

Profile study on Men Self Help Groups

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Abstract

The study was undertaken to find out the motivational factors, performance and various activities undertaken by men SHGs in the Shivamogga district of Karnataka. In all 75 respondents representing 15 SHGs formed the sample size and the data were collected during January –March 2015. The study revealed that the majority of SHG members have attained medium level of performance in men. With respect to motivational factors, men were formed into self help groups to reduce financial problems (54.67%). The scope for performance of SHGs can be enhanced through more number of need based training programmes and credit linkages. Further, in this paper a modest effort is also given to study the relationship between performance and personal and socio-economic characteristics.

Keywords: Self Help Groups, Performance, Motivational factors

Introduction

A Self Help Group (SHG) is defined as a “voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating problems perceived as pressing and personal by most of its members”.

The number of members in SHGs normally ranges from 10-20. It is expected that, within the group, there should be true democratic culture in which all the members must participate actively in the decision making process by taking part in the discussions. Although the cohesiveness among the members increases when there is homogeneity of the groups in terms of education, occupation, income distribution, sex composition but, in the long term, stability of SHGs depends on their members loyalty to it and the adequacy of SHGs to meet the growing needs of the members.

The women SGHs have been performing the several microfinance activities such as savings of money, bank

transactions and undertaking livelihood enterprises (crafting, tailoring etc). These have been well documented in future also. This is well supported by government of India and government of Karnataka through Women and Child Welfare Department. Then Government organizations and banks are encouraging them to become self reliance. Mean while, the Government also encouraging men SHGs to undertake collective farm activities such as labour sharing, custom hiring, investing the savings in village developmental activities. Further, they were encouraged to form Commodity Groups (Areca nut Growers Association, Vegetable Growers Associations etc). The NGOs are also encouraging men farmers to form SHGs. The common activities under taken were savings, training activities for members, income generating activities, loan repayment, book keeping and documentation, participation level, regular meetings, social activities etc. Keeping the above points in view the present study makes an attempt to understand how men SHGs are performing, their motivational factors and various activities undertaken by men SHGs.

Objectives

1. To study the motivational factors of the members to form SHGs and their performance.
2. To analyse the relationship between personal and socio-economic characteristics with performance of members in SHGs activities.

Materials And Methodology

Study Area

The study was conducted in Shivamogga District of Karnataka State. Shivamogga district is located in the central part of the state of Karnataka, India. It is situated on the banks of the Tunga River and the city is popularly called "The Gateway of Malnad" or "Malenaada Hebbagilu" in Kannada. It has a total area of 8465 km² and population of 322,505 (2011 Census). The district is landlocked and bounded by Haveri District, Davanagere District, Chikmagalur District, Udupi District and Uttara Kannada. It lies between the latitudes 13°27' and 14°39' N and between the longitudes 74°38' and 76°04' E at a mean altitude of 640 meters above sea level. The two major rivers that flow through this district are Tunga and Bhadra.

The district lies in the tropical region, rainy season occurs from June to October. The average annual temperature of Shivamogga District is around 26 °C. The district provide an ideal region to undertake the study in view of the diverse culture, climate encompassing the maidan (plains)region consisting of Shikaripura, Soraba, Shimoga and Bhadravathi blocks and Malnad (Hilly) region consisting of Thirthahalli, Sagara and Hosanagara blocks endowed with majestic Sahyadrihill range and thick forest cover.

Research Design and Data Collection

Ex-post facto research design was followed for carrying out the study. Cooper and Schindler (1999) defined expost-facto as a research design in which investigators have no control over the variables in the sense of being able to manipulate them. They can only report what has happened or what is happening.

There are 30 districts in Karnataka, Shivamogga district was purposively selected as it is one of the front running districts in the SHG programmes in Karnataka. Among seven taluks of Shivamogga district, three taluks viz., Shivamogga, Shikaripura and Hosanagar were purposively selected based on availability of highest number of

men SHGs. Further, from these three taluks, five villages from each taluks were purposively selected based on availability and functioning of men and SHGs. From each of 15 SHGs, five respondents were selected on the basis of their availability at the time of interview. The Groups which have completed minimum three years of function were selected for the study. The total sample size of the study was 75. Performance criteria were selected as variable for the study, it is one of the criteria by which the effectiveness of an organization, institution or a group is measured. To measure the performance of the group, the procedure followed was developed by MYRADA (Mysore Resettlement and Development Agency) was used with suitable modification in consultation with experts of the SHGs promoters. This procedure consisted of 25 performance indicators. Under each criterion, members of the groups were asked to indicate the level of performance of their group. Some of the indicators were assessed by looking into the different records maintained by the groups.

Under each indicator four related statements were framed and scoring was assigned to each statement as 0 to 3.

Considering the response of members and thorough observation of the records maintained by the groups, the group score was marked. The total score was computed by summing up the score on all the 25 criteria of performance. The maximum and minimum score that may be obtained by each group was 75 and 0 respectively. Thus, after computing performance score, the men and women SHGs were grouped into low, medium and high performance categories by taking the mean and half standard deviation as a measure of check.

Results and Discussion

The findings reveal that majority (54.67%) of the members in men groups indicated that financial support from SHGs was a major motivating factor for formation of SHGs (Table 1). It could be that being able to get loans with lesser rates of interest without any transaction cost which in turn helps to fulfill their needs could be the additional motivating the reason to form into SHGs. Similar findings were also reported by Gayathri and Siddaraju (2012). Thirty four men respondents (45.33%) were motivated to improve their social status.

Table 1: Motivational Factors for Men SHG members (n=75)

Sl. No	Motivational Factors	Frequency	Percentage
1	To promote saving habit	25	33.33
2	To obtain financial support	41	54.67
3	Employment generation	10	13.33
4	To improve social status	34	45.33
5	Convinced by SHG promoter	16	21.33
6	Companion force by friends/innovators/relatives	31	41.33
7	Sharing information related to agriculture	24	32

The probable reason might be after becoming SHG members they can actively participate in social activities through groups. In the society the individual wants to be recognized by others. In the context of Indian rural society, the farmers have high consciousness about social status. It is partly related to the individual's participation in SHGs. Over 41 per cent of the men members joined SHGs due to companion force since their friends joined SHGs. 25 men members were motivated to promote saving habit through SHGs. SHG is the best forum for compulsory saving. Thirty two per cent of the men members motivated for sharing

information on agriculture with the other members of SHG.

Regarding performance of SHGs, 11(73.33%) SHGs were having medium performance level while, three SHGs (20%) and one SHG (6.67%) were having low and high level of performance respectively (Table 2). The reason might be that, these groups were promoted by various NGOs helped in giving about the concept of SHG. Majority of the members belong to below poverty line, regular meetings are held and there was compulsory saving.

Table 2: Distribution of SHGs according to their performance

Sl. No.	Category	Men SHGs (n=15)	
		Frequency	Percent
1	Low	3	20
2	Medium		73.33
3	High	1	6.67
Total		15	100
X=44.06		SD=12.29	

These groups participated in training programmes organized by NGOs and development departments. The benefits derived out of the group were comparatively better. Similar findings were also reported by Arun Kumar (2004).

Relationship between Personal and socio-economic characteristics with performance of self help group activities.

The variable occupation had positive and significant relationship with performance of men members in Self Help Group activities at five per cent level of significance (Table 3). Other variables such as age, education, marital status, family size, land holding, annual income, social participation, extension contact, extension participation, mass media exposure, awareness about developmental programmes and participation in training programmes were found to have non-significant relationship with performance of men members in self help group activities.

Occupation and performance of various activities undertaken by men SHG members

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Table 3: Relationship between personal and socioeconomic characteristics with performance of the SHG members

Sl. No	Independent variables	Men groups (n=75)
		'r' value
1	Age	-0.022 ^{NS}
2	Education	0.122 ^{NS}
3	Marital status	0.029 ^{NS}
4	Family size	-0.094 ^{NS}
5	Occupation	0.240 [*]
6	Land holding	-0.130 ^{NS}
7	Annual income	0.021 ^{NS}
8	Social participation	0.069 ^{NS}
9	Extension contact	0.075 ^{NS}
10	Extension participation	0.021 ^{NS}
11	Mass media exposures	0.167 ^{NS}
12	Awareness of developmental programmes	-0.112 ^{NS}
13	Participation in training programmes	0.080 ^{NS}

*significant at 5% level, NS- Non Significant

members reveals that 100 and 69.33 per cent of men SHG members undertook financial transaction and agriculture activities individually (Table 4). Only 20 per cent of the individual men respondents undertook income generating activities. In case of collective activities 46.67 per cent men SHG members took agriculture

activities, followed by social activities (26.67%) and income generation activities (13.33%).

The data also revealed that 69.33 per cent of men members involved in agriculture activities individually and 46.67 per cent of men members involved in agriculture activities collectively as these members got inherited land from their forefathers. The possible reason for under taking agriculture activities individually was due to the fact that majority of the members belongs to agriculture families. These members formed the groups with the intention of getting benefits to their agricultural activities. The groups promoted by Non Government Organizations namely Sri Kshetra Dharmastala Rural Development Project (SKDRDP) were involved in collective labour sharing for agriculture activity. The men groups promoted by Chaitanya Rural Development Society are involved in watershed development activities. Therefore, men members had given more priority to agricultural activities.

Table 4: Various activities undertaken by Men SHG members (n=75)

Sl. No	Activities	Individually		Collectively	
		Frequency	%	Frequency	%
1	Financial transaction	75	100	-	-
2	Agriculture activities	52	69.33	35	46.67
3	Income generating activities	15	20	10	13.33
4	Social activities	-	-	20	26.67

Conclusion

Self Help Groups have been emerging as a major strategy for the promotion of informal credit to the poor. In, men show SHGs greater interest in share of information, savings and social activities which has been one of the important activities of these groups. The performance of men SHG members was found to be medium based activities. In order to enhance the performance levels the agency is responsible for the promotion of SHGs has to identify the need based enterprises and facilitate for its total adoption through continuous capacity building. In addition, providing credit and market linkage would improve the performance of these SHGs. The motivational factors play very important role in the formation of Self Help Groups. The policy makers should focus on some

of motivational factors like employment generation which have been ranked low in both the groups. By creating awareness about these factors among respondents, they should be motivated to form SHGs which will in turn increase their savings, social status and employment generation.

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