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Original Research Paper

Sociology

SOCIO-ECONOMIC EVALUATION OF SHG'S IN KALABURAGI DISTRICT OF KARNATAKA

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ABSTRACT In rural India, poverty and unemployment constitute a vicious cycle. Unemployment is caused by poverty, while poverty is caused by unemployment. The vast bulk of poverty reduction programmes consists of community development activities, which include self help group (SHG) operations. These groups do a tremendous lot for rural communities, including improving the quality of life and generating employment through microcredit. Economic empowerment (financial stability) and social empowerment (social standing and self-confidence) are required to empower the poor. Empowerment will result from expanding mental and non-mental spaces that enable action and voice to enhance life quality. Planners and policymakers demand strategic planning for rural women's social and economic empowerment in the country's states, as most women joined SHGs for economic empowerment and family welfare. Therefore, a study has been taken to analyze the performance of SHGs involved in farming activities in Karnataka at individual, group and community levels and also to know the factors contributing for their performance. Thus the findings of the study could be valuable information for implementing agency as well as policy makers to enhance the performance of SHGs.

KEYWORDS : Self, Help.poor, Finance,small, Seving

INTRODUCTION

Microfinance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. One such form of microfinance has been the development of the self-help movement. Based on the concept of "self-help," small groups of women have formed into groups of ten to twenty and operate a savings-first business model whereby the member's savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is proving to be an effective method of poverty reduction. This paper examines the SHG operating model, the state of SHGs today, their impact on civil society and how they need to be supported going forward. The rise of SHGs and more formal SHG Federations coupled now with SHG Bank Linkage have made this a dominant form of microfinance in addition to microfinance institutions (MFI). The policy environment in India has been extremely supportive for the growth of the microfinance sector in India. Particularly during the International Year of Microcredit 2005, significant policy announcements from the Government of India (GoI) and the Reserve Bank of India (RBI) have served as a shot in the arm for rapid growth. SHGs have spread rapidly due to their ease of replication. SHG Bank Linkage has provided the capacity for SHGs to increase their capital base to fund more members and bigger projects. Today, it is estimated that there are at least over 2 million SHGs in India.

STATEMENT OF THE PROBLEM

Credit is very important in the lives of the rural poor people in a developing economy. The majority of the rural population in left with an adequate resource base for production. In the rural, activities like weaving, handlooms, fiber cutting, rope making, poultry farm, gem cutting and polishing etc., are undertaken through all of these activities standard of living increases and it generates the employment opportunities in the rural/urban area. The world bank provides loan facilities to these groups through governmental organization and non governmental organizations (NGOs), so here the NGOs along with banks play a very important role in developing the groups. To fulfill this aim, it is necessary that the people who are living in the rural area should have knowledge of money saving, opening of accounts in banks, under taking the social problems and also getting awareness of countries financial position. Kalaburagi is considered as one of the most backward district in the country, majority of the people in this district is living in the rural area and most of them depending upon the agriculture allied activities.

OBJECTIVES OF THE STUDY

The following are objectives set to carry out the proposed study

1) To know the socio economic profile of the members.
2) To suggest measure in the light of own findings to the overcome the problems.

TABLE NO. 1 CLASSIFICATION OF RESPONDENTS ACCORDING TO AGE WISE

Age (in years)	No. of Respondents	Percentage
Below 20	04	5.33
21-30	27	36.00
31-40	21	28.00
41-50	20	26.67
51 and above	03	04.00
Total	75	100.00

Source: Field Survey

The above table reveals that the percentage of young age respondents is more i.e., 36 percent. As per the survey young age group involvement higher than that of old and middle age groups of SHGs in this study.

TABLE NO. 2 CLASSIFICATION OF RESPONDENTS ACCORDING TO CASTE WISE

Category	No. of Respondents	Percentage
GM	06	8.00
OBC	41	54.67
SC/ST	26	34.67
Others	02	02.66
Total	75	100.00

Source: Field Survey

From the above table exhibits that the majority of the respondents belongs to the other backward castes and the percentage is 55 percent, as compared with the other groups, other caste respondents are lessly involved in the self help group activities.

TABLE NO. 3 CLASSIFICATION OF RESPONDENTS ACCORDING TO EDUCATIONAL QUALIFICATIONS

Qualification	No. of Respondents	Percentage
Illiterate	29	38.67
Primary school	24	32.00
Secondary school	17	22.67
Graduate	05	6.66
Total	75	100.00

Source: Field Survey

Form the above table deficits that the percentage of illiterate respondents is more i.e., 39 percent. The remaining 24 percent is completed primary education and 7 percent of them were completed graduate. It is clear from the above table illiterate are more present in the group.

TABLE NO. 4 CLASSIFICATION OF RESPONDENTS ACCORDING TO OCCUPATION WISE

Sl. No.	Types of Occupation	No. of Respondents	Percentage
1.	Agriculture	11	14.67
2.	Self employed	39	52.00
3.	House wife	17	22.67
4.	Others	08	10.66
Total	75	100.00	

Source: Field Survey

It is clear form the above table majority of respondents. 52 percent are self employed. The other 23 percent of them are housewife. And 11 percent of them are others. From the above data one can infar that self employed groups are very much interested in joining self help groups.

TABLE NO. 5 CLASSIFICATION OF RESPONDENTS ACCORDING TO MARITAL STATUS

Sl. No.	Martial Status	No. of Respondents	Percentage
1.	Married	61	81.33
2.	Unmarried	11	14.67
3.	Widower	03	04.00
Total	75	100.00	

Source: Field Survey

From the above table, it is clear that the percentage of married respondents is more i.e., 81 percent. The remaining 15 percent of them were unmarried and 4 percent of them were widowers.

TABLE NO. 6 CLASSIFICATION OF RESPONDENTS ACCORDING TO INCOME WISE

Particulars (in Rs.)	No. of Respondents	Percentage
Less than 5000	19	25.33
5001 – 10,000	31	41.33
10,001 – 15,000	17	22.67
15,001 – 20,000	05	06.67
20,001 and above	03	04.00
Total	75	100.00

Source: Field Survey

The majority of the respondents i.e., 41 percent of families are having income ranging between Rs. (5001-10,000). And 25 percent of them are having income less than Rs. 5000/-. Than 4 percent of them are having income ranging between Rs. 20,001 and above.

TABLE NO. 7 CLASSIFICATION OF RESPONDENTS ACCORDING TO CONTRIBUTION AMOUNT

Particulars (in Rs.)	No. of Respondents	Percentage
Less than Rs. 20	33	14.00
Rs. 21 – 30	14	18.67
Rs. 31 and above	28	37.33
Total	75	100.00

Source: Field Survey

It is clear form the above table indicates that, the majority of the respondents 37 percent are contribute Rs. 31 and above, than 14 percent of them were contributing between Rs. Less than 20.

TABLE NO. 8 CLASSIFICATION OF RESPONDENTS ACCORDING TO PERIOD WISE

Particulars	No. of Respondents	Percentage
Weekly	47	62.67
Monthly	28	37.33
Total	75	100.00

Source: Field Survey

According to the above table the majority of the respondents held there meeting conducted weekly basis i.e., 63 percent. And remaining 37 percent of them were conducting there meeting on monthly basis.

FINDINGS:

1) Most of the members utilization of loan amount for the purpose of consumption, but are not involving in any income generating activities.

2) Most of the respondents are of the opinion that the main objective behind joining such self help group become self dependent in their life and the improve the standard of living and only few of the respondents are of the opinion that such groups can eradicate poverty.

3) It was found that by forming such self help group the problem of employment can be reduced to some extent and in term it leads development of economy.

4) Most of the groups are homogenous from the same caste and tribes and same social status.

5) The main occupation of SHGs members include agriculture labour, non farm labour and petty business. The amount of memberships savings in SHGs was found to be positively linked to their period of operation.

6) The analysis of so many data revealed that 80% of the members in selected SHGs were from poor families.

7) The study also revealed that the SHGs helped the members to use the loan properly and repayment was 100%. It has increased the awareness of SHGs members for girls education, improved outside contract, decision making skills and results increase in standard of living.

SUGGESTIONS

1) The groups need always encouragement and support form the family members, government and the society etc.

2) It is an good opportunity for both men and women for empowering in rural as well as urban areas. The keen interest should be take government, banks and other financial institutions should come forward to offer loans to groups with attractive, low rate of interest rates and simplified procedures.

3) Women have to take for initiative in improving their socio economic status by participation in governmental programmes such as family welfare, promoting their nutritional and educational status, awareness on environmental public wealth through sanitation and clean drinking water etc.

4) Particularly in rural area the sociological problems like girl child, by stopping dowry death and low rate of female literacy etc. of these aspects the effective decision should take for removing of these attitudes.

5) In a group the transaction casts should be kept a minimum extent through simplify group procedure and control. Unnecessary expenditure should be curtail.

6) Under the groups whenever he needs of money in repayment made frequently and regularity.

CONCLUSIONS

Self help groups encourage savings and promote income generating activities through small loans. It will helps for creating employment for those who are seeking employment. It will create a unique, alternatives need based credit delivery mechanism by pooling their meager resources for catering to their consumption and occupational requirement. The main theme of formation of group is to maximize the problems of inadequate access to credit, and create employment opportunity. Involvement of women is essential in all stages of economic and social activities. Therefore, organizing women in self help groups will enhance the status of women as participants, decision makers beneficiaries in democratic, economic, social and cultural spheres of life.

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