Understanding the Incentives for Leaders in Women Collectives[[1]](#footnote-1)

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Abstract

*A large number of peoples’ collectives are being promoted by various government and non government agencies as a strategy of sustainable development. The expectation is that the peoples’ institutions will be more close to people and therefore they are better suited to take care of their members’ interest. The leadership in such peoples’ collective plays very crucial role. As the leadership is selected/ elected from the members, who are socially and economically marginalised, it is an area of interest for research to understand the factors that motivates the leaders to come in leadership role and devote considerable time in building the collective. This research was undertaken with the leaders of two women Self Help Group Federations each in Alwar and Dausa districts of Rajasthan. In-depth interviews were held with the leaders to understand their life history and roles in the collectives. A set of questions were asked to each leader to understand the importance of economic, social and moral incentives to them as leader. The research findings tell very clearly that the main incentive for the leaders is the ‘social recognition’ in family and in society and the satisfaction they get to help other women in need. Though their economic condition (poor) forces them to seek compensation for their time as leader but they are able to enhance their income from the livelihoods enterprise or by becoming resource persons. It also came out clearly that the leaders need training and exposure on variety of technical and managerial issues which will help them to play their role effectively.*

**Introduction**

One of the important strategies for development of marginalised and poor is ‘creating their own vibrant institutions’ and implementing the developmental interventions. Traditionally there have been informal peoples’ institutions like caste groups etc. and the role of such informal institutions had been either solving small disputes within the community or to promote collective action like cleanliness, drinking water etc. Various voluntary organisations also promoted informal and formal peoples’ institutions of poor; mainly to have peoples’ participation in the execution of the development action and also to maintain/ manage the same after the project period. Mahila Mandals, Cooperatives, Watershed committees, Village development committees etc. are some of the examples of such institutions. The government has largely relied upon formal institutions like Gram Panchayat for execution of development action. But it has been supporting peoples’ institutions like Self Help Groups and Cooperatives through development programs. More recently, under National Rural Livelihoods Mission, the government is actively promoting and nurturing SHG federations and Farmers Producers Organisations.

The peoples’ institutions are of various types, different in size and do variety of tasks. Some are informal and some are formal and registered organisations. Some work on social issues and some on economic matters. The common features among these institutions are that they are member based organisations, designed on the principles of cooperation and strive for social and economic betterment of their members. The leaders play an important role in running of these institutions. The leaders are selected/ elected from among the members and leadership is largely unpaid/ honorary. In the early stage of the institution, most of the tasks are done by the staff of the promoter organisation but in the later stage when the project ends, the role of the leaders become extremely crucial for the peoples’ institution.

As the leaders come from the members of the institution and the members are mostly poor and socially marginalised, it often become a challenge for leadership to devote required time for the institution because they usually do not have secured livelihoods and any day spent without wages is often difficult. Also, most of the members of such institutions are illiterate or very less educated, low in confidence and articulation etc. It has been an issue worth exploring as what are those incentives for the leaders which attract them in the role of leadership? What motivates them to continue as leaders and spend considerable time attending meetings and travelling meeting government officers etc. for the work of their institutions?

Vikas Anvesh Foundation – Pune based development research organisation undertook a national level research to understand as what are the motivations for the leaders of the collectives first to get elected as leaders and then to continue spending considerable part of their time while most of them are too poor to afford spending time without any monetary benefits. This paper is the result of in-depth interviews of Leaders of two SHG Federations in Alwar and Dausa districts of Rajasthan.

**Objectives of the study**

The purpose of the study is to understand the factors that encourages/ motivate the members of the Self Help Groups to take up leadership role and to continue as leaders in SHGs, Village Organisations and Cluster Level Federations. We expect that once the motivating factors are known, then it will help in designing the capacity building inputs for the leaders to have more robust leadership in women collectives and that in turn will help in long term sustainability of the organisations. It will also be useful for the promoting organisations to scale up their development interventions.

**Methodology:**

A meeting with all leaders of the SHG Federation to explain the purpose of the study and to address their initial questions/ doubts etc; what are the roles of the leaders and the characteristics that you look in to a leader. In-depth interview of individual leaders about their life history and questions about various types of the incentives were conducted. Discussion was also held with staff of the promoting NGO about the work allocation, role of the leaders and history of the SHG Federation, the activities of the federation and the management structure. The leaders were asked to define traits of a leader- what do they look for in a leader? And also what in their opinion is the role of the leader in their institutions?

**Profile of the area and the Federations:**

Two SHG Federations were studied for this purpose- one Sangarsh Mahila Federation in Alwar district and the other Saheli Samiti in Dausa district of Rajasthan. Alwar district is in northern side of Rajasthan and it is adjoining to Haryana and Delhi. The rural area bordering Haryana is Meo (Muslim) dominated. Agriculturally the area is better compared to many parts of Rajasthan but the landholding is small. And poverty is predominant among scheduled castes and meo muslims. The girl education is low and sex ratio is also adverse. Though the Purdah system is not there in meo community but the status of women is extremely low.

IBTADA – a voluntary organisation has been working in this area for last 20 years primarily for helping poor to strengthen their livelihoods (agriculture, animal husbandry) and for promoting girl education. Tata Trusts have been supporting IBTADA for a long time for mobilizing poor women in to Self Help Groups. IBTADA had been working to develop a scalable model of development in this area. So it thought of promoting higher level institutions of SHGs (Village organisations- they called them clusters; and SHG Federations – called Mahila Manch) primarily for two purposes. The first purpose was to ensure the quality (good) of SHGs where SHG leaders themselves check the quality parameters (grading of SHGs) and second purpose was to recover the cost of operations where SHG members pay for the services of book keeping, bank linkages etc.

Sangarsh Mahila Manch (SHG federation) was registered in Dec 2006 under Trusts Act. But the design of the organisation was kept like a cooperative where two representatives from each cluster form the Representative Governing Body and eleven members from them are elected as members of the Executive Committee. There are four office bearers – Chairperson, Vice Chairperson, Treasurer and Secretary. The members of the EC are also the Trustees. They have provision of changing 1/3rd trustees every year.

As mentioned above, grading of SHGs and cost recovery were two main tasks of the SMM but these were not sufficient to keep the leaders engaged in the federation. IBTADA in 2009 started discussions with SHG leaders and the Federation leaders were given responsibility to lead these discussions in the clusters and the cluster leaders in SHGs. The discussions were to identify main issues that SHG members were facing and which of those issues the SMM can address. Major issues that came up were- need for prohibition, drinking water problems, need for a permanent office for clusters, electricity connection for irrigation, child marriage, girl education etc. And the clusters and SMM leaders started taking up these issues with GP, BDO, and district administration. But the project compulsions – executing planned activities on time forced them to go slow on the social issues and to focus more on micro finance and livelihoods.

In 2014, IBTADA stopped attending the meetings of the SHGs and the Clusters and the leaders were asked to take care of the basic operational issues like maintaining quality of groups, ensuring timely repayments, proper book keeping etc. The federation has been executing this with good efficiency and sincerity. However the livelihoods intervention, preparing new projects, establishing collaborations with government programs etc. are done by IBTADA even now. The issue that – ‘what should the Federations do so that the SHG members remain interested?’ – has always been with IBTADA and Federation leaders.

The Saheli Samiti was promoted by PRADAN in Dausa district. PRADAN started its work of promoting SHGs in 1998. It collaborated with state government to implement District Poverty Initiative Project (DPIP) in 2002 under which most of the SHGs were promoted as Common Interest Groups- to take up similar livelihoods activities. Saheli Samiti was registered as Charitable Trust in 2007 but the constitution of the Trust is more like a cooperative where Executive Committee is elected from the leaders of the SHGs. There are four office bearers – President, Vice President, Treasurer and Secretary in Saheli Samiti and there are 7 members elected from the leaders of the village organisations. In addition to the EC, there is a Representatives General Body comprising two reps from each VO. PRADAN supported Saheli Samiti till 2008 and since then two of the PRADAN staff who decided to leave PRADAN continued their support in individual capacity. The leaders of the Saheli Samiti normally take all important decisions only after consulting these two advisors cum patrons. Though the dependence of the leaders is slowly reducing on these advisors but still there is a close relationship.

Saheli Samiti was also supported by Center for Microfinance for about 6-7 years (2008-2015). It also collaborated with State Rural Livelihoods Mission to form new SHGs in the districts and to provide Community Resource Persons to spread the SHG movement in other districts. Presently Saheli Samiti is working in about 30 villages and has membership of about 2300 women. It provides agriculture and animal husbandry services to SHG members through Krishi Sakhi and Pashu Sakhis besides financial literacy, insurance and leveraging various government programs.

**Research Findings**

Let us look at story of a few leaders first.

1. *Sunita is member of her Self Help Group since its inception and her group is now about 8 years old. She got selected as secretary of the group because she is among few educated women in the group. She also took up as book keeper of the group, and then got selected as secretary of the Village Organisation, and is now Mukhiya in the Cluster Level Federation. She belongs to Bairwa caste (Scheduled Caste). Her father used to work as daily wage labor in Delhi; he became mason and graduated to Contractor. She was born in one of the slum in Western Delhi. Tragedy occurred in her family when she was very young- her father lost metal balance and lost the work. She could not pay her school fee and was asked to leave the school. She was determined to study and offered to sweep the school for the fee. But the school authorities could not permit her without the fee. She came to her village with the family and went to village school. But the school in the village wanted TC of the city school which she did not have. She stood by the window and learnt the subjects. But could not write the exams for 8th class and thus had to leave the school. She had been class monitor till 5th class in Delhi but also faced some caste remarks from class mates but did not discourage her. She got married at the age of 12 years along with her elder sister, but went to her in-laws after she was 16 years old. Her husband Mahendra was wage labor. Her MIL used to take decisions but since last 5 years she is taking the decisions. Her elder SIL used to pull her down but she confronted her. She could take on her SIL because she had taken loan from SHG and had started contributed in the household. She is very keen to learn new things. She attended training for Pashu Sakhi and worked as Pashu* Sakhi, successfu*lly treated animals and gained lot of respect from the villagers. Then she also worked as Financial Counselor to SHG members; got a fellowship of one year to work with rural women to take up women issues. Also took training of agriculture and working as Krishi Sakhi. Thus she has been very active since beginning and never shied away from any opportunity she got. Sunita has two sons, the elder one is studying in 6th class and the younger one is in 4th class. When I asked her if she would continue educating her sons; she got emotional and said she will do anything to ensure that they get best education. Has taken loan from the SHG about 10 times and always repaid on time. She has bought a piece of land in Dausa Town so that when her sons come to college, she can move to city for their education.*
2. *Mazidan comes from extremely poor family in Alwar. She was born in a farmer family but her father had small land holding and had to support a large family of 10. Though her father was poor but he was a respected man in his community. Her father had died when she was very young. She had a good childhood. Her father was community leader. She was an independent child and wanted to study but could not do so because of poor family. She had started work at early stage, worked in her own fields and also a labor. She learnt writing and reading from her own children.In her in-laws house also she worked as wage labor. Has vegetable shop in Alwar which her husband and son take care. She also helps equally. Initially she faced a lot of problems from her brother-in-law. He came to her training venue and after going back to the village he created a scene – said that she was sitting along with men and was laughing with them. Her husband supported her and she told her BIL that he should take care of his wife; she will take care of herself. She is so proud that she has visited Jaipur and Delhi after becoming the leader in the Federation otherwise how could have gone. She likes her role as leader because it has given her opportunity to express herself. Her husband respects her a lot. The knowledge she gained has also helped her to deal with people in her vegetable business.* She has three sons and two daughters and all are studying.
3. *Manju Kanwar was born in a joint family in Lalsot tehsil of Dausa. She was favorite child of her grandfather and his father was away from home working as technical person in a factory. She is the eldest child of his parents. Her father died at young age due to tuberculosis. Immediately after her father’s death, the joint family broke away and all the burden of supporting the family fell upon her mother who was illiterate and as they belong to Rajput family her mother had no exposure to agriculture or to outside world. Manju started working as wage labor while she was still in class 5th. She was a bright student and started taking roll call of workers in MGNREGA work in her village. As she was class monitor and favorite child of her teacher, she was allowed to continue working in MGNREGA while as a student. She got married at the age of 14 years. Her husband was working on a cycle repair shop in Jaipur. Before going to her husband’s home, she learned cutting semi precious stones and started earning. At the age of 16 years she went to Jaipur to live with her husband. There also she continued working from home cutting semi precious stones. Her husband also now became mechanic and the right hand man of the owner of the cycle shop. Unfortunately her husband died in an accident when she had three children and two were already going to school. She was economically independent and wanted to remain in Jaipur. But her brother-in-law and father-in-law forcefully brought her back to village. She joined the Self Help Group and took loan to buy a machine for drilling semi precious stones. She started earning Rs. 250-300 per day which was more than what her brother-in-law was earning in agriculture. Her relatives tried to sell off her land but she took a firm stand not to sell off her part of agricultural land. She says that she could stand up mainly because of her leadership in the group. “If I did not fight against exploitation, how could I prove my leadership” she says. She became Internet Sakhi (community resource person) to teach use of internet to SHG women and she was casted in a promotional video. The Video is on Youtube and the villagers have seen it. A team from Google visited her and had a small function in the village when she was felicitated. Now she is at par with Sarpanch of the village in terms of leadership. Women in the village approach her for guidance and to get their disputes resolved. She is active leader of the SHG Federation and makes efforts to leverage government programs and social security schemes for SHG members.*

To understand what leadership means to women in the context of SHGs and SHG Federations we asked them to have a group discussion and list down the ‘characters of a leader’ that they see while electing a leader. Following are the ‘traits/characters’ that they look for in the potential leaders. They will select one:

1. Who is fair/ impartial to everyone
2. Who is honest and can keep the accounts cleanly
3. Who is confident to can speak her mind in front of everyone
4. Who can take a stand on issues
5. Has to be patient can keep her cool when someone is complaining; People will talk, talk about the character etc. but the woman should be bold and patient
6. Dedicated towards work, has to come for the meetings and on time
7. Who is responsible and reliable
8. Can teach others / impart whatever she has learnt
9. Who is literate
10. Who is repaying the loan on time

Total 39 leaders were interviewed in two federations. The average age of the CLF leaders is 40 years. Our assumption was that the younger women would not be in leadership role because they have to focus more on nurturing children and earning livelihoods and older women will have time to attend meetings and therefore the leadership role will be more with older women. But we found that out of 39 leaders 62% are below the age of 40 years.

The leadership in the SHG Federations is with most socially marginalised communities. Out of 39 leaders interviewed, almost half (46%) are from Scheduled Caste, 23% are from OBC, 15% from scheduled tribes and only 10% leaders are from higher castes. This is also contrary to the general perception that usually members from socially and economically influential households capture leadership in such member based organisations.

All leaders are able to sign. Most of the illiterate leaders have learned reading and signing after becoming leaders in the SHGs. There are 60% leaders who are just able to sign. Two leaders are 10th pass, ten have studied up to 8th class and five are primary level educated.

Data was collected from another CLF promoted by Rajeevika to look at the role of education in a member’s scope of getting leadership role in higher level organisations. There are 12 members in the Cluster Level Federation of which 11 are educated till more than primary level. The officer bearers are 8th to 10th pass. In the same CLF, at Village Organisation there are 28 members in representative body (2 members from each SHG) of which about half (13) are educated. And at the SHG level, average 25% (3 out of 12) are educated. It shows that education level helps the members to take up leadership role especially in higher level organisations.

**What is the role of the leaders in the collectives?**

The leaders of the Village Organisations and the Cluster Level Federations are elected from the leaders of the SHGs only. Therefore the role of the leaders expands as they (whosoever) climbs the rungs of the leadership. At the primary level (at SHG level) the leaders’ role is limited. Though the leaders are supposed to lead the group but all decisions are taken on consensus and therefore the leaders have no decisive powers in the SHGs. The loans are also provided to members on the basis of ‘need’ of the members and therefore the leaders have no special privileges. Similarly the rate of interest, penalties etc. are same for all the members. It seems that the role of the leaders is more of ‘coordinating among members, informing members about the meetings, representing the group in the meeting of the VO, signing the records, bank cheque book etc. So it is more of taking responsibility rather than any authority.

As some of the SHG leaders come in the leadership role of higher level institutions like VO and CLF, the role expands. Now they are exposed to village level issues and issues of other SHGs within the village. Their role also includes talking to and convincing SHG members who are reluctant to repay the SHG loan, taking up the issues like drinking water, domestic violence against women, teachers’ regularity in schools, and so on apart from talking to bankers for credit to SHGs. As leaders of the VO and CLFs, they get the opportunity to attend various training and exposure to other institutions in the districts and outside.

At CLF level the leaders’ role further expands and they start thinking and taking up the responsibility of the financial viability of the federations and the VOs & SHGs in the federation. The role includes planning, quality control (monitoring quality of the SHGs and VOs), revenue generation – fixing rate of interest on the loans provided by the CLFs, membership fee and son, Financial Management – monitoring idle money, monthly cash flows and Governance, compliances, expanding the SHG movement

**How the leaders get elected first time?**

One important aspect of the leadership in Women Collectives is that the leaders are elected in SHGs by women who know each other quite well. Also at the SHG level, there is not much money or power and therefore women who are after money or power do not come in leadership role. The leaders in VO and CLFs are elected from the restricted constituency of SHG leaders; so in a way the basic screening is already done at SHG level.

Women do not come forward for leadership role for themselves. They are very hesitant to put forward their own name. It is considered that if someone is keen to become leader, she must be having some vested interest and other women start seeing her with suspicion.

Normally in the groups the members start discussion about ‘what virtues the leader should have’ and then nominate the leaders. There has to be consensus on the names and anyone not willing to be leader can refuse. In the SHGs, members will prefer those as leaders (in fact they consider more as ‘responsible’ than the ‘leaders’) who can spare time for the meetings, who can travel, who can put across the issues and she should also be somewhat educated.

**What is the incentive for the leaders?**

From the in-depth discussion with about 40 leaders of the village organisations and cluster level federations it came out very clearly that one of the major motivation for them to become leader was their urge to get knowledge by interacting with outsiders (government, bank, NGO officials) and through training programs. They knew that as leaders they will get first opportunity to go out and interact with officials and to gain information and knowledge. ‘Log usi ko poocheten hain jo kuchh janta hai’ said one of the leaders.

Most leaders with whom we talked had leadership skills and attitude since childhood. Those who had attended school were the class monitors. Those who had not attended schools were also very vocal and took independent decisions at very early stage.

Another common factor among the leaders was that most of them have come from extremely challenging socio-economic situation. They have seen hardships from very close quarter and feel solidarity with other poor. In fact it is ‘empathy’ that the leaders have with other poor women which drives them to act as leaders.

Another very important motivating factor for the leaders is the ‘Enhanced Status’ within the household, in the vicinity and village because of the leadership role. Most leaders passionately told that they were ‘nobody’ in the house. The SHGs have provided them a platform to express themselves and their status in the house has increased immensely. When the project staff or any outsider asks their address by ‘her name’, it gives them an identity. Then slowly other women (SHG members) from the village start coming to the leaders with their problems and the leaders play an important role of taking up the issues of such women to Gram Panchayats or to local government offices. This enhances the social status of the ‘family’ of the leaders. The family members also start giving important space to the leaders in family decisions. As the leaders are from socially marginalised section of village society, the family of the leaders draw satisfaction to get this opportunity of leadership, because they have no possibility of becoming leaders in other formal village institutions like Gram Panchayat or a Cooperative etc.

Initially in-laws object and husbands are indifferent but slowly as she starts gaining confidence and brings loan; project and government officials starts visiting her, the in-laws and husband start supporting her. There are innumerable cases where the SHG leaders gain so much confidence and popularity that the formal leadership in the village (Panchayat Members) starts feeling threatened.

Initially women do not have clarity on the tasks that they will have to perform as leaders; they only know that they will have to attend monthly meetings, and oversee the work. So the biggest consideration for them is their readiness to travel and to spare time.

There is very low investment in building capacity of the leaders of women collectives from the promoting organisations. At best 3-4 days training is provided on leadership – role of the leaders. Most leaders gain knowledge and confidence by interacting with other leaders and officials through meetings and workshops. Leaders expressed the need for a systematic capacity building programs for them.

Most leaders felt proud of visiting places like Jaipur, Hyderabad, and Delhi etc. It is one of the major motivating factor for them to remain as leaders of the collectives. One leader said, ‘Duniya Dekhne ka moka milta hai, nhi to hamara nasib kahan tha ki itni dur tak jayen’.

If they are asked about economic incentives, they do not agree but most of them feel that the leaders should be paid some honorarium for the time spent by them ; most of them have become stationed cadre like KS/PS/IS where approx Rs. 1500/- pm is paid

There is a strong sense of ownership of the SHG federations in older leaders and they are concerned whether new leaders will be able to maintain it if they leave the leadership role. They feel very proud that the federations grew in their times, the federation opened first Fixed Deposit when they were leaders, federations distributed profits first time in their times and so on. There are many instances when the old leaders will drop in the office and enquire about the status of fixed deposits, loan outstanding, defaults etc. It is very heartening but at times the new leaders also take it as ‘sort of interference’ in their role.

Though most leaders do not admit that they have economic motivation to become leaders like getting paid, or for ability to give economic benefit to their close relatives etc., but there are enough circumstantial evidences that confirm that they also have economic incentives. Many (almost 70%) leaders are also working or have worked as resource persons. In case of SMM, the leaders made a policy on ‘loan to leaders’ wherein the leaders can take a loan from the federation at slightly lower rate than what is applicable to others. In Rajeevika, the leaders have expressed their willingness to become Community Resource Persons because the CRP gets about Rs. 1 lakh income annually whereas the leaders only get about Rs. 18000/- per annum as honorarium.

The leaders were asked to respond to specific questions about the incentives that they have as leaders. The questions are grouped in three categories; a) Economic Incentives- monetary benefits for self or for family members, b) Social Incentives- related to prestige or social recognition and c) Moral Incentives- values and ethical compulsion to help others. The detail questions are in Annex 1. The respondents were asked to assign a value ranging from 1 to 5 as response to each question. Value 1 means that the respondent attaches least value to that as an incentive and 5 means that she attaches highest value to that incentive.

The major motivation for the leaders of such women collectives is their urge to develop self and to get recognition within family and nearby. They have strong empathy with other members. They realize that if members and they have to continue getting benefitted, the sustainability of their institution is extremely important. So they continue in leadership role. There is also a strong ownership of the SHGs and Federation among the leaders and they feel that if wrong leaders come in their place, they will not be able to maintain the institutional quality.

The composite average score on economic incentives is 1.74 which indicates that leaders are not there as leaders because of any monetary or economic benefits. Even if we look at individual and response to each question within economic indicators, there is not even a single score of 5; there are only a few score 4 to the questions like they will get loan from the banks individually if they are leaders. Most of the responses to all the questions (economic indicators) are 1 and 2.

The composite average score on social incentive is very high i.e. 4.15. It clearly indicates that the leaders in women collectives are in leadership positions primarily because of recognition, better space in family and society and to express themselves. It also came out from the in-depth interviews with the leaders that the enhanced recognition in family and in society is motivating them to remain and even try harder as leaders. The Moral incentives are equally important after social incentives as the composite average score is 3.58 for this. Most responses to individual questions are in the range of 3 to 5 and there is no response as 1 under moral and social incentives.

***We also analyzed the response data further to look at if there is any relationship of the type of incentives with the socio-economic background, educational qualification or the age of the respondents. There is no correlation found between the ‘type of incentives’ with age, educational qualification or caste category of the leaders.***

The leaders usually spend 8-10 years in such organisations, initially in SHGs and later in clusters and Federations. During this period their need of ‘recognition’ and ‘learning/ information’ is completed. They start getting fatigued – why should only me be giving so much time- and there is nothing new. The design of the federation also demands rotation of leadership and the old leaders have to vacate the posts for new leaders. Some leaders get elected in Gram Sabha, some have gone in the leadership role of FPOs but most leaders come back as ordinary members.

**Leadership in these institutions can be placed in three phases**

First Phase (Initiation): The leadership role to members in SHGs is usually thrust upon them by other members. There is no rush among members to get elected/ nominated as leaders of the SHGs. Though it must be mentioned here that it might be because of the way SHGs were promoted by the NGOs (PRADAN and IBTADA). In other SHGs which were promoted under government programs like SGSY, DPIP (where there was the provision of the subsidy) we have heard and seen that there was a rush to take up the leadership role by a few influential members. Therefore the design of the program in which women organisations are formed, is very important factor in deciding the type of leadership. Equally important is the ‘way’ the promoting organisation dialogue with the community. In this case, it seems that the promoting organisations very clearly explained to the SHG members that there is no subsidy and decision of the members will be supreme. The SHG members who are a little bit literate, who can spare some time, who is articulate, confident and impartial is selected as office bearer/ leader of the group. The woman (who is selected as leader) discusses it within her family and takes their consent and then agrees to become leader.

Main motivation at that stage is the ‘recognition’ they get in the family, the opportunity they get to talk to other women, and opportunity to learn new things etc. This is the time when they get maximum resistance from family members like Father and Mother-in-law and sister-in-laws. But surprisingly the husband is usually in their side. This is a critical period for the promoting organisations because many potential leaders might drop at this stage. In the two locations studies, the staff of the promoting NGOs meets the family members and assures them about the safety of the women and gives personal guarantee that if anything happens, they (NGO staff) will be responsible.

This is the time when the leaders need lots of hand holding, training, exposure and nurturing. Leaders told that they do not need any payment or any monetary benefit for the leadership role but they need training, knowledge and information. They have to prove to their family members that they are learning new things and therefore they should continue as leaders. It takes about 1-2 years for them to settle as leaders in SHGs. By this time they have also taken 1-2 loans from the group and the family also starts supporting them.

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|  | Initiation | Prime | Hand Over |
| Time (Period) | 1-2 years | 2-5 years | 5 years and later |
| Incentives/ Motivators | Recognition in family and village  To learn new things, information,  to go out and meet people | Confidence as leader, more recognition, able to help other poor women, access to benefits | Economic incentives, strong ownership of the institution, being on bigger platform; meeting senior officials, awards |
| Issues faced | Resistance from family, Jealousy of other women  Lack of confidence  Fear that if someone do fraud they will have to bear the burden  Permission from In Laws | Technical knowledge, More time required, travelling out of district and state, meeting expectation of members and staff etc. | Concern about the future of the institution, leadership rotation(fear of relinquishing), apprehension about the new leaders; |
| Inputs required | Training on their roles  Helping to convince the elders in her family  Confidence building  Exposure and arranging interaction with older women leaders | Training on technical matters; exposure to government & banks; leadership training- on governance, planning, monitoring etc. | Good governance, systems setting, exposure, negotiation skills, vision etc.  Help in handing over to new leaders |
| Role (s) | Organizing Group meeting,  Transacting with banks,  Monitoring repayments from members, attending training and disseminating information to other members | Taking up women issues in GP, with government etc.; Leveraging government programs for SHG members, managing bigger and formal organisation like CLF | Guiding new leaders; handing over the charge and hand holding new leaders, |

Second Phase (Prime): After the first phase of 1-2 years is over, the leaders gain confidence, understand the importance of their role and have also gained recognition. They start taking deeper interest in the affairs of the higher level organisations like Cluster level Federations. This is their prime period as leaders and they start asserting themselves in the affairs of the CLFs as well as in village affairs especially the matters related to women.

Here the major motivation is that they are able to help other poor women by facilitating bank linkages, convergence with other government schemes/ programs and also taking up livelihoods activities for the benefit of SHG members. In other words, this is the real leadership role that they play and at times they have differences with the staff of the promoting organisation.

They need training on managing the CLFs – planning, financial management, monitoring, and setting up administrative systems in CLF etc. Both the promoting organisations were clear in their thinking that the women collectives should be autonomous and should be managed by the leaders. So the promoters slowly reduce their active role and encourage the leaders to take up the responsibility of taking decisions. Leaders enjoy taking up responsibility but at the same time they also feel the need of guidance from the promoting organisation.

Third Phase (Hand Over): After about 5-6 years of playing leadership role the leaders are supposed to vacate their positions for new leaders. As there is no monetary compensation for their time spent as leaders, they also feel that now others should also take up the responsibility. They also start feeling that they should also be earning now. They strive for taking up the role of Community Resource Person or start giving more time in their livelihoods enterprises. But some of the leaders also wish to continue mainly because they do not wish to carry the label of ‘removed leader’.

Considering the awareness, confidence and goodwill of the leaders of SHG Federations they might take up leadership role in the mainstream like Gram Panchayats and Panchayat Samities. But most leaders were reluctant to try because they think that the mainstream leadership is far too complicated and unclean. But the leadership rotation is an important issue that the promoting organisations are grappling with. On one hand it looks logical that there are only a few leaders who wish to continue for longer time and therefore they should be allowed to continue and on the other hand there is always apprehension that if same leaders continue for longer rime, they might capture the women collectives. But it is the reality that the SHG federations have given leadership opportunity to those who had no possibility to be the leader otherwise.

Conclusion

The leaders in the SHG Federations come from socio-economic marginalised community and being women they are on double disadvantage to take up any leadership role in mainstream like in Gram Panchayats or Cooperative societies where there is already dominance of males of influential households. So the SHGs and SHG Federations provides them platform to express their leadership skills and they also get social recognition and prestige within family and in society. Leaders are found with high empathy towards other women of similar socio-economic status and ‘helping others’ is very strong in their own value system; so it is another incentive for them to be in leadership role. The findings of this research can be used to design the capacity building inputs for the leaders of the collectives. There is a practice of leadership rotation in these SHG Federations and most of the older leaders will step aside to give space to new leaders, some happily and some reluctantly. It will be a challenge for the promoting organisations and for the federations how they will use the precious human capital (experienced leaders) for the growth of the women collectives.

1. Thanks to the leaders of the Sangarsh Mahila Manch (Alwar) and Saheli Samiti (Dausa) and staff of IBTADA and Saheli Samiti for support in conducting interviews of Leaders [↑](#footnote-ref-1)
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