



FUNCTIONAL PERFORMANCE OF MEN AND WOMEN SELF HELP GROUPS(SHGs) IN SHIVAMOGGA DISTRICT

Chinmayi. V*

Department of Agricultural Extension Education, UAS, Raichur. *Corresponding Author

Basavaraj
Berannanvar

Department of Agricultural Extension, UAHS, Shivamogga.

ABSTRACT The study was undertaken to find out the extent of performance of men and women Self help groups (SHGs) in the Shivamogga district of Karnataka. 150 respondents representing 30 SHGs formed the sample size. The study revealed that the majority of SHG members have attained medium level of performance in both men and women. The scope for performance of SHGs can be enhanced through more number of need based training programmes and credit linkages. Further, in this paper a modest effort is also given to study the relationship between characteristics with performance of self help group activities.

KEYWORDS : Training programmes, Credit linkages, performance, relationship, socio-economic characteristics

INTRODUCTION

A SELF HELP GROUP is defined as a “voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating problems perceived as pressing and personal by most of its members”.

The women SHGs have been performing the several microfinance activities such as savings of money, bank transactions and undertaking livelihood enterprises (crafting, tailoring etc). These have been well documented in future also. This is well supported by government of India and government of Karnataka through women and child welfare department. Then Government organizations and banks are encouraging them to become self reliance. Mean while, the Government also encouraging men SHGs to undertake collective farm activities such as labour sharing, custom hiring, investing the saving in village developmental activities. Further, then were asked to form community groups (Areacanut growers association, Vegetable growers associations etc). The NGOs are encouraging men farmers to form SHGs e.g., SKDRP, SMSS, Chaitanya Rural Development Society in Shivamogga district such men SHGs have been working in rural areas for the past more than three years.

The gender based SHGs have been doing several activities of their choice looking into the need of the situation and profitability. The common activities under taken were savings, training activities for members, loan repayment, book keeping and documentation, participation level, regular meetings, social activities etc. Keeping the above points in view the present study makes an attempt to understand how men SHGs are performing compared to women SHGs.

OBJECTIVES

The objectives of the study are:

1. To compare performance of men and women self help groups
2. Relationship between Personal and socio-economic characteristics with performance of self help group activities.

METHODOLOGY

Ex- post facto research design was followed for carrying out the study. Out of 30 districts in Karnataka, Shivamogga district was purposively selected as it is one of the front running districts in the SHG programme in Karnataka. Among seven taluks of Shivamogga district, three taluks viz., Shivamogga, Shikaripura and Hosanagar were purposively selected based on availability of highest number of both men and women SHGs. From these three taluks, five villages from each taluk were purposively selected, based on availability and functioning of both men and women SHGs. Two SHGs from each villages were selected in consultation with the promoters (non-government organization). From each of 30 SHGs (15 men and 15 women SHGs) and five respondents were selected on the basis of their availability at the time of interview. The Groups which have completed minimum three years of function were selected for the study. The total sample size of the study was 150 (75 men and 75 women). Performance criteria were selected as variable for the study it is one of the criteria by which

the effectiveness of an organization, institution or a group is measured. To measure the performance of the group, the procedure followed was developed by MYRADA (Mysore Resettlement and Development Agency) with suitable modification in consultation with experts of the SHGs promoters. This procedure consisted of 25 performance indicators. Under each criterion, members of the groups were asked to indicate the level of performance of their group. Some of the indicators were assessed by looking into the different records maintained by the groups.

Under each indicator four related statements were framed and scoring was assigned to each statement as 0 to 3. By considering the response of members and thorough observation of the records maintained by the groups, the group score was marked. The total score was computed by summing up the score on all the 25 criteria of performance. The maximum and minimum score that may be obtained by each group was 75 and 0 respectively. Thus, after computing performance score, the men and women SHGs were grouped into low, medium and high performance categories by taking the mean and half standard deviation as a measure of check.

RESULTS AND DISCUSSION

Table 1, 11 men SHGs (73.33%) were having medium performance level while, three SHGs (20%) and one SHG (6.67%) were having low and high level of performance respectively.

In case of women groups, 46.67 per cent groups were possessing medium performance, 26.67 per cent each were belonged to low and high performance level.

Table 1: Distribution Of Men And Women Self Help Groups According To Their Performance

Sl. No.	Category	Men SHGs (n ₁ =15)		Women SHGs (n ₂ =15)		Total (N=30)	
		F	%	F	%	F	%
1	Low	3	20	4	26.67	7	23.33
2	Medium	11	73.33	7	46.67	18	60
3	High	1	6.67	4	26.67	5	16.67
Total		15	100	15	100	30	100
X̄ & SD		X̄=44.06 SD=12.29		X̄=46.46 SD=9.47		X̄=45.26 SD=10.67	

It is evident from the Table 1 that 46.67 per cent of the women SHGs belong to medium level performance. The reason might be that, these groups were promoted by various NGOs helped in giving about the concept of SHG. Majority of the members belong to below poverty line, regular meetings are held and there was compulsory saving. These groups participated in training programmes organized by NGOs and development departments. The benefits derived out of the group were comparatively better.

Only 26.67 per cent of women SHGs are performing at higher level. These groups were formed five years ago. Members actively involved in all SHGs activities. The groups enrolled membership to SHG

federation and actively involved in federation activities.

It is evident from the results present in that previous chapter that 60 per cent of the respondents belong to medium level of performance. The probable reasons for overall medium performance of the groups was due to formation of affinity groups, clarity about SHG concept, optimum size of the groups, involvement in economic and income generating activities, rotation of leadership and proper maintenance of records. Similar findings were also reported by Arun Kumar (2004)

Relationship Between Personal And Socio-economic Characteristics With Performance Of Self Help Group Activities.

It could be observed from the Table 2 that the variable occupation had positive and significant relationship with performance of men members in Self Help Group activities at five per cent level of significance. Other variables such as age, education, marital status, family size, land holding, annual income, social participation, extension contact, extension participation, mass media exposure, awareness about developmental programmes and participation in training programmes were found to have non significant relationship with performance of men members in self help group activities.

It was also observed from Table 2 that among the women SHG members, the variable land holding had positive and significant relationship with performance of women members in self help group activities at five per cent level of significance. Whereas, the variables like, extension participation, annual income, mass media exposures had positive and significant relationship with performance of women members in self help group activities at one per cent level of significance. Other variables such as age, education, marital status, family size, occupation, social participation, extension contact, awareness about developmental programmes and participation in various training programmes were found to have non significant relationship with performance of women members in Self Help Group activities.

Table 2: Relationship Between Personal And Socioeconomic Characteristics With Performance Of The SHG Members

Sl. No.	Independent variables	Men groups (n1=75)	Women groups (n2=75)
		r value	r value
1	Age	-0.022NS	0.203NS
2	Education	0.122NS	0.025NS
3	Marital status	0.029NS	0.020NS
4	Family size	-0.094NS	0.090NS
5	Occupation	0.240*	-0.064NS
6	Land holding	-0.130NS	0.279*
7	Annual income	0.021NS	0.395**
8	Social participation	0.069NS	0.099NS
9	Extension contact	0.075NS	0.192NS
10	Extension participation	0.021NS	0.404**
11	Mass media exposures	0.167NS	0.285*
12	Awareness of developmental programmes	-0.112NS	0.070NS
13	Participation in training programmes	0.080NS	0.536NS

*significant at 5% level , **significant at 1% level, NS- Non Significant

Occupation And Performance

The results revealed that occupation had significant relationship ($r=0.240$) with performance of men SHG members. The reason could be as majority (74.67%) of men respondents were following agriculture and allied activities as their occupation. The groups were formed for promotion of agriculture through SHG promoting NGOs. The group members participated in training programmes related to agriculture and allied activities.

Land Holding And Performance

The result showed that land holding and performance of women SHG members had relationship ($r=0.279$). The possible reason could be majority of the women SHG members belong to below poverty line and had marginal to small land holdings. This made them to participate actively in SHG activities in order to get benefits from the groups.

Annual Income And Performance

The results revealed that annual income had significant ($r=0.395$) relationship with performance of women SHG members. The possible reason that could be attributed to this was higher annual income motivated the respondents for regular and compulsory saving in SHG. Higher income also helped for timely repayments of SHG loans.

Extension Participation And Performance

Participation in different extension activities had positive significant ($r=0.404$) relationship with performance of women members in SHG activities. Members participating in different extension activities help them to start their own income generating activities for better economic performance.

Mass Media Exposure And Performance

Use of various mass media had positive significant ($r=0.285$) relationship with performance of women members in SHG activities. Success stories broadcast by media motivated members to take active part in income generation activities and other group activities.

CONCLUSION

It concluded that the performance of SHG members was found to be medium based activities. In order to enhance the performance levels the agency is responsible for the promotion of SHGs by giving appropriate training modules should be developed on orientation and conduct of meetings, book keeping, gender and equity issues, social assessments and entrepreneurship development for the benefit of SHG members. Orientation and training on the administrative, financial and other modalities of operation of SHGs. Skill oriented training and hands on experience need to be provided on non agricultural income gaining activities suitable to members of men SHGs. Most of the SHGs procure their raw materials locally for the production of commodities. When there is shortage or non-availability of raw materials, some agencies should come forward to help the SHGs.

REFERENCES

1. Arunkumar, T. D. (2004). Profile of SHGs and their contribution for livestock development in Karnataka. M.Sc (Agri.) Thesis, Univ. Agric. Sci., Dharwad, Karnataka.
2. Kaushal, S. K. (2007). Performance of women's self help groups (SHGs) In district Moradabad, U.P. Intl. J. Rural Studies, 14(2):1-4.
3. Nalini, M. S. Suresh S. Patil, Lokesh, H, Jagrathi B. Deshmany and Maraddi, G. N. (2012) Impact of self help groups on rural economy in north east Karnataka. Karnataka J. Agric. Sci., 26 (2): 220-223.
4. Narayanaswamy, B., Narayana Gowda, K. and Nagaraj, G.N. (2007). Performance of self help groups of Karnataka in farm activities. Karnataka J. Agric. Sci., 20(1): 85 – 88.
5. Purna Chandra Parida and Anushree Sinha. (2010). Performance and sustainability of self-help groups in India: A gender perspective. Asian Devt. Review, 27(1): 80-103.
6. Rajkumar, R.. (2009). A Study on the Performance of self help groups in Coimbatore District, in Micro Finance – Performance evaluation and enterprise development, Published by Allied Publishers, Chennai, pp.242-245.
7. Sanjay Kanti Das. (2012). Quality and performance of some selected self help groups in Assam. Asian J. Res. in Business Econ. and Mgmt., 2(4):26-44.
8. Sangappa and Narashima, N. (2012). Performance of gender specific self help groups in Bidar district of Karnataka: comparative analysis. M.Sc. (Agri.) Thesis, Univ. Agric. Sci., Bangalore.