

# Motivational factors influencing women to be the members of self-help groups

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Received: 19.08.2013; Revised: 30.09.2013; Accepted: 24.10.2013

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■ **ABSTRACT** : Self-help groups play a tremendous role in empowering women through providing an excellent platform to improve the self-confidence, leadership, communication skills, decision making capacity, social recognition, standard of living etc. The glorious side of the coin reflects that SHGs are very powerful tool for empowerment but the other side imbibes a lot of many constraints and threats which affect the sustainability, remunerativeness and suitability of SHG activities to the local conditions. There were total 8 SHG associated with College of Home Science, G.B. Pant University of Agriculture and Technology, Pantnagar, Uttarakhand with the strength of 90 members working therein. A purposive sampling technique was used with combination of deliberate random sampling for the selection of total sample. The data were collected personally through interview technique with the help of pre-structured questionnaire. All the groups were working at least since five and more years and contributed a lot to its members. Majority of members enjoyed decision making power in functioning of their SHG. They were not having membership of any group or organization before joining the self-help group. All the SHG members maintained attendance register and kept the records and were able to give their contribution regularly as well as make extra savings. The inspirational sources for joining SHG include NGOs, banks, friends, neighbours, university staff and students. Among these factors, university staff and students and other successful working SHG had been reported as major sources of inspiration. The major primary motivational factors to join self-help groups included desire to work independently, to spend time fruitfully, to be self-dependent and to improve financial condition of the family. Being the members of self-help groups, majority of respondents reported an increase in self-confidence, self esteem and participation in decision making, capacity building, improvement in psychological and social aspects.

■ **KEY WORDS** : Empowerment, Sustainability, Remunerativeness, Motivational factors

■ **HOW TO CITE THIS PAPER** : Poonam and Shukla, Chhaya (2013). Motivational factors influencing women to be the members of self-help groups. *Asian J. Home Sci.*, 8 (2): 610-616.

Women are victims of multiple socio-economic and cultural factors. SHGs movement has provided women the much needed platform to build their capacity and actively participate in both economic and social sphere. SHGs are fast emerging as powerful tool of socio-economic empowerment of the women in rural areas. Sahu and Das (2012) reported that among the several reasons to join SHG, the factor 'to add family income' has secured higher mean score and stood at top, followed by the factor 'to be independent' which has secured next higher mean score and stood at second, the factor 'motivation by family members' has secured the next higher mean score and stood at third, the factor

'training provided' has secured the next higher mean score and stood at fourth, the factor 'encouragement given by NGOs' has secured the next higher mean score and stood at fifth, the factor 'supplementary income' has secured next higher mean score and stood at sixth, the factor 'lack of permanent job for your husband.' has secured next higher mean score and stood at seventh, 'to improve economic status' stood at eighth, 'low income' stood at ninth, 'to get loan for developing the business' stood at tenth, 'other reasons' secured the least mean score and stood at last. It is a well reported fact that self-help groups are especially organized to facilitate their members for micro finance and micro enterprise development resulting in

poverty reductions. The main vision for joining the SHG is not merely to get just credit but it is an empowerment process having with motivational attributes encouraging women to join the job. An attempt has been made to analyze such motivational/ influential factors which encouraged women to join self-help groups.

**RESEARCH METHODS**

The present investigation had descriptive research design. The study had been carried out in the G.B. Pant University of Agriculture and Technology, Pantnagar (U.S. Nagar), Uttarakhand. Purposive sampling technique was used to select the study area. Deliberate random sampling with random sampling techniques was used to select the sample respondents. There were 8 SHGs associated with the College of Home Science and all its members were taken as sample for data collection. Data were collected personally through interview technique with the help of pre-structured questionnaire. Collected data were tabulated and analysed with descriptive as well as relational statistics.

**RESEARCH FINDINGS AND DISCUSSION**

The experimental findings obtained from the present study have been discussed in following heads:

**Motivational factors influencing women to be the members of self-help groups :**

Participation of women in self-help group activities is a function of various motivational factors. These factors not only ensure prolonged membership with the group but also accelerate their empowerment. An attempt has been made to analyze such motivational/ influential factors which encouraged sample women to join self-help groups.

Data revealed that, among the total sample, nearly half of the women (48.88%) have the membership of SHG since 2-5 years. There were 36.67 per cent respondents reported to have membership since more than 5 years. Only 14.44 per cent women recently joined the SHG and not yet completed 2 years (Fig. 1).

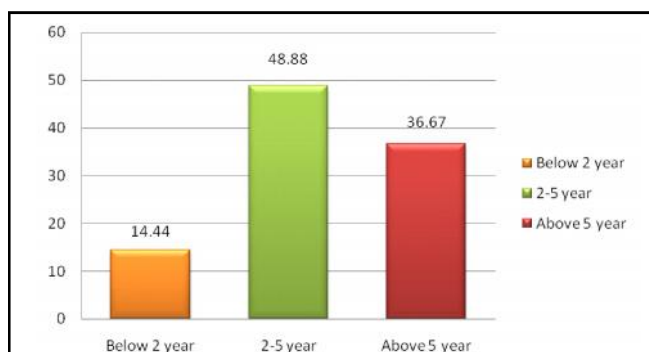


Fig. 1: Time duration of membership in the group

Das (2012) reported that the duration of membership of the respondents varied from 3 years to 8 years. However, 47 per cent of the respondents were members for a period of 4 years, 32 per cent for a period of 5 years and respondents belonging to 2 years and 3 years category were insignificant.

The data pertaining to inspirational sources for joining SHG include NGOs, banks, friends, neighbours, university staff and students and individual volunteers. Among these factors, university staffs and students (61.11%) and other working SHG (50%) had been reported as major sources of inspiration by more than-half of the women. There were 42.22 per cent women inspired by neighbours and 31.11 per cent by individual volunteers who joined SHG. Family members and friends inspired 27.77 per cent women whereas banks and NGOs were the sources of inspiration for only 13.33 per cent and 5.55 per cent women, respectively. The subjective data revealed that a well defined system of university and the success story of working SHG played major role in inspiring women to join the SHG (Fig. 2).

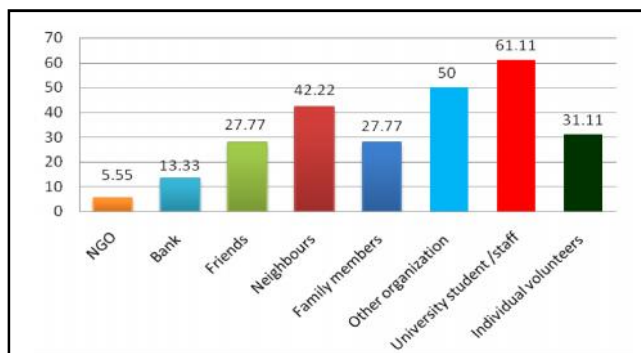
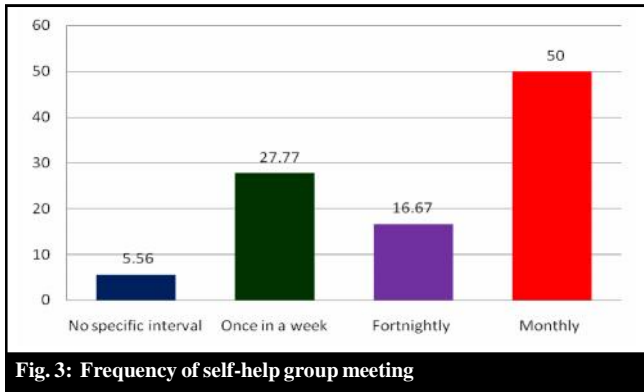


Fig. 2: Motivational sources

Among the total sample majority of the respondents reported desire to work independently (94.44%), to spend time fruitfully (91.11%), to be self - dependent (88.88%) and to improve financial condition (83.33%) as the major primary motivational factors to join self-help groups. Other motivational factors included self-interest (66.66%), urge to start own business (55.55%), save money and earn interest (50%) as reported more than - half of the SHG members. Some women also reported that they joined SHG in order to make money (35.55%), to raise status in society (27.77%), to get loan (22.22%). Only 5.55 per cent respondents joined the SHG with their primary motive to become famous.

It was interesting to note that all the SHG members were working in a coordinate manner with group working spirit. The data revealed that all the SHG members were reported to have rule making power for their SHG. All the members reported to attend the meetings of self-help groups regularly. Meetings of the SHG generally held monthly as reported by half of the members (50%). In more than one fourth (27.77%) cases meetings held once in a week. The

fortnightly frequency of meeting had been reported by 16.67 per cent whereas meetings at no specific intervals had been reported by only 5.56 per cent respondents (Fig. 3).



As far as joint plan to utilize the savings for income earning was concerned, majority of respondents (72.22%) reported to do it in future. According to 27.78 per cent respondents, the leader was supposed to tell about the future plans. It was quite interesting to note that none of the respondents was totally aware about joint plan to utilize the saving for income earning.

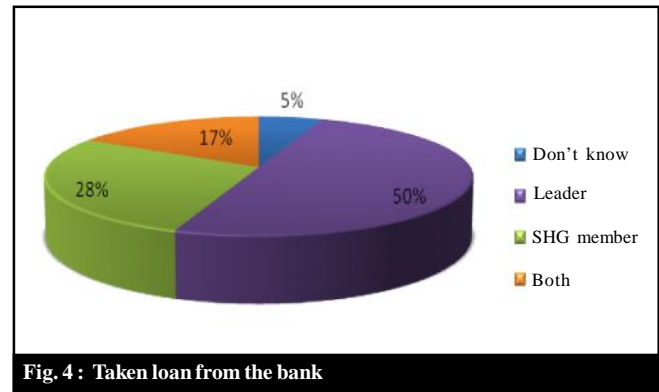
According to Manimekalai (2004) training is to help in narrowing down the gap between expected level of performance and actual level of performance among the trainees. Training of women functionaries is important and difficult as it involves new areas and new efforts which help them to perceive their roles in social and economic development and motivating them to participate in such development process. The basic concept of training which is transferred of knowledge, skill up gradation, change of attitude etc., would remain same for any training but training has to bring out definite changes in the trainees such as promoting achievement, particularly in the area of knowledge, skill, attitude and practice.

The data revealed that SHGs were not only provide an opportunity to work but also provide trainings for skill enhancement. Among the total sample, 72.22 per cent SHG members expressed the same. Only 27.78 per cent respondents reported that no training was being given through their SHG. All the members reported to have training on stitching and embroidery. The training on fish farming had been done by 69.23 per cent members whereas trainings of creel making by 38.46 per cent SHG Members. Half of the respondents (50.76%) expressed that the level of training was very useful whereas 33.85 per cent expressed that it was useful for them. The level of training was normal according to 15.39 per cent respondents.

Development of linkages with supporting organization like educational institute, bank, NGOs are essential for their long term sustainability of self-help groups. The data

pertaining to selected self-help groups linkages with banks revealed that there existed linkages between their SHGs and the banks. In the total sample, 72.22 per cent SHGs members were linked with banks.

There were 18.89 per cent SHG members who did not have any knowledge whether such linkages do exist or not. Only 8.89 per cent of the respondents reported that their SHG was not linked with bank. More than half of the SHG members (54.44%) reported that their SHG had taken a loan from the bank. Among the total sample, 30 per cent respondents showed their unawareness regarding this issues. According to half of the members (50%), their leaders deposit the money in the accounts of SHG. There were 27.77 per cent SHG members who themselves deposit the money in bank accounts whereas 16.66 per cent members jointly perform this action (Fig. 4).



Manonmani and Prabhakaran (2011) reported that SHG can easily approach the bank and other institutions to get loan. All the members are to repay the loan to the bank. Therefore, members repaid the loan in time.

Own investment had been reported as major source of investment by majority of SHG members (66.66%) whereas 33.33 per cent respondents reported borrowing as a source of fund. The earn money (profit) had been utilized to satisfy the instant needs of the families.

Sahu and Das (2007) reported that loans were mainly utilized for consumption (health, festivals and for repayment of previous loans) and investment purposes. Similarly the results of the study were in accordance to the findings of Manonmani and Prabhakaran (2011).

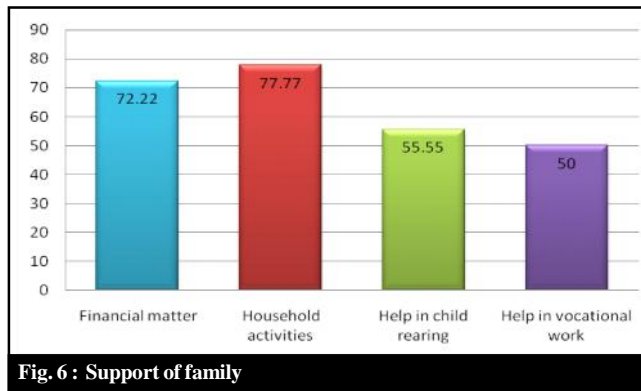
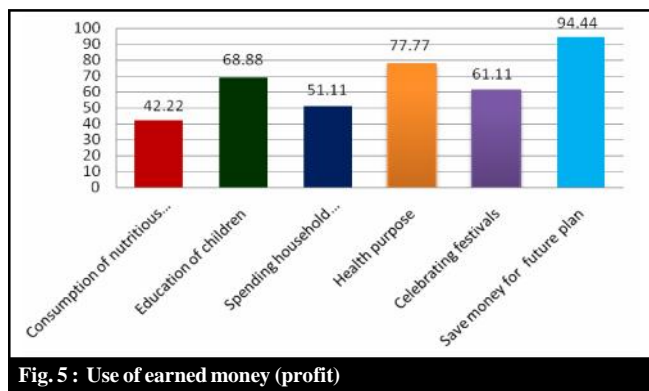
According to 94.44 per cent SHG members the profit money was saved for future plan. Other areas where the profit was being included utilize to health purpose (77.77%), education of children (68.88%), celebrating festivals (61.11%), spending for household expenditure (51.11%) and consumption of nutritious foods (42.22%) (Fig. 5). A joint decision making pattern had been observed regarding social matters such as education, health, marriage and religion as reported by SHG members (76.77%). Male dominance in

Table 1: Motivational factors influencing women to be the member			(n= 90)
Sr. No.	Motivational parameters	Frequency	Percentage (%)
1.	Time periods of membership in the group		
	Below 2 years	13	14.44
	2-5 years	15	48.88
	Above 5 years	33	36.67
2.	Source of motivation		
	NGOs	5	5.55
	Banks	12	13.33
	Friends	25	27.77
	Neighbours	38	42.22
	Family members	25	27.77
	Other organizations	45	50.00
	University students and staff	55	61.11
	Individual volunteers	28	31.11
3.	Primary motivational factors to join the SHG		
	To make money	32	35.55
	To work independently	85	94.44
	To become famous	5	5.55
	Your interest	60	66.66
	Your friend/another women joining	55	61.11
	To improve financial condition	75	83.33
	To save money and earn interest	45	50.00
	To start own business	50	55.55
	To spend time fruitfully	82	91.11
	To be self - dependent	80	88.88
	To be rise status in society	25	27.77
	To get loan	20	22.22
4.	Rule making power in SHG		
	Yes	90	100
	No	0	00.00
5.	Regularities in attending meetings		
	Yes	90	100
	No	0	00.00
6.	Frequency of meetings		
	No specific interval	5	5.56
	Once in a week	25	27.77
	Fortnightly	15	16.67
	Monthly	45	50.00
7.	Do you have some joint plans to utilize the saving for income earning		
	You don't know	0	0.00
	Leader will tell about it	25	27.78
	Will do in future	65	72.22
8.	Training programmes through SHGs		
	Yes	65	72.22
	No	25	27.78
	Yes, learned in training after joining		
	Stitching	65	100
	Embroidery	65	100
	Creel making	25	38.46
	Fish farming	45	69.23

Table 1 : Contd.....

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9.	The level of training was		
	Very useful	33	50.76
	Useful	32	33.85
	Normal	10	15.39
	Not appropriate	0	00.00
10.	SHG linked with a bank		
	Don't know	17	18.89
	Yes	65	72.22
	No	8	8.89
11.	SHG from the bank had taken a loan		
	Don't know	27	30.00
	Yes	49	54.44
	No	14	15.56
12.	Deposits group money in the bank account		
	Don't know	5	5.55
	Leader	45	50.00
	SHG member	25	27.77
	Both	15	16.66
13.	Source of fund		
	Own investment	60	66.66
	Borrowings	30	33.33
14.	Use the money earned (profit )		
	Consumption of nutritious foods	38	42.22
	Education of children	62	68.88
	Spending household expenditure	46	51.11
	Health purpose	70	77.77
	Celebrating festivals	55	61.11
	Save money for future plan	85	94.44
15.	Involvement on decisions about social matters such as education, health, marriage and religion		
	Joint	69	76.67
	Male	12	13.33
	Female	9	10
16.	Change in self -feeling after joining the group		
	Self development	90	100
	No development	0	00
17.	Saving from earned money		
	Yes	90	100
	No	0	00.00
	If, yes Rs. month		
	Rs. 25	24	26.68
	Rs. 50	35	38.88
	Rs .100	31	34.44
	Above 100	0	00.00
18.	Support of family members offered in -		
	Financial matter	65	72.22
	Household activities	70	77.77
	Child rearing	50	55.55
	Vocational work	45	50.00
19.	Did government issue any incentive to you		
	Yes	20	22.22
	No	70	77.78
20.	Knowledge about government schemes after joined SHG		
	Yes	13	14.44
	No	77	85.56

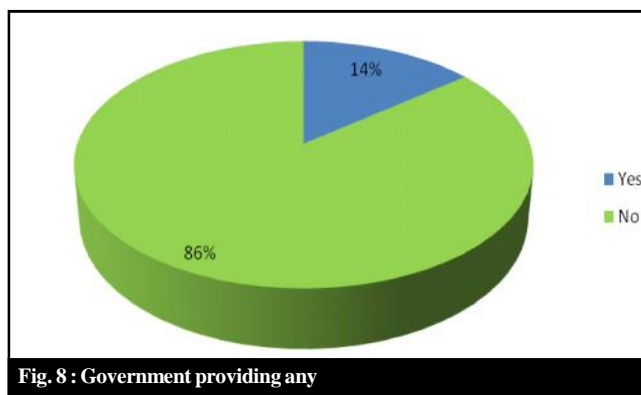
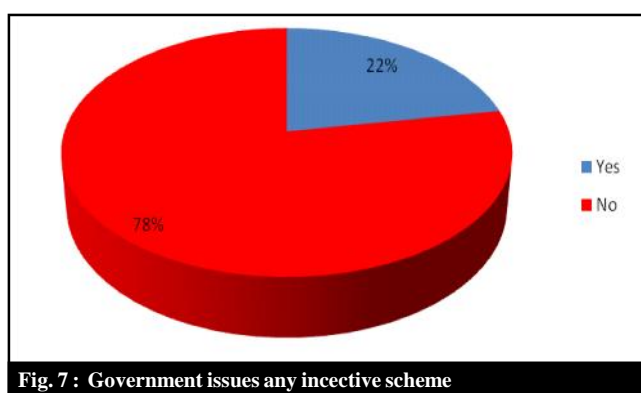


social matters has been reported by 13.33 per cent whereas female dominance reported by only 10 per cent SHG members. It was encouraging to note that after joining the SHG all the members expressed the feelings self-development.

Mishra *et al.* (2001) reported that women have been actively participating in decision making process after becoming members of SHG in the areas such as consumption of household items, education of children and their marriage, number of children, family planning, purchase and sale of property. Similar findings were also reported by Swin (2007).

The data further revealed that all the members reported to save the money earned by themselves. Rs. 50 per month had been reported to be saved by 38.88 per cent followed by saving of Rs. 100 (34.44%) per month and saving Rs. 25 (26.68%) per month. Rajendran (2012) stated that SHG members were voluntary ready to contribute to a common fund to be lent to their members as per the group decision. Similarly Jha (2000) reported that rural poor women flock coming together to save small amount of money regularly, which are deposited in a common fund to meet the emergency needs of members and to provide collateral free loans decided by the group. Similar findings were also reported by Gurumoorthy (2000), Kashyap (2001), Mishra *et al.* (2001), Jain (2003), Biswas, (2007) and Gowri and Fredrick (2012).

SHG members acknowledged the support rendered by their family members in various courses of activities. Family members reported to support in household activities and financial matter (72.22%). More than half of the SHG members also reported that they got support of their family members in child rearing (55.55%) and vocational work (50%) (Fig. 6). Among the total sample 22.22 per cent SHGs members reported that incentives were being provided for the SHGs members, whereas 77.78 per cent reported that government did not issue any incentive to them (Fig. 7). A few SHG members (14.44%) reported to gain knowledge about government schemes after joining SHG. Majority of respondents (85.56%) were unaware about such issues (Fig. 8).



**Conclusion:**

On the basis of the findings of the study, the following points of conclusion can be drawn-

- Majority of members had the membership of group since more than 2 years.
- The inspirational sources for joining SHGs included NGOs, banks, friends, neighbours, university staff and students and individual volunteers.
- The major primary motivational factors to join self-help groups included desire to work independently, to spend time fruitfully, to be self-dependent and to improve financial condition.
- It was interesting to note that all the SHG members

were working in a coordinate manner with group working spirit and attended the meetings of self-help groups regularly.

- Majority of SHG members were of opinion that working in a group not only provided an opportunity to work but also provide training for skills enhancement.
- It was a sign of progressiveness that SHG members were having linkages with banks.
- Own investment had been reported as major source of investment by majority of SHG members.
- Majority of group members acknowledged the support rendered by their family members in various course of activity.
- Government was not providing any incentive to SHGs members in the area of research.
- Very few SHG members gained knowledge about government schemes after joining the SHGs.

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