



## Impact Of Training On Women Self Help Groups' Performance: An Empirical Study

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### ARTICLE INFO

### ABSTRACT

Training plays a vital role in the skill development of individuals engaging in both large-scale organisations, as well as small scaled groups such as Self-Help Groups (SHGs). SHGs are groups comprising of 10-20 individuals with similar socio-economic background. Training ensures empowering and motivating group members by improving their skills and building their confidence through various innovative and productive programs. Training not only enables the group members with access to social, economic, political, educational, and technical spheres but also ensures proper utilization of their finances leading to their financial independence especially for women. With this context, the study aims to identify the training programs offered to women SHGs and to examine the impact of training in the overall performance of the WSHGs. The study is empirical in nature and is based on primary data that was gathered via survey method employing a structured interview schedule from 300 WSHGs using a multistage sampling technique. To make the required inferences, the paired t test, Wilcoxon signed rank test and further descriptive statistical methods were employed.

**Keywords:** Training, Women SHGs, Performance, Paired T test.

### INTRODUCTION

Training programs has a pivotal role in fostering economic self-sufficiency and on the economic empowerment of women members of SHGs (Sumithaa & Santhoshab, 2023). The primary goal of training programme is to unlock the potential and hidden abilities of each SHG member. Members have access to a variety of training programmes designed to help them become self-sufficient and employed. Regardless of the size of the Self-Help Group, trainee members are required to pay the specific costs associated with the training programmes, as the cost of training varies. The moment the groups are formed, the training starts (Banerjee & Borhade, 2016). Through training, knowledge and skills are systematically improved, enabling women to carry out their responsibilities with effectiveness and efficiency (Kumari et. al, 2019). The training Programmes for Self Help Groups (SHGs) on Small Business Planning and Financial Management is to improve financial literacy and provide SHG members with the necessary information and skills to operate their small enterprises successfully. SHG members get knowledge about product development, market research, business planning, and efficient marketing techniques through these training programmes, which helps them manage profitable businesses. They also receive helpful advice on budgeting, record-keeping, financial resources, and financial management. Through the development of economic independence, self-sufficiency, and sustainable growth, these training programmes help SHG members become productive members of their communities and lead satisfying lives.

Self- Help Groups (SHGs) are community-based organizations that consist of a small number of people, usually from similar socio-economic backgrounds, who come together to address common issues and work towards their collective development. SHGs are formed by a group of people living in the same locality comprising of 10 to 20 rural members with similar economic backgrounds make up the SHGs. The primary motivation for forming this kind of group is to collaborate towards achieving financial stability. Each member of this group gets together and contributes a modest amount each month to a common fund also known as group corpus in order to meet future requirements in the form of emergencies or to provide a collateral-free loan as decided by the group. Novel Laurette Mohammed Yunus pioneered microfinance through self-help organisations.

The training programs provided to the SHGs ensures overall improvement in the performance of the SHGs especially their financial performance. One of the important reasons behind the formation of SHGs is to provide financial stability, enhance financial literacy and to improve the financial performance by inculcating improved financial management practices of SHGs. The financial empowerment of the SHG members especially women ensure upgradation of their standard of living providing them with a strong social status. Various literatures have focused on how the training programs have helped the SHGs with their Skill development, confidence building and improved technical knowledge. But very few literatures have focused on the impact of training program in the performance of the SHGs. Therefore, this study aims to examine the impact of training programs on the performance of the women SHGs (WSHGs) of Tripura.

### **TRAINING AS A NEED FOR SHGs OVERALL DEVELOPMENT**

Basera and Bhardwaj (2006), aimed to evaluate the efficacy of a communication package intended at raising awareness of women's entrepreneurial skills in SHGs. the study was both quantitative and qualitative in nature. And the study is based on primary data which was collected through properly modified and per-tested interview schedule and informal discussion and knowledge test. Field diary and Photographs were also used to document daily account of activities, experiences, people, places and events simultaneously. Analysis and interpretation of data was done by using statistical techniques like mean, standard deviation, frequency, percentage, coefficient of correlation and t- test. Karthik & Selvakumar (2019), their research aimed to study and evaluate the significance of selected entrepreneurial abilities among female members of self-help groups. Both primary and secondary data were used in the study. The primary data have been collected from 105 SHGs using simple random sampling technique through interview schedule. The secondary data have been collected from various books, websites and other online resources. For the fulfillment of the study, the researcher has used percentage analysis for finding out demographic profile and Sign test to analyze skills relating to self-confidence, leadership quality and cosmopolitan outlook at different situations. Sharma et. al, (2021), in their study aimed to study the role that microfinance had in the Covid-19 pandemic in empowering women, to examine the members' earnings, outlays, and savings in COVID-19, to evaluate the effectiveness of self-governing women's groups in COVID-19 and to comprehend how women's self-help groups contribute to job creation and poverty reduction in Meerut. Their study is based on both primary data collected from 300 women from WSHGs and 300 males from male SHGs using convenience sampling technique from Meerut district and secondary data collected from various sources like newspapers, research papers, articles, and magazines and from the website. The study used mean, standard deviation, percentage, chi-square analysis, and t-test to analyse the data. The study rejected the null hypotheses. Kumari et. al, (2019) research aimed to study the extent of change in knowledge and skill of the SHG members in different SHG activities and to extent of participation of SHG members in managing SHGs and income generating activities and extent of empowerment of members through SHG activities. The primary data on rural women of self-help groups was collected by applying purposive and systematic random sampling procedures for the selection of respondents. 30 women were selected randomly from each selected village, thus making a total sample of 120 respondents. The data were collected with the help of a well-structured and pretested interview schedule comprising the items for assessment of their training requirements and marketing channels adoption. The training and marketing channels needs were computed with the statistical measures like frequency score, percentages, mean, standard deviation, weighted mean score, ranks and correlation analysis were used to analyze the data to draw necessary inferences from the study. Banerjee & Borhade (2016), made an attempt in their study to learn about the different kinds of training programmes that both private and public self-help organisations offer, as well as the degree of awareness and significance of those programmes for their members. The capacity to get employment is the most important aspect of every person's life since it allows them to support themselves financially. However, because of the nation's or a state's rapid population expansion, it is getting harder for the government to give young people living in villages, states, or districts work possibilities. The government is attempting to inspire young people to launch their own businesses and work for themselves in order to expand the pool of employment prospects. The governments of Maharashtra and India are attempting to inspire women, young people, and others to launch new businesses and find independent jobs. Self-help groups are therefore a component and a process of the aforementioned programme. Swain & Varghese (2014) studied the impact of extensive training sessions offered by the Self-Help Group (SHG) curriculum is assessed in this article. Indian SHGs are mostly microfinance organisations that are supported by commercial banks and founded by non-governmental organisations (NGOs). This article uses assessment methods suitable for current participants in a federal scheme. The paper also discusses the problem of double selection in training and membership. We use a pipeline strategy to account for bias in membership selection. Next, we use propensity score matching to control for endogeneity during training. Regression-adjusted matching, which accounts for bias in training selection as well as participation, shows that specialised training—like business training—has a higher effect on assets than broad training. NGOs must to focus on business training as well. Sensitivity studies validate how solid these findings are. Tewari et. al., (2022), the purpose of their research is to gain a deeper understanding of how SHGs impacted the development of female early-stage entrepreneurs in India during the epidemic. This study delves into the lives of 220 Indian SHG women entrepreneurs, utilising a systematic survey research design and 12 distinct components taken from existing literature to define the terms "job" and "business development" in relation to these women. The review used a quantitative

exploratory approach, analysing the data and deciphering the conclusions through informative metrics. The study's conclusions indicate that the pandemic presented Indian SHG women's organisations with both possibilities and problems. SHGs have not done enough to assist women entrepreneurs in developing their businesses in this unique scenario, according to respondents. In order to help expand and recover the business utilising new methods, SHGs should concentrate on innovation-driven professions and include training modules for enabling web-based models and presenting phases, in addition to financial access. Proposals for SHGs and strategy producers in the Indian context have been made in light of the findings in order to coordinate with shifting consumer and market forces during the pandemic. The review has broadened our understanding of the requirements of women entrepreneurs in Self-Help Groups (SHGs) and the necessary actions to support their business expansion in India. Chauhan & Kshirsagar (2012) according to the study they conducted on 100 members of the Tribal Women SHGs in Sinnar taluka, Nashik district, members generally lack awareness of the newest agricultural production and marketing technologies as well as SHG concepts. The survey also showed that 81% of participants recommended disseminating details on SHG ideas and linkage programmes. Ninety-nine percent recommended setting up village-level training programmes on agricultural production technologies. The soybean crop is currently recognised as a short-duration, high-yielding oilseed crop. Organic farming techniques are then recommended for the growth of onions, garlic, and tomatoes. When evaluating training needs, marketing of produce ranked highest (76%), followed by plant protection (66%), and manures and fertilisers (61%). The members responded most favourably to vermicompost (87%) and its application and preparation techniques (81%), with ITKs (81%) being the most popular choice for organic farming. In terms of training demands, poultry farming came in first (78%) and agro-processing units (71%) respectively. The top ranking was in communication skills (84%), which was followed by access to infrastructure (81%) including schools, marketing, water supply, and transportation. Nearly two thirds of the respondents stated that they needed training on topics such as dispute resolution, self-worth and confidence, involvement in local events and meetings, and community health and sanitation, among others. Roy et. al., (2013) their study investigated the degree to which participants' perceptions of their knowledge, skill acquisition, and adoption level have changed as a result of the value addition training curriculum. Two Likert-type scales were created after the instrument's content and face validity were evaluated and an acceptable degree of reliability score of at least 0.78 was noted. The outcomes demonstrated how value addition training can foster a positive mindset with regard to the degree of perceived knowledge, skill acquisition, and adoption rates. Furthermore, the study's conclusions state that: (i) participant education level, post-harvest knowledge, and attitude towards value addition are factors that contribute to improving the training's positive impact; (iii) more workable strategies—like lengthening the training period—are needed to improve participants' skills; and (iv) multiple interventions—like creating new markets—by the state government are necessary to raise the adoption level. Bryan & Mendaglio (2020) their study has various activities run by numerous NGOs in India aim to give women the confidence to lead, although it is unknown how helpful these initiatives are in the lives of the participants. This article is a descriptive cross-sectional study that investigated the potential of an NGO's self-help group programme to empower women by enhancing their capacity for leadership and self-efficacy as leaders. The study used authentic leadership theory. The ability and self-efficacy of the participants to lead in their everyday lives have risen. The importance of women's empowerment courses is demonstrated by the fact that women who had been in the programme longer than those who had just started did not report feeling as confident in their ability to lead.

#### **FINANCIAL MANAGEMENT PRACTICES OF WSHGs**

Shinde (2014) analyzed the performance and sustainability of three types of SHGs: all-male, all-female, and mixed SHGs. Results of the study showed that female SHGs performed better in financial management practices, including regular book account maintenance and passbook updates. This research aims to know the average cost of SHG promotion with emphasis on socio-economic empowerment. To analyse the results of assessment studies of the effects and impact of SHG promotion. To study the kind of sustainability or phase out strategy employed by NGOs. The study analyzed the performance and sustainability of three types of SHGs: all-male, all-female, and mixed SHGs. Results showed female SHGs performed better in financial management practices, including regular book account maintenance and passbook updates. Parikh et al. (2002) in their study described the design process, results and observations obtained in designing a user interface for managing community based financial institutions in rural India. The study is based on primary study done through field visit and by interacting. The work involves documenting micro-finance system operational practices and structures, and working with CCD to design and implement a Management Information System for SHG federations, understanding user work processes and cognitive abilities. Arora and Singh (2017) in their study aimed to examine the kind of financial management practices are followed by the SHGs in Himachal Pradesh and to explore the extent to which these informal financial management practices are followed in these SHGs. A primary study was conducted in the three districts of Himachal Pradesh and 120 leaders of each group were selected as sample. The validity of the questionnaire was checked using KMO and Bartlett's Test. Findings reveal that financial management practices are followed to a great extent in these SHGs, thus improving its long-term sustainability, even though the members have not received any formal training in keeping accounts books. Sudarsan and Narasamma (2012) their study is based on the SHGs members' empowerment through revolving fund sanction by the Andhra Pradesh State Government and its category-wise empowerment of the

SHG members in three revenue divisions of Chittoor District. The study is based upon the primary data collected from the SHGs Members in Chittoor District of Andhra Pradesh. The study found that to increase income and benefits of pavalavaddi scheme, more sanction of revolving fund and loans for SC, ST and Minority groups, capacity building, and regular reimbursement. Samishetti and Anusha (2020) aimed to evaluate the financial management practices of the SHGs affiliated to MACs in Narsampet. For the data analysis process entire data collected through secondary sources from 160 affiliated SHGs located around the selected MACs. The study finds the savings of the members deposited in the SHG increased by 20% and the employment of funds increased over 5 years. The aggregate cost of administration is doubled during the period under study. The borrowed funds of the members are found to be used for agriculture and business purposes. Sharma et al. (2022) their objectives is to look at the number of SHGs lending money and looks into the loan disbursement trends of SHGs affiliated with commercial banks, regional rural banks and cooperative banks. This research also aimed to examine the trend of the total number of SHGs that distribute loans and the overall trajectory of SHG loan disbursement in Madhya Pradesh. A descriptive and analytical study employed secondary data to know the loan disbursement. Sample Size: 11-year data, i.e., from 2008 to 2018. The study observed that the number of SHGs with commercial and regional rural banks are increasing. The analysis revealed that the numbers of SHGs are growing in Madhya Pradesh, and the loan disbursement amount is also increasing significantly over the study period. Malhotra and Baag (2021) aimed to identify the various factors that lead to the financial sustainability and viability of the Joint Liability Groups. Assess the role of Peer selection, Monitoring and enforcement in promoting the sustainability of SHG bank linkage programme. Identifying the process of Peer selection, Monitoring and enforcement in promoting the sustainability of SHG bank linkage programme. Exploring various literatures regarding the process of Peer mechanism through Peer selection, Monitoring and enforcement to promote sustainability of these groups. Identifying the role of various factors such as social intermediation and financial training to promote sustainability of groups. A literature analysis is done to analyse the depth and breadth. Academic journals, articles, books, reports, monographs, and dissertations were searched for study's findings. Credit deficient Self-help groups are finding it harder to sustain livelihood activities and social, financial support to their members. Financial illiteracy compounded by lack of financial discipline has led to an increase in Nonperforming assets for banks. The existence of free enterprises system under Self-help group bank linkage is under financial constraint and is bound to collapse unless and until an institutional framework for Monitoring and financial literacy and alternate technology is put in place. Datta and Singh (2013) examined the efficacy of a microcredit-linked SHGs program in identifying the problems faced by group members such as income generation and financial performance. The study utilized primary sources and a multiple regression equation to identify contributing factors to explain SHG income among 120 members in three selected blocks. The study found that income generation across all blocks was significantly influenced by factors such as loan amount, saving amount, SHG years, group leader's education level, and training facility availability. The findings have implications for future research. Parida and Sinha (2010) aimed to explore the performance and sustainability of SHGs from a gender perspective, and identify best practices to help in improving SHG sustainability and eradicating poverty. The study is based on information obtained from a primary sample survey conducted in six states in India. The study reveals that all-female SHGs perform best and are particularly well in terms of recovery of loans and per capita saving. The econometrics results indicate that all female SHGs are sustainable. Hundekar. V. R (2018) the study measures financial inclusion through SHGBLP in Karnataka using a financial inclusion index. It uses bank penetration, credit penetration, and SHG penetration in various districts. The study combines empirical and conceptual research to illustrate the relationship between parameters and determine the rate of financial inclusion through SHGBLP in Karnataka, serving as an anecdote in India. The study was conducted in Belagavi district. Statistical tools like reliability test, Pearson's correlation analysis, and Chi-square tests are used. The study reveals that financial inclusion in Karnataka is not significantly high, with only 2 districts having above average levels, 6 falling below average, and 22 falling in the low category. In Belagavi district, most SHGs are not credit linked, and saving is less attractive to members. Many SHGs, who have been making transactions for years, lack knowledge about credit linkage due to lack of accessibility to financial institutions.

### OBJECTIVES

1. To identify the various training programs offered to women SHGs of Tripura.
2. To examine the impact of training programs on the performance of the women SHGs of Tripura.

### HYPOTHESES

- (H01):** There is no significant difference in saving of WSHGs after joining training program.  
**(H02):** There is no significant difference in income of WSHGs after joining training program.  
**(H03):** There is no significant difference in revenue generation of WSHGs after joining training program.  
**(H04):** There is no significant difference in loan repayment of WSHGs after joining training program.

## RESEARCH METHODOLOGY

The study is empirical in nature that uses primary data to support the objectives. The study area is based on the West Tripura district of the state of Tripura, India. A well-structured and pretested survey schedule was applied and survey method was deployed in order to collect primary data through purposive sampling method from women SHGs (WSHGs) of West Tripura district. However, 300 WSHGs were considered as sample of the study using Yamane's method. To draw meaningful inferences, descriptive statistical techniques such as average, percentage analysis have been used. Additionally, to examine the performance of WSHGs paired T Test and Wilcoxon Rank Signed Rank test have been applied. The sample size was calculated with Yamane's method.

Yamane's method,

$n = N/(1+N \cdot e^2)$ , was used to determine the sample size.

Here,

N = population size,

n = sample size,

and e = allowable error.

### INFLUENCE OF TRAINING ON THE PERFORMANCE OF WSHGs IN TRIPURA

To support the objectives of the study, West Tripura district of the state of Tripura, India was chosen for the collecting the primary data of the study using a structured interview schedule. The formation of SHGs started in Tripura in April 1999, the movement didn't fully take off until the 2003–2004 fiscal year. There are currently 51,494 Self-Help Groups (SHGs) in the state after all these years. Several Nodal Agencies in Tripura work with the Rural Department, the Tripura government, and other financial institutions to facilitate the formation of Self-Help Groups (SHGs).

Training and capacity building can be broadly divided into two categories: general training and skill development training. All members of SHGs receive general training, which includes instruction on group building and connection techniques. Since the goal of this training is to manage the group rather than to really build skills, all participants receive this very uniform training; therefore, this component is not included in our training measure. The skill training module is the subject of our article and it is related to other training modalities. These specialised training programmes come in two flavours: business, which aims to enhance revenue-generating endeavours like farming, crafts, or micro and small businesses; and non-business, which covers family planning, basic healthcare, and primary health (Swain & Varghese, 2014). In Tripura Self-Help Groups (SHGs) typically undergo various forms of training to enhance their capacity, skills, and knowledge in different areas. Here are some common forms of training for SHGs:

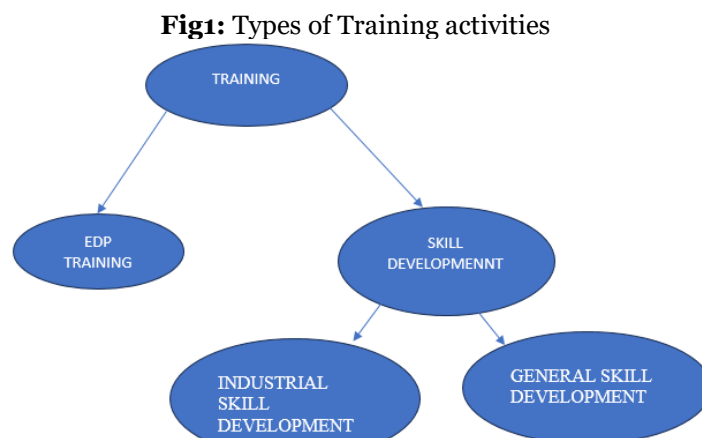
**EDP Training:** EDP stands for Entrepreneurship Development Program, and it's a specialized form of training designed to equip individuals, including members of Self-Help Groups (SHGs), with the skills and knowledge necessary to start and manage their entrepreneurial economic activities.

**Skill Development Training:** Skill development training programs focus on enhancing individuals' abilities and competencies in specific areas to improve their employability, productivity, and overall contribution to the workforce. These programs can vary widely depending on the target audience, industry requirements, and the specific skills being developed.

In this skill development training, there are two types of development are there

- Industry development
- General skill development

As illustrated by the diagram:



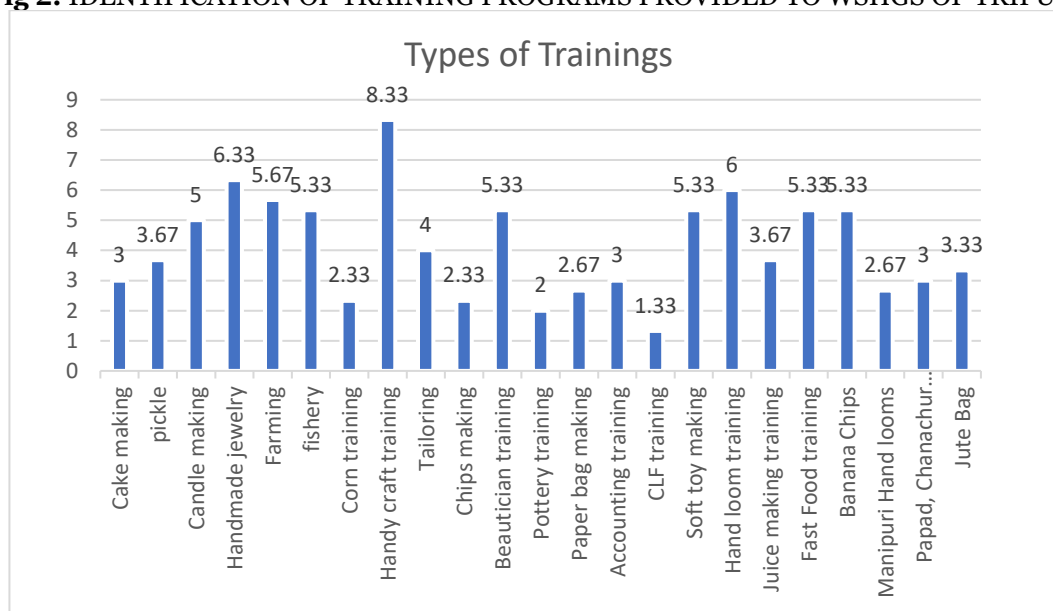
Source: Compiled by researcher from field survey

**Table 1: IDENTIFICATION OF TRAINING PROGRAMS PROVIDED TO WSHGS OF TRIPURA**

SL.NO	Types of Training	No of respondent	percentage
1	Cake making	9	3.00
2	pickle	11	3.67
3	Candle making	15	5.00
4	Handmade jewelry	19	6.33
5	Farming	17	5.67
6	fishery	16	5.33
7	Corn training	7	2.33
8	Handy craft training	25	8.33
9	Tailoring	12	4.00
10	Chips making	7	2.33
11	Beautician training	16	5.33
12	Pottery training	6	2.00
13	Paper bag making	8	2.67
14	Accounting training	9	3.00
15	CLF training	4	1.33
16	Soft toy making	16	5.33
17	Hand loom training	18	6.00
18	Juice making training	11	3.67
19	Fast Food training	16	5.33
20	Banana Chips	16	5.33
21	Manipuri Hand looms	8	2.67
22	Papad, Chanachur training	9	3.00
23	Jute Bag	10	3.33
24	Home decors	15	5.00
	TOTAL	300	100

**Source: Compiled by researcher from field survey**

The table 1 identified the various training programmes which are offered to the WSHGs in Tripura. The training programs identified are cake making, pickle training, candle making training, handmade jewellery, farming, fishery, corn training, handy craft training, tailoring, chips making, beautician training, pottery training, paper bag making, accounting training, CLF training, soft toy making, hand-loom training, juice making, fast food training, banana chips, manipuri hand looms, papad and chanachur training, jute bag making training and home decor training.

**Fig 2: IDENTIFICATION OF TRAINING PROGRAMS PROVIDED TO WSHGS OF TRIPURA**

**Source: Compiled by researcher from field survey**

The figure 2 illustrates the various training programmes which are offered to the WSHGs Tripura. The figure depicts that the WSHGs are provided with handy craft training the most whereas, CLF training is provided to them the least. Therefore, fulfilling the first objective of the study.

The study is segregated into two aspect the first phases illustrate the likert scale statements (1: strongly disagree, 2: disagree, 3: undecided, 4: Agree, 5: Strongly agree) and the responses of the WSHGs and the second phase depicts the hypotheses testing.

The primary data collected is in a form of scaled data and therefore, testing the reliability of the data is important.

**TABLE 2: RELIABILITY TEST- CRONBACH'S ALPHA**

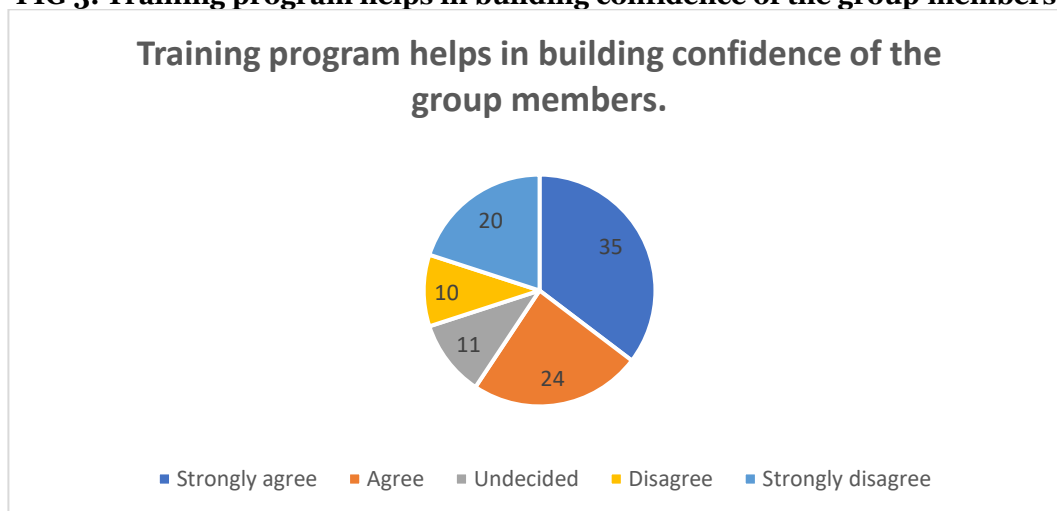
Cronbach's Alpha	No. of Items
0.959	8

**Source: Measured using data collected from field survey using SPSS**

The value of Cronbach's Alpha for the scaled data is 0.959 which is greater than 0.70 implying that the scaled data is reliable.

The initial section of the primary data analysis, descriptive statistical tools like percentage and graphs are used for clear and concise depiction of data.

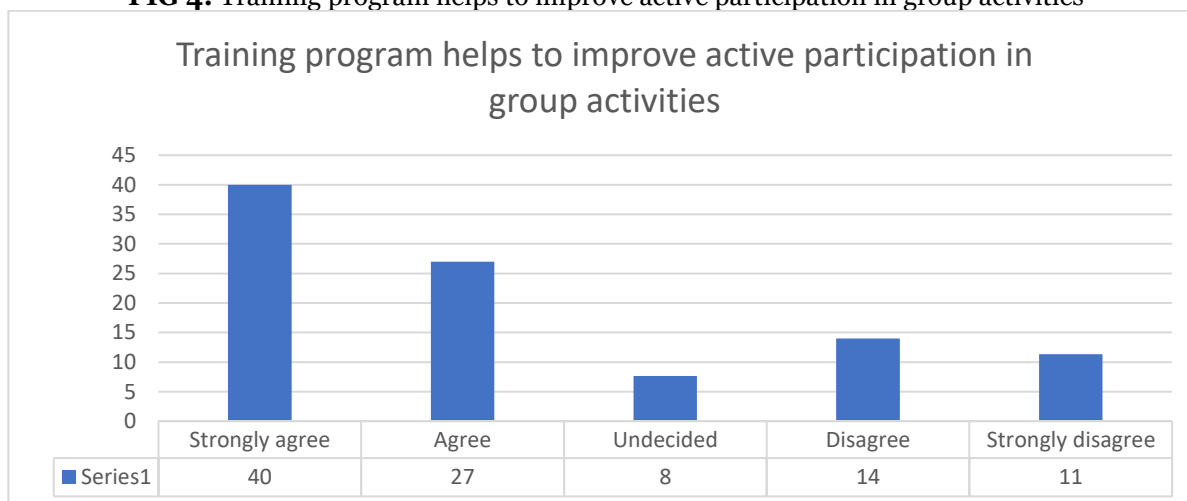
**FIG 3: Training program helps in building confidence of the group members.**



**Source: Compiled by researcher from field survey**

the figure 3 clearly depicts that the 59% ;(24%+35%) of the WSHGs approved of the statement that training programs have helped them in building their confidence whereas, 34%; (10%+24%) of the WSHGs has disapproved of it.

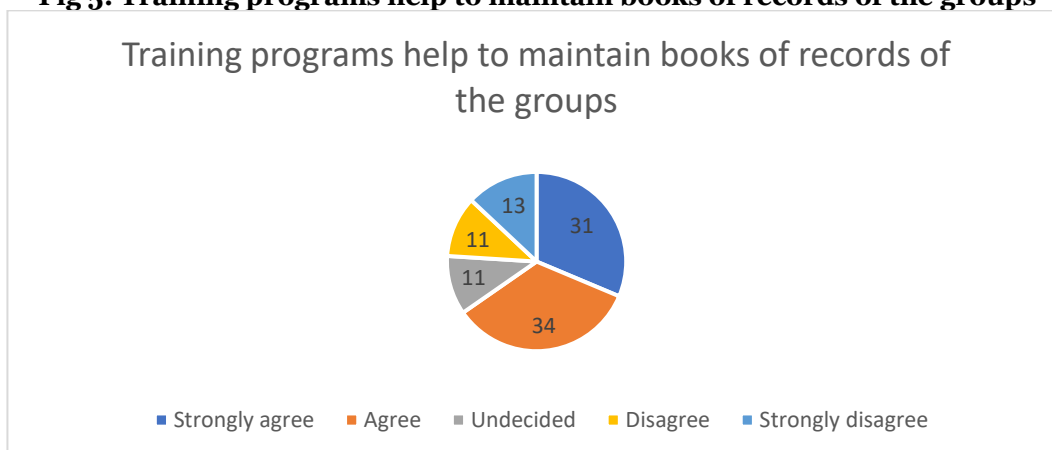
**FIG 4: Training program helps to improve active participation in group activities**



**Source: Compiled by researcher from field survey**

The figure 4 clearly illustrates that the 67% ;(40%+27%) of the WSHGs approved of the statement that training programs have helped them with improved and active participation in group activities whereas, 25%; (14%+11%) of the WSHGs has disapproved of it.

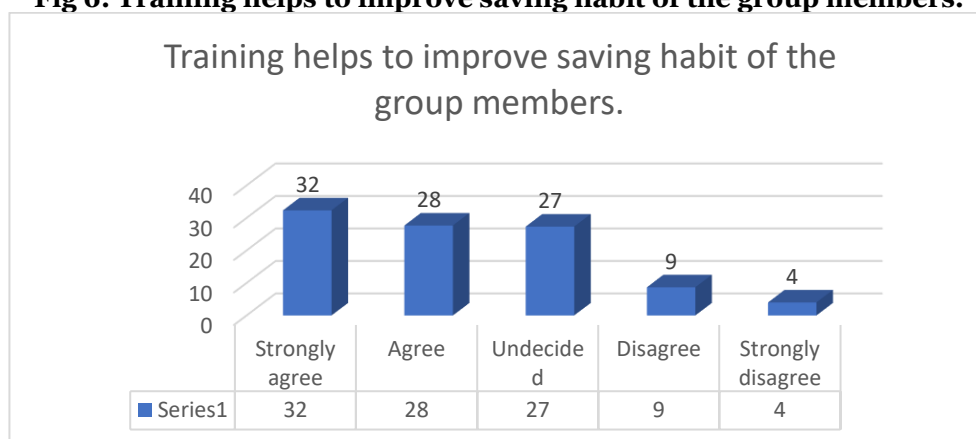
**Fig 5: Training programs help to maintain books of records of the groups**



**Source: Compiled by researcher from field survey**

The figure 5 clearly illustrates that the 65% ;(34%+31%) of the WSHGs approved of the statement that training programs have helped them to maintain the books of records of the group properly whereas, 25%; (14%+11%) of the WSHGs has disapproved of it.

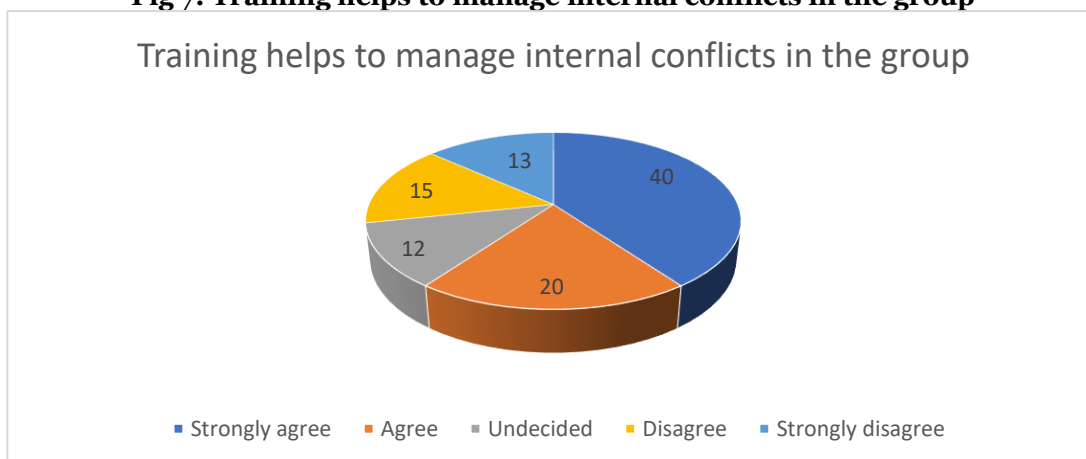
**Fig 6: Training helps to improve saving habit of the group members.**



**Source: Compiled by researcher from field survey**

The figure 6 clearly illustrates that the 60% ;(32%+28%) of the WSHGs approved of the statement that training helped the WSHGs to inculcate and improve their saving habits whereas, 13%; (9%+4%) of the WSHGs has disapproved of it.

**Fig 7: Training helps to manage internal conflicts in the group**

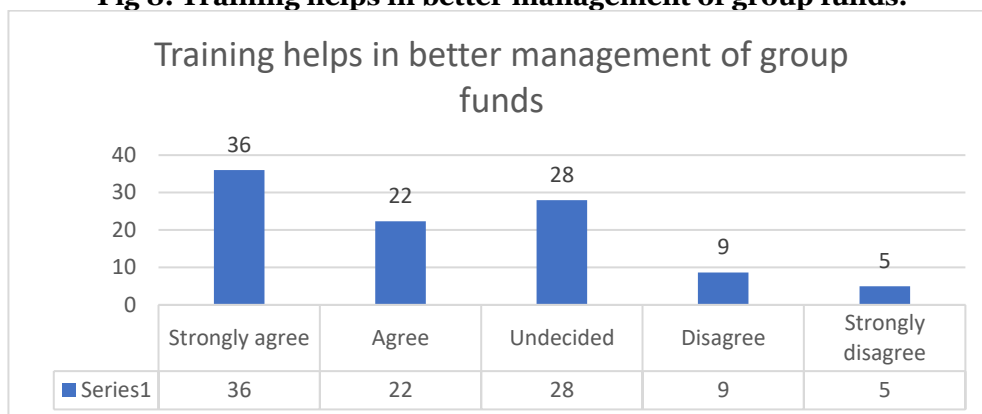


**Source: Compiled by researcher from field survey**



The figure 7 clearly illustrates that the 60% ;(40%+20%) of the WSHGs approved of the statement that training programs have helped them to manage the internal conflicts arising within the members of the group whereas, 28%; (15%+13%) of the WSHGs has disapproved of it.

**Fig 8: Training helps in better management of group funds.**



**Source: Compiled by researcher from field survey**

The figure 8 clearly illustrates that the 58% ;(36%+22%) of the WSHGs approved of the statement that training programs have helped them with better management of group’s fund whereas, 14%; (9%+5%) of the WSHGs has disapproved of it.

From the above descriptive analysis, it can be concluded that training programs provided to the WSHG members have some positive remark on the respondents.

**PERFORMANCE OF WSHGs**

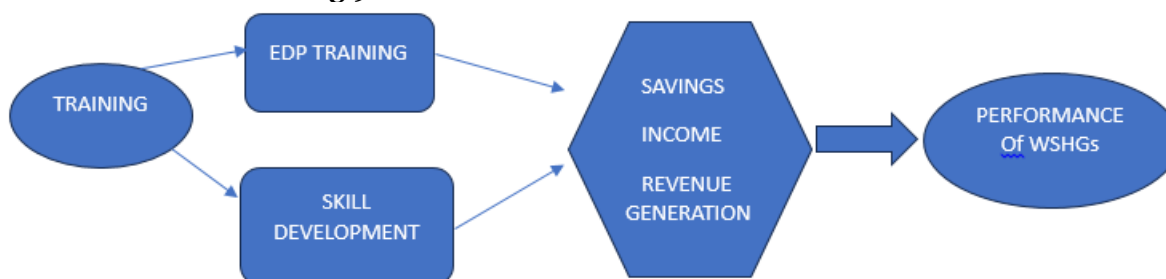
To analysis the performance of WSHGs, four variables have been identified which are presented in the following table:

**TABLE 3: VARIABLES IDENTIFIED**

SL. NO.	VARIABLES	REFERENCES
1.	Savings	<ul style="list-style-type: none"> <li>• Bharath Samishetti, Dr. K. Anusha (2020)</li> <li>• Dr. Manpreet Arora, Swati Singh (2017)</li> <li>• Soumyendra Kishore Datta &amp; Krishna Singh (2013)</li> <li>• Status of Microfinance-NABARD</li> </ul>
2	Income	
3	Revenue Generation	
4	Loan Repayment	

The following diagram illustrates the flow of performance of WSHGs by the influence of training:

**Fig 9: FLOW OF PERFORMANCE OF WSHGs**



**Source: Compiled by researcher from field survey**

The figure 9 illustrates the flow of performance of the WSHGs by the influence of the training program. The training provided to the WSHGs not only develop their skills in the context of manufacturing product, providing service and building confidence, but it also helps the WSHGs by improving their savings habit, better group and conflict management and better management of fund leading to increased income, savings and revenue generation.

For testing the hypotheses of the study, each of the identified variables have been divided in to two categories of their before and after status i.e. before savings (BS)- after savings (AS), before income (BI)- after income (AI) and before revenue generation (BRG)- after revenue generation (ARG). Therefore, paired T test was performed to analyse the savings, income and revenue generation of the WSHGs before and after joining the training program.

**TABLE 4: PAIRED SAMPLE T-TEST****Paired Samples Test**

	Paired Differences					t	df	P-value
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 BS - AS	-6878.383	8785.608	507.237	-7876.591	-5880.176	13.560	299	0.000
Pair 2 BI - AI	13892.150	24485.878	1413.693	-16674.198	-11110.102	-9.827	299	0.000
Pair 3 BRG - ARG	13892.150	24485.878	1413.693	-16674.198	-11110.102	-9.827	299	0.000

Source: Compiled by researcher from field survey using SPSS

The table 4 interprets the result of the three pairs i.e., savings before and after joining training program (BS-AS), income before and after joining the training program (BI-AI) and also revenue generation before and after joining the training program (BRG-ARG). The above table implies that the p-value for all the three pairs is 0.000 which is less than 0.05. This result interprets that the null hypotheses is rejected and therefore, there is a significant difference between the savings, income and revenue generation of WSHGs after joining the training program.

For analysing the loan repayment question in relation to the status of loan repayment before (BEFORELOAN-AFTERLOAN) and after engaging in training program were asked to the respondents based on a five-point Likert scale where 1: strongly disagree, 2: disagree, 3: undecided, 4: Agree, 5: Strongly agree.

**TABLE 5: WILCOXON SIGNED RANK TEST**

	BEFORELOAN - AFTERLOAN
Z	.000 <sup>b</sup>
p-value	1.000

Source: Compiled by researcher from field survey, using SPSS

The table 5 illustrates that the result of the Wilcoxon Signed Rank Test is 1.000 which is greater than 0.05 which implies that there is no significant difference in loan repayment of WSHGs after joining training program so, Null hypothesis is accepted for the pair; group repays loan amount on time before training- group repays loan amount on time after training.

## CONCLUSION

The training programs offered by Women Self-Help Groups (WSHGs) have emerged as an effective tool for the development of women. Training is also important for income generation because it helps the SHG members to develop their skills, build their confidence and also provide platform for employment generation. By participating in various type of training program the WSHG members have improved their performance. The study highlights the positive effect of training on the performance of the WSHGs of Tripura. An improved and positive performance is crucial for the overall empowerment of the WSHGs. It is apparent from the study that the training programs plays an important role in the development of WSHGs by promoting entrepreneurial and financial management skills. The financial empowerment and efficacy which the training programs provides not only has a positive impact on their financial autonomy but the programs also ensure improved financial management skills to the members of the WSHGs.

## RECOMMENDATION

- By providing thorough monitoring and assessment systems to keep records on WSHGs financial performance can assist in spotting the early warning indicators, resolving operational inefficiencies, and guaranteeing transparency and accountability in financial management.
- Encouraging WSHGs to diversify their economic activities beyond traditional sectors like agriculture, animal husbandry, handloom, and handicrafts can help mitigate risks and explore new income-generating opportunities.
- Providing continuous capacity building programs for SHG members can enhance their financial management skills, improve decision-making processes. Training on financial literacy, record-keeping, and business management could be beneficial.

- Encouraging peer learning programmes and mentoring where experienced WSHG members or qualified community leaders impart their expertise to their peers. Peer-to-peer learning strengthens social capital, promotes camaraderie, and reinforces learning via encouragement and support from one another.
- Creating an interactive, engaging, and culturally aware training sessions that take into consideration the members of WSHG varied origins, reading levels, and preferred modes of learning ensuring their active participation and knowledge retention.
- Designing a customised training programme that targets the unique requirements and difficulties WSHGs encounter when handling their financial affairs. Basic financial literacy, budgeting, record-keeping, cash flow management, mobilising savings, debt management, and investment strategies are just a few of the subjects that should be included in the curriculum.
- Create training programs that are suitable to the borrowers and providing one-on-one credit counselling sessions so that the borrowers can get the required guidance on money management, raising credit scores, and creating repayment schedules.

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