

PERFORMANCE OF STHREE SHAKTI GROUPS AND SOCIO-ECONOMIC CHARACTERISTICS OF ITS MEMBERS OF DHARWAD DISTRICT OF NORTH KARNATAKA, INDIA

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ABSTRACT : The present paper attempted to study the performance of the Sthree Shakti Groups (SSG) in Dharwad district of north Karnataka. Twelve SSGs were identified from four taluks of Dharwad district in consultation with Child Development Project (CDP) Officers. The primary data about the groups were collected from group representatives and respected group members by using the schedule developed for the study. The results indicated that the majority (69.17%) of the respondents belonged to middle age, 37.50 per cent were illiterate and more than one third (35.00%) were practicing Agriculture + Dairy as their family occupation. More than two-fifth (42.50%) had medium annual income, 63.33 per cent had medium social participation. More than two-fifth (41.66%) of the SSGs belonged to the low organizational capacity category. More than two-fifth (41.67%) of the SSGs were medium saving and credit category. Half of the group (50.00%) SSGs were found in the medium financial management category, followed by 50.00 per cent of SSGs were found in the medium microenterprise development category and 50.00 per cent were in high category of network and linkage. The majority (83.34%) of the SSGs were categorized into the high empowerment and influence category. More than 50.00 per cent (58.33%) of the SSGs belonged to the medium performance category.

Key words : Empowerment, organizational capacity, performance, savings and credit, Sthree Shakti Groups.

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INTRODUCTION

Poverty alleviation, unemployment and women empowerment are major challenges that are still prevailing in India. In the present scenario, women are breaking the label of being restricted to the four walls of the kitchen. They are contributing equally to economic and social development along with their male counterparts. The marginalized women are unable to exploit opportunities available to them due to illiteracy and restrictions still prevalent in society.

The Government of Karnataka (GoK) has introduced various schemes to bring positive changes in the lives of marginalized sectors. Much importance is given to introduce schemes that provide opportunities for development to marginalized women. One such initiative is the Sthree Shakti Programme.

Sthree Shakti Programme (SSP) was introduced in the year 2000-01 by the Government of Karnataka. It is

implemented throughout the state and is working effectively even today to make the marginalized women self-reliant and independent. The Department of Women and Child Development of Karnataka (DWCD) has been entrusted with the responsibility of promoting and implementing the programme. The SSP is built on the concept of self-help groups (SHGs) commonly termed as Stree Shakti Groups (SSGs), which consists of 15-20 members who are from the marginalized sector. A revolving fund of Rs. 5000, a training kit including membership cards and registers, incentives and awards to groups for excess savings and performance, assistance to take up income-generating activities and various other supports are extended by DWCD to encourage SSGs. Their savings in the SSGs are pooled for providing inter-loan facilities for its members to take up some income-generating activities of their own such as animal rearing, agarbathi making and tailoring. Harika *et al* (2020) revealed that the old SHG members are observed better

empowered when compared to new SHG in socio-economic and political dimensions and further the study confirmed that a member in SHGs for a long time helps to improve women empowerment. Kumari *et al* (2013) reported that self-help groups also increased self-confidence and covered risk-bearing capacity (62.50%) and intensified the desire to earn and make a better living (58.33%). Kaur *et al* (2017) recommended that economic, managerial and social aspects of self-help groups are important for evaluating the progress of any self-help groups and these three are interrelated with each other and cumulative effects of these aspects need to be taken into consideration for enhancing the income of women.

Even though, Sthree Shakti Programme was running since 2001, very few studies were conducted to know the performance of Sthree Shakti Groups which includes the formation of groups, savings, income-generating activities undertaken, group cohesiveness, decision-making ability, and many other aspects were included to analyze the performance of the individual member and group of the SSG, which is essential information required for the implementing agency to evaluate the effectiveness of the programme and also for further modification. Saraswathi *et al* (2018) studied the scenario of Sthree Shakthi Self Help Groups and members in Dharwad and Tumkur districts of Karnataka, India and reported that the greater percentage of groups were categorized as good in the case of Dharwad (66.70%) and very good in Tumkur (66.67%) districts. Saraswathi and Sumangala (2015) documented the performance of Sthree Shakthi Groups (SSGs) in Dharwad and Tumkur districts of Karnataka, India. However, the available information on this aspect for SSGs is insufficient.

Keeping these points in view, the present investigation attempted to study the socio-economic profile of Sthree Shakti group members. Among the SHGs promoted by different Self Help Promoting Institutions (SHPIs), some are performing very well and some are not functioning well. So, an attempt was made to study the performance of Sthree Shakti Groups.

METHODOLOGY

The study adopted *ex-post-facto* research design and was conducted in the Dharwad district of northern Karnataka during 2019-20. Four taluks were selected based on the maximum number of Sthree Shakti Groups formed and working actively since three years from their establishment as the criterion. From each taluk, three groups were selected and from each group 10 members were selected in consultation with CDP officer, thus

making a total sample size of 12 SSGs and 120 SSG members. The pre-structured questionnaire was the research tool and personal and group interview methods were used to collect the information.

Performance refers to adaptability, the pattern of functioning and their contribution. The scale developed by Das (2011) was used with suitable modifications to know the performance of SSGs. The scale consists of six major performance indicators, namely organizational capacity, savings and credit, financial management, micro-enterprise development, networks and linkages and empowerment and influence and these major indicators were measured by a different number of statements on a three-point continuum scale and for each sub-indicator scoring was assigned as 1 to 3 as per the scale.

Further, the total scores of each major indicator were categorized based on the mean and standard deviation of the summation of total scores of the total number of selected groups (12 SSGs) by using the formula: Mean \pm 0.425 \times S.D and classified as follows.

Thus, maximum and minimum scores for organizational capacity, savings and credit, financial management, micro-enterprise development, networks and linkages and empowerment and influence were 1-30, 1-24, 1-15, 1-6, 1-9 and 1-9, respectively.

The total scores were computed for major and sub-indicators. The total score of each SSG was computed by summing up of scores obtained for each major indicator.

Thus, maximum and minimum scores for the overall performance of the group were 31-93. Further, the total scores of the selected SSGs were categorized based on the mean and standard deviation of the summation of total scores of the total number of selected groups (12 SSGs) by using the formula: Mean \pm 0.425 \times S.D. and classified as follows.

Category	Criteria
Low performance	Less than Mean - 0.425 SD
Medium performance	Between Mean \pm 0.425 SD)
High performance	More than Mean \pm 0.425 SD

RESULTS AND DISCUSSION

The findings of the present study as well as relevant discussion have been summarized under the following heads.

Socio-economic characteristics of the members

The results of socio-economic characteristics of selected Sthree Shakthi Group members in Dharwad district are presented in Table 1.

1. Age

The results in Table 1 showed that the majority of the respondents (69.17%) belonged to the middle age group followed by young age (25.83%) and old age (5.00%). The possible reasons might be taking up the responsibility to run family, balancing home and SSG activities and also incentives available from SSG like access to information and loan. Old women were discouraged due to their poor health and less energy to take part in the activities of the SSGs. The results are in line with the findings of Banatti (2015).

2. Education

Results showed that 37.5 per cent of the respondents were illiterate, this situation might evolve due to the poor economic status of respondents' family, poor facilities to get an education during their childhood days, and also negligence from their parents to provide education to the girl child. Only 20.84 and 17.5 per cent of the respondents studied middle school and high school, respectively, because, the government policy of free education up to high school might be the reason for the increase in the education level. The results are in line with the finding of the study reported by Priya (2016).

3. Family occupation

Only 35.00 per cent of the respondents engaged in Agriculture+Dairy enterprise followed by Agriculture+Sheep and goat rearing activity (15.00%) and less number of respondents involved only in agriculture (12.50%). The reason might be due to motivation by SSG in taking up livestock and other agro-business activities which are more remunerative income-generating activities. Besides small landholding and rain-fed situations are the other reasons for the existing situation. Similar results were reported by Banatti (2015).

4. Annual income

Results showed that 42.50 per cent of the respondents were belonged to the medium annual income group, followed by and of respondents belonged to low (35.83%) and high (21.66%) income groups. It was noticed that nearly two-thirds of the SSG members belonged to the medium to high annual income category. The reason might be due to the economic activities undertaken by the respondents to increase their income.

5. Social participation

The data presented in Table 1 brings to the focus that nearly half (47.50%) of the respondents belonged to the low category of social participation followed by medium (28.34%) and high (24.16%) categories of social participation. The reason might be due to the fact that

generally, women hesitate to participate in the different organization because of male member presence, further women are busy almost all the times with household activities and income-generating activities and also lack of interest of respondents and inability of respondents to devote their time to participate. The results are in line with the finding of the study reported by Kaur *et al* (2017) and Asha (2015).

6. Mass media exposure

The majority of respondents (89.00%) had low mass media exposure followed by medium and high mass media exposure categories. The reason might be due to lack of interest and inconvenient time to attend to this mass media. Television was possessed by a very large majority of respondents because of its strong audio-visual impact on viewers. Television viewing was used mainly for entertainment programmes. After the tedious work in the field, the home was inclined to view entertainment Programmes.

7. Achievement motivation

The results showed that 43.34 per cent of the respondents had a medium level of achievement motivation followed by 32.50 and 24.16 per cent had a low and high level of achievement motivation, respectively. It is clear from the above findings that respondents had medium achievement motivation. Achievement motivation forces the individual towards reaching the goals, which one has to set for oneself and which is due to adoption of income-generating activities like petty shop, beauty parlour, tailoring, handicraft *etc.*, under SSGs.

8. Economic motivation

The results in the Table 1 reveals that the majority 52.00 per cent of the respondents had medium economic motivation, followed by high and low economic motivation. Economic Motivation is the individuals' drive to attain maximum profit. The reason might be they had better exposure with the outside village and other marketing channels because of involvement in economic activities. The results are in line with the findings of the study reported by Gautam (2018).

9. Savings

The data presented in Table 1 bring to the focus that 42.50 per cent of respondents belonged to the medium savings category, followed by 33.34 per cent of respondents belonged to the low saving category. This reason might be due to SSG member's saving habits was insignificant or unchanged because of more financial requirements and also a small amount of savings in SSGs. Considerably, 24.16 per cent of respondents belonged to

the high savings category. The possible reason might be due to additional income deriving from the economic activities undertaken by the respondents.

10. Decision-making ability

It is evident from Table 1 that 37.50 per cent of the respondents had low decision-making ability, followed by 33.34 per cent medium and 29.6 per cent belonged to high decision-making ability. The reason might be due to the majority of rural women were illiterate and most of the decisions related to family and financial aspects were taken by the male members of the family (Chaithra *et al*, 2018).

11. Group cohesiveness

The majority (72.50%) of the respondents had high group cohesiveness, followed by 16.66 and 10.84 per cent belonged to medium and low group cohesiveness categories, respectively. The reason might be presumed to have higher attendance in every meeting of SSG, understanding between the members of the group. Only 16.66 per cent and 10.84 per cent of respondents belonged to the medium and low category of group cohesiveness. The reason might be due to internal disputes within the groups, different opinions of each individual and lack of “we-ness” feeling (Kaur *et al*, 2017).

12. Leadership ability

It is noticed that 36.66 and 33.33 per cent of the respondents belonged to medium and high leadership ability. The reason might be due to the frequent rotation of leadership in the group. Considerably, 30.00 per cent of respondents belonged to the low category of leadership ability. The reason might be due to lack of interest, busy schedule of work in the home, lack of leadership qualities and lack of enthuse to participate in group activities.

Performance analysis of SSGs

The results in Table 2 show the distribution of performance of SSG according to the major performance indicators. In the case of organizational capacity, 41.67 per cent of groups belonged to low organizational capacity, followed by 33.34 and 25.00 per cent of groups were under the medium and high organizational capacity category, respectively. The possible reason could be that, some groups not follow the rules and regulations of the groups, lack of interest in participating the group activities by members, more illiterates in the groups, the small size of the group, lack of co-ordination among the members in the groups.

Only one-fourth of groups (25.00%) of SSGs belonged to the high organizational capacity category. The reasons might be due to the selection of the group leaders

based on members preference on a rotational basis, regular meetings conducted by the groups, follow up activity was carried out by Anganwadi workers.

In the case of savings and credit category, 41.67 per cent of the groups were belonged to the medium category of savings and credit, followed by the high (33.34%) and low (25.00%) category of savings and credit. This might be due to regularity in savings, less rate of interest and good recovery loan, a fixed amount of savings in the group.

With respect to financial management, 50.00 per cent of the SSGs belonged to the high category, followed by the medium financial management category (33.34%). The reason might be due to good record maintenance and financial accountability, the majority of the groups got revolving funds more than 3-4 times, good repayment of loan and transparency in all financial aspects related to SSGs.

In the case of micro-enterprise development, three-fourth (75.00%) of the SSGs fallen under the high to medium micro-enterprise development category. The possible reason might be due to, more number of trainings provided to take up new enterprise and loan provided to take up income-generating activities.

Further, one-fourth (25.00%) of the groups belonged to the low micro-enterprise development category. This might be due to a lack of knowledge and skill to take up a new enterprise, lack of interest and lack of family support to the members of the SSGs.

In the case of network and linkages, three fourth of the SSGs (75.00%) were under the category of high to medium network and linkages. The reason might be due to all the groups had a bank account with nationalized, cooperative or regional rural banks to deposit the savings of the groups. All most all the groups had contact with the DWCD.

With respect to empowerment and influence, the majority (83.34%) of the group belonged to the high empowerment and influence category. The possible reason might be due to members of the groups were interested in participating in the activities of the group and also other community events, managing economic affairs without external support, more contact with other agencies like NGO, government departments. The results are in line with the findings of Kondal (2014).

Overall performances of SSGs

Table 3 revealed that 58.33 per cent of the SSGs were coming under the medium performance category, followed by 25.00 and 16.67 per cent of SSGs were

Table 1 : Socio-economic characteristics of selected Sthree Shakthi Group members in Dharwad district of Karnataka. (n=120)

Particulars	Variables	Frequency	Percentage
1. Age	Young (18-30 years)	31	25.83
	Middle (31-50 years)	83	69.17
	Old (>50 years)	6	5.00
2. Education	Illiterate	45	37.50
	Primary school	18	15.00
	Middle school	25	20.84
	High school	21	17.50
	PUC	9	7.50
	Graduation	2	1.66
3. Family occupation	Only Agriculture	15	12.50
	Agriculture + Dairy	42	35.00
	Agriculture + Sheep and goat rearing	18	15.00
	Artisan	10	8.33
	Agriculture labourer	23	19.17
	Business	12	10.00
4. Annual income	Low income (<Rs. 17135)	43	35.84
	Medium income (>Rs. 17135-33860)	51	42.50
	High income (>Rs. 33860)	26	21.66
	Mean: 25588		SD: 16544
5. Social participation	Low (<2.21)	25	20.84
	Medium (2.21-3.52)	76	63.33
	High (>3.52)	19	15.83
	Mean: 2.86		SD: 1.53
6. Mass media exposure	Low (<3.22)	89	74.16
	Medium (3.22-6.47)	22	39.17
	High (>6.47)	9	7.5
	Mean: 4.85		SD: 3.81
7. Achievement motivation	Low (<25.74)	39	32.50
	Medium (25.74-27.03)	52	43.34
	High (>27.03)	29	24.16
	Mean: 26.38		SD: 1.513
8. Economic motivation	Low (<23.73)	33	27.50
	Medium (23.73-25.04)	63	52.50
	High (>25.04)	24	20.00
	Mean: 24.38		SD: 1.54
9. Savings	Low (<Rs.1315.86)	40	33.34
	Medium (Rs. 1315.86-1624.13)	51	42.50
	High (>Rs.1624.13)	29	24.16
	Mean: 1470		SD: 326.67
10. Decision-making ability	Low (<31.72)	45	37.50
	Medium (31.72-33.41)	40	33.34
	High (>33.41)	35	29.16
	Mean: 32.29		SD: 2.632

Table 1 continued...

Table 1 continued...

11. Group cohesiveness	Low (<30.59)	13	10.84
	Medium (30.59-31.90)	20	16.66
	High (>31.90)	87	72.50
	Mean:31.25	SD: 1.55	
12. Leadership ability	Low (<26.88)	36	30.00
	Medium (26.88-28.85)	44	36.66
	High (>28.85)	40	33.34
	Mean:27.86	SD:2.31	

Table 2 : Distribution of Sthree Shakti Groups according to their performance indicators. (n = 12)

Performance indicators		Frequency	Percentage
I. Organizational capacity			
1	Low (<20.38)	5	41.66
2	Medium (20.38-21.44)	4	33.34
3	High (>23.61)	3	25.00
Mean:20.91		SD:1.24	
II. Savings and credits			
1	Low (<18.74)	3	25.00
2	Medium (18.74-19.42)	5	41.67
3	High (>19.42)	4	33.33
Mean:19.08		SD:0.79	
III. Financial management			
1	Low (<12.00)	2	16.66
2	Medium (12.00-12.66)	4	33.34
3	High (>12.66)	6	50.00
Mean:12.33		SD:0.77	
IV. Micro-enterprise Development			
1	Low (<2.70)	3	25.00
2	Medium (2.70-3.46)	6	50.00
3	High (>3.46)	3	25.00
Mean:3.08		SD:0.90	
V. Network and linkages			
1	Low (<4.53)	3	25.00
2	Medium (4.53-5.29)	6	50.00
3	High (>5.29)	3	25.00
Mean:4.91		SD:0.90	
VI. Empowerment and influence			
1	Low (<7.66)	2	16.66
2	Medium (7.66-7.99)	0	0.00
3	High (>7.99)	10	83.34
Mean:7.83		SD:0.389	

Table 3 : Distribution of Sthree Shakti Groups according to overall performance of SSG. (n = 12)

S. no.	Category	Frequency	Percentage
1	Low (<98.55)	3	25.00
2	Medium (98.55-174.11)	7	58.33
3	High (>174.11)	2	16.67
Mean: 136.33		SD: 88.8	

categorized under low and high performance, respectively. The reason might be due to, good maintenance of all books and records correctly and group members follow the rules and regulation sincerely, transparency in all the financial aspect, good coordination among the members of the group, regularity in attending meetings and repaying the loan, utilizing the savings in an effective and efficient way, carried out the group activities by the group members themselves without the support of any external agency and also SSGs might have trained and monitored effectively by the DWCD staff towards their functioning. Further, one-fourth (25.00%) of the SSGs belonged to the low-performance category. This might be due to meetings conducted by a group was a very less, inconvenient place for conducting training, less number of activities taken up by the groups. Similar findings were observed in the study conducted by Asha (2015).

CONCLUSION

Based on the analysis of data, the results of the study revealed that the majority of the SSG members were illiterates. Hence, there is a need to provide adult education through the state government and the implementing agency (DWCD) for the members of SSG. Three-fourth of the SSGs fell under medium to the high level of performance. The reason might be due to fact that the majority belonged to the middle age group, so they are very responsible in whatever work they do, they might have involved in income-generating activities, we-feeling among members. So, the senior skilled SSG members could be identified and make use of them as

master trainers to guide and motivate the upcoming group. More and more skill-oriented training and hands-on experience need to be imparted on both agriculture and non-agricultural income-generating activities suitable to members of SSG to enhance the performance of SSGs.

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