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## FUNCTIONAL DIMENSIONS OF THE SHGs



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### ABSTRACT

A combination of social and economic factors has compelled majority of members to join their respective Self-Help Groups in the study area. It is largely the economic factors that motivate the rural poor to join such voluntary organizations. Social factors compelling people to form SHGs relate more often to poor women who are subject to exploitation by the patriarchal family system in our society. Hard pressed by poverty and low income many rural poor want to extricate themselves from

the clutches of unscrupulous village money lenders by joining these novel informal banking organizations. Majority of the poor are kept out of the access to credit from formal banking sector due to their inability provide suitable collateral for obtain loans for their genuine needs. Self-Help Groups (SHGs) have provided a novel method of providing an outlet to the poor for promoting their little savings and attain the needed credit facilities from banks through the SHG intermediation.

**KEYWORDS :** *Self-Help Groups, Group Leader, Source to motivation.*

### INTRODUCTION :

Large majority of 193 respondent members constituting 62.26 per cent of the total (310) joined their respective SHGs for promoting their meager savings of these 133 (63.94 per cent) belonged to high savings category and 60 (58.82 per cent) belonged to low savings category of members of the SHGs covered by the study. Economic upliftment of the family motivated 33 respondents (10.65 per cent) to join SHG while lure of obtaining loans compelled 16 respondents to become members of SHGs of these 13 members (6.25 per cent) belonged to high savings category and 3 respondents (2.94 per cent) belonged to low savings category. Social enmity and discriminations led 56 members (18.06 per cent) to join SHGs. Have these 33 (15.87 per cent) belonged to high savings

category and 23 (22.55 per cent) belonged to low savings category. A small number of 12 respondents (3.87 per cent) joined SHGs for other unspecified reasons. The following table provides the details.

**Table-1**  
**Reasons for Joining Self-Help Groups**

Sl. No	Purpose	High Saving Members		Low Saving Members		Average	
		No.	%	No.	%	No.	%
1	Save Money	133	63.94	60	58.82	193	62.26
2	Loans	13	6.25	03	2.94	16	5.16
3	Economic Upliftment of family	21	10.10	12	11.76	33	10.65
4	Avoid social enmities	33	15.87	23	22.55	56	18.06
5	Others	8	3.85	04	3.92	12	3.87
	<b>Total</b>	<b>208</b>	<b>100.00</b>	<b>102</b>	<b>100.00</b>	<b>310</b>	<b>100.00</b>

Source: Field Survey

Note: Figures are indicate percentage to total

Source to motivation for joining Self-Help Groups non-government organizations have been actively involved in forming and promoting SHGs in the country in general. NGOs have found SHGs as the most suitable agency for the removal of socio-economic problems among the rural poor. Further with the RBI's initiation and NABARDs active involvement large number of SHGs have come into existence particularly since 1992 village level workers like Anganawadi workers are in close proximity with the rural people and these workers too have been a major source for motivating the rural people and specially women to join SHGs. The existing members of SHGs are another source for motivating new persons particularly women to join the SHGs. Majority of 146 respondent SHG members (47.10 per cent) indicated that they were motivated to join SHGs by NGOs of these 95 members belonged to high savings category and 51 belonged to low saving category of SHG members. Motivation to join the group came from members who had already joined the SHGs according to 52 respondent members (16.77per cent) of these 37 belonged to high saving category and 15 members belonged to low saving category. A substantial number of 78 member respondents (25.16per cent) indicated that Anganawadi workers motivated them to join the SHG of these 53 belonged to high saving category and 25 respondents belonged to low saving category. Motivation to join the SHGs from Anganawadi workers generally comes to women to join the SHGs comprising of women members.

Bank officers have of late become quite active in motivating the rural poor to form SHGs. The field survey has revealed that bank officers were responsible for motivating 27 respondent members of the SHGs to join their groups of these 19 belonged to high saving and 8 respondents belonged to low saving category.

The following table provides the details of the responses.

**Table-2**  
**Sources of Motivation to Join SHGs**

Sl. No	Responses	High Saving Members		Low Saving Members		Average	
		No.	%	No.	%	No.	%
1	SHG Members	37	17.79	15	14.71	52	16.77
2	NGOs	95	45.67	51	50.00	146	47.10
3	Bank Officers	19	9.13	8	7.84	27	8.71
4	Anganawadi Workers	53	25.48	25	24.51	78	25.16
5	Others	4	1.92	3	2.94	7	2.26
	<b>Total</b>	<b>208</b>	<b>100.00</b>	<b>102</b>	<b>100.00</b>	<b>310</b>	<b>100.00</b>

Source: Field Survey

Note: Figures are indicate percentage to total

### SELECTION PROCEDURE OF GROUP LEADER

The SHGs are basically institutions functioning on democratic principles. It applies both to the selection of group leader and also the conducting of meetings and taking decisions on various matters relating to the members and their problems etc. This is a distinct feature of SHGs. In this context information was sought from the 310 respondent members of the SHGs, covered by the study. Majority of 250 members (80.65per cent) of the SHGs indicated that the group leader is selected unanimously while 30 SHG members (9.68per cent) mentioned that the group leader of their SHGs was selected through election. An equal number of 30 SHG members indicated other unspecified methods of selection of the group leader. The following table provides the details.

**Table-3**  
**Procedure of Selecting the Group Leader**

Sl. No.	Responses	High Saving Members		Low Saving Members		Average	
		No.	%	No.	%	No.	%
1	Through the election	21	10.10	9	8.82	30	9.68
2	Unanimously	169	81.25	81	79.41	250	80.65
3	Others	18	8.65	12	11.76	30	9.68
	<b>Total</b>	<b>208</b>	<b>100.00</b>	<b>102</b>	<b>100.00</b>	<b>310</b>	<b>100.00</b>

Source: Field Survey

Note: Figures are indicate percentage to total

## FUNCTIONS OF LEADERS OF THE SELF-HELP GROUP

SHG leaders are involved in varied aspects of the organization. They are largely involved in the co-ordination work related to their SHGs. Leaders of SHGs are supposed to be conversant with the needs and problems of the members on the one hand and the seeking the cooperation of the different agencies like NGOs and banks for solving the members difficulties. This major function of coordination of the SHG related work has been indicated by large majority of 122 respondent SHG members accounting for 56.13per cent of the total of these 122 members belonged to high savings category and 52 belonged to low saving category. As a routine work the SHG leaders are involved in conducting the group meetings. This function of SHG leaders is infirmity 69 members respondents (22.26per cent) of these 44 members belonged to high savings category and 25 members belonged to low saving category. A good member of 29 SHG members (9.35per cent) mentioned that their leaders are involved in solving the problems of members. The leaders of the SHGs are obviously involved largely in coordination of the varied aspects of SHG works. The following table provides the details.

**Table-4**  
**Functions of Leaders of the SHGs Groups**

Sl. No.	Responses	High Saving Members		Low Saving Members		Average	
		No.	%	No.	%	No.	%
1	Conduct the meetings	44	21.15	25	24.51	69	22.26
2	Solve the Problems of Members	17	8.15	12	11.76	29	9.35
3	Co-ordinate all Works Related	14	6.73	8	7.84	22	7.10
4	Co-ordinate all Works Related to SHGs	122	58.65	52	50.98	174	56.13
5	Others	11	5.29	5	4.90	16	5.16
	<b>Total</b>	<b>208</b>	<b>100.00</b>	<b>102</b>	<b>100.00</b>		<b>100.00</b>

Source: Field Survey

Note: Figures are indicate percentage to total

## CONCLUSION

Most of the beneficiaries were found aware and having adequate knowledge regarding group activities such as loaning, procedure Rules and regulation in come achievements and constraints of groups. Proper maintenance of book of accounts is very essential for the smooth functioning of SHG's other documents are important for judging grading of SHG, maintained by most of SHG (98%).

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