

**STUDY ON STATUS OF SELF HELP GROUPS (SHGS) UNDER
STATE RURAL LIVELIHOOD MISSION (SRLM)
IN KARNATAKA**

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**KARNATAKA STATE RURAL LIVELIHOOD MISSION (SRLM) AND
RURAL DEVELOPMENT AND PANCHAYATH RAJ (RDPR)
GOVERNMENT OF KARNATAKA**



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Executive Summary

1. In 2011, National Rural Livelihood Mission [NRLM] was launched by Ministry of Rural Development, Government of India in 12 states with high incidence of rural poverty. The objective was to alleviate poverty and create sustainable livelihood opportunities [self-employment and organization]. Government of India is assisting the State Governments in reducing the incidence of rural poverty through National Rural Livelihoods Mission (NRLM).
2. In Karnataka, society, named as, “Sanjeevini” under Department of Rural Development and Panchayat Raj (RDPR) has been promoted with an objective of reducing the incidence of rural poverty through the assistance extended by Union Government under National Rural Livelihoods Mission (NRLM). The three-tier organisational structure, State, District and taluk levels were envisaged to implement the scheme. The Karnataka State Rural Livelihood Mission (KSRLM) was inaugurated formally on 2nd December 2011.
3. The Society aims at improving livelihoods of the rural poor and enhances social and economic empowerment of rural poor, especially women. It is being done by developing organizations of the rural poor including producer groups and by enabling their access to better services, credit and support from line departments and financial institutions. The Mission is also investing in building capacities of public and private service providers such that they could reach out to the rural poor more effectively and efficiently.
4. There are total 243961 SHG’s with total 3099421 members in all 30 districts in the state under KSRLM which come under Rural Development and Panchayat Raj Department. In the year 2016-2017 out of 243961 SHG’s 7850 are newly formed under NRLM concept and 1635 were renewed and 234476 are pre NRLM.
5. The present study has been under taken by HKCAL at the instance of KEA, GOK to study the status and performance of SHG’s [including financial and grade 1] and its impact on socio – economic status of its members, with following specific objectives.
 - a. To examine the activities undertaken by women and assess their performance.
 - b. To identify the challenges faced by SHG groups with regard to linkages to banks in availing funds and loans.

- c. To study the functioning of the SHG federation and problems faced by the federations and its impact on SHG members.
 - d. To examine the training adequacy and requirements of the SHG's.
 - e. To evaluate the functioning of regional training institutions and their functions, resources available and challenges faced in carrying out the training.
6. SHG's play a major role in contributing to women's empowerment, in this context an Evaluation Study on Status of Self Help Groups (SHGs) under SRLM in Karnataka was initiated based on the Qualitative indicators of Self-confidence, Awareness, Physical mobility, Self-identity-positivity, Decision making, Access over resources, Information, knowledge and skill . The study is an attempt to examine the impact of empowerment through the implemented schemes and programmes under the KSRLM stressing on non-farm activities.
 7. Feminist research methodology was applied to conduct the evaluation where the observer and the observed are not separated. The feminist research methodology has been able to identify the empowerment of women through the gender sensitive indicators.
 8. Structured interviews based on open ended and closed ended questions were framed. Interview schedules and FGD were conducted for the Beneficiaries, SHG's, SHG's members, Taluk and district local federations/ coordination committees, Rural Self Employment Training Institute [trainers] bank officials tools to be developed as and when field situation arises.
 9. Five districts, viz, Gadag, Koppal, Mysore, Tumkuru and Uttara Kannada where the programme was intensively implemented were selected for the evaluation study. The total SHGs in these five districts were collected and sample 1791 SHGs were randomly selected to carry out the investigation.
 10. Data has been presented as proportions and percentages. Measures of central tendency and dispersions were worked out to capture average impact and variation in data set. Tabular and graphical representation was adopted besides content analysis was made for FGD's across respondents. Case studies approach has also been adopted.

Key Findings

1. The SHG groups are functionally doing well in community as well as in empowering the members. KSRLM scheme/ programmes/ initiatives have been able to bring the marginalised women into mainstream development.
2. The members after joining the KSRLM SHGs groups are good in confidence in an average 41.5% to 46.5%. [table 11]
3. The research through observation and experiential analysis reveals the findings among the marginalised women the poorer sections of the women who have no access to financial resources or networking find it difficult in joining the self-help groups.
4. Through FGD it was observed majority of members seek loan from SHG group than bank. They find the banking sectors to be complicated for their loan availability
5. Access to credit by SHG members is between an average of 50 % to 76.5%. except in Gadag and Koppal which is 50% whereas the other districts are fairly doing good [table 15.1]
6. Improvement in repayment of outstanding loan from Tumukuru district is highest with 42.5% whereas Koppal is least with 28.5% [table 15.1]
7. Increase in assets after joining the KSRLM SHGs is between 8 to 16%. Much improvement and women buying or investing in movable or immovable property is not seen.[table 18.1]
8. The research evidently proves through FGD Social empowerment has increased the pathways of networking, solidarity and community respect.-
9. Economically and financial women are having good position in the society. With the Confidence in averting financial crisis of the family and handling financial matters in the family women have been able to have a better status in the family.[table 15.1]
10. Entrepreneurship initiative is very low in all the districts
11. Networking and marketing skills among the member after training is between an average of 3.5% to 13% [table 20.1]
12. Marketing of the members through Government agencies is 2.4% to 20% [table 19]
13. Training in skill development and marketing is inadequate
14. As per to observation the real concern is the women's double burden or the lack of leisure. Women in order to become a successful entrepreneur make use of their leisure time for the business which can have a toll on their health wellbeing. The anti-poverty alleviation projects need to prioritise the 'leisure period' in their projects

Limitations/ Constraints

1. Availability of SHG members for the interviews/FGD/was cumbersome due to lack of free time from the members. To fix the time, place as per to their convenience was tough
2. Election code of conduct and later to floods the data collection was delayed
3. Due to Covid 19 pandemic it was difficult to access the data as the office was closed the compilation and analysis was delayed

Recommendations

Short term Recommendations

1. *Every district to have a women's full-fledged market to promote women entrepreneurship. Place to be earmarked at District /taluk to market the products of SHG groups. This initiative can be collaborated with Karnataka state Industry and Commerce like providing work sheds in industrial areas. There should also be an amount generated under Gender budgeting for women entrepreneurs' infrastructure.*
2. *Training and skill development shall be need based, enhance individual capacity with local requirements. Majority members are in the age group of 31 to 40 years [table 2] and 10th passed with an average percentage of 88.6% to 96.0% [table 3]. This would enable them to have more aptitude for learning and following the technology driven skill training programs. districts like Mysore , Uttar Kannada, which are wet lands training in areca nuts products like jewellery, plates, house and functions decorative items, coir making, jute bags, foot mat, coir mat and twisting, toy making, sea foods, whereas Tumukuru , Koppal. Gadag which are dry districts can focus on food processing items, handlooms, herbal medicines, garments, candle making, terracotta products, jewellery making, ration shop, leather products, wood based furniture and carvings, pottery. Training in cottage industries, identifying the local talents similar to Asian paints colour academy [<https://www.youtube.com/watch?v=qN8e85JZe04>] identifying the women's talent in drawing rangoli art and training them to become creative painters. This could infuse employment and creativity is nourished.*
3. *The training skills need to be more technology driven and based on market value and sustainability. Printing and binding, bio fertilizers, screen printing, documentation skills, preparing visiting cards and envelops through recycling, files and paper bags, temple*

jewellery, soaps and phenyl, training women in repairing electrical appliances like fridge, washing machine, television, grinder, lighting and electrical wires, driving, role of information technology for promoting women entrepreneur's, E commerce, E learning from IT enabled services.

4. *Encouraging the SHGs to form a co-operative society so that they can be entrusted to market the products under a common brand name so this could increase the sales in the markets. Tying up with Amazon, Flip Cart, Big Bazaar, Big Basket, and Reliance for farming and dairying products. Similar to Sri Mhila Udyog Lijat Papad initiatives can be encouraged.*
5. *Family counselling centres and resource centres to be established so as to empower women in the crisis of domestic violence, family disputes, legal matters.*
6. *Bank rates to be reduced for SHG's members to start the business*

Long term Recommendations

1. *Effective awareness on legal rights of women on land and property rights.*
2. *The support staff strength needs to be increased in the KSRLM. This could enhance the efficiency, better communication and implementations of the scheme effectively.*
3. *Women need to be motivated to participate in decision making of the village and community development programme. As the member's participation in village development is very low. Women prefer men to take up the initiatives for the development of village hampering their voice in policy making.*
4. *gender labs to be operated in the districts so as to collaborate with gender expert in capacity building training programs to be conducted to bank officials, government officials, facilitators, SHG's beneficiaries, institutions. The gender labs could be established by the KSWDC, Social welfare board by networking or collaborating with Educational / Research Institutions, international organisations.*
5. *Core Competency Road Map Source Empowered training hand book – Ministry of Foreign Affairs Finland could be used as role model by the KSRLM for empowering the SHG's. **Under Achievement** - vision, Risk taking, Decision making Grit and resilience. **Under Problem solving** –Planning, Information seeking, Goal setting and strategic thinking, Systematic planning. **Under Relationship building**- Fostering positive relationships, Persuasion, Customer service. **Under Personal power** Cognitive awareness, Managing self-Independence, and self-confidence, Assertion / voice*