

Motivational Factors and Constraints faced by Men and Women Self-Help Groups

V. Chinmayi¹, Basavaraj Beerannavar² and J. Raghuraja³

Abstract

This study was carried out in Shivamogga district of Karnataka state to identify the motivational factors and constraints of men and women self-help groups. In all, 150 respondents covering 30 SHGs were interviewed. The study revealed that with respect to motivational factors, men formed into self-help groups to reduce financial problems (54.67%), improve social status (45.33%) and women groups were formed to increase future savings (74.67%), improve social status (64%) and obtain financial support (62.67%). The major constraints faced by the men self-help groups were lack of technical guidance (42.67%), lack of training and skill development facility (38.67%), insufficient availability of loan (17.33%) while constraints faced by women self-help groups were lack of technical guidance (36%), inadequate availability of raw materials for Income Generating Activities (30.67%), lack of training and skill development facility (29.33%).

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 alterable, pressing and personal by most of its members”. India being a democratic country with welfare orientation has recognized that the best way to tackle poverty and to empower the community to improve its quality of life is through social mobilization of the poor into Self-Help Groups (SHGs). These are informal groups where members come together towards collective action for a common cause. It promotes qualities like fellow-feeling, co-operation, cordiality, sympathy, understanding, leadership etc. among members. Entrepreneurial attributes are the qualitative improvements among the members of SHGs after adopting income generating activities. 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, 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 present study was conducted to identify the motivational factors and constraints of men and women members of Self-Help Groups.

¹ Department of Agricultural Extension, UAHS, Shivamogga, Karnataka, India.

² Department of Agricultural Extension, UAHS, Shivamogga, Karnataka, India.

³ ICAR-Taralabalu KVK, Davangere, Karnataka, India.

Objectives

The objectives of the study were:

- 1 To identify motivational factors of men and women SHG members
- 2 To know the constraints experienced by men and women SHG members

Methodology

The study was conducted in Shivamogga district of Karnataka. There are seven taluks in Shivamogga district and three taluks were purposively selected based on availability of highest number of both men and women SHGs. Among these three taluks, five villages from each taluk were purposively selected, based on availability and functioning of both men and women SHGs. Two SHGs from each village were selected for the study in consultation with the promoters (non-government organizations) working in the villages and keeping the criteria for the groups which have completed a minimum of three years of functioning. From each of 30 SHGs (15 men and 15 women SHGs), five respondents were selected on the basis of their availability at the time of interview. The total sample size of the study was 150 (75 men and 75 women members). The data were presented in frequencies and percentage.

Results and Discussion

The motivating factors for men to form SHG was to obtain financial support (54.67%), improve social status (45.33%), companion force by friends /innovators/relatives (41.33%), to promote saving habit (33.33%) and sharing information related to agriculture (32%). Only 21.33 per cent of them were motivated by the SHG promoter and 13.33 per cent motivated for the cause of employment generation, as may be seen in Table 1.

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

Sl. No.	Motivational Factors	Frequency	Per cent
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	32.00

Majority of the members in men groups indicated that financial support from SHGs was a major motivating factor for formation of SHGs. It could be that the ability 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 factor 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. The probable reason might be, after becoming SHG members they could actively participate in social activities through groups. In the society an 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 joined SHGs due to companion force, since their friends joined SHGs. Twenty-five 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 were motivated to share information on agriculture with the other members of SHG.

The motivational factors to form women SHG (Table 2) show that, 74.67 per cent members were motivated to promote saving habit. This is due to savings of members with the SHGs, which reduced the dependence on borrowed funds and the savings also served as collateral for loans to individuals or groups. Similar findings were also reported by Patil and Balasubramanya (2014). Around 62.67 per cent were motivated to obtain financial support. The probable reason might be that, they could get short term loans for meeting expenditure for their urgent family needs. Savings and obtaining loan are the basic essence of formation of SHGs. Sixty-four per cent of the women members were motivated to improve social status as women are concerned about their status in the society. Women can actively participate in social activities through SHGs. Forty per cent of the members were motivated by companion force. Only 24 per cent of the women respondents were motivated by SHG promoters as there are regular motivational efforts and technical guidance by institutional personnel to involve in income generating activities. A little over nine per cent were motivated to serve society.

Table 2. Motivational Factors for Women SHG members (n=75)

Sl.No.	Motivational Factors	Frequency	Per cent
1	To promote saving habit	56	74.67
2	To obtain financial support	47	62.67
3	Employment generation	6	08.00
4	To improve social status	48	64.00
5	Convinced by SHG promoter	18	24.00
6	Companion force by friends/innovators/relatives	30	40.00
7	To serve society	7	09.33

Constraints experienced by SHG members

Self Help Groups do face some constraints in their functioning. The constraints faced by men and women SHGs are presented in Table 3. The lack of technical guidance

is a major constraint in both men (42.67%) and women (36.00%) SHGs. Lack of training and skill development facility (38.67%), insufficient availability of loan (17.33%), inadequate availability of raw materials for Income Generating Activities (IGA) (16%), no proper market for the products (10.67%) are some of the constraints faced. The table also showed some other constraints faced by men SHGs like less repayment period (5.34%), lack of time in participation in SHG due to other house hold activity (4%), high rate of interest (2.67%), lack of timely availability of loan from the SHG and dominance of a few members in taking decisions (1.33%). A glance at table 3 shows that the constraints experienced by women SHG members include, lack of technical guidance (36%), inadequate availability of raw materials for IGAs (30.67%), lack of training and skill development facility (29.33%), high rate of interest (21.33%), less repayment period (16%). The moderate constraints expressed by women SHG members were, insufficient availability of loan (13.33%), lack of timely availability of loan from the SHG (9.33%), no proper market for the products and others like lack of co-ordination and dominance in taking decisions (2.67%). None of the women members expressed the constraint of lack of time in participation in SHG due to other house hold activities.

Among the various constraints faced by both the men and women SHG members, lack of technical guidance (42.67%) and (36%) was the major constraint. This was followed by lack of training and skill development facility .This was due to lack of technical competence of the NGO staff to impart technical guidance to members. They are more competent on group dynamics than technical knowledge. Insufficient availability of loan was the third major constraint in men SHGs and sixth constraint in case of women SHGs. This is mainly because of the nature of micro finance (small loan) and group members have to wait for the group fund to grow to a larger extent and later they can get sufficient amount from the group. Inadequate availability of raw materials for Income Generation Activities (IGAs) was the second and fourth constraint in case of women and men SHGs respectively. This is due to the members carrying out activities at their own premises, which was not so spacious and they also have to get raw materials from nearby towns, which is a problem for them. The findings are in line with Sangappa and Narasimha (2012).

Table 3. Overall constraints experienced by SHG members

Sl. No	Items	Men SHG members		Women SHG members	
		F	Per cent	F	Per cent
1	Lack of time in participation in SHG due to other house hold activity	3	04.00	0	00.00
2	Lack of timely availability of loan from the SHG	1	01.33	7	09.33
3	High rate of interest	2	02.67	16	21.33
4	Insufficient availability of loan	13	17.33	10	13.33
5	Less repayment period	4	05.34	12	16.00
6	Inadequate availability of raw materials for IGAs	12	16.00	23	30.67
7	There is no proper market for the products	8	10.67	2	02.67
8	Lack of technical guidance	32	42.67	27	36.00
9	Lack of training and skill development facility	29	38.67	22	29.33
10	Dominance in taking decision	1	01.33	2	02.67

Conclusion

Motivational factors play a very important role in the formation of Self Help Groups. The policy makers should focus on some of motivational factors like increase in social status and employment generation which have been ranked low, by creating awareness about these factors among respondents. They should be motivated to form SHGs which will in turn increase their saving, social status and employment generation. Some of the constraints like lack of education and lack of training can be addressed by the policy makers, to enhance the formation of SHGs.

References

- Gayathri, N. K. and Siddaraju, V. G., (2012). Women empowerment through self help groups in Karnataka– A Case Study in Shimoga District. *Asian J. Devt. Matters*, 6 (1):183-191.
- Geeta, S. Chitagubbi, Naik, Vinod H. and Murhari Naik, D., (2013). Motivational factors and utilization pattern of finance by self help groups. *Elixir Soc. Sci.*, 55:12870-12875.
- Keiko Kawaguchi, Ernesto, L. Bumatay and Evangeline C Sulabo, (2010). Motivational factors in rural women's participation in self-help groups, Allahabad, Uttar Pradesh, India. *USM R&D J.*, 8(1).
- Patil, S. B. and Balasubramanya, A.S., (2014). Motivational factors and constraints in the formation of women self help groups in Karnataka. *Intl. J. Informative & Futuristic Res.*, 1(11):138-145.
- Sangappa and Narashima, N., (2012). Performance of gender specific self help groups in Bidar district of Karnataka: comparative analysis. *M.Sc. (Agri.) Thesis*, Univ. Agric. Sci., Bangalore.