



Determinants of Participation of Leaders in SHG Activities

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ABSTRACT

To identify the possible factors that influenced the respondents to join in SHG, a study has been conducted in Salem District of Tamil Nadu. 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 are willingly involve themselves in SHGs. The study further revealed that 87.30% of the sample had medium to high level aspiration and 84.20% had medium to high level self-confidence and hence these independent factors acted as causal factors to motivate the respondents to join in SHGs.

Key Words : SHG, Motivating Factors, Self - Confidence, Aspiration, Decision making Pattern,

DETERMINANTS OF PARTICIPATION

In India, self employment has been recognized as an essential force of development in rural areas. It has emerged as a strategy designed to improve the socio-economic life and mainly focuses on extending the benefits of development to the poorest in the rural areas improving their standard of living and self-realization. SHGs in India are integrating the low income segments with rest of the rural community by ensuring them a better participation in a more equitable share in the benefit of developments. These Groups are not only speeding up economic growth, but also providing jobs and improving the quality of rural life towards self-reliance. Self-employment needs a very wide ranging and comprehensive set of activities, relevant to all aspects of rural economy and covering rural people including skilled, unskilled and landless labours and artisans of Rural India. The Rural Indians put their entrepreneurial skills in all the rural development activities but their economic status has not improved to the expected level. They have much potential, despite they are ignorant of converting their skills into reality.

The formation of common-interest groups consisting primarily of women has a substantial impact on their lives. 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 report. The status of women has generally improved as they have developed stronger confidence which has changed gender dynamics and their role in the household.

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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, SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of society. More importantly, the penetration of microfinance to the poorest of

the poor is still weak and needs a wider reach.

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 block and Thirumangalam block. 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 Discussions:

a. 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 in SHGs:

Motivating Factors	Percentage	Rank
Economic necessity	55.71%	I
For availing the financial assistance	45.68%	II
Improvement in the social status	44.52%	III
Unemployment	41.70%	IV
Motivation by friends	38.75%	V
Avail the trainings offered by training Institutes	38.12%	VI
To gain additional knowledge	37.77%	VII
To acquire more skills and specialisation	33.59%	VIII
For giving employment opportunities	27.49%	IX
For village development	20.63%	X

Compulsion of family members	16.76%	XI
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%) were 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 were 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 been 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 in the SHG due to their unemployment and or giving employment opportunities to others respectively.

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

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:

Sl.No	Category	Percent
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1.	Low level	15.80%
2.	Moderate level	62.50%
3.	High level	21.70%

It is indicated that 62.50% 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.

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

Sl.No	Category	Percent
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 must 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.

d. 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 groups activities and performances are totally influenced by the leader. The decision making pattern of the sample was studied and the responses have been incorporated.

Table 4. Distribution of respondents according to their Decision making Pattern:

S. No	Activities	Type of Decision									
		Inde pendent 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	10	8.33
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	5	4.16

From the Table. 4 it could be observed that majority of the SHG leaders (58.33 per cent) 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 per cent) 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.

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 de-

velopment programmes for the women who are SHG members. SHGs are formed and supported usually by NGOs or by Government agencies. Linked not only to banks but also to wider development programmes. SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election to take action to address social or community issues.

In order to motivate the leaders and members to increase their self confidence, NGOs can play a effective role to explain the benefits obtained by other leaders through success stories. Majority of the SHG members preferred training on different subject areas. The SHG members were more interested in income generating enterprises like poultry , farming, animal husbandry, mushroom cultivation etc, The enterprise could generate self employment opportunities and provide incremental income. The leaders might have understood the rationality of each of the enterprises to boost the family income and thereby to upgrade the standard of living. The uninterested group can be motivated by NGOs using suitable extension techniques like projecting success stories, training cum demonstration etc.,

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