



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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WOMEN EMPOWERMENT AND SELF HELP GROUPS IN MAYILADUTHURAI BLOCK, NAGAPATTINAM DISTRICT, TAMILNADU

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ABSTRACT

Empowerment of women is the process of controlling power and strengthening of their vitality through basic categories of empowerment - economic, social and political. It is also a process, whereby women become able to organise themselves to increase their own self reliance, to assert their independent right to make choices and to control resource, which will assist in challenging and eliminating their own sub-ordination. There is a growing awareness to lead a better quality of life with a change in attitudes and life styles which presses them to be self-reliant and to take part in the economic development through Self Help Groups (SHGs). But, in some areas the SHGs are liquidating for one reason or other including inefficient leadership. The head of the SHGs who is termed as 'Animator' is also responsible for the success or failure of the group. So, there is an urgent need to motivate the Animators as well as the members of the group. This is an attempt to study about the demographic status of animators of SHGs, to ascertain the role of animators in SHGs, to evaluate the usability of training programmes provided to the animators in running the SHGs, to examine the decision making pattern of animators of the SHGs and to evaluate the problems faced by the motivators of the SHGs in the study area, Mayiladuthurai block in Nagapattinam district, Tamilnadu. Simple percentage has been used to analyse the data which were collected through the questionnaire. It is inferred from the results that more co-operation from the financial institutions, government and family members are required to reach the targets of SHGs.

KEYWORDS

Co-operation, Motivation, Self Help Groups, and Women Empowerment.

INTRODUCTION

Empowerment is a core concept of the new management model by which the organization harnesses individual talents to the fullest. The empowerment strategy enables the team based departments to become more enthusiastic, active and successful. "Empowerment", according to Webster's dictionary, means "to confer power upon," or "to authorize". "Empowerment is the oil that lubricates the exercise of learning. Talented and empowered human capital is becoming the prime ingredient of organizational success.

According to "THE HINDU" report dated 30th January, 2011, Baskaran D, Member Secretary of Tamilnadu State Council of Higher Education opined that women empowerment can be achieved at three levels – Education, Employment, and Empowerment. The government has provided all schemes for their empowerment. It is in their hand to make use of them. Entrepreneurship development of rural women through SHGs had brought about a sea change in the lives of rural women and remained key agents of sustainable development and women's equality as central to more holistic approach. The contribution of women and their role in the family as well as in economic development and social transformation is pivotal.

Women are a vital human resource contributing actively for the development of an organisation and society at large. A social development strategy in the recent past includes advancement, development and empowerment of women as the central issue. Women are seen as active change agent, breaking "the glass ceiling" or the "glass cage" and proving to be in equal footing with men. Women have proved their competence and worth in every field – be it justice or diplomacy, technology or politic, administration or astronauts.

Most women claimed to be ambitious, career oriented and more competent than their male counterparts. Many have achieved rapid career growth by open thinking and networking and applying the traditional roles of nurturing. The skills they use in their jobs, such as "conflict resolution" and "team building" are the ones they have learnt at home.

Development today is human development. The accent is on the formation of human capabilities such as improved health, knowledge and skills and the use to which these are put in order to improve the quality of life. The development paradigm, therefore, puts the focus of development on people and their participation. Human development implies that people are Alpha and Omega of development. Undoubtedly, human development and people's participation go together. As the UN Human development Report put it, "development must be participatory and for this people must have the opportunity to participate and to invest in the development of their capabilities. They also must have the opportunity to put their capabilities to use, to be fully involved in all aspects of life, to express them freely and collectively.

The early 90s saw the reshaping of strategies of socio-economic development and the emphasis is shifted from "development" to "empowerment". There was a realisation that women have limited access to capital market, education, skill training, extension advice and participation in the decision making process. The subject of women's development is multidimensional, multisectoral and multidisciplinary. Hence, several credits, income generation, skill building programmes were started under various policies and programmes for poverty alleviation through women.

Accordingly, the government of India had introduced various policies and programmes with the intention of poverty eradication. Such as integrated of poverty eradication. Such as Integrated Rural Development (IRDP) training of Rural Youth for Self Employment (TRYSEM) Development of Women and children in Rural Areas (DWCRA) Supply of Improved toolkits to rural Artisans (SITRA). However all these programmes are concerned with the achieving of individual programme targets rather than focusing on the substantive issue of sustainable income generation. In order to rectify the situation, the government of India introduced a new programme known as "Swarna Jayanthi Gram Swarojgar Yojna"(SGSY) in April 1999. In Andhra Pradesh under SGSY Self Help Group programme has been introduced for socio-political and economic development of women.

An empowered woman leans to critically analyse the situation she is in and the data she has about people and events, conceptualises and develops new theories. Empowering means that a woman or a community learns to effectively deal with other women, men and besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part a SHG cut down expenses on travel for completing paper work and on the loss of workdays in canvassing for loans.

MEANING OF SHGS

A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic background voluntarily, coming together to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis. The group members use collective wisdom and peer pressure to ensure proper end use of credit and timely repayment thereof. In fact, peer pressure has been recognised as an effective substitute for collaterals.

OBJECTIVES OF SHGS

The SHGs comprise very poor people who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn, to cooperate and work in a group environment. The SHGs provide savings mechanism, which suits the needs of the members. It also provides a cost effective delivery mechanism for small credit to its members. The SHGs significantly contribute to the empowerment of poor women.

An economically poor individual gains strength as part of a group. Besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of a SHG cut down expenses on travel for completing paper work and on the loss of workdays in canvassing for loans.

TABLE 1: SHGS-BANK LINKAGE CUMULATIVE PROGRESS IN INDIA

Year	No. of SHGs (cumulative)
2000-01	263825
2001-02	461478
2002-03	717360
2003-04	1079091
2004-05	1618456
2005-06	2238565
2006-07	3344314
2007-08	4572084

Source: NABARD Reports, 2000-2006 and 2006 -08 are provisional

AREA PROFILE

Nagapattinam, a coastal district of Tamilnadu, lies on the east coast, 326 km south of state capital, Chennai. The district capital Nagapattinam extends between 10° 10' N to 11° 20' N and 79°15'E to 79° 50'E. The district is well known for its rich religious heritage and communal harmony. The district has 2 revenue divisions, 7 taluks, 4 municipalities, 11 panchayat unions, 8 town panchayats, 434 village panchayats. Being in the tail of the Cauvery delta and uncertainty in the monsoons, failure of the rainfall and other constraints, the people of the district are searching for some other means of earning for their livelihood in the place of agriculture.

Project Implementation Unit (PIU), Mahalir Thittam, Nagapattinam was formed on December 1999 under the Chairmanship of District Collector and the Project Officer as member/Secretary. The district has taken steps to promote various activities, like training for Adolescent girls, Entrepreneurship training for SHG women, campaigns for 100% enrolment of girl children in schools, workshop on women rights, etc. The primary aim of the project is to bring about a change and to create an atmosphere, which would develop self-confidence and self-decision making among women and girls by involving voluntary organizations. As on 31.01.2011, in the Nagapattinam district there are 14,717 SHGs are functioning with 1,75,495 women members. The total savings of the SHGs is 43.10 crores. The loan assistance of Rs.52.89 crores have been sanctioned to 9100 SHGs by various commercial banks with NABARD assistance and under SGSY scheme. At the Mayiladuthurai block level, there are 54 panchayats having 1,656 women SHGs as on 31.3.2011.

REVIEW OF LITERATURE

Darling Selvi V (2007) in her study "Status of Women in Coir Industries" analysed major variables of women empowerment like self interest, low level of literacy, poverty, sharing family burden, provision of good education to children and found out 86% of the sample respondents are able to increase their income, 90% their expenditure, 100% savings, 50% have increased their fixed assets, 88% their household articles and 34% their livestock. The survey result shows a positive effect both on social and economic aspects. However they face some problems like health, continuous work, superior's ill treatment, shortage of raw materials and low payment and if these problems are properly analysed and tackled, their joy may be doubled and as such they can work more and be useful to themselves, to the families, to the society and thereby to the nation as a whole.

Bhaskara Rao V K's (2007) "Women Empowerment, an overview" says that in spite of several welfare measures by the governments, women are facing gender specific barriers to access the public services. The real solution to the problem of women empowerment lies in the adoption of holistic approach that deals with all major interrelated issues of economic welfare, social justice, education, health and customary traditions. Further, all sustainable efforts need to be pursued in the right spirit by the Government that would create an environment of making women economically self reliant and self confident. And also the government should monitor effectively the implementation of ongoing programmes for the empowerment of women and ensure remedial measures for elimination of all sorts of discrimination at social and economic levels against women.

Chalapathi B V, Raghavulu B V and Hari Prasad P(2008) in their article, "Gender Equality – Empowerment of Women" has studied the economic status, political status, cultural status of women and suggested some measures for effective empowerment of women like, enabling women to have access to and control over production resources, decision making at personal and societal level, handing over additional responsibilities like ration shops, setting up of Women's Economic Development Corporation to give loans to poor women, setting up of Women's Commission Act to improve the status of women in the society and to inquire into unfair practices affecting women for matters connected with or incidental. They also insist that every Indian woman should be given full freedom and a meaningful share in governance without any exploitation, discrimination and oppression of any kind. The governmental policies, plans, projects and programmes must focus on expansion of women capacity and empowerment to ensure better quality of life.

Abdul Khader P K(2008) in the article "Rural Women Employment through Kudumbasree Units" in Kerala" elaborates about the effective implementation of Kudumbasree, a three tier community based organisation in action with a objective of eradicating absolute poverty in 10 years through concerted community action under the leadership of local self government bodies. He concludes that the Kudumbasree mission is planning to leave its footprint in the sector by marketing its unique products. Over the last nine years, Kudumbasree mission has endeavoured to fulfil its objectives primarily by organising micro enterprises and selling its products through a strong marketing network. The marketing strategies adopted by the units have also helped to improve. It has left a mark in lives of thousands of women.

Arjun U Pangannavar(2009), in his article "Rural Development: Women Self Help Group" elaborated the government's various initiatives to develop the status of rural poor, measures taken by the governments and NGOs, the genesis and development of SHGs as a tool for rural empowerment and achievements of self help groups. Better education and training to earn more money to supplement family income, economic empowerment and consequent improvements in decision making, better access to credit and higher income are the outcomes of members of SHGs after joining the SHGs.

Baskar D (2009) in his study "Women Empowerment through Self Help Groups in Kancheepuram district" attempts to present a concrete picture of women SHGs promoted by the rural development trust, which is registered under the Rashtriya Mahila Kosh (RMK) in Kanchipuram district. The study reveals that the women

play an active role in the activities of SHGs. It was found that the income of women increased after joining the groups. Thereby, their monthly household expenditure also rose to a considerable level. The good practice of the women SHGs in the study area is repayment of loan in time. He concludes that the contribution of SHG is yet another step in the upliftment of the socio status of women and it also proved that the economic activities of SHGs are also quite successful thereby increasing their status in Kanchipuram district of Tamilnadu.

Chandramohan R and Thomas Victor Raja D(2010) in their article "Empowering Women: Five Year Plans" concluded that a clear vision is needed to remove the obstacles to the path of women's emancipation both from the government and women themselves. Efforts should be directed towards entire development of each and every section of Indian women by giving them their due share because even after the implementation of 11 Five Year Plans in India, the expected outcome, the overall empowerment has not been reached.

Ganapathi R and Seethalakshmy T V(2011) analysed in his paper "Economic empowerment through SHGs" the various facilities provided to SHGs, issues prevailing in SHGs, problems in empowerment and suggested remedial measures to solve the problems. According to them, there is a practice of hesitation to join in a SHG or to start business among the rural as well as urban women which should be eradicated by creating awareness among them to empower economically.

STATEMENT OF THE PROBLEM

There is a growing awareness to lead a better quality of life. The emerging change in attitudes and life styles is pressing them to be self-reliant thanks to the support of their families. It is gratifying to note that even among the village women, there is growing awareness. Some NGOs and SHGs are assisting them to realize their aspirations. This has brought about a sea change among the village women. Even though the governments, financial organisations and specialised agencies are planning and implementing various schemes to empower the whole women community, the outcome is not up to the expectations. Also, in some areas the SHGs are liquidating for one reason or other including inefficient leadership, non co-operation among the members, etc. The head of the SHG who is termed as 'motivator' is also responsible for the success or failure of the group. So, there is an urgent need to motivate the motivators as well as the members of the group and it is only in the hands of the women to make use of various schemes at an optimum level. Education, Enlightenment, Employment, and Emancipation can do a tremendous change in the economy.

OBJECTIVES OF THE STUDY

- 1) To study about the demographic status of animators of SHGs in the study area
- 2) To ascertain the role of animators in SHGs
- 3) To evaluate the usability of training programmes provided to the animators in running the SHGs
- 4) To examine the decision making pattern of animators of the SHGs
- 5) To evaluate the problems faced by the motivators of the SHGs
- 6) To record the findings and give suggestions to improve further development

METHODOLOGY

Both primary and secondary data of the study area for five years, from 2005 – 2010 was collected. Questionnaires were distributed to ascertain data regarding the performance of motivators of the SHGs. Purposive Judgement and Snowball Random sampling methods were used to select the 50 samples from the study area. Simple percentage has been used to analyse the data.

LIMITATIONS OF THE STUDY

The present study is confined only to the animators of the women SHGs of Mayiladuthurai block of Nagapattinam district of Tamilnadu. As the area of study has rural background in education and for the easy understanding, the questionnaire was prepared in vernacular language and data was collected by the researcher herself and while analysis translated into English for the study. The reliability of data depends upon the validity of the data furnished by the respondents.

RESULTS AND DISCUSSIONS

The demographic features determine the life and success of any business. Demographic status of the respondents, the SHG Animators, are analyzed and interpretations are given based on the analysis.

TABLE 2: PERIOD OF FUNCTIONING

Category	No. of respondents	Percentage
Within 3 years	5	10
3 to 5 years	11	22
More than 5 years	34	68
Total	50	100

Source: Primary data

INTERPRETATION

From the table 2, it is inferred that 68 % of the SHG are functioning more than 5 years, 22% are functioning from 3 to 5 years, and only 10% of the SHGs are functioning for the past 3 years.

TABLE 3: EDUCATIONAL QUALIFICATION OF THE ANIMATORS

Category	No. of respondents	Percentage
Illiterate	3	6
School Education	39	78
Above School Education	8	16
Total	50	100

Source: Primary data

INTERPRETATION

Table – 3 shows that 78% of the respondents are only having school education, 16 % are having above school education and only 6% are illiterates among the animators of SHGs.

TABLE 4: NO. OF MEMBERS IN ANIMATOR'S SHG

No. of members	No. of respondents	Percentage
Below 15	9	18
Between 15 and 20	35	70
Above 20	6	12
Total	50	100

Source: Primary data

INTERPRETATION

Normally during the formation of groups, the number of members will be lesser. When the group withstand, the number of members will be at its maximum level. As such, 70% of the SHGs are having members between 15 and 20, 18% of the SHGs are having below 15 members and 12 % of the SHGs are having above 20 members.

TABLE 5: PURPOSE OF FORMING SHGS

Purpose	No. of respondents	Percentage
To create awareness among members	7	14
For the self development of members	19	38
For the income generation of members	14	28
For socio-political empowerment of members	3	6
For overall development of members	6	12
For self development of animators	1	2
Others	-	-
Total	50	100

Source: Primary data

INTERPRETATION

The table 5 inferred that 38% of the respondents say that the SHGs are formed for the self development of members which will help the family to develop in all aspects. 28% of the respondents say that they have formed the groups for the income generation of the members which will supplement their family income. 14% has viewed the formation of SHGs are for creating awareness of empowerment among the members , 12 % say that they formed the groups for the overall development of members and only 1 respondent says that she formed the group for her own sake of self development.

TABLE 6: NATURE OF THE WORK OF THE ANIMATORS

Nature of work	No. of respondents	Percentage
Daily wage labourers	21	42
Farmers	10	20
Agro based business doers	10	20
Entrepreneurs	9	18
Others	-	-
Total	50	100

Source: Primary data

INTERPRETATION

Due to the failure in agriculture and mechanisation of agriculture, the employment opportunities are becoming less even in villages. As women , they are not considered as so fit for heavy works and outstation works due to family commitment and others, they have to rely on agro based industries which are mostly home based. The above table 6 shows that 42% of the respondents are daily wage labourers in agricultural fields, construction works and in various schemes of the government of Tamilnadu like Noorunal velai thittam, Vazhnthu kattuvom, Namakku Namae thittam., etc. 20 % of the respondents work in their own farms and another 20 % respondent's work in the agro based industries like coir making, sheep and goat rearing, home made products preparing like pickles, ready mix powders, etc. Only 18 % of the respondents have started small scale entrepreneurial activities like paper products making, tailoring, clay moulding, art works and handicrafts preparation, etc.

TABLE 7: PERIODICITY OF SHG MEETINGS

Periodicity	No. of respondents	Percentage
Weekly once	16	32
Every 15 days	21	42
Monthly once	13	26
Total	50	100

Source: Primary data

INTERPRETATION

The motivators have to meet their members frequently to motivate and encourage them to take part actively in the SHG movement and to share the developments of the activities of their members. The newly formed SHGs are meeting frequently than the groups formed earlier. From the above table 7, it is inferred that 42 % of the respondents meet in every 15 days, 32 % of the respondents meet in once in a week and 26 % of the respondents meet once in a month on an average.

TABLE 8: CONDUCT OF TRAINING PROGRAMMES BY THE ANIMATORS

Responses	No. of respondents	Percentage
Yes	46	92
No	4	8
Total	50	100

Source: Primary data

INTERPRETATION

Animators are democratically selected among the members of the group and the selection is through rooster basis and normally an animator is elected for the term of three years. After getting the position, the NGOs or the banks provide training facilities for them. So all the animators should undergo at least one training programme but training programmes arranged for the other members is up to the efficiency of the animator and requirement of the members. From the table – 8, 92 % of the animators in turn have conducted training programmes for their members for various purposes like conduct of meetings, record keeping, banking and official processes to approach, etc. A minimum of 5 members of their group are getting in each type of training programmes. Only 8% of the respondents are yet to arrange the training programmes who have just assumed responsibility as animators.

TABLE 9: TRAINING PROGRAMMES CONDUCTED

No. of training programmes	No. of respondents	Percentage
Training programmes conducted more than 3	22	44
1 – 3 programmes conducted	19	38
Training programmes yet to be conducted	9	18
Total	50	100

Source: Primary data

INTERPRETATION

Nearly half of the respondents have conducted more than three programmes for their members and average members benefited through each programme is around 10. 38 % of the respondents have conducted 1 to 3 training programmes, mostly organising meetings, record keeping, how to approach the bank and government officials, etc, only 18 % of the respondents are yet to conduct the training programmes.

TABLE 10: REPAYMENT OF LOAN DETAILS

Payment details	No. of respondents	Percentage
100 %	22	44
90 – 99%	10	20
80 – 89 %	11	22
70 – 79 %	6	12
Below 70 %	1	2
Total	50	100

Source: Primary data

INTERPRETATION

Table 10 shows that 44 % of the respondents are repaying the loans within the stipulated time, 20 % of them are repaying 90 – 99 % repayment, another 20 % are repaying 80 – 89 %, 12 % of the respondents from 70 – 79 % and only 2% of the respondents are repaying below 70 % of the loan amount. The leaders should be the role models for their followers. The motivators who are repaying the loan amount within the due date can insist the members of their group also to repay the amount within the time. It is also inferred that some of the respondents are repaying the loan amount even in well advance.

TABLE 11: DECISION MAKING OF ANIMATORS

Nature of decision making	No. of respondents	Percentage
Independently	2	4
Decision making after consultation with members	38	76
Members decision is final	7	14
Decision of NGOs is final	3	6
Others	-	-

Source: Primary data

INTERPRETATION

The table 11 explains that 76 % of the respondents are taking final decision only after consulting with the members to get consensus of the members. 14 % of the members are implementing the decisions of the members without personal inference, 6 % are following the decisions of the NGOs, and the remaining 4 % are taking decisions independently.

TABLE 12: DETAILS OF LOAN DISTRIBUTION

Amount of loan distributed	No. of respondents	Percentage
Upto 10 thousand	10	20
11 – 50 thousand	23	46
51 – 1 lakh	15	30
Above 1 lakh	2	4
Total	50	100

Source: Primary data

INTERPRETATION

46 % of the respondents are availing a loan amount of 11 to 50 thousand for household expenses, 30 % of the respondents are availing an amount of 51 thousand to 1 lakh for farm activities and house hold expenses, 20 % of the getting upto 10 thousand who are availing loan for emergency purposes like medical and festivals and only 4 % of the respondents are getting more than 1 lakh for starting new ventures like running cattle, sheep and poultry farms and running auto for hire.

TABLE 13: LOAN GIVEN TO MEMBERS

Loan given	No. of respondents	Percentage
Below 20 %	4	8
21 – 40 %	12	24
41 – 60 %	11	22
61 – 80 %	18	36
81 – 100 %	5	10
Total	50	100

Source: Primary data

INTERPRETATION

36 % of the respondents are distributing 61 – 80 % of their fund as loan, 24 % of the respondents are distributing 21 – 40 % , 22 % are distributing 41 – 60 %, 10 % are distributing 81 – 100 % and only 4 % of the respondents are distributing below 20 % of their funds as loan to their members.

TABLE 14 – PROBLEMS FACED BY THE ANIMATORS

No. of problems	No. of respondents	Percentage
Animators facing more than 2 problems	16	32
Animators facing 1 or 2 problems	22	44
Animators facing no problems	12	24
Total	50	100

Source: Primary data

INTERPRETATION

Nearly half of the animators, 44% are facing 1 or 2 problems like less co-operation among members of their group and problems in getting loan and delay in sanctioning loan. 32 % of the respondents in addition to the above said problems are facing like lack of family support, negligence of the officers and marketing problems of their products. Surprisingly, 24 % of the revealed that they are facing no problems at all.

FINDINGS OF THE STUDY

1. 68 % of the SHG are functioning more than 5 years. But, there is a constant interest among the rural people to join the SHGs to improve themselves. In fact, not only the economically poor people, but also who belong to the average income group are also interesting to join and empower themselves in one way or other.
2. 78% of the respondents are only having school education. It is inferred that the leadership positions in the SHGs does not require higher qualification needs but the intention and involvement make them as leaders.
3. 70% of the SHGs are having members between 15 and 20 and the newly formed groups are having below 15 members.
4. 38% of the respondents say that the SHGs are formed for the self development of members which may supplement the families of all members. It shows the attitude of mutual development; group behaviour and good inter relationship among the members of the group. 28 % of the respondents have mentioned that they have started the group for the income generation purposes.
5. 42% of the respondents are daily wage labourers in agricultural fields, construction works and in various schemes of the government of Tamilnadu like Noorunal velai thittam, Vazhnthu kattuvom, Namakku Namae thittam etc. 20% of the respondents work in their own fields, another 20 % respondents are engaged in other agro based industries and a small portion, 18 % of the respondents are engaging themselves in entrepreneurial activities.
6. 42 % of the respondents meet in every 15 days and newly formed groups and those who are in entrepreneurial activities meet once in a week to share their ideas and experiences and the attendance of the members is around 80 %.
7. 92 % of the animators have conducted training programmes for various purposes like conduct of meetings, record keeping, banking and official processes to approach, etc.
8. 44 % of the respondents have conducted more than three programmes for their members and average members benefited through each programme is around 10. Apart from these, 38 % of the animators have arranged training programmes on tailoring, home made products making using agro based products, paper plates and cup making, clay moulding, painting, etc
9. 44 % of the respondents are repaying the loans within the stipulated time. Only 2 % of the respondents are defaulters who repay the loan or interest amount only up to 70 %. This shows the commitment of the respondents in repaying the loan amount which maintains the goodwill between the bank and the SHGs.
10. 76 % of the respondents are taking final decision only after consulting with the members to get consensus of the members. This shows the democratic way of functioning of the SHGs through which a cordial relationship can be maintained among the members. Those who are illiterate and ignorant rely on the decision of the NGOs, who are the facilitators.
11. 46 % of the respondents are availing a loan amount of 11 to 50 thousand for agricultural and household expenses and 4 % of the respondents avail the loan amount above 1 lakh for starting new ventures.
12. 36 % of the respondents are distributing 61 – 80 % of their fund as loan. The distribution of fund depends upon the demand of the members and the promptness of the members.
13. 44% are facing 1 or 2 problems like less co-operation among members of their group and problems in getting loan and delay in sanctioning loan. The secondary problems they are facing are lack of support from the family members, negligence of the officials, and marketing their products. Surprisingly, 24% of the respondents have told that they are having no problems at all.

CONCLUSION

The study reveals the dominant role of the animators in successfully running the SHGs. However, the decisions are made only after consultation with the members of the group. It was found that the qualities like democratic decision making, team spirit, team work, social mobility, self confidence, boldness to meet the officials, mutual help and in total the leadership qualities have improved to a significant level after taking the role of animators. The major problems the animators facing are the non co-operation among the members of the group, less support among the family members and problems in getting the loan amount and that too in time. Mutual discussions and convincing the family members and members of the group will reduce the first two problems and the government's or bank's initiative to provide loans with easy procedures will help the groups to get the loans easily. But certainly, the functioning of the SHGs under the able leadership of animators initiate the entrepreneurial efforts for the productive function so as to transform their and nation's life in a positive way.

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