

Motivational Factors to Join SHGs among the Fisher Folk Community of Kerala

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Abstract

Microfinance is a financial model specially designed for serving the poor. Microfinance programs provide tiny loans to poor people for self-employment projects. The conception of microfinance is as an income-producing tool rather than a consumption aid, thereby, it is an appropriate way of bringing social changes and transforming the society into a progressive one. Irregular income and social and economic backwardness are the main reason for the lack of sustainable development of fisherfolk. SHGs have played a crucial role in the intervention of microcredit given to the fisherfolk communities. Therefore, the researcher intended to study the motivational factors to join the SHGs among the fisherfolk community of Kerala. The study was experimental. The study found that members of the SHGs joined intending to obtain credit and meet their domestic expenses. Hence, they are not considering the objective of micro finance while utilizing the fund. They have used their micro-credit amount for meeting their expenses.

Keywords: Fisher Folk, Micro Credit, Microfinance

Introduction

“Microfinance is a provision of thrift, credit and other financial services and products of very small amounts provided to the poor in rural areas, semi-urban areas and urban areas for enabling them to raise their income levels and improve their living standards” (RBI, 2011). Microfinance is a financial model specially designed for serving the poor. Microfinance programs provide tiny loans to poor people for self-employment projects. The conception of microfinance is as an income-producing tool rather than a consumption aid, thereby, it is an appropriate way of bringing social changes and transforming the society into a progressive one. Irregular income and Social and Economic backwardness is the

main reason for the lack of sustainable development of Marine fisher folk.

Need and Relevance of the Study

Each program or scheme has a set of objectives while implementing the program. The main intention of Micro Finance is to provide means for poverty alleviation through providing small advances towards income-generating purposes without any collateral security. Micro Credit is an important component of Micro Finance, which is given only to the members of the SHG group. There are many factors as to join the SHG, which are very essential for analyzing the future growth of Micro Finance such as to obtain credit, Meeting unexpected and urgent expenses, Meeting domestic

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expenses, Compulsion from social workers, For promoting savings, Socio-economic empowerment, For employment Opportunities, For collectivist, Benefit from LSGs, Compulsion from neighbor or peer, Bandwagon Effect. This study focused on the analysis of motivational factors to joining SHGs of respondents.

Review of Literature

PrathapSangeetha,K.,(2011), in her doctoral thesis, evaluates the status of Financial Inclusion among fisher households in Kerala and also estimates the factors influencing informal borrowings of the household. The study has found that one-third of the households in the marine fisheries sector have no access to basic financial services including that of Micro Finance. Micro Finance has played a significant role in the Financial Inclusion of fisher households in Kerala, with a higher level of financial inclusion being associated with SHG membership. The factors influencing informal borrowing of households are Socioeconomic variables like occupation patterns, social cohesion, asset base, expenditure, and education.

Davamani,P.(2006) in his doctoral thesis, examines the performance of the SHGs, to identify the influencing factors of effective functioning of SHGs and to measure the impact of socio-economic upliftment of women and their empowerment through SHGs in his sample area, i.e., Viruthanagar district in Tamilnadu. The study finds that adequate training, attendance of members, regular meetings, and decisions on financial transactions have been the major contributing factors for the good performance of the group. Further reveals that there is positive empowerment of the members in Social, political, and Economical aspects after joining the SHGs.

Singh Gurmeet(2010), also admits

that, although micro-enterprises are not a panacea for the complex problems of chronic unemployment and poverty, the promotion of micro-enterprises is a viable and effective strategy for achieving significant gains in income and assets for poor and marginalized people. SHG is being promoted as a part of the microfinance interventions aimed at helping the poor to obtain easy financial services like savings, credit, and insurance.

There are several studies in the fields of microfinance and the fisherfolk communities, both linking them and individually, both internationally as well as in India. But there is a serious research gap in the field of factors influencing to join SHGs of the fisherfolk communities through microcredit, especially in Kerala State. Hence, the present study will attempt to fill this gap.

Scope of the study: The present study covers the coastal areas of Kerala. Broadly the term fisher folk refer to both inland and marine fishing communities. This study has taken only marine fisher folk in the scope of the study.

Objectives: To study factors that motivated the marine fisher folk to join SHG.

Null Hypothesis: There is no significant difference between the Target and the Control Group regarding motivational factors.

Database and Methodology

The study was experimental. Both secondary and primary data were used for the study. Primary data was collected from the beneficiaries of Micro Credit. A structured interview was scheduled for collecting the primary data. Secondary data was collected through Matsyafed annual reports, Working Papers of Institute of Rural Management, Published reports of Reserve Bank of India, Journals like Indian Journal of Finance, Indian Management,

Journal of Microfinance, XIMB Journal of Management, Kurukshetra, and other sources like Newspapers, online journals like JSTOR, INFLIBNET, etc. and other official websites.

Sampling

The total population of the study was 1,72,313. Out of this population, the sample size was 307. Multi-stage sampling was used for the study. Nine coastal districts of Kerala were divided into north, central, and southern coasts on the geographical basis such as Thiruvananthapuram, Kollam, Alappuzha from the Southern part, Ernakulam and Thrissur from the Central part, and Malappuram, Kozhikode, Kannur, and Kasaragod from the Northern part. In the first stage, among the districts of this region, one from each is purposefully selected for the study. Selection depended on the criteria of the highest fishermen population in each region. Thiruvananthapuram, Ernakulam and Kozhikode, were selected from southern, central, and northern regions respectively on this basis. In the second stage, out of 222 marine fishing villages, three were drawn randomly from each

Marine district we have selected. They are Puthenthopu, Puthiyathura and Vizhinjam South from Thiruvananthapuram, Malappuram, Elankunnapuzha and Njarakkal from Ernakulam and Elathoor, Kannankadavu, and Edakadavu from Kozhikode. For analysis purposes, the researcher has collected samples from the Target and the Control group in the ratio of 4:1 (Panda.K.Debadutta., 2010). In the third stage, 34 SHG members from the Target and 9 from the control group were randomly selected using the above-said ratio from primary level welfare co-operatives societies, which are registered under Matsyafed. The Target group denotes beneficiaries and the Control group means those who have a member in SHG but are not availed of Micro Credit.

Analysis and Interpretation

Independent samples T-Test was used to study any association or relationship between two groups i.e., Target and Control group in motivational factors for joining the SHG. The motivational factors to join SHGs are discussed below with Independent samples T-Test.

Table 1
Group-wise classification of opinion about motivational factors to join SHGs

Factors	Groups	Mean	SD	F	Sig.	Accept/Reject																																				
To obtain credit	TG	3.78	1.275	0.006	0.939	Accept																																				
	CG	3.83	1.292				To meet unexpected and urgent expenses	TV	2.75	0.996	0.262	0.609	Accept	ER	2.65	0.943	To meet domestic expenses	TV	3.21	1.054	0.443	0.506	Accept	ER	3.19	1.113	Compulsion from social workers	TV	2.56	0.963	1.415	0.235	Accept	ER	2.62	1.052	For promoting savings	TV	2.88	1.152	0.456	0.500
To meet unexpected and urgent expenses	TV	2.75	0.996	0.262	0.609	Accept																																				
	ER	2.65	0.943				To meet domestic expenses	TV	3.21	1.054	0.443	0.506	Accept	ER	3.19	1.113	Compulsion from social workers	TV	2.56	0.963	1.415	0.235	Accept	ER	2.62	1.052	For promoting savings	TV	2.88	1.152	0.456	0.500	Accept	ER	2.79	1.104						
To meet domestic expenses	TV	3.21	1.054	0.443	0.506	Accept																																				
	ER	3.19	1.113				Compulsion from social workers	TV	2.56	0.963	1.415	0.235	Accept	ER	2.62	1.052	For promoting savings	TV	2.88	1.152	0.456	0.500	Accept	ER	2.79	1.104																
Compulsion from social workers	TV	2.56	0.963	1.415	0.235	Accept																																				
	ER	2.62	1.052				For promoting savings	TV	2.88	1.152	0.456	0.500	Accept	ER	2.79	1.104																										
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Socio-economic empowerment	TV	2.63	1.075	4.945	0.027	Reject
	ER	2.73	1.242			
For employment Opportunities	TV	2.8	1.049	1.242	0.266	Accept
	ER	2.53	0.996			
For collectivist	TV	2.61	0.88	3.112	0.079	Accept
	ER	2.61	1.002			
Benefit from LSGs	TV	2.81	1.116	0.042	0.838	Accept
	ER	2.71	1.122			
Compulsion from neighbor or peer	TV	2.42	0.83	9.066	0.003	Reject
	ER	2.57	1.044			
Bandwagon Effect	TV	2.31	0.859	17.727	0.000	Reject
		2.56	1.094			

Source: Primary data

The main attraction of Microfinance is about availing credit without any collateral security. An individual can start availing advances within six months of joining an SHG in normal circumstances. Because of this facility, SHGs are a very popular and convenient way to obtain credit in an easy and shackle-free manner. The mean value of the Target Group and the Control Group is 3.78 and 3.83 respectively. This result shows that a large part of the respondents joined SHG to obtain credit from SHG. The significance level is 0.939, which is higher than the p-value. Hence the study accepts the null hypothesis. This shows that both the Target and the Control group have no significant difference regarding motivational factor 'to obtain credit' to join SHGs.

Unexpected expenses denote the expenses that are not expected while planning for one's future expenses. From the financial point of view, the future is uncertain and is technically called Risk. Fisherfolk community always lives near or on the coast and therefore faces a lot of unexpected situations and calamities like tsunami, floods, cyclones, and torrential rains, tidal erosions, etc. Their habitat is

at higher risk due to these and often in need of repair or reconstruction. Hence unexpected expense arises out of these circumstances is also a motivational factor to join SHG. The mean value of the Target and the control is 2.75 and 2.65 respectively. This result shows that the fisher folk community is not bothered about their future. Here the significance value, 0.609 is higher than the p-value, 0.05, thereby accepting the null hypothesis. This shows that there is no significant difference between the Target and the Control Group when it comes to the motivational factor of joining the SHG as a resort in meeting unexpected expenses. This survey result also indicates that respondents in both the group have lived without any planning of their future expenses, which also supports the fact that this community is often mired in debt and end up paying high interest to money lenders.

Domestic expenses are otherwise called household expenses. It means all expenses related to the day to day basis running of the house. It mainly includes the expenses on food, electricity, etc. A person who is a rational thinker is concerned about

meeting their household expenses. So meeting the domestic expenses is also taken as a motivational factor behind joining SHG. The mean value of the Target and the Control groups are 3.21 and 3.19 respectively. This result shows that most of the respondents join SHG to benefit through micro credit and utilize it to meet their domestic expenses. The significance level is 0.506, which is higher than the p-value. Hence, the study accepts the null hypothesis. That means, both the Target and the Control group have shown no significant differences among themselves regarding 'to meet domestic expenses' as a motivational factor to join SHG.

Social workers here denote those who have engaged the Social activities. Area Development Officer (ADS), Community Development Officer (CDS), Local Politicians, Officials of Matsyafed, Priest, etc. are included in this category. CDS and ADS among other things work to achieve the goals of the SHG movement as envisioned by the government. And these social workers help in luring individuals to join SHG through pressure or assurances. The mean score of the Target and the Control group are 2.56 and 2.62 respectively. This result shows that compulsion from the social workers played a very minimal role in canvassing the respondents to join the SHG group. The significance value is 0.235 and is higher than the P-value, thereby accepting the null hypothesis. That means there is no significant difference between the Target group and the Control Group in the motivational factor of 'compulsion from the Social Workers'.

The promotion of savings and credit facilities in microfinance are two sides of the same coin. Savings is one important benefit of Micro Finance. By the term Micro Savings, we mean the savings in small amounts by the SHG members in their group on a weekly or monthly basis. It will be distributed in the future or they

can take a loan from that collective saving on a very minimal interest rate. The mean value of the Target and the control is 2.88 and 2.79 respectively. This result shows that the promotion of savings did not affect the decision of the respondents to join SHGs in a big way. The significance value is 0.500, which is higher than the P-value, thereby leading to accept the null hypothesis. That means there is no significant difference between the Target group and the Control Group in the motivational factor of promoting savings. Both the groups have no intention of promoting savings. This result also supports the finding that the fisher folk community is not concerned about their savings and not taking any serious measures to improve their savings.

Socio-Economic empowerment means empowerment on social and economical standards of living. This can be measured using different factors such as the type of house one lives in, access to medical care, education, nutritious meals, etc., and ability to speak for the rights of themselves. It means gaining confidence and potential in social and economic matters. The mean value of the Target and the Control are 2.63 and 2.73 respectively. This result highlights that the motivational factor of socio-economic empowerment has not been a major deciding factor for the members in joining SHGs. This finding of the study indirectly speaks for the lack of conscious understanding among the fishermen community about their social and economic vulnerability. They lack awareness or serious disinterest in avenues at which they can explore means to improve their social and economic status. The significance value is 0.027 and is less than the P-value, thereby rejecting the null hypothesis. That means there is a significant difference between the Target group and the Control Group regarding the motivational factor, that is, Socio-Economic empowerment.

The majority of the SHG members misunderstand that SHG is one of the government employment programs and after few years, SHG members will get employed by the government. Hence, employment opportunity is taken as one of the motivational factors to join SHG. The mean value of the Target and the control group is 2.80 and 2.53 respectively. This result shows that the respondents did not join the SHG to get employed through this. The significance level is 0.266, which is higher than the p-value. Hence, the study accepts the null hypothesis. That means, there is no significant difference between the Target and the Control group, regarding the motivational factor of 'for employment opportunities'. The study further supports the notion that the fisherfolk community is self-reliant and they like to engage in their traditional livelihood activities which are closely associated with the coast and its resources. They do not aspire to indulge in other occupations in a normal scenario.

The sense of a collective or community is very important for the social empowerment of any society. SHG is also given a collective group that gives priority to each of the members and functions like a community aiding each other. Hence forming a Collective is also taken as a motivational factor to join SHGs. The mean value of the Target and the control group are 2.61 and 2.61 respectively. This result shows that the fisher folk community is not bothered about the opportunity for collective action, the SHG platform provides. Here the significance value, that is, 0.079, is higher than the p-value, that is, 0.05. Thereby, we are accepting the null hypothesis. Data also shows that there are no significant differences between the Target and the Control Group regarding the motivational factor of forming a collective.

Local Self Governments are the three tied decentralized wings of governing

mechanism at both rural and urban levels. In rural areas, it is at the Panchayath, block, and district level and municipalities and corporations constitute urban local governance in Kerala. There is a notion among the SHG members that through SHGs they get higher accessibility and become desirable for the benefit from different schemes that are being distributed through LSGs. Therefore we can consider, benefit from the LSGs as a motivational factor to join SHG, for our study. The mean value of the Target and the control is 2.81 and 2.71 respectively. This result suggests that benefit from LSGs was not determining factor in joining SHG for the respondents. Here the significance value, 0.838, is higher than the p-value, that is, 0.05. Thereby the study accepts the null hypothesis, that is, there is no significant difference between the Target and the Control Group regarding the motivational factor viz, benefit from LSGs.

Neighbors are essential as well as are an influential factor in our lives as a community of households. We associate with our neighbors and depend on each other in crucial and difficult situations. Hence, compulsion from a neighbor is taken as a motivational factor for joining SHG. The mean value of Target and Control are 2.42 and 2.57. This result highlight that compulsion from the neighbor is not affected to join their SHGs. The significance value is 0.00s3 is less than the P-value, so rejecting the null hypothesis. That means there is a significant difference between the Target group and Control Group regarding the motivational factor that is, compulsion from the neighbor.

By bandwagon Effect researcher meant the attitude of 'All have joined so do I'. It is a psychological aspect of human beings to imitate others and the activities they do. Individuals join SHG simply because they see other people joining, which might not have any other particular rationale behind

it. Therefore, Bandwagon Effect is taken as a motivational factor in joining SHG. The mean score of the Target and the Control group are 2.31 and 2.56 respectively. This result shows that Bandwagon Effect has not influenced the respondents in a big way to drive them in joining the SHG group. The significance value is 0.000 is less than the P-value, thereby, rejecting the null hypothesis. That means there is a significant difference between the Target group and the Control Group concerning the Bandwagon Effect.

Conclusion

For the study, motivational factors which led to joining SHGs by the respondents of the study are discussed with the help of eleven variables. Out of those eleven variables, variables except "To obtain credit" and "To meet domestic expenses" have not registered much impact on respondents' readiness to join an SHG. This result shows that members of the SHGs joined intending to obtain credit and meet their domestic expenses. Hence, they are not considering the objective of Micro Finance while utilizing the fund. They have used their micro-credit amount for meeting their expenses. And one point to note is that these two variables did not show any significant difference between the Target and the Control group. It is also to be highlighted that, not only beneficiaries' but also non-beneficiaries' motive to join SHG are of the same kind. Variable viz, "compulsion from a neighbor" and 'Bandwagon Effect' have shown a significant difference between the Target and the Control group.

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