

## **Evaluation of Performance of Women Self Help Groups**

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### **ABSTRACT**

Women are critical and vital constituent of Indian economy both at national and household level. They make up one-third of the national labour force. But poverty and unemployment are the twin evils faced by women in our society. Universally, Self Help Groups (SHGs) have been accepted as a means for poverty alleviation and empowerment of poor and marginal rural women. Therefore, SHGs are promoted and implemented everywhere under different schemes. But a meagre work has been done on evaluation of performances of these SHGs on area, trade or regional specifics with varied socioeconomic and traditions, particularly in the context of the state of Manipur. This paper is an earnest attempt by the researchers to fill up this gap.

**Key words :** Self help groups (SHGs), performances, household

### **INTRODUCTION**

“Women must be directed to solve their own problems in their own ways and Indian women are as capable of doing as any in the world,” was professed Swamy Vivekananda. “When women move forward, the family moves, the village moves and the nation moves”. These prophetic words of Pandit Jawaharlal Nehru are embedded in the efforts to alleviate and empower women, particularly poor rural women as it is universally accepted fact that any socio-economic development can be fruitful and meaningful only when women are in the mainstream of progress. Women's development is directly related to the nation's development.

Rural women constitute 70 per cent of the total female population in India. Though women contribute two-third of the world work hours, comprise half of the humanity, they earn only one-third of the total income and owns less than one tenth of the world resources. One-third of the households among vulnerable groups in the country are female headed households. In these households, she has to bear all the responsibilities of the family being the bread-winner. Rural women play a crucial role in moving their families out of poverty. A woman's earnings form a significant part of the income of the rural families. Therefore, denying women from right for decision making and entrepreneurship will do irreparable damage to the progress and development of the nation.

But women's lack of access to credit, training, shelter, services, education and poor decision making positions prevent women from improving quality of their lives. Inability to take independent decisions due to social

factors, lack of confidence, support and low motivation are factors that work against her. In short, her being a woman is the greatest impediment towards economic emancipation.

Therefore, to engage herself into a competitive environment where possibilities of loss and profit exist, the strength of women has to be derived from the synergy created out of formation of a group. Hence formation of Self Help Group (SHGs) is universally accepted as a means for poverty alleviation and women empowerment. The concept is poor helping the poor to wrangle out of poverty. However, it is also equally important that the performances of these SHGs under different parameters are evaluated from time to time to measure its intended efficacies so that constant changes and modifications can be introduced.

The purpose of the study was to evaluate the performances of women weavers SHGs under SGSY Scheme in the Community Development Block II, Imphal East District in Manipur State.

### **METHODOLOGY**

Seventeen women weavers SHGs were selected purposively from the approved list of the DRDA for the study. The performances of SHGs were evaluated by using a performance scale developed by Naryanaswamy, B. and Narayana, G.K. (2001). All the 248 SHGs members were personally interviewed by using the structured interview schedule. Thereafter, statistical methods like rank order, F-test and coefficient range were applied for the analysis.

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The performances of SHGs were evaluated under three criteria, namely, Performance of SHGs at individual level, Performance of SHGs at group level and Performance of SHGs at community level

The Individual Level performance of SHGs was measured under sub-components of Capacity Building, Economic Activities, Communicability and Self Monitoring

The group Level performances of SHGs were measured under sub-components of Economic Activities, Social Status, Functional Linkage, Conflict Management and Transparency in Functioning

The Community level performances of SHGs were measured under sub-components of Social Development, Economic Development and Functional Linkages

The scale had 63 statements. Each item 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 items were scored in the above said pattern, which received 5, 4, 3, 2 and 1 score respectively. The cumulative score of each respondent for all the statements was considered as performance indicator of that individual. The minimum possible score was 63, whereas the maximum possible score was 315.

## RESULTS AND DISCUSSION

### Performance of SHGs :A comparative view

Performances of all the 17 SHGs under study were evaluated. From the analysis it was observed that the mean performances of the SHGs were found to be varying owing to difference in performance.

The mean value ranged from 151.2 to 117.6 and accordingly, the 17 SHGs were put into decreasing rank order with respect to their performance. It was regarded that higher the mean value of the SHG, higher its performance.

To check the variation of the mean values, F-test was applied. The value of P was found to be less than 0.001, which was highly significant that proved the collective performance of SHGs was significantly different. Some important factors for such a difference in performance were disparity in capacity of members like educational qualification, training, skill, choice of economic activity, the ability to raise capital, confidence level of members, in ability to deal with officials and banks quality of leadership and financial discipline.

**Table 1: Rank Order of Collective Performance of SHGs**

SHG	Mean	Rank Order	No. of SHG members	Std. Deviation	Minimum	Maximum
17	151.2	1	14	15.7	117	180
15	149.1	2	14	7.8	129	157
10	146.3	3	14	8.1	132	158
11	144.3	4	18	18.3	104	170
14	142.0	5	6	23.1	112	167
9	141.5	6	15	14.2	116	160
13	140.4	7	9	8.9	123	156
7	139.3	8	18	11.6	111	159
12	139.3	9	8	5.7	128	146
5	137.3	10	12	10.8	123	155
4	136.2	11	20	8.4	119	148
6	133.9	12	18	11.4	115	148
8	133.5	13	13	17.7	101	151
16	132.7	14	20	24.7	93	164
2	132.2	15	18	16.2	101	151
3	126.6	16	11	17.2	91	142
1	117.6	17	20	18.5	95	146
<b>Total</b>			<b>248</b>			

F=4.748; d.f. = (16,231); P<0.001; highly significant at 0.01

The individual level performances of all the 17 SHGs were evaluated using 21 statements as basis for analysis. From the analysis, it was observed that mean performances of SHGs were found to be different.

The mean value ranged between 45.7 and 35.8. The highest mean value (45.7) was scored by SHG No.10 and the lowest mean value was scored by SHG No.1 and accordingly all the 17 SHGs were ranked in the decreasing order. To check the variation in the mean values, F-test was applied. The value of P was found to be 0.002 which is less than standard value 0.05 and it means high significance.

Important factors for difference in performances at individual level were disparity in capacity of individual members in the SHG, how economic activities were conducted, communication patterns between members and how the activities of SHGs were monitored. Besides the attitude, skill and quality of decisions made particularly by leaders, capacity to form substantial capital were also important factors.

The performance of SHG was directly related to the reinvestment of profit to expand the business and saving of the individual members. Ability to effectively deal with officials were the crucial factors to success at individual level.

**Table 2: Rank Order of Performance of SHGs at Individual Level**

SHG	Mean	Rank Order	N	Std. Deviation	Minimum	Maximum
10	45.7	1	14	1.4	43	49
13	44.9	2	9	8.7	25	58
15	43.6	3	14	7.0	29	50
8	43.5	4	13	5.7	35	54
17	42.8	5	14	6.0	31	52
3	42.1	6	11	5.8	34	50
2	41.9	7	18	6.5	28	47
5	41.3	8	12	6.4	31	49
4	41.2	9	20	4.5	31	46
12	40.9	10	8	4.1	35	46
9	40.7	11	15	8.6	26	49
14	40.5	12	6	9.0	29	49
7	39.5	13	18	6.9	29	47
11	39.2	14	18	7.0	23	53
6	38.1	15	18	6.8	28	47
16	37.2	16	20	8.0	23	50
1	35.8	17	20	7.7	27	46
<b>Total</b>			<b>248</b>			

F=2.444; d.f. = (16,231); P=0.002; highly significant at 0.05

The performances of SHGs at group level were evaluated using 26 statements as basis for analysis. Variation in performance was observed between group and individual level. SHG No.10 with 59.7 mean value was at the top of the rank order whereas SHG No.1 with 48.3 mean value was at the bottom of the rank order. To further check the variations in the mean values, F-test was applied and the corresponding P-value was found to be 0.001, which is less than the standard value of P, i.e., 0.01 indicating high significance.

The significant variations in group performances were attributed to ability of the SHGs to convert individual enterprise to group enterprise, reduction in inputs costs and profitable sale of produce. The other important features were encouragement by family and society as a whole, all round leadership qualities, good linkage with banks and DRDA. Along with these, functioning of SHGs was influenced by transparency, effective conflict resolution, fair selection of beneficiaries, financial discipline and good loan repayment culture. To perform as a group in SHGs, transparency in functioning and effective conflict management were crucial factors.

Democratic functioning and consensus building were important for functioning as a group in SHGs.

**Table 3: Rank Order of Performance at SHGs at Group Level**

SHG	Mean	Rank Order	N	Std. Deviation	Minimum	Maximum
10	59.7	1	14	4.2	54	67
17	58.0	2	14	6.4	47	68
14	57.3	3	6	8.0	47	63
15	56.1	4	14	5.6	44	64
9	55.6	5	15	5.6	44	63
11	54.1	6	18	8.3	43	69
16	53.9	7	20	8.7	43	68
7	53.4	8	18	5.1	40	60
12	53.1	9	8	3.6	49	58
13	52.8	10	9	3.0	47	55
8	51.9	11	13	5.5	43	59
2	51.4	12	18	7.1	39	62
5	49.9	13	12	8.1	36	59
4	49.7	14	20	7.2	37	60
6	49.4	15	18	6.7	38	59
3	49.4	16	11	7.6	35	56
1	48.3	17	20	6.8	39	59

F=3.596; d.f. (16,231); P<0.001; highly significant at 0.01

An important trend emerging from the analysis was that the same group, i.e. SHG no.10 topped both the rank orders and also the same group, i.e. SHG no.1 was at the bottom. This indicated that group performance was linked with individual performance of SHGs.

Another interesting finding of the comparisons of the individual and group level performance was that group performance was better than the individual level performance. The mean values of individual level and group level performances of SHG no.10 were 45.7 and 59.7 respectively. The mean values of individual and group level performances of SHG no.1 were 35.8 and 48.3 respectively, an increase of 35 per cent. This showed that individual and group level performances of SHGs were closely linked and complemented each other.

#### **Performance at Community (Village) Level**

The performances of SHGs at community level were evaluated using 16 statements as basis for analysis. As in other cases of performance evaluation, variations were observed. A descending rank order was prepared based on the mean values. SHG No.11 with 51.1 mean values was at the top and SHG No.1 with 33.6 mean values was at the bottom of the rank order. To further verify the variations in the mean values, F-test was applied and the corresponding P-value was found to be less than 0.001 which indicated high significance.

**Table 4: Rank Order of Performance of SHGs of Community Level**

SHG	Mean	Rank Order	N	Std. Deviation	Minimum	Maximum
11	51.1	1	18	6.2	38	57
17	50.4	2	14	7.6	33	61
15	49.4	3	14	7.3	40	62
6	46.4	4	18	5.5	32	54
7	46.3	5	18	6.1	38	59
5	46.1	6	12	7.9	32	58
4	45.3	7	20	4.7	37	53
9	45.3	8	15	5.7	34	53
12	45.3	9	8	10.2	31	56
14	44.2	10	6	8.4	36	60
13	42.8	11	9	4.6	38	53
16	41.7	12	20	13.4	20	58
10	40.9	13	14	4.4	33	49
2	38.9	14	18	5.6	25	46
8	38.2	15	13	7.7	23	46
3	35.2	16	11	7.1	22	42
1	33.6	17	20	5.1	26	41

F=7.559; d.f. (16,231); P<0.001; highly significant at 0.01

The significant variations in performance of SHG at Community Level were due to reduced under employment, encouragement to other villagers to emulate them, becoming role models in the village, increased income level of SHG members, less dependency on money lenders for finance, increased in standard of living of SHG members, more awareness about development programmes of the government and participation in extension works like an awareness programme against social evils such as drug, substance abuse, HIV/AIDS etc.

**Table 5: Comparative Statement of Mean Values of Performance of SHGS**

Criteria of evaluation	Mean Value		%Co-efficient range	SHG No.	
	Highest	Lowest		Highest	Lowest
Individual level	45.7	35.8	12.15%	10	1
Group level	59.7	48.3	10.56%	10	1
Community level	51.1	33.6	20.67%	11	1

From the above comparative statement of mean values of different categories of performance of SHG, it was observed that performances of SHGs were the best at group level (59.7) followed by community level (51.1) and individual level (45.7) respectively. The worst performance were at community level (33.6) followed by individual level (35.8) and group level (48.3). The coefficient of range in case of group level is lowest

(10.56%) and followed by individual level (12.15%) and community level (20.67%). From the above finding, it is revealed that the performances of SHGs were the best and consistent in group level.

## CONCLUSION

From the above observations, it can be concluded that the performances of SHGs were best at the group level (59.7, 48.3 and 10.56%). Some of the reasons for better performance at group level were enhanced opportunity for economic activities, efficiency in man power use, collective decision making, meetings and discussions for conflict resolution and problem solving, availability of enough capital at cheaper rates etc. However, SHGs are yet to bring a wholesome development for women in all spheres of life.

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