

Determinants of Participation of Leaders and their Role Performance in SHG Activities

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ABSTRACT

Economic necessity (55.71%), for availing the financial assistance (45.68 %) to ultimately improve the social status (44.52%) were the primary factors motivated them to involve in SHGs. Unemployment (41.70%), motivation by friends (38.75 %) and to avail the trainings offered by training institutes (38.12%), to gain additional knowledge (37.77%) and also to acquire more skills and specialisation (33.59%). The farm women were willing to involve themselves in SHGs. The 87.30% and 84.20% respondents had medium to high level self-confidence and aspiration respectively. Hence these independent factors acted as causal factors to motivate the respondents to join in SHGs. And facilitate the groups to identify appropriate income generating activities for members (50%), organised common action in the village such as tree planting, desilting of tanks, free medical campaigns, renovation of school buildings(31.70%).

Key Words : Motivating factors; SHG; Self-confidence; Aspiration; Decision making pattern; Role performance; Role expectation.

The status of women in independent India occupies an important role and all efforts are being made to establish the significant place that she can play in the upliftment of her own self and the society at large. In the pursuit of economic development and planning, microfinance programs were engineered by a few well thinking planners to generate income and employment and alleviate poverty especially in the developing countries. The approach is accepted by the World Bank and other financial institutions as an important tool for poverty eradication and enhancement of living standards, particularly those of women. Moreover, microfinance has come to be regarded as a supplementary development tool that widens the financial service delivery system by linking a large rural population with formal financial institutions through Self-Help Groups (SHGs).

The impact of SHGs on women's empowerment and social security has been invariably an improvement from the status quo but there is a need for support in several areas which are analyzed in this study. The status of women has generally improved as they have developed stronger confidence which has changed gender dynamics and their role in the household. In south India, significant improvements in fertility rates, female literacy, participation in development programmes and economic independence are evident. Women are able to fight for their rights and entitlements and have emerged as a force to be reckoned with. Further, Self-help groups in the Society bring people together who share a common life experience for support, education, and mutual aid. They share a belief that positive personal change can happen through individual effort with the support of

others. Leaders of self-help groups are valuable volunteers for the Society and perform an integral role in facilitating this process. Each self-help group is the result of a collaborative partnership between the group and the leaders. Self-help group leaders and co-leaders, with the assistance and participation of group members, manage the organizational and logistical aspects of group facilitation, by negotiating, and dividing tasks among co-leaders and members.

METHODOLOGY

The study was conducted among the SHG leaders distributed throughout the Omalur taluk of Salem District. Omalur Taluk consists of three blocks namely, Omalur block, Kadayampatti and Thirumangalam. As more number of SHGs have been under operations in these three blocks, all the three blocks were selected. The selected respondents were registered and received their identity cards from the NGO, Salem.

To assess the determinants of participation of leaders in SHG activities, the study was undertaken with One Twenty SHG leaders of the Omalur Taluk.

FINDINGS AND DISCUSSION

Motivating factors for joining in SHGs

In order to unearth the possible factors that influenced the respondents to join in SHGs, a set of twelve factors were identified, studied and presented in the Table 1. The sample leaders were requested to rank the factors based on their perceived level of importance in influencing them to join in SHGs.

Table 1 : Motivating factors for joining SHGs

Sr. No.	Motivating factors	Percentage	Rank
1.	Economic necessity	55.71	I
2.	For availing the financial assistance	45.68	II
3.	Improvement in the social status	44.52	III
4.	Unemployment	41.70	IV
5.	Motivation by friends	38.75	V
6.	Avail the trainings offered by training Institutes	38.12	VI
7.	To gain additional knowledge	37.77	VII
8.	To acquire more skills and specialisation	33.59	VIII
9.	For giving employment opportunities	27.49	IX
10.	For village development	20.63	X
11.	Compulsion of family members	16.76	XI
12.	To spend Leisure time	13.31	XII

Table 1, revealed that Economic necessity (55.71%), availing the financial assistance (45.68 %) to improve the social status (44.52%) were the primary factors motivated them to involve in SHGs. The result has been in line with the result of Arularasn (1992) who indicated that economic necessity of availing financial assistance from the banks was the important motive behind the sample respondents who joined the SHGs.

Unemployment (41.70%), motivated by friends (38.75 %) and to avail the trainings offered by training Institutes (38.12%), to gain additional knowledge (37.77%) also influenced the respondents to join in SHG. In the current social climate, women's survival is very difficult without adequate knowledge on institutions and their surroundings. Particularly the poor rural women here suffered a lot. On this areas as the respondents had low level of education and hence, they could not get adequate knowledge. Therefore the respondents would have preferred to join in SHGs to get required knowledge and awareness for doing their jobs.

And also to acquire more skills and specialisation (33.59%), for giving employment opportunities to the villagers (27.49%) the farm women are willingly involve themselves in SHGs. The study results of Ponmani (1993) also supported that 30.00% and 25.00% of the respondents joined the SHG due to their unemployment and or giving employment opportunities to others respectively.

About one-fifth Women also preferred to join in SHGs with the intention of village development. They were found to have the desire of getting the government schemes to their villages for the development.

b. Self confidence

The respondents self confidence level was assessed through five point continuum on a set of five statements and they were categorised as low, medium and high.

Table 2. Distribution of respondents according to their Self confidence

Sr.No	Category	Per cent
1.	Low level	15.80
2.	Moderate level	62.50
3.	High level	21.70

The Table 2 indicated that 62.50 per cent of the respondents possessed a moderate level of self confidence followed by, high and low level of self confidence (21.70% & 15.80% respectively).

Self confidence is essential for SHG leaders to perform their assigned roles viz., to motivate the members towards collective thinking and action, convinced the members for conducting meeting at regular intervals and create awareness of present social position. This led to conclude that the SHG leaders possessed moderate to high level of self confidence.

c. Level of aspiration

The level of aspiration influences ones action in a group and his or her decision making pattern. Hence it was assessed and the results have been presented in Table 3.

Table 3 : Distribution of respondents according to their level of aspiration

Sr.No	Category	Per cent
1.	Low level	11.70
2.	Moderate level	75.80
3.	High level	12.50

As observed from Table 3 that majority of the SHG leaders (75.80%) had moderate level of aspiration, followed by high level of aspiration (12.50%) and 11.70% of the respondents had low level of aspiration. SHG leaders were aspiring for

government job for their children. The SHG leaders, if they have aspiration naturally perform better in their activities through which getting established with other sources of contact. Thus, their desire aroused to put their children in government jobs.

Table 4. Distribution of respondents according to their decision making pattern:

Sr. No	Activities	Type of Decision									
		Independ-ent decision		Joint decision							
		No	%	Joint decision with their family members or husband		Joint decision with SHG Members		Joint decision with NGO officials		Joint decision with friends and relatives.	
No	%			No	%	No	%	No	%	No	%
1.	Accepting technologies ahead of others	5	4.16	115	95.83	-	-	-	-	-	-
2.	Organizing community work.	-	-	20	16.66	60	50.00	30	25.00	10	08.33
3.	Organising SHGs	-	-	-	-	100	83.33	20	16.66	-	-
4.	Arbitrating disputes.	-	-	-	-	110	91.66	10	8.33	-	-
5.	Participation in training programmes and development activities	5	4.16	80	66.66	-	-	30	25.00	5	04.16

a. Decision making pattern

In any Institution /organisation decision making is an inevitable component required for a leader/manager, SHG is not an exception as the group activities and performances are totally influenced by the leader. The decision making pattern of the sample was studied.

From the Table. 4 it could be observed that majority of the SHG leaders (58.33 %) had medium level of decision-making pattern, followed by low level of decision-making pattern and 10.00 per cent of the SHG leaders had high level of decision - making pattern.

Generally joint decision with husband (45.83 %) was taken for activities such as accepting technologies ahead of others and participation in training programmes and development activities (66.66 per cent). Organizing community work in the village, organizing self help groups and arbitrating disputes involves group action by the members, NGO's and relatives, so the SHG leaders sought for joint decisions for above said activities. In general, majority of the SHG leaders preferred joint decisions.

This reason might be due to the activities in SHG involved group action and team spirit of SHG members. So majority of the SHG leaders took joint decision with their group members.

Role performance

The role performance of SHG leaders has been discussed under the following sub heads.

- i. Over all role performance
- ii. Activity wise role performance.

Over all role performance

The distribution of SHG leaders according to their overall role performance in various activities is presented in Table 5.

Table-5. Distribution of respondents according to their over all role performance

Sr. No.	Category	Number	%
1	Low level performance	14	11.70
2	Moderate level performance	106	88.30
3	High level performance	-	-
Total		120	100.00

It is disclosed from the Table-5 that majority of the SHG leaders (88.30 per cent) performed the specified leadership role, to the moderate level and the rest with low level of performance. Self - confidence, social participation and communication skills of SHG leaders have been observed from moderate to high level in this study and that could be exhibited in the

role performance also. The knowledge gained by the leaders through their participation in various trainings organised by NGOs and other agencies might also be attributed to their better performance in their leadership roles.

Role performance of SHG leaders in relation to their role expectation

The role performance of SHG leaders was ascertained by interviewing the SHG leaders. A leader to continue in his leadership position should perform the roles as expected by their members. The SHG leaders are in a better position to perform the roles as expected by his group members since they are vested with authority to run certain village affairs. However to know whether it happens actually, the role performance of SHG leaders was assessed on their role expectations.

Perceived opinion on role expectation of SHG leaders

An understanding of the roles performed by SHG leaders in a village is important in planning action programmes as well as in execution of development programmes at the village level. The village dynamics can be, to some extent, understood by studying of the roles. The frequency with which the roles are expected from the leaders and performed by the leaders are likely to influence the functioning of the social system, the effectiveness of leaders themselves as local agents of change and also they are the indicators of general predisposition of the leadership corps to take certain roles more readily than others.

Among the fourteen roles specified to be performed by the leaders, majority of the roles (twelve roles) were executed as per the expectation of their members.

Table 6. Perceived opinion on role expectation and role performance of SHG leaders.

Sr. No.	Statements	Role expected						Actual role performance					
		Often		Sometimes		Not at all		Often		Sometimes		Not at all	
		No	%	No	%	No	%	No	%	No	%	No	%
1.	Motivation for collective action.	98	81.7	21	17.5	1	0.8	99	82.5	21	17.5	0	0.0
2.	Helping poor people.	56	46.7	57	47.3	7	5.8	49	40.8	60	50.0	11	9.2
3.	Conduct meeting at regular intervals	111	92.5	09	07.5	0	0.0	111	92.5	09	07.5	0	0.0
4.	Ensure regular group savings.	113	94.2	07	05.8	0	0.0	112	93.3	07	05.8	1	0.8
5.	Disseminate information on welfare schemes	97	80.8	22	18.3	1	0.8	93	77.5	23	19.2	4	3.3
6.	Improvement of literacy	104	86.7	14	11.7	2	1.7	104	86.7	14	11.7	2	1.7
7.	Identifying income generating Activities.	62	51.7	54	45.0	4	3.3	59	49.2	53	44.2	8	6.7
8.	Socio-economic development of members	85	70.8	34	28.3	1	0.8	87	72.5	32	26.7	1	0.8
9.	Ensure participation of all in every meeting	114	95.0	06	5.0	0	0.0	113	94.2	07	05.8	0	0.0
10.	Secured government help for the village development	74	61.7	42	35.0	4	3.3	69	57.5	42	35.0	9.0	7.5
11.	Organised common action in the village.	75	62.5	37	30.8	8	6.7	62	51.7	38	31.7	20	16.7
12.	Allocate responsibility to members.	56	46.7	49	8.0	15	12.5	61	50.8	47	39.2	12	10.0
13.	Disseminate training input to members	99	82.5	21	17.5	0	0.0	96	80.0	23	19.2	1	0.8
14.	Create awareness of present social position	104	86.7	15	12.5	1	0.8	102	85.0	16	13.3	2	1.7

Activity - wise role performance of SHG leaders

Among the fourteen roles considered for assessment, the roles namely, ensure participation of all in every meeting (92.00%) ensure regular group savings by members (93.30%), convinced the members for conducting meeting at regular intervals (92.50%) working for the improvement of literacy of the group members (86.70%), create awareness of present social position (85.00%) and to motivate the members towards collective thinking and action (82.50%) were found to be performed by most of the SHG leaders.

It is further revealed from the Table that helping poor people in the village and facilitate group to identify appropriate income generating activities of members were performed by majority of the leaders. This finding is supported by Arularasan (1992). Allocate responsibility to every member in order to develop the facilities of each member (39.20%), secured government help for the common cause of the village such as construction of water tank, well, bridges, road etc., (35.00%) and organised common action in the village such as tree planting, road laying, desilting of tank, free medical campaigns, renovation of school building etc., (31.70%) were the other activities undertaken by the SHG leaders. The interesting phenomena here is the said works are the responsibilities of elected representatives of the panchayat concerned despite social commitments the SHGs are involved themselves in such activities by spending the amount from their own savings. In line with the roles mentioned they are also committed to the improvement of the socio-economic development of members (32.00%) and disseminate information to members about government development and welfare schemes (23.00%).

Ensure participation of all the members in every meeting is an essential role. The group meeting should be conducted in every week or twice a month. Through this opportunity, SHG members would ask questions or clarifying the doubts about the training, meetings and government schemes. The leader makes home visit and motivate absentees to attend meetings regularly. This might be the cause for majority of them (94.20 %) often performed this role. The SHGs generate a common fund where each member contributes her savings on a regular basis. The leaders used to mobilize savings from their members and were effectively rotating the same among their members. That's why 93.30 per cent were performed regular group savings by members. The leader expresses the benefits of conducting regular meetings i.e. getting bank loan and award for best group. Thus the members got interest to attend the meeting at regular intervals.

Most of them (96.70 %) performing the role of improving the literacy level of the group members. The literacy level certainly would increase the self - confidence of the group members, hence trainings used

to be given to improve the literacy level of SHG members. The SHG can even frame a rule that members who use their thumbs would not be eligible for loans. To create awareness of present social position the NGOs would arrange training to improve the awareness level of the SHG members, through visuals, charts, picture - stories, awareness songs (especially on social themes like child marriage, dowry system, female infanticide and general hygiene) and games. Training would be conducted in locations best suited to the participants and on dates / time convenient to them, to be ascertained by consulting the participants. Fines may be levied for late comers.

Cohesion enables the members of the group to perceive common interests and act collectively. Disseminate information relating to SHG management, general hygiene, environment over consciousness, women and the law, self-employment like production of phenol, agarbathi, bleaching powder and basket preparation to SHG members. Training is presented in the areas viz., how to facilitate SHG meetings, how to open a bank account, public speaking and identification of suitable income generating activities like production of phenol, bleaching powder, agarbathi, basket preparation and some bakery products. In general, majority of the leaders preferred training related to entrepreneurial activities. The SHG leaders had more self - confidence for doing self - employment. This is in conformity with the findings of Sharma. (1999)

Association of characteristics of SHG leaders with their role performance

The simple correlation analysis shown in Table 7 revealed that among fourteen variables taken, eleven variables namely educational status, nature of family, nature of houses owned, caste, self-confidence, decision making pattern, level of aspiration, mass media exposure, political affiliation, leader-follower communication and training undergone exhibited a positive and significant association with the dependent factor. The rest three showed a non-significant association.

One's educational status enabling her to perform efficiently any type of roles assigned to her. In this same way, the self confidence and the aspiration possessed by a leader envisaged her to take a right decision in an appropriate and crucial time. The similar type of role performance also helped the leaders to lead the group in the direction as decided by the leader, thus serve for effective leader-follower communication. These are all acted for the positive association on role performance.

On the other hand, most of the SHG leaders had moderate level of Social participation and this kind of participation would naturally help the leaders to interact more with common public, officials and discuss their issues, not much on SHG related aspects

as there were mixed group of participants. Hence, social participation didn't reflect positively on role performance of SHG leaders. It might be due to their participation only in formal and non-formal organizations like co-operative society, teachers-parents association, milk society and village panchayats and not directly related with SHG activities. There are situations in which the SHG leaders should exhibit their versatility to fulfil the ever changing

requirements. Accordingly, their performance in the roles may not be persistent.

As that of all housewives the SHG leaders also involved in all home management and children's care. That's why they could not find much time to spend on group activities. The same has been reflected in time management which showed negative correlation on role performance.

Table 7 . Correlation of selected variables with role performance

Sr. No.	Variables	Correlation Coefficient	Regression Coefficient
1.	Age	-0.06741 ^{NS}	-0.19759
2.	Educational status	0.263515 ^{**}	0.073592
3.	Nature of family	0.256227 ^{**}	0.277639
4.	Nature of houses owned	0.461138 ^{**}	0.043591
5.	Caste	0.332101 ^{**}	1.594777
6.	Social participation	-0.12934 ^{NS}	0.06904
7.	Self-confidence	0.427757 ^{**}	0.45362
8.	Decision making pattern	0.617859 ^{**}	0.02371
9.	Perception on time management	-0.03912 ^{NS}	-0.06533
10.	Level of aspiration	0.434994 ^{**}	0.026523
11.	Mass media exposure	0.446125 ^{**}	0.154604
12.	Political affiliation	0.160411 ^{**}	0.075588
13.	Leader-follower communication	0.664908 ^{**}	0.627468
14.	Trainings undergone	0.397204 ^{**}	-0.06327

** Significant at 0.01 level of probability

NS- Non significant

CONCLUSION

Rural women in India need to be both economically and socially independent in the existing economic scenario. It is attainable through Group approach which is a viable setup to disburse credit to the rural women to empower them in rural areas. Self Help Groups provide the benefits of economies of scale, cost effective alternative for different financial services, collective learning, democratic and participatory culture, a firm base and platform for dialogue and cooperation. In India, Self Help Groups represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development programmes for the women who are SHG members. To increase the role performance of the SHG leaders it is necessary to

increase their self-confidence NGOs should explain the benefits obtained by other leaders through success stories in order to gain self-confidence among leaders and Majority of them took joint decision with group members. Even though it is good for group activity, to gain self - confidence and self - reliance among every member, individual decision-making under crisis situation should be encouraged by NGOs quoting examples.

NGOs should play a pivotal role to encourage SHG leader's participation in gram panchayat meetings for creating awareness on constitutional structure. Existing policies related to targeting women and gender - equity should be widely communicated to all SHG leaders.

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