

The Self-Help Group is headed by one animator who is also known as facilitator. In fact, the animator is one among the members of the Self-Help Groups. A person can serve as an animator for his Self-Help Group only; the animator is preferably a literate and possesses certain leadership qualities.

Self-Help Groups are working in democratic manner. The upper limit of members in a group is restricted to 20. Each group selects one animator and two representatives from among themselves. Usually, the animator is selected for the period of two years.⁹⁴

The animator and the representatives are responsible for organising their Self-Help Groups, facilitating cash transactions, ensuring the prompt repayment of loans and facilitating group discussions⁹⁵.

An animator is a role model and a change agent for the group and for the village as a whole. The women Self-Help Groups have women animators as their group leaders. In practice, on behalf of the women animators, the spouse / relatives / friends of them carry out most of the activities of Self-Help Group. Payment to the animator is at the discretion of the group.⁹⁶

⁹⁴<http://www.flyhighonline.com/flyhigh/flyhigh/contentlinks/vinaigamurthy2.htm>

⁹⁵<http://villageaction.in/how-we-work/self-help-group/>

⁹⁶http://agritech.tnau.ac.in/ngo_shg/shg_intro.html

Every Self-Help Group needs to maintain books and registers including an attendance register, minutes book, savings ledger, loan ledger, general ledger, cash book, individual pass book, receipt book and payment vouchers. It is the responsibility of the animator to uphold the regular maintenance of these books and registers.

The animator conducts the weekly meetings with the assistance of the representatives. The role of the representatives is to support the animator, convene the weekly group meetings, and operate the bank account jointly as authorised by the group, which includes all handling of cash and all related banking activities.

The concept of “animator” was introduced with the objectives of creating awareness among the Self-Help Groups, to form the new groups with left over poor, to strengthen the existing groups, to revive the defunct groups, to link the groups for formal financial institutions, to maintain good books of accounts, to promote income generating activities and to make the Self Help Groups to participate in the various developmental programmes and community activities.

Animating and motivating women regarding the vision, concept and objectives of Self-Help Group before forming groups takes about one to three

months. This is done through regular visits, discussions and reflections at periodical meetings.

SERVICES OF ANIMATOR⁹⁷

The animator shall -

- Convene and conduct women's group meetings at regular intervals.
- Create awareness of present social position, objectives of the programme and motivate building up of team spirit and team-work.
- Work for improvement of literacy of the group members.
- Disseminate information to members about Government Welfare schemes, especially in relation to health and family welfare, education etc.,
- Disseminate information received during training sessions to Self-Help Group members
- Facilitate group to identify appropriate income generating activities for members, coordinate with banks for getting loans and ensure prompt repayment.
- Training the members in the procedures of bank activities.

⁹⁷ http://agritech.tnau.ac.in/ngo_shg/shg_intro.html

- Encourage members for collective thinking and action.
- Ensure regular group savings by members.
- Make regular house visits and motivate absentees to attend meetings regularly.
- Attend training organised by NGO/PIU.

The animator promotes Community participation in village, and Community development programmes. He escorts the stakeholders to avail the benefits of Government programmes. He also manages the Micro Finance and the social health schemes of the project.⁹⁸

6.1 AGE OF ANIMATORS

To identify the generation of people interested to initiate and head the Self Help Groups in the study area, age-wise classification of animators is made. Of the 400 animators surveyed, 48 animators (12 per cent) were under the age group of below 25 years; 112 animators (28 per cent) were in the age group of 25-35 years; 168 animators (42 per cent) belonged to the age group of 35-45 years and the rest of the 72 animators (18 per cent) were above 45 years.

TABLE – 6.1

AGE OF ANIMATORS

⁹⁸ <http://www.skdrdpindia.org/Village%20Adoption.htm>

Age (In years)	No. of Animators	Percentage
Below 25	48	12
25-35	112	28
35-45	168	42
Above 45	72	18
Total	400	100

Source: Primary Data

Thus, the considerable numbers of animators (42%) are in the age group of 35-45 years followed by 28% of animators with the age group of 25-35.

6.2 EDUCATION OF ANIMATORS

The education of animators would tell upon the prospects of good leadership in leading the members of the Self Help Groups. The survey of animators showed that 8.5% of the animators had studied up to Primary School Level; 34.5% of the animators had the education up to Secondary School Level; 45.5% of the animators were Degree holders and the rest 11.5% of the animators were Diploma holders.

TABLE – 6.2

EDUCATION OF ANIMATORS

Level of Education	No. of Animators	Percentage
Primary School Level	34	8.50

Secondary School Level	138	34.50
Degree Level	182	45.50
Diploma Level	46	11.50
Total	400	100.00

Source: Primary Data

It is observed that all the animators surveyed are literates. In fact, 57% of the animators are either Degree holders or Diploma holders.

6.3 EMPLOYMENT STATUS OF ANIMATORS

A reasonably educated and helpful local person has to initially help the poor people to form groups. Any of the following persons can be a successful animator.⁹⁹

- Retired school teacher or a retired government servant, who is well known locally.
- A health worker/ a field officer/ staff of a development agency or department of the State Government.
- The field officer or a staff member of a commercial bank/ regional rural bank or a field staff from the local co-operative bank or society can also help the poor in forming groups.

⁹⁹ <http://blog.mukeshraj.com/2009/08/15/all-about-self-help-group-shg/>

- A field level functionary of an NGO.
- An unemployed educated local person, having an inclination to help others.
- A member/participant in the Vikas Volunteer Vahini (VVV) Programme of NABARD.

The sample survey of animators showed that 86.5% of them were ‘housewives’ representing unemployed educated local persons; 5.5% of the animators were retired school teachers; health workers constituted 5% of the animators and the rest 3% of the animators were field staff from co-operative bank.

TABLE – 6.3

EMPLOYMENT STATUS OF ANIMATORS

Status	No. of Animators	Percentage
Retired school teacher	22	5.50
Health worker	20	5.00
Field staff from co-operative bank	12	3.00
Unemployed educated local person	346	86.50

Total	400	100.00
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Source: Primary Data

Thus, most of the animators (86.5%) of the Self-Help Groups in Virudhunagar District were housewives.

6.4 BASIS OF SELECTION OF ANIMATORS

The basis upon which an animator is selected varies among various Self-Help Groups.

As per the survey, 65% of the animators were selected on the basis of their education; 22% were selected on the basis of their experience in the Self-Help Group; Age was the basis of selection in the case of 7.5% of animators and capital investment had served as a basis of selection in the case of 5.5% of the animators.

TABLE – 6.4

BASIS OF SELECTION OF ANIMATORS

Basis of Selection	No. of Animators	Percentage
Age	30	7.50
Experience	260	65.00
Education	88	22.00
Capital	22	5.50

Total	400	100.00
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Source: Primary Data

It shows that a majority of the animators (65%) were selected on the basis of their experience in the Self-Help Groups.

6.5 BASIS OF SELECTION OF ASSISTANTS

All the Self-Help Groups have one assistant each for doing their work. An enquiry was made to know the basis of selection such assistants in their groups.

Out of 400 animators surveyed, 43% of the animators had quoted ‘confidence’ as the reason for selection of such assistants; 33% of the animators had considered ‘educational qualification’ while selecting their assistants; 14% of the animators had selected their friends as assistants and the rest 10% of the animators had their relatives as assistants.

TABLE – 6.5

BASIS OF SELECTION OF ASSISTANTS

Selection basis	No. of Animators	Percentage
Educational Qualification	132	33
Friends	56	14
Relatives	40	10

Confidence	172	43
Total	400	100

Source: Primary Data

The selection of assistants for Self-Help Groups takes into account ‘confidence’ (43%) and ‘educational qualification’ (33%) as prime bases.

6.6 EXPERIENCE OF THE ANIMATORS

The years of experience as revealed by the animators were above 3 years in the case of 43.25% of the animators, 2-3 years in the case of 36.75% of the animators, 1-2 years in the case of 14.50% of the animators, and the experience was less than 1 year in the case of 5.5% of the animators.

TABLE – 6.6

EXPERIENCE OF THE ANIMATORS

Experience	No. of Animators	Percentage
Less than 1 year	22	5.50
1-2 years	58	14.50

2-3 years	147	36.75
Above 3 years	173	43.25
Total	400	100.00

Source : Primary Data

It is noted that 80% of the Self-Help Groups in the study area have the existence of more than 2 years.

6.7 MOTIVATING SOURCES

The information on the motivating sources for the animators was enquired into. It was noted that as low as 8% of the animators had self-awareness which gave them interest to form the Self-Help Group. The NGOs had encouraged the animators to form the Self-Help Group in 55% of the cases. The motivation to form the Self-Help Group came from other groups in the case of 21% of the animators. In 16% of the cases, banks had inspired the animators to form the Self-Help Group.

TABLE - 6.7

MOTIVATING SOURCES

Sources	No. of Animators	Percentage
Self-awareness	31	7.75
NGOs	221	55.25

Inspiration from other groups	83	20.75
Banks	65	16.25
Total	400	100.00

Source: Primary Data

It is to be pointed out that the self-awareness is conspicuous by its absence in the case of 92% of the animators. In all these cases, some type of motivation that came from NGOs (55.25%), other groups (20.75%), and banks (16.25%) had inspired the animators to form the Self-Help Group.

6.8 MEETINGS OF ANIMATORS

The Animator has a lot of responsibility within the Group as an educator and role model. Animators have a big influence in the success or failure of a group and therefore their training is vital for sustainability.

It is attempted to see whether the animators of Self-Help Groups had attended meetings held for them by the NGOs. As per the survey, 87% of the animators had regularly participated in the meetings of animators. Only 13% of the animators had occasionally participated in the meetings of the animators.

TABLE – 6.8

PARTICIPATION IN MEETING OF ANIMATORS

Participation	No. of Animators	Percentage
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Regular participation	347	86.75
Occasional participation	53	13.25
Total	400	100.00

Source: Primary Data

6.9 NUMBER OF MEETINGS ATTENDED BY ANIMATORS

The information on the frequency of attending animator meetings was collected. The number of meetings attended by the animators per year was 3-6 in the case of 56.75% of the animators; it was below 3 in the case of 15.50% of the animators, 6-9 in the case of 21.25% of the animators and the number of meetings attended by the animators per year was 9-12 in the case of 6.50% of the animators.

TABLE – 6.9

NUMBER OF MEETINGS ATTENDED BY ANIMATORS

Number of Meetings	No. of Animators	Percentage
Below 3	62	15.50
3-6	227	56.75

6-9	85	21.25
9-12	26	6.50
Total	400	100.00

Source: Primary Data

It is observed that about 85% of the animators had attended their meetings 3-12 times per year.

6.10 ANIMATOR AND REPRESENTATIVE TRAINING

Training for animator and representatives is considered to be very important since it has been designed for all the animators who lead the groups. The training is given to the animators and the representatives by Non-Governmental Organisation (NGO)/ Project Implementation Unit (PIU).

The training covers a range of subjects including the need for the role and responsibilities of Self-Help Groups, importance of meetings, bank account operation, savings, use of registers, role of banks, loans, auditing, planning, grading, Income Generation Programmes (IGP), Community Action Programmes (CAP) and Social Action Programmes, role in Grama Sabha, marketing of products, gender issues, ecological issues and the need for sustainability and financial independence.

Out of 400 animators surveyed, 83% of the animators had participated in the training programmes and the remaining 17% of the animators did not participate in the training programmes.

TABLE – 6.10

PARTICIPATED IN TRAINING PROGRAMME

Participation	No. of Animators	Percentage
Yes	332	83
No	68	17
Total	400	100

Source: Primary Data

6.11 DURATION OF TRAINING PROGRAMME

Out of 332 animators who attended training programmes, the duration of the training programmes was one week in the case of 69% of the animators; It was a two week programme in the case of 20% of the animators, and the training programme was for a period of 30 days in the case of 11% of the animators.

TABLE – 6.11

DURATION OF TRAINING PROGRAMME

No. of Days	No. of Animators	Percentage
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7 days	229	68.98
15 days	67	20.18
30 days	36	10.84
Total	332	100.00

Source: Primary Data

It is observed that majority (68.98%) of the animators had participated in the training programmes with the time interval of seven days.

6.12 SELECTION OF MEMBERS IN SELF-HELP GROUPs

The basis of selection of members for Self-Help Groups takes into account certain factors. “Residing in local area” was the prime factor in the case of 45% of the animators. “Poverty” had formed the basis for selection of members in the case of 35.50% of the animators. Next consideration was given to the “profession” of the prospective members in the case of 12% of the animators. Only in the case of 7.5% of the animators, the “caste” was the basis of selection of members.

TABLE – 6.12

SELECTION OF MEMBERS IN SELF-HELP GROUPs

Selection Basis	No. of Animators	Percentage
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Locality	179	44.75
Poverty	142	35.50
Profession	49	12.25
Caste	30	7.50
Total	400	100.00

Source: Primary Data

It is noted that locality and poverty are the two important considerations (80%) for selecting the members of Self-Help Groups. Little importance was given to the caste factor.

6.13 SIZE - WISE CLASSIFICATION OF SELF-HELP GROUPS

The size of the Self-Help Groups matters for its efficient functioning. 40% of the animators surveyed had told that they had 15-17 members per Self-Help Group. 36% of the animators had 18-20 members per Self-Help Group. 24% of the animators had told that they had 12-14 members per Self-Help Group. Thus, the mean score of size of the Self-Help Group worked out to be 16 members per Self-Help Group.

TABLE - 6.13

SIZE - WISE CLASSIFICATION OF SELF-HELP GROUPS

Number of Members	No. of Animators	Percentage
12-14	94	23.50
15-17	161	40.25
18-20	145	36.25
Total	400	100.00

Source: Primary Data

6.14 MEETINGS FOR MEMBERS

The animators, in turn, conduct meetings of Self-Help Group members. The group decides the periodicity of the meetings i.e., weekly, fortnightly or monthly. They also decide on the time of the meeting. Decision on time and periodicity helps in regular conduct of meetings. The regularity in the holding of the meeting and the attendance during indicate the groups functioning of the group.

It is found that 100 per cent of the animators conduct meetings regularly for their Group members.

TABLE – 6.14

CONDUCT OF MEETINGS

Meeting Conducted	No. of Animators	Percentage
Yes	400	100
No	-	-
Total	400	100

Source: Primary Data

6.15 TIME INTERVAL FOR CONDUCTING THE MEETINGS

It is obligatory for every self help group to conduct meetings at a fixed time intervals. The information on the periodicity of meetings conducted by the Self-Help Groups was gathered.

Out of 400 animators surveyed, 60% held meetings with the time interval of seven days; 30% had conducted meetings once in 15 days and the remaining 10% of the animators had conducted meetings in 30 days of time interval.

TABLE – 6.15

TIME INTERVAL FOR CONDUCTING THE MEETINGS

Time Interval	No. of Animators	Percentage
7 Days	240	60
15 Days	120	30
30 Days	40	10
Total	400	100

Source : Primary Data

The overall data reflects that weekly meetings are very common (60%) among Self Help Groups.

6.16 ATTENDANCE

The animators were asked to reveal the fact about the attendance of numbers of Self-Help Groups in the meetings conducted by them. 43% of the animators had stated that there was 100% attendance by the members. The attendance of members was 75% in the case of 34% of the animators; it was 50% in the case of 13% of the animators and the attendance of members was less than 50% in the case of 10% of the animators.

TABLE – 6.16

ATTENDENCE OF THE MEMBERS IN THE MEETING

Attendance	No. of Animators	Percentage
100 %	172	43
75%	136	34
50%	52	13
Less than 50%	40	10
Total	400	100

Source: Primary Data

The animators revealed that the members of 43% of the Self-Help Groups attend all the meetings regularly. In other cases, regular attendance by the members is not found.

6.17 REASONS FOR IRREGULAR ATTENDANCE IN THE MEETING

The study showed that there was irregular attendance of the members in their meetings in 228 cases due to various reasons.

Out of 228 animators, 45% of the animators pointed out “lack of interest” as the main reason for the absence of members. 23% of the animators expressed that the members had not attended the meetings due to personal work. 21% of the animators felt that the time for the meeting was inconvenient for the members, and the remaining 11% of the animators said that the members did not attend the meetings due to family problem.

TABLE – 6.17

REASONS FOR IRREGULAR ATTENDANCE IN THE MEETING

Reasons	No. of Animators	Percentage
Family Problem	25	10.96
Personal Work	53	23.25
Lack of interest	103	45.18
Inconvenient time	47	20.61
Total	228	100.00

Source: Primary Data

It is observed that lack of interest on the part of members of Self-Help Groups was the main reason (45%) for not attending the meetings.

6.18 ACTIONS TAKEN AGAINST THE MEMBERS NOT ATTENDING THE MEETING

The action for not attending the meeting depends upon the functioning of the group. A well functioning group usually takes action against irregular members.

Out of 228 animators, 178 animators (78%) told that the action was taken against the irregular members, and 50 animators (22%) told that action was not taken by the group.

TABLE – 6.18

**ACTIONS TAKEN AGAINST THE MEMBERS NOT ATTENDING
THE MEETING**

Action Taken	No. of Animators	Percentage
Yes	178	78.07
No	50	21.93
Total	228	100.00

Source: Primary Data

6.19 NATURE OF ACTIONS TAKEN BY THE SELF HELP GROUP

Each and every group has its own way of giving punishment for irregular members of the Self-Help Group.

Out of 178 animators, 47.19% stated that the irregular members were warned; fine was imposed in 33.15% of cases, and in 19.66% of cases, no priority was given in sanctioning of loans to these irregular members.

TABLE – 6.19

NATURE OF ACTIONS TAKEN BY THE SELF HELP GROUP

Nature of Actions Taken	No. of Animators	Percentage
Warning	84	47.19

Fine	59	33.15
No priority in loan sanctioning	35	19.66
Total	178	100.00

Source: Primary Data

6.20 MATTERS FOR DISCUSSION

In general, the members discuss about the collection of savings in all their meetings. In addition they discuss about extending inter group loan, repayment of bank loan, mode of conducting activities, discussion about participation in meetings, and reading magazines related to Self-Help Groups. The importance given to the various matters discussed in the meeting of the Self-Help Groups is found out using Weighted Arithmetic Mean for each matter discussed.

The animators were asked to rank the factors that they discussed in the meetings of Self-Help Groups. For each factor, the I rank carried a weightage of 5 points, followed by II rank (4 points), III rank (3 points), IV rank (2 points), and V rank (1 point).

The number of responses for each rank for a given factor is multiplied by their respective weights. Then the weighted scores are summed up to arrive at the total score for this factor. The same method is adopted to arrive at the

total score for all the five factors under study. The total score for each factor is then divided by the total number of responses to arrive at the Weighted Arithmetic Mean (WAM). On the basis of the WAM for these factors, final rank is assigned to each factor by assigning rank I to the factor with the highest WAM and rank II to the factor with next higher WAM and so on.

‘Extending inter group loan’ with the highest weighted arithmetic mean of 3.84 was found to be the most discussed matter followed by ‘repayment of bank loan’ with 3.68, ‘mode of conducting business activities’ with 3.34, ‘discussion about participation in meetings’ with 2.16, and ‘reading magazines related to Self-Help Groups’ got the least rank with 1.99.

TABLE – 6.20

MATTERS FOR DISCUSSION

Matters for discussion	I rank		II rank		III rank		IV rank		V rank		Total score	WAM	Rank
	No.	Points	No.	Points	No.	Points	No.	Points	No.	Points			
Extending inter group loan	160	800	107	428	67	201	40	80	26	26	1535	3.84	I
Repayment of Bank loan	94	470	147	588	120	360	13	26	26	26	1470	3.68	II
Mode of Conducting business activities	120	600	67	268	93	279	67	134	53	53	1334	3.34	III
Discussion about participation in meetings	13	65	53	212	67	201	120	240	147	147	865	2.16	IV
Reading magazines related to SHGs	13	65	26	104	53	159	160	320	148	148	796	1.99	V
Total	400		400		400		400		400				

Source: Primary Data

6.21 MAINTENANCE OF BOOKS AND RECORDS

Whether the Self-Help Group is maintaining the basic records that will give details of its functioning and accounts of the group has been studied. The maintenance of records is an indication of effective functioning and graduation of Self-Help Groups.

The books give the details of number of meetings held, decisions taken in the meetings, amount of savings of the members and credit availed, the total savings of the group, and repayments.

It is obvious that all the 400 animators of Self-Help Groups under study maintained books of accounts.

TABLE – 6.21

MAINTANENCE OF ACCOUNTS IN SELF-HELP GROUP

Maintenance of accounts	No. of Animators	Percentage
Yes	400	100
No	-	-
Total	400	100

Source: Primary Data

6.22 BOOKS OF ACCOUNTS MAINTAINED IN SHG

Out of the 400 animators surveyed, 89% of the animators maintained Attendance and Minutes book of the meetings; 92% of the animators maintained Savings register; 93% of the animators maintained Loan ledger; 90% of the animators maintained Bank passbook; 60.75% of the animators maintained overdue registers.

TABLE – 6.22

BOOKS OF ACCOUNTS MAINTAINED IN SHG

Books of accounts	Total No. of Animators	Books of Accounts maintained	Percentage
Attendance cum minutes book	400	356	89.00
Savings Register	400	368	92.00
Loan Ledger	400	372	93.00
Bank Pass book	400	360	90.00
Over due Register	400	243	60.75

Source: Primary Data

It is noted that in as many as 90% of the cases, attendance and minutes book, savings register, loan ledger, and bank pass book are maintained. However, overdue register is not maintained by nearly 39% of the animators of Self-Help Groups.

6.23 SUBMISSION OF ACCOUNTS

It is necessary to examine whether the accounts of Self-Help Groups are periodically submitted to higher authorities or not.

Out of 400 animators of Self-Help Groups surveyed, 61% of the animators had submitted their accounts to the NGO Officers; 31% of the animators had submitted their accounts to the bank; and the rest 7.5% of the animators had submitted the accounts to collector office.

TABLE - 6.23

SUBMISSION OF ACCOUNTS

Submission of accounts	No. of Animators	Percentage
Bank	125	31.25
Collector Office	30	7.50
NGO Officers	245	61.25
Total	400	100.00

Source: Primary Data

It is understood that 61.25% of the animators had submitted their accounts to the NGO officers.

6.24 LEADERSHIP

The group leaders are expected to a) regularly convene and conduct the meetings, b) help the group members in taking decisions, c) resolve conflicts, d) maintain books of account and e) approach bank branch for operation of accounts.

Major decisions were taken on consensus with the Group members in 54% of the cases and in 42% of the cases, decisions were taken by majority of the members in the group. Only 4% of the animators had stated that the decisions were taken by few members in the group.

TABLE – 6.24

STYLE OF FUNCTIONING OF THE GROUP

Style of functioning	No. of Animators	Percentage
Decision on consensus basis	216	54
Decision by few	16	4
Decision by majority	168	42
Total	400	100

Source: Primary Data

Thus, the decisions in the meeting of the Self-Help Groups are taken either on consensus of all the members (54%) or by majority (42%) members.

6.25 LOYALTY OF MEMBERS

The loyalty of Self-Help Group members is also an indication for group participation in decision making. 74% of the animators had stated that the loyalty level of the members was 100%; the rest 26% of the animators had expressed that some of the members are leaving the groups for various reasons.

TABLE – 6.25

CONSISTENCY LEVEL OF MEMBERSHIP

Consistency Level	No. of Animators	Percentage
100 %	296	74
75% - 99%	92	23
50% - 74%	12	3
Total	400	100

Source: Primary Data

6.26 SELF EMPLOYMENT TRAINING PROGRAMME

Whether the Self Help Groups have conducted any self employment training programme or not was enquired into.

Out of the 400 animators surveyed, 75% of the animators had stated that they conducted special training to run the rural enterprises and 25% of the

animators had stated that they did not organise any self employment training programme.

TABLE – 6.26

SELF EMPLOYMENT TRAINING PROGRAMME

Particulars	No. of Animators	Percentage
Organised	300	75
Not Organised	100	25
Total	400	100

Source: Primary Data

6.27 LEVEL OF SATISFACTION OF SELF EMPLOYMENT TRAINING PROGRAMMES

Out of 300 animators who had conducted some sort of self employment training programmes, 61% of the animators had high level of satisfaction; 28% had medium level of satisfaction and 11% had low level of satisfaction regarding the self employment training programme.

TABLE – 6.27

LEVEL OF SATISFACTION OF

SELF EMPLOYMENT TRAINING PROGRAMMES

Level of Satisfaction	No. of Animators	Percentage
High	183	61
Medium	84	28
Low	33	11
Total	300	100

Source: Primary Data

6.28 RECEIVING SUBSIDY FROM THE GOVERNMENT

Out of 400 animators, 63.25% of the animators had received subsidy from the government and the rest of 36.75% of the animators had not received any subsidy from the government on the loans obtained by them.

TABLE – 6.28

RECEIVING SUBSIDY FROM THE GOVERNMENT

Whether Subsidy Received	No. of Animators	Percentage
Yes	253	63.25
No	147	36.75
Total	400	100.00

Source: Primary Data

6.29 AMOUNT BORROWED FROM THE GOVERNMENT

Out of 253 animators surveyed, 31.62% of the animators had borrowed the amount in the range of Rs.20000-Rs.30000; 26.48% had borrowed in the range of Rs.30000-Rs.40000; 20.95% had borrowed in the range of Rs.10000-Rs.20000; 10.67% animators had received in the range of above Rs.40000 and the remaining 10.28% of the had borrowed less than Rs.10000.

TABLE – 6.29

AMOUNT BORROWED FROM THE GOVERNMENT

Amount	No. of Animators	Percentage
Below Rs.10000	27	10.67
Rs.10000-Rs.20000	53	20.95
Rs.20000-Rs.30000	80	31.62
Rs.30000-Rs.40000	67	26.48
Above Rs.40000	26	10.28
Total	253	100

Source: Primary Data

6.30 SELF EMPLOYMENT ACTIVITIES

Self employment activities create the confidence among the group members. Hence, it is investigated whether the Self-Help Groups engage in any self employment activity or not.

The animators revealed that 30% of the Self-Help Groups were doing self employment activities and the rest 70% of the Self-Help Groups did not engage in any of the self employment activities.

TABLE – 6.30

SELF EMPLOYMENT ACTIVITIES

Attitude	No. of Animators	Percentage
Yes	120	30
No	280	70
Total	400	100

Source: Primary Data

It is clear that most (70%) of the animators of Self-Help Groups do not show any interest in carrying out any of the self employment activities.

6.31 SELF EMPLOYMENT ACTIVITIES DONE BY THE SHGs

As stated earlier, 120 animators had stated that their Self-Help Groups engaged in self employment activities. The self employment activities carried out by these 120 Self-Help Groups in the study area include Pickles and Snacks making (25%), Agarbathi and Computer Sambirani making (20.84%), Tailoring and Embroidery (18.33%), Managing STD Booths (13.33%), producing detergent products (9.17%), Masala Powder Making (5.83%), Candle Making (4.17%), and Running small restaurants (3.33%).

TABLE – 6.31

SELF EMPLOYMENT ACTIVITIES DONE BY THE SHGs

Activities	No. of Animators	Percentage
Pickles and Snacks making	30	25.00
Agarbathi and Computer Sambirani making	25	20.84
Tailoring and Embroidery	22	18.33
Managing STD Booths	16	13.33
Producing detergent products	11	9.17
Masala Powder Making	7	5.83
Candle Making	5	4.17
Running Small restaurants	4	3.33
Total	120	100

Source: Primary Data

It is to be noted that as many as 65% of the animators of Self-Help Groups expressed that their groups concentrated on product making and the rest 35% concentrated on providing services.

6.32 PROBLEMS ENCOUNTERED IN INCOME GENERATION ACTIVITY

All the 120 animators who had revealed that their Self-Help Groups were engaged in income generation activity were asked whether they encountered any problems in this respect.

The problems as quoted by them included ‘inadequate loan’ (30%), ‘poor training’ (16.67%), ‘no knowledge of insurance’ (12.5%) and ‘absence of Self-Help Group federation or Cooperatives’ (40.83%).

TABLE - 6.32

PROBLEMS ENCOUNTERED IN INCOME GENERATION ACTIVITY

Problems	No. of Animators	Percentage
Loan amount is too small	36	30.00
Poor training	20	16.67
No knowledge of Insurance	15	12.50
No SHG Federation or Cooperatives	49	40.83
Total	120	100.00

Source: Primary Data

It is observed that absence of Self Help Group federation or Cooperatives (41%) and inadequate loan amount (30%) are the major problems faced by the animators of Self-Help Groups engaged in income generation activities.

6.33 MARKETING AREA

In this study area, 120 Self-Help Groups were engaging in self-employment activities and selling their products in the near by areas.

Out of the 120 Self-Help Groups, 60 groups (50%) were doing their marketing activities only at village level; 35% at the town level and the remaining 15% at District level.

TABLE – 6.33

MARKETING AREA

Marketing Area	No. of Animators	Percentage
Villages	60	50
Towns	42	35
Districts	18	15
Total	120	100

Source: Primary Data

6.34 DEMAND FOR PRODUCTS

Out of the 120 animators of Self-Help Groups doing self employment activities, 68.33% of the animators had stated that there was an adequate demand for their products; the rest 31.67% of the animators had stated that they did not have adequate demand for their product.

TABLE – 6.34

DEMAND FOR PRODUCTS

Demand	No. of Animators	Per cent
Adequate	82	68.33
Not adequate	38	31.67
Total	120	100.00

Source: Primary Data

6.35 REASONS FOR DEMAND

Out of 82 animators of Self-Help Groups doing self employment activities with adequate demand, 42.68% had expressed that the quality was the reason for it; ‘easy availability’ was the reason for demand in the case of 30.49% of animators of Self-Help Groups; the other reasons quoted were ‘better customer service’ (17.07%) and ‘low price’ (9.76%).

All the animators who had stated that they did not have adequate demand for their products quoted ‘fierce competition’ as the reason.

TABLE – 6.35

REASONS FOR DEMAND

Reasons	No. of Animators	Percentage
Low Price	8	9.76
Easy availability	25	30.49
Quality	35	42.68
Better customer service	14	17.07
Total	82	100.00

Source: Primary Data

6.36 MONTHLY INCOME FROM SELF EMPLOYMENT

Out of 120 animators of Self-Help Groups doing self employment activities, 35% of the animators stated that their Self-Help Groups had earned a monthly income of less than Rs.4000; 25.83% of the animators stated that their Self-Help Groups had earned Rs.4000-Rs.8000 per month; 31.67% of the animators stated that their Self-Help Groups had earned Rs.8000-Rs.12000 per month; and the remaining 7.5% of the animators stated that their Self-Help Groups had earned more than Rs.12000 per month.

TABLE – 6.36**MONTHLY INCOME FROM SELF EMPLOYMENT**

Monthly Income of the Group	No. of Animators	Percentage
Below Rs.4000	42	35.00
Rs.4000-Rs.8000	31	25.83
Rs.8000-Rs.12000	38	31.67
Above Rs.12000	9	7.50
Total	120	100

Source: Primary Data

6.37 PROMOTIONAL MEASURES

Out of 120 Self-Help Groups doing self employment activities, about 29% did not take any promotional measure. The sales promotion activities adopted by the rest 71% include ‘personal canvassing’ (35.83%), ‘exhibition’ (19.17%), and ‘price reduction’ (15.83%).

TABLE – 6.37

PROMOTIONAL MEASURES

Promotional Measures	No. of Animators	Percentage
Exhibition	23	19.17
Personal canvassing	43	35.83
Price reduction	19	15.83
No Sales promotion	35	29.17
Total	120	100

Source: Primary Data

It is obvious that those Self-Help Groups doing self employment activity with inadequate demand do not resort to any sales promotion.

6.38 PROBLEMS IN MARKETING

Out of 400 animators surveyed, 120 animators stated that their Self Help Groups are engaged in self employment activities and they had few problems in marketing. “Fierce competition” was quoted to be the main problem in marketing by nearly 66.67% of the animators. The other marketing problems as revealed by the animators were “price fixation” (20.83%) and “difficulty in procuring raw material” (12.5%).

TABLE – 6.38

PROBLEMS IN MARKETING

Problems	No. of Animators	Percentage
Fierce Competition	80	66.67
Price Fixation	25	20.83
Getting raw materials in time	15	12.50
Total	120	100

Source : Primary Data

“Fierce competition” was felt to be the major marketing problem faced by the Self Help Groups as stated by as many as 67% of the animators.

6.39 SOCIAL WELFARE PROGRAMMES OF SHGs

The social welfare programmes of Self-Help Groups create awareness among the public about the moral values, sanitation, and pollution free environment.

Out of 400 animators surveyed, 66.75% of the animators had organised the social welfare programmes and the remaining 33.25% had not conducted the social welfare programmes.

TABLE – 6.39

SOCIAL WELFARE PROGRAMMES OF SHGs

Attitude	No. of Animators	Percentage
Yes	267	66.75
No	133	33.25
Total	400	100

Source: Primary Data

6.40 TYPE OF SOCIAL WELFARE PROGRAMMES

The social welfare programmes contain many awareness programmes like AIDS Awareness, pollution control, population control awareness, sanitation, eradicating dowry system, and eradicating child labour.

Out of 267 animators who had conducted social welfare programmes, 35.21% of the animators had organised programmes on sanitation; 26.97% had organised population control awareness programmes; 20.22% had conducted programmes on eradication of child labour; 10.11% of the animators had organised pollution awareness programmes; 4.12% had organised AIDS awareness programmes and the rest 3.37% of the animators had conducted programmes on eradication of dowry system.

TABLE – 6.40

TYPE OF SOCIAL WELFARE PROGRAMMES

Types	No. of Animators	Percentage
AIDS Awareness	11	4.12
Pollution Awareness	27	10.11
Population Control Awareness	72	26.97
Sanitation	94	35.21
Eradicating dowry system	9	3.37
Eradicating child labour	54	20.22
Total	267	100

Source: Primary Data

6.41 MICRO CREDIT

Micro credit is referred as providing Credit for self employment, financial and other business services including savings and technical assistance. The role of animators in getting micro credit for their Self-Help Groups is significant. The animators were asked to express whether they had any problems in getting micro credit.

Of the 400 animators surveyed, 293 animators (73.25%) expressed that they had availed of micro credit from banks. About 70% of the animators who had availed micro credit stated that they faced problems in some form and the rest 30% of the animators did not have any problem in this respect.

TABLE – 6.41

MICRO CREDIT

Opinion	No. of Animators	Percentage
Faced Problems	205	69.97
Problems Not Faced	88	30.03
Total	293	100

Source: Primary Data

6.42 PROBLEMS ENCOUNTERED IN GETTING MICRO CREDIT

Of the 205 animators who experienced problems in obtaining micro credit for their Self-Help Groups, 46.34% of the animators stated that the credit was not sufficient to start any income generating activity; 24.88% of the animators felt that the existing Micro-finance institutions were inadequate to deal with Self-Help Group movement; 18.05% of the animators had felt that there was no uniform credit policy for Self-Help Group as a whole; and 10.73% of the animators had expressed that the bank staff was not cooperative.

TABLE – 6.42**PROBLEMS ENCOUNTERED IN MICRO CREDIT**

Problems	No. of Animators	Percentage
Uncooperative Bank staff	22	10.73
No uniform credit policy for SHG as a whole	37	18.05
Money is inadequate for starting income generating activity	95	46.34
Existing Micro-finance institutions are inadequate to deal with SHG movement	51	24.88
Total	205	100.00

Source: Primary Data

6.43 PROBLEMS IN ORGNISING THE GROUP

As a leader of the Self-Help Group, whether the animators had faced any problem in organising the group was enquired into. 76% of the animators had stated that they did not have any problem in organising the group; only 24% of the animators found it difficult in organising the group.

TABLE – 6.43

PROBLEMS IN ORGNISING THE GROUP

Problems Faced	No. of Animators	Percentage
Yes	96	24
No	304	76
Total	400	100

Source: Primary Data

6.44 TYPES OF PROBLEMS

The difficulty in organising the Self-Help Groups was felt only by 96 animators. As to the type of problems they had faced, 18.75% of the animators had indicated ‘lack of awareness by members’, 12.5% had pointed out ‘lack of homogeneity’, 47.92% had noted ‘unwillingness on the part of members’, and the rest 20.83% had indicated ‘lack of confidence of members’.

TABLE – 6.44**TYPES OF PROBLEMS**

Problems	No. of Animators	Percentage
Lack of awareness by members	18	18.75
Lack of Homogeneity	12	12.50
Unwillingness on the part of members	46	47.92
Lack of confidence of members	20	20.83
Total	96	100.00

Source: Primary Data

It is observed that unwillingness on the part of members (48%) is the major problem faced by the animators in organising the Self-Help Groups.

To sum up, all the animators surveyed conducted meetings regularly for their Group members. They maintained books of accounts properly. Most of the animators conducted special training for the members to run the rural enterprises. However, only lesser number of animators engaged their groups in self employment activities. Most of the animators had organised the social welfare programmes. Most of the animators who had availed of micro credit from banks faced difficulties in getting the finance.