

# Statistical Analysis of Self Help Groups in Karnataka State with Special Reference to Haveri District

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**Abstract:** Self-help groups are voluntarily formed group consist of 10 – 20 people with the combination of men and women for economically homogeneous classes, who come together for addressing their common problems and issues. These kinds of groups can be seen in rural and semi urban places more. There are generally formed with mutual agreement to make regular savings and contribute the same for common fund to facilitate the lending of small interest bearing loans to their group members. This makes group members to avoid high rate of interest lenders in their locality and easy access for loan and all. When they have their own group, as and when monetary and non-monetary assistance required for their problems, they can find solution them self without depending upon others. So it makes them easy to access fund and easy to repay with minute rate of interest. This is the main advantage for the group members.

If Self Help Groups maintain good financial track record they can get credit assistance from government and non-government bodies. That credit facility can be used not only for their personal but also for their economic development individually or in a group. It can become their source of income and it may change their style of living by improving their standard of life it will help to improvement in economic development of the country also. This article endeavor to throw light upon self-help groups operations and their status in Haveri district of Karnataka State.

**Keywords:** Self-help groups, Statistical Analysis.

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## I. INTRODUCTION

Self Help Group (SHG), came in to existence almost two decades ago which is now a well-known concept. This is a village- based financial intermediary committee usually composed of 10 – 20 local women or men. A Mixed group is generally not preferred. Self-help group members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHG's are 'linked' to banks for the delivery of micro credit. Self Help Groups are seen as instrument for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Self Help Groups are considered as agents of socio-economic transformation in rural areas. The present study is an attempt to analysis the growth trend of SHG's , increasing trend of number of members in SHG's, loan received from the banks and savings of SHG's in Haveri district.

## II. STUDY AREA

Haveri District was formed on 24<sup>th</sup> August 1997 by dividing the earlier Dharwad District into Dharwad, Haveri and Gadag districts. The district comprising seven taluks viz Bydagi, Hangal, Haveri, Hirekerur,

Ranebennur, Savanur and Shiggaon and two revenue divisions, i.e. Haveri and Savanur. The total geographical area of the district is 4851 sq.kms. It shares to the total geographical area of the Karnataka State is hardly 2.52 percent.

Haveri district is located exactly in the center of Karnataka State with equal distance from Bidar in the north to Kollegal in the south. It is also known as the gateway district of the northern districts of Karnataka State. It extends between north latitudes  $14^{\circ} 17' 20''$  to  $15^{\circ} 5' 55''$  and east longitudes  $75^{\circ} 0' 35''$  to  $75^{\circ} 49' 23''$ . The length of the district from north to south is 82 kms and width from east to west is 72 kms. See Map No - 01

ADMINISTRATIVE DIVISIONS OF HAVERI DISTRICT

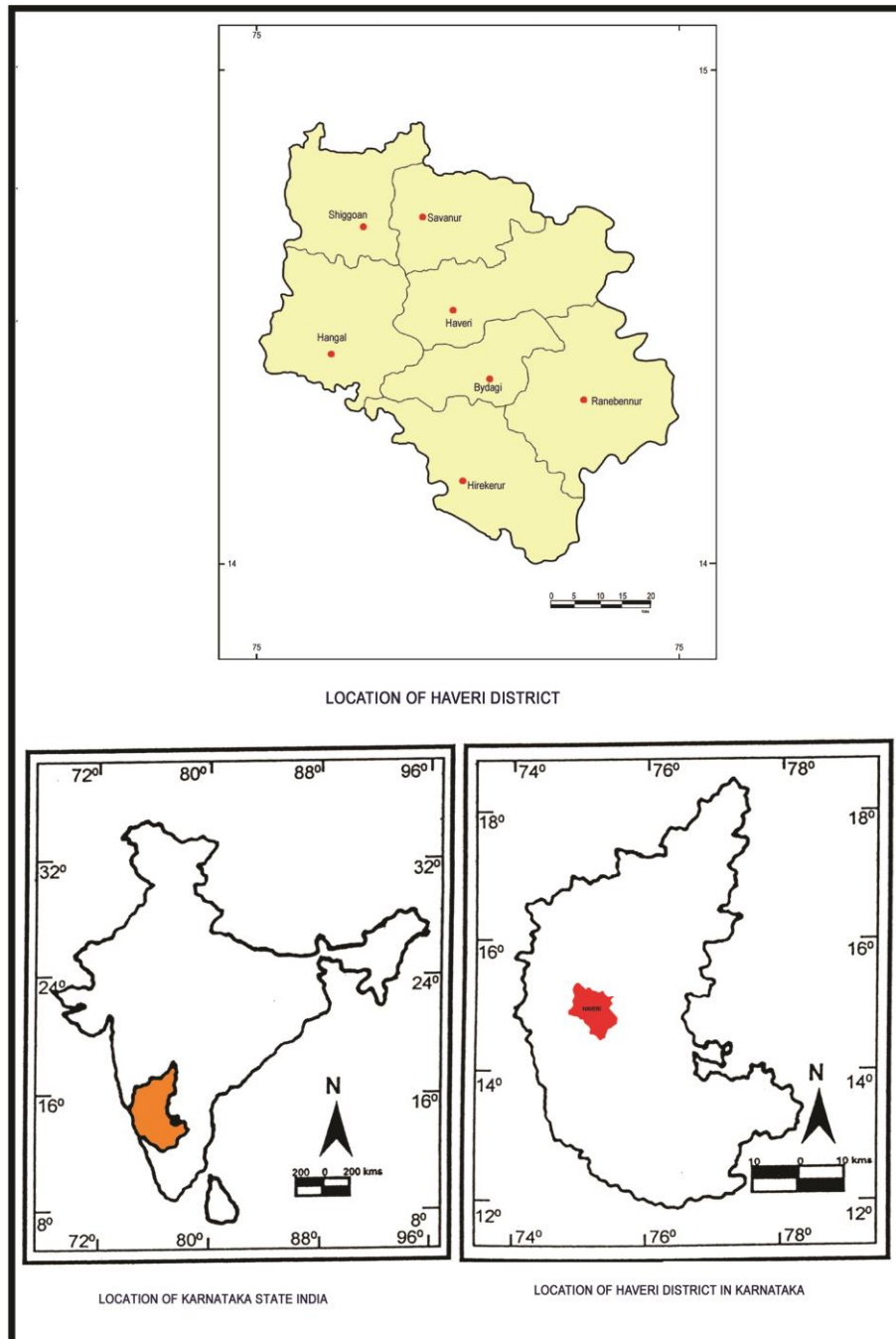


Fig. 2.1.1

### III. OBJECTIVES

The paper is deals with the following objectives:

- To find out the growth trend of SHG's in Haveri district
- To analyse the total number of members in SHG's of Study area
- To analyse the category wise members of SHG's
- To access the taluk wise accumulated saving amount in the banks by SHG's
- To examine the taluk wise loan received from the banks by SHG's of Study area.

### IV. DATA BASE AND METHODOLOGY

The data which is being utilized throughout the work of this paper is mainly based on secondary data collected from district census hand books and the data has been analysed with the help of statistical diagrams.

### V. SELF HELP IN KARNATAKA

Karnataka is in third place in formation of more number of SHG's in India. In Karnataka SHG's are called as Stri Shakti Sangh or Swashakti Sangha. The main motto of formation of SHG's is Empowering Women who are economically and socially backward. First loan in Karnataka for SHSG's was given to an SHG called Venkateshwara Mahila Sangha of Mudugali of Kolar district by the Vysya Bank , Bangarpet branch on December 9<sup>th</sup> 1991 and to an SHG called Sarswathi Mahila Sangha in Boduguriki on January 30<sup>th</sup> 1992 by the Corporation Bank, Andersonpet Branch<sup>1</sup>. As on 29<sup>th</sup> December 2014 there are 271331 Self Help Groups in Karnataka State. Out of which 45063(16.6%) are belongs to SC, 19256(7%) are belongs to ST, 53461(19.7%) are belongs to OBC and 144857(53.3%) are belongs to other categories see table no – 01 and graph no - 2. As per the same records 93.4 percent members are belongs to Hindu, 5.4 percent members are belongs to Muslims religion and remaining 1.2 percent members are belongs to Sikh, Jain, Christain, Buddhist and Parsis religions. See Table no -02 and Graph no - 02.

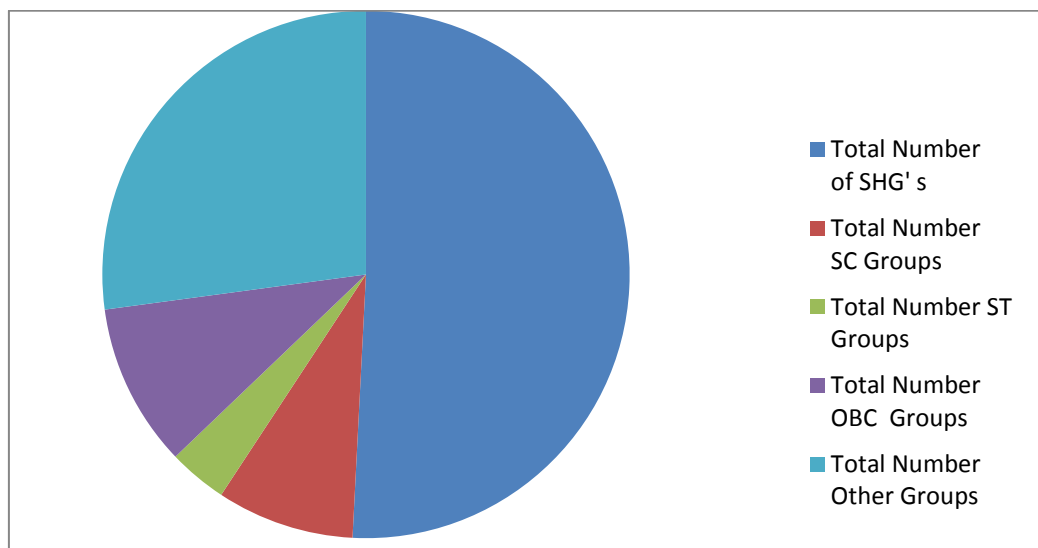
**Category Wise Number of Self Help Groups in Karnataka State  
(As on 29th December 2014)**

**Table No :- 01**

Total Number of SHG' s	Total Number SC Groups	Total Number ST Groups	Total Number OBC Groups	Total Number Other Groups
271331	45063	19256	53461	144857

Source: - NRML Bangalore Office Manual, Statistics Page – SHG Report

**Graph No: - 01**



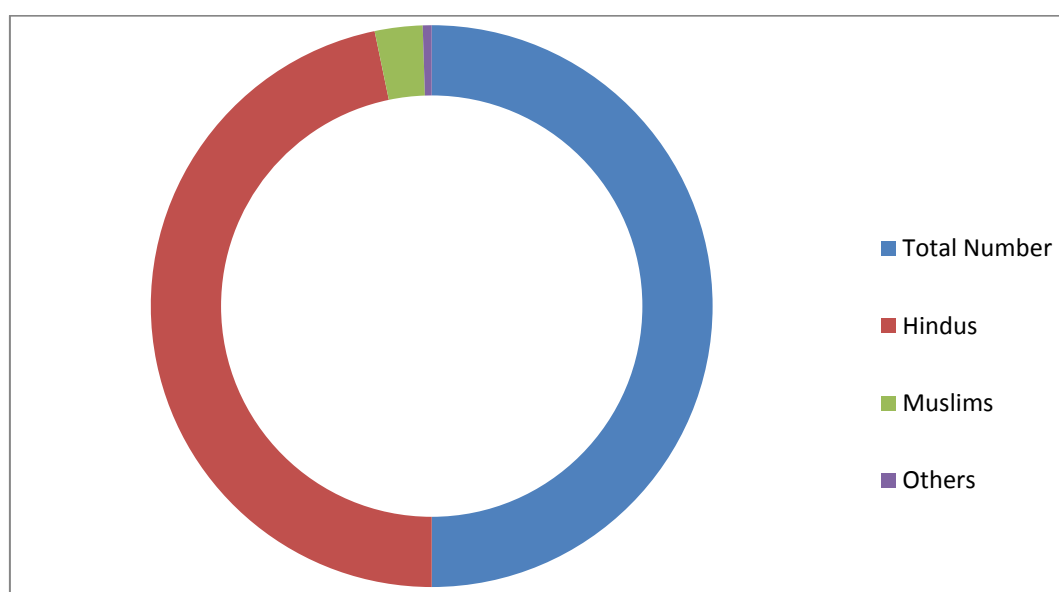
**Religion Wise Number of Members in Self Help Groups of Karnataka State**

(As on 29th December 2014)

Table No :- 02

Total Number of Members	Hindus	Muslims	Others
3529105	3298885	194000	36220

Source: - NRML Bangalore Office Manual, Statistics Page – SHG Report

**Graph No: - 02**

**(A) GROWTH TREND OF SHG's IN HAVERI DISTRICT:** - In Haveri district there is a gradual increase of of SHG's from 2007 to 2011 and from 2011 to 2014. Among all the seven taluks of the district the highest percentage i.e, 7 percent is increased in Byadagi and Hirekerur Taluks(2007-2011). In between 2011 and 2014 the number of SHG's has increased by 13 percent and 12 percent in Ranebenur and Hirekerur taluks. The least percent i.e., 01 percent of SHG numbers has increased in Ranebennur taluk between 2007 – 2011, and in between 2011 – 2014 only 6 percent has increased in Shiggaon taluk. Over all during the period of 2011 – 2014 the number of SHG's has increased by 4 percent to 9 percent in the study area. It can be seen in table no: - 03 and graph no: - 03.

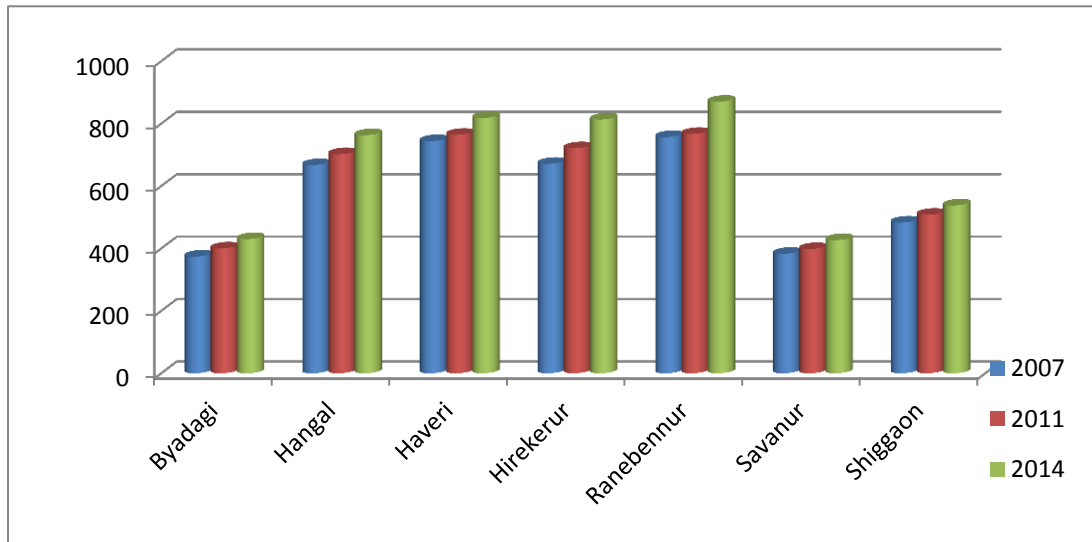
**Number of Self Help Groups (Sthree Shakti Sangha) in Haveri District  
(2007-2014)**

Table No:- 03

Sl.No	Taluks / Year	Number of SHG		
		2007	2011	2014
1	Byadagi	374	400	430
2	Hangal	667	702	763
3	Haveri	744	764	818
4	Hirekerur	671	721	813
5	Ranebennur	757	767	870
6	Savanur	383	398	427
7	Shiggaon	483	508	538
	Total	4079	4260	4659

Source:- Haveri District At a Glance

**Number of Self Help Groups (Sthree Shakti Sangha) in Haveri District  
(2007-2014) Graph No:- 03**



**(B) TOTAL NUMBER OF MEMBERS IN SHG's:-** More number of SHG's is the strength of the group. Potentiality of the group is based on total number of members, because more number of members will do more savings, it helps to rotate the money within the members for loan purposes, and even it will help in taking loan in banks also.

Table no – 04 and graph no-04 shows the numbers of participation in SHG's in Haveri district. In 2007- 2011 the highest percentage of members' participation in SHG's of is found in Savanur and in Byadagi taluks, 68 percent and 6.6 percent respectively. In between 2011 – 14 the trend has shifted to Hirekerur and in Ranebennur taluks, in this period it was registered by 15 percent and with 9 percent.

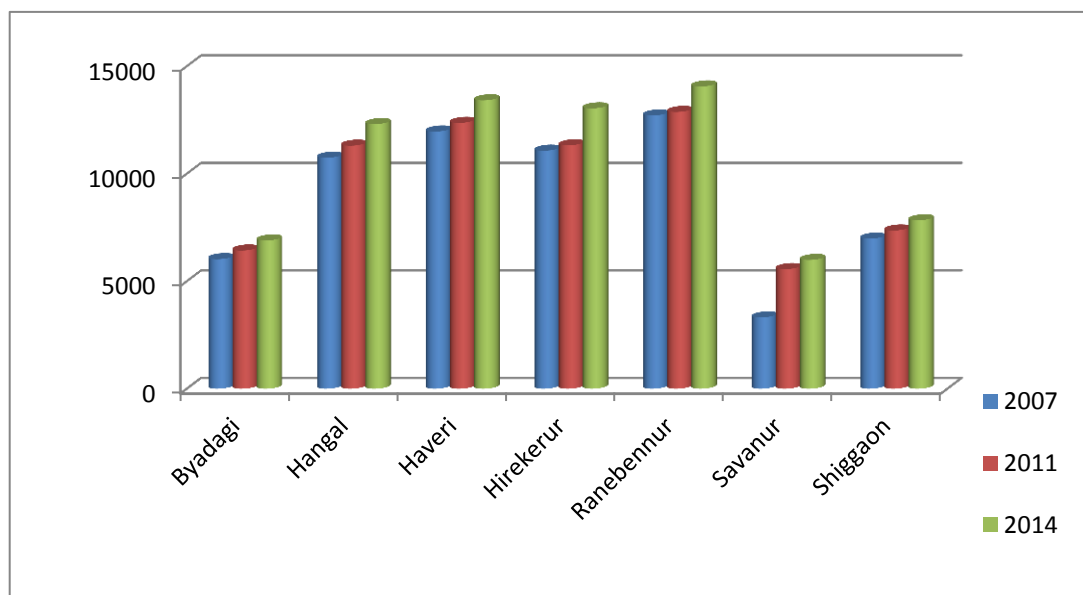
The minimum number of SHG's members should be 10 and maximum number should be 20. It should be 10 – 20 to create homogenous, of SHG's. In the district Five taluks like Byadagi, Hangal, Haveri, Hirekerur and Ranebennur (71%) are having 16 members average in their groups and remaining Two taluks i.e. Savanur and Shiggaon (29%) SHG's are having 14 members average in their groups. It is better to have 20 members to make all activities stronger.

**Total Number of Members in Self Help Groups in Haveri District  
(2007-2014)**

**Table No:- 04**

Sl.No	Taluks / Year	Total Number of Women in SHG's		
		2007	2011	2014
1	Byadagi	6027	6428	6896
2	Hangal	10743	11304	12309
3	Haveri	11963	12364	13414
4	Hirekerur	11070	11320	13041
5	Ranebennur	12708	12874	14061
6	Savanur	3314	5562	5989
7	Shiggaon	6979	7359	7831
Total		62804	67211	73541

Source:- Haveri District At a Glance

**Total Number of Members in Self Help Groups in Haveri District****(2007-2014) Graph No:- 04**

**(C) SHG's AND SC MEMBERS:** - In the study area the number of SC members of SHG's has increased by 2.1 percent i., e, from 13.4 percent to 15.5 percent during the period of 2007 and 2011, but in between 2011- 14 it is just increased by 0.1 percent only, i., e, from 15.5 percent to 15.6 percent. During the period of 2007-11 except Savanur taluk the number of SC members in SHG's has slightly increased by 01 percent only but in Savanur taluk the number of SC members in SHG's has increased by 7.9 percent. It can be seen in the table no – 05 and graph no – 05.

**(D) SHG's AND ST MEMBERS:** - During the period of 2007-11 and 2011 -14 the ST members of SHG's in Haveri district has gradually decreased from 16.3 percent to 13.1 percent and from 13.1 percent to 11.6 percent. The same think is reflects in all the seven taluks of the study area but the drastic decrease has record in Savanur taluk only. In Savanur taluk percentage of ST members has decreased from 35.3 percent to 12.5 percent in between 2007-2011. See table no - 06 and graph no – 06.

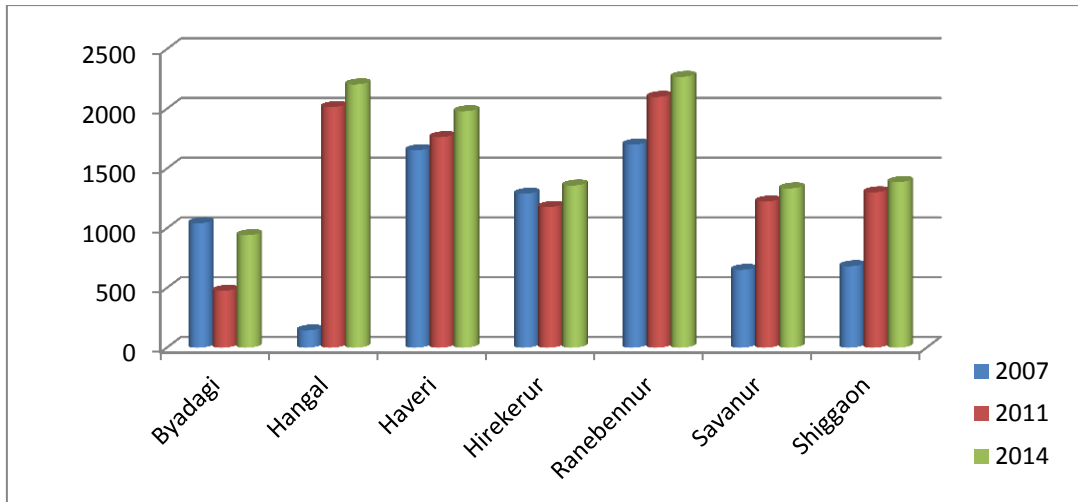
**Category wise Members in Self Help Groups(Sthree Shakti Sangha) In Haveri District****(2007-2014)****Table No:- 05**

Sl.No	Taluks / Year	Number of <u>SC</u> Members in SHG		
		2007	2011	2014
1	Byadagi	1042	476	942
2	Hangal	144	2015	2205
3	Haveri	1653	1763	1980
4	Hirekerur	1289	1178	1358
5	Ranebennur	1701	2100	2268
6	Savanur	651	1224	1334
7	Shiggaon	682	1301	1387
Total		8459	10457	11474

Source:- Haveri District At a Glance

**SC Members of SHG in Haveri District**

**2007-2014 Graph no- 05**



**Category wise Members in Self Help Groups(Sthree Shakti Sangha) In Haveri District (2007-2014)**

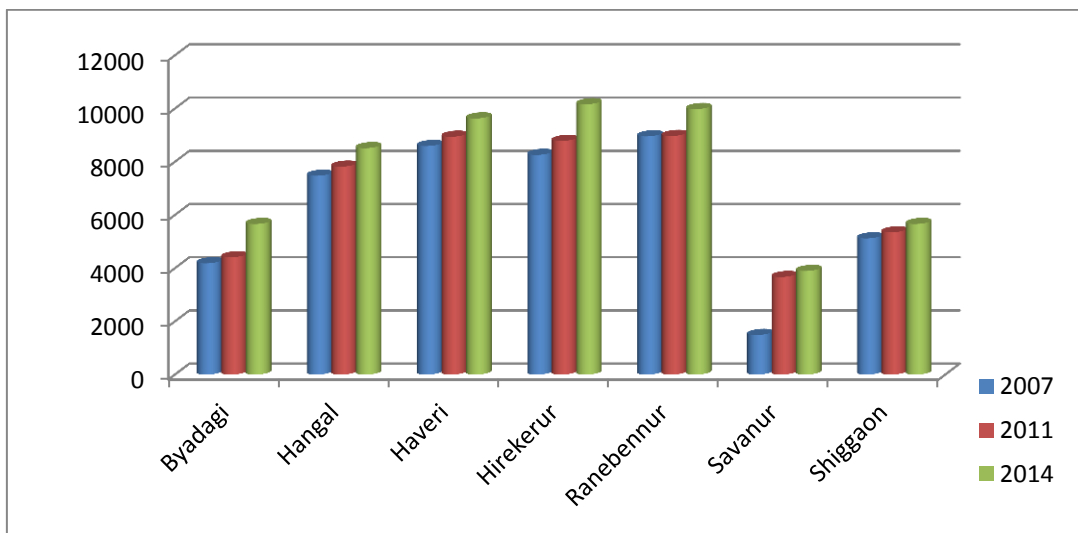
**Table No:- 06**

Sl.No	Taluks / Year	Number of <u>ST</u> Members in SHG		
		2007	2011	2014
1	Byadagi	800	1141	292
2	Hangal	1826	1471	1590
3	Haveri	1716	1659	1804
4	Hirekerur	1522	1358	1521
5	Ranebennur	2049	1805	1812
6	Savanur	1173	699	750
7	Shiggaon	1175	711	782
Total		10261	8844	8559

Source:- Haveri District At a Glance

**ST Members of SHG in Haveri District**

**2007-2014 Graph no- 06**



**(E) SHG's AND OTHER MEMBERS:** - In the study area more than 70 percent of the SHG members are belong to other categories. Among all the seven taluks Byadagi taluk has highest (82%) percent of the other category members in 2014 and least percentage(65%) other category members are found in Savanur taluk. See table no – 07 and graph no – 07.

#### Category wise Members in Self Help Groups (Sthree Shakti Sangha) In Haveri District

(2007-2014)

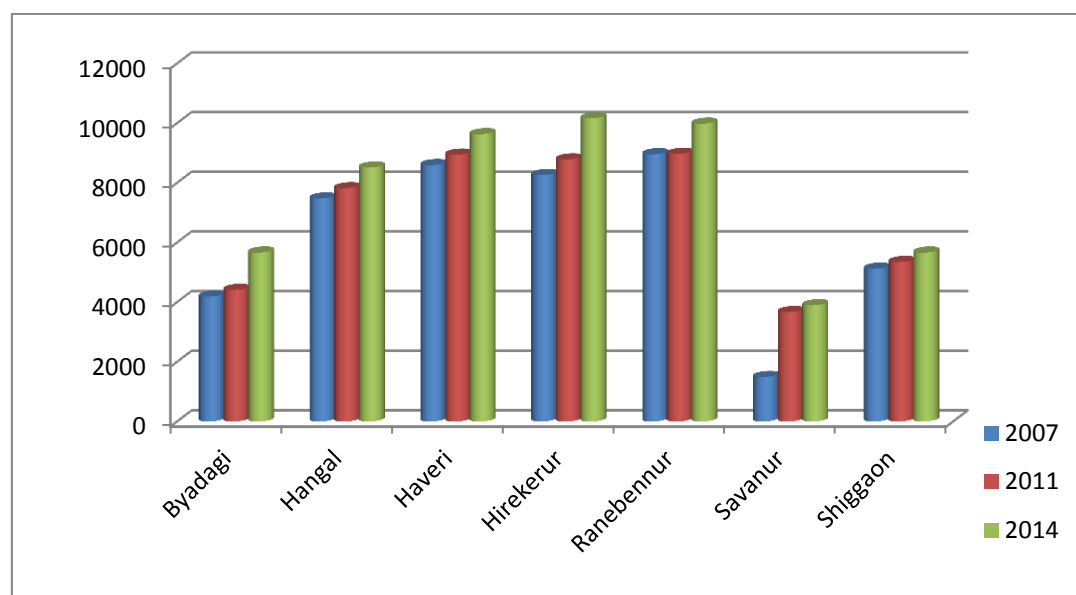
Table No:- 07

Sl.No	Taluks / Year	Number of <b>Other</b> Members in SHG		
		2007	2011	2014
1	Byadagi	4185	4411	5662
2	Hangal	7476	7818	8514
3	Haveri	8594	8942	9630
4	Hirekerur	8259	8784	10162
5	Ranebennur	8958	8969	9981
6	Savanur	1490	3669	3897
7	Shiggaon	5122	5347	5662
Total		44084	47910	53508

Source:- Haveri District At a Glance

#### Other Members of SHG in Haveri District

2007-2014 Graph no- 07



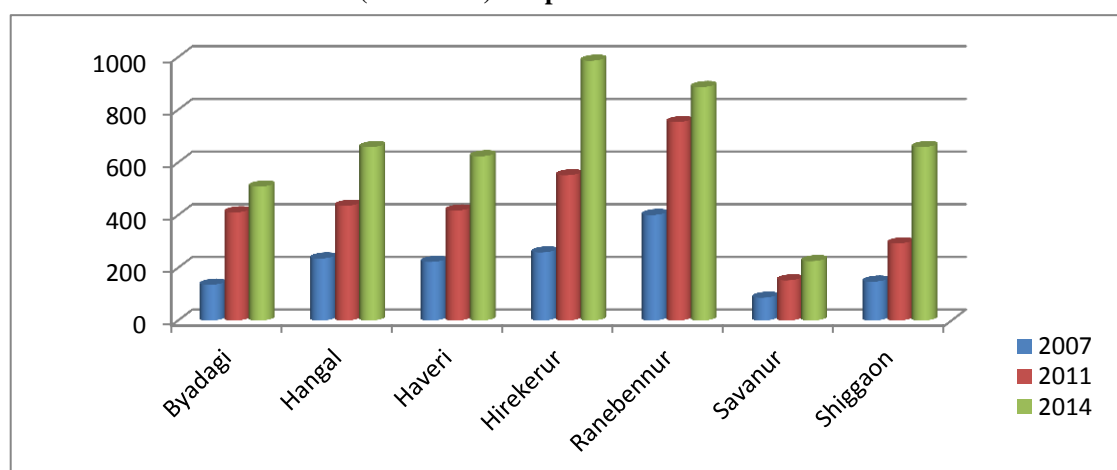
**(F) SHG's AND SAVINGS:** - Savings is thrift is a human habit, and it is the main objective of every SHG's also. Savings made by the SHG's in the banks or Co-operative society's can be use full to get loans from the banks or Co-operative society's also. In the study area the accumulated saving amount has increased from 1490 laksh to 3017 lakhs during the period of 2007 and 2011 and to 4552 lakhs during the period of 2011 - 2014. The savings made by the SHG's is an indicator of the strength of the SHG's. Among all the seven taluks in the district, the SHG's of Hirekerur taluks has the highest (987.1 lakhs) amount of savings in the banks / Co-operative societies (2014). It depict by the table no – 08 and graph – 08.



**Total Amount of Savings Accumulated (Rs.Lakhs) in SHG of Haveri District****(2007-2014) Table No - 08**

Sl. No	Taluku / Year	Total Amount of Savings Accumulated (Rs.Lakhs) SHG		
		2007	2011	2014
1	Byadagi	136	411	509
2	Hangal	236	436	659
3	Haveri	223	418	624
4	Hirekerur	259	552	987
5	Ranebennur	401	754	887
6	Savanur	87	153	226
7	Shiggaon	148	293	659
Total		1490	3017	4552

Source:- Haveri District At a Glance

**Total Amount of Savings Accumulated (Rs.Lakhs) in SHG of Haveri District****(2007-2014) Graph No:- 08**

**(G) SHG's AND LOAN AMOUNT RECEIVED FROM THE BANKS:** - SHG's members are eligible to avail the loan from banks this loan amount can be used for various purpose. In 2014 the SHG's of the study area have received 3070 lakhs rupees of loan from different banks. It is lesser than the savings made by the SHG's of the study area. In this year the SHG's of the study area have saved 4552.5 lakh rupees. The loan amount received by the banks has decreased by 3358 lakhs (2011) to 3070 lakhs (2014) it shows the awareness about savings among the members of SHG's in the study area. In 2014 among the seven taluks the SHG's of Ranebennur taluk have received the highest (915.70 lakhs) amount of loan from the banks, and the SHG's of Savanur taluk have received least (209.50 lakhs) amount of loan from the banks. See Table no – 09 and graph no – 09

**Loan Amount Received from the Banks by Self Help Groups in Haveri District****(2007-2014) Table No - 09**

Sl.No	Taluku / Year	Loan Amount Received from the Banks (Rs.Lakhs)		
		2007	2011	2014
1	Byadagi	236	305	239
2	Hangal	12	392	457
3	Haveri	306	485	539
4	Hirekerur	236	500	410
5	Ranebennur	127	1123	915
6	Savanur	185	269	209
7	Shiggaon	150	284	304
Total		1252	3358	3070

Source:- Haveri District At a Glance

## VI. CONCLUSION

With the statistical analysis of SHG's of Haveri district it can be concluded that the number of SHG's is gradually increased and number of SHG's members are also gradually increasing from 2007 – 2011 and 2011 – 2014. The accumulated saving amount has also increased by 102 percent in 2011 and 50.8 percent in 2014. It depicts the awareness about the savings among the SHG's members.

According to 2011 data the women population of Bydagi taluk (68931) is lesser than the Savanur (78192) taluk, but the number of SHG's and number of members in SHG's is more in Bydagi taluk when compare to Savanur taluk. So it is necessary to creating awareness about the importance of SHG in Savanur taluk women and helps the women to be economically sound and independent. It will also help them to realize their dreams easily.

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