CHAPTER – 3

RESEARCH METHODOLOGY

3.1 Research Methodology
3.2 Sampling
3.3 Processing of Data & Measures and
3.4 Selected Variables To Analyse The Micro Level Study

Don’t give fish to the poor; instead teach him Fishing.
3.1. RESEARCH METHODOLOGY

The study is mainly based on Secondary and Primary data. As per the Secondary data is concerned, relevant data and literature and other materials have been collected from the authorized sources.

The Secondary data on Micro Finance and other related activities were collected from NABARD, Cauvery Grameena Bank, Government departments, Non Governmental Organizations, state level offices, research institutions, universities, and panchayat offices of the selected taluks of Mysore district. The government reports have also been used for this purpose. A thorough literature survey has been done to collect the information and to know current status of the research activities regarding present study. In this regard various journals, reports have been used and explained in the review of literature chapter.

The various reports published by government of India and Karnataka was also used for the same, the various books, published and unpublished research papers were also referred and used. The research articles and other articles published in various types were also used in study. The census maps of the district and seven taluks were extracted from the latest census reports.

For the collection of these data, literature and information, personal visits were made to various government departments and research institutions, libraries and universities in the state and across the country.

The heart of the study is primary data. The primary data was collected from members of SHGs who are running Micro Enterprises. For the collection of primary information from members of SHGs (i.e., women micro entrepreneurs) and their
family, their Income Generating Activities, Stratified Random Sampling techniques of statistical tool was used through structured schedules.

The samples collected from three taluks of Mysore district comprised of Tirumakudalnarasipura (T.N.Pura taluk) for rural micro enterprises, Heggaddadevanakote (H.D.Kote taluk) for tribal micro enterprises and Mysore taluk for urban Micro Enterprises.

In February 2003, the researcher herself visited the above places and collected primary data at the field level. Information on beneficiaries such as – address, type of enterprise, level of credit, and participation on SHG, was collected from the SHG officer of the SHG Cell of Cauvery Grameena Bank (CGB, currently a SHPI) working as a Regional Rural Bank [RRB, Main branch], in Mysore District of Karnataka. The list gives the details and the addresses of those SHG members who have availed micro credit for Income Generating Activities. Respondents were chosen in all the three study areas on the basis of the density of micro women entrepreneurs’ existence. Individual entrepreneurs were more in number within a SHG rather than a groups’ enterprise.

The method used for the data collection is the Interview method and the tool used to collect the data was predominantly a structured interview schedule. Most of the interviews were conducted with women entrepreneurs individually. In some cases, the interviews were conducted in the presence of their husband, parents, and neighbors, as per the request of the respondents.

In a majority of the cases the micro entrepreneurs were contacted twice – once along with the guidance of the NGOs and the second time the researcher alone visited the entrepreneurs and their activities, to observe the real scenario of the respondents.
The Mysore district has constituted seven taluks, for the purpose of study three taluks have been selected as mentioned above.

The total size of the samples was Two Hundred and Ten (210). Seventy (70) samples each from tribal, rural and urban women entrepreneurs were collected from each taluk.

The Structured Schedule Method was adopted to collect primary data from women enterprises mainly because illiterates ran most of the SHGs therefore Schedules were administered. The schedule was designed in accordance with the study. Before collecting this data through Schedules, the test for the relevance for Schedule Method was done through 'Pilot Study' in the study area. A Pilot Study for which fifteen entrepreneurs were interviewed from three regions and the same samples were included in the main samples.

After the Pilot Study, the primary information was collected by visiting the places of SHGs’ members, Micro Enterprises in the three taluks of Mysore district. The interview schedule was finalized after carrying out Pilot Study and the Schedule was modified to minimize the errors in data collection. While collecting these 210 samples from three taluks of Mysore district, care has been taken to collect the information from the members of SHGs who are running Micro Enterprises of different SHG sponsored by government organization, NGOs and banking institutions.

The urban, rural and tribal classification has been made and equally 70 samples were collected from each group and taluk just for the purpose of comparative analysis.
While collecting primary data from the respondents' care has also been taken to include same women Micro Entrepreneurs of SHG members that existed in the Pre Linkage Period (before 1992) and Post Linkage Period (since 1992 and onwards).

Vital information on scale of credit, repayment pattern etc., was provided by the respondent herself. The family members especially the husband of the respondent involved in discussions regarding the information on Micro Enterprises. A few of the questions relating to non-financial services like health awareness camps and training programmes were discussed and answered by the Self-Help Groups of the respondent.

The collection of primary data from women's SHG members based on their Income Generating Activities which are broadly classified as manufacturing, service and trade activities. Based on the objectives the variables have been identified and explained in detail for which the collected primary data is tabulated in accordance with the statistical tools, and using relevant software in computer these data were processed. The tables were generated systematically and interpreted accordingly and for the simplification of analysis and interpretation of data various graphs were used in the study.

3.2. SAMPLING

The sampling method followed in this study is Stratified Random Sampling. It was decided to collect seventy women entrepreneurs from all the three areas viz., urban, rural and tribal area, irrespective of the density of Self Help Groups for the purpose of comparative analysis. As such 210 samples were chosen, based upon the nature of their enterprise; that constituted the universe for the study.

Mysore district was the chosen as research area to study the perspective analysis of women’s enterprises from all areas representing urban, rural and tribal.
Different financial institutions, government institutions and Non-Governmental Organisations are involved in forming Self-Help Groups in Mysore which in turn are linked to banks to avail Micro credit for both consumption and production purpose. The sample size was selected from these Self-Help Groups who involved themselves in Income Generating Activities during the two periods, across the three selected areas.

In Mysore city alone, around 70 samples of the urban respondents living in various urban slums engaged in Income Generating Activities were selected for the study purpose. The urban respondents were selected from Mysore City. Primary data was collected from poor women, urban slum dwellers mainly from Kurimandi, Kudremala, Bamboo Bazaar etc., and those who were defaulters to banks in Artisan’s Colony in Bannimantap, etc., engaged in Income Generating Activities.

The tribal respondents were selected from Heggaddadevanakote taluk that lies in the southwestern part of Mysore district. It is bounded on the northwest by Coorg district, Hunsur taluk on the north, Nanjangud taluk to the east and Kerala to the south. The area of the taluk is 1618 sq.kms (as on 2001). It consists of 5 Hobli and 282 villages. Here too, different financial institutions like – Cauvery Grameena Bank, government institutions like - Taluk Panchayat Office and Non-Governmental Organisations like - MYRADA etc., are involved in forming Self-Help Groups in H.D.Kote taluk, which in turn are linked to banks to avail Micro credit for both consumption and production purpose.

Around 70 samples of the tribal respondents were selected from this taluk who represented two villages viz., Gowdimanchanayakanahalli or G.M Halli, (shown in
the Map) is a dry and inhabitable village and Metikuppe village is a dry land and nearer to taluk headquarters.

Map of Mysore District showing the selected taluks of study area

- Mysore City (Urban Area) Slums
- T.N. Pura Taluk (Rural Area) (a) Chidravally village (b) Yelawarahundi
- H.D. Kote Taluk (Tribal Area) (a) Gowdimanchanyakanahalli or G.M. Halli (b) Metikuppe village
The rural respondents were selected from Tirumakudal Narasipur taluk, which lies in the eastern part of the Mysore district. It is bounded on the north by Mandya district and Chamarajanagar at the south. The area of the taluk is 599 sq.kms (as on 2001). It consists of 5 hooblis and 132 villages.

T.Narasipur is a taluk situated in Mysore District. Around 70 samples of the rural respondents were selected from this taluk who represented two villages viz., Chidravally a dry and inhabitable village and Yelawarahundi, one kilometer away from T.Narasipur taluk. Different financial institutions like – Cauvery Grameena Bank and commercial banks, government institutions like - Taluk Panchayat Office, DWCD, and Non-Governmental Organisations like - MYRADA etc., are involved in forming Self-Help Groups in T.N.Pura taluk, which in turn are linked to banks to avail Micro credit for both consumption and production purpose.

3.3. PROCESSING OF DATA & MEASURES

As mentioned earlier the interview schedule was largely structured and pre-coded. The codes were manually entered into the spreadsheets. This data was then entered into and processed by a computer, as given by the researcher. The data has been presented in the form of simple and bivariate tables. Both actual frequencies as well percentages have been mentioned in the tables. Some data has been presented in the graphic form. The following measures were used wherever necessary, for the comparative and tabular analysis of the cross-tabulated data:

The simple and layman technique of analysis like – Simple Growth Rate was used to analyze Secondary data and Frequency and Percentage were used for tabular analysis of the Primary data.
### 3.4. SELECTED VARIABLES TO ANALYSE THE MICRO LEVEL STUDY

<table>
<thead>
<tr>
<th>OBJECTIVES</th>
<th>VARIABLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variables related to socio-economic profile of the respondent during the two periods</td>
<td>Study Area-Urban, Rural and Tribal profile; Age; Religion / Caste; Marital Status; Type of Family; Level of Education; Household Income; Possession milch animals and Household Assets etc.</td>
</tr>
<tr>
<td>Variables related to financial aspects and the nature of the entrepreneurial activity</td>
<td>Ownership of an IGA; Financial aspects – Scale of Investment on Income Generating Activities (in terms of Manufacturing / Trade / Service); Rate of Interest, and Repayment.</td>
</tr>
<tr>
<td>Variables related to micro entrepreneurial performance pre and post linkage micro credit period</td>
<td>Monthly Production; Monthly Sales and Monthly Turnover.</td>
</tr>
<tr>
<td>Variables related to differential performance of women entrepreneurs across the three regions</td>
<td>EDP Training and Expenditure incurred on Food &amp; Nutrition, Girl Child’s Education, and Health, etc, during the two periods.</td>
</tr>
<tr>
<td>Variables related to constraints and suggestions</td>
<td>Constraints and Problems encountered – in Finance, Marketing, Religious, Entrepreneurial and political constraints; and Suggestions for improvement, etc.</td>
</tr>
</tbody>
</table>