

Performance Appraisal of Women Self Help Groups (W-SHGS) at Village Level in Rewari District of Haryana

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Abstract

An ex-post facto study was conducted in Rewari and Khol blocks of Rewari district in Haryana to assess the impact of dairy based women Self Help Groups (SHGs) on non members at village level in particular. The study reveals that SHGs were unable to bring significant improvement in employment generation, income level, financial management skills and living standard of non members. As there was no establishment of dairy by SHGs, non members didn't get opportunity to work in dairy unit. So, there was no utilisation of spare time of non members. Non-members still depends on the moneylenders for credit due to lack of employment opportunity at village level. The study would help the government, private agencies and NGOs to take the considerable steps to flourish SHGs at village level.

Keywords: Women Self-Help Group, Employment, Performance, Income and Enterprise

I. INTRODUCTION

Indian economy is one of the fastest growing economy in the world. Despite the fact, there is high level of poverty, malnutrition, unemployment and poor health status etc. Self-Help-Groups are instrumental in development of socio-economically weaker sections through group approach. SHG-Bank linkage programme has significantly improved the rural poor's access to formal financial services and had a considerable impact on the socio-economic conditions of people (Ghosh, 2012). The limited resources pose major constraints in development of rural area. So, there is need to utilize available resources in proper way. SHG emerged as a tool which could bring benefit among members as well as non members. It will lead to holistic development of villages. So, there is need to look in to the effect of dairy based SHGs on non members. The study would help to find out up to what extent SHGs are beneficial for non members. The findings would enable the government agencies to make the dairy based women SHGs effective at village level for overall development of villages.

II. MATERIALS AND METHODS

15 SHGs were selected randomly from each of two blocks under purposively selected Rewari district of Haryana. The SHGs, those formulated under Swarnjayanti Gram Swarajgar Yojna (SGSY) by District Rural Development Agency and functional existence of at least three years were considered. In each of the selected Women SHGs, one office bearer and two other members were selected as respondents randomly. Thus, 45 respondents from each block formed the total sample size of 90. Data were collected through semi-structured interview schedule by personal interview method. Scale developed by Narayanaswamy and Gowda (2007) was adapted in the present study to measure the performance of SHGs. The adopted scale was Likert (1932) and each statements were measured at five point continuum with responses viz, "strongly agree", 'agree', 'undecided', disagree' and 'strongly disagree' with respective score 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 13, whereas maximum attainable score was 65. The frequency, percentage, mean score and total weighted mean score was calculated for each statement and based on obtained mean score ranking was calculated.

Total Score (TS) = Obtained frequencies for each items
X score assigned for each item

$$\text{Total Weighted Mean Score (TWMS)} = \frac{\text{Total Score}}{\text{Number of respondents}}$$

III. RESULTS AND DISCUSSION

A. Social development

There is negligible effect of SHGs in development of harmony in village as revealed by table 1. Dairy based women SHGs had not established any enterprise at village level. So, there was no generation of employment at village level. There was no minimization of under-employment and

utilization of spare time of non members.

Areas	Strongly agree	Agree	Undecided	Disagree	Strongly Disagree	TS	TWMS	Rank
Minimise underemployment among villagers	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	II
Spare time of villagers are utilised in production activities	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	II
Harmony in atmosphere is due to start of SHG	4 (4.4)	0 (0)	0 (0)	0 (0)	86 (95.5)	106	1.18	I

B. Economic development

As per table: 2, dairy based women SHGs had failed to bring economic development in non SHGs members. There was no

improvement in income level, employment opportunity of the fellow villagers. There was no marked influence on financial management skills and living standard of fellow villagers.

Areas	Strongly agree	Agree	Undecided	Disagree	Strongly Disagree	TS	TWMS	Rank
Lending money from money lenders decreased	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	I
Income level of fellow villagers increased	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	I
Provided employment opportunity to fellow villagers	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	I
Infrastructure created by SHG shared by fellow villagers	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	I
Fellow villagers financial management skill increased	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	I
Standard of fellow villagers increased	0 (0)	0 (0)	0(0)	0 (0)	90 (100)	90	1	I

C. Functional linkage

Table 3: shows that majority of respondents agreed with the fact that frequency of visit by development department personal has increased due to linkages with development department. They visit in villages only for the SHGs members. So, non SHGs members could not get any benefit of their visit. Only few members helped villagers to increase their awareness about developmental programs, members

themselves were also not aware about the different development programmes. Members emphasize on attending the meeting, deposit their saving and taking loan from the group whenever they need. There was little participation of different agencies for village development works and organizing programs after inception of the SHGs.

Areas	Strongly agree	Agree	Undecided	Disagree	Strongly Disagree	TS	TWMS	Rank
Helped villagers to have more awareness about developmental programme	0 (0)	1 (1.1)	86 (95.5)	1 (1.1)	2 (2.2)	266	2.95	II
Frequency of visit by development department personal increased	3 (3.3)	83 (92.2)	0 (0)	1 (1.1)	3 (3.3)	352	3.91	I
Mobilised different agencies for undertaking village development works	0 (0)	0 (0)	0 (0)	0 (0)	90 (100)	90	1	III
Other agencies organised programme against social evil	0 (0)	0 (0)	0(0)	0(0)	90 (100)	90	1	III

IV. CONCLUSION

Dairy based women were unable to bring any considerable positive effects on non-members. There was not any economic and social development and linkage of the non members with different agencies. Non significant impact of SHGs on non-members may be due the non-establishment of the dairy unit at village level. Hence, dairy based women SHGs should take considerable steps to establish new dairy unit with the help of government developmental departments, Non-Government Organizations

(NGOs) or private bodies. So that employment opportunity can be created at the village level.

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