



REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.7631 (UIF)

UGC APPROVED JOURNAL NO. 48514

VOLUME - 8 | ISSUE - 9 | JUNE - 2019



THE SELF HELP GROUPS: A RAY OF HOPE FOR THE POOR (A Case Study Of SKDRDP Of Bidar Taluka, Bidar Dstrict Of Karnataka)

Dr. Sharnappa S. Malgond

M.Com, UGC-NET, Ph.D.

Associate Professor & Coordinator, Dept. of Commerce, (PG. Block)

Govt. First Grade College, Naubad, Bidar.

ABSTRACT:

According to the country's Eleventh National Development Plan currently there are around 300 million poor people in India and more importantly a large population of poor people live in rural areas. Hence, poverty remains a chronic condition for almost more than 35% of India's rural population. Particularly poverty is very deep among the members of scheduled castes, tribes and women in the country's rural regions. In India more rural poverty prevails mainly in Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Orissa, Chhattisgarh and Karnataka states. A major cause of poverty among India's rural people, both individuals and communities, is lack of access to productive assets and financial resources. Further, high level of illiteracy, inadequate health care and extremely limited access to social services are common among poor rural people. Women in general are the most disadvantaged people in the rural regions of India. Though the things have been changing with the involvement of NGOs in rural India. Apart from providing them funds, they are providing ample opportunity for the rural people to get employment in their village itself. The rate of interest charged by these firms is nominal and is a major tool in preventing the people from falling in the traps of rural sahuikars (Money lenders'). The way of recovery is also phenomenal and no coercive method is used for getting back the money. Various innovative schemes have been enrolled in the village and women were duly motivated to take up challenging activities and stimulated to come up with shining colors in all areas and same as proving to be effective.



KEYWORDS: *scheduled castes, tribes and women , inadequate health care.*

INTRODUCTION :

Shri Kshethra Dharmasthala Rural Development Project, popularly known as SKDRDP is a charitable trust promoted by Dr. D. Veranda Heggade. SKDRDP concentrates on the empowerment of people by

organizing Self-help Groups (SHGs) on the lines of Joint Liability Groups (JLGs) and provides infrastructure and finance through micro credit for the rural people.

The Shri Kshethra Dharmasthala Rural Development Project

encompasses all aspects of enriching the rural life. It is currently expanding its developmental activities to all the districts of Karnataka. SKDRDP is active with its Community Development Programs throughout the state.

The core strengths of the organization are the blessings of its promoters, dedicated band of workers, good will of the stakeholders and above all a comprehensive program to better the living environment of the chosen areas. During the Financial year 2015-16 SKDRDP has extended its area of operation to cover the state of Karnataka completely SKDRDP is registered under the Charitable Trust Act of 1920 in the office of Sub-Registrar, Government of Karnataka, Belthangav Taluk, Dakshina Kannada District in the year 1991.

SKDRDP began to play its role in transfer of technology, providing infrastructure, and providing finance through micro credit. Besides, the project concentrated on the empowerment of rural women and hence began 'Jnanavikasa Program'. In response to the social needs of the area the SKDRDP innovated into activities like Janajagruthi, Community Development, etc.

At the time of inception, a village-level worker known as 'Sevaniratha' would approach the stakeholder families, sit with them to prepare a five years' development plan and assist them to implement the same. The Dharmasthala temple has given the required material support like equipment, seed materials on a charity basis. In keeping with the HR policy of the organization, the supervisory staffs were promoted from the sevaniratha cadre in the prevailing areas. This provided a great opportunity for the youngsters to show their organizational skills in the new area. Now sevaniratha are replaced by Sevaprathinidhis.

In order to give opportunities to the housewives and unemployed young women in rural areas who have time and inclination to do social work, SKDRDP has developed a new cadre called the Sevaprathinidhi, who work in their spare time and support the SHG movement in the village. Most sevaprathinidhis are women and this has positively affected women men ratio in the organization. Now sevaniratha are replaced completely by Sevaprathinidhis.

Large quantities of rice were distributed during the initial decades as a compensation for the families while they worked in their own lands. The concept of 'Food for work' was implemented by SKDRDP, with a view to develop the lands. Thus the initial decade of SKDRDP can be considered as the charity phase.

OBJECTIVES OF THE STUDY:

- To study the socio-economic background of the women beneficiaries and their family characteristics.
- To analyse the income, expenditure and savings pattern of the Self Help Groups members.
- To explore future strategies and to suggest measures for the better management of Self Help Groups.

SCOPE OF THE STUDY:

The main aim of the study is to find out the impact of micro finance in reduction of poverty, employment generation and income generation, micro finance arranged by the organization through self-help groups and in turn the how the member of these. Self Help Group is getting benefits and improves their living standard in general and generates income level and saving.

Woman has proved to be the best poverty fighters, experience and studies have shown that they use their profit from their activities to send children to school. Improve their family's standard of living. Micro finance programmers have by providing access to financial service only through woman responsible for loans, ensuring repayment through woman maintaining saving acts for woman micro financing programmers send a strong message have as well as communities.

METHODOLOGY ADOPTED:

Research Study:

The study used primary data for analysis according to the objective set out in the study. Primary data were collected by interview schedule method. A Study On Women Empowerment Through Self-Help Groups with Special Reference to www.iosrjournals.org 19 | Page and subject books. Simple frequency tables and charts were constructed for the purposes of analysis of data. Convenient sampling method is used to select the respondents. The present study has covered from Bidar Taluk from Bidar

District of Karnataka. It was selected for this study, because of the Self Help Groups members are functioning very successful manner and also researchers own district. Therefore, Bidar taluk was selected for the present study. The sample size is fifty respondents.

PRIMARY – SOURCE:

The primary data was collected directly from respondents (beneficiaries and groups leaders of the self – help groups). To collect the primary data from the respondents, questionnaire, was prepared through it the data was collected. In case of schedule was used their opinion recorded without any bias like- wise the opinion of the team leaders was collected. For the collection of the primary data from 50 respondents were chosen and then. Questionnaire was collected and their feelings noted and the data was analyzed.

SAMPLE SIZE:

The study involves the survey 50 respondents were considered for conducting survey to know the criteria

DATA ANALYSIS AND TOOLS USED:

The process of arranging data into groups or classification is the process of arranging the data into groups or classes according to resemblance and similarities is technically called as classification is the process of arranging the data into sequence and groups according their common characteristics or separating them into different related parties. Tabulating is the most important device of the presenting the data in condensed and radically comprehensive forms and attempts to finish the maximum possible space with – out sacrificing the quantity and usefulness of the data.

AREA OF THE STUDY:

Bidar district is the northern part of the Karnataka state in India. Geographically, it resembles the "Crown of the State", occupying its northeastern tip. It is bounded by the Telangana State eastern side, solapur districts of Maharashtra state on the western side, Nanded district of Maharashtra state on the northern side and Gulbarga district on the southern side. It is one of the 5th districts in Karnataka currently receiving funds from the Backward Regions Grant Fund Program (BRGFP). Bidar taluka is one of the talukas of Bidar district. So that Bidar Taluk is selected for the studying.

LIMITATIONS OF THE STUDY:

The present study was confined only to the "SKDRDP" Bidar taluka. During the study every data was not collected due to confidential net. Analysis of data generated from the questionnaire is done on the assumption that respondents have provided correct information. Some information related to this report is not available because they are confidential in nature.

DATA ANALYSIS:

Table 1.
Literate of the respondents

Particular	No. of respondents	Percentage
Yes	31	62%
No	19	38%
Total	50	100%

(Source: Primary Data)

The above table and figure clarify that more number of the respondent are literate. From the collected data 38% of despondent are not literate but they work in the groups.

Table 2
Occupation of the respondents

Particular	No. of respondents	Percentage
Farmer	22	44%
Private Employee	6	12%
Government Employee	4	8%
Others	18	36%
Total	50	100%

(Source: Primary Data)

The collected data respondent's family belonging to different occupation but they work together. Among them many respondent's family does the agriculture and only 8% of respondent government employees.

Table 3
Experience of responders in Group

Particular	No. of respondents	Percentage
15 & Above	1	2%
10 Years	7	14%
Last 5 Years	42	84%
Total	50	100%

(Source: Primary Data)

From the above data we understood that many members are have experience in groups. Among them 84% of the women have only 5 years' experience in groups comparing to all women and only 2% of the women are has experience in their groups.

Table 4
Who motivate the respondents

Particular	No. of respondents	Percentage
Head of the Family	35	70%
Head of the Village	14	28%
Government Officially	1	2%
Total	50	100%

(Source: Primary Data)

From the above data clarified that the respondents feel they are motivated by others. Among the all respondents 70% women are motivated by head of the family and only 2% of respondent's government officially joined in groups.

Table 5
Reasons for joining groups

Particular	No. of respondents	Percentage
Government Benefits	1	2%
Stable in Income	49	98%
Total	50	100%

(Source: Primary Data)

From the above data we can understand that the respondents are joined group for problems. Among them 98% of the women works in groups for increase their income of family and only 2% of respondents are women use it for government benefits.

Table 6
Decision taker in groups

Particular	No. of respondents	Percentage
Group Leader	8	16%
Every one	42	84%
Total	50	100%

(Source: Primary Data)

Above table shows that the 84% every one of groups members takes the decision in groups and only 16% of the group's members stand for group leader decisions.

Table 7
Installment period of groups

Particular	No. of respondents	Percentage
Monthly	16	32%
Weekly	34	68%
Total	50	100%

(Source: Primary Data)

The collected data express that the installment period is almost 70% of respondents responded that they pay installment weekly and 30% of women pays their installment per monthly.

Table 8
Monthly income before joining

Particular	No. of respondents	Percentage
1000-5000	49	98%
5001-10000	1	2%
Total	50	100%

(Source: Primary Data)

The Above table shows that the respondent family income before joining of the groups. The 98% of respondent's income is 1000-5000 before joining and only 2% of respondent's income is 5001-10000 before joining the groups.

Table 9
Monthly income after joining

Particular	No. of respondents	Percentage
1000-5000	47	94%
5001-10000	1	2%
25001 & above	2	4%
Total	50	100%

(Source: Primary Data)

The Above table shows that the respondent family income before joining of the groups. The 94% of respondent's income is 1000-5000 before joining and only 2% of respondent's income is 5001-10000 before joining the groups.

Table 10
Monthly savings before joining

Particular	No of respondents	Percentage
500-2500	45	90%
2501-5000	5	10%
Total	50	100%

(Source: Primary Data)

The Above table shows that the respondents family income before joining of the groups. The 90% of respondent's income is 1000-5000 before joining and only 10% of respondent's income is 5001-10000 before joining the groups.

Table 11
Monthly savings after joining

Particular	No. of respondents	Percentage
1000-5000	38	76%
5001-10000	12	24%
Total	50	100%

(Source: Primary Data)

The Above table shows that the respondents family income before joining of the groups. The 76% of respondent's income is 1000-5000 before joining and only 24% of respondent's income is 5001-10000 before joining the groups.

Table 12
Purpose of loan utilization

Particular	No of respondents	Percentage
Household	33	66%
Business Purpose	17	34%
Total	50	100%

(Source: Primary Data)

From the above table and diagram we come to know that many people taken the loans from self-help groups. Among them 66% of women are use the loan amount for household and remains are used the amount for business purpose.

Table 13
Respondent self confidence level

Particular	Frequency	Percentage
Yes	47	94%
No	3	6%
Total	50	100%

(Source: Primary Data)

The above table and pie diagram is saying about respondent's confidence level. The 94% of respondents said that their confidence level is increased after joining the self-help group and only 6% of respondents is responded that their confidence level is not increased and it maintained same level.

Table 14
Social status & decision making

Particular	No of respondents	Percentage
Yes	44	88%
No	6	12%
Total	50	100%

(Source: Primary Data)

From the above table and diagram we came to know that women have gains social status and decision making power through self-help groups. The 88% of respondents is clarified that they are gaining their social status and decision making power and only 12% of women thinks neutral.

Table 15
Any difficulty in getting loans?

Particular	No of respondents	Percentage
No	50	100%
Total	50	100%

(Source: Primary Data)

The primary data is clarifying that groups members are getting any difficulties in loan. The all respondents are said that they get sufficient and adequate loans from the banks.

FINDINGS

This study is primarily aimed at studying the effectiveness of SHGs, the main carriers of microfinance, and evaluating their operation in terms of empowerment caused to the members, especially women.

Respondents manage repayment by the way of multiple borrowing, cutting household expenditures and taking help from the family members

The main reason behind joining the group was to get an easy credit to supplement the family expenditure. Self-improvement, income generating activities, running own business is not possible because of the time constraints that domestic responsibilities create.

Analysis and Interpretation SHG members in their socio- economic conditions and other related factor through the structured interview schedule collected by the researcher.

In this part, the result of Chi – Square test, Garret ranking and Opinion survey are presented.

Possession of ownership of the property gives economic independence and strength to poor women

SUGGESTIONS

The self-help groups and its importance must be implementing as lesson of text book among school; level education.

Self Help Group is powerful tool to enrich the savings activities and poverty alleviation.

More schemes can be introduced by the government and it has not been communicated and advertised proper way to reach the Self Help Groups.

In order to strength the women empowerment, female literacy has to be promoted.

It is suggested that the Non-Government Organizations should be prevented from interfering with Self Help Groups movement.

CONCLUSION:

The study was undertaken to identify Role of Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) in Micro Finance Through SHGs –A Study in Bidar Taluk of Bidar District of Karnataka. It is found that the socio- economic factor has been changed after joining the Self Help Groups. But the saving is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. It is the clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Bidar Taluk the very successful develop women empowerment and rural areas.

BIBLIOGRAPHY:

Dr.S.P.Gupta, Statistical Methods, Sultan hand and Sons Educational Publisher, New Delhi-2006.

C.R.Kothari, Research, methodology method and techniques, New Age International (P) Ltd, Publishing New Delhi ,Ed-2004.

Philip Kotler, Marketing Management, The Millanum Edition, Prentice Hall of India Private Limited, New Delhi, Ed-2000.

SKDRDP Broachers, Annual Report etc.,

WEBSITE:

Used Google Search Engine.

www.wikipedia.com

www.Bidartown.mrc.gov.in

SKDRDP website <https://skdrdpindia.org>

www.shg.org.in

www.microfinance.org.in