

Performance of Sthree Shakthi Groups (SSGs) in Dharwad and Tumkur district of Karnataka

■ J.M. SARASWATHI AND P.R. SUMANGALA

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See end of the paper for authors' affiliations

J.M. SARASWATHI
Department of Family Resource
Management, Siddaganga
Polytechnic College, Batawadi,
TUMKUR (KARNATAKA) INDIA
Email : saru.shan_36@yahoo.com

■ **ABSTRACT :** The study was conducted in Dharwad and Tumkur districts during the year 2013-14 to study the performance of Sthree Shakthi Groups in selected districts of Karnataka *i.e.* Dharwad and Tumkur. This paper highlights the performance of Sthree Shakthi Groups (SSGs) in Karnataka and it was found that, the mean differences between Dharwad and Tumkur for almost all the indicators were very narrow even with varied sample size. Thus, SSGs from both the selected were found to be at par with respect to performance but, Z-values of the table indicated that differ significantly for micro enterprise development and for total at five per cent level.

■ **KEY WORDS:** Self-help groups, Sthree shakthi groups, Performance indicators, Department of women and child development

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The status of women in any society is an indicator of the level of its development because in the society women play critical roles in the family and outside. In nut shell, women have a profound and pervasive effect on the health and happiness of their families, communities and local ecosystem (Gupta, 2000). In recent years, empowerment of women has been recognized as a central issue in determining the status of women. Empowerment of women is a key element to achieve progress in all spheres such as social, economic and political (Bhagyalakshmi, 2004).

The concept of SHG stands to underline the principle 'for the people', 'by the people' and 'of the people'. SHG phenomenon is an important means of development offering an approach which puts people for collective action and co-ordinated management system (Fernandez,

2006).

The self-help groups have emerged as popular method of working with people in recent years. The concept of SHGs gained significance especially after 1976 when Professor Mohammed Yunus of Bangladesh began experimenting with SHGs and that strategy made a quick revolution in Bangladesh for poverty eradication by empowering the women (Anonymous, 1994). In India it was mainly concerned with poor and the existence of traditional saving groups has a long and successful history in India. Informal SHGs oriented to savings and credit functions are not a new phenomenon (Anonymous, 2011).

Various state government schemes have been implementing for rural upliftment. Considering the gravity and intensity of this problem, state government took innovative programme to address poverty and

unemployment. Sthree Shakthi is one among such programmes of Karnataka state and has been implemented throughout the state during 2000-2001 which is implementing through the Department of W and CD development and it is a dominant strategy of the government to combat poverty and unemployment of women in rural areas. In terms of magnitude, Sthree Shakthi is an amazing programme but there is some skepticism about the Sthree Shakthi Groups performance which in turn reflects the government's capacity to manage such programme, more specifically when they have been up scaled very rapidly. Keeping these points in view, a modest attempt has been made in the present investigation with the following objectives :

To study the background of Sthree Shakthi Group members in the selected districts of Karnataka and to assess the level of performance of SSGs based on selected performance indicators in Dharwad and Tumkur districts.

Chaitra (2008) revealed that about 45 per cent of SSGs had membership of 15-20 members while more than 38 per cent of the SSGs have membership of more than 20 members and nearly 17 per cent of them with 10-15 members. Anitha and Kavitha (2010) found that 61 per cent of the surveyed groups have been habituated for weekly meeting in the selected areas of Karnataka state. Randhawa and Mann (2007) found that the greater percentages (55.31%) of SHGs formed under government were conducting their group meetings in Anganwadi centers in Punjab. Place of group meetings was found to be on a rotation basis (member's residences) for 68 per cent of SHGs while 32 per cent of SHGs had fixed place to conduct their group meetings in Arunachal Pradesh (Saikia and Patwari, 2013). Randhawa and Mann (2007) revealed that majority of the SHGs (75.22%) reportedly conducted group meetings in the after completing their household responsibilities in selected SHGs of Punjab. Chaitra (2008) concluded that in most of the selected Sthree Shakthi Groups (61.11%) repayment of loan was done in time whereas loan repayment was not in time among 22 per cent of the groups. About 17 per cent of the groups repaid the loan amount in advance.

■ RESEARCH METHODS

Keeping in view of the objectives, two districts *i.e.* Dharwad and Tumkur were selected for the present

study. Eight villages from each district were included for the study. 18 and 12 SSG from Tumkur and Dharwad were selected. Ten members from each SSG who were participated in the study. Thus, the total sample of the study comprised of 300 SSG women members. Pre-structured questionnaire was the research tool and personal and group interview methods were used to collect the information.

■ RESEARCH FINDINGS AND DISCUSSION

The results of the present study are discussed as below :

The background of selected Sthree Shakthi members in the study areas of Karnataka are presented in Table 1. Age of the selected respondents in Dharwad district revealed that greater percentage of SSG members (38%) were found to be in the old age group (>44 years). In Tumkur district majority of the respondents were in younger age group *i.e.* less than 35 years (40%). With respect to caste greater percentage of selected respondents from Dharwad district belonged to upper caste (56%) whereas in Tumkur district although greater per cent of sample belonged to OBC (55%). Regarding marital status of SSG members in the study areas, in both the selected districts more than 80 per cent of them were married whereas divorced and unmarried were found to be very negligible. With respect to educational level of the selected respondents, Dharwad district consists higher percentage of literates (25%) whereas in Tumkur district the members who had studied middle school (30%) and high school (26%) education followed by literates (17%) were more. Farming was the main occupation for 49 and 30 per cent of SSG member's families in Dharwad and Tumkur districts, respectively. Apart from main occupation, dairy farming was adopted as subsidiary occupation in both the selected districts (40% in Dharwad and about 26% in Tumkur). This might be due to the regular income getting through selling of milk through dairy units in their villages. These results are supported by the research findings of Chaitra (2008) and Sharma and Varma (2008). The reported findings by Chaitra (2008) indicated that higher percentage (27.22 %) of the SSG members had undertaken dairy farming as a major activity subsidiary occupation to generate income on regular basis. The findings of Sharma and Varma (2008) revealed that dairy farming was the main choice of 68 per cent of SHG members as subsidiary

occupation.

More than eighty per cent of the respondents resided in their own houses and were from nuclear families from both Dharwad and Tumkur districts. Further, the examination of the table revealed that greater percentage of both Dharwad (61%) and Tumkur (49%)

district respondents possessed agricultural land ranged from one to five acres. It was clear from the table that for nearly half of the selected sample from both Dharwad (52.40 %) and Tumkur (47 %) districts the maximum range of total monthly income was Rs. 5,000.00 to 9,000.00.

Table 1 : Background of selected Sthree Shakthi Group members in sample districts of Karnataka		(n=300)	
Background of SSG members		Dharwad (n=120)	Tumkur (n=180)
Age	Young age(< 35 Years)	31(26.00)	72(40.00)
	Middle age (35 to 44 years)	43(36.00)	47(26.00)
	Old age (>44 years)	46(38.00)	61(34.00)
Caste	Upper caste	67(56.00)	45(25.00)
	OBC	04(03.00)	99(55.00)
	Dalits	49(41.00)	06(03.00)
	Tribal	-	30(17.00)
Marital status	Married	97(80.90)	160(89.00)
	Widow	18(15.00)	19(06.00)
	Divorcee	03(02.50)	02(01.00)
	Unmarried	02(01.60)	07(04.00)
Education	Illiterate	30(25.00)	36(20.00)
	Functional literate	25(21.00)	30(17.00)
	Primary school	14(11.70)	09(05.00)
	Middle school	23(19.00)	54(30.00)
	High school	26(21.70)	47(26.00)
	Graduation	02(01.60)	04(02.00)
Main occupation	Govt. employment	04(03.00)	05(3.00)
	Non-Gov	07(06.00)	04(2.00)
	Farming	59(49.00)	54(30.00)
	Business	11(09.00)	16(9.00)
	Agricultural labourer	23(19.00)	89(4.000)
	Others	16(13.00)	93(52.00)
Subsidiary occupation	Dairy	48(40.00)	46(25.55)
	Petty business	03(03.00)	03(02.00)
	Sheep	-	04(02.00)
Housing	Own	106(88.00)	145(81.00)
	Rented	14(12.00)	35(19.00)
Type of family	Nuclear	107(89.00)	173(96.00)
	Joint	13(11.00)	07(04.00)
Possession of land holdings	No Agril. Land	39(33.00)	91(50.50)
	Own Agril. land (1-5 acres)	73(61.00)	88(49.00)
	Own Agril. land (6-20 acres)	08(07.00)	01(00.50)
Total monthly income	Rs. 20000 to Rs. 49999	-	1(00.50)
	Rs. 10000 to Rs.19000	18(15.00)	26(14.50)
	Rs. 5000 to Rs. 9000	63(52.40)	85(47.00)
	Rs. 2500 to Rs. 4999	30(25.00)	62(35.00)
	Rs. 1000 to Rs. 2499	07(06.00)	6(03.00)
	< Rs. 1000	02(01.60)	-

Figures in the parenthesis indicates percentage

Reasons for joining SSGs:

The data presented under the Table 2 revealed the reasons for joining SSGs of Dharwad and Tumkur districts. It was clear from the table that majority of women members of Dharwad joined SSGs to support family income (81.66%), to improve their savings (79.16%) practice and to get the loan from banks (75.87%). It was very interesting to know the fact that nearly 70 per cent of the women members were eager to join SSGs to attain financial security (68.33%) and also to provide better education for their children (67.50%). For equal percentage (57.50%) of women members attaining economic independence and to get recognition from the society were the reasons to take

membership in SSGs. However, good percentage of women members have joined SSGs with to take up income generating activities (45.83%) but meager percentage of women joined SSGs to exhibit their talents and to avoid getting bored at home(5.83%).

Similarly, in case of Tumkur district for majority of selected sample supporting family income (91.66%) and to improve their savings (86.66%) followed by to attain financial security (80.55%) were the major reasons to take membership in SSGs. Very good percentage of women members were found SSGs better mode to improve their children education (79.44%) as well as to avail loan from the banks (68.33%). Apart from these reasons, more than 50 per cent of the women members

*Reasons	Dharwad (n=120)	Tumkur (n=180)
To attain economic independence	69 (57.50)	31(17.22)
Bored at home	07(05.83)	14(07.77)
To get recognition from the society	69(57.50)	92(51.11)
To improve savings practice	95(79.16)	156(86.66)
To show talents	17(14.16)	06(03.33)
To get the loan from banks	91(75.83)	123(68.33)
To support family income	98(81.66)	165(91.66)
To give better education to the children	81(67.50)	143(79.44)
To attain financial security	82(68.33)	145(80.55)
To start income generation activities	55(45.83)	77(42.77)

*Multiple responses, Figures in the parenthesis indicate percentage

Performance indicators	Dharwad (n=12)			Tumkur (n=18)			Z-value
	Total scores	Mean	Std	Total scores	Mean	Std	
Organizational capacity	374	31.17	1.47	579	32.17	2.01	1.35 NS
Savings and credit	293	24.42	1.00	449	24.94	0.94	1.44 NS
Financial management	132	11.00	0.00	197	10.94	0.24	0.86 NS
Microenterprise development	52	4.33	0.78	96	5.33	0.97	2.98 *
Networks and linkages	56	4.67	0.78	87	4.83	0.71	0.58 NS
Empowerment and Influence	108	9.00	0.00	162	9.00	0.00	0
Total	1015	84.58	2.87	1570	87.22	2.90	2.45*

* indicate significance of value at P=0.05; NS: Non-significant

Level of performance	Dharwad (n=12)	Tumkur (n=18)
Good (<85)	08 (66.70)	02 (11.11)
Very good (85 to 88)	03 (25.00)	12 (66.67)
Excellent (>88)	01 (08.30)	04 (22.22)

Figures in the parenthesis indicates percentage

have taken membership in SSGs with the ambition of to get recognition from the society (51.11%) while few percentage of members of SSGs reported to prevent getting bored at home (7.7%) and to show their hidden talents (3.33%) as the reasons for joining SSGs.

The data on performance assessment of SSGs among the selected districts *i.e.* Dharwad and Tumkur was analyzed to compute total score for each and for all the selected performance indicators namely, organizational capacity, savings and credit, financial management, microenterprise development, networks and linkages and empowerment and influence. As per the Table 3, the mean differences between Dharwad and Tumkur for almost all the indicators were very narrow even with varied sample size. Thus, SSGs from both the selected were found to be at par with respect to performance but, Z-values of the table indicated that differ significantly for microenterprise development and for total at five per cent level.

Further, the level of performance of SSGs was classified as good (<85), very good (85 to 88) and excellent (>88) based on mean and Standard deviation and the Table 4 showed that, the greater percentage of groups were categorized as good in case of Dharwad (66.70%) and very good in Tumkur (66.67%) districts. Anyhow, the percentage distribution for excellent groups in both the districts was found to be less *i.e.* 8.30 per cent for Dharwad and 22.22 per cent for Tumkur when compared to good and very good SSGs.

Conclusion :

The implementing agency has to take action to bring all the SSGs to excellent performance category through continuous monitoring, guidance and trainings.

Authors' affiliations:

P.R. SUMANGALA, Department of Family Resource Management, University of Agricultural Sciences, DHARWAD (KARNATAKA) INDIA
Email : Sumangalapatre@yahoo.com

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