Chapter – III

RESEARCH DESIGN

This chapter deals with the research design. It includes research type, objectives of the study, hypotheses, research methodology, need of the study, statistical tools used, scope of the study, limitations of the study and chapter scheme of the study.

3.1 Research Type

Generally in rural India, there is a substantial degree of feminization of poverty on account of an increase in the net population growth rate among the landless agricultural labour households (including SC, STs Other Backward Classes women), low level of human skills, lack of availability of wage employment opportunities and inadequacy of institutional support of create wage as well as self employment opportunities for the same. It has economic factors responsible for feminization of poverty, which are much stronger in operation and which function along with socio-cultural barriers and discrimination against dalit women in economic participation also.

Generally, the most important rural development programmes or poverty alleviation programmes are Land Reforms, IRDP (Integrated Rural Development Programmes), Basic Minimum Needs Programme) NREP (National Rural Wage Employment Programme and Jawahar Rozgar Yojana. The Prime Minister’s Swarna Jayanthi Gram Rozgar Yojana has also substantially benefited rural women particularly to enhance their real income and standard of living in the society. In recent days a new paradigm has been developed in the empowerment of women i.e., SHGs.

The progress of SHGs and Government programmes are having a positive impact on the economic empowerment and it increases the role of women in
decision making as well as income generating activities also. During 2001 which considered as the “Women Empowerment Year” the rate of participation of women in all the sectors has been considered as an important landmark in the economic development in the country. It is changed the fundamental and structural set – up of our economy also. During this time, the changes in the role of women in various sectors started to influence the Micro Finance Programme.

Self help groups have helped micro-enterprises set by women as individually and groups in rural areas. The instances are raising vegetables in the land, readymade garments making, developing horticulture and animal husbandry, cultivation of medical herbs, mushroom cultivation, pot making, stone quarrying, sheep breeding and marketing wool, preparation of pickles, canteens in Government office premises, running a minibus, etc.,

The development of SHGs and bank linkage programme created initially a lot of impression in the minds of feminist as a tool of reducing “gender inequality” and also reducing poverty in rural areas. So, this has received a lot of encouragement by the Union Government, State Government, Department of Women and Child Development, NABARD and various Non-Governmental Organizations also. Then unfortunately in our country, in many conferences held at national and international level, debated for and against about the impact of SHGs on economic development also. Hence, it is the right time to make an empirical evaluation of the impact of women participation in literacy; decision making etc., So, the statement of the problem is suitably entitled as “Economic Empowerment of Women through Stree Shakthi Programme”. Hence this study intends to examine the role of Stree Shakthi Programme in Women empowerment and their livelihood and standard of living.

3.2 Scope of the Study

The study on role of Stree Shakthi Programme and its impact on socio-economic development of women in Karnataka in general and in Mysore
district in particular. The study mainly throws light upon the costs of credit, profit, income, saving and employment creation of the SHGs through micro finance formulated under Stree Shakthi Programme. However, the factors that influence the viability such as profitability, in case activity and efficiency of micro finance institutions and infrastructure have also been incorporated in order to promote women development programmes and poverty eradication and employment generation schemes.

3.3 Objectives of the Study

The specific objectives of the present study are:

1. To study the structure, organization and functioning of different grades of Stree Shakthi Groups.
2. To study the Economics of major income generating activities of different grades of Stree Shakthi Groups in the study area.
3. To assess the socio-economic empowerment of women in different grades of Stree Shakthi Groups.
4. To examine the various problems faced by different grades of Stree Shakthi Groups.

3.4 Hypotheses

The following hypotheses have been framed in the present study:

1. There is significant difference among different grades of Stree Shakthi Groups in terms of income generation.
2. There is significant difference in the economic empowerment of women among different grades of groups.
3. There is a significant difference in social mobility of women among different grades of groups.

3.5 Research Methodology

The investigator, with the help of a structured questionnaire, has made an attempt to analyse the impact of women development programmes in Mysore
District. A planned approach has been employed for data collection so that the facts that are near to reality and free from aberrations are elicited for impact evaluation. The present study is based on both primary and secondary source of data. The primary data has been collected from field survey. Primary data has been collected in Mysore district through random sampling basis. The sources of secondary data for the study are; existing literature and data in website, various publications of central and other sources like books, magazines, newspapers, reports, articles, and seminar papers published by universities and research institutions. Besides published material, study is also based on discussions with various people such as officials and non-officials of the Zilla Panchayath, Mysore District Simple Statistical techniques like averages, growth rates and t-test are used to analyse the data wherever necessary.

3.5.1 Data Collection

For this study both primary and secondary data has been collected.

3.5.2 Primary Data

Primary data is obtained by personal interaction with the women respondents in the Mysore District. For this purpose, descriptive research is used, with convenience sampling. A sample size of 225 has been selected for the study on simple random sampling basis from Stree Shakti Groups.

3.5.3 Secondary Data

Secondary data and information has been collected from the following sources:

- Women Development Corporation, Bangalore
- RBI Bulletin
- Journals and Magazines
- NIRD Reports
- NABARB Documents
- Department of Women and Child Development Annual Reports
3.5.4 Major Variables Used for the Study

- Age
- Marital Status
- Category
- Education Level
- Occupational Structure
- Stree Shakti Groups
- Annual Income
- Savings
- Consumption Level
- Empowerment

3.6 Need for the Study

Generally there are some studies available on SHGs and microfinance at micro and macro level research areas. The studies differ from each other in methodological issues in collecting primary data from the beneficiaries from village households. On the other hand, some of the macro level studies confine to secondary level analysis. Most of the studies related to micro-finance highlighted the extent and reasons for micro-finance. The studies highlighting the problems and impact of micro-finance are rare. Therefore, the present study is concentrating on the micro-finance beneficiaries and their socio-economic progress. Microcredit programmes extend small loans to poor people for self-employment projects that generate income, allowing them to care for themselves and their families in most cases, micro credit programmes offer a combination of services and resources to their clients in addition to credit for self-employment. These often include savings training, networking and peer support. Micro credit is a powerful anti-poverty tool that has demonstrated relevance to people on globe and in every country.
There are many advantages of savings both for the borrowers and micro credit institutions. Borrowers are yardsticks for measuring the economic progress. By providing borrowers with a growing stake in their peer-lending group, savings accumulation provides and incentive for borrower insistence on efficient and transparent management of funds. In some micro credit systems, savings generated by the members creating a second loan portfolio whose interest income becomes an additional source of income to the borrower. For the micro credit lending institution savings can provide an important source of additional collateral for meeting the risk of non-repayment and for increasing the supply of available loan capital. Finally, savings as percentage of total loan portfolios provide a convenient measurement of the programme, rates of internal capitalization and financial self-sufficiency. Most micro credit programmes also accept as a fundamental premise that, the borrowers are the best judges of their own situation and know best how to use micro credit when it is available. Each individual as the opportunity to choose the income generating activity appropriates to his or her circumstances.

Micro credit programmes especially Stree Shakthi Programmes are targeting to help very poor. It has simple procedures for reviewing and approving loan applications. Delivery of credit and related services to the village and neighborhood level is in a convenient and user-friendly way. It has the mobility of quick disbursement of small, short-term loans with clear and simple recovery procedures and strategies. The incentives are access to larger loans immediately following successful repayment of first loans. The saving facilities have been encouraging and accepting in concern with lending programme. A culture, structure capacity and operating system of micro credit are supporting sustained delivery to a significant and growing number of poor clients.

The studies on poor and developmental programmes are numerous. Nevertheless, specific studies on SHGs (Stree Shakthi Programme) microfinance and its impact on socio-economic development of beneficiaries are inadequate.
And it is important particularly in the context of empowerment and in the light of having provided special constitutional provisions like reservations in local bodies, employment, safeguards and welfare measures by way of special provisions in developmental schemes, such focused studies are absent. This has becoming increasingly imperative to study the impact of microfinance on poor beneficiaries against a backdrop of their relative immobility for centuries. Hence, an attempt is made to study the socio-economic life of SHG members and their households and impact of women beneficiaries in Mysore district of Karnataka.

The important strategy of supporting the formation and nurturing of microfinance groups for poverty alleviation does not seem too bad. Mainly credit activity helps to improve the economic and social life of poor in the overall spectrum of development and growth in India. Hence, it commences economic growth with equality and social justice. The ultimate aim is to provide increasing opportunities to all people inclusive of weaker sections of the society to bring about a more equitable distribution of income and wealth to achieve greater degree of income security, improve facilities for education, health, nutrition, housing and social welfare etc. The important objectives of the credit is to evolve an operationally integrated strategy for the purpose on one hand for increasing production and productivity in agriculture and allied sectors based on better use of land water and sunlight, and the other for resources and income development of country assets as well as creating new productive assets also. And the role of credit as facilitating investments, which is turn, generates employment output and income activity. The impact of credit may be decomposed into; the incremental investment attributable to credit and the productivity of such investment in terms of target variables such as employment and income etc. And the credit is an amount of facility to get loan from some individual agencies also. And the financial sense credit is the confidence reposed in a person, which enables him to obtain from another temporary use of thing value also. This accorded on the security of real estate in different form depending on kind of security taken. And the person who obtains finance with the help of this capacity to influence the
tender may not have any productive assets; consequently credit is nothing but confidence creating power of the respondent. The credit has been regarded a condition which enables a person to extend his control as distinct from ownership of resources also. The credit is the device for facilitating the temporary transfer of purchasing power from those with surpluses of it to those who are in need of this facility.

3.7 Limitations of the study
The following are some of the limitations of the study
1. Only individual respondents especially from Stree Shakti Progamme women beneficiaries are selected for the study.
2. The field survey is restricted only to Mysore district.
3. The study confined to collect the primary data from 225 respondents only.

3.8 Chapter Scheme of the Study
The present study consists of seven chapters; following is the chapter scheme of the study:

Chapter- I : Introduction: The first chapter is introductory in nature and spells out the statement of the problem, importance of the study, and brief history of SHGs in India and Karnataka.

Chapter- II : Theoretical Framework and Review of Literature: The second chapter represents the theoretical framework and review of literature relating to women development programmes and finally identified the research gaps based on the review of the previous studies.

Chapter – III: Research Design: This chapter deals with the research design of the present study. It includes the objectives of the study, hypotheses, research methodology, limitations of the study, need for the study and chapter scheme of the study.
Chapter – IV: Empowerment of Women through Programmes in India - An Analysis: In the fourth chapter state-wise information about the empowerment of women through programmes is presented in detail.

Chapter – V: Performance of Stree Shakthi Programme in Karnataka – An Over View: The fifth chapter represents the economic empowerment of women through Stree Shakthi Programme in the state of Karnataka. This chapter is largely an analytical study.

Chapter – VI: Economic Empowerment of Women through Stree Shakthi Women in Mysore District - Case Study Analysis: This chapter deals with the socio-economic background of the sample respondents. A detailed filed survey information is presented in this chapter.

Chapter- VII: Summary, Major Findings of the Study and Suggestions: The last chapter sets out a summary, and presents the conclusions of the study. It also attempts to indicate the changes in the procedure and pattern of the Stree Shakthi Programme, which called for the fuller realisation of the objectives as originally envisaged.