

Original Research Article

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## Performance of Woman Self Help Groups in Chandrapur District

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### ABSTRACT

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The present study on “Performance of woman Self Help Groups in Chandrapur District” was conducted in Chandrapur districts of Maharashtra State. The exploratory research design was used for the study. In all, 120 womans SHG members were selected by random sampling method. The data were collected by personal interview method with the help of structured interview schedule. The data collected were examined, classified, quantified and tabulated. Frequencies, mean, standard deviation and coefficient of correlation were employed for interpreting the results. The majority 60.00 per cent of the respondents were observed in medium level of performance category, followed by 22.50 per cent of the respondents had high level and 17.50 per cent were observed under low level of performance group. Hence this study implied that all the line/developmental departments have great scope for improving the performance of the SHGs in Chandrapur district by organising various interventions.

### Introduction

Self-Help Group (SHGs) is now a well-known concept. It is now almost more than four-decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are woman. Consequently, participation of woman in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of woman's empowerment.

The origin of self-help group can be traced is from Grameen Bank of Bangladesh, which was founded by Mohamed Yunus. SGHs were started and formed in 1975 In India, NABARD initiated in 1986-1987.

The basic principles of the SHGs are group approach, mutual trust of small and manageable group, spirit of thrift, demand based lending, collateral free, poor-friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment. Hence this study was plan to study at what extent the SHGs is performing better or poor according to the criteria with the

objective to study the performance of SHGs woman members

## **Materials and Methods**

From Chandrapur district two tahsils namely Sindewahi and Saoli are purposively selected as both the selected tahsils having the highest number of Self Help Groups. From each selected tahsils of the district six villages selected for this study on the basis of maximum number of SHG. Total 12 villages were selected. From each selected village one self- help group was selected and 10 members from each selected Self Help Group were randomly selected to comprise of 120 respondents.

The exploratory research design was used for the present study. The data collected was processed, quantified, categorized and tabulated by computing mean, frequency, percentage, standard deviation, etc.

## **Performance of Self Help Groups**

Performance is one of the criteria by which the effectiveness of an organization, institution or a group is measured. It is operationally defined for this study as the extent to which SHG is considered to perform better or poor according to the criteria.

To measure the performance of the group, schedule was prepared using the criteria developed by Asha (2015) for measuring performance of SHGs with suitable modification. This procedure consisted of 17 performance indicators viz. number of members, accumulated savings, type of members, attendance of members, utilization of saving amount, loan recoveries, maintenance of books, knowledge of rules and regulations, literacy level of members, interest on internal loan, knowledge of government programs, selection of group leaders, saving amount of members, number of meeting conducted, saving collected in a month, participation of members and timing of meeting. For each indicator scoring was

assigned as 0 to 2, by considering the response of SHGs woman members, by studying the records and computing the group score. The total score was computed by summing up the scores on all the 17 criteria of performance. The maximum and minimum scores that may be obtained by each group were 34 and 0 respectively. Thus, after computing performance score, the women SHGs were grouped into low, medium and high categories on the basis of Mean and Standard Deviation (SD) as given below.

$$\text{Woman performance index} = \frac{\text{Obtained score of an respondent}}{\text{Maximum possible score}} \times 100$$

## **Results and Discussion**

An attempt was made in the present investigation to understand the performance of womans self-help groups in Chandrapur district. The indicator wise performance reported by the respondents is presented in Table 1.

It is observed from Table-1 that, total in 17 indicators, four indicators are showing majority 100.00 per cent of the respondents were included to very good performance with respect to the indicators viz. attendance of members, utilization of saving amount, loan recoveries and maintenance of books and one indicator are showing majority 100.00 per cent of the respondents were included to good performance with respect to the indicator is saving collected in a month while, 36.67 per cent of the respondents were included to bad performance with respect to the indicator is literacy level of members.

It was observed from Table-2 that, the majority 60.00 per cent of the respondents had medium level of performance of woman SHGs, followed by 22.50 per cent of the respondents had high level and 17.50 per cent were having low level of performance of woman SHGs. These findings are in line with findings of Arunkumar (2004).

**Table.1**

Sl. No.	Performance category	Score
1	Low	Up to 75.42
2	Medium	75.43 to 90.56
3	High	Above 90.56
	<b>Mean = 82.99</b>	<b>SD= 7.57</b>

**Table.2** Indicator wise performance of woman SHGs members

Sl. No.	Performance Indicators	Performance Category		
		Very good	Good	Bad
1.	Number of members	50 (41.67)	70 (58.33)	00 (00.00)
2.	Accumulated saving	60 (50.00)	60 (50.00)	00 (00.00)
3.	Type of members	48 (40.00)	72 (60.00)	00 (00.00)
4.	Attendance of members	120 (100.00)	00 (00.00)	00 (00.00)
5.	Utilization of saving amount	120 (100.00)	00 (00.00)	00 (00.00)
6.	Loan recoveries	120 (100.00)	00 (00.00)	00 (00.00)
7.	Maintenance of books	120 (100.00)	00 (00.00)	00 (00.00)
8.	Knowledge of rules and regulation	76 (63.33)	44 (36.67)	00 (00.00)
9.	Literacy level of members	23 (19.17)	53 (44.16)	44 (36.67)
10.	Interest on internal loan	70 (58.33)	50 (41.67)	00 (00.00)
11.	Knowledge of Govt. programs	42 (35.00)	78 (65.00)	00 (00.00)
12.	Selection of group leader	40 (33.33)	80 (66.67)	00 (00.00)
13.	Saving amount of member	24 (20.00)	96 (80.00)	00 (00.00)
14.	Number of meeting conducted	67 (55.83)	53 (44.17)	00 (00.00)
15.	Saving collected in a month	00 (00.00)	120 (100.00)	00 (00.00)
16.	Participation of members	97 (80.83)	23 (19.17)	00 (00.00)
17.	Timing of meeting	67 (55.83)	53 (44.17)	00 (00.00)

\*Data collected from 120 respondents

(Figure in parentheses indicate percentages)

**Table.3** Overall performance of woman SHGs members

Sl. No.	Performance Category	Respondents (n=120)	
		Frequency	Percentage
1.	Low (Up to 75.42)	21	17.50
2.	Medium (75.43 to 90.56)	72	60.00
3.	High( Above 90.56)	27	22.50
	<b>Total</b>	<b>120</b>	<b>100.00</b>
	<b>Mean= 82.99</b>		<b>SD=07.57</b>

The research study on “Performance of womans Self Help Groups in Chandrapur District” indicated that 60.00 per cent of the respondents possessed medium level of performance of SHGs. Hence, Govt. of Maharashtra and the NGOs may give attention to improve the woman SHGs by considering the limitations of the low performing SHGs. This study also revealed that 36.67 per cent of the respondents have bad performance due to more illiteracy level of members. Hence, there is a need to provide adult education, training programmes for woman empowerment, awareness programmes through state Govt., NGOs, KVKs, ATMA for the woman members of SHGs.

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