Chapter III

Research Methodology and Hypothesis

3.0 Introduction -

This is a core chapter of the thesis. It explains the methodology of the research implemented by the researcher while conducting the Ph.D research. As per the Federal Regulations (45 CFR 46.102(d)) pertaining to the protection of human subjects research is defined as: “A systematic investigation (i.e., the gathering and analysis of information) designed to develop or contribute to generalizable knowledge.” It includes all the details regarding the research process undertaken by researcher. It mainly consists of the following points:-

3.1 Selection of the Topic -

The researcher has selected the following topic for her Ph.D research: “A Study of Administration of Self Help Group by Women Entrepreneurs with Special Reference to Pune City”.

3.2 Reasons for selecting the Topic -

The researcher has selected the above mentioned topic for her Ph.D research due the following reasons:

- The researcher is eager to study the women entrepreneurship movement right from her childhood.
- The researcher is staying in Pune city and it is convenient for her to contact various members of Self help groups in Pune city.
- There are sufficient numbers of self help groups in Pune city which can be taken for her Ph.D study.
- The Self help Group members who are women are less educated and needs help in the professional administration with the increasing scale of business by them for these upcoming entrepreneurs. A special help is required in administration of these groups effectively was felt by the researcher ans so the
researcher thought of highlighting this aspect which will definitely help the members of these self help groups.

3.3 **Period of Research** -  
The researcher has selected ten years as the period of research from the year 2000-2009. The researcher have selected this period for her research as the self help group movement was expedited from the year 2000 in Pune city.  
- The progress of the groups were showing the rising graph in these years.  
- Popularity and awareness among the women were high during this season.  
- The success of the self help groups through the history was very motivating as women had an access to credit through these groups so also researcher selected this period.  
- The number of members joining the group was increasing during this period.

3.4 **Jurisdiction of Research** -  
The researcher has selected the Pune Muncipal Corporation as the area of her jurisdiction of research. She has taken into consideration the working of various self help groups that are working in the boundaries of Pune Municipal Corporation. There are nearly 10000 groups in the period of the year 2000 to 2009. The Pune Municipal corporation was established in 1950 and the area covered under it is 430 km² and they are planning to merge 15 more villages after which the area covered will be 522 km² which will be the biggest municipal corporation in the state as per the area.

3.5 **Type of Research** -  
This research is descriptive type of research. Descriptive type of research is type of research which provides data about the population being studied. This research is being used when the objective is to provide systematic distribution which is factual and how and accurate. It can only describe the “when, where, who, what of situation and not what caused it descriptive research is study in which information is collected without changing the environment. It is also called as co-relational or observational studies. The results are not manipulated in this research. Descriptive research focuses on the particular variable or factor. This research aims to gather data
without any manipulation of research context and deals with naturally occurring phenomenon. The descriptive research is of various methods like co-relational methods, Comparative methods, analytical method, Comparative methods etc. This is co-relational method in which it comprises of collecting data to determine to what extent the relationship exists between two or more quantifiable variables. The degree of relationship is expressed in terms of a coefficient of correlation. If relationship exists between variables then it implies that scores of one variable are associated or varies with scores of another variable. This helps to understand the variables and helps researcher to understand the relationship and enable to make predictions about the variables. For undertaking the descriptive research, researcher has implemented the survey method. During this survey method she had observed the working of various self help groups in her jurisdiction.

### 3.6 Objectives of Research -

Following are the objectives of the research:

1. **To study the women entrepreneurship in respect of self help group in Pune city:** - The women entrepreneurship is being developing in the pune city area. The researcher was from the childhood interested in the women entrepreneurship. The self help groups were growing in this period in Pune city, researcher was also observing the entrepreneurship in these women as they had access to credit. So researcher had this objective of studying entrepreneurship in self help groups in Pune city.

2. **To study how women members of the group (gat) achieve financial independence:** - The self help groups is basically for the women members, so that they have access to credit, and after joining the groups they can also develop income generating activities and can achieve financial independence through self help groups.

3. **To study how the skills and productivity of women have increased through exposure to entrepreneurship, through bachat gat movement or self-help group in Pune city:** - The women were not approached earlier as they have been through self help group. Through self help group membership women learn many skills which are used for income generating activities, which are useful to develop skills and productivity of members and due to
these entrepreneurship activities they also learn many business tactics which leads to expansion of the business.

4. **To study the administrative practices of self help group in Pune city:**- The self help groups needs proper administrative practices as running the group needs proper administration. As the group is run with as many as more than 10 members the administration is required. The researcher had the curiosity to learn the administration of these group as their was not more research done from this aspect and unless and until the effective administration is done the groups are not successful. Certain administrative practices might be the one which are specially run under the self help groups.

5. **To study role of women entrepreneurs in administration of self helpgroup:**- The self help groups are more in number of women. So the study of the researcher is about the women self helpgroups. As these are women self help groups the researcher has observed that administration is also carried out by the women only. The women playing the role in the groups are very challenging and so the researcher thought of throwing light on the administration of self help groups through the women entrepreneurs.

### 3.7 HYPOTHESES -

The researcher has considered the following points as hypothesis for her Ph.D research:-

1. **The Self Help group has played a significant role in development of women entrepreneurship in Pune city.**

2. **Business run through social and economic weaker section face various problems in view of unique structure and economic constraint.**

3. **The administration in women entrepreneurship in Self Help Groups needs improvement.**

### 3.8 Sources of Information -

The researcher has used the following sources of information:-

1. **Sources of Primary data :-**
   a. **Personal Interview:**- This is the method which s commonly used in the collection of data in thesis. In this type of interview the data is collected by
conversing face to face with the other person or persons. The interviewer has to be present on the spot and collect information from the sources. For the intensive investigation this method is more suitable. The researcher has collected the data through the structured interview method, in which the use of set of predetermined questions and highly standardised techniques of recording are utilised. In case of descriptive research mainly this structured interview techniques is used as it provides more basis for generalisation. Through the personal interview more information in depth can be achieved. In this research the benefit to the researcher was that the simple language of the interview was utilised as per the educational level of the respondents as in researcher case the interviewers were less educated in the self helpgroup. Also through the personal interviews the researcher was having the objective to collect supplementary information which was going to be of great value to the researcher to interpret the results. But this method is an art with certain principles.

b. Telephone Interview:- In this type of collecting the sources of data the medium of collection is telephone. The researcher in her data collection has not widely used this source. As the type of the interviews to be conducted from the interviewees this source was not suitable. But this method saves time if used and this method is more cheaper method. Through this method there is wider distribution of the sample is possible.

c. Questionnaire Method :- This is common method of data collection used by the maximum researchers. Here also researcher has used this source of data collection. In this source the questions are formed based on the objectives and the hypothesis of the thesis. In this method of data collection the researcher has used simple language and the question sequence is also necessary and questions used by the researcher should be not confusing. The researcher here has used structured type of questionnaire in which there are definite and predetermined questions. The questions are presented in the same order and in same wording.

d. Field Visits :- This method was also used by the researcher. This method is not so easy to collect the data. In this method the researcher actually goes on the field. it visits the home or office of the person who are supposed to be interviewed. The researcher had to apply this method for interviewing the group leaders or the authorities from the pune municipal corporation. The data collection through this method require time as many times the respondent are
not available or busy in the other work even if it is with the appointment. Even though there are many difficulties faced while collecting the data still this is an important source to get the primary data collected.

e. Observation Method:- In this method of data collection the research is carried out by observing the meetings or common places through which you will get the primary source of data. This method involves spending a long amount of time and is to be focused on what is to be seen. In this method researcher tries to note the natural behaviour without manipulating, due to research environment. In this method of observation either the method is participant observation or non-participant method in which it observes. The researcher here has gone through the non-participant method in which she is not directly involved. The notes are taken throughout the observations and focused on what is seen. Also in this method, some record the notes so that they can be analyzed properly for answering the research questions while data analysis. In this method the researcher can study for long time based on the observations then in survey. This method also has certain difficulties like respondents feel very insecure and do not respond properly as stranger is trying to observe and record the natural behaviour and put in camera. In this method the observations about state of mind about respondent or motivational factor about respondent is not easily observed and also this method is costly and expensive than any other survey data as sometimes the researcher has to visit again and again for certain observations. Another difficulty is that observation method can be carried out for smaller sample size and not for large sample.

**Sources of Secondary Data :-**

The data which is collected from the sources like books, journals, newspapers etc are the secondary data source. The secondary data is the data which is being already collected and so the accuracy will differ. This is a data collected by others for their objectives which differ with your objectives. The researcher has used this source and was able to collect the valuable information. The secondary data can be collected from mainly two sources classified as :-

1. **Published Sources :-**
   - Books, Newspapers, Journals, Magazines :- Researcher has collected the secondary data from the various newspapers like Sakalpaper, The Times of India, Economic Times, Lokmat, Maharashtra Times, Indian Express etc.
Mainly through these papers the Pune editions were very useful to the researcher to receive information about the various activities run by these groups. The information of the groups run by the NGO’s and by the Pune municipal corporation was detail read by the researcher through the papers.

The journals like Business World, Business Today, India Today, Weekly, Udyojag, Sakhi, Shiv Sparsh, Lokprabha etc were very informative to the researcher.

Websites on Self help Groups:- This was also the important source for the researcher as websites are providing a lot of the information on the self help groups. The researcher was able to get the information about the groups from website like Pune Municipal Corporation, or the website on the population census etc. This source is largely used as reference but it is necessary to take this data source as only the reference source as it is data published and collected by the others for the specific objectives which will differ then the objectives of the researcher. This source is also continuously changing and updated for which the researcher should be ready for the constant change. For the benefit of this source researcher should make use of was proper keywords and if require use different key words. This source was useful to the researcher to give the knowledge about the functioning and administration in the other states in self-help groups. The women self-help groups are now using this technology to upgrade themselves and also as source to inform about the products made by them and for various other purposes.

- Government Reports on Self Help Groups :- The Central and State government provides large data for financial and research activities. They are available in the form of bulletins like financial bulletins published by Reserve Bank of India, Reports published by NABARD, annual reports, economic surveys etc. The relevant reports are useful. The researcher used this source in which the information about the various self help groups are available. These reports were useful as the researcher as she is able to get the information about the actual functioning of the groups, about the government aids that is being provided to them and benefits received by them. These reports were also useful to throw light on the difficulties faced by the groups as these issues were also dealt by the government and as mentioned. The report are also useful to give the financial information or bye laws set for the groups.
Pune Municipal Corporation reports on Self-help Groups:-

Census Reports published by ministry of government:- These reports were useful for the researcher to know the female ratio for the self-help groups. Also, the census reports of Pune city were also required for the researcher for knowing the female population of the city. Thus, census reports were able to give the information about the population of the country and it was also helpful for comparison of the population.

Reports submitted by research scholars, economists etc.:— Reports of the researchers are used as secondary sources by the researcher as it is a primary data for the researcher who has submitted it. The researcher has used to frame their own problems, and to co-relate it to their findings. These reports are useful to support the argument. This source was very informative to the researcher.

Published work of research institutions, university etc.:— The work done by the researchers in the same topic was being studied by the researcher. As stated earlier, there is research done on the self-help groups but the administration angle of the research was not focussed, and for the same reason, the researcher had to review the various research work published by the research institutions and university. This source was very useful to the researcher to develop the confidence that the research to be carried out is on the right track, which developed confidence in the mind of the researcher.

3.9 Sampling Method -

Sampling is obtaining the information about the entire population by examining part of it. Sample should be representing the characteristics of the population. Sampling provides statistical information about the whole by examining few units. There are various methods in sampling. They are as follows:

a. Systematic Sampling.
b. Simple Random sampling.
c. Stratified Sampling
d. Cluster Sampling
e. Quota Sampling
f. Line intersect Sampling
g. Panel Sampling
h. Accidental Sampling
Researcher has used random sampling method for selection of the self help groups. Under this type of sampling every item has equal chance in the inclusion in the sample. The units in this method are not picked up deliberately but by one mechanical process. In this sampling it gives each element an equal probability of getting into sample and all choices, are independent of one another. In this sampling method unbiased random selection of sample is necessary. This method is simple method in probability sampling. The results in random sampling is unbiased. Also it is less expensive and this method is carried out in the faster way then any other method. The results obtained from these sampling is valid and so it is easy for the researcher to draw the conclusions. Random sampling is generally being used when the population to be covered for the research is large.

The researcher has used this sampling as the number of self help groups are more in the pune city since it was appropriate method for the thesis. This method also has certain sampling errors like the sample may not be representative of the entire population but due to mathematical theories it can be judged faster. In any surveys margin of errors are their but comparatively random sampling is best sampling to get the accurate information.

a. **Stratified Sampling:**

When there is no homogeneity in the group this type of sampling is applied to obtain the representative sample. When the population varies considerably then it is advantageous to sample each subpopulation independently. Stratification is grouping the members into homogeneous sub groups before sampling. The strata should be exhaustive in which no population element can be excluded. Under this method population is divided into several sub population that are individually more homogeneous than the total population. And then item from each strata is considered. This sampling is used when researcher wants to highlight specific subgroups within the population. The care should be taken that there is no overlapping of the strata due to which it will give some individuals higher chance in selection due to which it will not be probability sample.

This type of sampling is used generally by the researcher when researcher wants to observe relationship between different two or more subgroups. in this type of sampling researcher is guaranted of inclusion from each subgroup in final sample. This sampling has high statistical precision and variability within the subgroups is lower, compared to the entire population.
The stratified sampling are of two types:

a. Proportionate stratified random sample: In this sampling size of each strata is proportionate to population strata which means each stratum has the sampling fraction.

b. Disproportionate Stratified random sample: In this type of sampling the different strata do not have same sampling fraction. The precision in this type is highly dependent on sampling fraction chosen and used by the researcher, mistakes in choosing and using sampling fractions will result in stratum that is overrepresented or underepresented. resulting in wrong or misappropriate results.

Thus stratified sampling is advantageous as it guarantees better coverage of population and researcher has control over the subgroups but the major disadvantage is that it is difficult to identify the appropriate strata for the study and it is more complex to analyze the results.

3.10 Statistical analysis of data -

Statistics plays a very important role in research as it plays the role to function as a tool in designing research, analysing and drawing conclusions. It is essential to develop certain indices or measures to summarise the collected data.

The important statistical measures to summarise the research data are

- Measures of Central Tendency: The commonly used measures in this are mean, median and mode.
- Measures of dispersion: In this measure the most commonly used measure is standard deviation.
- Measures of Skewness: Mostly in this measure the first measure of skewness based on mean and mode or on mean and median is used
- Measures of relationship: In this measure the Karl’s Pearson’s coefficient of correlation is used more frequently in case of statistics of variables. Also regression analysis, partial correlation coefficient is also used by the researcher.

After collecting the necessary data and the information for the research, the researcher has analysed the data for the purpose.

The researcher has used the following:-

1. Z test for proportion
2. Chi square test.
3. The proportion and percentage method
3.11 **Findings and Conclusions** -

On the basis of analysis of data the researcher has arrived at certain findings and conclusions in the process of research. The findings and conclusions are mentioned in detail in the chapter number seven.

3.12 **Suggestions and Recommendations** -

On the basis of various findings and conclusions of the research the researcher has made valuable suggestions and recommendations. These recommendations and suggestions are given in chapter number eight.

3.13 **Research importance to Society** -

This research is just a drop in the ocean in which research has tried to find you the enterpreneurship develop among women of self help group, there problems and administrative practices of the group.

The research throws light on the administration of the group in which researcher suggests to have proper internal regulations or a constitution which as common rules and regulations for all the SHG's run. It should be helpful to the members to understand the benifields and more enterpreneurs to be developed. Also among the members few experts in various fields should be included in the group so that professional touch to the group is achieved.

The above suggestion will be of use to the effective and professional administration of the group. Those due the researcher suggestion the groups will be able to achieve more stability and the future trends show a positive graph towards effective administration of the groups.

Self help group today is not new to the society. Women self help groups have immersed its branches all over India. Mostly all the partst of India women self help group has established. The administration or working of self help groups are also improving.

As discussed in the chapter five of administration of self help group, researcher has to say that the future trends in the formation of group has comparatively become easier as the basic concept of formation of the group and the group objective are known.

The trend of planning of the group activities effectively, arranging for the effective trainings and empowering women with more income generating activities. The groups should develop good market, and competitive products
so that they can be properly graded. The group sustainability should also be increased, and many new trends like social level wide acceptance for women participation and decision making, and generating income for the families have led to support from the families. Future trend is showing the positive graph for women in the working of the groups which are improving.

### 3.14 Conclusion -

Thus researcher through this chapter have specified the methodology used for the research which specifies the period of research, jurisdiction of research, the sampling method used, sources of collecting the data which is primary sources like questionnaire, observations, telephone interviews, visits and secondary sources like government reports, websites, journals, etc. The statistical analysis of data is also used to arrive to the findings and conclusions and give the suggestions.