to generate viable livelihood opportunities.

As described above, the state government has organised various avenues for the capacity building of the SHGs to expand the employment opportunities of rural women.⁸ As per the Economic Survey Reports of Goa published in the last two years atleast 182 old SHGs were revived and 695 SHGs were provided with Revolving Fund for building gainful self-employment and skilled wage employment opportunities. Undoubtedly, SHGs provided strength to the households to survive and interventions by the government helped SHGs to deal with the shocks and stresses caused by the pandemic.

The objectives of the study were –

- c) To examine and document the current trend of livelihood among women SHGs in Goa
- d) To explore the scope and sector for expansion of livelihood for women SHGs

⁸ Refer to <http://www.goadpse.gov.in/Economic%20Survey%202020-21.pdf>

The research questions are as follows:

4. *What kind livelihood opportunities have been created for the SHGs in the last 5 years?*
5. *Is there any scope for creating new forms of livelihood?*
6. *In which sectors can new forms of livelihood opportunities be generated for women SHGs in Goa?*

Methodology

The study used a mixed method approach. The data required for the study was collected from both primary and secondary sources. Analysis of data involved both quantitative and qualitative techniques.

Methods for Data Collection

Primary Data:

- a) **Focus Group Discussions (FGDs):** We conducted FGDs prior to the commencement of the study. The purpose of the FGD was to collect information on a range of topics such as motivation for joining SHGs, business carried out by members of SHGs, skills they have learnt, ways in which SHGs have benefitted them economically, socially, psychologically, their perception towards SHGs, challenges they face, their suggestions for improving SHGs. The FGD was conducted in Ucassaim Paliem Punola Village Panchayat. There are around 20 SHGs in the village. Most of them have been formed around 2017. The FGD was attended by at least 15 SHGs, the Community Resource Person (CRP) and the Chairperson of the Village Organisation (VO). The findings from the FGD were used to design the questionnaire for the survey.
- b) **In-depth Interviews (IDIs) –** To gain a better understanding about Women SHGs, we conducted in-depth interviews with CRPs from selected talukas in North and South Goa – Bicholim, Bardez, Sattari (North Goa) and Ponda and Quepem (South Goa). The in-depth interviews covered various topics which included sensitization

of members of SHGs about government schemes, training imparted to the members, benefits of training programs, resources for conducting training programs, challenges faced while organizing capacity building initiatives, new forms of business which can be taken by SHG, how can SHG make their business resilient, new training programs to be given to members. The information collected from the CRPs was used in the designing of the survey questionnaire. (**refer to Annexure 3 for questionnaire**)

Table 2.1: Details of CRPs interviewed

Sr. No.	Name of CRP	Village	Taluka
1	Rajeshwari Rajaram Malik	latambarcem, Bicholim	Bicholim
2	Teja Vivek Sawant	latambarcem, Bicholim	Bicholim
3	Shreya Sanjay Vazarkar	Mulgao, Bicholim	Bicholim
4	Nandini Sawant	Piligao, Bicholim	Bicholim
5	Pritam Pednekar	Nagoa-Arpora, Bardez	Bardez
6	Shanti Salagaokar	Ucassaim, Bardez	Bardez
7	Prajakta Naik	Sanvordem, Sattari	Sattari
8	Shamal Gawas	Charavne, Sattari	Sattari
9	Sandhya Salunke	Betora, Ponda	Ponda
10	Rupam Desai	Assolda, Quepem	Quepem
11	Shraddha Naik	Assolda, Quepem	Quepem

- c) Survey: A survey was carried out among the women SHGs in Goa. Goa has two districts – North and South and twelve talukas. Three talukas from North and Three talukas from South Goa were chosen for the study. Talukas were chosen using purposive sampling method based on the density of SHGs in these talukas

and included talukas from old and new conquests. A questionnaire was designed incorporating inputs from FGD, in-depth interviews with CRPs and literature review (**refer to Annexure 2**).

Talukas chosen from North Goa were: Bardez, Sattari and Bicholim

Talukas chosen from South Goa were: Ponda, Canacona and Quepem

Total number of SHG chosen for the study was 127. Annexure 1 enumerates the details of the SHGs chosen for the study.

Total sample interviewed as part of the survey – 157

Selection of SHGs:

A random sampling method was used to select the SHGs for survey from the six talukas. The total sample of SHGs from 6 talukas was 127. The total number of respondents who were interviewed from 127 SHGs were 156.

Sample size in each of the Taluka depended on the respective Taluka's number of SHGs. The sample size was proportional to the population size (number of SHGs). Within the Taluka, respondents were chosen based on random sampling. Existing SHGs were assigned chronological numbers and samples were chosen based on the random sampling method. Initially, excess samples to the extent of 20 percent were taken to deal with the situation where respondents within the actual sample refuse to respond.

A questionnaire was designed to collect responses from the members of the SHG chosen for the study. The questionnaire was divided into various sections such as demographic details, information about the SHG, the respective respondent was associated with, business carried out by SHG members and capacity building for SHG members.

Secondary Data:

An extensive literature review was done on topics such as SHG movement in India and in Asian countries, SHG and women empowerment, status of women SHGs in Goa. The

literature review consisted of review of journal articles, books, international and national policy briefs, government reports.

Duration of the study: The study was conducted over a period of six months from November 2022 – April 2023.

Geographical location of the study: As mentioned, the study was conducted in Goa and included SHGs from both northern and southern districts of the state.

Ethics of the study: Prior consent was taken from each participant of the study before administering the questionnaire for the survey. While conducting FGDs and IDIs, the team took consent of the participants.

Chapter 3

Salient Findings and Analysis

The following sections make up the chapter:

- I. Demographic Details
- II. Functioning and Responsibility of SHG Members
- III. SHG and Livelihood
- IV. Scope for new livelihood
- V. Awareness about Government Schemes
- VI. Capacity Building for SHGs
- VII. SHG and Empowerment of Women
- VIII. Support to Local Community
- IX. Challenges faced by SHG members
- X. Planning Interventions

I. *Demographic Details*

The tables below provide detailed information about the demographics of our respondents.

Table 3.1- Designation

		Number of responses	Percentage
	President	83	52.9
	Secretary	31	19.7
	Member	37	23.6
	Treasurer/ VP	6	3.8
	Total	157	100

Table 3.1 provides data on the frequency and percentage distribution of different roles respondents hold within SHGs. The data indicates that there are 83 respondents holding the position of President in SHGs. This accounts for 52.9% of the total count; 31 respondents serve as Secretaries (19.7%) and 37 respondents are Members of SHGs in Goa, comprising 23.6% of the total count. Additionally, there are 6 respondents who assume the Treasurer and Vice President role, accounting for 3.8% of the total count.

As mentioned in the previous chapter, the total number of SHGs which were covered in the project was 127. The table below provides details of the year of formation of SHGs that our respondents are a part of.

Table 3.2- Year of SHG Formation			
		Number of responses	Percentage
	Prior to 2000	2	1.3
	2000-2005	12	7.6
	2006-2010	19	12.1
	2011-2015	15	9.6
	2016-2020	79	50.3
	2021-2022	27	17.2
	Don't Remember	3	1.9
	Total	157	100

Out of the total 157 respondents, the majority of respondents, accounting for 79 individuals (50.3%), are associated with SHGs that were formed between 2016 and 2020. Followed by 27 respondents (17.2%) who reported that their SHGs were formed between 2021 and 2022. A small percentage of 2 individuals (1.3%) reported their SHG formation year as prior to 2000. 12 respondents (7.6%) informed that their SHGs were formed between 2000 and 2005. Followed by 19 respondents (12.1%) who indicated that their

SHGs were formed during the period of 2006 to 2010. According to 15 respondents (9.6%) their SHGs were formed between 2011 to 2015. Only, a small portion of respondents (1.9%) stated they did not remember the exact year of SHG formation.

	Number of responses	Percentage
18-24	2	1.3
25-31	4	2.5
32-38	34	21.7
39-45	39	24.8
46-51	38	24.2
Above 51	40	25.5
Total	157	100

The table3.3 provides an overview of the age distribution among the respondents, illustrating the frequency and relative proportion of respondents in each age group. The table indicates that there are 2 respondents in the age group of 18 to 24 years, accounting for 1.3% of the total count, 4 respondents in the age group of 25 to 31 years, representing 2.5% of the total count; 34 respondents are between 32-38 age group, accounting for 21.7% of the total count. An almost similar number, 39 respondents are in the age group of 39 to 45 years, comprising 24.8% of the total count and 38 respondents in the age group of 46-51 represent 24.2% of the total count. There were 40 respondents above the age of 51 years, accounting for 25.5% of the total count.

		Number of responses	Percentage
	Yes	155	98.7
	No	1	.6
	Prefer Not to Say	1	.6
	Total	157	100.0

The above table presents data on the marital status of respondents. Out of the total 157 respondents, the majority, accounting for 98.7% of the count, reported being married or in a marital relationship. Only one respondent (0.6%) indicated not being married, while another respondent (0.6%) chose not to disclose their marital status. The data highlights that a high percentage of the respondents are in a marital relationship, with a very small portion either not married or preferring not to disclose their status.

		Number of responses	Percentage
	School upto 10th	95	60.5
	upto 12th	42	26.8
	Graduation/Vocational (ITI)	13	8.3
	Post-Graduation	1	0.6
	Others	6	3.8
	Total	157	100.0

According to table 3.5, among the 157 participants, 95 respondents (60.5%) reported having completed their education up to the 10th grade. Additionally, 42 respondents (26.8%) stated that they have completed their education up to the 12th grade. A smaller percentage of respondents (8.3%) indicated having completed graduation or vocational

education, such as an ITI. Only one respondent reported having a post-graduate degree. Furthermore, 6 respondents (3.8%) fell into the "Others" category, representing individuals with educational qualifications not covered in the previous categories.

Table 3. 6- Religion		
	Number of responses	Percentage
Hindu	146	93.0
Christian	4	2.5
Islam	7	4.5
Total	157	100

The table displays the religious affiliations of the respondents. Among the total of 157 participants, a significant majority of 146 individuals (93.0%) identified themselves as Hindus. Additionally, 4 respondents (2.5%) reported being Christians, while 7 respondents (4.5%) indicated their religion as Islam.

II. *Functioning and Responsibility of SHG Members*

Responsibilities of SHG members

The Presidents who were interviewed as part of the survey informed that the primary responsibility of the SHG is to help its members get loans to start their business and also with marketing of the products. In addition, the SHG members engage in book keeping and accounting to maintain a record of loans sanctioned to people along with revenue received from selling their products. Some sanction loans for needy members. Others convene meetings to discuss work, progress and future plans of members. Few contribute money to help members with loans and to facilitate purchase of raw materials for their finished products. They maintain budget of their expenditure for items and loans along with their revenue details. They address members about various government schemes.

Topics of meeting and frequency of meetings

The respondents stated that all self-help groups have meetings every month. These meetings are usually held once, twice, thrice or four times a month. The meetings are convened to discuss a range of topics which include performance review of SHG, planning future enterprises, savings for the purpose of loans and as a financial means to purchase raw material. The members also discuss sanctioning of loans to group members and others. They also take a count of the loan repayments details to ensure recoveries. They help each other through various ways. They discuss expenditure details of their self-help groups. They also collect money from members to help in various tasks. They read out the balance and monthly collection.

The monthly meetings serve as a platform to spread awareness about various government schemes and help SHG members to decide how to utilize these schemes for the benefit of the self-help group and the members. The SHG meetings discuss the need for capacity building, brainstorm about skills which members need to learn. They focus on finding suitable solutions to the problems they face. They discuss about the participation in various bazars and exhibitions. They also take keen interest in education and health of the people around them. They discuss suitable ways to sell their products along with subsidies guaranteed.

III. SHG and Livelihood

Interviews of the SHG members highlighted that in most of the SHGs, members carry out multiple business (53%). There are lesser number of SHGs (14 %) where all members are associated with a single business (refer to table 3.7). SHGs which do not carry out any business have not responded to the question (33%).

Table 3.7: Nature of Business

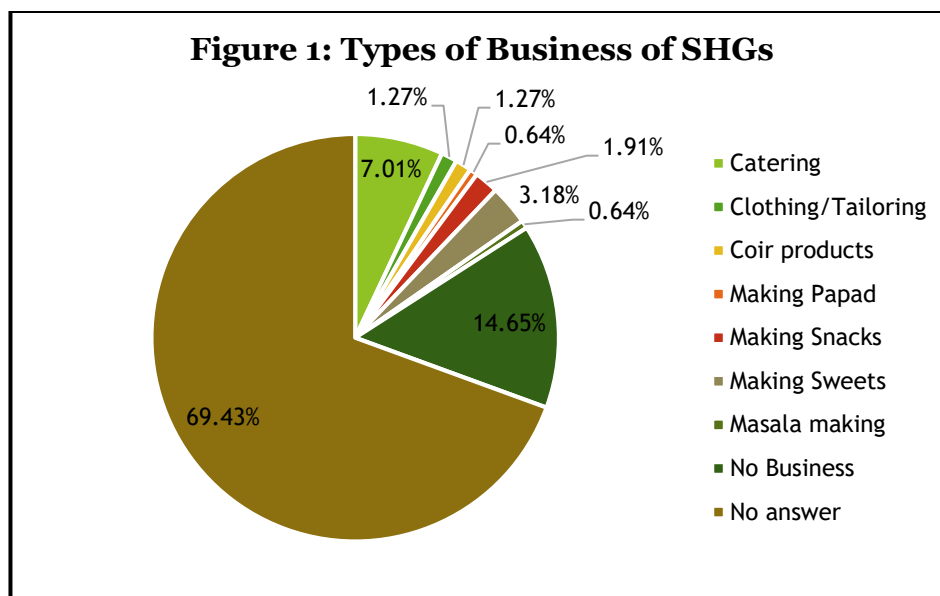
	Number of responses	Percentage
Single Business	22	14.01

Multiple Business	83	52.86
No answer	52	33.12
Total	157	100

As part of the study, our attempt has been to document the range of business carried out by SHG members. Table 3.8 enumerates the types of businesses of the various SHGs (refer to Annexure 4 for more details). As the table shows majority of the SHGs carry out multiple businesses, where each member of the SHG is pursuing a different business. Only a small number of SHGs pursue single business.

Table 3.8: Types of Business of SHG members

	Number of responses	Percentage
Catering	11	7.01
Clothing/Tailoring	2	1.27
Coir products	2	1.27
Prepare Papad	1	0.64
Prepare Snacks	3	1.91
Prepare Sweets	5	3.18
Prepare Masala	1	0.64
No Business	23	14.65
No answer	109	69.43
Total	157	100



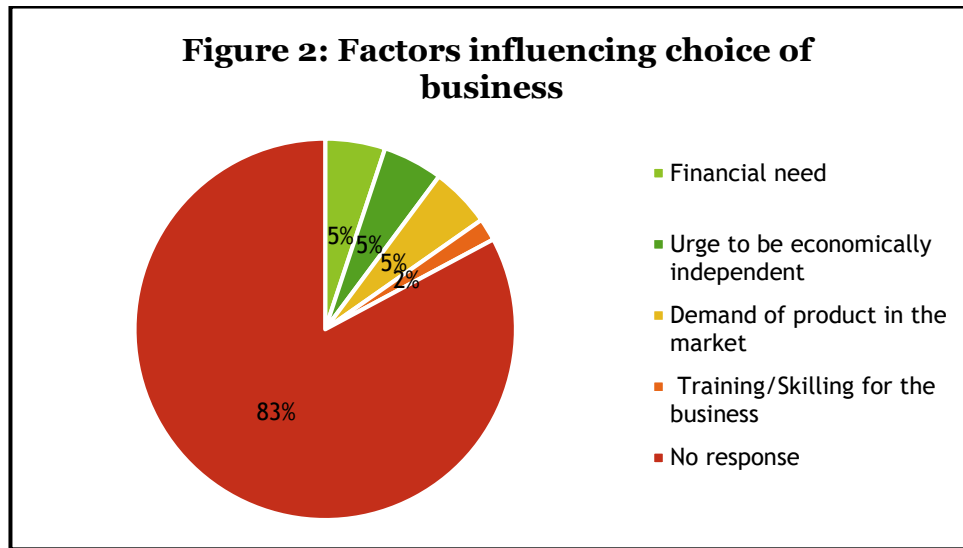
The table shows that catering is carried out by many SHG members followed by making sweets, snacks, tailoring and creating coir products. Many members do not run any business. A majority provided no answer to this question which is indicative that their SHG members do not carry out any business.

Factors influencing choice of business

Table 3.9: Factors Determining Choice of Business

	Number of responses	Percentage
Financial need	8	5.09
Desire to be economically independent	8	5.09
Market demand of product	8	5.09
Training/Skilling for business	3	1.91
No response	130	82.80
Total	157	100

Figure 2: Factors influencing choice of business



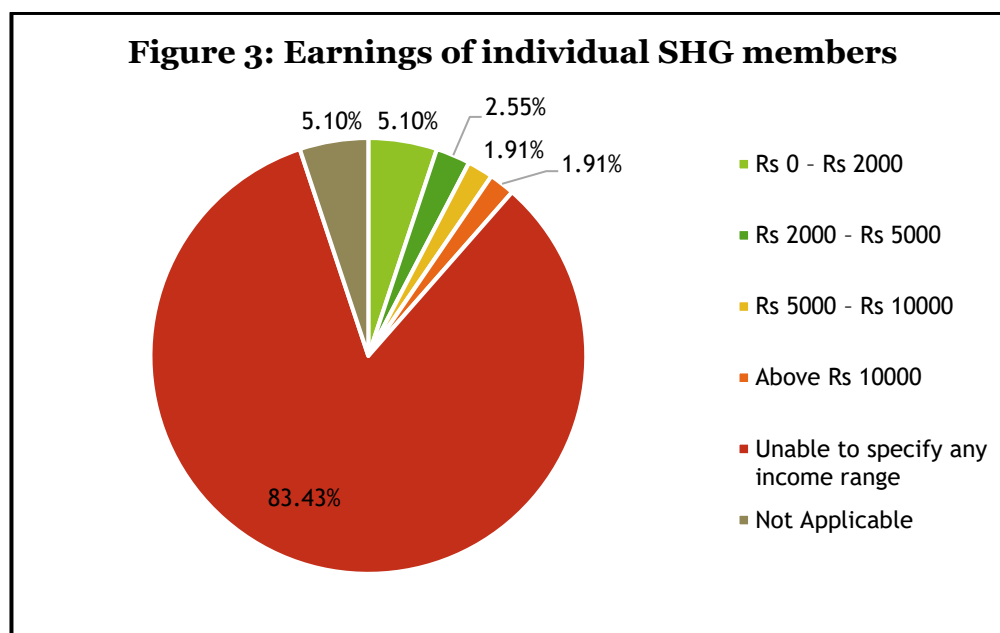
Although majority of the respondents did not have clarity about the factors which influenced their choice of business; there were some respondents who had clarity about factors which influenced their choice. Financial need and the desire to be financially independent were cited as primary reasons which influenced their motivation for starting a business as well as selection of business. The other important factor which influenced their choice of business was the demand of the product in the market. A small percentage of respondents highlighted that skills acquired through training played a role in determining their choice of business.

Earnings from Business

The study showed that SHG members have a wide range of earning from their respective business activities. A large majority of the respondents (83%) were hesitant to disclose their earning from business. There were only a few responses received from the participants of the study about their income from the business (refer to table 3.10). It is quite clear that individual SHGs members suffer from economic viability as earnings from activities are low. Individual members of SHGs suffer from a lack of livelihood opportunities and whatever little they do; corresponding earnings are not substantial.

Table 3.10: Earnings from Business

	Number of responses	Percentage
Rs 0 – Rs 2000	8	5.10
Rs 2000 – Rs 5000	4	2.55
Rs 5000 – Rs 10000	3	1.91
Above Rs 10000	3	1.91
Unable to specify any income range	131	83.43
Not Applicable	8	5.10
Total	157	100



Loan taken for business

As part of the survey, participants were asked about the sources from which they usually avail loan for their business. According to the table below, while starting a business, women prefer to take loans from SHG as they charge a very low rate of interest. Many women mentioned they have also invested their own money in order to start their business. Women do not go to banks for loans because of the high interest rate.

Table 3.11: Loan taken from different sources for business

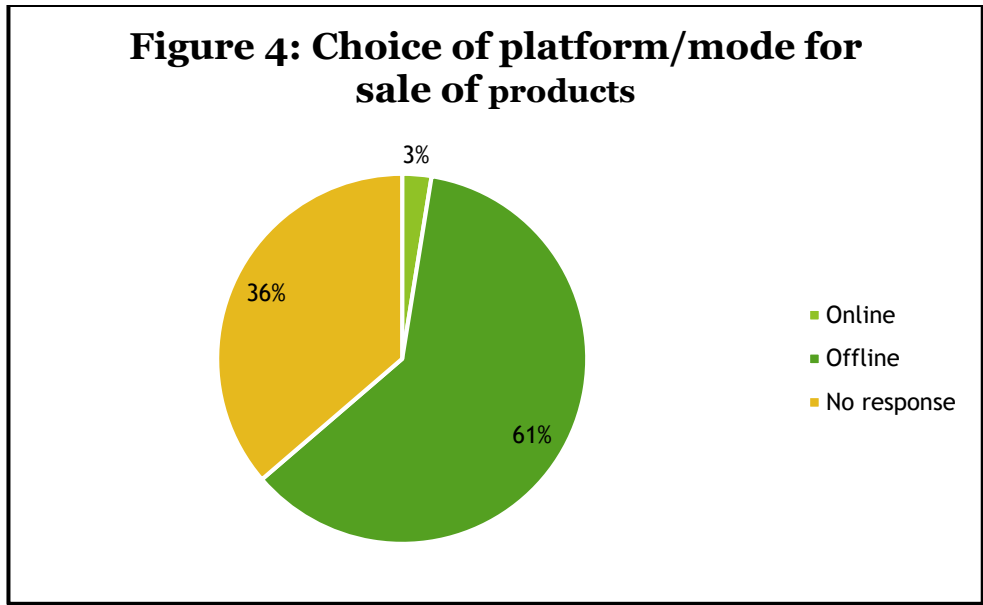
Categories	Yes	Percentage	No	Percentage
Bank	10	6.37	147	93.63
SHG	37	23.5	120	76.43
Self	24	15.2	133	84.7

Marketing Products and Market demand of the Product

Most of the participants prefer the offline mode to sell their products. They sell their products either from their home or network with neighbourhood shops to market their products. Some respondents participate in *melas* organised by the government for SHGs to sell their goods. Only 2.5% mentioned using online platform (e.g. WhatsApp and YouTube) for the sale of their products. The preference for traditional mode of marketing products over online platform, indicate that women lack the necessary skills for online marketing of products.

Table: 3.12: Choice of Medium for Sale of Products

	Number of responses	Percentage
Online	4	2.55
Offline	96	61.15
No response	57	36.3
Total	157	100

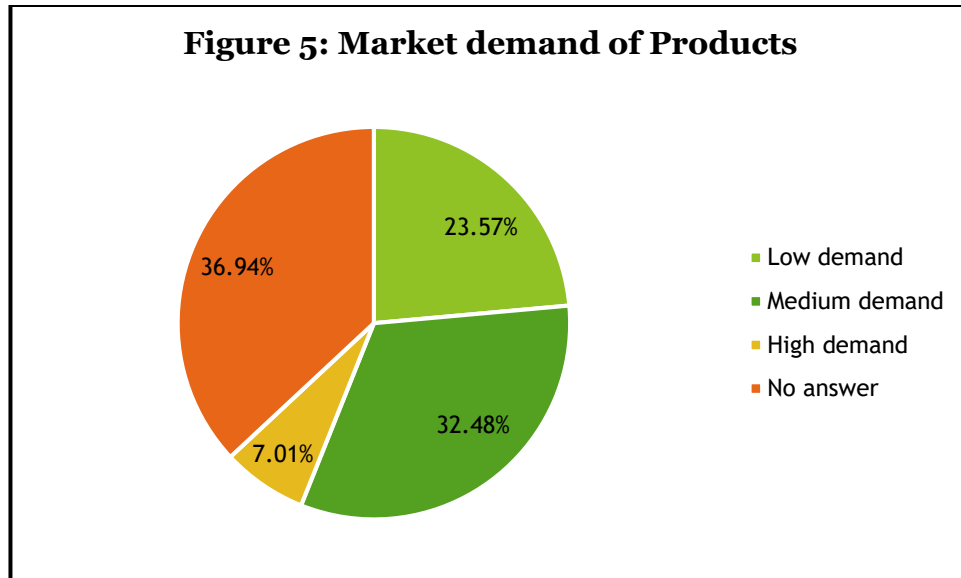


Demand of Product in the Market

As per the data (refer to table and figure below), most of the respondents (32%) mentioned their products have medium demand in the market. This demand for products can be enhanced by reskilling SHG members, especially training members to market their products online to get create a high demand for their product as well as explore opportunities for acquiring new customers.

Table 3.13: Demand of Product in the Market

	Number of responses	Percentage
Low demand	37	23.57
Medium demand	51	32.48
High demand	11	7.01
No answer	58	36.94
Total	157	100



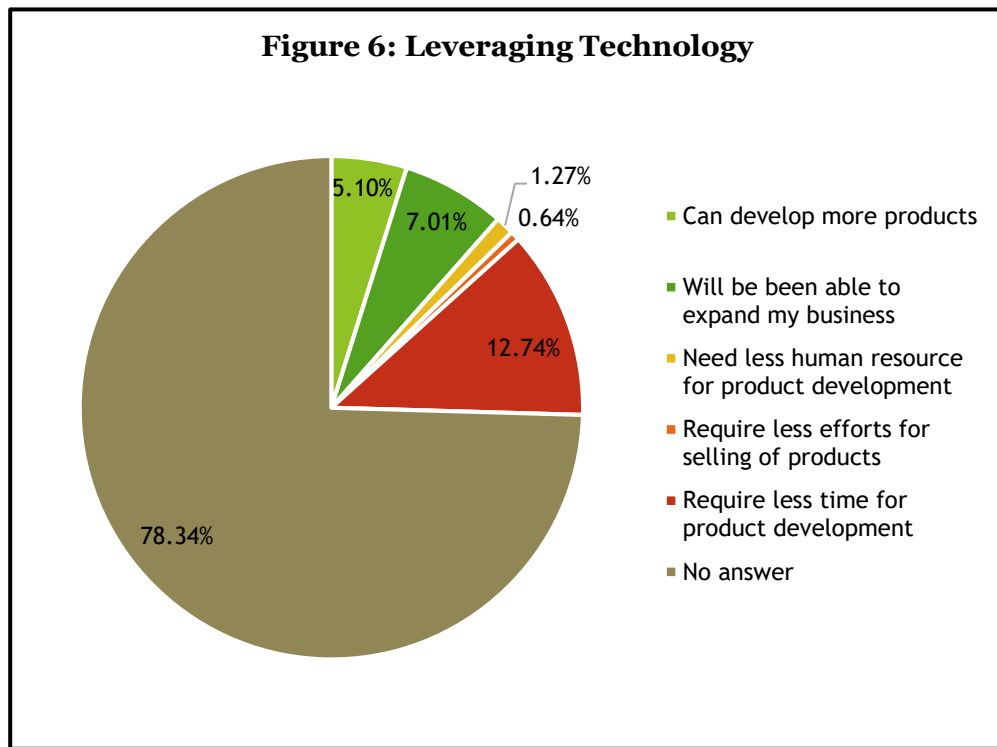
Leveraging Technology for Enhancing Productivity

As part of the survey, we wanted to capture the attitude of SHG members towards using technology for enhanced productivity and better marketing of products. The table below discusses the responses from the participants. Majority of the participants (13%) remarked that greater use of technology in product development will reduce their time of production and thereby will help in producing more products. The other major responses were - 7% respondents said use of technology will help in expansion of business and 5% of them were of the opinion that technology will help in developing more products. These responses indicate that while SHG members need support from the government to buy machines to increase their productivity, they also need commensurate capacity building to use the machine.

Table 3.14: Leveraging Technology

	Number of responses	Percentage
I will be able to develop more products	8	5.10
I will be able to expand my business	11	7.01
I will need less human resource for product development	2	1.27
I will require less efforts for selling of products	1	0.64
I will require less time for product development	20	12.74
No response	123	78.34
Total	157	100

Figure 6: Leveraging Technology



Requirement of Technology

Some of the participants shared the new technology they require for enhancing productivity (refer to table 3.15). Some of the participants said they need an upgradation of their existing machine in order to produce more goods.

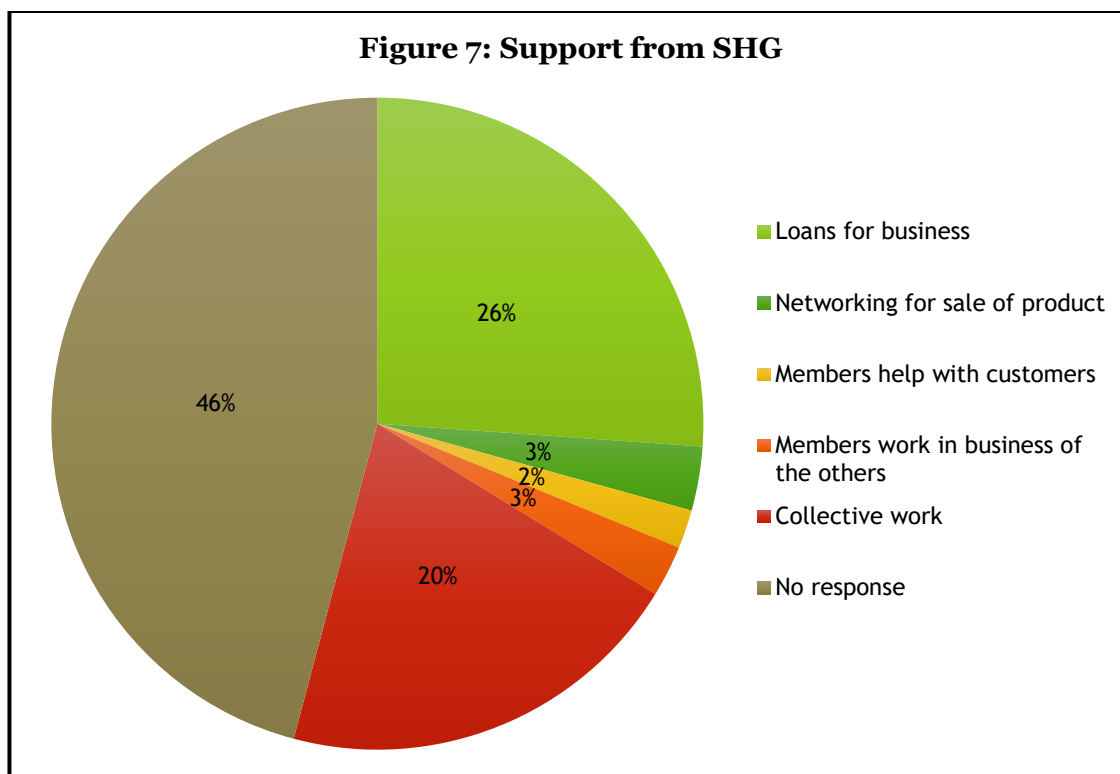
Printing Machine	Oil making machine
Hamming Machine	Machine for prepare rate tags
Flour Mill	Machine to prepare/grind masala
Sewing machine	

Support received from SHG for business

Members of the SHG support one another in a variety of ways to ensure that each member's business runs smoothly. The assistance that members of SHG have received for their businesses is shown in the table below (3.11).

Table 3.16: Support received from SHG for business

	Number of responses	Percentage
Loans for business	41	26.11
Networking for sale of product	5	3.18
Members help with networking/finding customers	3	1.91
Members work in business of the other SHG members	4	2.54
Collective work	32	20.38
No response	72	45.85
Total	157	100



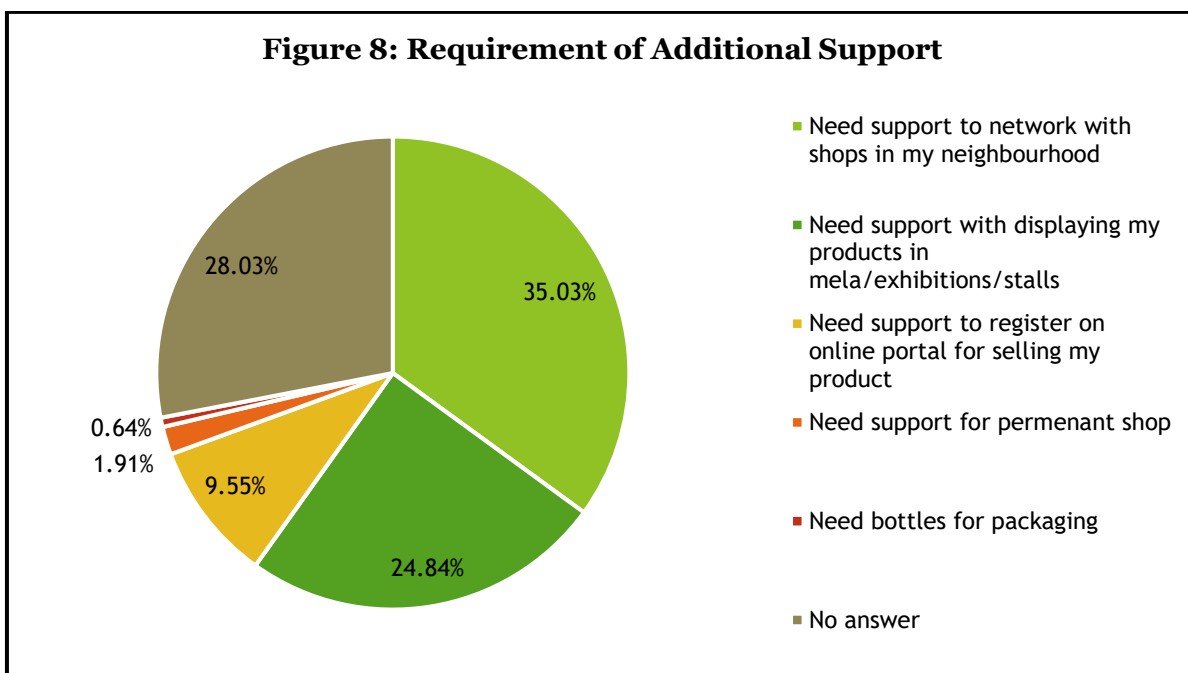
Loans for their businesses are the main form of assistance that SHG provides to women. The next stage of assistance includes product marketing, customer acquisition assistance, and working in the businesses of other members. According to respondents, even though each SHG member may run their own business, they all benefit greatly from the assistance of the other group members. Running business within an SHG takes the form of collective action.

Requirement of Additional Support for Marketing of Product

Table 3.17: Requirement of Additional Support

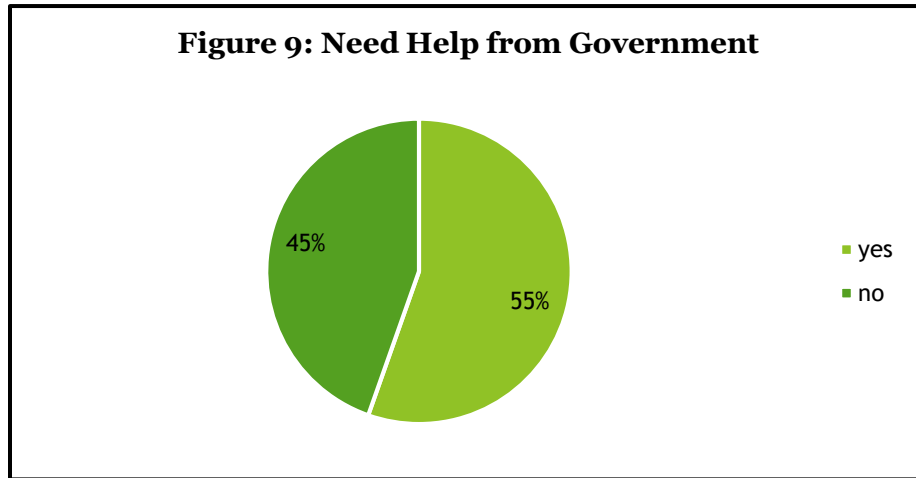
	Number of responses	Percentage
Need support for networking with shops in my neighbourhood	55	35.03
Need support for displaying my products in mela/exhibitions/stalls	39	24.84

Need support to register on online portal for selling my product	15	9.55
Need support to set up permanent shop	3	1.91
Need bottles for packaging	1	0.64
No answer	44	28.03
Total	157	100



As discussed in the table above, 35% respondents need support to network with shops in their neighbourhood for marketing of products. 24% participants remarked that they need support to display their products in the local exhibitions. Some participants need support to register online to sell their products. The table highlights, the areas of future capacity building for members of SHGs.

Support needed for Sustainability of Business



55% respondents said they need help from the government to make their business sustainable. The table below illustrates the kind of support the participants need from the government.

Table 3.18: Support for making business sustainable

	Number of responses	Percentage
Financial assistance	5	3.18
Marketing assistance	13	8.28
Need support to avail government facilities/schemes	6	3.82
Need support to install own shops	9	5.73
Need support with displaying my products in mela/exhibitions/stalls	4	2.55
Need support for infrastructure and machineries	5	3.18
Training	4	2.55
No answer	111	70.70
Total	157	100

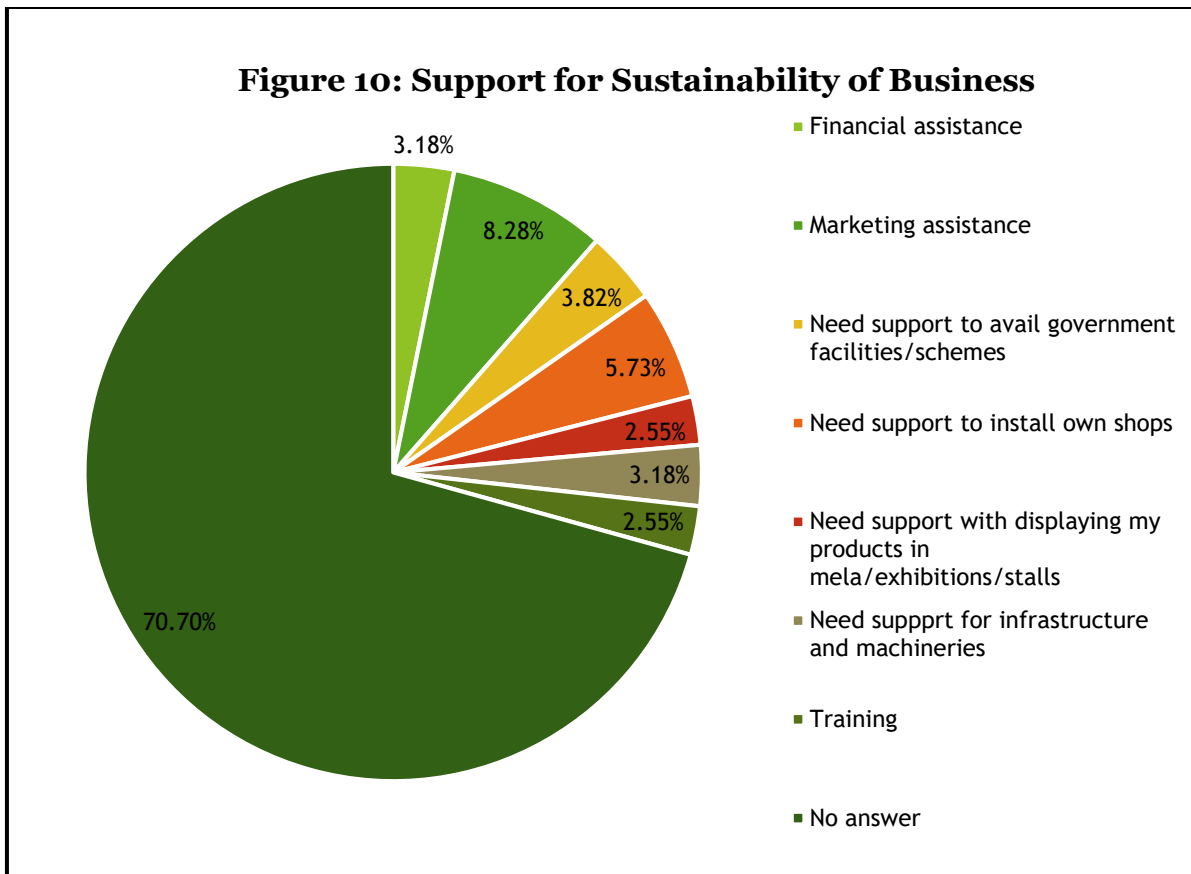


Table 3.18 demonstrates the support SHG members need to make their businesses sustainable. Majority of the respondents spoke about marketing assistance, followed by support to set up their own shop. There are some respondents who said they need help with regard to display of their products in exhibitions, to buy new machinery and to avail of government schemes.

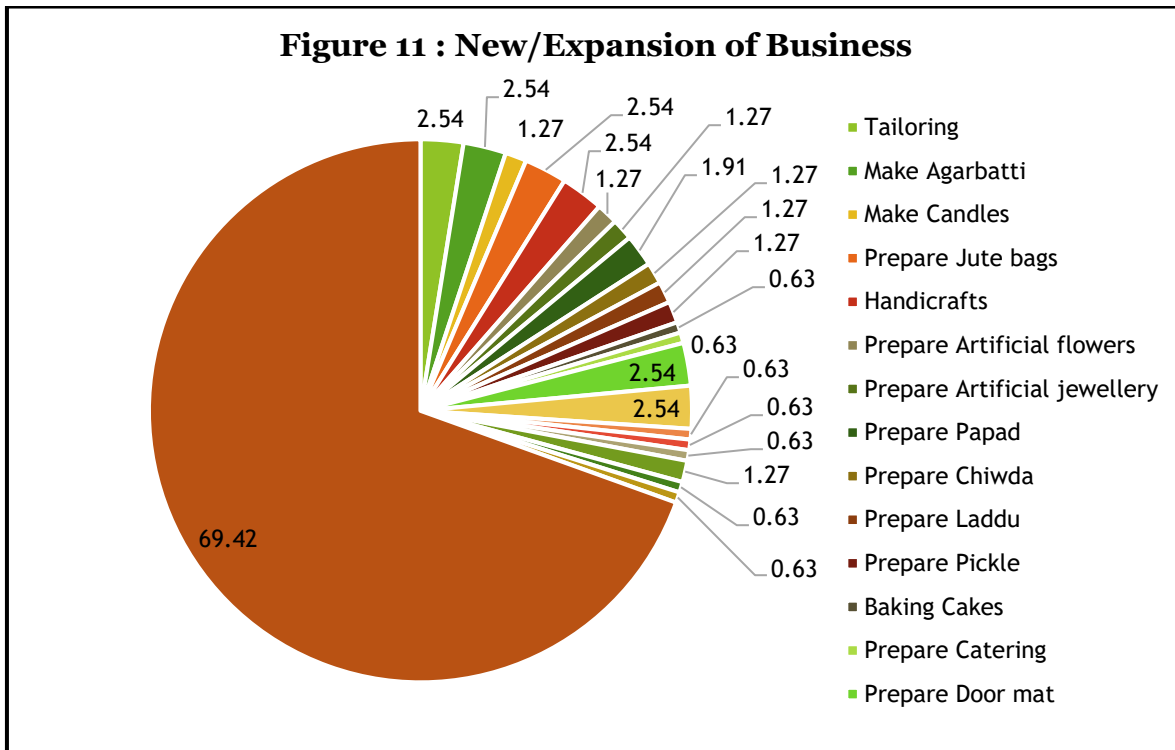
IV. Scope of new livelihood

The study team wanted to understand the new kinds of business/forms of livelihood which can be adopted by the respondents or their SHG. While members did enumerate the kinds of business they would like to do but they may not be very different from the existent business type. Most of the respondents spoke about diversifying their business (refer to table 3.19) Majority of the respondents however had no new business ideas,

hence did not respond to the question. The data reveals that when it comes to exploring livelihood opportunities, individual SHG members cannot beyond certain common trends. Most of the activities that they think of are all household-based activities and all have a pattern to it. That pattern is that these activities are undertaken as an additional activity while attending to the routine household activities. Moreover, these are activities within the patriarchal norms. Even this fails to pay a dividend, essentially because access to the market is limited. Thus, in most cases, these livelihood opportunities cannot be sustained on their own.

Table 3.19: Suggestions for new/expansion of business

	Number of Responses	Percentage
Tailoring	4	2.54
Make Agarbatti	4	2.54
Make Candles	2	1.27
Prepare Jute bags	4	2.54
Handicrafts	4	2.54
Prepare Artificial flowers	3	1.27
Prepare Artificial jewellery	2	1.27
Prepare Papad	3	1.91
Prepare Chiwda	2	1.27
Prepare Laddu	2	1.27
Prepare Pickle	2	1.27
Baking Cakes	1	0.63
Prepare Catering	1	0.63
Prepare Door mat	4	2.54
Prepare Diya	4	2.54
Handloom	1	0.63
Prepare Jackfruit chips	1	0.63
Stitching of baby clothes	1	0.63
Prepare Masala	2	1.27
Prepare Sweets	1	0.63
Setting up food stalls	1	0.63
No response	109	69.42
Total	157	100



V. Awareness about Government Schemes

The community resource persons (CRPs) in their interviews had mentioned that they conduct sessions to sensitise SHG members about various government schemes and activities. The purpose of these discussions to educate women about their rights and schemes they can avail of from the government. Some of the schemes and activities which get discussed are – *Poshan Abhiyan, Ladli Laxmi, Griha Adhar*, widow pension, other schemes offered by the department of Women and Child Development, schemes related to insurance such as *Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Surksha Bima Yojana* (accidental insurance) *Pradhan Mantri Jan Arogya Yojana* (health insurance) and others.

When we asked our respondents about their awareness about government schemes, we did not find a satisfactory result. As per the table below (3.20) only 34 percent are aware

about various government schemes which are offered by the government (national and state). A large proportion of the respondents could not recall any government schemes.

Table 3.20: Awareness about Government Schemes

	Number of responses	Percentage
Yes	53	33.75
No	104	66.24
Total	157	100

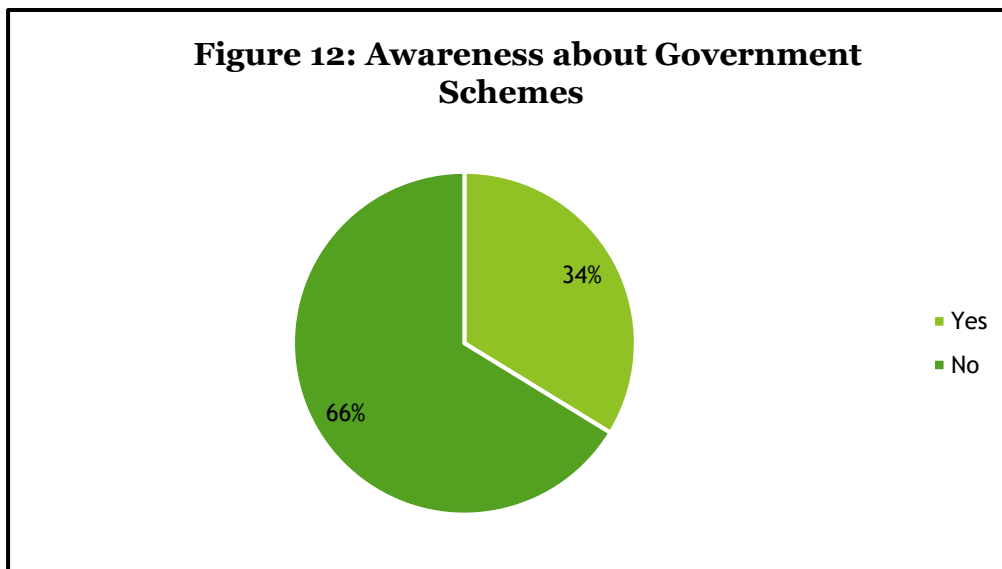


Table 3.21 enumerates the schemes the respondents could recall as part of the survey. The data is indicative that despite all efforts by the CRPs, the awareness sessions either are not attended by many participants or have not been able to achieve the desired result.

Table 3.21: Recall of Government Schemes

	Number of responses	Percentage
Bal Kalyan	2	1.27
Insurance	2	1.27
Loan	2	1.27

Mudra	1	0.64
PMJJBY	5	3.18
Revolving Fund	3	1.91
Subsidy	3	1.91
Swavalamban	8	5.10
No answer	132	80.25
Total	157	100

Availing Government Schemes

Table 3.22: Availing Government Schemes

	Number of responses	Percentage
Yes	26	16.56
No	131	83.44
Total	157	100

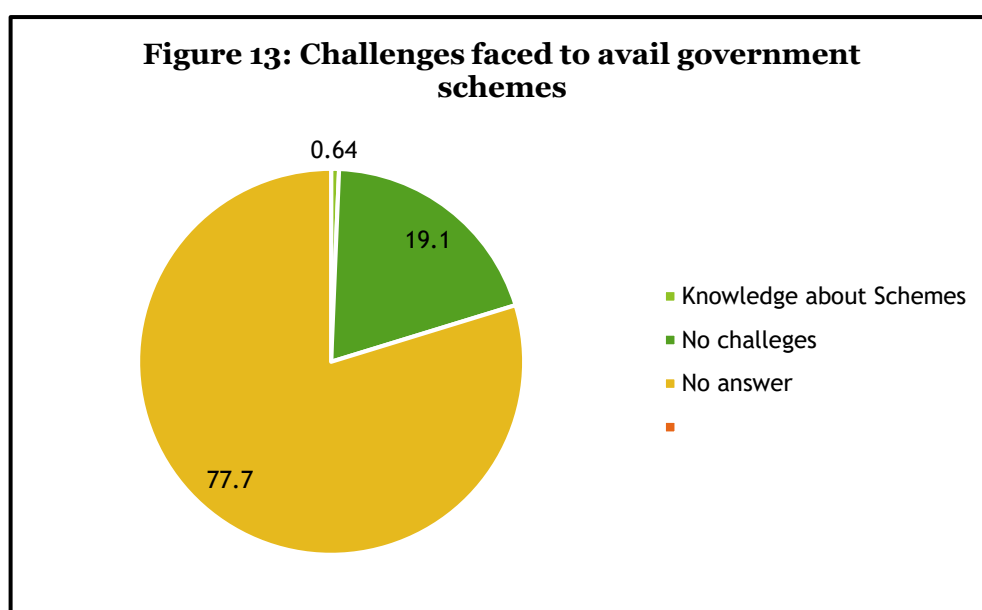
As part of the survey we had asked if the participants had availed of any government scheme. As per the table below 83 percentage respondents have not availed of any government schemes. Only 16 percentage responded in the affirmative. The government schemes which they have availed off include – *Bal Kalyan, Pradhan Mantri Surkasha Bima Yojana, Saras Program, Swavalamban.*

Challenges faced to avail government schemes

Respondents cited a number of reasons for not availing schemes offered by the government. The challenges mentioned by the respondents are mentioned in the table below. While a large proportion of the respondents did not respond, some of them cited lack of awareness about schemes and the detailed procedure to be followed while availing schemes as major deterrents. This table also indicates that members have a recall of the government schemes. Hence, awareness sessions about government schemes need to be done periodically for desired impact.

Table: 3.23: Challenges to avail government schemes

	Number of responses	Percentage
Following procedure	4	2.55
Knowledge about Schemes	1	0.64
No challenges	30	19.10
No answer	122	77.70
Total	157	100



VI. Capacity Building of SHG members

Building capacity is essential to giving women members of the SHG the skills they need to increase their ability to generate income. To gain better understanding of the landscape of capacity building programs for SHGs, we conducted in-depth interviews with 11 community resource persons (CRPs) from Bardez, Bicholim, Ponda and Quepem.

Interviews conducted with the community resource persons (CRPs) revealed that a range of training programs are conducted for the SHG members. These training programs are funded by Goa Institute of Public Administration and Rural Development, Department of

Social Welfare, Women and Child Development, Agriculture, District Rural Development Agency.

The training programs conducted for SHG members include book keeping, SHG concept and management, bag making, handcraft, cookery, agriculture.

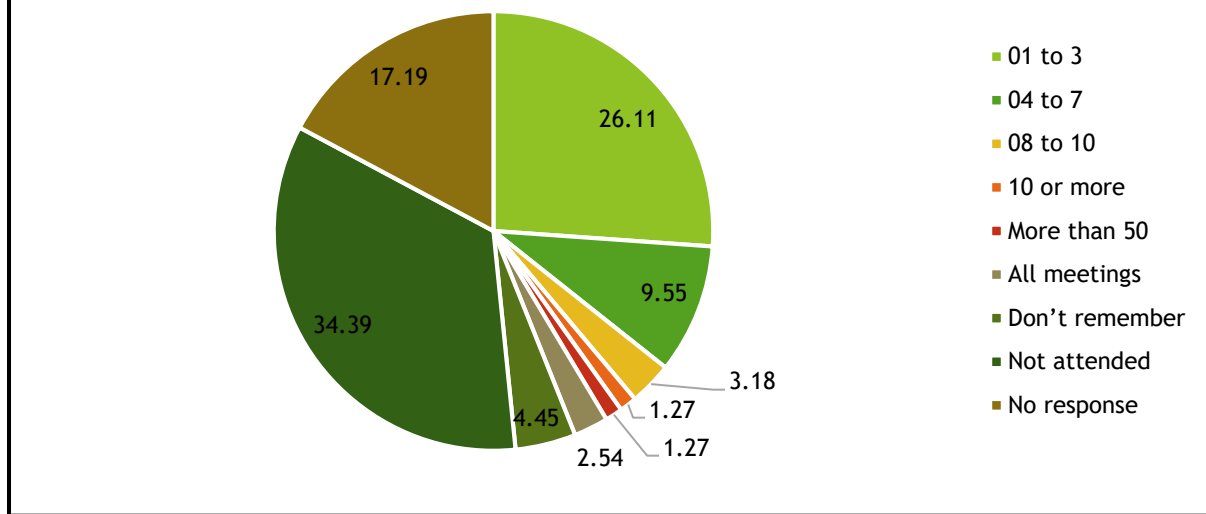
As part of the study, we collected data from SHG members on various aspects of the capacity building programs which are organised by the government departments. The next section will discuss perspective and participation of the respondents in the training programs.

Participation in training programs

Table 3.24 Number of training programs attended by respondents

	Number of Responses	Percentage
01 to 3	41	26.11
04 to 7	15	9.55
08 to 10	5	3.18
10 or more	2	1.27
More than 50	2	1.27
All meetings	4	2.54
Don't remember	7	4.45
Not attended	54	34.39
No response	27	17.19
Total	157	100

Figure 14: Number of training attended by respondents



The analysis of training data reveals various levels of participation. A significant number of respondents (34%) did not attend any training sessions, indicating a lack of engagement with the activities of the SHG. Another group (26%) attended between 1 and 3 trainings, representing a moderate level of interest. A smaller subset (10%) showed a higher commitment by attending 4 to 7 trainings. Even fewer respondents (3%) participated in 8 to 10 trainings, while only 2 respondents attended 10 or more trainings, demonstrating a strong dedication to continuous learning. Additionally, 4 respondents attended all available meetings, further emphasizing their commitment. However, 7 respondents couldn't recall their attendance, and 17% didn't provide any response. It is also noteworthy that 2 respondents reported attending over 50 trainings, showcasing an exceptional level of engagement.

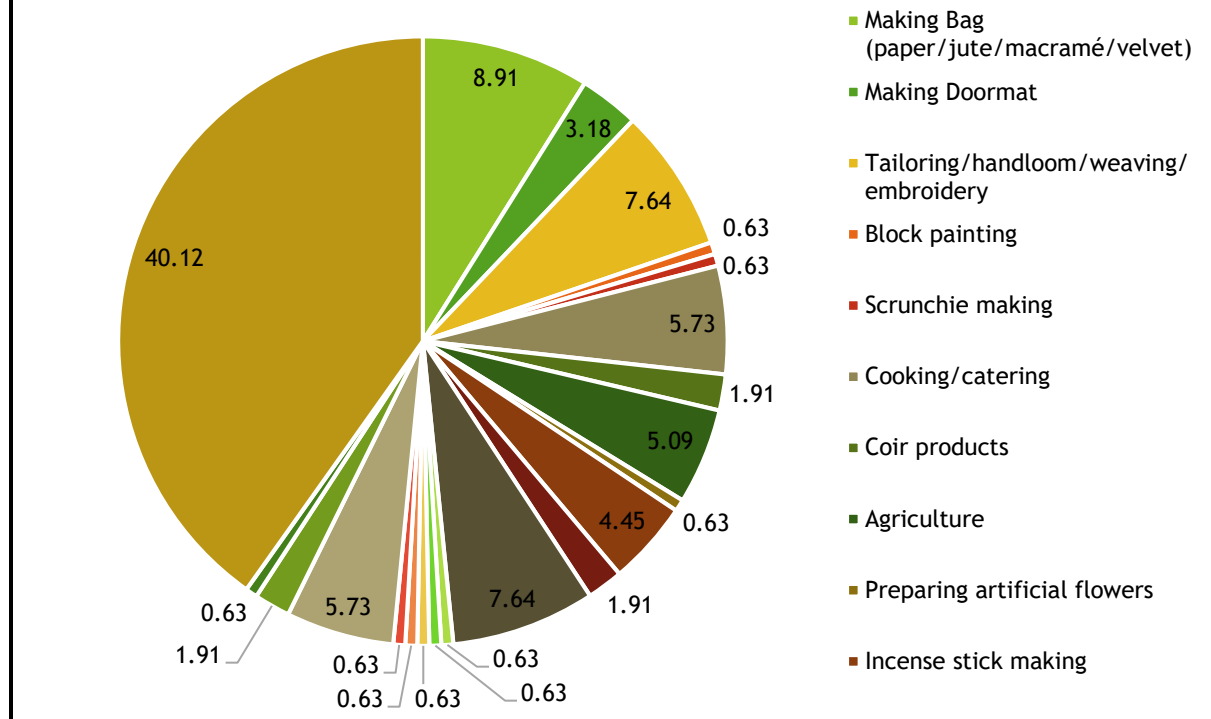
A low level of programme participation is demoralising. To improve participation in the training programs it is essential to address factors which contribute towards low level of participation.

Skilling of SHG members

Table 3.25: Skills acquired through training programs

	Number of Responses	Percentage
Making Bag (paper/jute/macramé/velvet)	14	8.91
Making Doormat	5	3.18
Tailoring/handloom/weaving/embroidery	12	7.64
Block painting	1	0.63
Scrunchie making	1	0.63
Cooking/catering	9	5.73
Coir products	3	1.91
Agriculture	8	5.09
Preparing artificial flowers	1	0.63
Incense stick making	7	4.45
Imitation jewellery	3	1.91
Masala making	12	7.64
Mask making	1	0.63
Fruit carving	1	0.63
Sea shells and handicrafts	1	0.63
Napkins	1	0.63
Fruit jam	1	0.63
Book keeping	9	5.73
SHG management	3	1.91
Budget making	1	0.63
No response	63	40.12
Total	157	100

Figure 15: Skilled acquired by SHG members



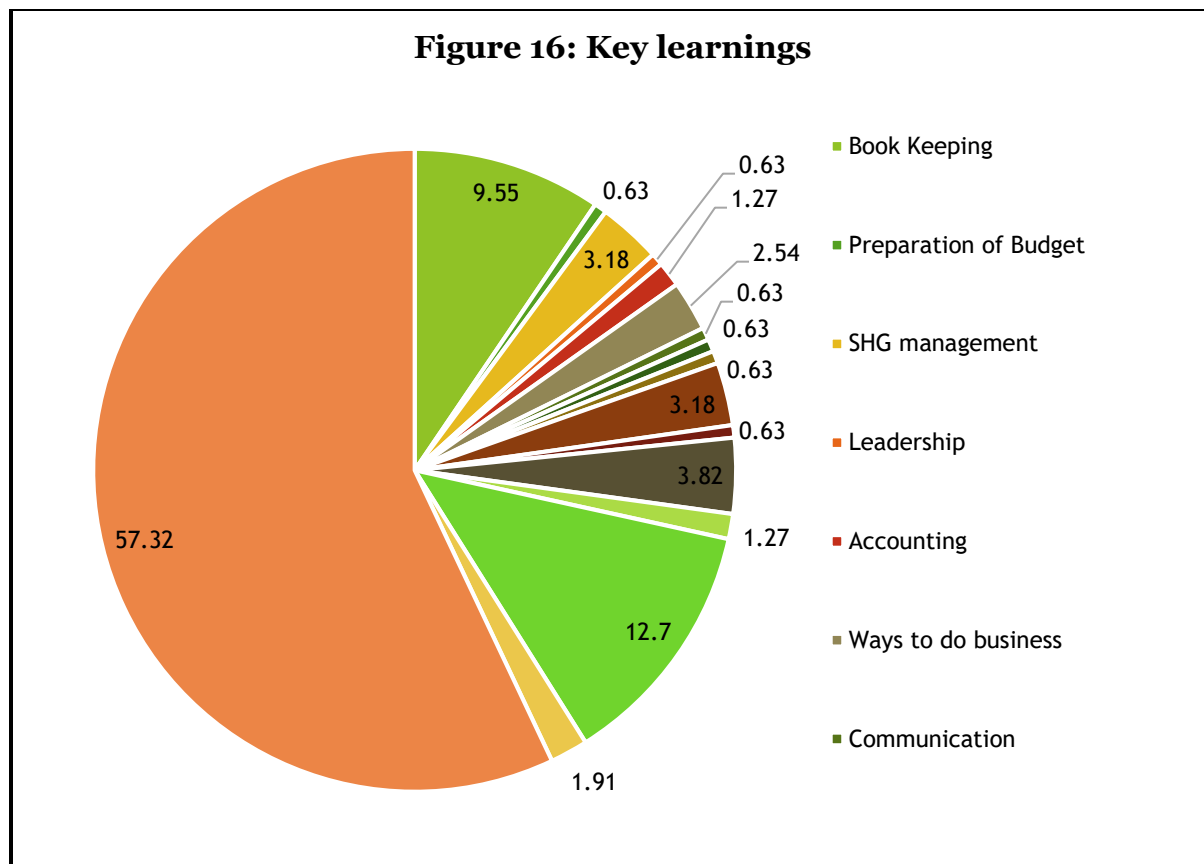
As per the data, respondents reported that they have acquired a range of skills by participating in the training programs. These skills encompass various areas, which include crafts and handiwork like bag making (using materials such as paper, jute, macramé, and velvet), doormat making, tailoring, handloom weaving, and embroidery. 8.9% respondents acquired bag-making skills, making it one of the most popular training. 7% respondents gained skills related to tailoring, handloom weaving, and embroidery and learnt the skill of preparing masalas (spice blends). Additionally, respondents have also acquired skills in block painting, scrunchie making, cooking and catering, coir product crafting, agriculture, artificial flower making, incense stick making, imitation jewellery making, masala preparation, mask making, fruit carving, sea shell and handicraft work, napkin making, fruit jam preparation, bookkeeping, managing groups, budget making, gents clothing and silk thread work, managing Self-Help Groups (SHGs), and product preparation.

Key learnings from training programmes

Table 3.26: Learning from training programs

	Number of Responses	Percentage
Book Keeping	15	9.55
Preparation of Budget	1	0.63
SHG management	5	3.18
Leadership	1	0.63
Accounting	2	1.27
Ways to do business	4	2.54
Communication	1	0.63
Marketing	1	0.63
MNREGA social audit	1	0.63
Agriculture	5	3.18
Medical knowledge	1	0.63
Catering	6	3.82
Tailoring	2	1.27
Preparation of various products (incense sticks, doormats, masala)	20	12.7
Not applicable	3	1.91
No response	90	57.32
Total	157	100

Figure 16: Key learnings

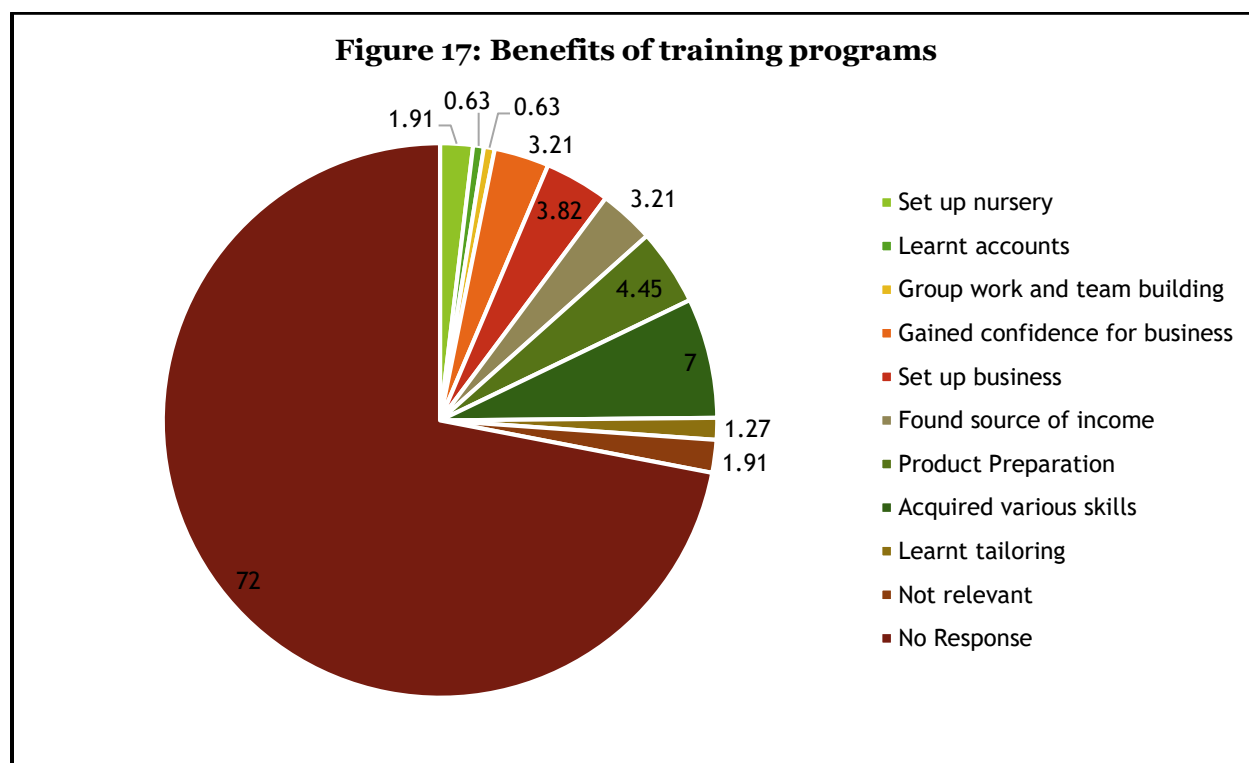


These findings highlight the diverse range of topics covered in the training programs. Majority of the respondents spoke about acquiring knowledge about bookkeeping. Other topics that were highlighted were process of budgeting, SHG management the role of a president, mobilization, PRI (Panchayati Raj Institution), business, communication, marketing, MNREGA social audit, agriculture, medical knowledge, catering, tailoring, incense stick making, doormat making, masala making with correct proportion and ingredients, and juice making.

Value of Training Programmes

Table 3.27: Benefits of training programs

	Number of responses	Percentage
Set up nursery	3	1.91
Learnt accounts	1	0.63
Group work and team building	1	0.63
Gained confidence for business	5	3.21
Set up business	6	3.82
Found source of income	5	3.21
Product Preparation	7	4.45
Acquired various skills	11	7.00
Learnt tailoring	2	1.27
Not relevant	3	1.91
No Response	113	72.00
Grand total	157	100



Although we did not get responses from majority of participants. However, many participants affirmed the benefits of training programs. Training helped them to develop personality, opened up new avenues for income generation, enhanced skills of SHG members, taught them group work, leadership and team building skills. Some respondents reported that trainings helped them install nurseries, and enabled them to effectively manage accounts. Women gained confidence to do business and also learnt how to manage their finances.

Since many of the respondents did not participate in training programs (as described earlier), hence they had no opinion about capacity building initiatives conducted by the government departments.

VII. SHG and Empowerment of Women

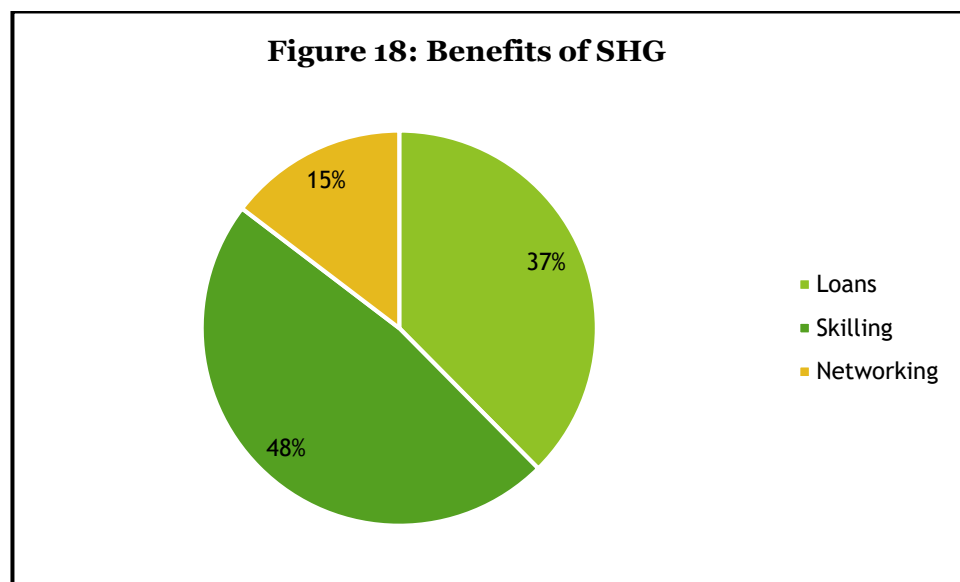
All respondents agreed that association with SHGs has been a boon in their lives and have empowered them in many ways. All the 157 respondents mentioned that association with SHG has been empowering for them. One of the biggest benefits have been getting loans from SHGs. In addition, skill building has been cited as the other significant benefit which they have derived from their association with an SHG.

All participants stated that they have received multiple benefits by being member of an SHG. These benefits comprise of making them economically independent, providing economic security to their families, enhanced their decision-making competencies within business as well as within their household. Membership in a SHG has increased their networking skills, made women more mobile and given them an identity.

SHGs have also opened up avenues for income generation and that had led to improvement in the economic status of women. Women use their earnings to buy house, other assets and contribute to household expenses. The additional source of income has improved wellbeing and quality of life for the women as well as other members of the family.

Table 3.28: Benefits of SHG

	Number of Responses	Percentage
Loans	59	37.57
Skilling	75	47.77
Networking	23	14.64
Total	157	100



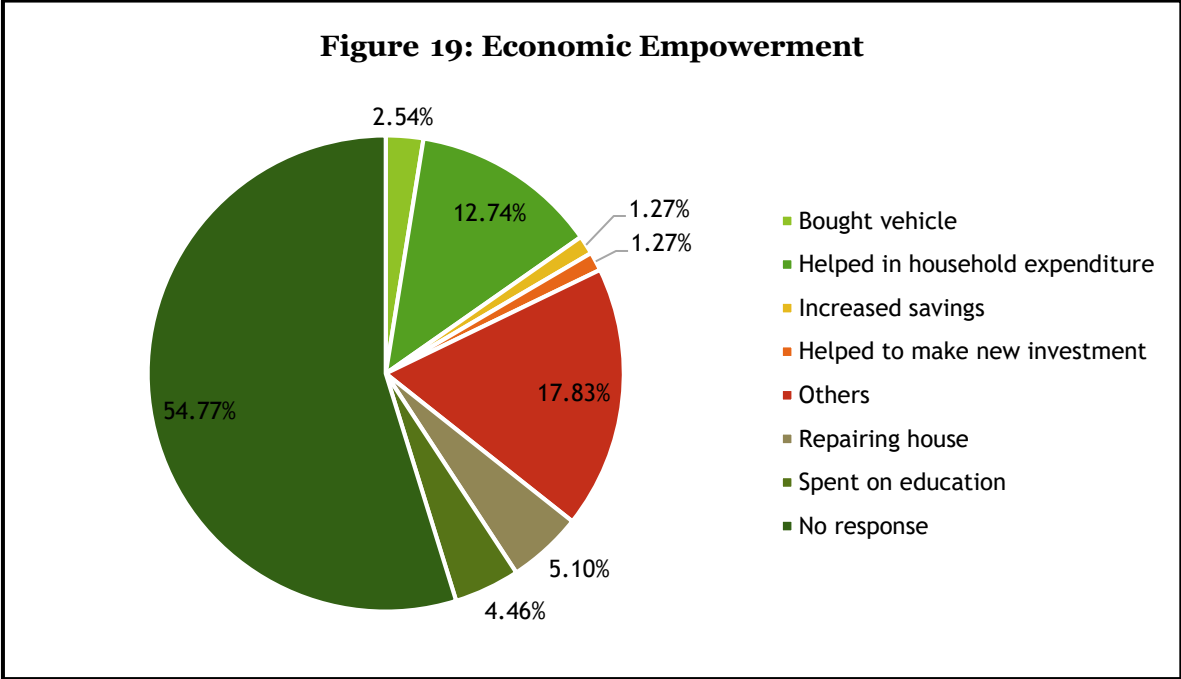
Improvement in Economic Status

The table below illustrates how women have become economically empowered by being part of SHG and by setting up their own business. The primary reason behind the participation of the individual in SHGs activities is economic in nature. It is the attraction of finding a livelihood that has been the main drawing force for women to be associated with SHG. This is because economic security is itself valued and moreover many of the respondents it is empowering. They can participate in the decision-making process and provides an opportunity to collaborate and network with others. Thus, the basic intent is fine, but the question is how to make SHGs economically self-sufficient

where they no longer depend on soft loans provided by priority sector lending. Finding viable livelihood opportunities is the key here.

Table 3.29: Economic Empowerment

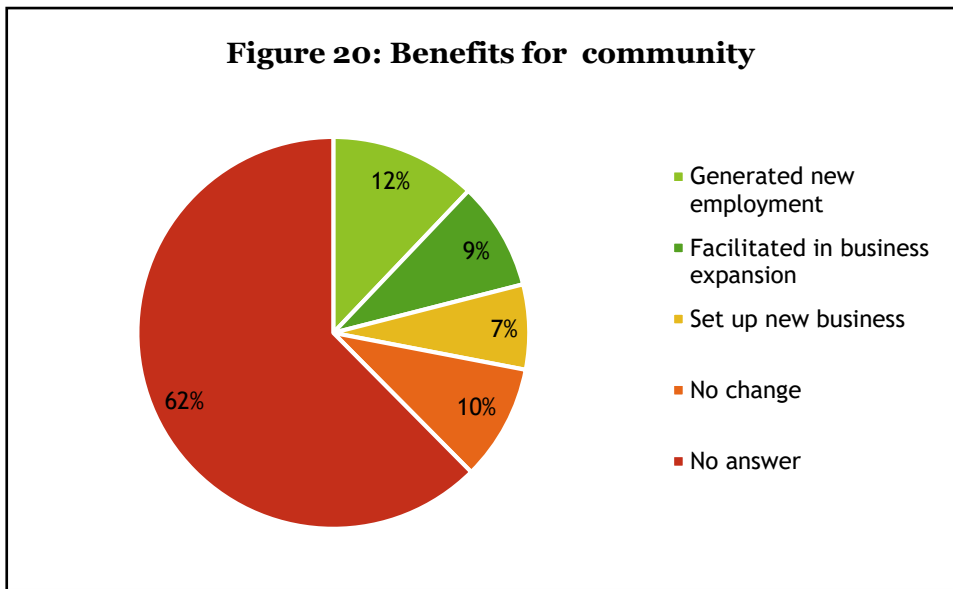
	Number of responses	Percentage
Bought vehicle	4	2.54
Helped in household expenditure	20	12.74
Increased savings	2	1.27
Helped to make new investment	2	1.27
Others	28	17.83
Repairing house	8	5.10
Spent on education	7	4.46
No response	86	54.77
Total	157	100



VIII. Support to Local Community

Table 3.30: SHG and Local Community

	Frequency	Percentage
Generated new employment	19	12.10
Facilitated in business expansion	14	8.91
Set up new business	11	7.01
No change	15	9.55
No answer	98	62.42
Total	157	100



As is evident from the findings (refer to Table 3.30), the SHGs have proved to be beneficial for women of the community as well as for other members of the community. While many of the respondents could not specify the impact SHGs have had on the community and a few (10%) remarked that there has been no change in the community. However, the data shows that formation of SHGs has had a positive impact on the community. The formation of SHGs have opened up newer opportunities for

employment, helped people in the community to expand their business, as well as motivated people to open new business.

IX. Challenges faced by members of SHG

SHGs have unquestionably benefited rural women in a variety of ways. The study showed that there is room for women to advance more economically and socially by being associated with the SHG. However, some obstacles still stand in the way of women's future growth and the effective operation of the SHG (refer to table 3.31). While 19% of respondents claimed there are no challenges, other respondents listed some of the most significant obstacles they face.

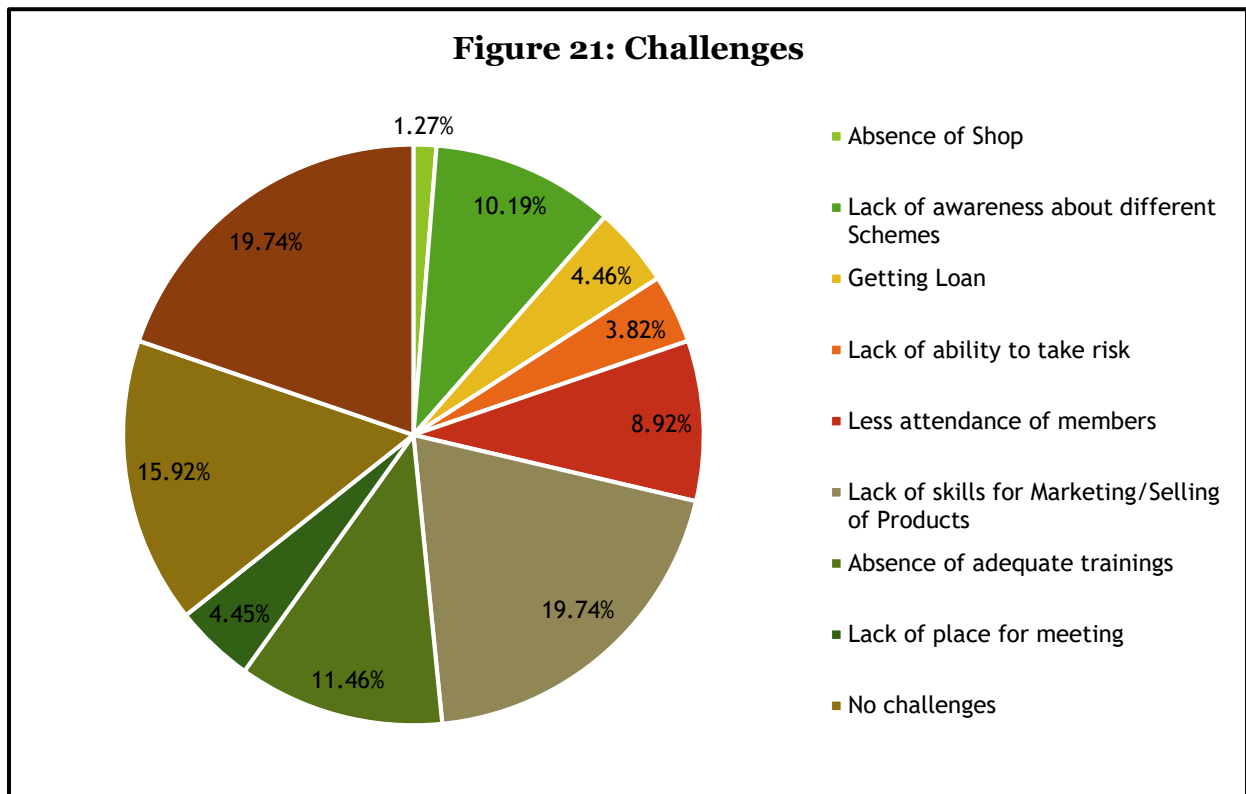
The following categories can be used to group the issues: leadership, human resource management, infrastructure, product packaging, marketing, technology use, scheme knowledge, and skilling. The main barriers cited by the participants included lack of knowledge about government programmes, a lack of space for holding regular meetings, low member attendance, and an inability or reluctance to take business-related risks. The need for appropriate capacity building programmes that emphasise leadership development, communication, networking, conflict management, and product packaging and marketing was mentioned by about 20% of participants.

The survey data showed that lack of technology and low skilling on how to use technology has also impeded the growth of business of many participants.

Table 3.31: Challenges faced by SHG members

	Number of Responses	Percentage
Absence of Shop	2	1.27
Lack of awareness about different Schemes	16	10.19
Getting Loan	7	4.46
Lack of ability to take risk	6	3.82

Less attendance of members	14	8.92
Lack of skills for Marketing/Selling of Products	31	19.74
Absence of adequate trainings	18	11.46
Lack of place for meeting	7	4.45
No challenges	25	15.92
No response	31	19.74
Total	157	100



Some of the difficulties faced by the SHGs were also listed by the CRPs in their interviews. The lack of space for holding meetings or training sessions is one of the major problems. Many women find it difficult to get to the training location, so they don't regularly participate in capacity building initiatives. Many SHG members are demotivated by internal conflict and a lack of group cohesion, which negatively affects their participation in training programmes.

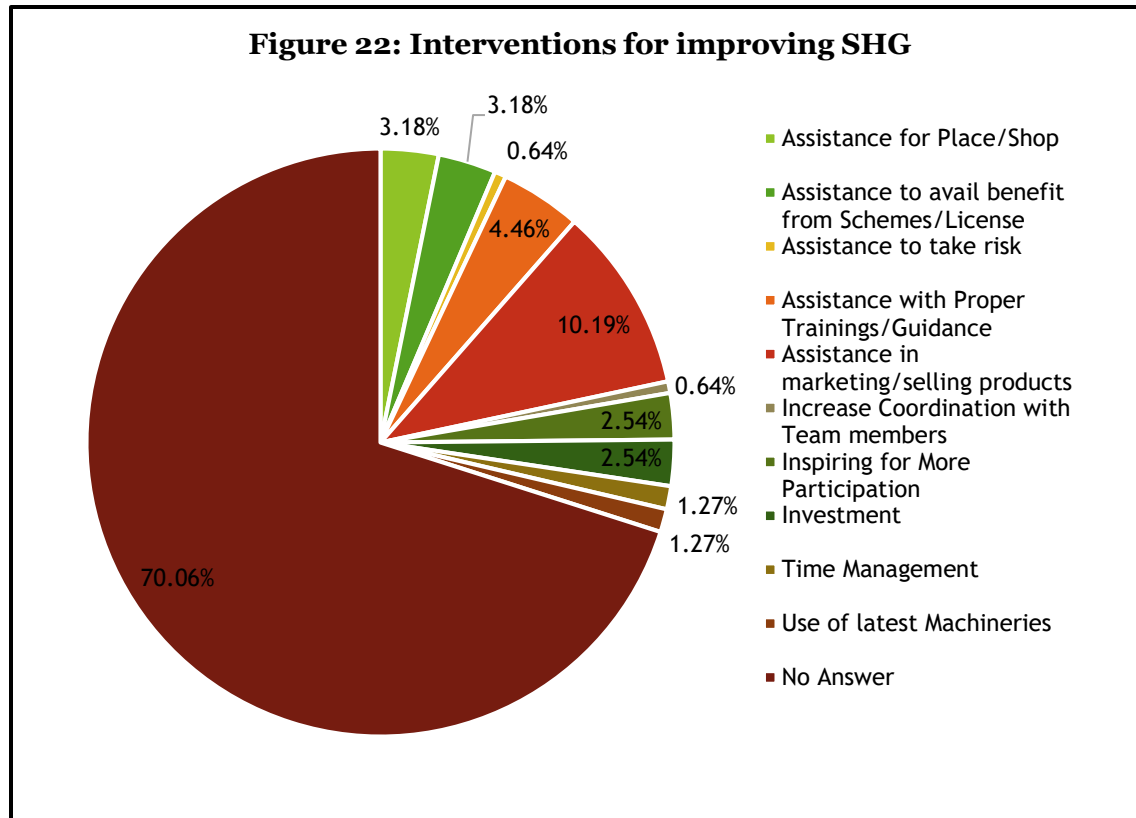
X. Planning Interventions

The ways in which the challenges faced by SHG members can be resolved was one of the questions on the survey questionnaire. To put it another way, the team wanted to learn from the respondents what types of interventions GIPARD, the department of rural development, and other government agencies could plan to successfully address the challenges faced by SHG members and foster future growth.

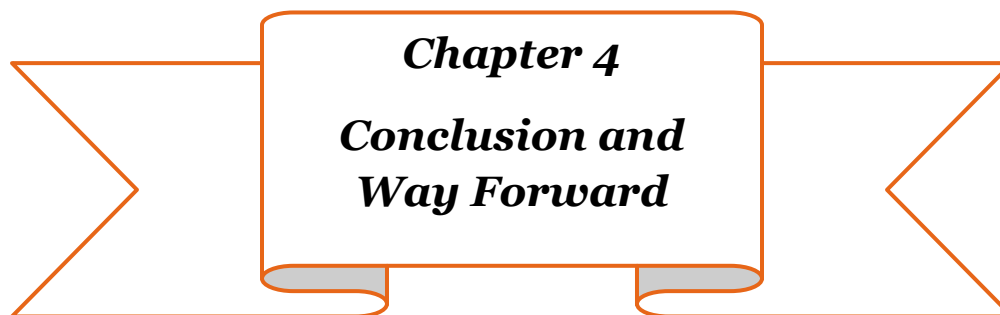
Table 3.32: Planning interventions

	Number of responses	Percentage
Assistance for Place/Shop	5	3.18
Assistance to avail benefit from Schemes/License	5	3.18
Assistance to take risk	1	0.64
Assistance with Proper Trainings/Guidance	7	4.46
Assistance in marketing/selling products	16	10.19
Increase Coordination with Team members	1	0.64
Inspiring for More Participation	4	2.54
Investment	4	2.54
Time Management	2	1.27
Use of latest Machineries	2	1.27
No Answer	110	70.06
Total	157	100.00%

Figure 22: Interventions for improving SHG



In this study we observed that many SHG members have not answered some of the questions. The questions which have been avoided by SHG members pertain to their business, earnings from their business, awareness about government schemes, marketing of products, use of technology. The respondents remained silent on some of the questions because they were not aware of the programmes and resources available to them or because they did not own their own business. On the question on suggestions for new ideas of business, the participants were either reluctant to share or had no suggestions. The lack of responses also suggests that SHGs members are disengaged and are feeling demotivated. This study indicates that there is an urgent need on part of the CRPs to review the dynamics between members of the SHGs and explore the factors contributing to inertia within the groups.

A decorative graphic for Chapter 4. It features a central white rectangular box with rounded corners and a thin orange border. The text 'Chapter 4' is at the top, 'Conclusion and' is in the middle, and 'Way Forward' is at the bottom, all in a bold, black, serif font. The box is flanked by two orange arrow-like shapes pointing outwards. Below the box are two small, light gray, rounded rectangular shapes that look like the ends of a ribbon or scroll.

Chapter 4

Conclusion and Way Forward

SHGs have been a game changer for women in Goa. It is evident from the study that involvement with an SHG has led to empowerment of women at multiple dimensions such as social and economic. Engagement with SHG ensured their skilling, built confidence, facilitated their mobility and enhanced their decision-making capability within household and business. Most importantly, SHGs have trained many women to start their own business and become entrepreneurs. As described in the previous chapter, many SHG women run their own business and have also shared they are keen to either expand their business or start new ventures. The survey revealed that while not all women have undertaken a new business; many of the members work in the business of the other to earn income.

While women have been benefitted by being of SHGs, there is scope for greater improvement. A study conducted by the Goa Institute of Management in 2022 on documenting the impact stories of women SHG members showed that while there are many merits of being associated with an SHG, women members also face several challenges. The study supported by Goa Livelihood Forum highlighted that women SHG members, face problems with promotion and marketing of their products. Most women sell their products in exhibitions. They are unable to reach the large market. Hence, they have less customers. Owing to less customers, they face financial constraints as they have to repay the loans that they have availed from the SHG. In order to overcome the challenge of low customer base, some women have started exporting their products to other states. Women also spoke about lack of knowledge about various government initiatives which are there to support SHGs. They proposed periodic awareness sessions to discuss government initiatives and successful businesses carried out by other SHGs.

The current study also highlighted challenges which women SHG members face while doing business. Some of the major challenges of the SHGs are as follows –

- ❖ Numerous SHG members brought up the fact that the lack of a dedicated space to hold meetings or training sessions limits the frequency of the activities.
- ❖ Since they cannot demonstrate a separate, hygienic location for the production of their goods, SHG members find it challenging to obtain a trade licence.
- ❖ Members of SHG lack managerial and leadership abilities. The absence of these abilities makes it difficult to manage SHGs effectively.
- ❖ Women members lack expertise in packaging and marketing. This impacts the sale of the product as they are unable to compete in the larger market.
- ❖ Many female members lack networking skills, which makes it challenging for them to find consumers for their goods.

While addressing the challenges faced by women, it is important to take cognizance that when it comes to exploring livelihood opportunities within the realm of SHGs, practices in Goa are quite limited. SHG members are still engaged in activities dictated by the socioeconomic norms of the patriarchal structure. To make SHGs economically viable, there should be diversification of livelihood opportunities beyond the existing order.

The CRPs in their interviews also highlighted that there is scope for women to take up new businesses. According to them, some of the new initiatives which can be taken up by SHG include – preparation of paper bags, setting up canteen in collaboration with an NGO for academic institutions or offices, starting a catering service for homestays, undertake stitching of new products such as masks, uniform, cloth bags.

Despite this limitation, the survey did elicit crucial responses from many of the participants. Women typically join SHGs to obtain loans for their families and businesses. The study found that people are not motivated to attend meetings or take part in training sessions. CRPs had stated that they try to educate women about their

rights and to make them aware of state and federal government programmes during training programmes. However, many women do not enrol in training programmes, so they are not aware of the programmes and initiatives the state government has launched to promote women entrepreneurship among SHGs.

The narrow approach towards SHG (perceiving it mainly as mechanism to get loan) has resulted in women unable to articulate their training needs which will help them to start new business or expand their business. The previous chapter has illustrated the requirement of new training programs so that women can take up new forms of livelihood.

Suggestion for new training programs:

Some of the new training programs which can be planned for SHG members are –

- ❖ Leadership and communication
- ❖ Training on negotiation and persuasion
- ❖ Product Packaging
- ❖ Digital and offline marketing of products
- ❖ Digital literacy
- ❖ Leveraging social media for marketing
- ❖ Sensitisation about government schemes and initiatives for SHGs

Some of training programs suggested by the CRPs include: awareness about licences, process of availing licences for products, product promotion, and negotiation skills.

Recommendations:

- ❖ Capacity Building: Conduct regular workshops and training programmes to improve the knowledge and abilities of SHG members. As has already been mentioned, programmes for building capacity can cover important subjects like entrepreneurship, financial literacy, and leadership development. Regular evaluations of these training programmes are required to ensure effectiveness of

the programs. To conduct quarterly evaluation of the effectiveness of the training programmes, the CRPs must be activated.

❖ **New Income Generation Activities:**

Considering the economic landscape of Goa and the level of skill of women SHG members, we suggest some new forms of livelihood. These new income generating activities will help women to further augment their income and enhance their savings. For women SHGs to pursue these new forms of livelihood adequate skilling is required. In addition, inter departmental collaboration within the government is essential to impart new kinds of training to women SHG members. The new income generating activities are as follows -

a) Home Stay and Village/eco-tourism

b) Village Café/Restaurants/Eating Houses

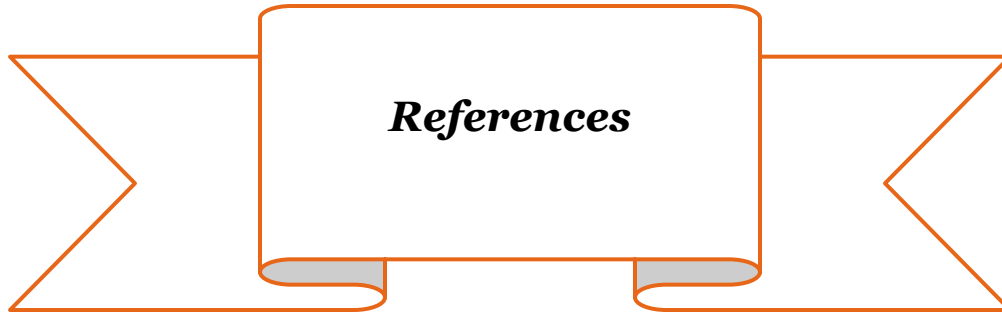
- c) **Horticulture:** SHGs involved in agriculture and horticulture can undertake activities like organic farming, cultivation of cash crops, vegetable farming, and fruit orchards. They can pool resources and expertise to increase agricultural productivity.
- d) **Animal Husbandry:** SHGs may focus on livestock rearing, including dairy farming, poultry farming, goat rearing, or fish farming. They collectively manage the livestock and sell dairy products, eggs, meat, or fish for income generation.
- e) **Food Processing and Preservation:** In every SHG some members already produce different kinds of food for sale. The group can plan to produce one food item in bulk. They can seek training for the relevant government department, take loan and scale up their business.
- f) **Handicrafts and Artisanal Work:** SHGs often engage in traditional handicrafts such as weaving, embroidery, pottery, basket-making, wood carving, and jewellery making. They can scale up their production of unique handmade products and network with academic institutions, NGOs, and

organisations for sale of their products. They can also leverage on social media to sale their products beyond Goa.

- g) **Microenterprises and Small-Scale Industries:** Some SHGs establish small-scale industries or microenterprises based on local demand and available resources. Examples include candle making, soap production, tailoring, beekeeping, and small-scale manufacturing units.
 - h) **Sustainable Energy Initiatives:** SHGs may venture into renewable energy projects such as solar power generation, biogas plants, or water purification systems. These initiatives promote sustainable development and provide alternative sources of income.
- ❖ Document and share new business ideas: New business ideas should be shared with SHGs so as to help them expand and diversify their businesses. For instance, NABARD has launched *My Pad My Right* initiative, across India, to provide livelihood to women SHGs by enabling them to produce and sell locally produced bio-degradable sanitary napkin. Even, in Goa, some SHGs have undertaken the production of bio-degradable pads, to contribute towards menstrual hygiene and also have a sustainable source of income. CRPs can sensitise SHGs about the “Saras Ajeevika”⁹ section on the government e-marketplace. The *Saras Ajeevika* page displays various products which have been produced or designed by women SHGs from across India. The product range includes – handicrafts, handloom textiles, grocery and pantry, office accessories, personal care and hygiene products. Sensitisation about these products will give SHG members new ideas for business.
 - ❖ Organise regular Meetings for better SHG management: Encourage SHG members to hold regular meetings to discuss group activities, savings, loan repayment, and decision-making. This fosters a sense of ownership, accountability, and collective decision-making among the members.

⁹ For more details refer to <https://gem.gov.in/saras-ajeevika>

- ❖ **Social Support and collaboration with various stakeholders:** It is essential to encourage SHG members to provide emotional and social support to each other, foster a sense of camaraderie and mutual assistance within the group. Networking with other SHGs, NGOs, government departments, and financial institutions should be facilitated so that members can leverage resources and opportunities. Fostering partnerships and collaborations with local government bodies, NGOs, banks, and other stakeholders will help SHG members in accessing financial resources, technical expertise, market linkages, and policy support.
- ❖ **Linkages with Government Schemes:** More sensitisation sessions should be organised to create awareness among SHG members about various government schemes and programs available for their benefit. The sensitisation sessions should address how to access these schemes by providing necessary information, documentation support, and guidance.
- ❖ **Monitoring and Evaluation:** There is need to establish a robust monitoring and evaluation system to track the progress and impact of SHGs, their financial health, repayment rates, and the socio-economic development of members. Regular monitoring will help in giving useful feedback to SHG members.
- ❖ **Continuous Learning and Adaptation:** Encourage SHG members and facilitators to engage in continuous learning and adapt to changing circumstances. Stay updated on emerging trends, best practices, and new opportunities to ensure the sustainability and growth of SHGs.



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Annexure 1

Details of SHGs from Bardez

Sr. No.	Name of SHG	Year of Formation	Village	Taluka
1	Taj	2022	Ucassaim	Bardez
2	United	2019		
3	Vatareshwar	2017		
4	Shree Jagbai Rashtroli	2006		
5	Ashirwad	2022		
6	Devi Jagbai	2014		
7	Shree Sateri	2006		
8	Ekta	2022		
9	St. Elizabeth	2021		
10	Shree Jagbai	2011		
11	Rashtroli	2006	Arpora-Nagoa	
12	Om Sai	2017		
13	Lairai	2021		
14	Shree Rashtroli Prasann	2008		
15	Shree Bhumika	Don't remember		
16	Brahman	2015		
17	Holy Cross	2016		
18	Shiv Shakti	2019		
19	Om Sai	2021		
20	Shri Mahalaxmi	2013		
21	Dattaray	2018		

22	Adarsh	2017	Nachinola	
23	Shree Sidhai-N	2007		
24	Sakhi	2022		
25	Roshani	2021		
26	Shanta	2016		
27	Shri Ravalnath Prasann	2019	Moirra	
28	Shri Ram Seva	2019		
29	Shri Rumdeshwar	2008		
30	Shri Siddhakala	2007		
31	Om Sai	2017		
32	Shubhlaxmi	2019		
33	Brahman Prasann	2017		
34	Shri Bhumi	2017		
35	St. Aloysius	2019		

Details of SHGs from Bicholim

Sr. No.	Name of SHG	Year of Formation	Village	Taluka
1	Durga Shakti	2017	Mulgao	
2	Mahalaxmi	2005		
3	Shri Ganesh	2007		
4	Tribhuvan	2002		
5	Taleshwar Rakhneshwar	2015-2016		
6	Shri Dhaim Rashtroli Brahman	Don't remember		

7	Swami Samath	2021	Sal	Bicholim	
8	Atharv	2019			
9	Navdurga	2019			
10	Sidhi Vinayak	2018			
11	Nipatri	2017			
12	Shree Sai	2018			
13	Pragati	2007			
14	Om Shanti	2015			
15	Union	2016			
16	Sidheshwar	2018			
17	Kuldevi Shree Mali Nirmit	2017			
18	Shree Mahadev Bhumika	2016			
19	Shri Sateri Kuldevi	2019			
20	Mahalaxmi	2017			Pilgao
21	Rashtroli	2017			
22	Union	2018			Mecurem
23	Shree Ganesh	2022			
24	Manli Barazan	2016			

Details of SHGs from Sattari

Sr. No.	Name of SHG	Year of Formation	Village	Taluka
1	Shree Vithumaui	2020	Valpoi	Sattari

2	Sangam	2017	Valpoi	
3	Shree Ganesh	2019	Pali	
4	Shri Dattaray	2019		
5	Shree Sateri Radha	2017		
6	Shree Sateri Rahmani Kelbai Mahila Mandal	2020	Assodem	
7	Shri Sateri Shantadurga	2022	Savordem	
8	Ishwar	2021		
9	Shree Datta	2022		
10	Vithurakhmai	2019		
11	Mahadev	2017		
12	Sateri Kaimai	2012	Morlem	
13	Shree Sidhivinayak	2020	Thane	
14	Adarsh Mahila	2002		
15	Shree Sateri	2017		
16	Saraswati	2018		
17	Savitribai Phule	2022		
18	Shiv Shree Mahamaya	2020		
19	Sangam	2017		
21	Shree Sateri	2020		
21	Jijabai	2017		
22	Shree Vithalrakhumai	2017		
23	Shree Sateri	2021		
24	Om Sai	2020		Charavne

25	Shree Mahalaxmi	2019		
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Details of SHGs from Quepem

Sr. No.	Name of SHG	Year of Formation	Village	Taluka
1	Khutidevi	2021	Assolda	Quepem
2	Shree Dattaguru	2021		
3	Ishwar	2021		
4	Shree Gajanan	2017	Xelvon	
5	Shree Kamakshi	2022		
6	Durga Maa	2017		
7	Nari Shakti	2021		
8	Shree Sateri Maa	2021		
9	Shree Sai Sateri	2017		
10	Shree Chamundeshwari	2017		
11	Gayatri	2017		
12	Shree Om	2017		
13	Our Lady of Valankani	2018		
14	Shree Sateri	2005		
15	United	2017		

Details of SHGs from Ponda

Sr. No.	Name of SHG	Year of Formation	Village	Taluka
1	Jai Hanuman Maruti Gad	2002	Usgao	Ponda
2	Jai Bhavani	2000		
3	Shree Ganpati	2008		
4	Om Sai Krupa	2005	Bethora	
5	Gurudev	2007		
6	Dattaguru	2018		
7	Om Sai	2010		
8	Gopal Krishna	2000	Adcona Bhoma	
9	Ganesh Aadhar	2001		
10	Navdurga	1995		
11	Jangleshwar	2000		
12	Ekdant SHG	2006	Pachwadi	
13	Swayambhu SHG	2021	Volvoi	

Details of SHGs from Canacona

Sr. No.	Name of SHG	Year of Formation	Village	Taluka
1	Mahila Yojana	2017	Agonda	Canacona
2	Sanjivani	2011	Agonda	
3	Pournima	2011	Poiguinim	

4	Nari	2017	Shellar
5	Kalyani	2009	Gaondongrim
6	Anneka	2009	Nandem
7	Vidhya	2018	Polem
8	Laxmi Yogeshwari	2009	Nagercem Chavdi
9	Jyoti	2020	Maditolop
10	Nirmala Yojana	2019	Patnem
11	Stree Shakti	2010	Palolem
12	Safalya Nari	2014	Cola
13	Mahila	2015	Mashem
14	Mahalaxmi Mahila	2015	Bhikerwada
15	Sanjivani	2017	Poiguinim

Annexure 2



*Livelihood Opportunities for Women SHGs in Goa:
Assessing Trend, Opportunities and Challenges*



Survey Questionnaire

A. Basic Information

1. Name	
2. Designation with SHG (President/ Secretary/ only member etc)	
3. Age group (we might not have so many age group)	18- 24 25-31 32-38 39-45 45-51 above 51
4. Religion	Hindu Christian Islam Others
5. Are you married?	Yes

	No Prefer Not to say
6. How many children?	
7. Total number of members in the family	
8. Income of the family, per month	
9. Address (village and taluka)	
10. Level of Education	School upto 10 th School upto 12 th Graduation/Vocational (ITI) Post-Graduation Others

B. Details of SHG you are currently associated with

1. Name of SHG and Taluka (Registered with NRLM or Stree Shakti/ not registered) tick appropriate option	
2. When was it formed? (mention year only)	
3. Total number of members in the SHG	

4. Describe responsibilities of SHG members	
5. When did you join the SHG?	
6. What is your responsibility as a member of the SHG?	
7. How many meetings do you have in a month?	
8. What topics get discussed in your meetings?	
9. Mention benefits of being part of SHG	Loans (Rs.----) Skilling Network Occupation Others
10. Mention 2 challenges of your SHG	
11. Interest earned by SHG during (collect if possible)	FY 21-22 -

	FY 2022-23 -
12. How has the pandemic affected the livelihood activities conducted by SHGs? (mention 2 problems)	
13. Do you think SHG has contributed towards empowering women?	Yes/ No

C. Business/activities of SHG members

1. Does your SHG carry out a single business trade/occupation?	Yes/ No
2. If yes, list the business (mention name of the business – e.g. tailoring, making Diya, making papad)	
3. Mention 2 factors which helped your SHG to decide which business to do	
4. Do you think your SHG can do other business?	Yes/No
5. If yes, which new business can your SHG do?	
6. Does your SHG carry out multiple business?	Yes/No
7. If yes, describe all the businesses (mention name of the all	

business – e.g. tailoring, making Diya, making papad)	
8. Earning of individual members from the respective business? (approximate)	
9. What factors guide the choice of business/livelihood activity of SHG members?	
10. What support have you received from SHG for your business? (mention 2 support)	
11. How has the business helped in improving economic status of SHG members? (you can tick multiple options)	<p>Bought house</p> <p>Made new investments</p> <p>Bought land</p> <p>Bought vehicle</p> <p>Others, specify ----</p>
12. SHG has helped me to (you can tick multiple options)	<p>Find an occupation</p> <p>Added to economic security</p> <p>Be confident</p> <p>Network with people</p> <p>Be mobile</p> <p>Be able to take decisions for business</p> <p>Be able to take decisions within household</p>

	<p>Improve public speaking</p> <p>Build assets (e.g. house, land)</p> <p>Others, specify ---</p>
<p>13. How have the business carried out by SHG members helped local community? (tick the appropriate option)</p>	<p>Given them employment</p> <p>Helped to expand their business</p> <p>New business has been set up in local community</p> <p>Others, specify -----</p>
<p>14. What, is the biggest limitation of your SHG? (mention 2 limitations)</p>	
<p>15. How can these limitations be resolved? (mention 2 ways)</p>	
<p>16. Are you aware of any government schemes for SHGs?</p>	Yes/No
<p>17. If yes, mention 1 government scheme for SHG</p>	
<p>18. Have any government schemes or programs or subsidy been availed by the SHG for the livelihood activities?</p>	Yes/No

19. If yes, which scheme	
20. What challenges have you faced in availing government schemes for SHGs?	

D. Own Business

1. What business do you do?			
2. When did you start your business? (mention year only)			
3. What factors guided your choice of business/livelihood activity?			
4. How many hours per week do you devote to your livelihood activities?			
5. How many SHG members work with you?			
6. Your income from your business, per month (approximate)			
7. Amount of loan taken from (in Rs, mention year)	Bank	SHG	Invested own money

8. Do you have sufficient Information on Govt. License Policy such as FDA license, Udyog Aadhar Card, Trade license etc?	Yes/ No/Not sure	
9. Mention challenges faced while applying for govt. license		
10. Where do you sell your products?	If online, which platform/website	If offline, where do you sell product
11. Does your product have a market demand? (tick the appropriate choice)	High demand Medium demand Low demand Others, specify ---	
12. How has technology enhanced the efficiency and productivity of your livelihood activities? (tick the appropriate choice)	Require less time for product development Can develop more products Need less human resource for product development Have been able to expand my business Other, specify ----	

<p>13. Which additional technology do you think you need to increase sale of your product? (tick the appropriate choice)</p>	<p>I need new machine to create new products</p> <p>I need an upgraded version of the machine to create more products</p> <p>I need more machines to increase production of my products</p> <p>Others, specify ---</p>
<p>14. What additional support do you need from SHG to market your product? (tick Multiple Options)</p>	<p>Need support to network with shops in my neighbourhood</p> <p>Need support with displaying my products in <i>mela/exhibitions/stalls</i></p> <p>Need support to register on online portal for selling my product</p> <p>Others, specify ---</p>
<p>15. What challenges have you faced in your business? (2-3 challenges)</p>	
<p>16. Business has helped me to (You Can Tick Multiple Options)</p>	<p>Be economically independent</p> <p>Provide economic security for the family</p> <p>Be confident</p> <p>Network with people</p>

	<p>Be mobile</p> <p>Be able to take decisions for business</p> <p>Be able to take decisions within household</p> <p>Be able to buy asset</p> <p>Others – specify</p>
17. Do you need help from the government to carry your business?	Yes/No
18. To make your business sustainable what help do you need from government or other stakeholders? (mention 2-3)	

E. Capacity Building

1. Number of trainings you have attended since you joined SHG	
2. Who conducts/conducted these training programs?	
3. What skills did you pick up from the training program?	
4. Mention topics you have learnt from the training program/s	

5. Mention 2 ways in which training helped you in business	
6. Mention 2 new skills you want to learn	
7. Mention 2 new training programs you need which will make your business sustainable/robust	
8. If yes, why?	

Annexure 3



*Livelihood Opportunities for Women SHGs in Goa:
Assessing Trend, Opportunities and Challenges*



Questionnaire for In-depth interviews Community Resource Person (CRP)

A. Basic Information

Name	
Sex	
Age	
Religion	
Marital Status	
Address (village and taluka)	
Level of Education	

B. Responsibilities as a Community Resource Person (CRP)

Are you part of any SHG?	
When did you join the SHG?	
When did you become a Community Resource Person (CRP)?	
How many SHGs do you monitor?	
Did you receive any training after you became a CRP?	Yes/ No
If yes, what kind of a training did you receive?	
Mention activities you perform as a CRP	
In a month, how many meetings do you have with SHGs?	
What are the topics of these meetings?	
Do all SHG members attend meetings?	Yes/No
If no, why?	

Which SHG-related government schemes do you sensitise them about?	
In your opinion how do the meetings help SHGs?	

C. Capacity Building of SHGs

How many training programs are organised in a month?	
Topics of training programs	
Are these training programs mandatory?	Yes/No
Who funds training programs for SHGs?	
Mention 2-3 benefits of training programs for SHGs	
What challenges do you face in organising training programs? (mention 2-3 challenges)	
Name some new training programs which have been conducted in the last 2 years.	

In your opinion, what new topics should be covered in training programs?	
--	--

D. Livelihood of SHGs

In Goa, what new forms of livelihood/business can the SHG adopt/start?	
In your opinion, SHGs should focus on which sectors to diversify their business?	
In your opinion what measures can be adopted to make the existing business/livelihood of the SHGs more resilient/robust?	
What training should be given to SHGs to make their existing business more string/robust/resilient?	

Annexure 4

Livelihood details of SHGs from Bardez

Sr. No.	Name of SHG	Year of Formation	Business undertaken
1	Taj	2022	Tailoring, trading of garments, sells scarfs, towels, mats, etc.
2	United	2019	Tailoring
3	Vatareshwar	2017	Sells coconuts and coconut oil, catering
4	Shree Jagbai Rashtroli	2006	Chilli plantation, selling coconut, production and sale of coconut oil production, sale of seasonal fruits
5	Ashirwad	2022	Tailoring
6	Devi Jagbai	2014	Provide utensils for rent, prepare and sell sweets and snacks during festivals, selling clothes
7	Shree Sateri	2006	Preparing masala, garment trade
8	Ekta	2022	Garment trade, selling rice
9	St. Elizabeth	2021	Tailoring
10	Shree Jagbai	2011	Selling snacks/sweets, agriculture, private job, tailoring

11	Rashtroli	2006	Selling sweets, tailoring, garment trade, making and selling incense sticks
12	Om Sai	2017	Tailoring, agriculture
13	Lairai	2021	Set up shop for eatable items
14	Shree Rashtroli Prasann	2008	Selling groceries, sweets, coconuts
15	Shree Bhumika	Don't remember	Preparing and selling sweets
16	Brahman	2015	Selling sweets/snacks, handicrafts, tailoring
17	Holy Cross	2016	Runs shop, sells garments, makes and sales sweets/snacks
18	Shiv Shakti	2019	tailoring, sells coconut oil
19	Om Sai	2021	Prepares and sells sweets
20	Shri Mahalaxmi	2013	No business
21	Dattaray	2018	No business
22	Adarsh	2017	Tailoring, masala making, selling vegetables, flower
23	Shree Sidhai-N	2007	tailoring, agriculture, sells vegetables in market
24	Sakhi	2022	sell chivda, prepares and sells laddo, catering
25	Roshani	2021	food stall, laddo making
26	Shanta	2016	tailoring, masala making, general store, agriculture (paddy, pulses)
27	Shri Ravalnath Prasann	2019	catering, agriculture, tailoring
28	Shri Ram Seva	2019	Making bags and sweets
29	Shri Rumdeshwar	2008	tailoring, agriculture, preparing snacks, doing embroidery

30	Shri Siddhakala	2007	tailoring, pickle and papad selling, weaving
31	Om Sai	2017	tailoring, beauty parlour, catering, agriculture
32	Shubhlaxmi	2019	tailoring, general store, agriculture
33	Brahman Prasann	2017	agriculture, flower selling, catering
34	Shri Bhumi	2017	agriculture, selling vegetables in market
35	St. Aloysius	2019	sweets making, pickle making, tailoring, agriculture, selling coconut

Livelihood details of SHGs from Bicholim

Sr. No.	Name of SHG	Year of Formation	Business undertaken
1	Durga Shakti	2017	Tailoring, laundry, flour mill, preparing snacks and sweets, making blanket
2	Mahalaxmi	2005	Tailoring, selling coconuts, making sweets, selling flowers, rice and vegetables
3	Shri Ganesh	2007	Selling sweets/snacks. Plate decoration, catering services
4	Tribhuvan	2002	Grocery store, tailoring, weaving, painting
5	Taleshwar Rakhneshwar	2015-2016	Selling sweets, catering service, tailoring, Anganwadi helper

6	Shri Dhaim Rashtroli Brahman	Don't remember	Selling sweets
7	Swami Samath	2021	No business
8	Atharv	2019	Prepare and sell incense sticks, door mats
9	Navdurga	2019	tailoring, selling coconut and coconut oil, selling <i>toran</i> , selling rice
10	Sidhi Vinayak	2018	No business
11	Nipatri	2017	No business
12	Shree Sai	2018	No business
13	Pragati	2007	Selling sweets, savoury, making incense sticks
14	Om Shanti	2015	No business
15	Union	2016	Sell pulses and vegetables
16	Sidheshwar	2018	No response
17	Kuldevi Shree Mali Nirmit	2017	Sell vegetables and savoury
18	Shree Mahadev Bhumika	2016	Sell Savoury
19	Shri Sateri Kuldevi	2019	No business
20	Mahalaxmi	2017	No response
21	Rashtroli	2017	No response
22	Union	2018	No response
23	Shree Ganesh	2022	Sell mangoes and snacks
24	Manli Barazan	2016	Garment trade and give utensils on rent for party

Livelihood details of SHGs from Sattari

Sr. No.	Name of SHG	Year of Formation	Business undertaken
1	Shree Vithumai	2020	No business
2	Sangam	2017	No business
3	Shree Ganesh	2019	No business
4	Shri Dattaray	2019	No response
5	Shree Sateri Radha	2017	No response
6	Shree Sateri Rahmani Kelbai Mahila Mandal	2020	Prepare and sell incense sticks and run catering service
7	Shri Sateri Shantadurga	2022	No response
8	Ishwar	2021	No response
9	Shree Datta	2022	Savoury and Embroidery
10	Vithurakhmai	2019	Sell incense sticks
11	Mahadev	2017	No response
12	Sateri Kaimai	2012	No response
13	Shree Sidhivinayak	2020	None
14	Adarsh Mahila	2002	Sell sweets and savoury
15	Shree Sateri	2017	None
16	Saraswati	2018	No response
17	Savitribai Phule	2022	No response
18	Shiv Shree Mahamaya	2020	None
19	Sangam	2017	Sell masala and run catering service
21	Shree Sateri	2020	None

21	Jijabai	2017	Sell sweets and savoury
22	Shree Vithalrakhumai	2017	Sell incense sticks
23	Shree Sateri	2021	No business
24	Om Sai	2020	No business
25	Shree Mahalaxmi	2019	No business

Livelihood details of SHGs from Quepem

Sr. No.	Name of SHG	Year of Formation	Business undertaken
1	Khutidevi	2021	No business
2	Shree Dattaguru	2021	No business
3	Ishwar	2021	Selling masala, papad, puran poli and running catering service
4	Shree Gajanan	2017	
5	Shree Kamakshi	2022	Selling masala, sweets, pickle, papad
6	Durga Maa	2017	Selling masala, sweets, pickle
7	Nari Shakti	2021	Selling masala, sweets, pickle, <i>puranpoli</i>
8	Shree Sateri Maa	2021	No business
9	Shree Sai Sateri	2017	No business
10	Shree Chamundeshwari	2017	No business
11	Gayatri	2017	Selling masala, pickle, <i>papad</i> , sweets, running catering service
12	Shree Om	2017	Selling masala, chakli, laddu
13	Our Lady of Valankani	2018	Selling sweets, tailoring

14	Shree Sateri	2005	None
15	United	2017	Selling masala and sweets

Livelihood details of from Ponda

Sr. No.	Name of SHG	Year of Formation	Business Undertaken
1	Jai Hanuman Maruti Gad	2002	No business
2	Jai Bhavani	2000	No business
3	Shree Ganpati	2008	Prepare and sell jute, velvet, cotton bags, face mask
4	Om Sai Krupa	2005	No response
5	Gurudev	2007	No response
6	Dattaguru	2018	No response
7	Om Sai	2010	No response
8	Gopal Krishna	2000	No response
9	Ganesh Aadhar	2001	No response
10	Navdurga	1995	No response
11	Jangleshwar	2000	Provide catering service
12	Ekdant SHG	2006	Sell masala, shankarpali, buns, laddu, run catering service
13	Swayambhu SHG	2021	No response

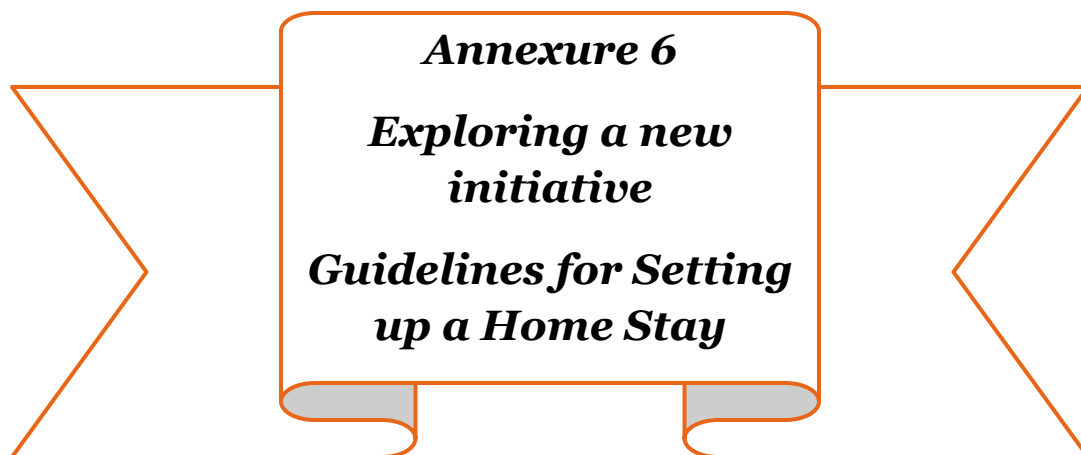
Livelihood details of SHGs from Canacona

Sr. No.	Name of SHG	Year of Formation	Business undertaken
1	Mahila Yojana	2017	No response
2	Sanjivani	2011	No response
3	Pournima	2011	No response
4	Nari	2017	No response
5	Kalyani	2009	No response
6	Anneka	2009	No response
7	Vidhya	2018	No response
8	Laxmi Yogeshwari	2009	No response
9	Jyoti	2020	No response
10	Nirmala Yojana	2019	No response
11	Stree Shakti	2010	No response
12	Safalya Nari	2014	No response
13	Mahila	2015	No response
14	Mahalaxmi Mahila	2015	Prepare and sell savoury
15	Sanjivani	2017	No response



***Annexure 5
Focus Group Discussion
(SHG, PI and Co-PI)***





Annexure 6
Exploring a new initiative
Guidelines for Setting up a Home Stay

BACKGROUND:

Discussions on sustainable tourism first emerged in the 1970s. With the declaration of the United Nations Sustainable Development Goals (SDGs), sustainable tourism has gained significant attention. One of the main components of sustainable tourism is “homestay” tourism which is essentially a community-based tourism. Home-stay tourism has become an emerging trend in the last few years which involves in staying in small-family owned houses rather than in hotels or resorts.

Home-stay provides local employment and helps in the growth of local business and hence plays a vital role in the growth of the community. The Ministry of Tourism in 2022 published a national strategy to promote rural homestays as part of their campaign on *Atmanirbhar Bharat* (GoI, 2022). The national strategy document states that women SHGs can encourage their members to set up rural homestays to supplement their income. SHGs can also provide support to rural homestays for making the business successful. The strategy document mentions that government will provide financial and institutional support to SHGs for starting a rural homestay.

In this light, it merits mention that in 2022, Goa State Rural Livelihood Mission in collaboration with Rural Tourism Council, Goa and Rotary Club of Panaji had organised a seminar of how SHGs can set up and promote homestay.

As Goa responds to the goals of sustainable development and promotes sustainable tourism, we feel setting up rural homestay can be a new initiative which can be adopted by some of the SHGs, especially in villages where the visit by tourists are high.

We have prepared a guideline to facilitate any SHG to set up rural homestay.

HOW TO SET UP A HOMESTAY?

REGISTRATION & TRAINING AHEAD OF STARTING: ESSENTIAL COURSES & PRE-REQUISITES FOR HOMESTAY MANAGEMENT

Pre-requisites for a self-help group: Meet and decide the President, Secretary and Treasurer post; Registration with the District Registrar and Rural Development Agency; Opening a savings bank account at a Nationalized bank; Utilize expertise in traditional cuisine culture; conduct meetings and write minutes



Be skilled in traditional art and crafts that can be an added attraction for the homestay

Travel and Tourism management training

Marketing and Financial management

Visit the lush green floral landscape and check possibilities of hinterland adventure activities

Learn about the traditional rich herbal properties of the flora of the region

APPLY FOR REQUIRED NOC/DOCUMENTS

- Apply for the required documents or NOCs ahead of registration. These documents include:
- Copy of Site/Drawing of Plan
- License/ NOC from Panchayat/Municipality to run a homestay
- GST Registration
- NOC from Fire & Emergency Services, Goa Coastal Zone Management Authority and Goa State Pollution Control Board
- Ownership document
- Tariff Card
- C-Form Registration
- Any other NOC/ Document



ONLINE/ IN OFFICE REGISTRATION



- Register on Goa Online portal
- Provide details such as name, date of birth, address, mobile number and email along with OTP authentication
- Visit Department of Tourism, Paryatan Bhavan, Patto, Panaji.
- Request for form to Register new hotel/other accommodations or renewal of existing accommodation

ONLINE/ ON PAPER REGISTRATION PROCESS



Fill in the details as required in the form and submit the permissions as attachments

Go to Tourism services, select new option, enter applicant and homestay details, upload required documents, submit the form and note the application number.

Wait for the processing and response.

POST APPROVAL REQUIREMENTS



- The Self-Help Groups should inspect their premises and check for essential facilities such as rooms, furniture, lifestyle products, groceries, food ingredients, skill set of team members.
- The members should ensure that all requirements are procured
- The members should decide division of labour or task allocation among the group

MARKETING MANAGEMENT & PLAN



- The Self-Help group should utilize their skills and contact stakeholders to prepare a marketing plan to reach their target customers
- The Self-Help group should open their account on various social media platforms such as Facebook, Twitter, LinkedIn and Instagram, upload their photos, along with sharing services and attractions as posts.
- The Self-Help group should join Social media groups engaged to promote products and services of women entrepreneurship or tourism ventures
- Self-Help groups can also design a website for their homestay
- They may also advertise via newspapers, TV and other media platforms.

ATITHI DEVO BHAVA (THE GUEST IS GOD)



- Goa is known as the land of hospitality. People are hospitable by nature and don't need training to master this skill. The members of the self-help group can incorporate this skill to extend their warm welcome and kind courtesy to the guests visiting their homestay
- The self-help group should ensure that all services are provided in a timely way and guests receive the required hospitality. They should also ensure availability of other attractions around the homestay for a wholesome hinterland experience.

GOVERNMENT LOANS AVAILABLE FOR SELF-HELP GROUPS (SHGs)



The Economic Development Corporation (EDC), Goa promotes economic activities in the state. The EDC also provides loans and other schemes to support and foster economic activities in Goa.

Website link to visit: <https://edc-goa.com/loan-schemes/>

The loans that Self-Help Groups can apply for include:

General Term Loan Scheme

- A financial assistance for industrial activities such as healthcare units, energy units and tourism related activity for land, building and other miscellaneous assets.
- Self-Help Groups can apply for homestays
- [Click here to read more](#)

Chief Minister's Rojgar Yojana

- A loan for educated unemployed youth between the age of 18 to 45 years.
- Self-Help groups can apply to carry out business activities.
- Loan amount can exceed upto Rs. 75 lakhs depending on the business done, but, prior approval of the government is required.
- Special categories such as OBC, ST, SC and differently abled guaranteed additional benefits
- [Click here to read more](#)

Goa Tribal Employment Generation Program (GTEGP) Scheme

- A scheme for unemployed persons aged 18 to 45 years from tribal communities
- A scheme for micro and small manufacturing enterprises, service enterprises and trading activity
- [Click here to read more](#)

GOVERNMENT SCHEMES AVAILABLE FOR SELF-HELP GROUPS (SHGs)

Swawlamban Scheme

- Financial Assistance to Self-Help Groups (SHGs) for providing training under various trades in order to encourage women to undertake income generating activities and become self-reliant.
- Rs. 20,000 grant-in-aid for registered SHGs for successful functioning in Goa state
- Rs. 5000 sanctioned per course for purchase of raw materials for conducting activity for self-employment
- Rs. 5000 is paid per course as fixed honorium to the Master trainer/Instructor

Yashaswini Scheme

- A scheme to promote women entrepreneurship by providing interest-free loans of up to Rs. 5 lakhs along with guidance from leading experts

LIST OF LICENSES/PERMISSIONS NEEDED TO SET UP A HOMESTAY



Self-Help Group pre-requisites: Registration with District Registrar and Rural Development Agency



Copy of Site / Drawing Plan



License/ NOC from Panchayat/Municipality to run a homestay



GST Registration



Valid NOC from Directorate of Fire and Emergency Services



Copy of Tarrif Card for current financial year



Ownership Document/Sale deed/Form I&XIV/ House tax receipt/Notarized copy of NOC from owner



NOC from Goa Coastal Zone Management Authority (for premises located in coastal regulation zone)



NOC from Goa State Pollution Control Board



C-Form Registration



Other NOCs /Documents if any

GOVERNMENT INITIATIVES USEFUL TO SET UP HOMESTAYS

<p>National Strategy for Promotion of Rural Homestays (Ministry of Tourism, Government of India)</p>	<ul style="list-style-type: none"> • The draft was prepared in January 2022. • The draft includes all plans, incentives and suggestions.
<p>Goa Tourism Policy (Government of Goa)</p>	<ul style="list-style-type: none"> • The policy specifies the initiatives and vision for tourism. • The policy mentions homestays for skill development programs and promotion of culture and heritage tourism
<p>Sensitization of SHGs by Goa Government</p>	<ul style="list-style-type: none"> • WICCI Rural Development Council Goa along with Goa State Rural Livelihood Mission- Rural Development Agency and Rotary Club of Panaji Riviera organized a one-day seminar. • Speakers at the seminar spoke about the ecosystem for homestays to 25 SHGs
<p>Airbnb signs MoU with Tourism Department</p>	<ul style="list-style-type: none"> • Airbnb signed an MoU with Tourism Department in 2022 to promote inclusive tourism- https://hospitalitybizindia.com/news-track/9996/
<p>Formulation of Homestay, Bread and Breakfast Policy</p>	<ul style="list-style-type: none"> • Tourism Minister in the Assembly Session in 2023 mentioned that homestay, bread and breakfast policy to boost hinterland tourism and developing it in Quepem, Ponda, Mollem and Netravali • https://timesofindia.indiatimes.com/city/goa/bed-breakfast-policy-to-promote-agro-tourism-min/articleshow/102024181.cms

KINDS OF TRAINING REQUIRED

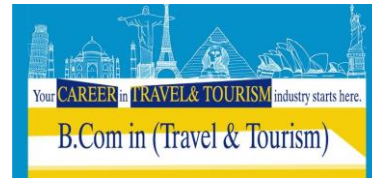
Perfecting expertise for traditional cuisine culture



Improving skills of traditional art and craft that will be an added attraction for homestays



Travel and Tourism Management courses



Marketing and Financial management courses



Explore opportunities for adventure activities in the hinterland along with training in required skills



Research about the benefits of the flora, particularly its medicinal and culinary value



EXAMPLES OF SELF-HELP GROUPS MANAGING HOMESTAYS

Jungle Trails Homestay managed by Brahmani Self-Help Group in Sancordem-Goa

A group of 14 women part of the Bahamani Self-Help Group at Talde village in Sancordem, Goa. The Homestay is named Jungle Trails Homestay. Women rotate duties as per their free time after housework, maintain records of who was on duty and share profits. The initiative was supported by the Mineral Foundation of Goa and backed by Stree Shakti of Goa Rural Livelihood Mission. The initiative also promotes nature-based activities

Article link: <https://economictimes.indiatimes.com/industry/services/travel/goa-homestay-run-by-14-women-offers-far-more-than-beaches/what-does-it-offer/slideshow/98943368.cms>



SHG Homestay in Mynteng, Meghalaya

A group of 7 women from Mynteng in Meghalaya manage the homestay amid the green forests. Visitors spend time relishing traditional Khasi cuisine, engaging in trails amid the natural landscape and learn about the Khasi culture.

The link:

<https://vymaps.com/IN/SHG-Homestay-Mynteng-1382044/>



CASE STUDIES ON HOMESTAYS & SELF-HELP GROUPS

A case study on Self-Help Groups Intervention and Destination Sustainability in Kerala: Input-Output-Outcome Model

18 persons part of Self-Help Groups in Kerala were interviewed. Self-Help groups help promote Sustainable Development Goals (SDGs) through ecological and hinterland tourism. They boost the rural economy and contribute to poverty alleviation.

For more details refer to -- <https://hrcak.srce.hr/file/393690>

Homestays for Whom? Lessons of ASEAN countries for North East India

The study provides a perspective of strategies implemented by communities in ASEAN countries to manage homestays. It suggests ways to incorporate these in running home stays in North East India. These homestays are a sustainable model promoting livelihoods.

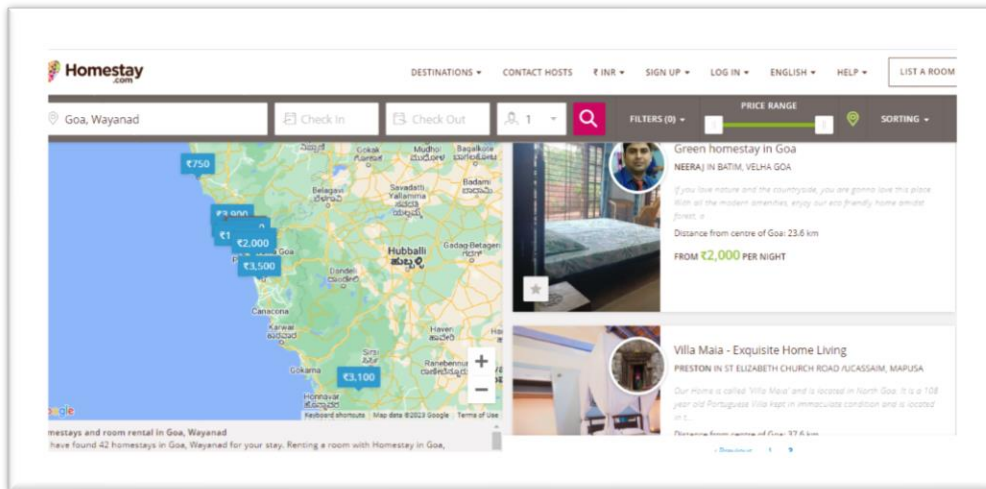
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MARKETING MANAGEMENT OVER THE WORLDWIDE WEB: PROMOTION STRATEGIES FOR HOMESTAYS

1. Uploading information on websites that collate homestays across a state for tourists such as homestay; Airbnb; Trivago; Agoda; etc.

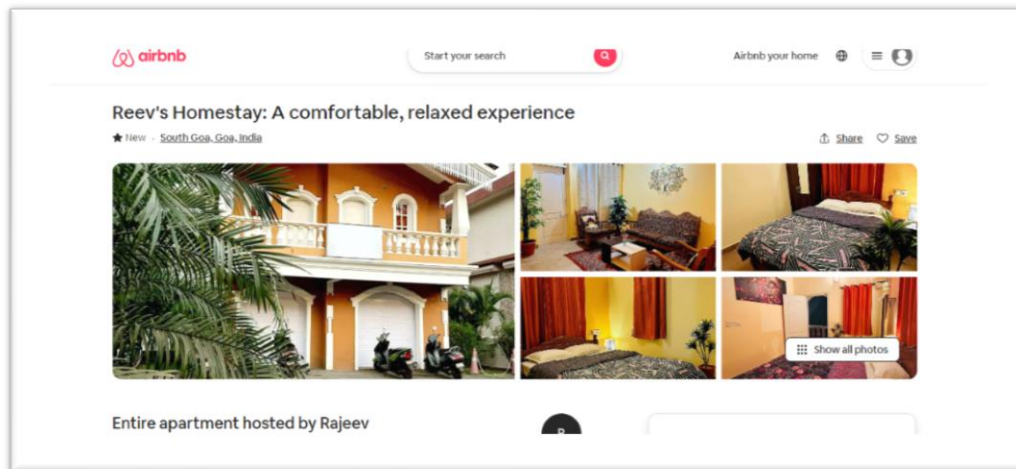
The website link: [Homestay](#)

How the website looks:

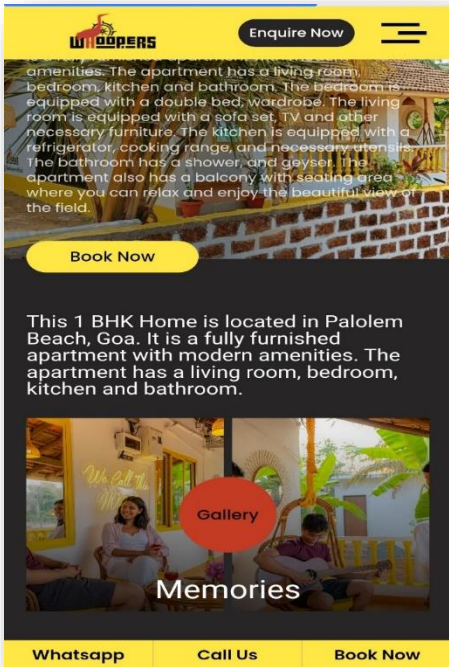


Airbnb Link:
[Airbnb](#)

How the website post looks



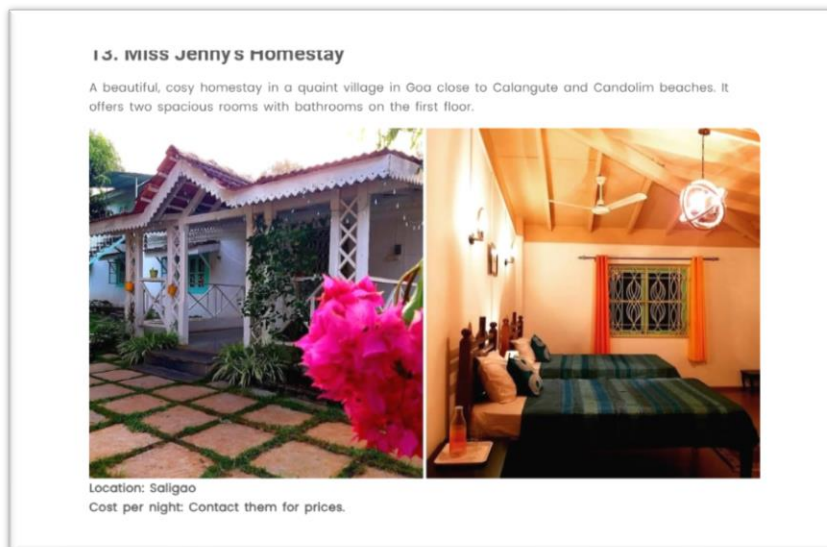
2. Create a stand-alone website and provide information



3. Promote your homestay online to capture the eye of journalists who write listings or engage with such journalists to ensure the homestay is featured in an article.

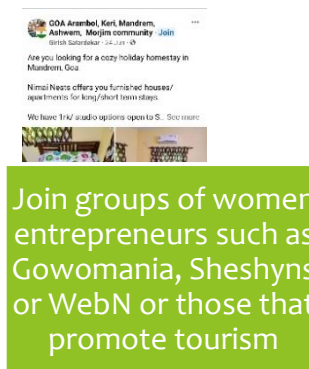
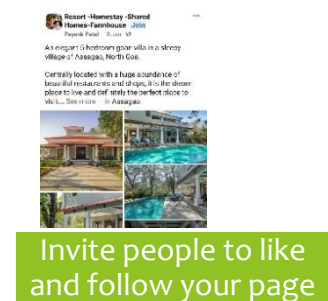
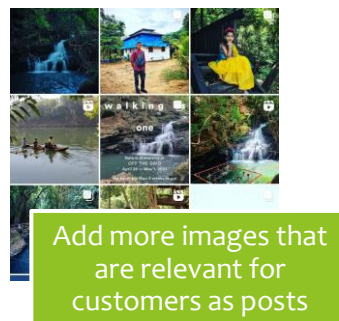
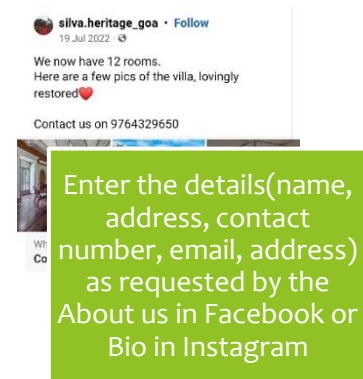
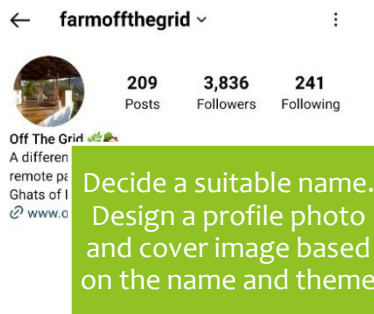
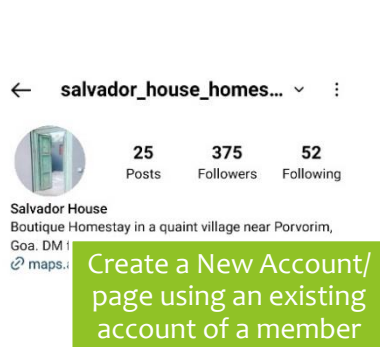
<https://www.thebetterindia.com/280782/best-homestay-in-go-a-baga-calangute-palolem-dudhsagar-falls-farmstay/>

How a listing looks



4. Social media promotion

Start a page or a stand-alone account via Facebook and Instagram. Here is a detailed guide of steps to be followed:



5. Leverage Twitter to connect with Professional Clients. Here are some ways:

Create a stand-alone account/ use an established account to share information/images as tweets



Use captivating images along with short description and share tweets to connect



Re-Tweeting tweets from existing accounts to generate more engagement/views



Use videos in the tweet to share the landscape and amenities of the homestay



Use captivating photos such as pets and heritage to give a unique appeal to the homestay



GOVERNMENT STAKEHOLDERS OF HOMESTAYS



Ministry/Department of Tourism: To register homestays; along with guaranteeing training facilities



Ministry/Department of Rural Development: To ensure proper infrastructure and schemes to boost rural economy



Ministry of Environment, Forest & Climate Change

Ministry/Department of Environment and Forests: To conserve natural resources and promote eco-tourism and forests products



Ministry/Department of Culture: To promote cultural heritage in rural areas along with the support of other cultural institutions



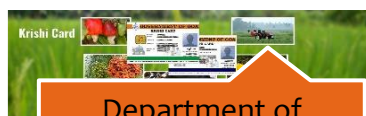
Ministries/Department s involved in skilling and entrepreneurship: To facilitate skilling of people living in rural areas in homestay management



Ministries/Department s involved in textiles: To promote local weavers and local fabrics in and around the homestays



Department of Panchayati Raj: To align panchayats and ensure that they promote homestay and local tourism activities



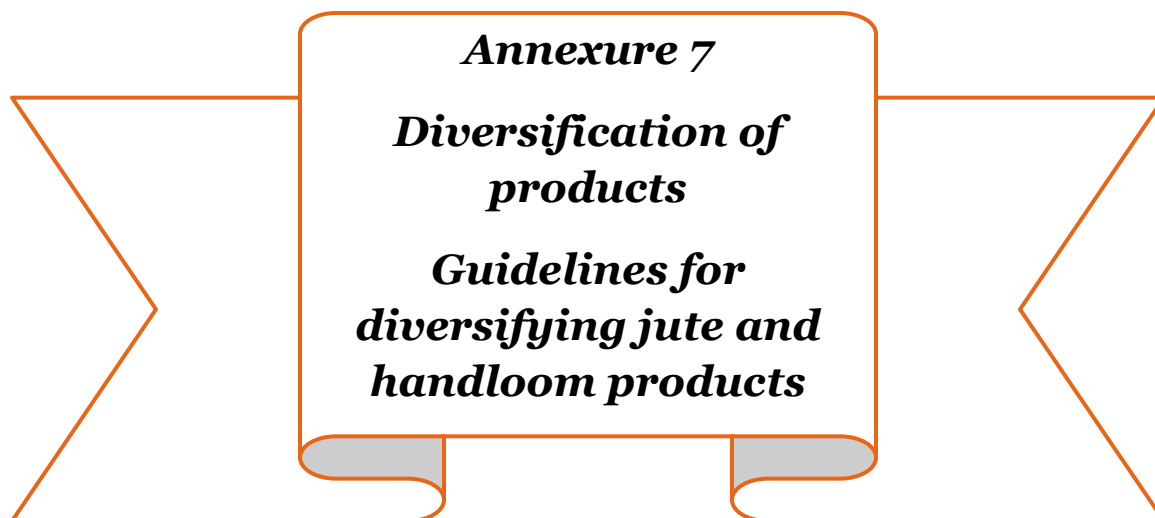
Department of Agriculture and Cooperation: To promote locally grown products and ensure tourists catch a glimpse of the locally grown crops



Department of youth affairs: To get local youth involved in the homestay management

OVERALL STAKEHOLDERS/ SUPPLY CHAIN OF HOMESTAYS





Annexure 7
Diversification of products
Guidelines for diversifying jute and handloom products

BACKGROUND:

The survey highlighted that many SHG members prepare and handloom products and sell them within their locality or in the nearby shops. SHGs as a whole can explore the potential of diversification of the jute and handloom products produced by them. We have suggested in our recommendation section that SHGs can be sensitised about the “Saras Ajeevika”¹⁰ section on the government e-marketplace. The *Saras Ajeevika* page displays various products which have been produced or designed by women SHGs from across India. The product range includes – handicrafts, handloom textiles, grocery and pantry, office accessories, personal care and hygiene products.

Taking cues from the *Saras Ajeevika* webpage, we have prepared a guideline to help SHGs to diversify their range of products.

¹⁰ For more details refer to <https://gem.gov.in/saras-ajeevika>

IDEAS FOR DIVERSIFICATION OF JUTE/HANDLOOM PRODUCTS



Conference bags



Files/Folders



Pouches



Laptop Bags



Office bags/Sling bags



Wall hangings



Table mats



Planter baskets



Bottle bags



Ladies hand bags

ADDITIONAL CAPACITY BUILDING

The training sessions can be conducted either on-site (where the self-help group is located) or in the institute (in the premises of the institute) based on availability of equipment and self-help group members. In case the training is held on the site of the self-help group, training and transport costs should be paid by the members availing the training.



Textile Courses

**Jute Bag Making
courses**



**Handloom
courses**

EQUIPMENT NEEDED FOR HANDLOOM/JUTE PRODUCTS



Sewing Machine



Jute/Handloom Material



Needles



Threads



Zips



Ropes

MARKETING OF PRODUCTS

- **Leverage Social Media**



Vaxim Self Help Group "We want development"

Create a New Account/ page using an existing account of a member



Vaxiselfhelpgroup Capao

Decide a suitable name. Design a profile photo and cover image based on the name and theme



Create your first post with a brilliant introductory image, caption and hastags to engage people



Add more images that are relevant for customers as posts



Invite people to like and follow your page



Join groups of women entrepreneurs such as Gowomania, Sheshyans or WebN or those that promote handlooms/events

- **Marketing on LinkedIn**

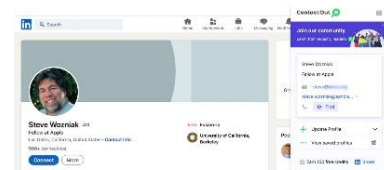
LinkedIn Profile Page



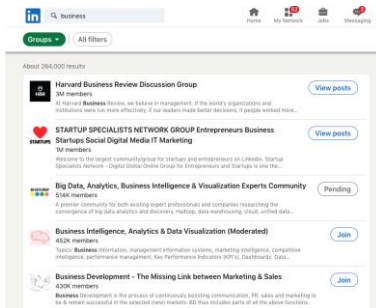
LinkedIn Post- Grab the eye/content strategies



Use of Email Address to approach target customers



Joining target groups to expand



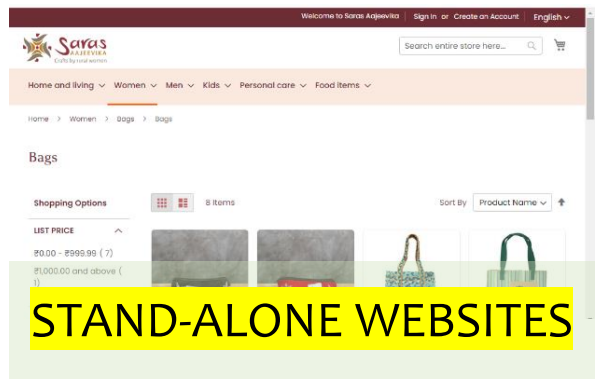
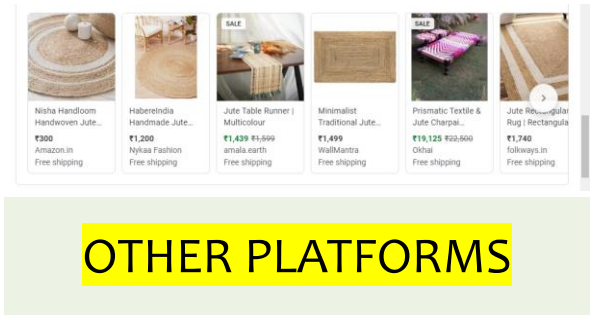
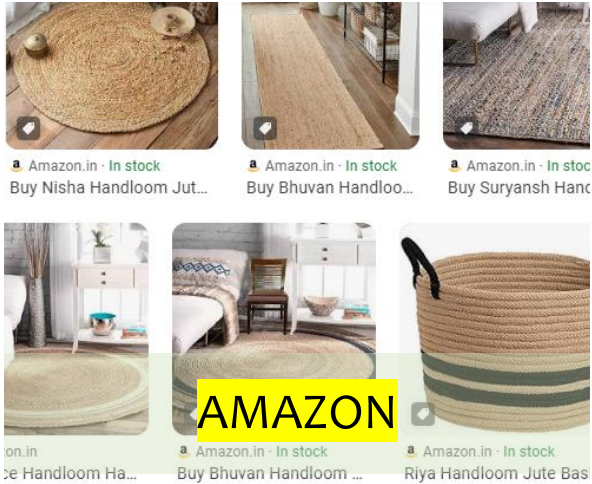
Create a Professional Business Card to approach clients in-person



Network with Educational Institutes, Companies, Government and Event Management organizations



- Connect with Amazon, Flipkart or India mart along with stand-alone websites



- **Market products at popular cultural events of Goa**



Educational Institutes:
Conferences, Workshops and
other events



International Film Festival of
India (IFFI): Delegate Kits



Serendipity Arts Festival:
Visitors Memorabilia



Purple Fest: Participant kits/
Performers Memorabilia



G20/International/National -
level meetings:
Kits/Memorabilia



Corporate
conferences/events:
kits/memorabilia

STAKEHOLDERS/ SUPPLY CHAIN OF JUTE/ HANDLOOM PRODUCTS

