

Performance Evaluation of Fishery Based Self Help Groups in West Tripura

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ABSTRACT

Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and rural development. The impact of micro lending has attracted considerable attention of developmental agencies, policy makers, financing agencies, academicians, researchers and even corporate bodies. From the prospective of development and economic wellbeing of resource poor people, Self Help Group (SHG) approach is more successful than any other group approaches in the country. In Tripura also many programmes and projects have been implemented to promote formation of SHGs. The fishery based SHGs in the state are playing significant role in empowerment of the poor people particularly fish farmers. Keeping importance of SHGs in view a study was conducted during 2012 in Dukli block of West Tripura district of Tripura by selecting 15 fishery based SHGs and 90 beneficiaries to assess the performance of the SHGs. In this paper socioeconomic profile of the SHG's beneficiaries, their achievement motivation, innovativeness, loan matrix and performance of Fishery based SHGs have presented. The performance of the fishery based SHGs were evaluated using NABARD checklist and out of total 15 SHGs selected for study, 10 SHGs grouped in good category, 3 SHGs were classed into very good category and 2 SHGs were categorized into unsatisfactory category..

Keywords: Fishery; Self Help Groups; Achievement motivation; Innovativeness;

Fisheries sector occupies a very important place in the socio-economic development of the country, as it contribute to economic growth and human welfare. Fisheries sector has been recognized the powerful income and employment generator for the poor people of rural area. In Tripura fisheries is one of the important economic activities. Further, fish is one of the most important daily diets of around 95 per cent of population of the state which is an indicative of high demand. The state holds first rank in per capita fish consumption as inland state and is also reported to be highest retail price of fish per kg in India (Saha, 2011). Hence fishery plays an important role in the state not only as food item but also to improve the socio economic condition of the rural people. With a view to develop the concept of commercial aqua-farming and entrepreneurship development, fishery based SHGs have been formed to provide avenue for self employment and income generation for fish farmers. There are 1308 fishery based SHGs (2011-12) in Tripura as per report of Directorate of Economics and Statistics, Govt. of Tripura and these

SHGs were activated for entrepreneurship development through adoption of commercial fish farming.

Though a large number of fisheries based SHGs are working in the state but in depth study on functioning of fishery based SHGs, their economic activities and performance, steps needed for their improvement were almost not attempted so far. Keeping the importance of fishery based SHG's in fish production and generation of income employment in rural area an attempt has been made to assess the profile and performance of the fishery based SHGs in the Tripura.

METHODOLOGY

In Tripura, West Tripura District was purposively selected keeping highest number (37%) of fishery SHGs in view. Out of three Sub-Divisions in West Tripura District, Sadar Sub-Division was selected based on the density of fishery based SHGs. Since there is only block in this division, hence it was selected for the study and out of total 20 village panchayats in this block, 50 per cent village panchayats were selected, based on number

of fishery based SHG. Thereafter, 15 number of Fishery based SHGs and 6 members from each SHG were selected, randomly. Thus total sample size comprises 90 respondents. The data was collected with the help of pre-tested structured interview schedule. Checklist developed by NABARD was used to assess the performance of SHGs. The descriptive statistics like mean and SD and correlation coefficient were measured using SPSS-15.

RESULTS AND DISCUSSION

Socio-personal profile of fishery based SHGs: The socio-economic and psychological profile of the beneficiaries of the fishery based SHGs was analyzed taking various independent variables like age education, occupation, extension participation mass media participation achievement motivation and innovativeness. The result obtained is presented in Table 1.

Table1: Socio-personal profile of fishery based SHGs. (N=90)

Variables		No.	%
Age	Young	32	35.56
	Middle	23	25.56
	Old	35	38.89
Education	Illiterate	8	08.89
	Functionally literate	4	04.44
	Primary school	31	34.44
	Middle school	23	25.56
	High school	21	23.33
Occupation	College	3	03.33
	Agriculture	48	53.33
	Non agriculture	18	20.00
	Both (Agri.+ Non Agr.)	24	26.67
Membership except SHG	Yes	8	8.89
	No	82	91.11
Extension participation	Low	17	18.89
	Medium	62	68.89
Mass media participation	High	11	12.22
	Low	14	15.56
Achievement motivation	Medium	66	73.33
	High	10	11.11
	Low	18	20.00
Innovativeness	Medium	53	58.89
	High	19	21.11
	Low	23	25.56
	Medium	46	51.11
	High	21	23.33

It was found that a significant percentage (38.89%) of members of Fishery based SHGs were belonged old age category and 35.56 per cent were in

young age category. However the proportion of middle age group was lower (25.56%). Among the members of SHGs, majority (91.1%) was literate and most of them were educated up to High school. The agriculture including fisheries was recorded main occupation of 53.33 per cent respondents. Only 8.89 per cent SHG members reported membership of social organization. The majority of the respondents had medium level of extension participation (68.89%), medium level of mass media (Television, Radio, Newspaper and Magazine) participation (73.33%) and also medium level Achievement motivation (58.89%) and innovativeness (51.11%). The findings of this study are similar in the case of education, occupation and social participation with Kumari V. (2009) and in the case of achievement motivation and innovativeness with Devalatha (2005). *Correlation in Socio-personal characters and entrepreneurial traits:* The achievement motivation and innovativeness are the important traits of entrepreneurial behavior of a person and these traits are determined by several Socio-personal characteristics. With this proposition an exploratory analysis has been undertaken to identify the association between Socio-personal characteristics and entrepreneurial traits such as achievement motivation and innovativeness of the respondents. The results are presented in Table-2.

Table2: Correlation coefficient between selected independent variables and entrepreneurial traits of SHGs members. (N=90)

Variables	Achievement Motivation 'r'	Innovativeness 'r'
Age	-0.054NS	0.058 ^{NS}
Education	0.319**	0.157 ^{NS}
Social participation	0.325**	0.253*
Extension participation	0.562**	0.377**

*Significant at 0.05 level of probability;

** Significant at 0.01 level of probability;

NS=Non-significant

The results presented in above table shows that there was positive correlation between achievement motivations and education, social participation and extension participation. The magnitude of correlation coefficients are lower in case of education ($r=0.319$), social participation ($r=0.325$) and higher in case of extension participation ($r=0.562$) and all these values turned out to be significant. The positive and significant correlation coefficients indicate that the respondent with

higher level of education, more social and extension participation had better level of motivation. The innovativeness of the respondents was positively correlated with social participation ($r=0.253$) and extension participation ($r=0.377$) and the correlation coefficient of these variables were significant. This may be due to more participation in extension and social works in the society leads to more exposure to innovative ideas which may be thought provoking for him and they can think something new and also invent new things when they feel need of it. In another research conducted by Kumari V. (2009) also shows that age and attitude of the respondents is positively correlated and is slightly significant, it may be because as the people grow old they become more mature and develop appropriate attitude.

Loan matrix of the Fishery Based SHGs: Micro credit is very crucial for the SHGs to undertake any economic activities. Keeping this in view the institutional borrowing, repayment pattern, loan utilization and income

generation of the selected SHGs have been compiled and the results are presented in Table 3.

It was found that out of 15 fisheries based SHG's selected for study, 14 SHGs were borrowed institutional loan. The loan amount ranges between Rs 15000 to Rs 250000 and also some of the SHG have taken loan twice. In all cases repayment was found on monthly basis. It is also observed from the table that in most of the cases SHGs were repaid the loan with interest on time. However in some cases either loan was waived, subsidized or still to be repaid (Table 3). It is further evident from the results that SHGs have generated enough income from the borrowed loan which was sufficient for repaying the loan and also leave surplus income to borrowers. This indicates better return over the borrowed fund to the SHGs. From these results it can be inferred that the SHGs were benefitted with small borrowing by starting fisheries related economic activities and the performance of Fishery based SHG in terms of income generation over the loan and repayment better.

Performance Evaluation of Fishery Based SHGs: The performance of the selected fishery SHGs have been evaluated using a check list recommended by the NABARD. The check list contains several factors like group size, type of members, attendance of members, utilization of saving amount by SHG, loan recoveries etc. The performance was examined on the criteria of very good, good and unsatisfactory by giving them score 3, 2 and 1, respectively. The results of performance evaluation is presented in Table-4.

It is clear from Table 4 that most of the SHGs (66.67%) were fall into good performance category and three SHGs (20%) had very good performance rating, two SHGs (13.33%) were classified into unsatisfactory group. Hence it can be inferred from these results that the overall performance of the SHGs working in fishery were good.

Table3: Loan matrix of the SHG availed from Bank (N=15)

Year	Amount Rs.	Repayment schedule	Net Income generation Rs.	Total repayment Rs.
2011	40000	Monthly	150000	45000
2011	15000	Monthly	38000	19000
2006	15000	Monthly	5000	20000
2008	120000	Monthly	30000	Loan waived
2005	22000	Monthly	12000	25000
2008	70000	Monthly	10000	Yet to be repaid
2006	15000	Monthly	40000	17500
2010	100000	Monthly	250000	102000
2011	16000	Monthly	Yet to be generated	Yet to be repaid
2012	50000	Monthly	Yet to be generated	Yet to be repaid
2011	50000	Monthly	23000	53000
2009	70000	Monthly	53000	81000
2011	80000	Monthly	30000	81600
2006	250000	Monthly	35000	70000*
2007	25000	Monthly	100000	35000
2008	75000	Monthly	100000	80000
2006	90000	Monthly	40000	91800

*Subsidized Loan

Table4: Performance of SHGs by using the check list of NABARD (N=15)

Performance of SHGs	No.	%
Very good	3	20
Good	10	66.67
Unsatisfactory	2	13.33
Total	15	100.00

Mean-32.7

S.D.-2

CONCLUSION

The positive and significant correlation coefficients between achievement motivation and education, social and extension participation shows that the achievement motivation can be tuned by changing these variables similarly positive and significant correlation between innovativeness and social and extension participation indicated better association between these variables.

Hence, it can be concluded that the level of achievement motivation and innovativeness which are the traits of entrepreneurial behavior of respondents can be increased by education and extension services. The overall performance of the SHGs was good which indicated better performance of the fishery based SHGs in Tripura.

Paper received on : June 10, 2013

Accepted on : July 28, 2013

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