

**INFLUENCING FACTORS OF PERFORMANCE OF
WOMEN LED SELF HELP GROUPS: A CASE STUDY OF
SIRSA DISTRICT (HARYANA)**

Reena*

Rajdeep Kaur*

Nikita*

ABSTRACT

SHG is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help, mutual help, corporation and interdependence. The government has started many projects and schemes for empowering women, poor people and most of these schemes were implemented through Self Help Groups. So, Self Help Groups have played a significant role in empowering women and poor people. All this is possible only when self-help groups have effective functioning and this functioning depends upon most influenced factors which determine effectiveness of functioning of self-help groups. If these factors will find out, then, effective functioning of self help groups can be maintained over the periods. The present study is an attempt to examine the various factors influencing the effective functioning of Women led self help groups in Sirsa district. The study is based mainly on primary data collected through well structured scheduled and pre tested survey. For the analysis the study, Group Performance Index, Karl Pearson Correlation and step wise regression method have been used. The study revealed that the performance of eight SHGs exhibiting high level of performance which has GPI (Group Performance Index) ranged from 66.66 to 99.99. Index for the quality of group meeting, accountability and transparency factors significantly correlated with group performance at 5 per cent level. The regression analysis revealed that group effectiveness was influenced by all the factors instead of some factors which were taken as influencing factors. The study suggests that meeting of self help groups should be regular and accountability should be fixed of every activity and every member.

* Ph.D. Scholar of Economics Department, C.D.L.U.Sirsa.

Introduction:

SHG is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help, mutual help, corporation and interdependence. SHG promotes small saving among its members. The savings are kept with a Bank in the name of SHG. Usually, the number of members in one SHG does not exceed twenty. One of the significant features of “Self Help” is to make people independent not to rely on the government or non-governmental organizations to improve the infrastructure facilities needed the village and making collective efforts (Devi, 2008). All for all is the principle behind the concept of self help groups (SHGs). It is mainly concerned with the poor and it is for the people, by the people and of the people. SHG is a mini voluntary agency for self help at the micro level has been focus on the weaker section particularly women for their social defend. So basically the concept of SHGs serves the principle “by the women, of the women and for the women” (Suguna, 2006). So, we can observe that the aims of formation of SHGs are poverty alleviation and to achieve women empowerment. Empowerment of women through SHGs would lead to benefits not only to the individual women’s group but also for their families and community as a whole through collective action and development.

All this is possible only when self-help groups have effective functioning and this functioning depends upon most influenced factors which determine effectiveness of functioning of self-help groups. If these factors will find out, then, effective functioning of self help groups can be maintained over the periods.

So, the specific objective of this research paper is to examine the various factors influencing the effective functioning of Women led self help groups.

Research Methodology:**Sampling Design:**

The study has been conducted in Sirsa district of Haryana as it is one of the most backward districts in the state. Self Help Groups have been formed in all the seven blocks of the district. Among these, Sirsa and Odha blocks have been selected as the study area as they had

maximum number of women led self help groups as compared to other blocks. Five villages from each of the two blocks and one self help group from each village were selected randomly.

Sources of data:

The study has been made an intensive reference to the primary data in trying to analyse the study objective. Interview schedule method has been used as the main tool for the data collection.

Analytical Techniques:

Group performance index has been used for the measuring performance of groups and then Karl Pearson correlation was used for measuring nature and degree of correlation between group performance and factors which influenced the performance of groups. After that stepwise regression has been used for determining the factors affecting the performance of the group.

Results and Conclusion:

Economic empowerment will work as a path to achieve the women empowerment in different aspects of empowerment. For this, self help groups provided the basic means for achieving the economic empowerment. So it became necessary to measure the effectiveness and performance of SHGs and the factors influencing the effectiveness of SHGs. Performance of self-help groups depend upon various factors which determine the effectiveness of functioning of SHGs. So, results related to the performance of WSHGs and influencing factors were discussed below:

Index for Group Performance:

Table-1: Index for Group Performance

Group Code	Group Performance Index (GPI)
01	95
02	82.5
03	67.5
04	77.5
05	62.5

06	75.0
07	67.5
08	85.0
09	60.0
10	80.0

(Source: Field Survey)

Table-1 reveals that eight SHG exhibited high level of performance which has GPI (Group Performance Index) ranging from 66.66 to 99.99 and remaining two SHGs exhibited moderate level of performance which have GPI ranged 33.33 to 66.66. There was no SHG found whose GPI ranged from 0 to 33.33 i.e. not existence of less performing SHGs.

Index for components of Group Performance:

Table-2: Index for components of Group Performance

S.No.	Variables	Minimum	Maximum	Average Value
1	Quality of Group Meeting	25.0	87.5	56.2
2	Saving Habit	50.0	96.8	73.4
3	Accessibility to Resources	45.8	75.0	60.4
4	Repayment Behaviour	25.0	81.2	53.1
5	Group Leadership	50.0	97.2	73.6
6	Group Interaction	50.0	83.3	66.6
7	Group Autonomy	50.0	83.3	66.6
8	Equity	50.0	97.2	73.6
9	Accountability	45.0	85.0	65.0
10	Transparency	50.0	97.2	73.6

(Source: Field Survey)

Table-2 shows the different values, having by the variables of SHGs in different groups. Saving habit, group leadership, equity and transparency variables having high values as minimum or maximum, the average value of these variables respond the same sense. Accessibility to resources, group interaction, group autonomy and accountability also have the high values but their minimum values are more and maximum values are less than the above variables. So, different average values are seen of these variables and remaining variables have

less average values due to the fact that minimum and maximum values of these variables are smaller than other variables.

Correlation between Indices of Components of Group Performance and Group Performance Index:

Table: 3 exhibits that quality of group meeting, accountability and transparency were moderately and significantly related with group's performance. Group leadership variable could not effectively work to improve the performance of group as the index for the group leadership showed a low degree negative correlation with the group's performance.

Table-3 Correlation between Indices of Components of Group Performance and Group Performance Index

S.No.	Components of Group Performance	Correlation Coefficient
1	Quality of Group Meeting (QGM)	.709*
2	Saving Habit (SH)	.492
3	Accessibility to Resources (AR)	.215
4	Repayment Behaviour (RB)	.674
5	Group Leadership (GL)	-.026
6	Group Interaction (GI)	.393
7	Group Autonomy (GA)	.593
8	Equity (E)	.349
9	Accountability (Acc.)	.745*
10	Transparency (Tr.)	.650*

(* Significance at 5 percent level)

Result of Regression Analysis:

In this subsection, step wise multiple regression analysis was performed to obtain information regarding the most critical factors of group performance. The results have been presented in Table-4.

Table-4: Result of Regression Analysis

Independent Variable	Percentage variation (R^2)	F value
QGM, SH, AR, RB, GL,GI,GA, E, A, T	1.00	-
QGM, SH, AR, RB, GL,GI,GA, E, A	1.00	-
QGM, SH, AR, RB, GL,GI,GA, E	0.979	5.900
QGM, SH, AR, RB, GL,GI,GA	0.979	13.415
QGM, SH, AR, RB, GL,GI	0.979	23.424
QGM, SH, AR, RB, GL	0.943	13.163
QGM, SH, AR, RB	0.921	14.626
QGM, SH, AR	0.707	4.822
QGM, SH	0.567	4.583
QGM	0.503	8.086

Table 4 shows percentage variation of all factors. F-value shows that variation due to other factors which were not taken as independent variable and there was no variation seen due to other factors except all ten variables. So, the regression analysis revealed that group effectiveness was influenced by all the factors instead of some factors which were taken as influencing factors. Knowledge of these factors will be helpful for improving the group performance and be helpful for providing the empowerment for the women.

Conclusions:

The study revealed that the performance of eight SHGs exhibiting high level of performance which has GPI (Group Performance Index) ranged from 66.66 to 99.99 and remaining two SHGs exhibiting moderate level of performance which have GPI ranged 33.33 to 66.66. Most of factors moderately correlated with the group's performance except accessibility to resources and group leadership. Out of them index for the quality of group meeting, accountability and transparency factors significantly correlated with group performance at 5 per cent level. The regression analysis revealed that group effectiveness was influenced by all the factors instead of some factors which were taken as influencing factors.

Suggestions:

Based on findings of the study, the following is being suggested:

- 1) To make sure meeting should be regular because it is significantly related with group's performance.
- 2) To make sure accountability should be fixed of every activity and every member of the SHGs.
- 3) There will be transparency in SHGs; every activity which is done in SHGs will be discussed among the members of SHGs and financial condition of SHGs should also known by all members.
- 4) The profit should be distributed equally and no partiality should be found among the group members.
- 5) Time to time inspection of the group's performance should be done.

References:

1. Devi, V.Girija (2008) "Empowerment of Women in Kerala- A case Study" *Women Welfare and Empowerment in India: Vision for 21st Century* by Rameshwari Pandya, New Century Publication, New Delhi.
2. Reji, E.M. (2010) "What Makes Self-Help Groups (SHGs) Successful?" *Journal of Rural Development*, Vol. 29 (1): 89-96.
3. Suguna B. (2006) "Empowerment of Rural Women through SHG", Discovery Publishing House, New Delhi: 1-16.