

## International Journal of Agriculture Extension and Social Development

Volume 9; Issue 8; August 2026; Page No. 794-797

Received: 19-05-2026  
Accepted: 23-06-2026

Indexed Journal  
Peer Reviewed Journal

### Determination of capability levels among SHGs women members

<sup>1</sup>Sankarsha Mhamane, <sup>2</sup>KS Thorat, <sup>3</sup>Jyoti Deshmukh and <sup>4</sup>RA Patil

<sup>1</sup>M.Sc. Student, Department of Agricultural Extension Education, College of Agriculture, Latur, Maharashtra, India

<sup>2</sup>Assistant Professor, Department of Agricultural Extension Education, College of Agriculture, Dharashiv, Maharashtra, India

<sup>3</sup>Professor, Department of Agricultural Extension Education, College of Agriculture, Latur, Maharashtra, India

<sup>4</sup>Assistant Professor, Department of Horticulture, College of Agriculture, Dharashiv, Maharashtra, India

DOI: <https://www.doi.org/10.33545/26180723.2026.v9.i8k.4096>

Corresponding Author: Sankarsha Mhamane

#### Abstract

The present study was carried out in the Latur district of Marathwada region of Maharashtra state. From Latur district, three tehsils namely Nilanga, Latur, Ausa were selected purposively. From each selected tehsil two villages were selected purposively. From each selected villages two SHGs were selected purposively. From each selected SHGs ten SHGs women members were selected randomly. Thus, 120 women members were selected for the study. The study was based on an ex-post facto research design. The majority of the SHGs women members belonged to the moderate category in organizational capacity (75.83%), savings and credit management (71.67%), micro-enterprise development (67.50%), skills development (54.17%), awareness (45.83%), and network and linkages (61.67%). In financial management (56.67%) and plans and vision (66.67%), the majority belonged to the low category, whereas in empowerment and influence, the majority (50.00%) belonged to the good category. Overall, the majority (79.17%) of the SHGs women members belonged to the moderate category of capability.

**Keywords:** Self-help groups, SHGs women members, organizational capacity, savings and credit management

#### Introduction

Self-Help Groups, commonly known as SHGs, are small voluntary groups consisting of 10 to 20 members, predominantly rural women. These groups promote regular savings, provide access to credit, encourage collective decision-making, and help members undertake income-generating activities. The state of Maharashtra is one of the major states of India with a large rural population where agriculture is the main source of livelihood. Maharashtra has over 6.29 lakh SHGs empowering nearly 80 lakh rural women, making it one of India's biggest women-led rural development networks. Studying the capability determination of SHG women members is important to evaluate their skills, knowledge, and decision-making power in social and economic activities. It helps to understand how effectively they handle resources, manage savings and credit, and contribute to family welfare as well as community development. This assessment also identifies their strengths and areas needing improvement, which can guide policy-makers and institutions in providing proper training, financial literacy, and capacity-building programs. Understanding the capability level of SHGs women members is also essential to evaluate the sustainability and long-term success of these groups. When women become more capable and self-reliant, the benefits extend to their families and communities as well, resulting in positive socio-economic transformations.

#### Objective

1. To determine the capability levels of SHGs women members.

#### Materials and Methods

The present study was carried out in the Latur district of Marathwada region of Maharashtra state. From Latur district, three tehsils namely Nilanga, Latur, Ausa were selected purposively. From each selected tehsil two villages were selected purposively. From each selected villages two SHGs were selected purposively. From each selected SHGs ten SHGs women members were selected randomly. Thus, 120 women members were selected for the study. The research design followed for the study was Ex-post-facto. The collected data was measured by using frequency, percentage, arithmetic mean.

For the purpose of this study, it is defined as the ability of the group to perform various functions of SHG. It was measured by using modified index of Viruthiyel and Goran (2007) <sup>[1]</sup>. This index was used to assess capability of SHGs under Haryana Community Forestry Project.

Capability of SHGs women members is an index which was computed by summation of all the capability levels includes organizational capacity, savings and credit, financial management, micro-enterprise development, skill development, awareness, empowerment and influence,

network and linkages, plans and visions. This implies that a higher score in each capability contributes to a better overall

capability level of SHGs women members.

$$\text{Capability of SHGs women members} = \frac{\text{OC} + \text{SC} + \text{FM} + \text{MD} + \text{SD} + \text{A} + \text{EI} + \text{NL} + \text{PL}}{9}$$

The score obtained by the respondent in items 1, 2, 3, 4, 5, 6, 7, 8 and 9 were summed up to obtain the overall capability of SHGs women members. The respondents were categorized as weak, moderate and good capability level based on the rating criteria provided in the scale.

## Results and Discussion

Viruthiyel and Goran (2007) [3] has identified nine indicators i.e organizational capacity, savings and credit, financial management, micro-enterprise development, skill development, awareness, empowerment and influence, network and linkages, plans and visions. and accordingly result has been discussed below,

### 1. Organizational capacity

This indicator assessed the organizational capacity of the SHG through following sub-indicators like maintenance of group records, holding meetings at the stipulated intervals, observance of group norms, evolving group identity, evolving a mechanism for consensus, and rotation of office bearers.

**Table 1:** Distribution of SHGs women members according to their organizational capacity (N=120)

| Sr. No. | Category              | Frequency | Percentage |
|---------|-----------------------|-----------|------------|
| 1.      | Low (0 to 4)          | 13        | 10.84      |
| 2.      | Moderate (4.5 to 7.5) | 90        | 75.83      |
| 3.      | Good (7.5 to 10)      | 17        | 13.33      |
|         | Total                 | 120       | 100.00     |

The findings revealed that the majority of the SHGs women members belonged to the moderate category (75.83%), followed by the good category (13.33%), while only 10.84 per cent were in the low category.

### 2. Savings and Credit

This indicator measures the ability of the SHG to take up its savings and lending operations. Seven sub-indicators had been used to measure this capability. These were payment of saving contribution by the members, acceptance of contribution in the meeting, loan distribution, whether office bearer take loan after other members, rate of loan recovery, use of loan amount, and freedom from exploitative loans.

**Table 2:** Distribution of SHGs women members according to their savings and credit (N=120)

| Sr. No. | Category          | Frequency | Percentage |
|---------|-------------------|-----------|------------|
| 1.      | Low (0 to 4)      | 22        | 18.33      |
| 2.      | Moderate (5 to 7) | 86        | 71.67      |
| 3.      | Good (8 to 10)    | 12        | 10.00      |
|         | Total             | 120       | 100.00     |

With regard to savings and credit management, most (71.67%) of the respondents had a moderate level, whereas 18.33 per cent belonged to the low category and 10.00 per cent were in the good category.

### 3. Financial management

Financial Management is an essential quality the group must acquire for long term sustainability. Five sub-indicators were used to assess this capability. These were knowledge of members about their savings and loan liability, total group interest earned and default amount, timely maintenance of saving-cum-loan ledger and cash book, visit of members in bank, and timely deposition of saving contribution.

**Table 3:** Distribution of SHGs women members according to their financial management (N=120)

| Sr. No. | Category          | Frequency | Percentage |
|---------|-------------------|-----------|------------|
| 1.      | Low (0 to 4)      | 65        | 56.67      |
| 2.      | Moderate (5 to 7) | 39        | 30.00      |
| 3.      | Good (8 to 10)    | 16        | 13.33      |
|         | Total             | 120       | 100.00     |

In financial management, the majority of the SHGs women members (56.67%) belonged to the low category, followed by 30.00 per cent in the moderate category and 13.33 per cent in the good category.

### 4. Micro-enterprise development

This indicator assess the group capacity in this sphere with the help of the following five sub-indicators: acquiring new skills after joining SHG, setting up new enterprises, Income generating activities yielding income as per their expectations, micro-enterprises running without being constrained, and establishment of linkages for successful working of enterprise.

**Table 4:** Distribution of SHGs women members according to their micro-enterprise development (N=120)

| Sr. No. | Category          | Frequency | Percentage |
|---------|-------------------|-----------|------------|
| 1.      | Low (0 to 2)      | 07        | 05.83      |
| 2.      | Moderate (4 to 6) | 81        | 67.50      |
| 3.      | Good (8 to 10)    | 32        | 26.67      |
|         | Total             | 120       | 100.00     |

The findings indicated that 67.50 per cent of the respondents had a moderate level of micro-enterprise development, followed by good category (26.67%), while only 5.83 per cent belonged to the low category.

### 5. Skills development

This is an assessment of the ability of the group to manage its own functions through interaction with service providers, it also assess whether these group capacities find recognition by other social entities in the community and outside. This was studied under six sub-indicators like conducting meetings without help of any organization, maintaining records without the support from any organization, good negotiating power with bank and other institutions, demanding services from NGO/government project, illiterate members learning to read and write, and helping other community members in matters like credit, education etc.

**Table 5:** Distribution of SHGs women members according to their skills development (N=120)

| Sr. No. | Category            | Frequency | Percentage |
|---------|---------------------|-----------|------------|
| 1.      | Low (0 to 4)        | 33        | 27.50      |
| 2.      | Moderate (4.5 to 7) | 65        | 54.17      |
| 3.      | Good (8 to 10)      | 22        | 18.33      |
|         | Total               | 120       | 100.00     |

More than half (54.17%) of the SHGs women members had a moderate level of skills development, whereas 27.50 per cent and 18.33 per cent belonged to the low and good categories, respectively.

## 6. Awareness

Working in groups, discussing issues of common interest, working for the common cause and such other activities, group members acquire more forward looking attitudes and become aware of social issues. These attitudinal changes are an indication of the better capability of the groups, as the SHG movement goes beyond a mere saving and lending entity and becomes a tool for social empowerment. Seven sub-indicators are used to assess this indicator which are as follows: awareness about group goals, pre-natal care of expecting mothers, immunization of new born infants, healthy nutritional practices, legal age of marriage, small family norm, causes of diarrhea, jaundice, and malaria and their prevention, and education of girl child.

**Table 6:** Distribution of SHGs women members according to their awareness (N=120)

| Sr. No. | Category          | Frequency | Percentage |
|---------|-------------------|-----------|------------|
| 1.      | Low (0 to 4)      | 48        | 40.00      |
| 2.      | Moderate (5 to 6) | 55        | 45.83      |
| 3.      | Good (7 to 10)    | 17        | 14.17      |
|         | Total             | 120       | 100.00     |

The findings showed that the majority of the respondents belonged to the moderate category (45.83%), followed by the low category (40.00%), while only 14.17 per cent had a good level of awareness.

## 7. Empowerment and influences

Well-functioning groups become visible in the community and this aids in the process of social empowerment of members. This is the goal of all SHGs activities and this capability is assessed through nine sub-indicators. The relevant sub indicators are the following improving of decision making power of members in the family, disposing their income by own choice, participation in gram sabha meeting, participation in gram panchayat election, campaigning for improving village institution and demolishing social evil, lobbying with panchayat and administrative authority for solving common problem and promoting other people to form SHG.

**Table 7:** Distribution of SHGs women members according to their empowerment and influences (N=120)

| Sr. No. | Category          | Frequency | Percentage |
|---------|-------------------|-----------|------------|
| 1.      | Low (0 to 3)      | 17        | 14.17      |
| 2.      | Moderate (4 to 6) | 43        | 35.83      |
| 3.      | Good (7 to 10)    | 60        | 50.00      |
|         | Total             | 120       | 100.00     |

Half (50.00%) of the SHGs women members had a good level of empowerment and influence, followed by 35.83 per cent with a moderate level and 14.17 per cent with a low level.

## 8. Network and linkages

This component included five sub-indicators like linkages of SHG with line departments at block level, DRDA/other agency for information and support, networks with other neighboring SHGs and organization of community events on special occasions. Groups work better when they develop linkages with other institutions.

**Table 8:** Distribution of SHGs women members according to their network and linkages (N=120)

| Sr. No. | Category          | Frequency | Percentage |
|---------|-------------------|-----------|------------|
| 1.      | Low (0 to 2)      | 22        | 18.33      |
| 2.      | Moderate (4 to 6) | 74        | 61.67      |
| 3.      | Good (8 to 10)    | 24        | 20.00      |
|         | Total             | 120       | 100.00     |

In network and linkages, the majority (61.67%) of the respondents belonged to the moderate category, followed by 20.00 per cent in the good category and 18.33 per cent in the low category.

## 9. Plans and Visions

This component included five sub-indicators related to SHGs future plans like plans to improve corpus fund, diversify income generating activities, plans to increase social activities, utilize/invest its surpluses, and plans to sustain itself without support from any project.

**Table 9:** Distribution of SHGs women members according to their plans and visions (N=120)

| Sr. No. | Category       | Frequency | Percentage |
|---------|----------------|-----------|------------|
| 1.      | Low (0 to 4)   | 80        | 66.67      |
| 2.      | Moderate (6)   | 24        | 20.00      |
| 3.      | Good (8 to 10) | 16        | 13.33      |
|         | Total          | 120       | 100.00     |

With respect to plans and vision, the majority of the respondents (66.67%) belonged to the low category, whereas 20.00 per cent and 13.33 per cent belonged to the moderate and good categories, respectively.

## 10. Overall capability of SHGs women members

The capability of SHGs women members was determined by aggregating the scores obtained across nine major dimensions, namely organizational capacity, savings and credit, financial management, micro-enterprise development, skill development, awareness, empowerment and influence, networks and linkages, and plans and visions. The overall capability level of the respondents was assessed based on the composite score derived from these dimensions.

**Table 10:** Distribution of SHGs women members according to their overall capability of SHGs women members (N=120)

| Sr. No. | Category           | Frequency | Percentage |
|---------|--------------------|-----------|------------|
| 1.      | Low (0 to 4)       | 12        | 10.00      |
| 2.      | Moderate (>4 to 7) | 95        | 79.16      |
| 3.      | Good (>7 to 10)    | 13        | 10.83      |
|         | Total              | 120       | 100.00     |

Overall capability of SHGs women members, majority (79.17%) of the SHGs women members possessed a moderate level of capability, whereas 10.83 per cent with a good level, while only 10.00 per cent belonged to the low capability category.

### **Conclusion**

The study indicated that majority of the SHGs women members had a moderate level of organizational capacity, savings and credit management, micro-enterprise development, skills development, awareness, and network and linkages. Most respondents exhibited a low level of financial management and plans and vision, while empowerment and influence was found to be at a good level. Overall, the majority of the respondents possessed a moderate level of capability, indicating satisfactory performance.

### **References**

1. Viruthiyel J, Goran J. Capability assessment of self-help groups. 2007. doi:10.20546/ijcmas.2019.809.138.
2. Chunera A. Capability assessment of women self-help groups: a study in Nainital district of Uttarakhand. Pantnagar: G B Pant University of Agriculture and Technology; 2014.
3. Viruthiyel J, Jonsson G. Self-help group capability assessment 2007. Haryana: Haryana Community Forestry Project, Forest Department, Government of Haryana; 2007.
4. Haryana Community Forestry Project report.