

Demotivated Women: A Setback to Self Help Group (SHG) Movement

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ABSTRACT Working in a group gives members a better understanding and a healthy development. Without motivation, the progress of SHG (Self Help Group) would come to a grinding stop. Nothing could improve, for every individual capable of working toward change, would lack the motivation to move forward with their plans to achieve their SHG goals. The present paper analyzes the SHG women's motives that ensure women's participation in SHG activities on continuous basis and provide maximum satisfaction to the member individually and the group as whole. For this exploratory research, a motivator preference tool was developed. A total sample of 120 SHG women from rural Rajasthan was taken, to find out the motivators to draw conclusions on motivation to join SHG. Mean weight scores (MWS) were calculated. In the present investigation it was found out that the SHG members in general were not highly motivated with any of the possible motivators. These results provide guidelines for GO and NGOs in deciding future plans and making effective efforts to motivate rural women to join SHGs.

INTRODUCTION

More than three-fourth of Rajasthan has semi-arid and arid conditions wherein people face a constant challenge for maintaining their livelihoods. Rainfall being the major source of water, the primary productive systems such as the agriculture and animal husbandry often get jeopardized, compelling people to look for alternative coping and adaptive mechanisms. The cash flow in these circumstances gets seriously affected; the families generally reduce their expenses on food which results in nutritional deficiencies especially in women and the girl child. Group participation is one of the major elements of support in such circumstances besides facilitating social development of members. Working in groups enhances the performance due to synergistic effect and so groups are often capable of producing higher quality work and taking better decisions than an individual working alone. A group increases ability to perform, motivate and meet the interpersonal needs through inclusion, control or affection. The common purpose or goal brings the group together and holds it together through conflict and tension. The groups where chief objective of working is to remain motivated and motivate other members tend to be more successful.

The group develops friendship, expresses

solidarity with the problems of others, nurtures leadership and enhances one's own capacity as a stepping stone to development through interaction and motivation. The problems in groups are resolved through one of the powerful tools of 'affiliation' and develop confidence in members in facing their problems (Meenambigai 2004). The concept of motivating women to work in groups for their economic development thus has been steered from last two decades in rural areas. Promoting self help groups in a big way throughout the state and providing access to funds to these groups, in a professional, non-political manner, would ensure use of these funds for purposes decided by the groups.

Individual poor women tend to be erratic and uncertain in their behaviour; group membership smoothens such rough edges and makes them more reliable. The collective aspirations of group members become stronger day by day that works as a strong motivator to them (Tankha 2002). As the group dynamics gets strengthened and group bonds get cemented, it starts saving women trapped in a series of situations which begin from low level of aspirations, exclusion from economic activities that perpetuate into female dependency.

The group working gives members a better understanding and a healthy competition between the members. It yields good results such as better money-transactions. Group cohesiveness and

increased saving capacity, in turn stimulate members to work for the betterment of the group. The desire to attain personal wealth has long been regarded as the foremost motive and for this other motives are also valued such as innovation, vision, independence and challenge. These factors are largely governed by intrinsic as well as extrinsic factors. Extrinsic motivators work towards attracting people into organization, keeping them on job and also inspiring group members to reach goals, while intrinsic motivators come from accomplishments.

Without motivation, the progress of SHG (Self Help Group) would come to a grinding stop. Nothing could improve, for every individual capable of working toward change, would lack the motivation to move forward with their plans to achieve their goals. The present paper discusses the motives, the presence of which ensures women's participation in SHG activities on continuous basis and provide maximum satisfaction to the members individually and the group as a whole, but the absence of the same may not only be dissatisfying but may create a total discord in the group. Such a list of motivators maybe helpful in attracting rural women to work for their own economic development on one hand and may facilitate the development of her community on the other.

METHODOLOGY

In this background, an analysis of SHGs in rural areas of southern Rajasthan was done in order to search motivators for women. The survey for the present study was conducted in the months of June, July and August of the year 2007

in two districts of Rajasthan from two different zones to see if there is any effect of location on women's behavior. The two districts selected were Chittorgarh district (sub-humid zone) and Jhalawar district (southern humid plain). Thereafter, two panchayat samities from each district were selected. From Chittorgarh district, out of fourteen panchayat samities, Bhadesar and Pratapgarh panchayat samities (Pratapgarh was later given a status of district on January 26, 2008) and from seven panchayat samities of Jhalawar district, Jhalarapatan and Khanpura panchayat samities were selected.

The data was collected in different villages of these four panchayat samities (Table 1). A total of 120 SHGs functioning in these selected villages were identified and their leaders were contacted for in-depth organizational analysis of their SHGs, to identify motivators (for the women), hampering the growth and success of SHGs. The inferences on motivators among women have been drawn by pooling the data of one zone together.

To find out the motivators, a motivator reference tool of twelve items was developed through literature survey. The various items included getting loans, promoting saving habits, starting income generating activity, family welfare, economic independence, getting recognition in family, technical training, prestige in society, availing subsidy, to remain active and utilizing free time. The responses about the motivators for the members were sought from the respective group leaders. The group leaders were asked to give priority to the motivators for them to join the SHGs and assign scores from 1-10 in the way that the more preferred motivator was to be assigned more scores. To draw conclusions

Table1: Villages selected for studying SHGs to identify motivators

<i>State</i>	<i>Zone</i>	<i>District</i>	<i>Panchayat samities</i>	<i>Villages</i>
Rajasthan	Sub- humid zone	Chittorgarh district	Bhadesar	<ul style="list-style-type: none"> • Koshithal • Amarpura • Ganga gurha • Kuretha
			Pratapgarh	<ul style="list-style-type: none"> • Lalpura • Depur • Ranpura
			Jhalarapatan	<ul style="list-style-type: none"> • Ralayti • Loharia • Harishpura
			Khanpura	<ul style="list-style-type: none"> • Ramgarh • Sidhni • Chamlasa • Napania
	Southern humid plain	Jhalawar district		

on motivation to join SHG, mean weight scores (MWS) were calculated by adding the scores awarded by all the respondents and dividing the sum by the total number of respondents. In this manner a motivator could have any MWS between zero and ten. The higher MWS indicated higher power of an item to motivate women not only to join SHG but to work for its growth and success too. While the low MWS on the other hand indicated demotivation in women.

RESULTS AND DISCUSSIONS

The total sample was 120 SHG leaders. As shown in table 2, the age of these leaders ranged between 25 years to 45 years, with more numbers in the age group of 30-35 years in both the zones (40% in sub-humid and 35% in southern humid plain). Cent percent women leaders indicated that their SHG, had homogeneity in caste. While SHGs of all the castes were functioning in the villages, the SHGs of upper caste (Brahmins, Mahajans and Rajputs) were less in number (ranging between 1- 3SHGs) in both the zones. The highest number

of SHGs in both the zones was of Jats and Bheels in sub-humid zone and of gurjars and Meenas in southern humid plain.

Further, the leaders reported that in the sub humid zone on an average, 40 percent SHG members including themselves could not read and write, whereas in the southern humid plain, twenty-five percent SHG members including SHG leaders were at this level; three SHGs in sub-humid zone and two SHGs in southern humid plain had members with less than Rs.20,000-30,000 annual income, while rest all other SHG members had annual income of more than Rs. 30,000 but less than Rs.40,000 in sub-humid zone and less than Rs.50,000 in southern humid plain. Further, cent percent SHG members in both the zones sought the financial support from agriculture and had variations in their income generating activity within group.

Motivation provokes the individual to take action, it triggers and compels throughout to do something for lifelong goals and dreams; it is at the root of every action and all successes. But, in the present investigation to the dismay of the

Table 2: Distribution of different categories of SHGs according to age, caste, education and family income of SHGs members

<i>Categories Background factors</i>	<i>Sub-humid plains frequency(%) (n=60)</i>	<i>Southern humid plains frequency (%) (n=60)</i>
<i>Age (in years)</i>		
25-30	14(23.33)	17(28.33)
30-35	24(40.00)	21(35.00)
35-40	17(28.33)	15(25.00)
40-45	5(8.33)	7(11.67)
<i>Caste</i>		
Brahmins	2(3.33)	3(5.00)
Mahajans	3(5.00)	2(3.33)
Rajputs	3(5.00)	1(1.67)
Jats	22(36.67)	-
Gurjars	-	21(35.00)
SC	9(15)	7(11.67)
ST		
• Bheels	21(35)	-
• Meenas	-	26(43.33)
<i>Educational Status of SHG Members</i>		
Cannot Read and write	24(40.00)	15(25.00)
Could Read and write	32(53.33)	30(50.00)
Primary	3 (5.00)	9 (15.00)
Secondary	1 (1.67)	6(10.00)
<i>Family Income of SHG Members</i>		
Less thanRs.20,000	3(5.00)	2(3.33)
BetweenRs.20,000-30,000	5(8.33)	8(13.33)
BetweenRs.30,000-40,000	52(86.67)	39(65.00)
BetweenRs.40,000-50,000	-	11(18.33)
More thanRs.50,000	-	-

Table 3 : Motivational factors for women members to join SHG

<i>S.No.</i>	<i>Motivators in sub-humid plains</i>	<i>MWSn=60</i>	<i>Motivators in southern humid plains</i>	<i>MWS n=60</i>
1	Getting loan	4.3	Promoting saving habits	4.3
2	Promoting saving habits	4.0	Getting loan	4.1
3	Starting IGA	3.5	For starting IGA	2.75
4	Family welfare	1.6	Family welfare	1.35
5	Economic independence	0.63	Getting recognition in family	1.21
6	Getting recognition in family	0.29	Economic independence	0.91
7	Technical training	0.25	Prestige in society	0.4
8	Prestige in society	0.15	Technical training	-
9	Getting recognition in family	0.1	Getting recognition in family	-
10	Availing subsidy	0.03	Availing subsidy	-
11	To remain active	0.01	To remain active	Nil
12	Utilizing free time	Nil	Utilizing free time	Nil

investigators it was found out that the SHG members in general were not highly motivated with any of the possible motivators. On a ten point scale, the MWS of the different motivators were starting from as low as 4.3 MWS in both sub humid zone and humid zone (Table 3), which was less than half of the possible total MWS to any motive. Besides, it can also be noticed that the prime motives for women to join SHG were almost same in both the selected zones and were basically economic motivators.

Data in table 3 shows that the factor that was motivating the women of sub humid zones most was 'availability of loan' with 4.3 MWSs, whereas in the humid zone, the first priority factor was 'Promoting saving habits' with 4.3 MWS. Further, the position of these two motivators was found to be reversed at the second priority level that is the second priority motivator in sub humid zone was 'Promoting saving habits' with 4.0 MWS and in southern humid plain it was for getting loans with 4.1 MWS. It can be understood that money was prime motivator but at a very low intensity for women to join SHG in both zones. Further 'for starting income generating activity' in SHG was given third priority by women in both zones with 3.5 MWS in sub-humid zone and 2.75 MWS in Southern humid plain. Rest all other motives had had extremely low MWSs on the priority scale. From the above data it can be inferred that in the areas under present study 'getting loans' was not motivating women to join SHG as opposed to the fact that 'access to credit is the biggest need of the hour for women in SHG (Dasgupta 2004)'. The demotivation may be due to number of intrapersonal factors in the person viz. lack of sensitivity, awareness or education and poor health. Various factors in the environment also discourage rural women to come forward like lack

of legal (APMAS 2005), infrastructural (Uma shankar 2006), market facility (Reddy 2005) and financial support (TOI 2007).

CONCLUSIONS

The economic development of the country cannot be dreamt without the contributions of rural women. The SHGs are currently being seen as an integral part of livelihood promotion, community development and women empowerment through the financial services, but the study shows that the women members are not highly motivated to take membership. A low motivation may affect the attendance and performance. Result of the study highlights that nothing is motivating women from financial benefits to family welfare, from availing subsidy to getting recognition in the family. Further, not much difference in the motives and their intensity was observed among the women members of the two different zones that is sub-humid zone and southern humid plain. If the country has to promote livelihood, the women must be motivated in larger numbers to join SHGs. These findings may provide guidelines to the policy planners, programme executives, extension agencies and NGOs in deciding future plans and making effective efforts to motivate rural women to join SHGs. Similar studies could be undertaken in other parts of the country to draw more valid conclusions and suggestions for the improvement of women participation in the economic development of the rural areas of the country.

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