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GRT PERFORMANCE OF SHGS IN NORTH KARNATAKA

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Abstract:- The north Karnataka state is consisting of two revenue divisions i.e. Belgaum (7 districts) division and Gulbarga (6 districts) division. In both of these divisions one SHG in each division i.e. Sri RenukadeviStree Shakti group of Petalur village of Mundaragitaluk in Gadag district of Belgaum revenue division has selected for the purpose of the study.

Key Words: Performance , education level , functioning , socio - economic .

INTRODUCTION:

This group has received Smt. YashodharammaDasappa Prize in 2009-10. Further, Sri BhuvaneshwariStree Shakti group of Talavagera village of Kustagitaluk in Koppal district of Gulbarga revenue division. This group has also received the similar prize in this division in the year 2009-10.

Table 1.1 General Information

Sl. No.	Name of the SHG	Date of establishment	Membership (Mach-2012)	Education level of the members
1	Sri BhuvaneshwariTalawagera (7 km from Kustagi) (47 km from Koppal)	15.06.2001	15	SSLC -05 Below SSLC-10
2	Sri Renukadevi.Pathaloor (5 km from Mundaragi) (35 km from Gadag)	04-08-2003	16	SSLC-04 Below SSLC-12

The table 1.1 highlights the BhuvaneshwariStree Shakti group. It was established on 15.06.2001 in one of the village Talawagera of Kustagitaluk in Koppal district. This village is 7 km from taluk place Kustagi and 47 km from district place Koppal. The group now working with 15 women

members. Among them 5 members are completed SSLC and remaining 10 members are below SSLC in education level. Another group is Sri. Renukadevi one, it has established on 04.08.2003 in one of village of Pethaloor in Mundagaritaluk of Gadag district. This village is 5 km from taluk place and 35Km from district place. The group is functioning with 16 women members as on 31.03.2012. Among the 16 members 04 of them have completed SSLC and remaining 12 member's education level was below SSLC. None of the members got dropout form the group till this day. But all of them have faced so much of hardship from their family side and even from the outside also in initial days, now the group members are free from all hurdles and working unitedly and all are happy with this group.

Table 1.2 socio - economic position of the members:

Sl. No.	Name of the SHG	Caste	Average size of the family	Political leadership	Landed property	Own house/rented house
1	Sri. Bhuvaneshwari	ST-01 OBC-14	05	2 Grama panchayat members	5-2acre 10-4acre	15 owned house
2	Sri. Renukadevi	ST-03 OBC-13	06	Nil	12-2.5 Acre 4-5 acre	16 owned house

Above table 1.2 exhibit that the Bhuvaneshwari group is consisting of 15 members, out of which one member belongs to scheduled tribe community, remaining members belongs to backward communities such as ganiger, jangam and lingayat. The family size was 5 in average. Among the total members two of them have been functioning as gram panchayat members. Further, the 5 members have got 2 acre of landed property and remaining members have got an average 4 acre of land. Both the groups have been cultivating in dry land. All the 15 members have been living in self-occupied house.

In Renukadevi group 03 members out of 16 belongs to the scheduled tribe community and remaining 13 members belongs to the backward community such as muslim, lingayat, weavers, etc. The family size ws 6 in average. Among the 16 members 12 of them have been possessing an average 2.5 acre of landed property and a remaining 4 members are possessing an average 5 acre of land. Further all the 16 members are living in self-occupied house.

Table 1.3 Sanitary and education to the children:

Sl. No.	Name of the SHG	Sanitary Yes - No	Education to the children Yes - No
1	Sri. Bhuvaneshwari	04-11	11-04
2	Sri Renukadevi	03-13	10-06

Above table 1.3 highlights that 4 members in Bhuvaneshwari group living with sanitary facility house, the other members are living without sanitary facility house. Further 11 members are giving basic education to their children and others are not in a position to give basic education because of poverty and lack of sufficient self-earned income in their family, if the earnings are improved they might have been sending their children to the schools.

In Renukadevi group only 3 members are living with their own self-sanitary house, while others (13) are not yet been owned sanitary facility in their houses. Further 10 members in this group are sending their children to the school but the 6 of them are not sending their children till this day and they have been using their children for child hired purposes and earn some income for their maintainance of poor households.

Table 1.4 Income generation activities, average income and expenditure of the family after becoming the member:

SL. No.	Name of the SHG	I.G.A				Average family income per annum Rs,	Average family Expenditure per annum
		Tiny industry	Handicraft	small business	Dairy		
1	Sri. Bhuvaneshwari	01	03	03	08	50000	15000
2	Sri. Renukadevi	02	01	05	08	42000	15000

The table 1.4 data shows that out of 15 members one of them engaged in tiny industry i.e. stitching, three of them engaged yerehulumanure,manufacturing, three of them engaged in small business i.e. readymade food of jawar roti, flower business and remaining eight members are engaging in dairy activities. In Bhuvaneshwari group; from all these activities

Performance Of Shgs In North Karnataka

earned Rs. 50000 of average income during the year, the expenditure on these activities is Rs. 15000 per annum in this group which includes the maintenance cost and repayment of bank loan etc. Further in Renukadevi group out of 16 members two of them are engaging in tiny industry i.e. stitching, one of them engaging in pico fall and embroidery, five of them engaging in small business such as school bag manufacturing and Rashi machine i.e. harvesting machine, lastly eight members are engaging in dairy activities. The members of the group have been earning an average Rs. 40000 income from these activities and incurred expenditure of Rs. 15000 per annum. This includes maintenance cost and repayment of loan.

Table 1.5 Sources of Finance to the SHG.

SL. No.	Name of the SHG	Govt. incentives (Rs.)	Bank Loan	Bank interest %
1	SRI Bhuvaneshwari	I. (a) Revolving fund - 5000	As on 31.12.2011 loan Rs. 208500/- service tax 4014 paid.	10%
		(b) Taluk wise - 2000		
		(c) Zilla wise - 5000		
		(d) I. G. Actives - 5000		
		(e) 2009-10 cash prize - 25000		
		(f) Incentives on savings - 20000		
		Total: (a to f) 62000		
		II. Income from other sources as on 31-03-2012		
		(a) members savings-526644/-		
		(b) Interest on loan - 74244/-		
(b) Bank interest income 5903/-				
Total: of a to c 606791/-				
		III. Micro financed amount 150000/- interest on micro finance 24% per annum		
2	SRI Renukadevi	I. (a) Revolving fund - 10000	a) 255400	10%
		(b) Taluk w.c.w. - 2000		
		(c) Zilla w.c.w. - 5000		
		(d) I. G. Activities - 5000		
		(e) 2009-10 cash prize - 25000		
		(f) Incentives on savings - 20000		
		Total: (a to f) 67000		
		II) Income from other sources		
		a) Members Savings - 52960		
		b) Interest income on Internal loan - 75748/-		
c) Bank Interest income - 497/-				
Total a to c, 129205/-				
		III) Micro financed amount (Working Capital) Rs. 250000/- interest on micro finance 24% per annum		

The table 1.5 depicts about the financial position of the SHGs. The Buvaneshwari group has received an amount of Rs. 62000 from Government as an incentive. This amount was received in the form of revolving fund of Rs. 5000 taluk and zilla level women and children development department Rs. 7000, incentives for income generation activities Rs. 5000, cash prize Rs. 25000 and incentives on savings Rs. 20000 received so far. Secondary an amount of Rs. 606791 was self-source income of this group. Which includes member's savings Rs. 526644, earned interest income from internal and external member's loan was Rs. 74244 and bank interest on deposit was Rs. 5903. This group was lending an amount of Rs. 150000 for micro finance purpose and charging rate of interest on this loan was 24 percent per annum. This group has raised loan amount of Rs. 208500 upto 31.12.2011 and paid Rs. 4014 Service tax. The charging rate of interest was 10 percent per annum. On the other hand Renukadevi group has also been earned Rs. 67000 in the form of government incentives by devising Rs. 10000 in the form of revolving fund, taluk and zilla level women and children development department incentives of Rs. 7000, 1GA incentives Rs. 5000, cash prize (2009-10) Rs. 25000 and incentives on savings Rs. 20000. Further, an amount of Rs. 129205 of internal finance owned by the group by devising savings Rs. 52960, interest income on internal loan Rs. 75748 and Rs. 497

interest income from bank deposit. This group has been using Rs. 250000 for micro financing purposes and charging 24 percent interest per annum. This group has raised loan amount of Rs. 255400 at the rate of 10 percent interest per annum.

Table 1.6 Problems of SHG and Suggestions.

Sl. No.	Name of the SHG	Problems	Suggestions
1	Sri Bhuvaneshwari	a) Training is not sufficient	DIC should arrange training camp.
		b) Non-cooperation from the husband.	Earlier it was so but now it is alright
		c) Bank Interest is heavy	Give subsidy of 5% on interest
2	Sri Renukadevi	a) Training is not sufficient	DIC should arrange sill more training camps.

The table 1.6 highlights about the problems and suggestions of the groups in their area. Bhuvaneshwari group revealed that the training given by the district industries center (DIC) is not sufficient and suggested for still move skill oriented trainings are to be required. Secondly the members faced non-cooperation from their husband initially and now reported that they have been extending cooperation, Thirdly the group feels that the rate of interest charged by the banks is to be reduced to 5 percent from present 10 percent. Renukadevi group members have also been highlighted about conducting of training camps rigorously to meet the day to day needs of the members.

Table 1.7 Members (Family) average income expenditure and net income per annum:

Sl. No.	Name of the SHG	Income (PA) (Rs.)	Expenditure (PA) (Rs.)	Net income (Rs.)
1	Sri Bhuvaneshwari	50000/-	15000/-	35000/-
2	Sri Renukadevi	42000/-	15000/-	27000/-

Table 1.7 reveals about the net income earned by the members of the group per annum. Bhuvaneshwari group net income per annum was Rs. 35000 per annum from their activities. Renukadevi group was earned net income of Rs. 27000 per annum from the various income generating activities. Before the establishment of these groups there was no such income that the members earned and therefore this much of income or savings supplements to their family after the establishment of the group. The annual expenditure including the regular repayment of loan borrowed by the member.

The members of both the group (15 + 16 = 31) opined that the dream of strength from the unity was realized from these groups and they can achieve anything if straggled unitedly. Accordingly all the members of the groups felt happy now and they have also realized that "Women are also living independently on their own rather dependent on their husband".

Meeting and attendance: Both the group members reported that they have been attending weekly meeting to discuss and decide the next week activities and attendance was 100 percent in both the group. The annual general body is being conducting during the March of every year and finalize the annual income and expenditure of the group.

Accounting and book keeping: The women and children development department has been conducting workshop on maintenance of account and book keeping. The members of both the group have been attending in this workshop and maintaining their group accounts and book keeping without any difficulty.

Administration and management: The administration of Bhuvaneshwari group consisting of two representatives of the group members, two conveners and one supervisor of the group. These office bearers called weekly and annual meetings and decision will be taken about the future course of activities of the group. These office bearers are also looking over the management of the group. On the other hand in Renukadevi group the office bearers are same as above in Bhuvaneshwari group but the members in this group was more active than the counter part one.

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