

Behaviour and Performance – A Vital Success of Women in Self Help Groups

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Abstract

Micro-Finance has, in recent times, come to be recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic well being of the poor, with focus on empowering women. People's participation in credit delivery, recovery and linking of formal credit institutions to borrowers through the intermediation of Self Help Groups (SHGs) have been recognized as a supplementary mechanism for providing credit support to the poor. It is evident from the experience and the information available from various countries that the group concept meets the objectives when a suitable group is formed. Self Help Groups can attain sustainability easily because its members understand each other and the group is formed only after mutual consultation for their own mutual benefit. The study aims to develop a suitable comprehensive scale to measure the activity-based performance of SHGs. Here, activity based performance is linked to behaviour of women in Self Help Groups.

Key words: *Behaviour, Activity based Performance, Self Help Groups.*

Introduction

The Self Help Group is considered as a voluntary association of poor people. They are mostly having some socio-economic background. They are involved in solving their common problems through self help and mutual help. It creates small savings among the members and the amounts are kept in any bank. The SHGs have a membership of 10 to 20 members. A Self Help Group is also defined as a voluntary group valuing personal interaction and mutual aid as a means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its members. It is also defined as a group of poor generally comprising of small/marginal farmers, landless agricultural labourers, rural artisans, women folk and other micro-entrepreneurs who organize themselves to achieve socio-economic development by raising resources at their level initially and linking with the bank subsequently with the help of NGOs.

The implicit objective of SHGs is to combat unjust social relationship by increasing people's participation through their economic empowerment and well being. The emphasis is also on human resource development. The SHGs are generally of small size. Such small sized SHGs not only ensure active participation, but also promote group dynamics in decision-making and greater transparency. Moreover, separate SHGs for men and women are more conducive for addressing the issues of gender imbalances. Also SHGs frame their own rules and regulations to suit their local conditions. Though the primary objective of micro-finance interventions is to help the poor to surmount poverty, they also assist them to undertake financially viable enterprises, which could be taken up by the banks for commercial lending.

Groups have become increasingly critical of the element of work. The capability of team members to work with each other will affect the cohesiveness and performance of the group. Group process includes communication, discussion of strategies, conflict, evaluation of individual

contribution and behaviour. Group process variables are often used to predict group outputs. Group outputs are often assessed as performance and members' satisfaction. Group work requires co-ordinating the interest, motivations and contributions of multiple individual toward a collective effort. The process of reconciling their dynamic mix of

One of the objectives of SHGs is to build the self-help capabilities of the poor women. Income generating activities are promoted among women by providing micro credit and giving technical guidance, so that poor families are brought above the poverty line. This objective is achieved when the functioning of the groups (SHGs) becomes effective and sustainable. Groups cannot be built overnight. Group formation is a slow, time-consuming process. Once the members get the crux of the mission and realize the benefits, they would remain loyal throughout and never leave the group. When the group becomes stabilized in its functioning, internal factors like unity, loyalty and mutual understanding among the members determine the pace of growth and development.

Statement of the Problem.

Self Help Groups for the women have received extensive recognition as strategy for poverty reduction, economic empowerment and individual well-being. Group based microfinance actually provides many services to women. From these services, women get more monetary benefits. But monetary benefits alone may not lead to the well being of women. SHGs have emerged as an alternative developmental strategy to promote common interest in the weaker sections of the society and have contributed to the empowerment of the poor women. Most of the Self Help Groups are comprised of women of identical character, identical outlook and identical socio cultural background. In spite of all these identical aspects, the problems confronting the SHGs include improper selection of group activities, lack of co-operation and zeal among the members of the group. Behaviour is an important element to adopt in their work environment. Behaviour often helps people adjust to their Group environment. Group members behaviour' is the vital component for the success of the group. The effectiveness of the group is directly related to the efficacy and efficiency with which the members in the group are engaged in the performance of their tasks. The behaviour of the members depends on the working pattern, participation in group activities, positive attitude towards the group and members and the group environment. Hence, this has focused on behavioural factors of women in Self Help Group and how it contributed for their group success.

Objectives of the Study

The study has focused on the following objectives.

- To assess the behaviour of women in Self Help Groups
- To ascertain the impact of the behaviour of women Self Help Groups on their Homogeneity and Activity Based Performance.

Research Methodology

The period considered for the study has been 2007-2010. For the purpose of the study, stratified random sampling method has been adopted for the selection of blocks. There are 14 blocks under the jurisdiction of Coimbatore District. The data have been collected from all the 14 blocks included for the study. From the list of blocks, almost all the areas have been selected with a view to make an intensive study. 400 Women Self Help Groups including 200 from urban and 200 from rural areas have further been selected applying the formula by

$$* \text{Taro Yamani} = \frac{N}{1+N(0.05)^2} \quad (\text{from Coimbatore District.})$$

The actual sample size arrived has been 390. For arithmetic convenience, it has been rounded off to 400 Self Help Groups. In the second stage, 1200 Self Help Group members, by choosing three members from each of 400 SHGs selected at random have been taken as sample.

Instrumentation

Self-administered scale has been used to study the behaviour of Self Help Group members. The instrument has been tested for reliability and the alpha value for behaviour scale (.821). Two different interview schedules have been used to collect the information from the respondents. The first schedule has been used to draw information from the Group leaders (Animators) of the Groups. It has two parts. First part of this schedule contains group related details, details on homogeneity and activities based performance by the groups. The second schedule has been used to extract information from the Self Help Group members.

Hypothesis

The following null hypothesis have been framed and tested.

- The behavioural pattern of SHG members does not influence their performance in SHG activities.

Findings - General Profile

The middle aged (36-45 years) women mostly depend on the micro finance and they actively take part in the SHG activities. The SHG members' education ranges from primary level to graduation and the maximum (50.8 per cent) number of members have school level education. Out of the 1200 respondents, 94.7 per cent are married, 42 percent of the members have two children. 70 percent of the respondents are in nuclear families, and 30 per cent of the members are from joint families. The result shows that it is the middle-income group, which has mostly benefited from the programmes. Majority of the respondents live in their own houses. 60.2 per cent of the respondents have reported that husbands take decisions. The result shows that the husband has a dominant role in the decision making process in the family. 40.1 per cent of the respondents have been members of Self Help Groups for a period of 1-3 years. 39.3 per cent of the respondents have been members in the group for a period of 4-6 years. Most of the respondents have joined in the SHGs out of their own interest

Behavioural of the SHG members

The behaviour of the SHG members has been measured by using five point scales. Descriptive analysis has been used to find the mean scores for the behaviour factors such as sense of belongingness and active participation, interpersonal relationship, fulfillment and satisfaction, positive approach along with group loyalty. The ratings have been assigned as 5 for 'strongly agree', 4 for 'agree', 3 for 'neutral', 2 for 'disagree' and 1 for 'strongly disagree'. Negative statements are also included to find the behaviour of the members. The minimum score is assigned as 1 and the maximum score is assigned as 5. Reverse scoring has been followed for negative statements. High score indicates positive behaviour and loyalty of the members towards the group.

Table .1 Descriptive Statistics for Behaviour of SHG members

Behavioural Factors	N	Minimum	Maximum	Mean	S.D
Willing to put a great deal of effort	1200	3.00	5.00	4.7692	.4428
Proud to be part of the group	1200	1.00	5.00	4.5958	.5855
It would take very little change to cause me leave this group	1200	1.00	5.00	3.9000	1.2171
Very difficult to agree with the group policies	1200	1.00	5.00	3.6867	1.2529
Really care about the fate of the group	1200	1.00	5.00	4.4517	.7290
This is the best of all possible groups to work with	1200	1.00	5.00	4.3825	.7746
Deciding to work for this group was a great mistake	1200	1.00	5.00	3.7925	1.2971
Extremely glad to chose this group	1200	1.00	5.00	4.3592	.7921
This group inspires the very best	1200	1.00	5.00	4.3625	.7958

Behavioural Factors	N	Minimum	Maximum	Mean	S.D
Very much involved personally in the group	1200	1.00	5.00	4.4083	.8003
Avoid taking extra responsibilities in the group	1200	1.00	5.00	3.5633	1.3251
Most of the interests are centered around the group	1200	1.00	5.00	4.4275	.6929
Have other activities which are more satisfying	1200	1.00	5.00	2.8642	1.5398
Like to be absorbed in group activities most of the time	1200	1.00	5.00	4.4700	.7413
Receive recognition and respect from the group members	1200	2.00	5.00	4.4525	.6427
Really part of the group	1200	1.00	5.00	4.5283	.6347
Look forward to being with members of the group each day	1200	1.00	5.00	4.4025	.7578
Help each other on the work in the group	1200	2.00	5.00	4.6092	.5874
Working in a group is no problem here	1200	1.00	5.00	4.4075	.7395
There is a good co-operation between group members	1200	1.00	5.00	4.4275	.7037
Feel free to approach the Group leader/Members	1200	1.00	5.00	4.2917	.9141
It is hard to make adjustments in general	1200	1.00	5.00	3.7108	1.2042
People don't understand the way I think	1200	1.00	5.00	3.5283	1.1890
Don't get along well with the group members	1200	1.00	5.00	3.6633	1.2198
Care for what happens to the group members	1200	1.00	5.00	4.3500	.7776
In handling situations try to think of many approaches	1200	1.00	5.00	4.3683	.7515
Have sensitive feelings towards others	1200	1.00	5.00	4.4658	.6665
People think that I'm sociable	1200	1.00	5.00	4.4467	.7859
Behaviour factor Score	1200	80.00	140.00	117.6858	13.4441

It is evident from the above table that high mean score has been found for 'willing to put great deal of effort' (4.76), followed by 'help each other on the work in the group' (4.60), and 'proud to be part of the group' (4.59), 'really part of the group' (4.52), 'really care about the fate of the group' (4.45). The least score has been found for, 'have other activities, which are more satisfying'(mean 2.86). From the overall score indicated in the above table, it is clear that the minimum score found is 80.00 and the maximum score is 140.00. The average mean score is found to be 117.68.

Members are most willing to put great deal of effort to achieve the goal on the group. The members have also strongly agreed that they render mutual help in the group's activities and they feel proud to be part of their SHG. Most of the members have strongly agreed that they have personal involvement in the group's activities and hence they show personal care about the success of the group.

Factor Analysis for Members' Behaviour

The general purpose of factor analysis is to find a method of summarizing the information contained in a number of original variables in to a smaller set of new composite dimensions (Factors) with minimum loss of information. That is, the Factor Analysis tries to identify and define the underlying dimensions in the original variables. Factor analysis proceeds in four steps:

- First, the correlation matrix for all variables is computed.

- Factor extraction, the numbers of factors necessary to represent the data and the method of calculating them have been determined.
- Rotation focuses on transforming the factors to make them more interpretable.
- Scores for each factor are computed for each case. These scores are then used for further analysis.

After applying the above steps, 28 statements in the data (**Table-1**) has been reduced to 5 factor model. The factors are Sense of Belongingness and Active Participation (SBAP), Interpersonal Relationship (IR), Fulfillment and Satisfaction (FFS), Positive Approach (PA) and Group Loyalty (GL).

ANOVA

ANOVA has been employed to test the difference between the behavioural factors and the personal factors. The results are presented in the following table:

Table-2 ANOVA -Personal factors Vs Behavioural factors

Personal Factors/ Behavioural Factors	Sense of Belongingness and Active Participation		Interpersonal Relationship		Fulfillment and Satisfaction		Positive Approach		Group Loyalty	
	F	Sig.	F	Sig.	F	Sig.	F	Sig.	F	Sig.
F test/ Significance										
Age	15.454	**	86.213	**	8.067	**	11.559	**	15.937	**
Education	7.278	**	9.902	**	11.241	**	6.015	**	7.267	**
Marital status	2.637	Ns	2.394	Ns	1.491	Ns	3.043	*	.710	Ns
Monthly Income	43.560	**	34.312	**	2.382	Ns	25.217	**	44.031	**
Type of House	2.760	Ns	20.434	**	.829	Ns	3.091	*	.686	Ns
Decision Making	2.021	Ns	4.167	*	28.908	**	2.650	Ns	2.914	Ns

Source-Computed

It is observed from ANOVA results that there is a significant difference in the sense of belongingness and active participation among the SHG members who are classified based on age, education and monthly income. The members in the age group of 36-45 years, the members with school level education and the middle-income group members have good interpersonal relationship compared to other members in the group. There has been a significant variation in the fulfillment and satisfaction of the members who are classified based on age, education, number of children, decision making in the family and the group related factors viz., position in the group, meeting attendance and monthly subscription.

The members in the age group of 26-45 years, the members with school level education, the members who are widows/divorcees and the members with an income level of less than Rs.4000 have shown positive approach towards their group compared to other members in the group. With respect to group loyalty, the members in different age groups, in different education levels and in different income levels have significantly differed, whereas the group loyalty of the members in respect of marital status, number of children, type of house and decision making in the family have remained the same.

Group Performance

Groups can bring out the best in the members in performance, enthusiasm and creativity. There is no doubt that the group's success depends on the performance of its internal networks and working pattern. An effective group is one that achieves high levels of task performance, member satisfaction, and team viability. To achieve success, a group must have the right skills and competencies available

for task performance and problem solving. Although talents alone cannot guarantee desired results, they establish an important baseline of performance potential. Sustainability of SHGs has been well established through the better performance of groups in terms of better access to institutional loans, saving pattern, higher rate of repayment of loans, participation in-group activities, style of functioning and knowledge about rules and regulations of the group.

Homogeneity and Activity Based Performance (HAB)

NABARD guidelines for assessment of SHGs for micro-credit have been followed in this study to measure the Homogeneity and Activity Based Performance (**HAB Performance**) of the group. The SHGs have been assessed in terms of homogeneity of the members, group characteristics, knowledge about SHG rules and functioning, participation of members, democratic decision and collective leadership.

Variables Considered for HAB Performance Assessment

An attempt has been made to assess the HAB Performance of SHGs based on the following variables.

1. Homogeneity Group Characteristics Participation and Savings Pattern -
2. Knowledge of SHG rules and Functioning
3. Style of Sanction and Disbursement Criteria Interest and utilization of loans
4. Maintenance of registers -
5. Byelaws and Group

Performance of Self Help Groups is operationally defined as the achievements made by them in relation to their set objectives at individual as well as group level. It has been measured by developing suitable performance scale. HAB Performance Assessment Index has been developed based on the above variables and the ratings ranges from 0 to 4. The HAB Performance Assessment Index has been arrived at by adding the ratings given to all the above items. The total score varies between 29 to 89. Higher score indicates better performance of the groups. Thus, for each group HAB Performance Assessment Index has been calculated. The following table gives the descriptive statistics of the HAB Performance Assessment.

Table-3 Descriptive Statistics for HAB Performance Assessment

	N	Minimum	Maximum	Mean	Std. Deviation
HAB Performance Assessment	400	54.00	86.00	75.7425	5.2507

Source-Computed

From the above table it is seen that the HAB Performance Assessment Index Scores vary between 54 and 86. The mean value has been found to be 75.744 with a Standard Deviation of 5.25. Hypothetically, if the HAB Index is divided into three ranges then the low performing groups have a score value of 50, moderate performing groups have a score value of 51 to 70, and high performing groups have 71-89 score values.

However, in the study it is seen that the minimum score value itself has been found to be above 50. Hence, a decision has been made to divide the groups by using mean \pm 0.5 Standard Deviation classification. The following table gives the distribution of SHGs based on the above classification with the cut off value therein.

Table - 4 HAB Performance of Groups

Performance of Groups	No.	Percent
Below Average(<=72)	77	19.3
Average (73-78)	186	46.5
Above Average (>=79)	137	34.2
Total	400	100.0

Source-Computed

The group whose HAB Index value falls below mean $-.5$ Standard Deviation has been grouped as 'below average' and the group whose HAB Index value falls above mean $+.5$ Standard Deviation has been grouped as 'above average'. The group whose HAB Index value falls between mean $-.5$ Standard Deviation and $+.5$ Standard Deviation has been grouped as 'average'. It is observed from the above table that 46.5 per cent of the groups fall under average category and 34.2 per cent of the groups are assessed as above average. 19.3 per cent of the groups are below average in their performance.

Behaviour and HAB Performance

Ho: "There is no significant difference in the Overall Behaviour among the Performance groups".

Table-5 Behaviour and HAB Performance

HAB Performance	Behaviour				
	Mean	S.D	No.	F	Sig.
Below Average	113.19	15.28	231	20.411	**
Average	117.74	13.37	558		
Above Average	120.14	11.71	411		
TOTAL	117.69	13.44	1200		

Source-Computed ** significant at 1% level

Behaviour score has been found to be high (mean 120.14) for the above average performing groups and low (mean 113.19) for below average groups. The 'F' value 20.411, indicates that the behaviour of the members have significantly differed in their performance and hence, the hypothesis has been rejected. It is found that the positive behaviour of the members are reflected in the effective performance of the groups.

Behaviour and HAB Performance

➤ Five behavioural factors have been analyzed with HAB performance of the groups

It is observed from the analysis that the positive behaviour of the members is reflected in their effective performance of the groups. The ANOVA result reveals that the behavioural factors, namely, sense of belongingness and active participation, interpersonal relationship, fulfillment and satisfaction, positive approach and group loyalty of the SHG members have significantly differed in different performance groups. It is clear from the results that positive behaviour is an important factor, which encourages the SHG members to give their best performance and help in reaching the group goals. All these five behavioural factors have significantly differed in the above average performing groups.

Conclusion

The perceived behavioural changes indicated personal awareness and growth, regularity in attending SHG meetings, confidence expressed in their own thoughts and actions, desire to attend the meetings, sincerity and devotion shown in the work undertaken. The behavioral changes have indicated members' sensitization to the social issues and their positive orientation towards the society give the clarity in understanding the nature, worth and operational details of Self Help Groups,

sensitivity towards economic independence, health and educational problems prevailing in the society, mutual trust, sense of cooperation, coordination and strength in togetherness in the society. The success of a group depends on the composition of the group, the task, the group process, interaction relationship between the members, impact on their members. It is evident from the findings that the behavior of the members have resulted in a positive performance of the groups

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