

Statistical Analysis of Self-Help Groups in Karnataka With Special Reference to Mysore District

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Abstract

Karnataka state, around 29340 of villages and 61.33 percent live in the villages of rural areas. The population growth rate in Karnataka for rural population recorded for this decade (2001-2011) was 7.40%. In rural regions of Karnataka state, female sex ratio per 1000 males was 979. But we can see that the rate of poverty is higher in rural areas compared to the urban areas. The main reason for this is lack of employment problem and urban migration. In this way, we can see that the role of self help groups is very important in reducing the rate of poverty in rural areas and control the urban migration. In this recent year in Karnataka rural development self help groups have played a great role in creating employment and reducing the unemployment for the people of the village and empowering the women in village.

The purpose of writing this article is to know that the level of poverty has decreased due to the change in the income, expenditure, consumption, investment, and savings of the people in Mysore district as the self help groups are increasing year by year.

Keywords: *Self –Help Groups (SHGs), Statistical Analysis, Rural Areas, Progress.*

Introduction

India is a developing country economically and socially. We are convinced that Indian economy is developing at a much higher rate compared to other developed countries in recent years. The main reason for this is that many states of India are developing by increasing the state gross domestic product and being able to be recognized at the international level. In this development, the increase in the economic development of Karnataka is one of the most important reasons. In this way, the role of Karnataka's self help groups is also very important for the increase in development.

In Karnataka government, it is difficult to assist financially in a single time to make strong to build a well economic state since it is not having sufficient fund to provide desired areas or sectors. Even though Karnataka government has taken many steps to improve economic condition but unfortunately it is unable to meet desired amount of achievement because of so many internal and external reasons. To become a developed state, our government has to concentrate first on rural and semi urban places.

Conceptual Frame Work of SHGs

“A self help group is a village based financial intermediary committee usually composed of 10-20 local women or men”. A mixed group is generally not preferred. SHGs came into existence almost three decades ago which is now a well-known concept. The SHGs are working all over the region in all rural

and urban areas. SHGs are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following:

1. To save small amount of money regularly
2. They mutually agree to contribute a common fund
3. To meet their emergency needs
4. To have collective decision making
5. To solve conflicts through collective mutual discussion
6. To provide collateral free loan with terms decided by the group at the Market driven rates.

SHGs are novel and innovative organizational setup in Karnataka for the women empowerment and welfare. SHGs are linked to banks for the delivery of micro-credit. The lower status of women led to their oppression outside the family and within the family. A woman plays a significant role in socially and economically. A woman contributes directly and indirectly for the Karnataka economic development. SHGs are in good number in Mysore district and Karnataka. The study in the specific district was essential to know the strength and weaknesses statistical progress of SHGs.

Objectives

- To analyze the recent year growth trends of SHGs in Mysore district
- To analyze the caste- wise membership enrolment of SHGs of Mysore district
- To study the government and non government funding of SHGs of Mysore district
- To make necessary suggestions for the successful operation of SHGs

Methodology

This paper is mainly based on secondary quantitative data collected from Mysore District-Statistical Report (year wise district at a glance), Karnataka Economic Survey and Ministry of Rural Development website.

Analysis Of Recent Years Data from SHGs In Karnataka and Mysore District

Karnataka is in fifteen ranks in formation of more number of SHGs in India. In Karnataka SHGs are called as Stri Shakti Sangh or Swashakti Sangha. The main motto of formation of SHGs is empowering women who are backward economically and socially.

First loan in Karnataka for SHGs was given to an SHG called Venkateshwara Mahila Sangha of Mudugali of Kolar district by the Vysya Bank, Bangarpet Branch on December 9th 1991. And to an SHGs called Sarswathi Mahila Sangha in Boduguriki on January 30th 1992 by the corporation bank. As on June 2023 there are 2,56,442 SHGs and 30,25,195 members in SHGs in Karnataka state. Out which 5,59,479(18.49%) are belongs to SC, 2,53,072(8.36%) are belongs to ST, 1,53,929(5.08%) are belongs to Minority, 20,58,715(68.05%) are belongs to Others and 1,18,277(3.90%) are belongs to PWDs. (Provisions for Persons with Disabilities)

As on June 2023 there are 12233 SHGs and 166595 members in SHGs in Mysore district. Out which 30105(18.07%) are belongs to SC, 21495(12.90%) are belongs to ST, 3494(2.09%) are belongs to Minority, 111501(66.92%) are belongs to others and 1228(0.73%) are belongs to PWDs.

Table: 01
Total Number of SHGs and Members

Name	Total Number of SHGs	Total Member Of SHGs	Total Population (2023)
India	83,37,497	89915956	142,86,27,663
Karnataka	2,56,442	3025195	6,76,92,000
Mysore	12233	166595	41,71,567

(Source: <https://nrlm.gov.in/shgOuterReports>)

As on June 2023 data the share of Karnataka is 3.07% of the total SHGs of India and the share of Mysore district is 0.14%. The share of Mysore district is 4.7% Of the total SHGs in Karnataka. It is found that the number of members of Karnataka is 3.36% of the total number of members of SHGs in India. Similarly, the number of members of Mysore district is 5.5% of the total number of members of SHGs in Karnataka.

When compared to the total population of India, the number of members of SHGs in India is found to be 6.29%. Similarly, the number of members of SHGs in Karnataka is 4.46% compared to the current population of Karnataka. And the number of members of SHGs in Mysore district is 3.99% compared to the current population of Mysore district.

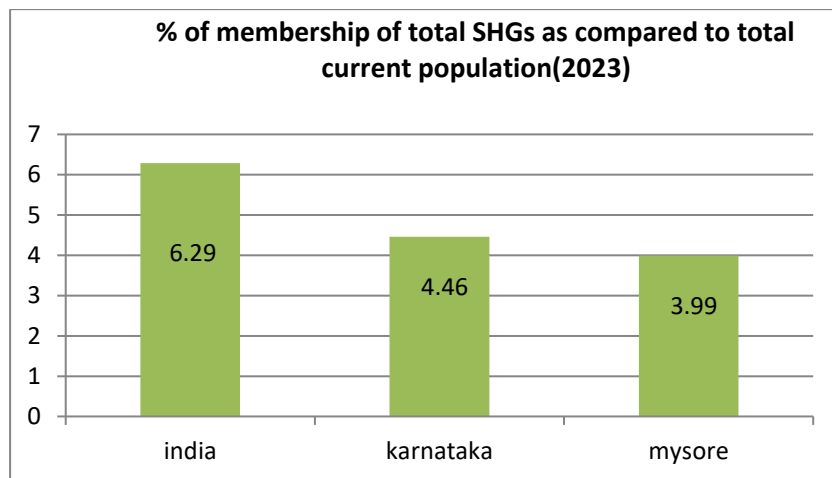


Table: 02
Category Wise Members of SHGs

Name	SC	ST	Minority	Others	PWDs	Total Members of SHGs
India	1,99,36,980	1,23,13,299	78,42,424	4,98,23,253	18,12,213	8,99,15,956
Karnataka	5,59,479	2,53,072	1,53,929	20,58,715	1,18,277	30,25,195
Mysore	30,105	21,495	3494	1,11,501	1228	16,6,595

(Source: <https://nrlm.gov.in/shg Outer Reports>)

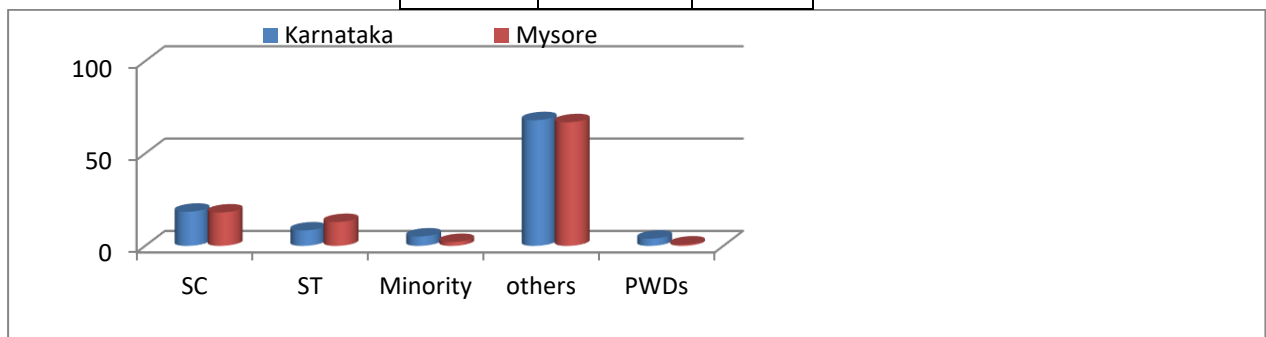
As on June 2023 there are 2,56,442 SHGs and 30,25,195 members are there in SHGs in Karnataka state. In which 18.49% belongs to SC, 8.36% belongs to ST, 5.08% belongs to Minority, 68.05% belongs to

Others and 3.90% belongs to PWDs.

As on June 2023 there are 12233 SHGs and 166595 members are there in SHGs in Mysore district. In which 18.07% belongs to SC, 12.90% belongs to ST, 2.09% belongs to Minority, 66.92% belongs to Others and 0.73% belongs to PWDs.

Percentage of Category Wise Membership of Compared to Total SHGs Members

Category	Karnataka	Mysore
SC	18.49	18.07
ST	8.36	12.9
Minority	5.08	2.09
Others	68.05	66.92
PWDs	3.9	0.73



Recent Years Statistical Progress and Growth of Taluka Wise SHGs in Mysore District

Table: 03
Recent Years Number of SHGs in Mysore District

S.N	Taluks	2016-17	2018-19	2019-20	2020-21	2021-22	2023-24
1	H.D.Kote	726	696	395	395	395	1206
2	Hunsur	909	867	895	895	895	1,946
3	K.Rnagar	940	1009	994	994	994	847
4	Mysore	1197	1112	1080	1080	1080	1,681
5	Nanjangudu	1360	1430	1494	1494	1494	2,591
6	Piriyapatna	777	737	725	725	725	978
7	T.Narasipura	997	947	943	943	943	1,593
8	Saraguru	-	-	293	293	293	532
9	Saligrama	-	-	-	-	-	859
Total		6906	6798	6819	6819	6819	12233

(Source: Mysore district statistical report)

We can see that there has been a lot of fluctuation in the number of SHGs in Mysore district from 2016-17 to 2023-24. If we compare the total number of SHGs in the year 2016-2017 with the total number of SHGs in the year 2023-2024, we can see an increase of about 77.13%. Compared to the last seven years, it can be seen that the highest number of SHGs have been formed in the year 2023-24. But in 18-19, 19-20, 20-21 and 21-22 years, we can see that the total number of SHGs has been reduced and the main reasons are due to excess rains, droughts, rise in prices of consumer goods, lack of savings, unemployment and Covid-19.

Taking 2016-17 as the base year, we can see that the total number of SHGs has decreased by 1.57% in 2018-19 and 1.26% in 19-20, 20-21, and 21-22. Similarly, taking 2016-17 as the base year and looking at the taluk-wise data, in the year 2023-2024 the percentage of H.D Kote taluk is increased by 66.11% and Hunsur taluk is 114.08%, Mysore taluk is 40.43%, Nanjangud taluk is 90.51%, Piriya pattana taluk is 25.86% and T Narseepur taluk is 59.77%. Similarly, in the remaining two taluks Sargur and Saligram, the highest numbers of SHGs have been formed. But in K R Nagar taluk, the percentage has decreased by 0.90 percent.

Analysis of Caste-Wise Membership Data of SHGs in Mysore District for the Recent Years

The total expected population of Mysore district in the year 2023 is 34,98,632 in which SC population is 6,66,245, ST population is 4,43,719 and other population is 23,88,645.

Table: 04
Recent Years Caste-Wise Membership of SHGs in Mysore District

Caste Wise	2016-17	2018-19	2019-20	2020-21	2021-22	2023-24
SC	28852	18355	23969	23627	23627	30105
ST	10210	7138	10416	10366	11611	21495
Others	82262	76477	72947	90249	81294	114995
Total	121324	101970	107332	124242	116532	166595

(Source: Mysore district statistical report)

When we look at the above table the number of caste-wise members in Self help groups of Mysore district, from 2016-17 to 2023-24, there has been an increase of 1253 SC members, similarly there is an increase of 11258 members in ST. Also, there is an increase of 32,733 members in Others, and the total number has increased by 45,271 members from 2016 to 2023. Overall, 4.76 percent of the total population of Mysore district has membership in SHGs.

Recent Years Loans Availed in SHGs in Mysore District

Looking at the following data, the total savings collection of Mysore District Self Help Societies from 2016 to 2022 is highly variable as it was 117.60 crores in 2016-17 which has decreased greatly in subsequent years due to increase in consumer goods prices, increase in consumption, depressed saving trend, problems like covid-19, natural calamities, unemployment etc. Also the SHGs have got loans from the banks in which 91.73 crore loans were taken in 2016-17, while the rate of borrowing has been stagnating in subsequent years, the reason behind this is increased rate of interest, non-payment of loans given, non-proper utilization of loan money, the incentive given by the government is also decreasing year by year etc...

Table: 05
Recent Years Loans Availed of SHGs in Mysore District

Years	→	2016- 2017	2018-2019	2019-2020	2020-2021	2021-2022
Components(Rs in Crores)	↓					
Total Savings Accumulated		117.60	4.98	17.05	0.41	2.51
Total Loan Received From Bank		91.73	10.69	3.73	0.11	0.35
Revolving Funds Received From Govt		6.75	15.83	0.18	0.01	0.10
Loan Taken From Banks (No of SHGs)		6902	5891	647	13	601

(Source: Mysore district statistical report)

The self-help societies are also receiving stimulus funds from the government. The govt has given 6.75 crores in 2016-17 but it has decreased to 0.10 crores in 2021-22, it can be seen that the incentives of the self-help societies from the government are decreasing in the current years. In total, 6092 SHGs received loans in 2016-17, but it can be observed that the SHGs are lagging behind in getting loans for 2021-22.

Suggestions

On the basis of the findings of the study the following suggestions have been made that would help to improve the performance of SHGs.

The government should give more importance to women’s education through functional literacy centers.

Sincere efforts still required for women’s development in the sphere of education, health, sanitation, food security, resource mobilization, etc.

The banks should advance adequate credit to the SHGs after making proper assessment of the credit needs of the members through which the members can solve their problems and make professional improvement.

The procedure of the bank in sanctioning credit to the SHGs should be simpler and unnecessary delay of any sort should be eliminated.

Marketing facilities for the sale of products of SHG may be created by conducting periodical exhibition-cum-sale at taluk and district level.

Banker has to inform the SHG about the new plans.

Formalities may be simplified by banks financial institutions

Government should create a separate cell for solving problem of SHG.

District industries centre has to provide technological support relating to modern production method, advertisement, maintenance of accounts.

Conclusion

With the statistical analysis of SHGs of Mysore district it can be concluded that the number of SHGs has gradually increased and number of SHGs members are also gradually increasing from 2016-17 to 2023-24. The accumulated saving amount has also increased. This study established that properly designed and effectively implemented SHGs can alleviate poverty and also empower women at the grass roots. The SHGs which create a silent revolution must be viewed as change agents in rural areas. It is not an exaggeration to say that the role of women SHGs in various countries including India in general may be considered as a milestone and a turning point towards women empowerment.

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