



Research Article

STUDY ON PROFILE AND PERFORMANCE OF WOMEN SELF HELP GROUPS IN NAGALAND

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Abstract: The present study was conducted in four districts of Nagaland to study the profile and performance of women Self Help Groups (SHGs) during 2016-17. A total of 120 SHGs were selected following multistage random sampling method. Ten performance indicators viz., regularity of meeting, rotation of group leader, decision making pattern, regularity in saving, level of record maintenance, group homogeneity, level of repayment, training, members awareness of rule and regulation and share of production loan to total loan were considered for measuring the performance of women Self Help Groups in Nagaland. It was found out that training, group homogeneity, decision making pattern and level of repayment were found to be important performance indicators of women SHGs in Nagaland. Kruskal-Wallis test was performed to ascertain if there is any significant difference in performance scores of SHGs classified based on the tenure of existence of the SHG and the literacy of group leader. The result showed that there is significant increase in performance of SHGs with increase in tenure of existence of the SHG and literacy of leader for women SHGs in Nagaland.

Keywords: Self Help Groups, Nagaland, Kruskal-Wallis, Performance, Women

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Introduction

Inclusion of women in development process plays an important role and needs to empower women are central to human development programmes including poverty alleviation. SHG is one of effective tools for achieving social and economic empowerment through collective actions of the members working towards common goal to solve common problems. SHGs help women by enabling them to become self-reliant and self-dependent, confidence building, confidence in facing financial crisis, fostering a spirit of mutual help, enhance problems solving capacity, improving literacy, etc. It has been being increasingly acknowledged and viewed that the goal of poverty eradication and women empowerment cannot be realised without taking women on the board of development process. Many studies in the past agreed the fact that access to micro financing increase helps women to overcome social and economic barriers and enables members of the group to undertake income generating activities leading to economic independence.

Objective for the Study

To study the profile and performance of women Self Help Groups in Nagaland.

Research Methodology

In Nagaland there are eleven districts and 72 RD blocks. The present study was conducted in four districts of Nagaland viz., Wokha, Mon, Phek and Dimapur districts of Nagaland. Multistage random sampling method was adopted for selecting the sample of SHG members. Out of 11 districts in Nagaland, 4 districts viz., Wokha, Mon, Phek and Dimapur districts were purposely selected. From each district, 3 RD blocks having effective functioning SHGs were identified and selected for detailed study. From each RD block, 10 number of samples SHGs were identified randomly, which resulted in a total of 120 SHGs for the study. The performance of the sample SHGs in this study was measured taking into account 10 performance indicators. Scoring technique for each performance indicator was assigned and the response of the group leaders was measured by calculating mean and standard deviation and accordingly assigned rank. To know if there is any significant difference in the performance scores of different groups

of SHGs classified based on tenure of existence and literacy of the group leader, Kruskal-Wallis Test was used [1].

$$H = \frac{12}{N(N+1)} \left(\frac{R_1^2}{n_1} + \frac{R_2^2}{n_2} + \dots + \frac{R_k^2}{n_k} \right) - 3(n+1)$$

Where, n_1, n_2, \dots, n_k are the number in each of k samples.

$N = n_1 + n_2 + \dots + n_k$ and R_1, R_2, \dots, R_k are rank sums of each sample.

General profile of the sample SHGs

The distribution of the sample SHGs classified based on the tenure of existence, literacy of the group leader and size of the group are given in [Table-1].

Table-1 General profile of the sampled SHGs

SN	Basis	No. of SHG	Percentage
1	Tenure of Existence		
	Below 5	41	34.17
	5-10	61	50.83
	More than 10	18	15.00
	Total	120	100.00
2	Literacy Level		
	No formal Education	6	5.00
	Primary	23	19.17
	High school	46	38.33
	Higher Secondary	35	29.17
	Graduate & Above	10	8.33
	Total	120	100.00
3	Size of the Group		
	Below 10	30	25.00
	10 - 15	78	65.00
	More than 15	12	10.00
	Total	120	100.00

From [Table-1], it can be seen that, 61 (50.83 percent) sample SHGs are 5 to 10 years in its existence and 41 (34.17 percent) of sampled SHGs are below 5 years in its existence. Moreover 18 (15 percent) of the sampled SHGs has completed more than 10 years of existence.

Earlier study suggested that quality of SHGs should not be compromised with quantity from a study conducted on quality assessment of Self Help Groups [5]. It can also be seen that, 46 (38.33 percent) of the leaders of the sample SHGs have educational qualification of High school. The educational qualifications of leaders for higher secondary and primary level were 35 (29.17 percent) and 23 (19.17 percent) respectively. Whereas, only 6 (5 percent) of the sampled SHGs leaders do not have any form of formal education. Majority of the sampled SHGs have a group size of 10 to 15 members. Out of the 120 sampled SHGs 78 (65 percent) of the sampled SHGs belongs to group size 10 to 15. Similarly, earlier study observed that socio- economic variables like age, education, market perception, and economic motivation, attitude towards self-employment, management-orientation, risk-orientation, innovativeness and information-seeking behavior influence the group performance of SHGs [3].

Performance indicators and their rank considered for the study

For measuring the performance of women SHGs in Nagaland, ten performance indicators were considered for the study. The rank for each indicator was assigned based on their mean value and standard deviation. [Table-2] shows the rank obtains by each performance indicator considered for the study.

Table-2 Ranking of performance indicator and their mean value

Performance Indicator	Weighted Average Score	Mean	SD	Rank
Members participation on training	401	3.34	0.855	I
Group homogeneity	377	3.14	0.964	II
Decision making pattern	356	2.97	1.020	III
Level of loan Repayment	352	2.93	1.106	IV
Share of production loan to total loan	315	2.62	1.005	V
Members awareness of rule and regulation	311	2.59	0.992	VI
Frequency of group meeting	307	2.56	0.868	VII
Regularity of group saving	306	2.55	0.915	VIII
Level of record maintenance	295	2.46	0.672	IX
Rotation of group leader	264	2.20	0.784	X

From [Table-2] it can be seen that performance indicators such as members participation in training, group homogeneity, decision making pattern, repayment performance and share of production loan to total loan were found to be important indicators to the performance of SHGs. Performance indicators such as members awareness of rule and regulation, frequency of group meeting, regularity in group saving, level of record maintenance and rotation of group leader obtained lower ranks. Therefore, focus should be given on these performance indicators whose mean score is low for more efficient functioning and long run sustainability of SHGs in Nagaland. Earlier study also concluded that training programmes like financial literacy training, legal literacy training, accounts keeping training, entrepreneurship development training, etc. have moderate effectiveness on SHGs from a study on women's capacity building through Self Help Groups for poverty [6].

Relationship between tenure of existence of SHG and performance score

- To ascertain if the tenure of existence of SHG influences the performance scores obtain by different SHGs, null hypothesis was framed.
- Ho: There is no significant difference in performance score obtained by different SHGs classified based on the tenure of existence of groups.
- H1: There is significant difference in performance score obtained by different SHGs classified based on the tenure of existence of groups.
- Kruskal-Wallis test was used to ascertain if there is significant difference in performance score of SHG classified based on the tenure of existence of groups. The mean rank in respect of tenure of existence of SHG and the performance scores obtained by each indicator are shown in [Table-3].

Table-3 Mean ranks in respect of tenure of existence of SHGs

Performance Indicator	Mean Ranks			H value	Level of Significance
	Below 5	5 to 10	More than 10		
Frequency of group meeting	57.23	61.47	64.67	0.753	0.686
Rotation of group leader	49.78	66.28	65.33	6.817	0.033*
Decision making pattern	56.74	61.09	67.06	1.256	0.534
Regularity of group saving	44.26	60.21	98.47	33.896	0.000*
Level of Record maintenance	54.15	64.92	60	3	0.223
Group homogeneity	59.56	64.18	50.17	2.653	0.265
Level of loan Repayment	55.5	59.24	76.17	5.086	0.079*
Members participation on training	50.32	64.28	70.89	7.202	0.027*
Members awareness of rule and regulation	33.43	67.28	99.19	53.687	0.000*
Share of production loan to total loan	33.18	68.19	96.67	51.94	0.000*
Overall	36.17	67.5	92.19	37.681	0.000*

*5 percent level of Significance, Degrees of Freedom: 2

[Table-3] shows that the mean ranks rotation of group leader, regularity in group saving, level of loan repayment, members participation on training, members awareness of rule and regulation and share of production loan to total loan increases with increase in tenure of existence of SHGs and were significant at 5 percent level. This shows that there is an improvement in performance for each indicator with increase in tenure of existence. Moreover, performance indicators such as frequency of meeting, decision making pattern, level of record maintenance and group homogeneity do not show any significant difference. It was also found out that mean rank of the overall score of performance indicators increases as the tenure of existence increase and is found significant at 5 percent level. Therefore, we reject the null hypothesis and concluded that there is a significant improvement in overall performance score of SHGs with increase in tenure of existence. This may be due to the fact that as the tenure of existence increases the SHGs become more experienced and skilled in their day to day activities. Similar result was reported in earlier studies where it was found that the future focus of SHGs must be on capacity building and skill up gradation of rural women from a study of functional aspects of SHGs [2].

Relationship between literacy of the group leader and performance score

- To ascertain if literacy of the group leader influences the performance scores obtain by different SHGs, null hypothesis was framed.
- Ho: There is no significant difference in performance score obtained by different SHGs classified based on the literacy of the group leader.
- H1: There is significant difference in performance score obtained by different SHGs classified based on the literacy of the group leader.
- Kruskal-Wallis test was used to ascertain if there is any significant difference in performance of SHG classified based on the literacy of the group leader. The mean rank in respect of literacy of the group leader and the performance scores obtain by each indicator are presented in [Table-4].

[Table-4] shows that the mean ranks for frequency of group meeting, rotation of group leader, regularity in saving, level of record maintenance, group homogeneity, members participation on training and share of production loan to total loan increases with the increase in literacy of the group leader and were found to be significant at 5 percent level. This shows that there is an improvement in performance for each indicator with increase in literacy of the group leader. Moreover, performance indicators viz., decision on financial matter, level of repayment and awareness of rule and regulation do not show significant difference. It was also found out that mean rank of the overall score of performance indicators increase with the increase in literacy of the group leader and found significant at 5 percent level. Therefore, we reject the null hypothesis and concluded that there is a significant increase in overall performance of SHGs with the increase in literacy of the group leader. This may be because of the fact that the literacy of the group leader improves the knowledge and skills level of the

Table-4 Mean ranks in respect of literacy of the group leader of SHG

Performance Indicator	Mean Ranks					H value	Level of Significance
	Illiterate	Primary	High school	Higher Secondary	Graduate & Above		
Frequency of group meeting	33.67	46.87	52.05	77.07	88.8	27.514	0.000*
Rotation of group leader	33.25	35.52	54.4	82.4	85.7	41.514	0.000*
Decision making pattern	41.5	57.8	62.15	60.5	70.5	3.164	0.531
Regularity of group saving	22.75	50.48	59.09	73.97	65.55	16.183	0.003*
Level of Record maintenance	28.75	33.09	59.47	77.74	87	42.958	0.000*
Group homogeneity	58.08	44.26	58.55	70.17	74.4	10.939	0.027*
Level of loan Repayment	55.67	56.37	58.89	67.01	57.5	2.044	0.728
Members participation on training	13.42	38.46	55.92	82.56	83.3	48.593	0.000*
Members awareness of rule and regulation	34.5	57.5	59.12	65.87	70.55	5.719	0.221
Share of production loan to total loan	23.25	52	63.83	67.47	62.7	11.014	0.026*
Overall	15.25	33.67	56.71	84.43	83.05	45.397	0.000*

* 5 percent level of Significance, Degrees of Freedom: 4

leader which helps to motivate group members achieving desired goals. Earlier study also concluded that, literacy of the leader influenced the performance of the SHGs [4].

Conclusion

From the study it was found out that majority of the sampled SHGs belonged to 5 to 10 years in its existence which comprised of 50.83 percent sample SHGs. Out of the 120 sampled SHGs 78 (65 percent) of the sampled SHGs belonged to group size 10 to 15. The study showed that rotation of group leader, regularity in saving, level of repayment, members participation on training, awareness of rule and regulation and share of production loan to total loan showed significant increase with increase in tenure of existence. Moreover, indicators such as frequency of meeting, decision making pattern, level of record and group homogeneity do not show significant difference with tenure of existence. Further, the mean rank of overall score of all the performance indicators increase with the increase in tenure of existence and is found significant. The study also found out that frequency of meeting, rotation of group leader, regularity in saving, level of record, group homogeneity, members participation on training and share of production loan to total loan increased with the increase in literacy of the group leader which reflected an increase in performance for these indicators with increase in literacy of the group leader. Moreover, performance indicators viz., decision making pattern, level of repayment and awareness of rule and regulation do not show significant difference. The mean rank of overall score of indicators increased with increase in literacy of the group leader and is found to be significant at 5 percent level. Thus, it can be concluded that there is a significant increase in overall performance of SHGs with increase in tenure of existence of SHG and literacy of the group leader.

Application of research: It is widely accepted that SHG programmes helps low income people an opportunity to empower and become self-sufficient. These days SHG approach is widely implemented in various government programmes and policies to gain mass participation for successful implementation. Therefore, the present study has the society tried to evaluate the performance of tribal women in Nagaland.

Research Category: Social science Research

Abbreviations:

RD: Rural Development

SHG: Self Help Group

SD: Standard Deviation

Ho: Null Hypothesis, H1: Alternative Hypothesis

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