

CHAPTER III

METHODOLOGY

3.0. Introduction

The purpose of this chapter is to provide an overview of the methodology and research design carried out in this study; it presents a description of the research process. The Chapter also describes the various stages of the research, specifically, it covers activities such as sampling procedures, sample size, methods of data collection, organization and evaluation and analysis of data.

3.1. Research setting/ Area of the Study

(i) Anand District

The district is situated in the eastern of Gujarat, and Anand is the 13th highest populated district, (2011 Census). The size of Anand is 2951 km² the district shared borders with Ahmedabad to the west, Vadodara district on the south and Bharuch to the East and Kheda district to the north. In the Anand district, Sub-district Anand has the highest population (609,307) whereas the sub-district Tarapur has the lowest (88,522). Anand is the most populated village with a population of 22712 and Vank Talav village of Tarapur sub-district has the lowest population of 388. Anand is the HQ and centre of the district. It encompasses 353 villages, Anand District has eight talukas namely;

- Sojitra
- Tarapur
- Umreth
- Anand
- Borsad

- Petlad
- Khambhat and
- Aanklav

“The economy of the district is dependent on agricultural activities about 50 per cent of inhabitants are engaged in agricultural-related activities”(Govt of India 2011 census).

(ii) Panchmahal District

Panchmahal district is an important district in the central Gujarat state. Panchmahal has predominantly dependent on agriculture. Nearly about 60 % of households who own land are small scale-farmers and the minimum size of the land is 2 hectares. (Govt of India, Population Census of 2011), the Panchmahal district has a population of 23,90,776 people, only 14 per cent reside in urban areas and 86 in rural areas. Panchmahal has Seven talukas namely,

(1) Shahera

(2) Morva

(3) kalol

(4) Godhra

(5) Ghoghamba

(6) Halol and

(7) Jambughoda, was kept as Godhra

Ghoghamba, Jambughoda, Kadana, Khanpur, Morwa and Sheheratalukashad are entirely rural talukas. Highly populated talukas include Godhra, Shehera, Halol, Kalol and Ghoghamba according to the Population Census (2011)

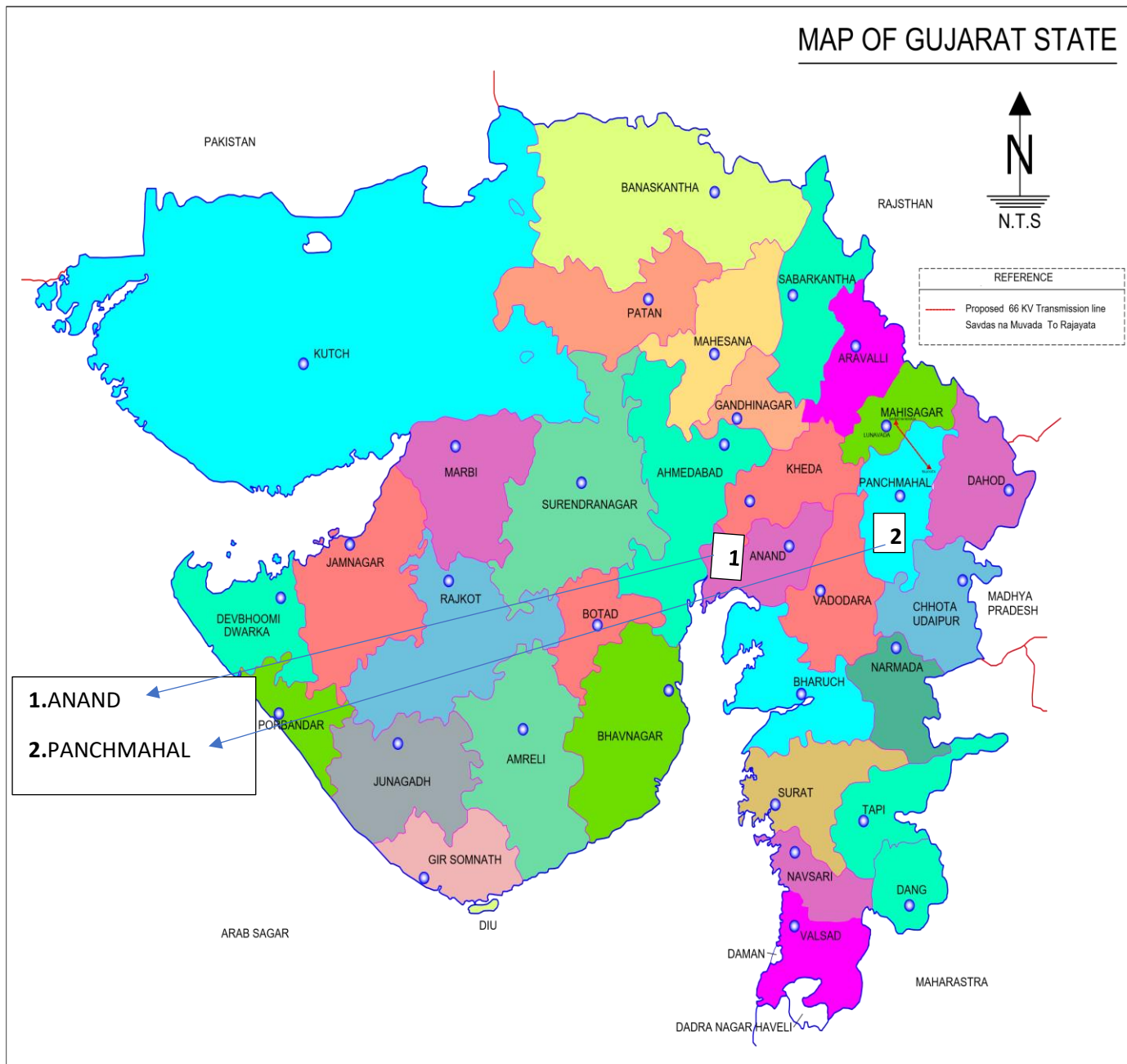


Figure 1: Map of Gujarat state showing the district of the study area

SOURCE: GOG

3.2. Objectives.

The objective of this research was to assess the impact of SHGs on the socio-economic empowerment of rural households of Gujarat.

Specific objectives

- To examine the impact of members' participation in SHGs on their household's socio-economic status.
- To find out the reasons for joining the SHGs
- To study the income level of members and to what extent SHGs have further led to socio-economic empowerment.
- To study the levels of economic and social empowerment of women members.

3.3 . Research hypothesis

H0= There is no association between participation in SHG and economic empowerment upsurge and the ability to support households.

H1=There is an association between participation in SHG and economic empowerment upsurge and the ability to support households.

3.4. Variables

These indicators of socioeconomic were assessed through a literature review to identify the 'socio-economic status' of participants' households through SHG in Pancmahal district and Anand district.

Independent variable

- Rural households (women) participants of SHG

Dependent variable

- The economic and social empowerment of members

3.5. Research Design

Design in research is the overall plan and framework that outline detailed steps in the study for data collection and guidelines for data gathering (Corbin, & Strauss 1990). Selection of a design for a study involves selecting methods or techniques that are the most appropriate to solve the particular problem under investigation, the kind of problem determines which design is the most appropriate and how the design should be personalized for the study. This study was based on a **descriptive research design in nature**, the main purpose of this design is to describe events and, phenomena and in this study, descriptive design was utilized in an attempt to describe and understand the impact of SHGs on socio-economic empowerment status among the households of the participants of SHG, the motives for joining SHGs, socioeconomic changes of the participants after joining SHGs as well as the challenges encountered by participants.

3.6. Research Approach

This study used a 'Quantitative research approach, this approach is designed to produce statistically reliable data that tells researchers specific detailed data about the problem. quantitative method naturally is in numerical forms (Cresswell, 2007). Quantitative research is an investigation into a known problem, based on testing an assumption or hypothesis, measured with numbers. The main idea for utilizing the quantitative approach in research is to confirm whether the assumption generalizations of the study hypothesis hold. Quantitative research focuses on numeric data and comprehensive asserted the importance of demonstrating the research approach as an operative strategy to increase the validity of social research.

3.7. The universe of the study

The universe of this study was women, members of SHGs from Anand and the Panchmahal district in Gujarat state. They have a total number of 9862 SHGs in the Anand district and the Pachmahal district has 8114 SHGs, the groups consist of 10 to 26 participants and have been formulated for more than three years and participants have been involved in SHG for at least a minimum of two years. (Government of India, Ministry of rural development 2020)

3.8. Operational definitions

SHG (Self-help Group): SHGs are established by an economically homogenous group of a minimum of 10 up to 20 members and usually characterize a participatory and collective approach. The members of the SHGs generally belong to the economic and socially poorer parts of society.

Empowerment: Empowerment means expanding the freedom of choice and action that comes with increasing its powers and controlling resources and decisions that affect your life.

Microfinance: Is a tool for improving the rural economy and the livelihoods of rural people, is a way for rural people to ensure access to monetary services for the rural poor.

Economic Empowerment: Strengthening the economic situation in terms of increased income, self-employment and thrift can lead to women's ability to influence or choose, increase confidence, better position and role in the household.

Social Empowerment: Social empowerment means that a woman must have a valid place in her family and society and should have the right to enable her to use the available resources.

3.8. Sampling

This research used probability multistage sampling methods and non-probability purposive sampling was used to choose the sample for the study. Two districts from central Gujarat were chosen for the study randomly, a district with the highest number of SHG participants and the lowest number of SHGs was chosen. Central Gujarat comprises seven districts namely: Ahmedabad, Anand, Vadodara, Kheda, Panchmahal, Dahod, Chhota Udaipur

3.8.1. Sampling process

The multi-stage sampling involves the following steps for selecting samples, out of 7 districts in central Gujarat, Anand district and Panchmahal district were selected for the study. Panchmahal was selected because of its characteristics, it is one of the potential districts for SHGs, Promoted by the Government and non-governmental organisations and has much more SHGs than other districts

And the Anand district was selected because of the presence of the cooperative giant Amul dairy. Amul supports SHGs and promotes women's empowerment through SHGs, and almost every village has small self-help groups.

Anand has the highest number of SHG with 9622 SHGs while Panchmahal has the lowest number of SHG with 7847.

1. Anand District has 9622 SHGs
2. Panchmahal District has 7847

- **Panchmahal district**

Step 1: Block level

Two **blocks were selected for the study in each district**, a block with the uppermost number of SHGs and a block with the lowermost number of SHGs were chosen. A total of four blocks were carefully chosen in the two districts.

Panchmahal has 7 blocks namely: Ghoghamba, Halol, Jambughoda, Kalol, Morva hadaf, and Shehera. Out of 8 blocks, two **blocks were selected for the study**, a block with the highest number of SHGs and a block with the lowest number of SHGs were selected purposively. The **Ghoghamba** block has the highest number of SHGS with 1926 SHGS and the **Jambughoda** block has the lowest number of SHGS with 621 SHGs both blocks were selected for the study, please see table 1.

Table 1: *Pachmahal District SHGs (Block Level)*

S.No.	Block Name	Gram panchayats Count		SHGs Count	
		Total GramPanchayats	GramPanchayats (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	GHOUGHAMBA	88	86	1926	0
2	GODHRA	103	97	988	0
3	HALOL	79	75	868	0
4	JAMBUGHODA	21	21	621	0
5	KALOL	65	63	937	5
6	MORVA HADAF	50	49	1575	1
7	SHEHERA	82	77	1156	3
	Total	488	468	8114	9

Source: Government of India, Ministry of rural development 2020

- **Anand district**

Anand district **has 8 blocks**, namely; Anand, Anklav, Borsad, Khambhat, Petlad, Sojitra, Tarapur, and Umreth blocks. Out of 8 blocks, **two blocks** were selected, a block with the highest number of SHGs and a block with the lowest number of SHGs. **Anand block** has the

highest number of SHGs with 2139 SHGs and the **Tarapur block** has the least number of SHGs with 548 SHGs both were selected for the study, see table 2.

Table 2: *Anand District SHGs (Block Level)*

S.No	Block Name	Gram panchayats		SHGs	
		Total GramPanchayats	GramPanchayats (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	ANAND	44	44	2139	0
2	ANKLAV	32	30	911	1
3	BORSAD	65	61	1294	0
4	KHAMBHAT	63	53	894	0
5	PETLAD	56	56	1871	0
6	TARAPUR	21	21	548	2
7	SOJITRA	42	42	712	1
8	UMRETH	39	38	1258	1
	Total	362	345	9627	5

Source: Government of India, Ministry of rural development 2020

Step 2: village level (Gram panchayats)

• Anand District

Two villages with the uppermost number of SHGs and the lowermost number of SHGs were selected for the study in each block.

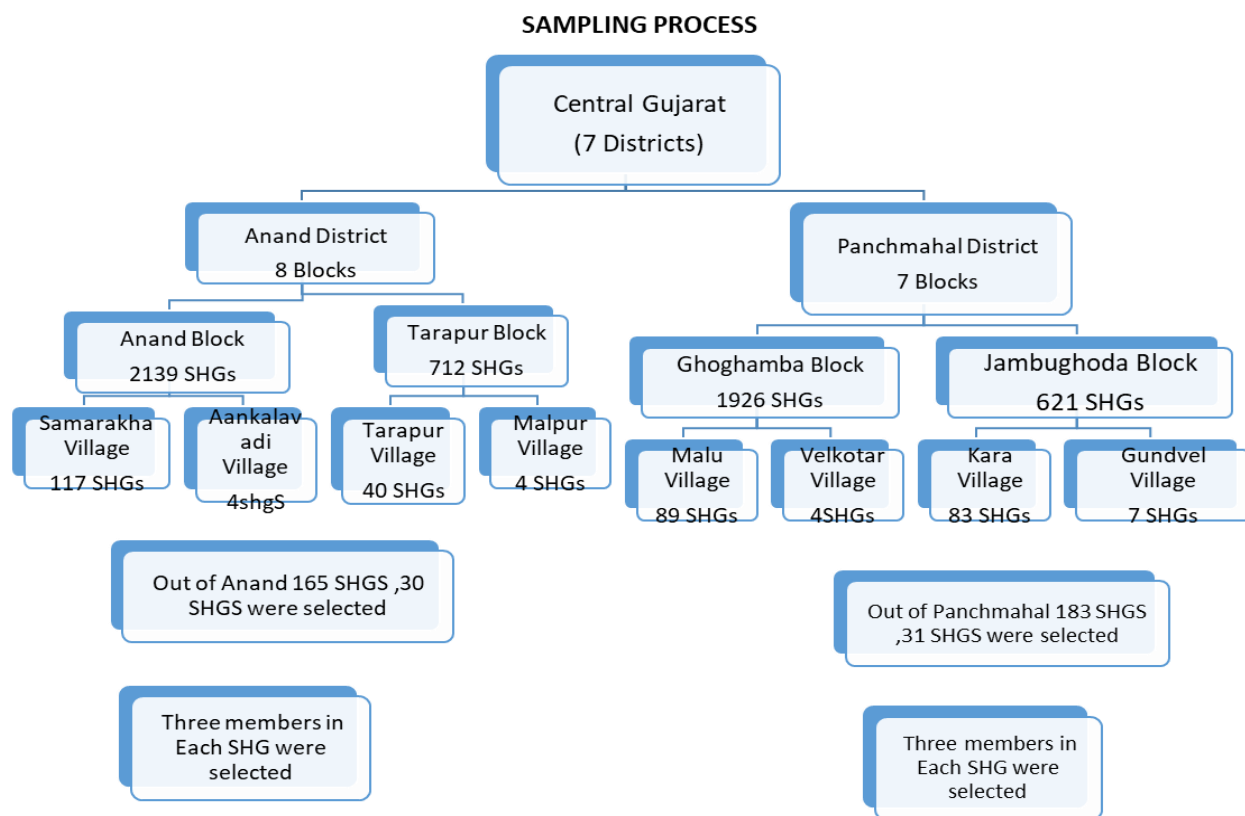
Anand block at the village level has 44 Gram panchayats with 2139 SHGs, therefore two villages with the highest number of SHGs and the lowest number of SHGs were selected for the study, **Samarakha** village has the highest number of SHGs with 117 SHGs and **Aankalavadi** village has the lowest number of SHGs with 4 SHGs.

Similarly, the **Tarapur block** has 42 Gram panchayats and 712 SHGs, two villages with the highest number of SHGs and the lowest number of SHGs were selected for the study. **Tarapur Village** has the highest number of SHGs with 40 SHGs and **Malpur Village** has the lowest number of SHGs with 4 SHGs.

- **The panchmahal village level(Gram panchayats)**

Ghoghamba block at the village level: has 88 Gram panchayats and 1926 SHGs, therefore two villages with the highest number of SHGs and the lowest number of SHGs were selected for the study, **Malu** and **Vel Kortar** Gram panchayat was selected for the study. **MALU** has the highest number of SHGS with 89 SHGs while **VEL KOTAR** has the lowest number of SHGs with 4 SHGS.

Jambughoda block: has 21 Gram panchayats with 621 SHGs and Kara has the highest number of SHGs while Gundivell has the lowest number of SHGs and both were selected for the study. **Kara** has the highest number of SHGs with 83 SHGs and **Gundivel** has the lowest number of SHGs with 7 SHGs.



3.9. Sample size determination/Selection

The ‘sample size’ is a crucial determinant of reliable estimation in research (Field, 2009). The total population of SHGs for four villages in Panchmahal district was 183 SHGs and in Anand district was 165 SHGs. In Panchmahal, 31 SHGs were chosen on purpose (deliberately) and three members in each SHG were selected as respondents. Similarly, in the Anand district, 30 SHGs were selected for the study and three participants were selected in each SHG as respondents. The total sample was 183.

3.10. Inclusion and exclusion criteria

The ‘exclusion and inclusion’ principle helped the researcher to identify who can be involved in the study. The inclusion criteria explained the different requirements and characteristics that someone must meet or possess to participate in the study, depending on the aims and objectives. The following were considered as the ‘inclusion and exclusion’ of this study.

Inclusion principle

- Women participants of SHGs who have been in the group for at least two years
- Participants of SHGs from Anand and Panchmahal district
- Participants are involved in business activities through their SHGs.
- Participants belonging to a household who is a beneficiary of SHGS
- Three active participants of SHGs per group

Exclusion principle

- Male participants of the SHGs
- New participants of SHG with less than a year in the group

3.11. Validation of research tool

The research tool was submitted to 5 experts for review and evaluate the content and validity of the tool. These experts had expertise in ‘social sciences’ research design, survey design, and microfinance and group development. The panel of experts included professors from the M.S University of Baroda and S.P (Sardar Patel) University in the discipline of social sciences and Humanities. The experts were requested to check the fitness of the tool in terms of the content (content validity) format, language, length, response system, the flow of questions, and the appropriateness of questions based on the research topic, recommendations for modifying the survey questions, and overall usefulness of the tool. Based on their opinion, some questions were removed and rephrased wherever necessary.

3.12. Pilot Study

The pilot study is the pre-testing of tools in research, including questionnaires etc. (Baker, 2001:1). “Piloting the tools helped to determine the suitability of the tools and improvement based on their reliability” (Bryman, 2004). The pilot study was conducted in August 2020 in Asoj village in Vadodara, 15 questionnaires were administered to participants of SHGs in the village, the main purpose was to check the validity and perfection of the questionnaire, after the piloting some changes, wherever necessary were made, to make it more suitable for data collection and achieve the study objectives.

3.13. Data collection

Kothari (2004), “data collection involves the process of assembling information on the variables in a proper manner that allows responding to research questions, evaluate the outcome and test hypotheses”. The data for this study was based on ‘primary data, a scheduled questionnaire was used to collect data. The English questionnaire was translated into the Gujarati language, the first part of the interview contained the questions related to demographic details such as gender, age, marital status, qualification and the income of the respondent and socio-economic background etc. The information was collected from the 183 household participants of SHGs from the Panchmahal and Anand districts.

3.14. Measurement Scale (Likert scale)

Some questions were designed based on the ‘5-point Likert Scale’, in which (1=strongly agree, 2= Agree, 3=Disagree, 4= strongly disagree and 5= Not agree). A rating scale was set and designed to collect information about the study. This scale provided a great way of measuring attitudes, perceptions, and behavioural changes about social and economic changes and the empowerment of participants of SHG pre and posts SHG.

3.15. Data Analysis

After the data collection, the information was edited and checked to avoid unanswered questions, then the collected 'data and information were evaluated, classified and analysed using a statistical computerised statistical package software package known as SPSS.

3.16. Ethical consideration of the study

Some ethics were followed to ensure that the research was conducted suitably (Mouton & Babbie, 2001). The following ethical considerations guidelines were observed for this research. The dignity of the respondents was protected and confidentiality of participants in the study was strictly observed at all times throughout, and consent for participation in the study was sought during data collection. The participants consequently, participate of their own will in the study after they were approached.

3.17. Limitations of the study

The researcher had some limitations and challenges during this research, some of these limitations were the following:

- Initially, the planned data collection tools to be used were a questionnaire and interview methods. However, only a questionnaire was used because the researcher was refused entry to some villages because of covid-19 restrictions.
- The language barrier was also the main challenge during this research.

Conclusion

This Chapter/section outlined how the study was conducted, explaining the process used to choose the participants, the method used for the collection of information from respondents and the method that was used in analysing the data. This study aimed to comprehend the impact of SHGs on the empowerment of rural households, therefore showing one way in which the concepts under investigation were constructed.