



ROLE AND PERFORMANCE OF SHGS ON PROMOTING WOMEN LEADERSHIP - A STUDY ON SELECTED SHGS IN CHITTOOR DISTRICT, AP

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Abstract

Group members with skills to lead, organize effective meeting are valuable resources of any organisation. The capacity of a leader is to integrate, motivate and mobilize others to bring a common aspiration. Micro finance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. Microfinance includes basic financial services including small loans, savings accounts, funds transfer and insurance. One such form of microfinance is the development of the small help groups. The present study is an attempt to analyse the role and performance of SHGs on promoting women leadership in Chittoor district Andhra Pradesh.

Keywords: Microfinance, SHGs, Leadership, Non-Financial Services.

Introduction

Any women who understands the problems of running a home will be nearer to understanding the problems of running a country

-Margaret Thatcher

“There is nothing like concrete life plans to weigh you do. Because if you always have one eye on some future goal, you stop paying attention the job at hand, miss opportunities that might arise, and stay fixed on one path even when a better, newer course might have opened up”

-Indra Nooyi , CEO of Pepsico

Origin and Concept of Self Help Groups

The microfinance could be traced back to 1904 in the field of co-operative based credit system by the German Raiffeisen societies as well as Rochdale Pioneers in England similarly the enactment of the co-operative credit society's act, 1904 could be considered as the beginning of micro finance in India. Micro finance define as efforts to improve poor people's access to loans and saving services may be the fastest growing and most widely recognized anti-poverty too. Micro finance includes basic financial services including small loans, savings accounts, funds transfers and insurance. A long side non-financial service such as business training, Micro finance assists people living in poverty who wouldn't usually qualify for regular banking services because they have no form of collateral or formal identification.

The origin of SHGs is from the brain child of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India National Bank for Agricultural & Rural Development (NABARD) is initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with banks. A Self Help groups (SHGs) are small group of individual members not exceeding 20, voluntarily formed among homogeneous and affinity groups of rural poor, to save and mutually agree to contribute to a common fund to be lent to its members as per group norms and decisions.

There are about 4.65 lakhs women SHGs in Andhra Pradesh covering nearly 61.70 lakhs poor women. Andhra Pradesh alone has about half of SHGs organized in the Country. The SHGs are also popularly called DWCRA Groups, and this name became popular after the DWCRA programme (Development of Women and Children in Rural Areas) through which women's groups were assisted initially. The SHGs are not only resorting to thrift but also are taking small loans out of the corpus available with the group. The group corpus consists of savings,

government assistance and also bank loan. Members use the loan out of group corpus for their personal needs initially. However, in the long run such loans are utilized for income generation activities. Since inception an amount of Rs.1556.90 crores is mobilized as corpus by these groups.

Impact of SHG Movement

Various organisations evaluated SHGs. NGOs universities, National Bank for Agricultural & Rural Development (NABARD) and ORG-Marg. Some of the salient features are.

98% of the members make savings regularly as the norms prescribed by the groups.

All the groups meet at least once in a month to discuss various social issues related to their day to day life. 98% of eligible members adopt small family norms. 100% children of SHG members are able to access immunization services against the 6 diseases viz. Polio, Diphtheria, Tuberculosis, Pertussis (Whooping Cough), Measles And Tetanus. (Source: United Nations International Children's Emergency Fund (UNICEF) .30% of the members has access to safe cooking fuels (LPG) under the Government promoted scheme popularly known as "DEEPAM".

-80% of the total SHGs have accessed financial assistance from banks and repayment is 98%.

-10,000 SHG members were elected to the local bodies (3 term Panchayat Raj Institutions) in 1997 November elections.

-Members are engaged in 450 varieties of income generating activities.

-Additional family incomes to member range from Rs.1000-3000 per annum depending on the income generating activities.

-Increase in self-confidence and self-esteem: Increase in awareness levels about the society and community. Voluntary participation in community activities like laying roads, planting trees conserving environment, construction of water harvesting structures, donations to the victims of natural calamities helping to reduce crime against girls & women, campaign against eradication of social evils like dowry, child marriages, untouchability, AIDS, rescue and rehabilitation of orphaned children, counselling adolescent girls, support to widows and destitute are a few to mention.

-SHG members learning from the past experiences are walking through the present and are marching ahead for a bright future. Government of Andhra Pradesh has rightly realized that the involvement of the rural poor women in development will speed up attainment of Swarnandhrapradesh and realising the Vision indeed!

-Leadership clearly makes the difference in success or failure of organizations. A change of leadership can turn the tide of failure, replace stagnation with excitement and energy, and bring about a renewal in the sense of purpose and mission.

Women Leadership and Unique Characteristics

The demand placed on women leaders in today's world means that women are more suited to those roles. In today's world of large organisations, as women clamp up the corporate ladder they vanish giving rise to no option for male counterpart to occupy the position.

1. Women bring diversity of thoughts, experience and behaviours which are a critical component of business success.
2. Women leaders are more persuasive than the male leaders
3. When feeling the sting of rejection, women leaders learn from adversity and carry on with an "I will show you" attitude.
4. Women leaders demonstrate an inclusive, teambuilding leadership style of problem solving and decision making.
5. Women leaders are more likely to ignore rules and take risks.

Percentage of women in management position globally

2004	:	19%
2007	:	24%
2009	:	24%
2011	:	20%
2012	:	21%
2013	:	22%



Brief Profile of the Study Area

Chittoor district was constituted on 1st April 1911. It is the southern –most district of Andhra Pradesh (AP) bounded on the north by Ananthapur and Kadapa districts, on the east by Nellore and Chongalpat districts of Tamilnadu on the west by Dharmapuri and Kolar districts of Tamilnadu and Karnataka and on the south by north Ark cot district of Tamilnadu. It is divided into three revenue divisions viz., Chittoor, Tirupati and Madanapalli.

The area of district is 15152, sq.kms consisting 1540 revenue villages of which 1500 are inhabited. The population of the district as per 2011 census is 41.70 lakhs (male- 20.83 lakhs and female -20.86lakhs). Density of population is 275 per sq k.m. Out of 34787lakhs are rural areas and rest 8788 are urban and semi urban areas. Literacy rate in Chittoor district is 72.66. male literacy rate is 81.15 female rate is 63.65. the woman population per thousand men is 1002. The climate of the district is dry and healthy. The up land mandals are comparatively cooler than the eastern mandals except Chittoor revenue division where the climate is moderate i.e. westerns mountains plateau is comparatively cooler than eastern natural zone.

Table1: Population by Gender in sample – Mandal’s of Chittoor District

S.No.	Mandal	Male	Female	Total
1	Renigunta	32876	33477	66353
2	Chandragiri	27002	26202	53205
3	Karvetinagaram	22715	21915	44630
4	Puthalapattu	22407	22007	44414
5	Pakala	28732	27700	56433
6	Ramachandrapuram	15587	14386	29973

Review of Literature

Mohammed Yunus, in paper on “Grameen bank, micro credit and millennium Goals” traced the evolution of the idea and practice of micro-credit as pioneered by the Grameen Bank of Bangladesh. He pointed out that over the years the micro-credit programmes are providing a wide range of services to meet the economic and social needs of citizens, mostly poor women. He made suggestions for tackling emerging issues of financial self-reliance and institutional sustainability of micro-credit programmes. “Micro-finance through SHGs, A Boon for the Rural poor”, points out that easy access of the poor to credit is the biggest need of the hour rather than cheaper rate of interest. Micro-finance provides opportunity to the poor for getting sufficient amount of credit easily to start any income-generating activity. He pointed out that micro-finance not only deals with the credit part, but also deals with the savings and insurance part.

Satpathy and Khatua (2007) made an attempt to study the impact of Micro Finance in socio economic growth in KBK region of Odisha. Basing on the study of SHG Bank linkage programme made by NABARD, analysis was made to evaluate the success rate of the programme in the backward KBK region of Odisha.

Makandar (2011) Women have been actively participating in decision making process after becoming members of SHG in the areas consumption of house hold items, education of children and their marriage, number of children, family- Karnataka

Palanichamy.(2011) After joining with SHGs the income have increased along with thrift are got self-confident for living with community-Tamilnadu

Mohapatra(2012) SHGs contributed to socioeconomic empowerment of women at household level- Odisha

Nayak (2007) made an attempt to analyse the empowerment of the poor through SHG and micro finance in the Kalahandi district of Odisha. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalahandi district benefited from SHGs and bank linkage programme and suggested strengthening of cooperative sectors.

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status.

Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharampur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that economic activities of SHGs were quite successful Sobha (2008) made an attempt to evaluate the problem of self employed women. The study took 400 self-employed women as sample from Coimbatore Municipal Corporation limit to use scaling techniques. The study concluded that the problem faced by the beneficiaries of Prime Minister's RozgarYojana is less severe than non-beneficiaries.

Murugan and Begum (2008) made an attempt to examine the predominant barriers to women entrepreneurs. The study was based on the primary data collected from the sample 100 entrepreneurs of Chennai City. The study reveals that social and cultural barriers are prominent formidable block for the development of women entrepreneurs. They concluded that entrepreneurs with ability to plan and run a business to deliver quality products.

Gudaganavar and Gudaganavar (2008) made an attempt to examine the empowerment of rural women through SHG. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women.

Vasanthakumari (2008) made an attempt to examine the role of micro enterprises in empowering women in Kerela. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.

Kumararaja (2009) made an attempt to evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and in Tamil Nadu. It revealed that there has been a steady progress in the number of SHGs and amount of loan sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women.

Sankaran (2009) made an attempt to analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

Objectives of the Study

The objectives of the study are to examine the role and performance of SHGs in promoting women's empowerment in the study area. However, the study has some specific objectives.

They are:

1. To analyse the economic gains derived by the members after joining the SHGs;
2. To know the support of members to leader in work;
3. To know women willingness to accept team members new methods;
4. To provide a forum for collective learning;
5. To provide good ideas on the role and importance of Women Leadership in SHGs.

Data Collection Sources

The study is based on both the secondary and primary sources of data. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local NGOs and government's grass roots level workers. Secondary data gathered from the records of SHGs and Society for Elimination of Rural Poverty (SERP), district rural development agency, District Statistical Hand Book, director census operation, Govt. of AP Hyderabad and websites.

Sample Design

Multi-stage stratified random sampling technique used in the study. Mandal is the sampling unit in the first stage, SHG bank branch in the second stage, and SHG in the final stage. Chittoor district is broadly divided in to three revenue divisions, namely Tirupati, Chittoor and Madanapalli. Two mandals from each revenue division are purposely selected. There are nearly 2000 groups promoted by SGB (Saptagiri Grameena Bank) from six branches. The researcher has chosen 3SHGs from each of 6 bank branches ; giving a sample of 18 SHGs. 10SHG members from each of 18 SHGs are drawn as member sampling units, resulting on SHG member sample of 180.

Table-1 Sample SHGs Members

Mandals	Universe SHGs	Sample SHGs	Universe SHG members	Sample SHG members
Renigunta	300	3	3015	30
Chandragiri	600	3	6000	30
Karvetinagaram	600	3	6000	30
Puthalapattu	200	3	2250	30
Pakala	220	3	2535	30
Ramachandrapuram	100	3	1015	30
Total	2020	18	20815	180

The average age of SHG members in the study area is presented in above table. it is observed that the average age of SHG members was 37 years, minimum is 24years and maximum is 55years. Regarding the caste profile of SHG members, the table shows that majority of members belong to backward castes. The occupation of the members are concerned, majority of them are engaged in agricultural activities.

Apart from these some questionnaire were used on leaders basing upon their answers the results were found out an analysed.

Table-2 Leader's Self Perception (Only for SHG Group Leaders)

S.no	Questions	Strongly agree	Agree	Moderately agree	disagree	Strongly disagree
1	I assign work to my members	15%	75%	6%	2%	2%
2	I insist that everything should be done In my way	35%	25%	15%	15%	10%
3	I support my members in work	85%	7%	8%	0	0
4	I criticize poor work and ask them to learn	30%	30%	20%	10%	10%
5	I express appreciation when any one of the Members does a good work	92%	8%	0	0	0

According to leader self-perception, it can be inferred that the leaders in the SHG are majorly agreeing that they are assigning the work to the members in the team.

Coming to the insistence on work which has to be done as per the leader's way, nearly 60 percent of the leaders are insisting and the reaming are not insisting to do the work on their own way.

Majority of the leaders have agreed that they are supporting their team mates in the work assigned. Majority of the leaders are criticising the team work as they expect their sub ordinates to learn the correct work. Not only the criticism, but also the leaders are appreciating the team members if they have done any exceptional work.

Table-3 Member's Perception on Leader's Style (Only for SHG Group Members)

S.no	Questions	Strongly agree	Agree	Moderately agree	disagree	Strongly disagree
1	Is she receptive to your ideas	12%	75%	8%	5%	0%
2	Does she insist that everything should be done in her way	10%	15%	15%	60%	0%
3	Does she encourage your ideas	75%	7%	18%	0	0
4	Does she criticize your poor work and ask you to learn it.	10%	30%	20%	30%	10%
5	Does she express appreciation for doing good work	82%	18%	0	0	0

Perception on leader's style could be inferred that, the members have agreed that the leader is receptive to the ideas or suggestions provided by the leader.

Surprisingly, majority of the team members have disagreed to the question that the leader insist all the works to be done in her own way. Majority of the team members have agreed that the leader encourages the ideas of the team members.

About half of the respondents have agreed that the leader criticises them for their poor work. Majority of the respondents have agreed that the leaders appreciate for the good work done by the team members.

Table-4 Team Work Skills (Group member's responses within a team)

S.no	Questions	Strongly agree	Agree	Moderately agree	disagree	Strongly disagree
1	I offer information and opinions	5%	75%	10%	6%	4%
2	I summarise what is happening in the group	25%	35%	20%	10%	10%
3	When there is a problem I try to identify	75%	7%	18%	0	0
4	I start the group working quickly	30%	30%	20%	15%	5%
5	Does she express appreciation for doing good work	72%	28%	0	0	0

Team work skills could be inferred that majority of the leaders have agreed that they will provide information to the team members.

Majority of the leaders have agreed that they will summarize the events happening in the group. Majority of the leaders have agreed that they try to identify the problem if there is any present. Majority of the leaders have stated that they will start working quickly with a group.

**Table-5 Team Commitment
Extent the members in workgroup have team commitment**

S.no	Questions	Strongly agree	Agree	Moderately agree	disagree	Strongly disagree
1	Friendly and easy to approach	25%	65%	2%	6%	2%
2	Attentive to what you are saying	30%	35%	10%	5%	20%
3	Willing to listen your problems	75%	7%	18%	0	0
4	Encourage each other to give their best effort	30%	30%	10%	20%	10%
5	Maintain high standards of performance	72%	28%	0	0	0

Team commitment is inferred that, in terms of group, the group is friendly and easy to approach according to majority of the respondents.

About 3/4th of the team will be attentive to the leaders' speeches or work assignments.

Majority of the respondents will be listening to the problems of the leaders.

About 3/4th of the respondents will be encouraging the other for getting best output.

Almost everyone has agreed that they will be maintain high standards for the performance..

Recommendations

The following recommendations were made from the study.

1. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can these grass root organization to another level.
2. Banks were noted to be the major organizers' of trainings other organizations should also step up in equipping the communities with new skills.
3. Various seminars should be organized where members get a chance to exchange their views and be able to develop their group strength by interactions.
4. There should be an active intervention by county government, professional bodies and N.G.Os in building skills for SHG members in such areas as information technology, micro enterprise, designing new products.
5. Periodical exhibitions should be organized at county level where the products of SHG can be displayed .This will build confidence of members and will also act as Marketing Strategy.

Conclusion

Women are fast-growing segment of the business community worldwide. The leadership characteristics required to make a success in this new reality are very much "feminine characteristics". These characteristics include: Self-confidence, an independent mind-set and a willingness to take risks, Ability to balance work and family (most are married) Self-confidence, an independent mind-set and a willingness to take risks, Intuition, Social skills Direction. Men and women tend to lead in different ways. Namely, women leadership strategy is based on family pattern. It means that women tend to view solving problems differently than men. Women tend to be more holistic in their thinking. Leaders must be conscious of what is perceived by others and develop strategies that are proactive in building success. Marcano (1997) described this as "know thyself" and further stated that it is important to be honest and objective when evaluating your strengths and abilities, as well as your goals. Until recently, entrepreneurship was considered by many to be the last bastion of male dominance in the business world. This is no longer true. More businesses are now being started by women than are being started by men.

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