

Training Module

Gender Sensitization and SHG Management

MODULE 1 (M1)

Day1

SL. No	Day	Topic	Sub-Topic	Methodology	Duration (minites)
1	DAY 1	Introduction & Sharing of training Objectives	Registration, handover the participant kit, Introduction & Sharing of training Objectives	Inspirational Song, Games for Introduction	45
2		Gender Sensitization	Concept of Poverty	lecture/ interaction/ Flip Chart	45
3			Vicious cycle of poverty	Flip chart	30
4			Understanding of Gender	Story/ Questioner	60
5			Gender Perspective in society	Quesestenor	30
6			Role of women in society & development	Case study	30

1. CONCEPTS OF POVERTY:

Poverty is a social phenomenon in which a section of the society is unable to fulfill even its bare necessities of life.

If a person's income or consumption expenditure is so low that he cannot live at minimum subsistence level, he is said to be poor. It basically indicates deprivation of some sort resulting in hunger and starvation. People are said to be in poverty if their earnings are insufficient to obtain the minimum necessities for the maintenance of physical efficiency. Such minimum necessities are usually measured in terms of minimum nutritional requirements. Poverty concept indicates inequalities of income. The people of low income groups are relatively poor as compared to the people whose incomes are high. Here poverty is viewed in terms of inequality between the poorest group and the rest of the community.

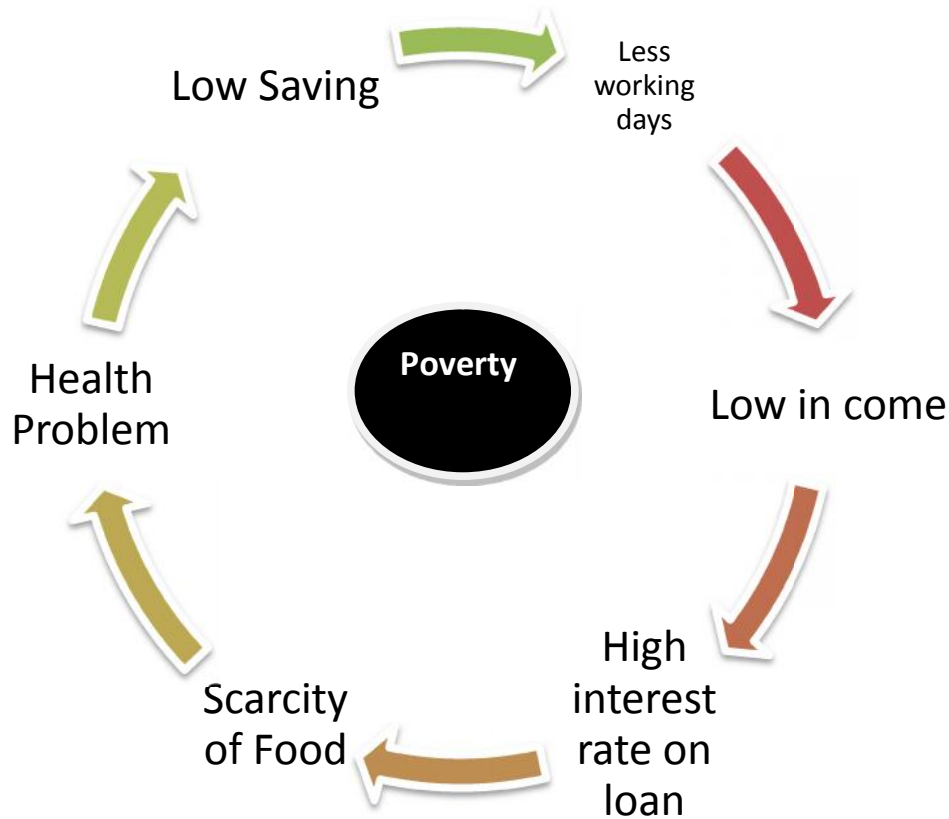
Causes of Poverty:

The causes of poverty in Indian economy are

1. High growth rate of population
2. Landless labour
3. Low productivity
4. Low food production
5. Illiteracy
6. Political system and corruption
7. Lack of job opportunity
8. Inequalities of income
9. Migration
10. Regional Disparities
11. Excessive population pressure on Agriculture.
12. Lack of capital
13. Lack of Vocational Education and Training.

Exercise: Ask the participant to list out their opinion on why they are poor. Possible outcome may be any of the above causes.

Vicious cycle of poverty



2. UNDERSTANDING GENDER

Story of two frogs:

Once upon a time there were 2 frogs in a village planed for a world tour. In a fine morning they started their journey with bag and baggage. On the way they explored lots of new things, they enjoyed a lot, they played, they sang and dance, they rested and they ate whatever they felt like.

On the way, they face a dangerous snake, and they so scared that they run so fast to hide themselves. After some days of journey, they felt exhausted and decided to come back. As soon as they entered home one frog said that it was very happy and tired journey for it and decided to rest for time. Another frog was hungry and entered kitchen to cook for dinner.

For Trainer: Ask the participant which frog is male and which one is female with reason. Allow them to think for 2 minutes to answer the question. They will answer according to their perspective as frog in kitchen is female and frog resting is male or vice versa.

Trainer will explain that all the people in the society have their own perspective on gender.

3. GENDER PERSPECTIVE IN SOCIETY

Exercise: Trainer will read out a series of words/ phrases and the participants have to say whether that word/ phrase is attributed to a man or a woman. Each participant must decide for themselves without discussing it with others. Trainer should explain to the participants that there is no right or wrong response and the participants should freely choose whatever they think is correct according to them.

Read out the following statements:

- Crying
- Cooking
- Giving birth to babies
- Carrying heavy loads
- Having moustache/ beard
- Having long hair
- Riding cycle
- Taking care of babies
- Breast-feeding babies
- Washing clothes

After each word/ phrase, once the participants respond, the trainer should ask to explain why they think so. Once everyone had a chance to explain why they chose those answers trainer should ask them if they think the behavior/characteristic in the statement is determined by the biological/ physical differences or social differences.

Trainer should then explain to the participants that these statements were meant to generate a discussion around how society promotes images of men and women, which results in gender biases and images. This helps in understanding the cause of inequity between men and women. The cause of unequal relationship between men and women is the socially constructed differences between men and women. Trainer should then highlight the following differences

Physical/ Biological attributes	Social attributes
Biologically determined	Constructed by society
Universal for all human beings	Multi-faceted differs within and between cultures
Unchanging	Dynamic, changes over time
Inborn	Acquired

Tying up the women: (role play)

Material required: Some ribbon, preferably black.

1. Ask a volunteer from the participant to participate.
2. Trainer will tie the hands of the women with ribbon explaining them that in our society cannot do what they want.
3. Next, he/she will tie her mouth implying about women were not allowed in decision making.
4. Trainer will tie her eye and ear implying that women were not allowed to make opinion of their own. She has to believe what the society see and hear.
5. Next, her legs are to be tied indicating that women are not allowed to go out from the household.
6. Her head to be tied indicating she cannot even think of her own.
7. At last, her stomach is tied with the ribbon indicating she cannot even give birth to children of her wish.

Trainer has to explain that, in our society women condition is as like the tied up women.

Now,ask the participant to untie the ribbon one by one explaining why she has untied the same.

4. ROLE OF WOMEN IN SOCIETY & DEVELOPMENT :



WOMEN CAN MANAGE LOTS OF HOUSEHOLD ACTIVITIES IN HER FAMILY.

WHY SHE CANNOT BE A PART OF DEVELOPMENT AND PLANNING IN SOCIETY?

Exercise: This is a story of a project that was implemented in a village in Assam. One day, a few officers came to the village and had a meeting with the village men (which is the normal practice). They discussed about the availability of drinking water in the village. There was one well in the village that the villagers used. But the water of that well was not so good and the water level was also low. There was another well at about 3 kms that had good water but the road that led to the well was not good. So the village men and the officers decided to build a good road from their village to the well that was 3 kms away to help them get better access to drinking water. The road was constructed but after a few months when the officers came to see how the villagers were using the road, they were surprised to witness that they were still using the village well and nobody went to get good water from the well that was 3 kms away.

Trainer to facilitate discussion on why the villagers did not use the good road as planned earlier to fetch good water from the well that was 3 kms away and still used the village well that did not have good water. The trainer should highlight that the project did not involve women in the planning process. The women are mostly involved in fetching water. Getting water from 3 kms distance was difficult as they had to spend more time to walk the distance and carrying the water back was also hard. So they chose to continue using the village well because even though it did not have good water, it saved their time and energy.

The trainer should also stress that any development intervention should take into account gender dynamics and that this project was designed without an understanding of the roles of men and women. In any integrated development, it is essential to involve men and women.

Day 2

SL.no	Day	Topic	Sub-Topic	Methodology	Duration (minutes)
8	DAY 2	Recap of previous day's sessions	previous day's sessions	Discussion and lecture	30
7		Understanding Basic Concept of SHG	What is NRLM, features NRLM /Difference between NRLM and SGSY	Discussion and lecture	30
8			What is SHG?	Discussion and lecture	40
9			How to form a SHG?		30
10			Need for SHG	Game/ role play	40
11			SHG Panchasutras, Norms, Process, Principles & Agenda	Flip chart/Story	40
12			Types of Book	Flip chart	30

1. WHAT IS NRLM

The Swarnjayanti Gram Swarojgar Yojana (SGSY) – a holistic self employment programme for the rural poor is now being restructured and renamed as National Rural Livelihoods Mission (NRLM). The restructured programme is being implemented in a mission mode with a time bound and outcome based approach. NRLM envisages to encompass the entire gamut of social issues and to pave the way for the poor so that they become capable of coming out of poverty through universal social mobilization, forming and strengthening of SHGs and their network, capacity building, financial inclusion, access to credit, skill development and taking up different livelihoods options supported with provisions of technological as well as marketing support. Enhancing and expanding existing livelihoods options of the poor; building skills for the job market outside and nurturing self-employed and entrepreneurs (for microenterprise) are the three pillars on which NRLM will be working.

The Assam State Rural Livelihoods Mission Society (ASRLMS) is an independent and autonomous institution under Society Registration Act XXI of 1860 established by Panchayat & Rural Development Department, Government of Assam to address the rural poverty of the State. The ASRLMS is implementing the National Rural Livelihoods Mission in the State with the objective of enhancing the social and economic empowerment of the rural poor in Assam. It has been designed as a multipronged approach to strengthen livelihoods of the rural poor by promoting SHGs, providing skill development and placement for youth for wage based occupations in different private/business organisations and imparting self employment oriented training.

ASRLMS is committed to work towards reducing poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.

2. NEW COMPONENTS IN NRLM VIS-À-VIS SGSY

- Saturation approach on inclusion of excluded poor families
- Formation of affinity-based groups compared to activity-based groups promoted under SGSY

- Systematic approach on social mobilisation, institutional building, capacity building etc. through involvement of Community Resource Persons (CRP)
- Formation of collectives, producer groups, Federations etc. for promotion of livelihoods.
- Community Investment Fund as catalytic corpus.
- Preparation of households based micro credit plan by members of SHGs for availing loan
- Repeat loan to SHGs and their members from federations for livelihoods promotion, health security, food security, education

3. WHAT IS A SHG

A Self Help Group (SHG) is an informal, self managed homogenous and voluntary group of 10-15 women of a neighborhood engaged in thrift and credit activities which operates on the principles of mutual help and cooperation.

Some of the key elements of a SHG are –

- Self-determined/ voluntary group membership and group norms
- Homogeneity in group membership (through self-selecting process)
- Group determined savings and intra-lending norms
- Initial intra-lending from own savings for smoothing consumption
- Social capital for providing support services (like training, book keeping, etc.)
- Revolving funds and loans from banks to augment capital to meet various credit needs of the members
- Membership to federations of SHGs

HOW TO FORM A SELF-HELP GROUP?

The Community Resource Person (CPR) who is suppose to be from the same village, She will be aware about the social situation in the village, about the affinity groups already existing, the ‘Suburi’ (neighborhoods) in which the poor live etc. The CRP shall hold discussions with the Panchayat, especially with the women members. This will give sufficient background about the neighborhoods in which the poor live, their interest to form small groups for initiating income generating activities, etc. The CRP will Visit these neighborhoods and hold focus group discussions with the women/or men who have interest to form groups. The CRP will tell them about the concept of SHG, its advantages, the principles on which it will be formed, the responsibilities that the members will have to bear, etc. The members should be having or are willing to develop good interpersonal relationships. As the SHG has to be a self-selected entity formed on the basis of shared interests and affinity, it would be better to help the people to evolve their own criteria of selection. Wealth ranking exercise and a social linkage diagram can be useful tools for this purpose.

Once the target groups are identified in the village, we will be mobilised into SHGs. We will serve as representatives from our households. Ideally, the members from the same neighbourhood can be a part of the same group. SHGs of certain vulnerable groups (differently abled) may consist of both men and women. Each SHG will have 10-20 members. We will gather at a common location, conduct informal meetings and form our SHG.

At the first SHG meeting, we would discuss the following points:

-) Name of Self Help Group
-) Meeting day and time

-) Roles & responsibilities of the members
-) Amount of savings
-) Fixation of norms and regulation for the SHGs
-) Election of office bearer

The group would resolve to follow the *PANCHA SUTRA* –

-) Regular meeting,
-) Regular saving,
-) Regular internal lending,
-) Regular and timely repayment
-) Regular book keeping

The members will take an oath to -

-) Participate in group meetings and decision-making
-) Participate in every activity of the group
-) Contribute regular minimum agreed thrift amount to the group
-) Take loans from the pooled corpus funds of the group
-) Get individual passbook updated on regular basis
-) Take collective decisions and adhering to the decisions
-) Take joint or collective initiatives.
-) Participate in supervision of group finances / businesses/ assets

We will elect 2-3 members of the SHG as our representatives - first leader will be the President, Second leader- Secretary, Third leader –Treasurer. Of these, either the President or Secretary would belong to a vulnerable community. The leadership would be rotated/ changed periodically to ensure transparency and ownership.

The roles of office bearers of each SHG will be as follow-

- a) **President:** She will guide the group, ensure participation of all members, assign responsibility among the members etc. The tenure of president will be two years initially and then leadership will rotate every year.
- b) **Secretary:** She will be responsible for day to day affairs and administrative matters of SHG. She will be responsible for organising and conducting meetings.
- c) **Book keeper:** She will write minutes of meeting with help of CRP (initial stage). She will be responsible to keep track of the financial matters with support of book keeper and other members.

Strategy for Existing SHGs

NRLM compliant SHGs (i.e. with at least 70% poor, leaders from vulnerable sections and functional) would be strengthened and supported. The existing SHGs would be graded on the

basis of the *Panchasutra*. A Training Needs Assessment should be conducted and the required trainings need to be planned.

A workshop needs to be organized at state/district/block level for the staff as well as community leaders, to share objectives of the Mission and create understandings to bring poor's institutions under the fold of Mission. This can be a platform for nurturing, promotion and development of existing SHGs through handholding support, as per given outline of the mission in future course of time. This workshop will help to develop common understanding about tools for bringing these SHGs under NRLM.

4. NEED FOR SHG

The SHG serves the purpose of providing its members

- a space for self-help, mutual cooperation and collective action for social and economic development
- promotes savings and builds own funds
- becomes the local financial institution to provide a range of financial services as per the requirement of its members
- Quick access to credit to meet our loan requirements.
- To enhance our confidence and skill
- To increase our awareness on various local institutions and schemes
- To initiate and implement village development activities
- To create awareness on the mobilization of the resources and their optimum use
- To reduce poverty level in the village
- To establish linkage and networking with other institutions
- To remove obstacles to progress that would be difficult to achieve individually



Exercise:

Stone on street: (Role Play)

1. Select 6 members from participant to perform the following roles:

- a. Women talking in phone.
 - b. One vegetable vendor.
 - c. One drunker
 - d. One bicycle rider.
 - e. One participant as Stone.
 - f. One facilitator.
2. Make them understand about the story.
 3. In the road junction there is big stone (member e). Four (a-d) role players will come from four different directions and hit the stone.
 4. The facilitator (member f) will come and helps them to get up. They discuss among themselves to find the problem why they have fallen.
 5. All members and facilitator lift up the stone and placed aside.

Note: This play is completely mono act.

Moral: Unity in strength. Group dynamics, Trust, believes

6. SHG PRINCIPLES (PANCHASUTRA)

1. Weekly meetings – SHG should hold weekly meetings
2. Weekly savings – All members of the SHG should save weekly
3. Regular inter-lending – SHG corpus to be used to meet various credit needs of the members
4. Regular repayment – SHG/ members should repay their loans regularly
5. Regular book keeping – SHG should maintain their books of records regularly

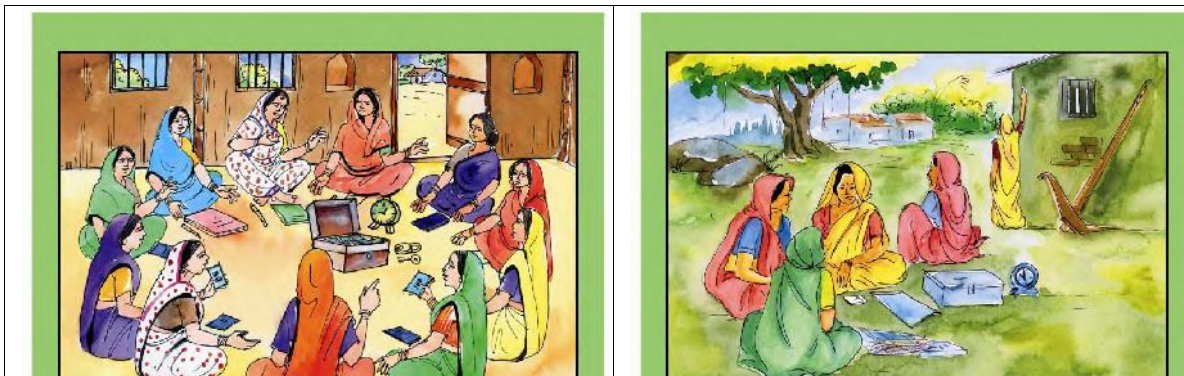


Weekly meetings:

- Intimacy increases amongst the members as they meet frequently.
- Helps for the member to borrow in short interval from SHG
- Helps in strengthening the SHG

Weekly savings:

- Reduce un-necessary expenditure of the members.
- Saving habit among the members increases.
- Easy to save little amount of money frequently.



Trainer will compare the pictures to explain the importance of meeting.

Regular inter-lending:

- Fulfill the needs of all members
- To increase the corpus of the SHG.
- Reduce the habit of borrowing loan from local money lender.

Story of a farmer:

Once upon a time there was a farmer. He had three sons. The farmer became old and wished to switch over the property at the hand his sons. He was a little worried regarding the transfer of responsibilities on the shoulder of his sons. He questioned himself, who would be the best for the same purpose among the three sons. He felt the smell of disagreement among the three sons. To find out the most suitable person the old farmer equally distributed 1 (one) bag of Rice to each son. At the very next day, he called the three sons and informed them that he would be going for visiting holy places. He would be come back after 6 months.

Subsequently, he came back after 6 months and called all three sons. He inquired after the 1 (one) bag of rice given by him. First Son replied that he had eaten it. Second son replied that he has kept it as it was. Third son replied that he had used that bag of rice for cultivation and converted 1 (One) bag into 5 (five) bags.

Now asked a question to the participant- Who is the right person for giving loan?

Of course, the answer will be the third son. Now a little bit of interpretation is required from the trainer's part.

When we use our capital in proper way then it will increase day by day

Regular repayment:

- Helps the member to repay in equal installment.
- Timely repayment of one member will help in borrowing by other members.
- Helps in reducing extra interest by the members.

Story of two friends:

Long ago there were two friends namely Mr. Ravi and Mr. Ram. Mr. Ravi was a bit well to do in terms of wealth than the Mr. Ram. One day Mr. Ram found himself in need of financial assistance, by virtue of that he called on Mr. Ravi at his residence and requested him to lend some money in the form of loan. Mr. Ravi was very kind in nature and he told him to take the required amount of money from the beneath of pillow. Mr. Ram did so. He took the sum amount of Rs. 5000/- and gone away. Around 3 months later Mr. Ram turn up to the residence of Mr. Ravi in order to repay the loan amount with a minimal interest. However, Mr. Ravi did not receive the interest and told him to put the principal amount beneath the pillow. Mr. Ram went into the bed

room to do so. But, he could not able to control his greed and took the whole amount and gone away.

Subsequently, Mr. Ram again faced some financial crisis and called on to the residence of Mr. Ravi. Mr. Ram was very optimistic that Mr. Ravi would help him. Mr. Ravi behaviour was alike earlier. He told Mr. Ram to take the money from the beneath of pillow. Alike the earlier Mr. Ram entered into the bed-room and lifted the pillow but unexpectedly found not even a one rupee note. He inquired after it and asked Mr. Ravi that “there is no money at all”. Mr. Ravi replied that I did not check it out. You have kept the money last time. I do not know what happen with my money. After that, Mr. Ram departed with empty hand.

After the deliberation of the story the trainer should ask the question to the participant- what do you learn from the story??

Moral of the story are as follows:

-) Do not be a defaulter.
-) Be honest in terms of repaying the loan.
-) If you do not repay the previous loan in time you will not request for another dose of loan.

Regular book keeping:

Transparency and accuracy

Helps for audit.

Helps in maintaining non financial record.

Chinese whispers game

All members would sit in a circle. One member passed a message with soft voice to another's ear, which would be passed through a line of participants until the last participant announces the message to the entire group. Errors typically accumulate in the retelling, so the statement announced by the last participant would differ significantly.

Subsequently, one participant passed a small piece of paper writing a sentence through the line of participants until the last participant read the sentence. The sentence uttered by the last participant remains same as it was uttered by the first participant.

Learning: Written documents is much more transparent than verbal communication.

6. SHG NORMS

- (i) Formed by 10-15 women belonging to similar socio-economic background and coming from same geographical area/ hamlet.
- (ii) The group should name their SHG with every member's consensus.
- (iii) 2 (two) members should be selected as representatives with every member's consensus.
- (iv) The group should hold weekly meetings.
- (v) The group should fix time, day and venue for weekly meetings and these meetings should be held on a rotational basis (preferably weekly meetings should be held once in every member's house).
- (vi) All members should be present in weekly meetings.
- (vii) All members should sit in a circle during the meetings.
- (viii) Weekly savings should be fixed with every member's consent.
- (ix) A convener should be selected for every weekly meeting.
- (x) Book Keeper of the group should be selected by every member's consent.
- (xi) Meeting should be organized in the house of the meeting convener.

- (xii) Every member should attend 3-days training on SHG management.
- (xiii) Every Book Keeper should attend 5-days training programme on Book Keeping.
- (xiv) Agenda of the weekly meeting should be finalized with every member's consent.
- (xv) Weekly meetings should be conducted as per the meeting agenda.
- (xvi) Every member should pray and introduce herself at the start of the meeting.
- (xvii) Meeting convener should take attendance after introduction by every member.
- (xviii) Weekly savings should be deposited by members in weekly meetings only.
- (xix) Every member should discuss the loan requirements and loans should be prioritized and given to more needy members.
- (xx) After deciding the loan requirement, amount, principal, interest and installments should be finalized.
- (xxi) The SHG books of records should be introduced in the weekly meetings – Attendance Book, Minutes Book, Savings Ledger, Loan Ledger, General Ledger, Cash Book, Individual Passbook and Monthly Report.
- (xxii) All books of records should be written by the Book Keeper during the meeting.
- (xxiii) At the end of the meeting, Book Keeper should read out the proceeding book and then all members should sign it.
- (xxiv) Cash at hand should be with the convener of the next meeting.
- (xxv) Maximum cash at hand should be decided by the group.
- (xxvi) Absent members, members arriving late, members who do not save, members who do not repay on-time should be penalized by the group.
- (xxvii) Convener and venue for next week's meeting should be fixed by the members.
- (xxviii) After writing, reading and signing the books of records, they should be kept with the convener of the next meeting.
- (xxix) Group should open a savings bank account in the name of the SHG within 2 months of its formation.

7. SHG MEETING PROCESS AND MEETING AGENDA

SHG Meeting Process

- Every member of the group should sit in a circle and start the meeting with a prayer.
- Every member must give their own introduction including her name, name of her SHG and her designation in the group.
- Attendance of every member should be taken by the meeting convener.
- Minutes of the previous meeting should be read out at the beginning of the meeting and the minutes of the current meeting should be read out at the end of the meeting.
- Savings, loan (principal and interest) and penalties should be collected.
- Loans to members should be disbursed based on prioritization and need of members.
- Discussion on social issues, members' personal issues, government schemes etc. should be discussed in the meetings.
- The book-keeper should read out the meeting proceeding of that particular meeting in front of the members and the date, venue and time of the next meeting should be fixed.
- The monthly report, receipts and payments should be read out in front of all members.
- After taking signature of all members at proceeding, book keeper should handover all books of records to the permanent president and the permanent president should hand over to the convener of the next meeting.

Note: Picture of SHG meeting

SHG Meeting Agenda

- Prayer

- Introduction
- Attendance
- Review of the previous meeting minutes
- Savings
- Loan repayment (principal and interest)
- Fines/ penalties
- New loan sanction
- Receipts and payments
- Bank transactions
- News of the village
- Discussion on members personal issues
- Discussion on social issues
- Discussion on government schemes
- Other issues

SHG Books of Records

- Attendance Book
- Minutes Book
- Savings Ledger
- Loan Ledger
- General Ledger
- Cash Book
- Individual Passbook
- Monthly Progress Report

Day 3

SL.no	Day	Topic	Sub-Topic	Methodology	Duration (minites)	
11	Day 3	Recap of previous day's sessions	previous day's sessions	Discussion and lecture	30	
			How to frame rules and regulations of SHGs?	Discussion and lecture	30	
12		Leadership & Group Dynamics		Concept of Leadership	Discussion and lecture	40
13				Who is a leader	Game/flip chart	30
14				Importance of Leadership	Flip chart	40
15				Characteristics of good Leadership	Flip chart	35
16				Leadership rotation	Flip chart	35

HOW TO FRAME RULES AND REGULATIONS OF SHGs?

Wherever two or more people come together, certain rules of behaviour develop automatically. Many of these rules are informal or governed by custom. But wherever people join together for a common objective and financial transactions take place there is a need to have rules written down. In democratic organizations, these rules must be agreed to and understood by all the members and they must be followed strictly. Any deviant behavior must be discouraged through

a set procedure. To make financial transactions transparent, proper accounts must be maintained. In the absence of these the organization will disintegrate.

Self-Help Groups are democratic institutions and they must follow the norms of democratic self-governance. These norms, necessarily in the written form, are called the bye-laws of SHGs.

These bye-laws must contain the following:

- Objectives of the group.
- Procedure for election of representatives
- Periodic change of representatives
- Time and day of meeting and periodicity of meeting
- The amount and periodicity of saving
- Operation of the bank account
- Procedure for sanction of loan, amount of loan, purpose of loan, rate of interest to be charged, repayment period
- Fines/penalties for non-attendance in meetings, late payment of savings, late or nonpayment of loan installments or other undesirable behavior
- Activities to be taken up by the group other than saving and credit
- Procedure for withdrawal from membership
- Distribution among members of **income from group business**

Remember:

- These rules must be written in the local language at the end of the second meeting of the group.
- The rules must be evolved through consensus. Do not impose on them any rule that they have difficulty to follow. “What will work for them?” should be the guiding principle.
- All members must understand the rules.
- There should be flexibility to modify the rules as the group gains experience.
- The rules must be implemented in spirit.
- The rules must be signed by each member.
- It is the duty of the CRP/Block Coordinator to ensure that the SHG has written rules by the end of the second meeting. Only then can the SHG be considered to have been formed.

1. Concept of Leadership

Leadership is one of the important parts of a good SHG. To achieve the goal of the group a good leader is very essential. Leadership is also important for smooth running of the SHG. A good leader is required for achieving the group’s goal and to enhance the group members’ skills and capacity.

Leadership is one of the essential parts of a SHG. It is leadership that leads to achieve the goal of group. Good leadership is a must factor which can enable the members of the group to remain united and work cohesively for holistic development of the members.

The word “Leadership” can bring to mind a verity of images;

- A political leader perusing a passionate, a personal cause.
- An explorer, cutting a path through the jungle for the rest of his/her group to follow.
- An executive, developing her/his company’s strategy to beat the competition.

Similarly, a SHG leader also is to bring unity strength, success, motivation, creativity etc, in the group as well as thoughtful skill developing among the members by being an exemplary leader.

2. Who is Leader?

According to the idea of transformation leadership an effective leader is a person who does the following;

- Creates an inspiring vision of the future.
- Motivates and inspires people to engage with that vision.
- Manages delivery of a vision.
- Trains and builds a team so that it is more effective at achieving the vision/goal.

Meek Leadership

There was a migration of a group of weak and insecure animals. While migrating the group of animal had cross a river over the bridge. Unfortunately, the bridge was at very poor condition (was not in a condition to cross). They were no idea about how to cross the river. The members of the group tried their best to cross the river. All were in vain. They all sat down for a short discussion to find the ways. After discussion it was found that they need a leader to take the group to the other side of the river. The group of animal of also agreed that they would follow the leader tells them to do.

The leader was selected and it was Mr. Sheep. The group was happy and satisfied. The leader (Sheep) stood up and said that they need to cross the river by all means before the sun set.

The Sheep (Leader) had very meek mind and behaviour. He understood the problems well and had to lead the insecure group to cross the river. It was time to look forward and move forward. The Sheep standing in the back commanded its fellow beings to be in one line from small to big. All were in line as ordered. Then, the leader came in-front and asked its followers to follow its steps. It was a risk step. It was a reliable step. It was tough too to make each step to cross the fearful bridge fearlessly. Finally, they cross the broken bridge to save their lives on the other side of the river.

3. Importance of Leadership:

Leadership in a good SHG plays a vital role in achieving the desired goal. The following are some of the important aspects for developing the strong SHG;

- To keep the group in one set of unity.
- To motivate the member to reach the set goal.
- To recognize the skills and abilities of members
- To understand to group dynamics of the members
- To facilitate the group activities.
- To analyze the programs towards the achieving goal.
- To enable to solve the group members and other issues.
- To link the group members with different skills and development activities.
- To enable the members in the process of decision making process.
- To understand the members' individualities.

4. Characteristics of a Good Leader:

- Honesty, Good communication, listening, confidence, inspiring, positive mind, delegation, commitment, humor, creativity and intuition.

Quality of a Good Leader:

Leadership is not only is achieving the goal by all means. A good leader has to keep the following:

- She/he is knowledgeable of group behavior
- Posses a basic self-help process.
- Capable of distinguish personal views.
- Willing to work toward the group's goal.
- Has the ability to initiate activities beyond the set ones.
- Is controllable with expression of emotion, tension and conflict.
- Committed to the welfare of the group & all its members.
- Values & respects each member as an individual.
- Emphasizes on the positive aspects of the support group system.
- Encourages members to identify/evaluate alternatives for themselves.

In-Front Leader

Once, both Lion and dog had to fight against their fellow enemies. The fight was because of the insufficient food in the forest kingdom. This friendly group had to fight to other group of animals in order to protect their lives in the forest. The difficult times moved on each day. It was difficult for the animals to get food due to deforestation by human being. Finally a war took place among the animals in the same forest.

In the royal part of Lions and dogs, had a problem of leader to fight the war. The king of dogs had a selfish mind. He wanted to sit in the crown and lead the group from behind in the war. Since both the group were friends for a long time the lions and though much stronger than dogs agreed to follow the command of the king dog. It was time for the war. The king dog commanded his trope to get down in the battle field. The war began. The lions and dogs fought vigorously. Unfortunately, they were defeated by the fellow animals. It was a humiliating defeat for the lions under the leadership of the dog king with terrible injuries and death of some fellow beings.

The war stopped with a defeat. But the war for food was on high increase. All living in the forest felt insecure due to high risk of earning food. Once again, a war was declared by the opponent party in the forest. This time the lion could not stay cool about their leading weakness. They discussed the matter in the group regarding the leadership. The dogs' leaders too realized about the must win war. The lion king took over the leadership. It was with bold decision and unit the fight began. The lion king took forward keeping himself in front of the trope. Seeing the lion king fighting so courageously the dogs got energy to fight the war without any fear. Finally the war was won by the royal team of lions and dogs and captured a part of forest for their future survival.

Lesson of the Stories:

If a selfish leader like dog king leads a group and its followers to be defeated badly in any problems arise in the group. Whereas, if a leader like lion king leads a group the followers will fight as the courageous leaders fights to resolve the problems of its members.

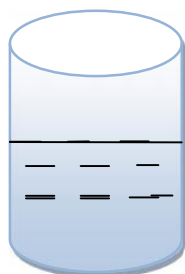
Type of Leadership:

Exercise for Leadership

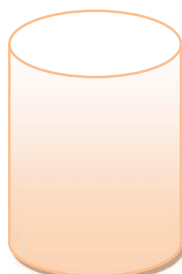
Exercise-I

Tool required:

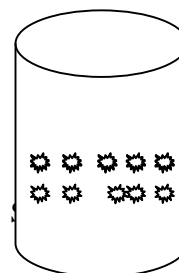
Disposal glasses, water, sugar, mud powder and stones.



Sugar water



Muddy water



Stone water

1. Take three glasses and pour water into them- If we think that the water is a society and stone, mud and sugar as leaders.

- First you take a glass of water and put the stone into it. Showing the glass ask the participants what they see in the glass. Again asked whether the stone has mixed up with the water.
- Secondly, take a glass of water and put the mud powder into it. Showing the glass ask the participants whether the mud powder is mixed with the water in the glass. If the participants say the water is mixed with the mud powder then ask them how does the mixture look like?
- Thirdly, take a glass of water and put some sugar into it. Showing the glass ask the participants what they see in the glass. Ask again how does the mixture look like? You can also ask them to taste the water.
 - Answer should come as tasty.

Conclusion:

From the above exercise it could be understood that Leadership is like the mixture of stone, mud powder and sugar into the water.

- ✓ The stone-water mixture does not make any difference between the stone and water. This kind of leadership does not mix with the peer or the society.
- ✓ The mud powder-water mixture also shows that they mix with each other but make the pure water dirty. Same way this kind of leadership also can lead its members to wrong ways of living in the group.
- ✓ On the other side, the sugar-water mixture has a good sign of leadership. This kind of mixed leadership can build unity among the members and can lead a better quality of group cohesion.

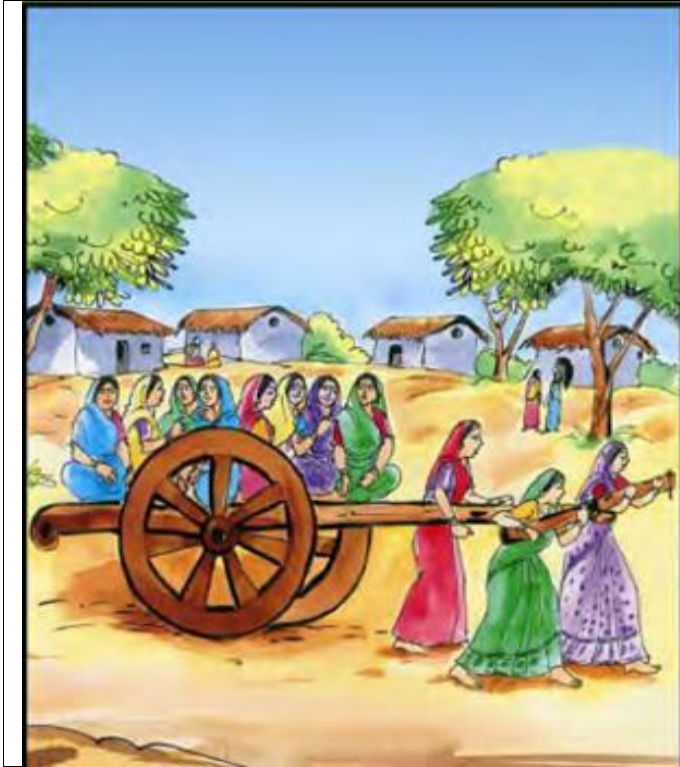
5. Leadership Rotation:

Leadership is not only for one person or a group. A good SHG becomes healthier and stronger through change of leader within the group. This means giving away the opportunity to another member to lead the group and the process is called rotation of leadership. Leadership rotation is to develop another leader within the group by availing a platform to enhance the abilities and skills of other members.

Some of the points should be kept in mind while rotating leadership;

- ❖ Leader should be changed once in a year.

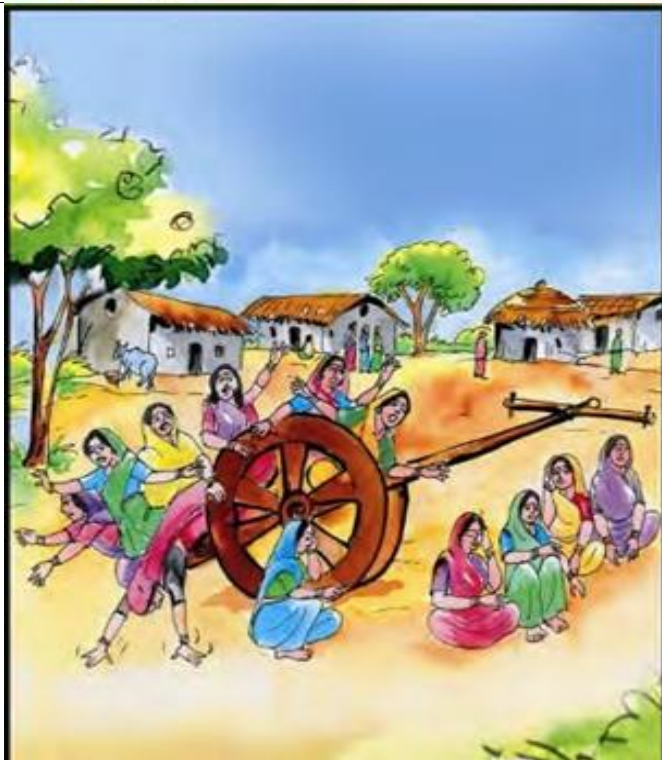
- ❖ Leader should be willing to give chance to another member.
- ❖ Preference should be given to a person coming from poor family.
- ❖ Before rotation of leader the outgoing leader should hand over all the official report, belongings and fund to the group in the presence of all members.
- ❖ The outgoing leader should accept the leadership rotation process.
- ❖ Leadership rotation should follow the proper selection process.
- ❖ The leader rotation process should be held in the formal procedure.



Three members (President, Secretary, Book Keeper) leading the SHG. They are performing all the responsibilities for smooth running of the SHG.



After certain time they are tired of their responsibility and gave up.



As a result, the SHG collapse

Moral: Leadership rotation is necessary for smooth functioning of a SHG.