



# Performance Assessment of Fisherwomen Self Help Groups in Kerala Enabling Financial Opportunities

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**Abstract:** This study was undertaken with an objective of assessing the performance of fisherwomen Self Help Groups (SHGs). Six SHGs which were actively functioning in the fisheries sector in each district were selected purposively and leader from each SHG was interviewed with the checklist developed by National Bank for Agriculture and Rural Development (NABARD), comprising a sample of eighteen respondents. The NABARD checklist included sixteen parameters. As per NABARD checklist, SHGs with 12-16 "very good" factors can get loans immediately and in the present study 11.1 % of SHGs were eligible for immediate loan. A total of 66.7% SHGs scored 10-12 very good factors and could get loan only after an improvement period of 3-6 months. The rest of SHGs rated less than 10 very good factors and these groups were not considered for loan. SHGs scored very high in few parameters like amount to be saved, accumulated savings and education level and unsatisfactory score in timing of meetings. There is scope for improving the performance of SHGs by adopting the norms of NABARD as it is the major agency promoting the formation of SHGs.

**Keywords:** Fisheries, Fisherwomen, Performance, Self help groups, Checklist

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