

A Study on the Impact of Demographic Factors on Group Performance of Neighbourhood Groups

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Abstract

This paper analyses the impact of demographic factors on the Neighbourhood Group (NHG) performance of Kudumbashree in Trivandrum, Kerala. The results showed that there is significant difference between that performances of the groups as the demographic factors differ. Analysis were done on the survey data collected from NHG. The paper also throws light on the aspects of homogeneity parameters which might have to be relooked while constituting the groups. Key factors like education and age are some very important aspects which can be used effectively to constitute the group. The authorities also can look at focal points which if intervened can considerably improve the performance. The purpose of joining the group also can be looked upon while considering the homogeneity. Paper focuses on demographics as the homogeneity is often overlooked and taken for granted in group formation which needs to be inquired.

Key Words: NHG, Performance, Demographic, Homogeneity, Improve, Formation

1. Introduction

Self Help Group was first started as a concept by National Bank of Agriculture and Rural Development (NABARD) in 1986 on an experimental basis and it was implemented in 1991. SHGs were started with a view to contribute to the alleviation of poverty. SHG-Bank linkage programme was launched in 1992. SHGs were conceived to enable the access to finance for the poor who cannot otherwise borrow from banks because of lack of collaterals. SHGs were initially formed to grow and sustain as independent financial institutions (Tapadhan Roy, Kaushik Sen, 2015). But its popularity and acceptance lead to Government offering subsidies to the groups.

SHGs are formed by women and is also act as a tool to support and empower the poor women in the society. SHGs as compared to other Models such as

JLG (Joint Liability Group), has got broader objectives to fulfill. Beyond the narrow confines of financial objectives SHGs (S K Sharma, M. Mehta, 2014) SHGs focus is on building the capacity of the members and empowerment of women in the family and the society. Because of this it requires a federating structure entrenched in the society unlike the JLG.

SHG's performance should be understood more deeply as there are evidences from various studies which suggest that the SHGs have not met its goals in women empowerment and well being looking from the perspective of status change this is studied by (Rahman, 1998) that 60% of loans are used by their husbands. (Ranjula Swain, 2007) opines that the meaning of empowerment is rather complex to explain and in stricter sense women are not

1.2 SHGs Role and Functioning

SHGs are primarily formed for the empowerment of marginalized in the society. They are informal associations formed for reaping the economic and social benefits through solidarity and mutual support. Kudumbasree also follows the concept of SHGs for bringing prosperity to poor women in Kerala. Even

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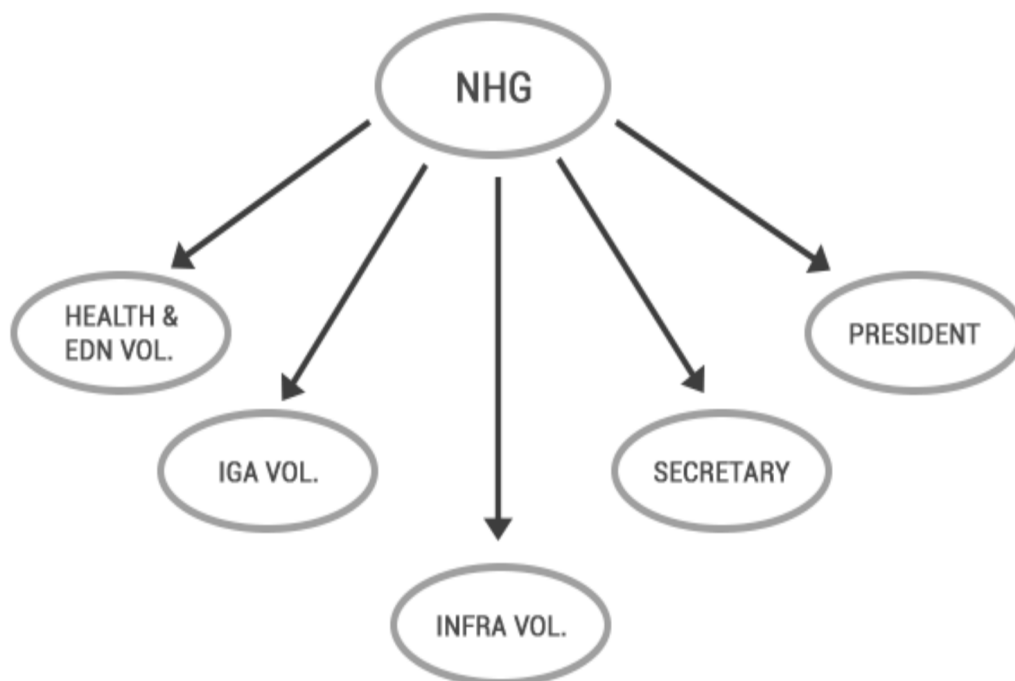
though Kudumbashree intends to instill and develop entrepreneurial spirit in poor woman who then can drive the prosperity in their family. SHGs are democratic in its functioning and is built on mutual trust and support. Here women from similar financial background come together to solve their issues which primarily arises out of financial reasons (Planning Commission Report, 2008).

Kudumbasree has a federal structure which has got three tiers with Neighbourhood Group at the bottom and ADS in the second tier an CDS at the top. (Panchayath level) (Jacob John, 2009) Kudumbasree is also characterized by the involvement of local

government hence the planning is done locally and supporting interventions are made more effectively. SHGs enables the rural poor in creating linkages with the formal credit institutions which otherwise wouldn't have been possible because of lack of collaterals and lack of steady income flow.

1.3 The Three-Tier Framework

The 3 tier framework of Kudumbashree CBO structure is shown below. The 3 levels of the structure are the Neighborhood Groups (NHG), Area Development Societies (ADS) and Community Development Societies (CDS).



Source: www.kudumbashree.com

1. President
2. Secretary
3. Income generation activities volunteer (IGA)
4. Community Health-Education Volunteer
5. Infrastructure Volunteer (INFRA VOL)

The second tier is the Area Development Society, which is formed at ward level by federating all the

NHGs in the ward. The activities of the ADS are decided by the representatives of the women elected from various NHGs. The Area Development Society consists of:

General Body - consisting of all Presidents, Secretaries & 3 sectoral volunteers of the federated NHGs.

Executive Committee - The Executive Committee of the Area Development Society consists of 7 members

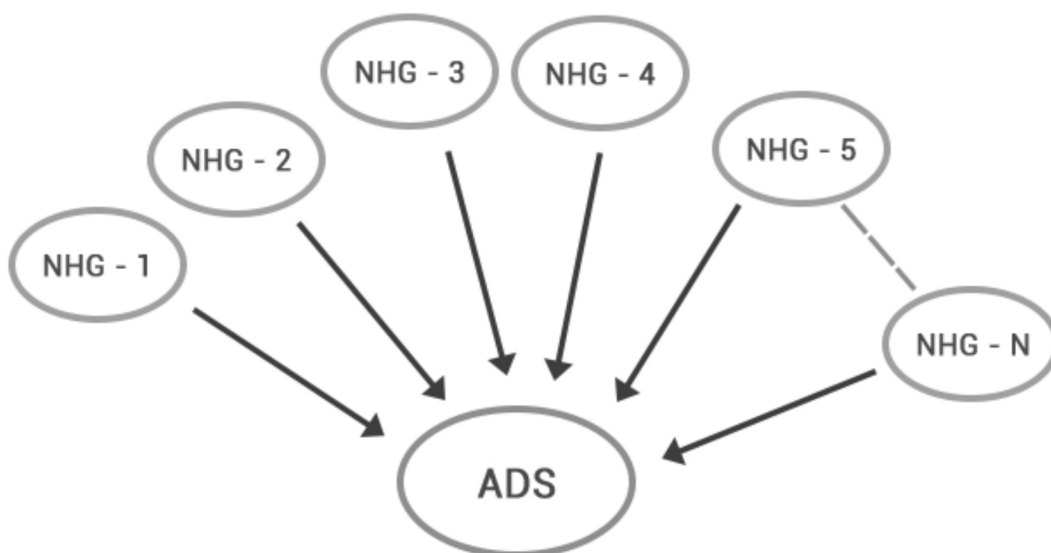
elected by the ADS general body which include a Chairperson, Vice Chairperson and Secretary.

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Source: www.kudumbashree.com

Community Development Society (CDS)

At the Panchayat / Municipal level a Community Development Society (CDS), a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act is formed by federating various ADSs in the Panchayat. The CDS has 2 distinct bodies – The General Body and The Executive Committee.

General Body

CDS General Body is comprised of all ADS Governing Body members.

Executive Committee

The size of the CDS Executive committee shall be equivalent to the number of ADS including special ADS. The CDS Executive shall have the following office bearers.

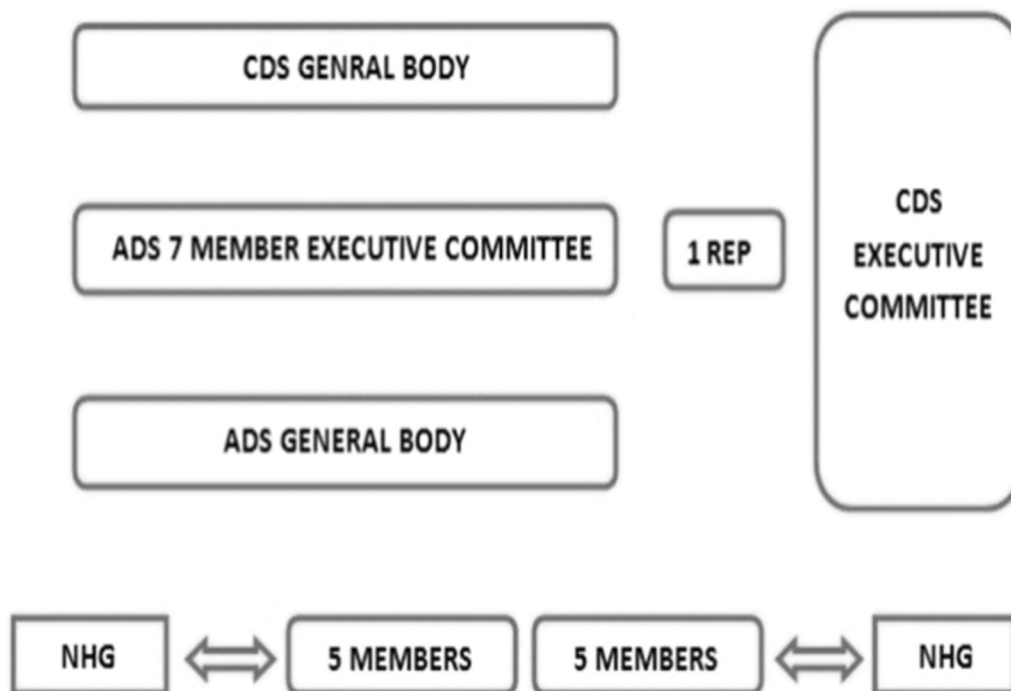
2. Review of Literature

Review of existing studies has been done to arrive at building a conceptual framework. The literature available even though is scant specifically in the context of Neighborhood Groups (NHGs) in Kerala, it helps in understanding the factors that affect the group performance. The factors identified through the review of literature are multi-dimensional in nature and hence has given a new dimension to the study. Relevance of the variables are studied empirically and through qualitative survey prior to the building of model.

The variables are extracted from various studies based on their correlation and relevance to NHG performance. Literature is reviewed and presented in the following heads

2.1 Definition and meaning of concepts

2.2. Demographic characters and its impact of performance



Source: www.kudumbashree.org

2.1 SHG performance

SHGs are formed with the objective of eradication of poverty in the society through the empowerment of women. This is so much so as a country the women should be brought to the forefront. Performance of the SHGs are closely connected to the alleviation of poverty and improvement of financial and social status. Therefore it is very important that the SHG performance be measured comprehensively. Unfortunately, most of the studies held are focused on the financial parameters and leave the organizational and social parameters which leads to narrow and incomplete assessment of the group performance.

In a study conducted by (S.C Bharamappanavara et al., 2015), it is concluded that Organizational and socio economic factors influences the SHG performance. Study concluded that there is positive correlation between overall group performance and organizational parameters like attendance, transparency, trust, decision making with consensus etc.

2.2 Demographic variables and group performance

Manimekalai and Rajeshwari (2001) showed in their studies that SHGs have improved their performance when they were provided loans and the groups have also developed belongingness and attained skills which lead to increased performance.

In a study conducted in Karnataka (Nagaraj, N; et al, 2009) it is inferred that education plays an important role in group performance. But here the case is such that the area of study is conducted in Hatenhalli which has a literacy rate of only 21%. In our study the area under study has a literacy rate of more than 95% and hence the validity of the result may not be significant.

In a study conducted in Bihar (Meena et al., 2011) there is a positive correlation between education and training to the attitude of group members. Education and training seem to have lead to an increased performance of SHGs.

Singh Y K et al. (2007) A study conducted by in Moradabad showed that age is negatively correlated with group cohesiveness and performance while education is positively correlated to group performance.

Khaki, A R and Sanghmi, M(2012), In an empirical assessment done the purpose of borrowing by SHGs is predominantly found to be for family related needs. This has been validated and found true in most of the studies with exceptions.

Anshuman Sahoo(2013) in his paper presents that younger and older women are less interested in joining the groups as compared to the women in the age group of 30-45 years. This is mostly true in the case of Kudumbasree also.

J.M Saraswathi et al (2014) in her descriptive study conducted in Northern and Southern part of Karnataka suggested that the purpose of SHG members joining the group, for financial security and for their children's education. It is also found that almost 50% of the women participate in income generating activities and 5% joined to avoid boredom.

Lina Joy, Prema A and S.Krishnan (2008) in their study concluded that experience has more effect than age on group performance..

S.M Feroze, A.K Chauhan, R. Malhotra in their studies concluded that homogeneity and peer pressure lead to increased repayment performance and hence better group performance. The paper further discusses that the homogeneity in demographic variables and organizational variables lead to better information sharing and lesser information asymmetry thus leading to better group performance.

3. Problem Definition

Neighbourhood Groups when constructed it is seen that the group members are in general homogenous in many aspects. But many studies across continents have shown that the demographic factors has an impact on the performance of the group. Kudumbashree in spite of its success seems to have plateaued and there seems to have a lack of direction going forward. These

demographic aspects are vital while constructing the group which often are not considered with enough importance.

4. Objectives of the study

This study analyses the correlation between Demographics and Group Performance.

1. To analyze the demographic variables of NHGs of Kudumbashree
2. To study the correlation between the demographic variables and group performance

5. Research Methodology and Data Analysis

Primary data is collected through questionnaire survey among NHGs in selected Panchayaths. Secondary data is collected from Kudumbashree and from District panchayath offices in Trivandrum. Samples were collected from both rural and urban NHGs. Study is descriptive in nature. Focus group interviews were conducted at Krishibhavans mostly co-ordinated by the agriculture officers at respective panchayaths. Total sample size is 487 which is collected from rural and urban NHGs. (Neighbourhood Groups).

Questionnaire is prepared and tested and a survey has been done using the same. Sampling method used is stratified sampling. The demographic variables considered for the study are Caste, Social status, Number of members, Age, Purpose of Joining, Education etc. These are grouped into categories.

Descriptive and quantitative analysis has been conducted. Tests used to prove the hypotheses are t-test, anova, post-hoc multiple comparisons and mean plots to understand the differences between and within the groups.

5.1 Hypotheses

Hypotheses are derived from the objectives and are tested to arrive at the conclusions. The null hypotheses are

1. There is no significant association between Education and Performance
2. There is no significant association between Caste and Group Performance

3. There is no significant association between Social Status and Group Performance.
4. There is no significant association between Age and Group Performance

hoc tests are used. Tukey's HSD is used along with Anova for multiple comparisons and helps in finding if there are significant differences between pairs. Further to this Homogenous subsets and Mean plot are shown for confirmation.

Hypotheses is tested using one way Anova and Post-

5.2 Results and Analysis

Hypothesis 1

H0: There is no significant association between Education and Performance

One way

Descriptives

MEAN_GP

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Primary education	97	2.1856	.43025	.04369	2.0989	2.2723	1.33	2.67
High school passed	337	3.5346	.65069	.03545	3.4649	3.6043	1.17	4.50
Collegiate education	53	3.8962	.92579	.12717	3.6410	4.1514	2.67	4.83
Total	487	3.3053	.86359	.03913	3.2284	3.3822	1.17	4.83

Source: Primary Data

Table 1 shows that the Group Performance of groups have increased with the increase in education. The three categories Primary, High School and Collegiate

education has a mean of 2.18, 3.53, 3.89 and 3.30 respectively.

Table 2
ANOVA
MEAN_GP

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	157.848	2	78.924	186.700	.000
Within Groups	204.602	484	.423		
Total	362.450	486			

Source: Survey Data

The ANOVA table suggests that the significance value is less than .05 and hence there is significant difference between the performance of groups when education

status of group members changes. [F(2,484) = 186.7, p<.05%]. Null hypothesis is rejected. Hence it is inferred that

Multiple Comparisons
Dependent Variable: Mean GP
Tukey HSD
Table 3

(I) Edu_Status	(J) Edu_Status	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Primary education	High school passed	-1.34905*	.07492	.000	-1.5252	-1.1729
	Collegiate education	-1.71066*	.11106	.000	-1.9718	-1.4496
High school passed	Primary education	1.34905*	.07492	.000	1.1729	1.5252
	Collegiate education	-.36161*	.09608	.001	-.5875	-.1357
Collegiate education	Primary education	1.71066*	.11106	.000	1.4496	1.9718
	High school passed	.36161*	.09608	.001	.1357	.5875

*. The mean difference is significant at the 0.05 level.

Post hoc comparisons using Tukey HSD tests revealed that mean score of members of category 1 (Primary Education) M=2.18, S.D =.43) is different than High School category (M=3.53, S.D=.65). Members with

High School Education also showed significant difference in their performance with (M=3.89, S.D= .92)

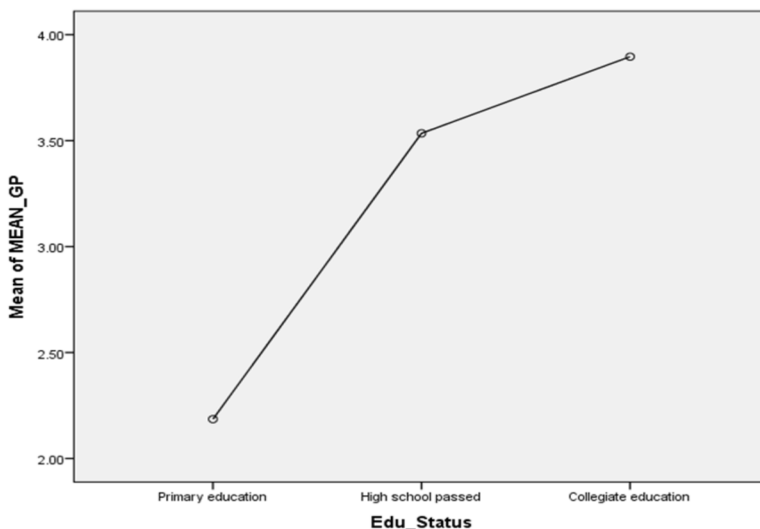
MEAN_GP
Tukey HSD^{a,b}
Table 4

Edu_Status	N	Subset for alpha = 0.05		
		1	2	3
Primary education	97	2.1856		
High school passed	337		3.5346	
Collegiate education	53			3.8962
Sig.		1.000	1.000	1.000

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 93.328.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.



H0: There is significant association between Caste and Group Performance.

Descriptives
Table 5: Caste and Group Performance
MEAN_GP

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SC/ST	87	2.0019	.46693	.05006	1.9024	2.1014	1.17	2.50
OBC	241	4.0214	.40268	.02594	3.9703	4.0725	3.33	4.83
Gen	159	2.9329	.26790	.02125	2.8910	2.9749	2.50	3.33
Total	487	3.3053	.86359	.03913	3.2284	3.3822	1.17	4.83

Source: Survey Data

The descriptive table below provides some useful statistics including mean, standard deviation and 95% confidence intervals for the dependent variable (Group Performance) for each separate groups (SC/ST, OBC,

Gen) as well as for all group combined. Group Performance of OBC is seen to be highest followed by Gen and SC/ST.

ANOVA
Table 6
MEAN_GP

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	293.443	2	146.722	1029.078	.000
Within Groups	69.007	484	.143		
Total	362.450	486			

This is the table that shows the output of the ANOVA analysis and whether there is a statistically significant difference between group means. We can see that the significance value is 0.000 (i.e., $p = .000$), which is below 0.05. and, therefore, there is a statistically significant association between the Member's performance and social status/caste. This is great to know, but we do not know which of the specific groups differed. Hence, we use find this out in the **Multiple Comparisons** table which contains the results of the Tukey post hoc test.

Post Hoc Tests

From the results so far, we know that there are statistically significant differences between the groups as a whole. The table below, **Multiple Comparisons**, shows which groups differed from each other. The Tukey post hoc test is generally the preferred test for conducting post hoc tests on a one-way ANOVA, but there are many others. We can see from the table below that there is a there is no significance in the Group Performances between the SC/ST, OBC and Gen.

Dependent Variable: MEAN_GP

Tukey HSD

Table 7

(I) Caste	(J) Caste	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SC/ST	OBC	-2.01952*	.04723	.000	-2.1306	-1.9085
	Gen	-.93100*	.05035	.000	-1.0494	-.8126
OBC	SC/ST	2.01952*	.04723	.000	1.9085	2.1306
	Gen	1.08852*	.03858	.000	.9978	1.1792
Gen	SC/ST	.93100*	.05035	.000	.8126	1.0494
	OBC	-1.08852*	.03858	.000	-1.1792	-.9978

*. The mean difference is significant at the 0.05 level.

There was a statistically significant difference between groups as determined by one-way ANOVA ($F(2,484) = 1029.078, p = .000$). A Tukey post hoc test revealed that the performance of SC/ST ($2.019 \pm .466, p = .000$) as compared to Gen ($2.93 \pm .268$) is found to be significant. Group Performance of OBC ($4.02 \pm$

$.402, p = .000$) and when compared to Gen and SC/ST also seem to be When we compare OBC to SC/ST and Gen the Group Performance is seem to be significantly different and hence null hypothesis is rejected.

Homogenous Subsets

Tukey HSD^{a,b}

Table 8

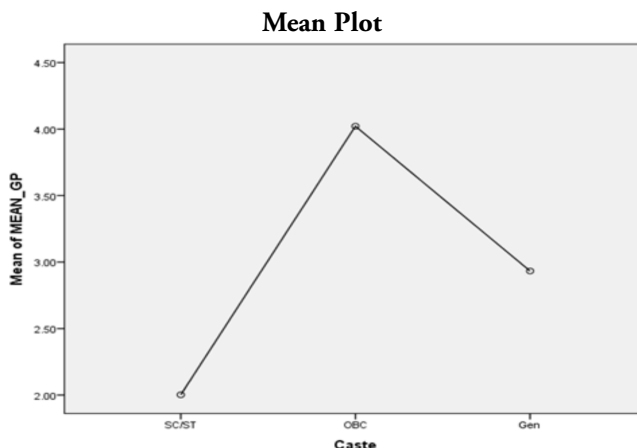
Caste	N	Subset for alpha = 0.05		
		1	2	3
SC/ST	87	2.0019		
Gen	159		2.9329	
OBC	241			4.0214
Sig.		1.000	1.000	1.000

Source: Survey Data

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 136.781.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.



H0: There is no significant association between Social Status and Group Performance

T-Test

Group Statistics

Mean Group Performance

Table 9: Social status & Group Performance

	Social Status	N	Mean	Std. Deviation	Std. Error Mean
MEAN_GP	APL	126	2.1865	.47824	.04261
	BPL	361	3.6958	.58002	.03053

Source: Survey Data

From the results it can be found that the means of BPL(Below Poverty Line)and APL(Above Poverty Line) are 3.7 and 2.19 respectively and SDs are .48 and .58. There is significant difference between the group

performances of APL(M=2.19, SD= .49) and BPL(M= 3.7,SD = .59) conditions $t(485) = 26.254$. This shows that there is significant association between social status and group performance. Hence null hypothesis is rejected.

Independent Samples Test

Table: 10

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
MEAN_GP	Equal variances assumed	7.660	.006	-26.254	485	.000	-1.50924	.05749	-1.62220	-1.39629
	Equal variances not assumed			-28.795	262.291	.000	-1.50924	.05241	-1.61245	-1.40604

Source: Survey Data

Independent sample t-test is conducted to compare the Group Performances of APL and BPL category. There is significant difference between the group performances of APL(M=2.19, SD= .49) and BPL (M= 3.7,SD = .59) conditions $t(485) = 26.254$. These

results suggests that Group Performance of APL and BPL differ significantly.

H0: There is no association between Age and Group Performance

Descriptives
Table 11: Age and Group Performance
MEAN_GP

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
<30	74	1.9144	.45266	.05262	1.8095	2.0193	1.17	2.50
30 - 50	267	3.9538	.43470	.02660	3.9014	4.0062	3.17	4.83
>50	146	2.8242	.23471	.01942	2.7858	2.8626	2.50	3.17
Total	487	3.3053	.86359	.03913	3.2284	3.3822	1.17	4.83

Source: Survey Data

The descriptive table above provides some useful statistics including mean, standard deviation 95% confidence intervals for the dependent variable (Group Performance) for each separate age categories(<30,

30-50,>50) as well as for all group combined. This shows that most of the groups have members in the age category of 30-50 and group members in <30 categories are the lowest.

One way Anova
Mean GP

Table:12

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	289.240	2	144.620	956.109	.000
Within Groups	73.209	484	.151		
Total	362.450	486			

Source: Survey Data

The table above shows that the group performance are significantly different. It can be seen that the significance value is less than .05. There was significant

effect of age on group performances for the three conditions [F (2,484) = 956.109, p <.05%]. Hence H0 is rejected.

Post Hoc Tests
Multiple Comparisons

Tukey HSD

Dependent Variable: MEAN_GP

Table 13

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<30	30 - 50	-2.03939*	.05109	.000	-2.1595	-1.9193
	>50	-.90979*	.05550	.000	-1.0403	-.7793
30 - 50	<30	2.03939*	.05109	.000	1.9193	2.1595
	>50	1.12961*	.04003	.000	1.0355	1.2237
>50	<30	.90979*	.05550	.000	.7793	1.0403
	30 - 50	-1.12961*	.04003	.000	-1.2237	-1.0355

Source: Survey Data

*. The mean difference is significant at the 0.05 level.

As we have found a statistically significant result we need to do post hoc tests. Tukey post hoc tests are used to compare each of the conditions to every other condition. A Tukey post hoc test revealed that the age group <30 ($1.914 \pm .45$ min, $p < .05$) is significantly different from 30-50 ($3.95 \pm .43$ min, $p < .05$) and >50 ($2.82 \pm .23$ min, $P < .05$). A comparison of

30-50 ($3.95 \pm .43$ min, $p < .05$) also is found to be significantly different when compared to <30 ($1.914 \pm .45$ min, $p < .05$) and >50 ($2.82 \pm .23$ min, $P < .05$). The third pair wise comparison of >50 ($2.82 \pm .23$ min, $P < .05$) is found to be significantly different from the other two groups.

Homogeneous Subsets

Tukey HSD^{a,b}

Table: 14

Age	N	Subset for alpha = 0.05		
		1	2	3
<30	74	1.9144		
>50	146		2.8242	
30 - 50	267			3.9538
Sig.		1.000	1.000	1.000

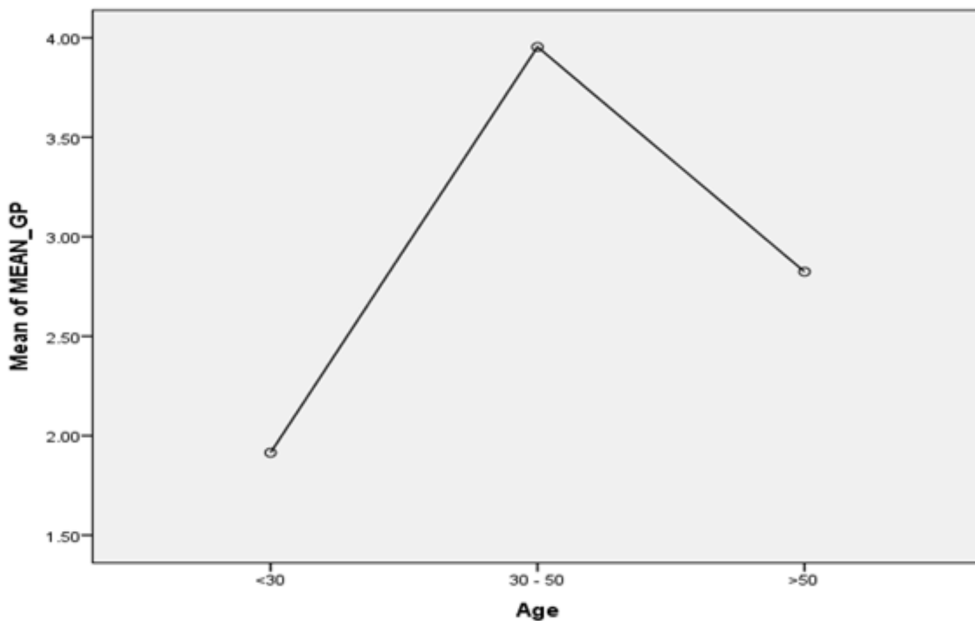
Source: Survey Data.

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 124.439.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Means Plots



6. Findings and Conclusion

Study reveals that demographic factors have significant influence on the performance of the group. The

demographic factors identified in the study are Group size, Social Status, Education, Purpose of Joining the Group and Nature of Job. All of these are found to

have significant impact on group performance. Group Performance can be improved if changes are made in the demographic factors. Better education is positively linked to Group Performance and groups consisting of members with better education shows better mean performance. Caste and age are also seem to show correlations to Group Performance. The results suggests that there are factors which if intervened by the authorities significantly contributes positively to Group Performance. Among such factors, education with emphasis on skill enhancement and a good orientation to members on income generation with respect to opportunities available can be two prime

areas of focus which can yield positive results in group performance. The study revealed that the group while homogeneity is critical it is found that homogeneity doesn't help if the group members are all less educated. In such cases a mix of members in terms of education can be included. It is also observed that many a time caste becomes a criterion for group formation which should not be the case as socially backward castes need some handholding which can be done from the members of other castes who are better off. Thus right interventions in terms of skill training and group constitution can positively impact the performance.

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