

STUDY OF PERFORMANCE OF WOMEN BASED SELF HELP GROUPS AT INDIVIDUAL LEVEL IN REWARI DISTRICT OF HARYANA

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ABSTRACT

The present study was conducted in Rewari and Khol blocks of Rewari district, Haryana to identify the performance of women based self help groups (SHGs) under Swarnjayanti Gram Swarozgar Yojana (SGSY). Dairy based women SHG functional for the last three years or more under each selected block were listed. A total of 90 respondents drawn from 30 SHGs were selected for the study. The study revealed that at individual level, SHG was capable to improve the capacity building of members in terms of enhancement in confidence, participation in training programmes and extension activities, but failed to improve decision making ability in choosing the enterprise. In economic terms, SHGs were able to increase income, enhance saving habits, improvement in repayment of loan and facilitation in capital formation while, on the other hand members were unable to recycle the profit. SHG members had improved their communication skills, confidence in interacting in group and other groups' members and developed confidence in writing letters and account etc. It was also found that SHG members had been attending the group meeting regularly and solving their conflicts. In spite of provision of leadership on rotation basis, members were not interested to be the leader. The results of this study would offer important input to planners, policy maker, NABARD, women development department, non-governments organizations for framing policies to empower the women through self-help groups.

Key words: Dairy, self-help group, women, performance

Women occupy an important position in any society. In rural India, cattle and buffalo rearing has traditionally been a responsibility of farm women. In dairy industry workforce women constitute 75 million populations (IUF, 2010). Women participate in various management activities of animals viz. care of pregnant animals feeding, care of new born. Sick animals, fodder collection, cleaning etc. (Lazar, 2014). Women remain the most vulnerable group affected by poverty. Hence, there is need to empower the women. Bina (2010) in her study found that small and marginal farmers could increase their productivity and enhance bargaining power when they act jointly and Self Help Group (SHG) can play significant role in this direction.

Self-employment programme, the Swarnjayanti Gram Swarozgar Yojana (SGSY) under DRDA with the concept of SHGs has been launched on first April 1999. The objective is to bring the assisted poor families (*Swarozgaris*) above the poverty line (APL) by providing them income-generating assets through a mix of bank credit and governmental subsidy through SHG approach. Self help groups in India have endowed thousands of rural poor, especially women, not only with platforms to

work together to solve common problems but also financial accessibility (Keshava *et al.*, 2010). The savings linked SHGs as on 31st March, 2012 stands at 7.96 million with a membership of over 103 million poor households (NABARD, 2012). With the scaling up of the SHG-Bank Linkage Programme, quality of SHGs has become critical, and hence there is a need to assess the performance of SHGs. In this study, an attempt was made to assess the performance of women based SHGs from Rewari district of Haryana for better understanding of the SHG impact and improvements needed in these SHGs.

MATERIALS AND METHODS

The study was conducted in a purposively selected Rewari district of Haryana in 2015. From the district, two blocks namely Rewari and Khol were selected based on maximum number of Women Dairy SHGs functional in the region. Out of all the SHGs, those formulated under SGSY by DRDA as well with functional existence of at least three years were considered for the final study. This was ensured through a comprehensive process of preparation of list of SHG's of both the blocks. From each list, 15 SHGs were randomly selected. One office

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bearer and two other members were selected as respondents, randomly from each SHG. Thus, 45 respondents were selected from each block. Therefore, the total sample size was 90.

Performance was operationalized as degree to which a group member had performed at their own level in term of capacity building, economic activity, communicability and self monitoring. Data were collected through personal interview schedule by using the scale developed by Narayanaswamy and Gowda (2007) to measure the performance of SHGs. Each statement in the scale was provided with a five point continuum and the response categories were 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree'. The considered statement was scored in the above said pattern, which received scores of 5, 4, 3, 2 and 1, respectively. The cumulative score of each respondent for all the statements was considered as performance of that individual. The minimum attainable score was 18, whereas maximum attainable score was 90. Total score obtained by respondents was categorised in to three categories viz. Low, medium and high using range method. The frequency, percentage, mean score and total weighted mean score was calculated for each statement and ranking was done based on obtained mean score.

Total score = Obtained frequencies for each items x score assigned for each item

Total weighted mean score = Mean score/Number of respondents

RESULTS AND DISCUSSION

Capacity Building: Majority of respondents (98.89%; Table 1) reported that their confidence level was enhanced and were enable to participate in training programmes regarding formulation of group norms and maintenance of SHGs. Sharma and Varma (2008) and Sajeev and Thangavel (2012) reported that confidence of members increased after joining the SHGs. This increase in confidence is probably because of active participation in the group meetings, conducted regularly i.e. weekly, fortnightly and monthly as well as participation in training programmes conducted by DRDA. Such type of activities results in disappearance of hesitation and shyness of SHG members (Mehta *et al.*, 2011). Out of total 90 respondents in this study, 75.56% asserted that SHGs enabled them to participate in extension activities (Table 1). About 13.33% members reported improvement in their decision making ability in the choice of enterprise. This might be because of the reason that no training was organised for the members related to enterprise, which develop confidence and help them to select an enterprise.

In a report of National Council of Applied Economic Research (2008), it was found that about 50% of SHGs were not imparted any training for the required capacity development for the occupations.

Economic Activity: The study revealed that all the SHG members had experienced increase in their income (Table 1). Similar finding was observed by Chandrashekar and Lokesh (2009). All members perceived development of saving habit. This finding was supported by Singh (2013) All members achieved economic independence and increase in capital formation after joining SHG's. Sajeev and Thangavel (2012), Kumar and Tochwang (2014) reported similar findings. Reason for this achievement is regular saving in group account which lead to development of saving habits in the fellow members and collection of money. This collected money was used for inter loaning among members thereby, reducing the dependence on money lenders. Eventually, economic independence and capital formation had taken place. All the respondents reported repayment of loans as per norms. Puhazhendi and Badatya (2002) reported that 83.3% of the groups had promptly repaid the loans. In a study conducted by Tripathi and Kumar (2012), it was found that 90-100% internal loans were repaid within time schedule by 76.92% women. On the other hand, all the members reported absence of recycling of profit, as profit received was meagre and utilised in other household needs (Table 1).

Communicability: The results of Table 1 revealed that 98.89% members reported improvement in their communication skill leading to more confidence in Intra group and inter group interactions. This finding is supported by Mehta *et al.* (2011) who also reported that 91% members had started interaction with the outsiders. This might be because of regular participation in group meetings. Training programme and development of awareness among members had also made good impact factors on communication skills. In a study by Mehta *et al.* (2011) it was found that, there was 48% increase in SHG members, who now can freely talk in the meetings, while there was a decrease of 17% and 31% members, who were sometimes talking or hesitating to talk, respectively. About 58.89% asserted development of confidence in writing letters account. In support of this finding, Sajeev and Thangavel (2012) have reported development of self-confidence among members of SHGs, followed by, improved communication level among members.

Self-monitoring: The data on self monitoring as shown in Table 1 revealed that all the SHG members had been attending meeting regularly with active participation. Sajeev and Thangavel (2012) and Kumar and Tochwang

Table 1
Distribution of respondents in term of different indicator of performance (N=90)

Areas	Strongly	Agree	Undecided	Disagree	Strongly	Total	Total	Rank
		agree			disagree	weighted	weighted	
						score	mean	
							score	
Get enabled in participation of training programme	54 (60.00)	35 (38.89)	0 (0.00)	1(1.11)	0 (0.00)	412	4.5	II
Get enabled in participation of extension activities	33 (36.67)	35 (38.89)	1 (1.11)	1(1.11)	20 (22.22)	330	3.6	III
Improved decision making ability in choice of enterprise	11 (12.22)	1 (1.11)	5 (5.56)	48 (53.33)	25 (27.78)	195	2.16	IV
Enhancement in confidence building	61 (67.78)	28 (31.11)	0 (0.00)	0 (0.00)	1(1.11)	418	4.6	I
Group Facilitated capital formation	55 (61.11)	35 (38.89)	0 (0.00)	0 (0.00)	0 (0.00)	415	4.6	III
Realised increase in income	90 (100)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	450	5	I
Recycling of profit	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	90 (100)	90	1	IV
Repayment as per norms	90 (100)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	450	5	I
Developed saving habit	90 (100)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	450	5	I
Developed economic independence	83 (92.22)	7 (7.78)	0 (0.00)	0 (0.00)	0 (0.00)	443	4.92	II
Communication skill improved	64 (71.11)	25 (27.78)	0(0.00)	0(0.00)	1 (1.11)	421	4.7	I
Confidence in interacting in group	63 (70.00)	26 (28.89)	0(0.00)	0(0.00)	1 (1.11)	420	4.66	II
Improved communicability with other groups members	59 (65.56)	30 (33.33)	0(0.00)	0(0.00)	1 (1.11)	416	4.62	III
Developed confidence in writing letters, account	41 (45.56)	11 (12.22)	0(0.00)	0(0.00)	38 (42.22)	287	3.18	IV
Attending SHG meeting regularly	90 (100)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	450	5	I
Actively participation in meeting	84 (93.33)	6 (6.67)	0 (0.00)	0 (0.00)	0 (0.00)	444	4.93	II
Helped to solve conflicts in meeting	61 (67.78)	17 (18.89)	0 (0.00)	0 (0.00)	12 (13.33)	385	4.27	III
Provide leadership role in smooth functioning of SHG	36 (40.00)	2 (2.22)	0 (0.00)	0 (0.00)	52 (57.78)	240	2.66	IV

Figure in parenthesis indicate percentage

(2014) have also reported that majority of members were attending meeting. Respondents were attending SHG meeting regularly because they wanted to be part of important decisions taken in these meetings and also due to provision of being levied penalty on absentee. Nearly 80% of the members have reportedly been participating in the group discussions of SHG's (National Council of Applied Economic Research, 2008).

It was found that 86.67% members were able to reduce conflicts in the meetings (Table 1). Ranjula and Yang (2012) opined that women after joining SHG were able to resolve conflict among themselves in the group even without the leaders. In this study, 42.22% members provided effective leadership in the smooth functioning of SHG's. Rest were not interested to be the leader because of the burden of responsibility and illiteracy. In a report of SHGs in Orissa (Access Development Services, 2009), it was found that leadership remained unchanged in 81.46% SHGs since the inception of the groups.

Overall Performance: It is evident from the Table 2 that majority (81.11%) of respondents had high

performance scores. Hence, it can be concluded that SHG's are functioning as high performance entities at individual level.

Although SHGs has performed better in many areas viz. capital formation, confidence building, increased in income, development of saving habits, communication skills but SHGs have failed in areas viz. development of decision making abilities in choosing a beneficial enterprise, recycling of profit and development of leadership skills. There is a need to train the SHG members on several income generating activities, motivate the members to recycle the profit in other small enterprises by enabling them to be beneficiary of employment and income generating government schemes. More endeavours are

Table 2
Distribution of respondents in terms of overall performances in SHG activities (N=90)

Performance level	Frequency (%)
Low (18-42)	0 (0)
Medium (43- 67)	17 (18.89)
High (68 -90)	73 (81.11)

required to make the illiterate members functionally educated. Experiences of previous office bearers and leadership trainings should be beneficial to develop leadership skills.

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