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Performance Assessment of Self Help Groups (SHGs) in Fisheries Sector of Raipur, Chhattisgarh

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Abstract

Fisheries is one of the primary source of livelihood in Chhattisgarh and a number of community ponds have come up or have been revived under Government's promotional programmes with fishing rights given to co-operative groups or to local SHGs. As per Jila Panchayat office, 115 SHGs are involved in fisheries related activities in Raipur. However, there is little information available regarding these SHGs. So a study was carried out to document fisheries activities undertaken by SHGs and to assess their performance in the 4 blocks of Raipur. Out of 115 SHGs, information was collected from 10 SHGs from each block making a total of 40 SHGs. Performance of SHGs was assessed using NABARD checklist which consists of 16 parameters. SHGs are rated as very good (score: 3), good (score: 2) and unsatisfactory (score: 1) based on scores on these 16 parameters. It was found that SHGs have perennial ponds taken on lease. Women were involved in i.e., seed stocking, fish harvesting and selling. Composite fish culture with Indian Major Carps and exotic carp was practiced. None of the SHG had very good performance. It was found that SHGs were formed in different plan periods. ANOVA with one way classification was done to test the difference in these SHGs with reference to performance score and found that there is no significant difference. Average performance score was 2.17 ± 0.18 which suggests good performance. Parameters where score was less were number of meetings, timings of meetings, savings collection within group and loan recoveries. Interventions are required at a large scale so as to educate and counsel the SHGs to improve their performance scores.

Keywords: Self Help Groups, performance, fisheries

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Introduction

Among different organizations, Self Help Groups (SHGs) comprises of small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help (Anant et al., 2006). SHG movement can be witnessed in almost all states of India. Andhra Pradesh is a prominent state in the SHGs movement in the country with 14.66 lakh SHGs (Padma & Bharathi, 2013) and the other states are fast catching up.

Chhattisgarh is amongst the youngest states of India. The state has 27 districts with Raipur as its capital. Raipur district is administratively divided into 4 blocks i.e. Tilda, Arang, Dharsiwa and Abhanpur. As per the official website of the Government of Chhattisgarh, Chhattisgarh ranks 9th in area and 17th in population. Total population of the state is 2 55 40 196 from which 1 28 27 915 are males and 1 27 12 281 are females. As per the 2011 census, the literacy rate of the state is 71.04%. There are 991 women per 1000 men which is higher than the national gender ratio i.e., 940:1000. It is also reported that women have a comparatively higher status within families and in the society. Rural women, although poor, are independent and better organized. Women constitute 36.5% of the working population among main workers. According to Human Development Report of Chhattisgarh (2005) there are 27695 SHGs in Chhattisgarh with total mobilized saving to the tune of Rs. 4 84 88 451.

As per Fisheries Department of Chhattisgarh, during the year 2010-11 the growth rate in fisheries was 30.97%. The state has immense natural water resources in the form of river, reservoir, ponds and tanks, from which 1.549 lakh ha of water area has already been used for fish culture. It ranked 8th in fish production among the states of India. Total fish production of the state was 2.282 lakh tonnes in 2010-11. Average fish production of the states was

2650 kg ha^{-1} in 2010-11 which is more than national average of 2250 kg ha^{-1} (2007- 2008). As per the report from the Department of Fisheries, Raipur, a total of 2515 lakh spawns and 11514 metric tonnes fish was produced from the district in the year 2013. Raipur district has an important position in fisheries of Chhattisgarh. So this district was selected for the study. In fisheries sector also SHGs are there in this location. However the information available on the SHGs are very limited. Hence this study was undertaken to document the fisheries activities undertaken by the SHGs and to assess the performance as per NABARD checklist.

Materials and Methods

The fisheries activities undertaken by SHGs were documented through discussion with leaders of SHGs and officials of Department of Fisheries. Performance appraisal of SHGs was done using NABARD checklist method based on 16 parameters *viz.,* size, type of members, number, timings and attendance of meetings, participations of members, savings collection within the group, amount to be saved, interest on internal loan, utilization of savings amount by SHG, loan recoveries, maintenance of books, accumulated savings, knowledge on the rules of the SHG, education level and knowledge on Government programs. Since NABARD Checklist was used, the internal consistency was not studied. NABARD checklist was filled in by leaders of 40 SHGs. The performance was measured on a 3 point scale i.e., very good (score: 3), good (score: 2) and unsatisfactory (score: 1). SHGs scoring 12 to 16 "very good" factors can avail loans immediately, SHGs having 10 to 12 "very good" factors — need 3 to 6 months' time to improve, before next consideration and SHGs having scoring less than 10 "very good" factors are not considered for loan.

It was seen that SHGs studied were formed from 2002-2013 spanning two five year plans i.e., tenth Plan (2002–2007) and eleventh plan (2007-2012). Out of 40 SHGs, 9 were formed in 10^{th} plan and 31 were in 11^{th} plan period. ANOVA with one way classification was carried out to test the null hypothesis (H_0) that there was no significant difference between SHGs formed in 10^{th} and 11^{th} plan period as regards to their performance score.

Results and Discussion

It was found that a number of community ponds have come up or have been revived under the Government's promotional programmes. The fishing rights have been given to co-operative groups or to local SHGs. The presence of fishing communities which have experience in fishing and good local markets provide a strong local base for this activity. SHGs have perennial ponds which is taken on lease. Lease amount is usually Rs. 1 000 to 15 000 $year^{-1}$ depending on the area of the pond. Males and females both were involved in the fishing activities. Women were involved in activities like seed stocking, fish harvesting and selling procedure in the market. Composite fish culture with Indian Major Carps i.e., Catla, Rohu, Mrigal and Exotic Carps i.e., Grass carps, Common carp, Silver carp were practiced. For the culture, fingerlings (supplied by Fisheries Department) were stocked. Harvesting was done as per the market demand and the fishes were sold after fish attains at least 0.5 kg in weight. All SHGs were involved in fresh fish marketing. Information related to fisheries was disseminated to SHGs by fisheries inspector of Department of Fisheries. One Fisheries Inspector was responsible for looking after one block.

To achieve the second objective of the study i.e., to assess the performance of SHGs NABARD checklist was used as explained in methodology. Performance of SHGs is presented in Table 1.

In the present study 95% SHGs had group size between 10-15 numbers so they are considered good. None of the SHGs had less than 10 members. Dev (2008) studied SHGs in Bihar and found that out of 20 SHGs only 3 SHGs scored very good while others needed improvement. In order to improve this score all SHGs should increase their membership to 15-20 members.

To increase the participation of poor members in SHGs, NABARD checklist gives a score of very good if there are only poor members in a SHG. SHG with 2 or 3 poor members is considered as good and not many poor members as unsatisfactory. It was found that 97.5% SHGs had only poor members so they scored very good. Members of SHGs had Below Poverty Line card.

All SHGs reported that they conducted only one meeting in a month so they scored unsatisfactory. Only 20% SHGs conducted meetings at night or after 6 p.m. However, as per NABARD checklist, SHGs conducting meetings at night or after 6 p.m. are considered very good, whereas those conducting

Table 1. Performance assessment of SHGs of Raipur, Chhattisgarh

Factors checked	Very Good as per NABARD checklist (Score:3)	% for SHGs of Raipur	Good as per NABARD checklist (Score:2)	% for SHGs of Raipur	Unsatisfactory as per NABARD checklist (Score:1)	% for SHGs of Raipur	SHGs of Raipur
Group Size	15-20	5.0	10-15	95.0	< 10	0.0	10-15
Type of members	Only very poor members	97.5	2 or 3 poor members	2.5	many not poor members	0.0	Only very poor
Number of meetings	4 meetings in a month	0.0	2 meetings in a month	0.0	< 2 meetings in a month	100.0	< 2 meetings per month
Timings of meetings	Night or after 6 p.m.	20.0	Morning between 7-9 a.m.	0.0	Other timings	80.0	Other timing
Attendance of meetings	> 90%	80.0	70 to 90%	20.0	< 70%	0.0	> 90%
Participations of members	Very high level of participation	62.5	Medium level of participation	37.5	Low level of participation	0.0	High level participation
Savings collection within the group	4 times a month	0.0	3 times a month	0.0	< 3 times a month	100.0	Once in a month
Amount to be saved	Fixed amount	87.5	Varying amounts	2.5	-	10.0	Fixed
Interest on internal loan	Depending upon the purpose	0.0	24 to 36%	80.0	> 36%	20.0	24-36%
Utilization of Savings amount by SHG	Fully used for loaning to members	82.5	Partly used for loaning	7.5	Poor utilization	10.0	Loaning members
Loan recoveries	More than 90%	2.5	70 to 90%	2.5	Less than 70%	95.0	< 70%
Maintenance of books	All books are regularly maintained and updated	5.0	Most important registers are updated	82.5	Irregular in maintaining and updating books	12.5	Only important register
Accumulated savings	>Rs. 5000/-	72.5	Rs. 3000-5000/-	0.0	<Rs. 3000/-	27.5	Rs. 3000-5000
Knowledge of the Rules of the SHG	Known to all	77.5	-	0.0	Not known to all	22.5	Known to all
Education level	> 20% of members can read and write	90.0	-	0.0	> 20% of know to read and write	10.0	< 20% of members able to read and write
Knowledge of Govt. programs	All are aware	52.5	Most of the members know	47.5	No one knows	0.0	Most of the members know

meeting between 7-9 a.m. are good and other than these timings are considered as unsatisfactory. Based on this, 80% of SHGs scored unsatisfactory. With reference to timings, SHGs reported that they have meetings as per the convenience of the members which seems to be acceptable. It is suggested that the NABARD checklist may have a more flexible option for this parameter rather than having fixed timings.

About 80% of SHGs had more than 90% attendance of members so they scored very good. However, 20% of SHGs were rated as good as the attendance was 70-90%. SHGs reported that all members were unable to attend the meetings at all the times due to some other responsibilities. Veenapani (2012) has reported that most of the SHGs in Andhra Pradesh had above 90% of attendance of its members in meetings which was not found in this study.

A total of 62.5% SHGs reported very high level of participation of members in meetings with a scored of very good and rest of the SHGs scored good. All SHGs reported savings collection within the group and a one time payment in a month which was scored unsatisfactory. Most of the SHGs (87.5%) saved fixed amount of Rs. 50 to 100 month$^{-1,}$ scoring very good for this parameter. A total of 80% SHGs reported that they charge interest of 24-36% per annum on internal loans thus scoring good. In total, 82.5% SHGs utilized savings fully for loaning to members scoring very good and 95% SHGs had loan recoveries less than 70% with unsatisfactory score. Das (2012) in his study in Assam also found that repayment was not at all good in all groups, most of the SHGs had loan recoveries less than 50%. World Bank (2007) had reported that repayment is higher among female borrowers, mostly due to more conservative investments. Jayaraman (2008) also reported that the repayment of loans by fisherwomen were good. However in this study the SHGs had unsatisfactory loan recoveries.

A total of 82.5% SHGs reported that they updated most important registers so they scored good and 72.5% SHGs reported that they had accumulated savings of Rs. 5000 so they scored very good on this parameter. In the study 77.8% SHGs reported that knowledge on the rules of the SHGs was known to all so they scored very good and 90% SHGs reported that more than 20% of members can read and write so they scored very good. Only 52.5% SHGs reported that all members were aware about the Government programmes and thus scored very good.

From the above findings, it is clear that none of the SHGs scored 12-16 very good factors. So they are not eligible to get loans immediately. Overall score of SHGs was 2.17 out of 3 which is classified as good. SHGs scored unsatisfactory performance on parameters like number of meetings (average score: 1±0), timings of meetings (average score: 1.4±0.8), saving collection within group (average score: 1 ± 0) and loan recoveries (average score: 1.1±0.37).

The Indian economy had been premised on the concept of planning and has been carried through the Five-Year Plans, developed, executed, and monitored by the Planning Commission. SHGs were formed from 2002-2013 spanning two five year plans i.e., tenth Plan (2002–2007) and eleventh plan (2007-2012). A total of 9 SHGs were formed in 10th plan and 31 SHGs in 11th plan period. The average score of SHGs formed in 10th plan was 2.14 and for those formed in 11th plan it was 2.20.

ANOVA with one way classification was done to test the hypothesis that there is no significant difference in the performance score of SHGs formed in 10th and 11th plan period. As per test results H_0 was accepted as F_{cal}= 0.92 $<F_{crit}$ = 4.09 at α = 0.05. This led to the conclusion that there was no significant difference as regards to performance scores of SHGs formed in 10th and 11th plan period.

It can be seen that even though the focus of 11th plan period was on SHGs and microfinance, it has not resulted in improvement in the performance scores. However, it is encouraging to see that number of SHGs has been increasing in each plan period.

Fisheries is one of the primary source of livelihood in Chhattisgarh. Considerable number of community ponds have come up or have been revived under the Government's promotional programmes. Fishing rights have been given to co-operative groups or to local SHGs are involved in all activities of fisheries. The number of SHGs have steadily increased during different plan periods. There is scope for improving the performance by sticking to the norms of agencies like NABARD. This is not very difficult as fisheries inspector who is responsible for each block can make the SHGs aware of the checklist and counsel them in improving their performance. These efforts can go a long way in the empowerment of SHGs involved in fisheries and fisheries sector.

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