

Impact of Skill Development, Human Resource Development and Marketing Development on Self-Help Groups of Empowerment Women in Selected Blocks of Dharwad District

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Abstract:

Empowering women, particularly impoverished women from backward communities living in backward regions, is seen as a critical component of any emerging economy's economic progress. It is obvious that involvement in Self-Help Groups (SHGs) is higher among economically disadvantaged women. Backward areas in India's rural Karnataka might be an essential instrument for improving their socio-economic position. This technique will undoubtedly equip children to make sound socio-economic decisions both within and outside of the home. Women's empowerment is a frequently debated concept around the world. Women can be empowered through economic independence, improved well-being, and social and political progress, according to the literature. This can be accomplished by providing them with access to savings and credit, which encourages them to play a larger economic role in decision-making, improves household welfare, and strengthens women's skills, mobility, knowledge, and support networks. "Self Help Groups" emerged as an empowerment and financial model geared specifically at mobilizing women in rural regions to address the problem of poverty and enable the community to enhance its quality of life. The paper's major goal is to shed light on self-help groups operating in Kalaghatagi One, Kalaghatagi Two, Kundago One, Kundagol Two, Navalagunda One Navalagunda Two, Hubballi One, Hubballi Two, Annigeri One, Annigeri Two, Dharwad District, Karnataka rural setting. Its goal is to determine whether these organizations empower women in this district or whether skill development, human resource development and marketing development have an impact on self-help groups.

Keywords: Women Empowerment, Skill Development, Human Resource Development, Marketing Development, Self-Help Groups, Findings and Suggestions.

Introduction:

Mahatma Gandhi has rightly pointed out that 'India lives in villages'. The government has emphasized the importance of rural women's development and participation in development operations. Nonetheless, India's six decades of planned development have yielded little for women, particularly in rural areas. There has been a noticeable shift in the approach to women's issues from welfare to development since the Fifth Five Year Plan (1974-78). With the National Plan of Action for Women, a systematic

investigation of the status and role of women in rural development efforts began (1976). Although women, as members of the target group, had been entitled to certain benefits under the Integrated Rural Development Programme (IRDP), it was found that the flow of financial assistance to them was insufficient to enable them to break out of poverty. As a result, it was thought that a separate system should be devised to encourage women to band together and engage in economically viable activities. During the years following bank nationalization, all of these policy actions resulted in commercial banks expanding their "geographical distribution and functional reach" in rural areas. However, bank credit remained largely concentrated in the hands of the landowning populace (Nagraj, 1981). Many developing countries have embraced this instrument in various forms as a result of the overwhelming success of this new innovative strategy to offering financial services to the poor as anticipated in the micro-credit idea. In India, one such innovative strategy is the formation of Self-Help Groups (SHGs) and its connection with Formal Financial Institutions (FFIs) with the sole purpose of reaching the rural poor in a cost-effective and long-term manner.

Meaning of Women Empowerment:

Women Empowerment refers to increasing the spiritual, political, social educational, gender or economics strength of individuals and communities of women. The World Bank says, 'Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.' Empowerment means women must exercise full participation in decision-making process in all occupations, and full participation with men in all occupations, and fully participating with men in finding equitable and practical solutions to issues in family and in society.

Meaning of Self Help Groups:

SHGs are informal groups that consist of people who face similar problems. These people come together to form a group to overcome their common problem to improve their standard of living. They are most from a similar socio-economic background and are involved in undertaking small savings among themselves, this amount act as a fund in them and from this fund they provide loan to members

Meaning of Skill Development:

Skills Development refers to the process of acquiring, improving, and enhancing a wide range of skills and competencies. It involves the deliberate and continuous effort to build knowledge, expertise, and capabilities in specific areas to meet the demands of one's work or to pursue personal and professional growth. Skill development is the process of improving specific skills to be more efficient and effective when you perform a task. In the workplace, you will find three main types of skill development: Upskilling: Improving your skills in your current role. Cross-skilling: Learn new skills for your current role.

Meaning of Human Resource Development:

Human resources management (HRM) is a strategic approach to managing employees, work culture, and the work environment to ensure employees are productive and effective. It involves organizing, coordinating, and managing employees to achieve an organization's goals, vision, and mission. HRM has evolved from a personnel department to a strategic partner that works with management teams on organizational development. Human resource management is organizing, coordinating, and managing

employees within an organization to accomplish its mission, vision, and goals. This includes recruiting, hiring, training, compensating, retaining, and motivating employees.

Objectives of the Study Area:

1. The purpose of this study is to look at the current state of SHGs in a Karnataka, specifically in the Dharwad district area.
2. Analyses the SHGs operational system for saving mobilization, credit delivery to the poor, group fund management, loan repayment, leadership development, and bank linkage.
3. To make policy recommendations that will help SHGs perform more effectively.
4. To study the findings of the Self-Help Groups.

Methodology of the study Area:

The study is exploratory cum descriptive in nature. This study is solely based on secondary data related to Impact of Skill Development, Human Resource Development and Marketing Development on Self-Help Groups of Empowering Women in Selected Blocks of Dharwad District. The requisite data have been collected from the newspapers, journals, articles, internet, Hand Book of statistics of Indian Labour Law, Book and reports. Etc.

Hypothesis of the Study Area:

The women will become more economically and socially empowered after joining SHGs because they are strong and capable of gaining the most benefits from them.

Review of Literature:

1. **Maneesha Pandey (2023), “Self Help Groups (SHGs): History, Progress and Success Stories”**
The Government of India has designed and implemented number of schemes and programmes for poverty alleviation, employment generation and women empowerment as these are the core issues to address to attain the economic development. There are number of schemes for people residing in rural, urban and remote areas that range from SGSY, SGRY, SJSRY, REGP, SHGs etc.
2. **Gaonkar Gopalkrishna M (2014), “Self Help Groups: A Way for Financial Inclusion”** Financial inclusion is very necessity in the economic progress of a country. However, in most of the developing countries majority people are out of financial awareness ambit. Self -Help Group is one feasible way for the financial inclusion particular in rural area.
3. **Thipperudrappa (2018), “Impact of Self Help groups: An Economic Approach To women Empowerment in India”** Self-help groups play an important role in the economic growth and development of India. In India, SHGs supported by the NABARD through non-government organizations, Regional rural banks, etc. These groups are spread across the country and 85.77 lakhs SHGs present in country as in march 31, 2017.
4. **Vishwa Deuskar (2023), “Analytical Study on NPA Level in SHG-Bank Linkage Programme”**
Microfinance is the most visible and reliable mechanism for any country to ease financial system for the low-income people and small entrepreneurs. Grameen model and Self-Help Group has attracted people to achieve financial objects of the country.

Material and Methods:

The current research relies on primary data sources. This information was gathered from 50 randomly selected SHGs in a purposively selected cluster of 10 villages in the Kalaghatagi One, Kalaghatagi Two, Kundagol One, Kundagol Two, Navalagunda One, Dharwad District, Karnataka rural setting. These SHGs are developed, nurtured, and linked to the different villages' cooperative societies. The information is from the 2018-2023 fiscal year. The relevant socio-economic data about the SHG members is gathered using a pre-tested timetable and the personal interview approach. Both qualitative and quantitative data would be collected from the SHGs of Dharwad District. In addition, after that the data will be analysed. To achieve the study's diverse aims, percentages and tabular methods are primarily used.

Results and Discussion:

About all SHGs in India, Karnataka makes up 4.46 percent of the total. Along with Andhra Pradesh, Karnataka is a new entrant in most of the top five states according to the ranking of states based on the Microfinance Penetration Index (MPI) and Intensity of Penetration of Microfinance Among the Poor (MPPI), which measure whether client acquisition in different states is proportional to the population and population of poor households, and the ratio of the state's share in microfinance clients and share of the state's population of poor. In terms of total savings, loans disbursed, and outstanding per SHG, the performance of SHGs affiliated with scheduled commercial banks, regional development banks, and cooperative banks shows that Karnataka performs worse than the national average, but is better when it comes to nonperforming assets as a percentage of loans outstanding against SHGs. Women's emancipation through SHGs is the topic of this section. There are 8132 SHGs operating with 103314 members in the study district (Dharwad) overall 50 respondents, of the SHGs in the chosen villages, were chosen for the study from among the group.

Table: 1 Self-Help Groups in Karnataka, Dharwad District

Particulars	Karnataka	Dharwad District
Total no. of SHGs	2,56,442	
Total members of SHGs	30,25,195	
Scheduled Caste	5,59,479	
Scheduled Tribes	2,53,072	
Minority community	1,53,929	
PWDs	1,18,277	
Others SHGs	20,58,715	
Total deposit		
Total loan disbursed		

Source: District Rural Development Cell (DRDC) Burdwan and Deen Dayal -Antyodaya Yojana – National Livelihoods Mission (DAY -NRLM).

Table: 2 SHGs are divided into groups based on how long they have been around:

Sl. No.	Founded in (age)	Number of SHGs	Percentage (%)
1	10	7	14.00
2	8	17	34.00

3	5	26	52.00
4	Total	50	100(%)

Sources: Based on Field Survey

Table number 2 shows that the Now, we will focus on the socioeconomic characteristics of a few deliberately chosen SHGs in the Dharwad district. Table 2's age-wise classification of the 50 randomly chosen SHGs shows how slowly, at just 7 SHGs, or 14.00 percent of the entire sample, have SHGs formed during the initial years. The success of earlier groups encouraged the underprivileged to start more SHGs in order to receive financial benefits, which led to the development of an additional 18 SHGs (or 34%) during the course of the following ten years. However, the rate of SHG growth has continue or little more success in the time since, with just (or 52%) of the sample SHGs being produced in the last four or five years.

Table: 3 SHGs are categorized based on the amount of members they have:

Sl.No.	Number of members	Numbers of SHGs	Percentage (%)
1	10	39	78
2	12	6	12
3	13	3	6
4	15	2	4
5	Total	50	100

Sources: Based on Field Survey

Table number 3 shows that the According to a classification of SHGs based on the average number of members per group, groups with fewer than 10 members make up 78.00 percent of all SHGs, followed by groups with between 10 and 15 members (21.00 percent). The number of members in the groups should be limited to less than 10, divided into five or six smaller groups.

Graph: 3 SHGs are categorized based on the amount of members they have:

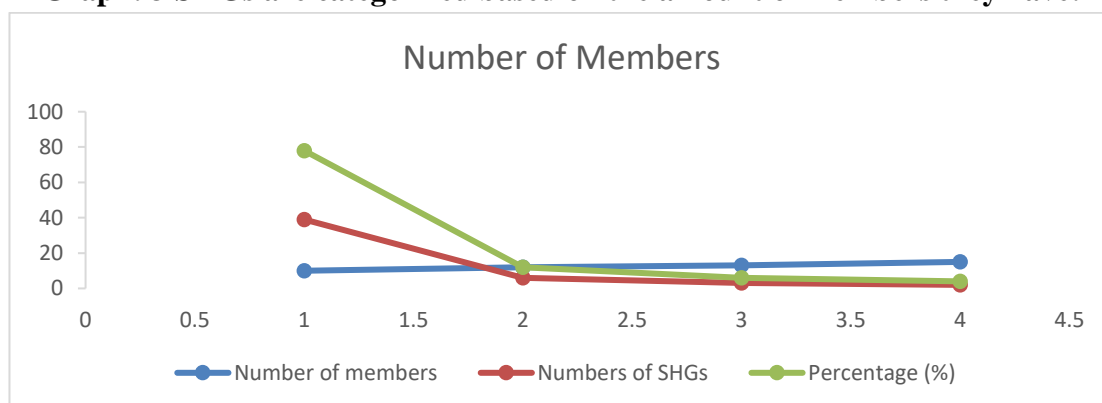


Table: 4 Caste-based classification of selected SHGs:

Sl.No.	Caste	Numbers of SHGs	Percentage (%)
1	General Merits	3	6
2	Scheduled Caste	8	16

3	Scheduled Tribes	4	8
4	Other Backward Classes	13	26
5	Mixed	22	44
6	Total	50	100

Sources: Based on Field Survey

Table number 4 shows that the using the conventional caste classification, it can be shown that mixed groups, which include people from all caste categories, make up the majority of the sample size and account for 44.00 percent of all SHGs. OBC only SHGs make up 26.00 percent of the overall sample of SHGs, then, in declining order of size, groups with only members of general 6.00 percent and scheduled caste 16.00 percent and scheduled tribe 8.00 percent

Table: 5 SHGs are categorized based on how much money save each month (in rupees).

Sl.No.	Total saving amount (in Rs. /month)	Numbers of SHGs	Percentage (%)
1	0-300	7	14
2	301-400	6	12
3	401-500	17	34
4	501-600	13	26
5	601-700	3	6
6	701-800	4	8
7	Total	50	100

Sources: Based on Field Survey

According to the overall loan size and monthly saving amount, sample SHGs have also been grouped. According to Table 5, the bulk of SHGs, or 72.00 percent of the total, falls into the Rs. 301–600 monthly saving range, with only 14.00 percent able to mobilize savings exceeding Rs. 600 per month. Therefore, it is clear that SHG members save very little money each month, but the founding of the organization and its connections to financial institutions have given members the chance to use rural resources that, however little, have gone unused up until now.

Table: 6 SHGs are categorized based on the size of their loans (in rupees per month).

Sl.No.	Loan size class (Rs)	Numbers of SHGs	Percentage (%)
1	0 -50000	21	42.00
2	50000-100000	12	24.00
3	100000-150000	11	22.00
4	150000- Above	6	12.00
5	Total	50	100

Sources: Based on Field Survey

According to the classification of SHGs based on the size of loans, 21 out of the 50 sample SHGs, or 42.00 percent, have borrowed funds less than equivalent to Rs. 50000/-, and groups with loans above Rs.

150000/- account for 46.00 percent. The ability to borrow more than Rs 150000 is only present in 12.00 percent of the sample SHGs.

Graph: 6 SHGs are categorized based on the size of their loans (in rupees per month).

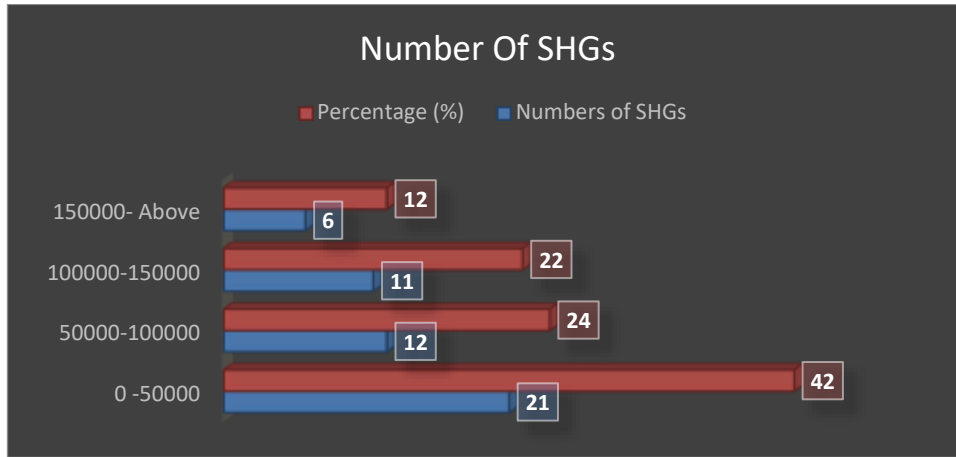


Table: 7 Members of chosen SHGs are classified according to their economic standing.

Sl.No.	Economic Status	Numbers of SHGs	Percentage (%)
1	Above poverty level (APL)	112	21.13
2	Below poverty level (BPL)	418	78.87
3	Total	530	100

Sources: Based on Field Survey

The socio-economic features of the 530 members who make up the sample SHGs have been examined after an analysis of the organizational structure of SHGs. We will first look at the economic status of 530 members of the total sample SHGs because eliminating poverty using credit as a potent tool is the main goal of organizing people into groups, and the inability of state-led credit-based poverty alleviation programs to precisely target the poor is one of the major reasons for this.

Table: 8 Members of selected SHGs are classified according to their caste.

Sl.No.	Caste	Number of members	Percentage (%)
1	General	70	13.20
2	Schedule Caste (SC)	152	28.67
3	Schedule Tribe(ST)	68	12.83
4	Other backward caste(OBC)	240	45.28
5	Total	530	100

Sources: Based on Field Survey

Using the conventional caste classification, it can be shown that OBC groups, which include people from all caste categories, make up the majority of the sample size and account for 45.28 percent of all SHGs. SHGs with only SC members make up 28.67% of the overall sample, and in declining order of size, groups with exclusively members of general and scheduled tribe come next.

Table: 9 Members of chosen SHGs are categorized based on their age.

Sl.No.	Age (in years)	Number of members	Percentage (%)
1	20-30	164	30.94
2	30-40	256	48.30
3	40-50	86	16.22
4	Above- 50	24	4.52
5	Total	530	100

Sources: Based on Field Survey

Social and economic activities are correlated with age. The young and middle age group people can actively participate in the socio-economic activities, which is true in the activities of SHGs in the study area. Age groups 20–30, 30–40, and 40–50 participate actively in SHG activities in the three study villages. They each have a proportion of 30.94, 48.30, and 16.22. The 50 above year olds' position in the SHGs is equally important. They can maintain control over and handle group dynamics issues. The proportion of involvement in the age groups under 20 and over 60 is very low, which is negligible.

For the effective operation of group activities, the members of these SHGs also require sufficient training. The awareness campaigns are designed to provide students the tools they need to evaluate their own performance critically, to think for themselves, and to speak out against gender-based violence against women.

Table: 10 Training and Awareness Programs Participation by Members:

Sl.No.	Caste	Training Programme Number of members Percentage (%)	Awareness Programme Percentage (%)
1	General	70 (13.20%)	85(16.03%)
2	Schedule Caste (SC)	152 (28.67 %)	135(25.47%)
3	Schedule Tribe(ST)	68 (12.83%)	78(14.71%)
4	Other backward caste(OBC)	240 (45.28%)	227(43.83%)
5	Total	530 (100%)	530 (100%)

Sources: Based on Field Survey

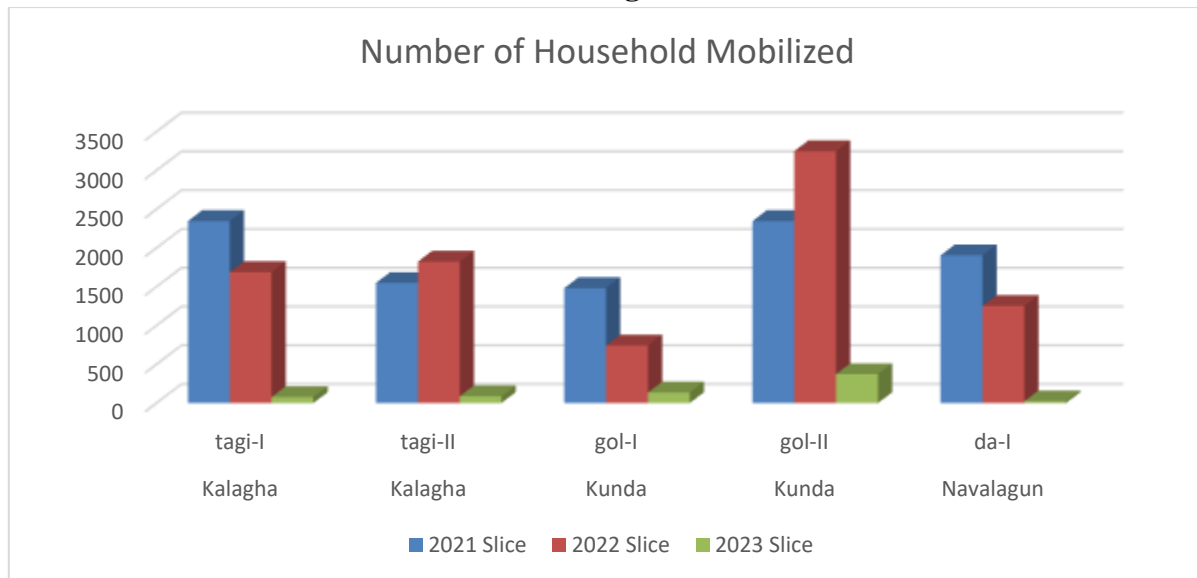
Out of 530 members of the sample SHGs, we discovered that in our sample survey and as a result, the majority of the members took part in training programmes. Additionally, a caste-based assessment of these participants in these training programmes reveals that out of 530 SHG members in those blocks , around 13.20% belonged to the general group, 28.67% to the SC category, 12.83% to the ST category, and 45.28% to the OBC category. It's interesting to note that out of 530 SHG members in these area, a caste-based analysis of participants in these awareness programmes shows that 16.03% of them belonged to the general group, 25.47% to the SC category, 14.71% to the ST category, and 43.83% to the OBC category. Out of 530 members who participated in such programmes in those blocks, 75% acknowledged the positive impact they obtained from such programmes.

Table: 11 SHGs play a significant role in the analysis of SHGs' operational systems for mobilizing savings.

No. of Household Mobilized						
Year	Category	Kalagha tagi-I	Kalagha tagi-II	Kunda gol-I	Kunda gol-II	Navalagunda-I
2021	Slice	2346.00	1548.00	1482.00	2346.00	1904.00
2022	Slice	1688.00	1822.00	742.00	3247.00	1252.00
2023	Slice	76.00	87.00	135.00	372.00	22.00

Sources: Based on Field Survey

Graph: 11 SHGs play a significant role in the analysis of SHGs' operational systems for mobilizing savings.



Research Findings of the Study Area:

1. The group's members had joined in order to increase their revenue, encourage good financial practises, and create group-wide economic and social activities.
2. An SHG typically has 10 to 15 members in the research area, however there have been instances where the number has exceeded 15.
3. Every SHG participant saves Rs. 50 each month. This means that a SHG with 10 members is reported from all research area to be saving Rs. 500 per month.
4. The low-income households represented a sizable market that the banks were able to access thanks to low transaction costs and high payback rates.
5. It is discovered that everyone, regardless of caste (SC or ST or OBC), joins SHGs and benefits from them in all of the sample villages.
6. All of the SHG members stated that they need extra bank loans, the interest rate should be reasonable, and that they need training to become independent contractors.

Suggestions and Recommendations of the Study Area:

1. It is urgently necessary to establish a connection between SHGs and the corporate world in the age of globalization and multinational corporations' domination.
2. It is necessary to strengthen the productive relationship that now exists between banks and SHGs.
3. The organization of technical training for capacity building and motivational training for activities that generate income should be taken more seriously by competent agencies.
4. The creation of standard statements and high-quality records are essential for SHG sustainability.
5. For the underprivileged women to take advantage of the microcredit programmes, they must receive literacy and math training.

Concluding Remarks:

Human resources have to be groomed to the present requirements by reaping maximum advantage of human potentiality. Thus, the prime importance is given to this in contemporary research for diagnostic exercise of applying skill to human resource development. For any meaningful outcome, human resource development will have to be aligned with the corporate objectives and strategic planning of the organization. More and more organizations have been applying various inputs to enhance the capacity and capability of human resources for gaining a competitive advantage through skill development. Skill has a key role to play in developing and augmenting capabilities of human resources. Human resource development is becoming an indispensable component of modern organization; the time is now ripe to think of skill in human resource development as a prime component for human resources development. Self-help group is a useful platform to enhance women's health through increased knowledge and awareness on health issues, and financial security during health emergencies etc. Women Empowerment helps to make the society and world a better place to live in and march forward on way to inclusive participation. Empowering women at the workplace means that women can have more control over their lives. This means giving them the freedom to make their own programs, gain new skills, and gain autonomy. HRM is essential for an organization's success because it makes sure that it has the talent, abilities, and competencies needed to accomplish its goals. When workers have a say in decisions and are trusted to do their jobs, it boosts their job satisfaction and morale. This, in turn, leads to better motivation, loyalty, and job retention.

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