

**RESEARCH ARTICLE :**

# Training and capacity building of women self- help groups in Punjab

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**SUMMARY :** Microfinance, training and capacity building are important component of SHGs. Constant inputs of training and capacity building are required to sustain SHGs. Therefore, in the present study investigator tried to investigate about the type of training being provided and effectiveness of training among SHG members. The present study based on survey research design covered all the districts of Punjab to give comprehensive picture of the training and capacity building of women SHGs in the state. The findings revealed that nearly fifty per cent of the SHGs were not provided with any type of training and majority of the respondents showed dissatisfaction as far as training for capacity building and skill formation was concerned. It is therefore, suggested that for the sustainability of SHGs in Punjab SHPIs should focus more on training and capacity building of these members.

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**KEY WORDS:**

Self-help groups,  
Training capacity  
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**BACKGROUND AND OBJECTIVES**

Self-help group (SHG) is a small group of people ranging from 10 to 20, who come together with the intention of solving their common socio-economic problem through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009). The SHG method is used by the government, NGOs and Banks worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through self-help groups. The 9th five year plan of the government of India had given due recognition

on the importance and the relevance of the self-help group method to implement developmental schemes at the grassroots level. Microfinance, training and capacity building are important component of SHGs. Constant inputs of training and capacity building are required to sustain SHG. There are basically two types of training and capacity building categories:

The first type is general training to all SHG members which covers group formation and introduction to linkage methods. This training includes basic literacy, book-keeping, group formation and group dynamics. Though this type of training is geared towards group management, it may impact economic variables as well. All members receive this

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training which is relatively homogenized.

The second type relates to skill formation and Self-Help Promoting Institution (SHPI) primarily administer these to more mature groups. The skill formation training aims at improving income generating activities by women self-help groups. SHG members can also demand the required skill training for their group members.

So, we can say that training and capacity building measures are suggested as the prime tools to overcome the inherent problems faced by the self-help groups. Therefore, in the present study investigator tried to investigate about the type of training and effectiveness of training being provided to them.

## RESOURCES AND METHODS

The present study based on survey research design covered all the districts of Punjab to give comprehensive picture of the status of women SHGs in the state. Out of total 140 blocks 50 per cent of the blocks were randomly selected. To make a discrete number, odd numbers were rounded off to the next number. Thus, number exceeded 50 per cent and therefore, 74 blocks were selected for the study. Three credits linked SHGs in the selected blocks were chosen at random. Thus, number of selected SHGs was calculated to be 222 ( $74 \times 3 = 222$ ). These groups represented all types of SHGs promoted by different institutions *i.e.* NGO promoted SHGs (NGOPSHGs), Government organization promoted SHGs (GOPSHGs) and Bank promoted SHGs (BPSHG). From each SHG four group members were randomly selected for the purpose of study. Data were collected through semi structured interview schedule, personal interviews and informal discussions with the selected members. Data were analyzed by frequencies, percentages and z-tests.

## OBSERVATIONS AND ANALYSIS

The results obtained from the present investigation as well as relevant discussion have been summarized under following heads :

### Training for capacity building of SHGs :

The capacity building of SHG members through vigorous training plays an important role in empowering women and future sustainability of SHGs. Data in Table 1 revealed that 46.93 per cent GOPSHGs and 44.44 per

cent BPSHGs received one or the other form of training. Whereas, all NGOPSHGs had received training on SHG orientation as well as training on income generating activities. The findings are in contrast with those of Chepchirchir (2013) who reported that the major organizers of the training were banks with 75 per cent of the respondents confirming to have attended their training. The BPSHGs and GOPSHGs performed badly in terms of capacity building of SHG members. It is evident from the table that 55.56 per cent of BPSHGs and 53.07 per cent of GOPSHGs had not received any sort of training, not even training on SHG concept and orientation. Another cause for concern was that only 34 per cent of GOPSHGs and 25 per cent of BPSHGs received trainings on various income generation activities. The z-value was found to be significant in NGO/GOPSHGs and NGO/BPSHGs which revealed that NGOs were providing better training for capacity building of SHGs. The findings are in conformity with those of Prabhakara (2013) who reported that nearly 71 per cent of the members of SHGs had not received any training.

### Distribution of SHGs according to type of training:

The type of training imparted to different SHGs differed in nature and content. Table 2 reveals that in case of NGOPSHGs 57.14 per cent were trained for stitching and embroidery, 28.57 per cent were of the SHGs were trained for bee keeping and mushroom cultivation and only one SHG received training on vermi-composting.

In case of GOPSHGs 68.85 per cent were trained for soap making followed by 29.51 per cent who received training in soft toy and *dari/khes* making. Apart from these 24.59 per cent of SHGs were given training on vermi-composting and 11.49 per cent were provided with bee keeping training.

Table further indicates that majority (77.78%) of BPSHGs were trained for *dari/khes* making, 55.56 per cent were provided the training in mushroom cultivation and 33.33 per cent received training in soap making and vermi-composting each. Besides, 22.22 per cent mainly belonging to Jalandhar, Kapurthala and Amritsar district were also trained in football sewing as these areas are production centers for sports related goods.

### Respondents' reactions towards effectiveness of training for capacity building :

The respondent's reaction towards effectiveness of

their training is shown in Table 3. About 67.86 per cent of respondents from NGOPSHGs, 24.11 per cent from GOPSHGs and 32.81 per cent from BPSHG found their training was effective for running corresponding income generating activities. However, only 10.71 per cent of respondents from NGOPSHGs and 43.45 per cent from BPSHG reported their training to be not useful. Further, in case of GOPSHGs, 63.10 per cent of respondents reported that trainings provided to them were not at all effective. Inter institutional differences among NGO / GOPSHGs and NGO/BPSHG were found to be significant. Thus, as far as reactions towards effectiveness was concerned it could be inferred that NGOPSHGs provide training more effectively and that is why members were more confident to start their own

venture after training exposure.

The findings are in line with those of Anonymous (2008) who reported that only 29 per cent of the respondents felt that the training was somewhat effective in pursuing micro enterprise activity. He further said that more number of SHG members were dissatisfied with the training imparted to them.

Regarding the effectiveness of training the findings are in contrast to those of Sandhyarani (2013) who pointed out that 96 per cent of the respondents were satisfied with the training being imparted to them. Similar investigations were also made by Raghavendra (2014) in Karnataka. Jadhav and Tambat (2010) and Nand *et al.* (2012) also worked on the related topic and the results were more or less similar to the present investigation.

**Table 1 : Organization of trainings for capacity building of SHGs members (n=222)**

Parameters	Type of promoting institution			z-value		
	NGOPSHGs (n <sub>1</sub> =7)	GOPSHGs (n <sub>2</sub> =179)	BPSHG (n <sub>3</sub> =36)	NGO/GO	NGO/Bank	GO/Bank
SHGs received trainings	7(100)	84(46.93)	16(44.44)	2.76**	2.70**	0.27
Trainings on SHG orientation	7(100)	81(45.25)	13(36.11)	2.85***	3.10***	1.01
Trainings on income generation activities	7(100)	61(34.08)	9(25.00)	3.55***	3.76***	1.06
SHGs received no training	–	95(53.07)	20(55.56)	2.76***	2.70***	0.27

Multiple response Figures in parentheses indicate percentages

\*\* and \*\*\* indicate significance of values at P=0.05 and 0.01, respectively

**Table 2 : Type of training provided to SHGs (n=222)**

Type of training	Type of promoting institution			z- value		
	NGOPSHGs (n <sub>1</sub> =7)	GOPSHGs (n <sub>2</sub> = 179)	BPSHG (n <sub>3</sub> =36)	NGO/GO	NGO/Bank	Go/Bank
Soap making	–	42 (68.85)	3 (33.33)	3.55**	1.70	2.08**
Vermicomposting	1 (14.29)	15 (24.59)	3 (33.33)	0.61	0.88	0.56
Bee keeping	2 (28.57)	7 (11.49)	1 (11.11)	1.26	0.89	0.03
Stitching and embroidery	4 (57.14)	–	–	6.09***	2.62***	–
Tie and dye	–	1 (1.64)	3 (33.33)	0.34	1.70	3.82***
Soft toy making	–	18 (19.21)	6 (66.67)	1.68	2.73***	2.19
Mushroom cultivation	2 (28.57)	9 (14.75)	55 (55.56)	0.94	1.08	2.86***
Football sewing	–	6 (9.84)	2 (22.22)	0.87	1.33	1.04
Dari/khes making	–	18 (29.51)	7 (77.78)	1.68	3.11**	2.82**

Multiple response Figures in parentheses indicate percentages

\*\* and \*\*\* indicate significance of values at P=0.05 and 0.01, respectively

**Table 3 : Reactions of SHGs members towards effectiveness of organized training (n=222)**

Effectiveness of training	Type of promoting institution			Z value		
	NGOPSHGs (n <sub>1</sub> =28)	GOPSHGs (n <sub>2</sub> =336)	BPSHG (n <sub>3</sub> =64)	NGO/GO	NGO/Bank	GO/Bank
Very effective	19 (67.86)	81 (24.11)	21 (32.81)	4.98***	3.12***	1.46
Effective	6 (21.43)	43 (12.80)	15 (23.44)	1.29	0.21	2.22**
Not effective	3 (10.71)	212 (63.10)	28 (43.45)	5.42***	3.09***	2.90***

Figures in parentheses indicate percentages

\*\* and \*\*\* indicate significance of values at P=0.05 and 0.01, respectively

**Conclusion :**

The present study indicated that though the training on SHG orientation is fundamental requirement for all the SHGs to functionally operate in field but still more than 50 per cent of the SHGs were not provided with such type of training. So, for greater acceleration of rate of empowerment it must be the prime duty of SHPI to train its members about the real concept of SHG and must focus more and more on training and capacity building of members besides ensuring adequate linkage support.

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