

EMERGING PATTERN OF LEADERSHIP AND EMPOWERMENT OF GROUP LEADERS AND MEMBERS

A STUDY ON SELECTED ASPECTS OF MICRO-FINANCE PROJECT FOR POOR
WOMEN OF SYEDPUR CAMPS

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Executive Summary

This brief study was initiated with two major objectives 1) to see the emerging pattern of leadership and empowerment of leaders and it) empowerment of group members under the Micro-finance project for poor women of Syedpur Camps. As methodology all the Chairpersons and Secretaries of the groups were selected, structured questionnaire were used for interview and focus group discussions were organized covering 200 members (13%) of the total members and checklists were used for collecting information as required for the study. The findings of the study may be summed up as follows:

- i. Relatively senior in age having higher educational level of persons got the preference to become the leaders of the groups;
- ii. The leaders were not heads of the families and not the were not heads of the families and not the only earning member of the families who are preferred to be the leaders because the group members thought they could spend sometimes for the groups;
- iii. Persons having relatively higher monthly income and expenditure were chosen as leaders;
- iv. Majority of the leaders (55%) had some past experience in other organizations before joining the present groups;
- v. 97% of the leaders were chosen by group members in open meetings;
- vi. The group leaders have been empowered in conducting the group meetings, writing minutes of the meetings, processing loan applications and informing the members about new development;
- vii. The group leaders have been empowered to fix up agenda, identify issues and moderate discussions of the group meetings and helping the members how to transact with the Banks;
- viii. The group leaders have been able to enhance their contact with other service providers for the benefit of the group members;
- ix. Most of the group leaders have been managing their own business with the loan and developing their entrepreneurship;

- x. All the group members have understood the importance of organizing the groups, need for group meetings and savings;
- xi. The group member's capacities have been developed in investment on profitable business based on local marketing facilities. They have also been able to improve their economic conditions;
- xii. The group members have been increasingly sending their children to schools because of their improved economic conditions;
- xiii. The group members having been better informed getting their children upto 5 years immunized in larger number to protect them from six diseases;
- xiv. The group members have been empowered with more information on safe drinking water, sanitation and hygiene behavior;
- xv. The members have been also empowered in disposing up their households' wastes to fixed places; and
- xvi. The members have been empowered to manage their own business and practice organizational disciplines.

All the above findings clearly indicate that the group leaders as well as group members are being empowered in many ways which may ultimately help improve the quality of life and reduce poverty.

1. Introduction

The Micro-finance Project for poor women of Syedpur Camps in Nilphamari district was started in May 2006 by ISDCM with the financial assistance of OBAT Helpers Inc., USA. The overall objectives of the project were to i) improve the quality of life of the people living in the camps, ii) organize poor women, (iii) create awareness and iv) reduce poverty for sustainable development. (1) The Project produced some positive results in its initial period and on the basis of an evaluation the donor agency (OBAT Helpers) showed interest for expansion and wider coverage. The project was subsequently extended for a period of five years.

The project covers wide range of activities like organizing poor women, training of poor women, involving in income generation activities, improving socio-economic condition and above all empowers the poor women for better future.

This study attempts to throw some light on two selected aspects of the project like leadership pattern and empowerment of the poor women of the camps.

1.1 Objectives of the study

The prime objectives of this study are to examine as to who are becoming leaders from the groups and how the leaders are empowered and the poor women members are being empowered as a result of Micro-finance project.

1.2 Methodology

In order to conduct this study all the 54 groups organized for Micro-finance project were selected. Each group has its Chairperson and Secretary who are supposed to be the leaders of the groups. All the 108 Chairpersons and Secretaries of 54 groups were selected as respondents of the study. There are in total 1,550 members in all the groups out of which 200 members (13%) were covered through focuses group discussions. The leaders were interviewed through structured questionnaire while the members were interviewed through focuses group discussions with checklist. The data collected through structured questionnaire and checklists were tabulated for this report. Observations on the group meetings were also noted and in some cases office records and documents were consulted for writing this report.

1.3 Scope and limitations

The scope of this study is limited to the analysis of the data and information collected through structured questionnaire, checklists and focus group discussions.

(1) ISDCM - Project Proposal on Micro-finance project for poor women of Syedpur Camps, 2006

2. Findings of the study

The findings of the study are being discussed in this section taking the relevant indicators into consideration. In this section an attempt is being made to examine some selected characteristics like age-structure, educational level, status in the family, income expenditure level and past-experience etc. to see who are emerging as leaders and how they are chosen for leadership.

2.1 Age structure of group leaders

It was found that among the group leaders single majority (54%) belong to age group of 36-40 years but in aggregate 68% of the group leaders belong to 36-40, 41-45 and above 46 years which means the groups generally preferred seniority as one of the important factors for leadership (Table -1):

Table - 1: Age -structure of group leaders

Age - range	No. of leaders	% of leaders
21-25 years	12	11%
26-30 years	13	12%
31-35 years	10	9%
36-40 years	58	54%
41-45 years	12	11%
46 and above	03	3%
Total:	108	100%

2.2 Educational level of group leaders

Nearly 56% of the group leaders read upto class-V and 09% read upto class-VIII which means that educational level was preferred to be one of the factors for selection as leaders. This also indicates that general members could apply their judgment for selection of leaders. Further analysis shows most of the Secretaries read upto class-V and class-VIII because they have to acquire some educational level for guiding the members and maintaining some records and papers (Table-2):

Table-2: Educational level of group leaders

Educational level	No. of leaders	% of leaders
Illiterate	10	9.25%
Upto Class-III	25	23.14%
Upto Class-V	60	55.55%
Upto Class-III	10	9.25%
SSC level	02	1.80%
HSC	01	01%
Total:	108	100%

3.3 Status in the family

Among the group leaders 32% are heads of their families and 68% are not heads of families. It is also found that only 25% of the group leaders are the only earning members of their families and rest majority i.e. 75% are not 'only' earning members of the families. It indicates that group members have chosen persons as leaders who have relatively comfortable situation to spend some times for the group members.

2.4 Income level of group leaders

On analysis of monthly income of the group leaders it appears that about 54% have monthly income of Tk.5001/- and above which means that persons having relatively higher level of monthly income became the leaders of the groups (Table-3):

Table-3: Monthly income level of group leaders

Monthly Income (Tk)	No. of group leaders	% of leaders
1000-2000	04	3.73%
2001-3000	06	5.55%
3001-4000	05	4.62%
4001-5000	35	32.40%
5001 and above	58	53.70%
Total:	108	100%

2.5 Expenditure level of group leaders

Majority of the leaders about 54% have monthly expenditure of Tk. 5001/- and above which seems to be consistent with their monthly income level (Table-4):

Table-4: Monthly expenditure level of group leaders

Expenditure range (Tk)	No. of respondents	% of respondents
Upto Tk. 1200	02	1.85%
2000-3000	05	4.62%
3001-4000	20	18.51%
4001-5000	23	21.29%
5001-6000	30	27.77%
6001-7000	15	13.94%
7001-8000	08	7.40%
Upto 10000	05	4.62%
Total:	108	100%

2.6 Past experience of leaders

It is found that out of 108 group leaders, 59(55%) of them have past experience as members / beneficiaries of other organizations before joining the present groups. It is also an indication that their past experience has contributed to become leaders.

2.7 Process of election for the leaders

The information reveals that out of 108 group leaders, 105 (97%) were elected group leaders by the group members in open meeting and only 03% of them were chosen by ISDCM field workers and accepted by members. It seems that in choosing the leaders group members have played their due role and the democratic process was followed.

3. Empowerment of Group Leaders

Women empowerment has certainly come quite a long way in Bangladesh. Even a cursory glance at the figures relating to women's advancement in the past two decades will testify to this truth. And yet the fact that whole lot of distance yet needs to be covered by Bangladesh women. The plain fact is that there needs to be more investment in women's education and training regarding the varied regions of life and experience. (2) In this context it may be relevant to see how far the group leaders have empowered themselves to serve their groups and fellow members. In this section an attempt is being taken to see through some indicators as to how the group leaders are working.

3.1 Main activities done by group leaders

All the group leaders reportedly performed the following activities for managing the groups.

Table-5: Main activities performed by leaders

Sl. No.	Nature of Activities	Percentage of group leaders reported
1	Informed the group members for attending the meetings	100
2	Wrote the minutes of the meeting(s)	100
3	Helped the members in time of their need	98
4	Processed the application for loan	100
5	Informed the members about new development	73

The data presented in the table reveals that the group leaders amply demonstrated their empowerment by delivering the services to the members at least on the above subject.

(2) The Daily Star, dated 23 January 2011 (Editorial)

3.2 Frequency of meetings and attendance

Regular meeting is extremely important for strengthening the groups. The group leaders reportedly held such meetings on weekly basis as decided by the groups. Number of such meetings and attendance of the group members in those meetings are shown below:

Table-6: Average meetings and attendance of group members

Year	Average No. of meetings per group held during last two years	Average attendance of members per meeting (%)
2009	42	86
2010	45	98

Number of meetings organized by group leaders during last two years and attendance of the group members clearly indicates the active role played by the group leaders. This is also an indication of empowerment of the leaders.

3.3 Subjects discussed in the group meetings

On analysis of filled in questionnaire and checking the Minutes of the group meetings it appears that various subjects relating to interests of the groups were discussed which are enumerated as follows:

Table-7: Subjects discussed in group meetings

Sl. No.	Subject(s)	% of group leaders reported
1	Income generation activates, group meetings and savings	100
2	Demand and repayment of loan	100
3	Health and Nutrition	73
4	Water & Sanitation	98
5	Child care and cleanliness	63
6	Education of children	49

The data on the table indicate that income generation activities, demand for loan and repayment have been reportedly discussed by 100% group leaders, water and sanitation by 98% which is the basic need, health is reported by 73% leaders and other subjects like child care and children education reported by 63% and 49% leaders respectively.

It seems that because of training and orientation of group leaders the issues relating to health, water and sanitation, child care, cleanliness and children education are getting momentum among the group members which is a sign of empowerment.

3.4 Exposure to external contact

All the group leaders have been able to widen their contacts with other agencies and institutions as a result of their positions. They have been able to expose themselves to other service providers both government and private. All of them could say about banking transactions which clearly speaks of their empowerment.

3.5 How the group leaders helped the members

The information collected through interviews with the group leaders reveals that they helped the members in different ways which indicates: lending personal money at the time of their need, collecting information like children's immunization, diarrhoea, getting loan from NGOs reporting to government administration for some cases etc. The above information shows that the group leaders have been providing leadership to their fellow members.

3.6 Managing own business

In response to a question as to how the group leaders manage their business after taking loan, 79% said that they managed their business by themselves and rest 21% said that they managed their business by their husbands or other members of the families. It is in any way clear that they are empowered to do their business and some of them have shown very good entrepreneurial skills.

4. Empowerment of Group Members

Out of 1550 group members 200 (13%) members were covered through focus group discussions to know from them as to how they are being empowered. Of course, the members do not have any managerial or leadership role to play in the groups but they are supposed to acquire new knowledge and information about various development issues for their own benefit. In the project it is intended to strengthen financial condition of marginalized people particularly women living in the camps through involvement of income generating activities and creating awareness on health, nutrition, hygiene, water, sanitation and other development issues. In this section an attempt is being made to discover as to how the group members are empowered to improve their conditions.

4.1 Organizing groups, group meetings

On analysis of the data collected through focus group discussions it is observed that 100% respondents reported to have understood the importance of organizing the group for poor women, need for attending meeting and weekly savings for the members. They further reported that they regularly practice those messages acquired through orientation and training.

4.2 Investment in small business

The group members also responded in focus group discussions reported that they were all involved in various types of small business and being financially benefited. Even 77% of them reported that they were gradually expanding their business with the increase of the amounts of loan. The situation indicates that they are being empowered to improve the quality of their lives.

4.3 Children's education

In response to a question 59% of the respondents reported that they were sending their children to schools with the gradual improvement of their economic conditions. But they mentioned (at least 70% of the respondents) that they could not send their children below six years to school because the schools were far away from their homes. The above statement indicates that they are aware of their problems and looking for some solutions.

4.4 Immunization of children

Ninety-eight percent of the respondents said they had got their children upto 5 years age immunized and of them 28% reported that they could know about immunization from ISDCM Project workers.

4.5 Safe drinking water

All the group members drink safe water as reported and they know the benefit of drinking safe water. This knowledge they have reportedly acquired from different sources over the years.

4.6 Sanitation and hygiene behavior

Of the group members, 80% reportedly know the benefit of using sanitary latrines and 20% know the usefulness of sanitary latrines from the ISDCM field workers. Seventy-six percent group members reportedly washed their hands with soap after defecation and the rest washed with ash. But among the members 49% used sandals while going to latrines and rest 51% know information of using sandal from the ISDCM field workers.

4.7 Disposal of household wastes

Only 10% members dispose their household wastes to fixed places and overwhelming majority i.e.90% disposed the household wastes here and there but after knowing the consequence from the ISDCM field workers they started disposing household wastes to fixed places which is a great empowerment.

4.8 Managing the business

All the groups members reportedly utilized their loan in various types of small business and 87% reported that those businesses were managed by themselves and rest of the business were managed by other members of the families.

It seems that most of the members have developed skills in doing business.

4.9 Compliance with group disciplines

One of the achievements of the project is that all the group members are complying with organizational disciplines by regularly attending meetings, doing weekly savings, repaying loan as per agreed installments and receiving training and orientation as and when arranged. These disciplines have paved the way for future development of the poor women which may be treated as great empowerment.

5. Concluding remarks

The study reveals that a pattern of leadership is emerging from among the beneficiaries of the project through the process of organization. This organization is the group organized at the camps by the beneficiaries who have chosen their leaders. But when we analyse the characteristics of these leaders we find that persons relatively senior by age, higher by educational level belonging to higher income group and who are relatively free from the pressure of earning for their families are emerging as the leaders of the groups. Almost same characteristics of leadership pattern are found in local bodies and even in parliament of the country. The difference is only in degrees. The group leaders through orientation, briefing and training have acquired knowledge and skills to manage the groups as leaders. They have also been empowered with required leadership skills, techniques and qualities. The leaders and the group members have been empowered with new knowledge and information to obtain services from other service providers which may also help improve the quality of their lives in future. Another study (3) found that majority of the members acquired knowledge on nutrition, blindness prevention, taking iodated salt, preparation of Oral Dehydration Saline, use of sanitary latrines, washing of hands with soap before and after defecation, use of sandals while using latrines, prohibition of child marriage, birth registration and sending their children (6+) to schools through Project Organizers after the implementation of project. It appears that a good deal of awareness has been created among the members. Their exposures to new ideas and information on development issues have been ensured. A linkage with other service providers has been established and demand for different types of services has been created which by all standards indication of significant achievement.

It is hoped that extent of empowerment of poor women achieved so far may help them continue process and strengthen further for sustaining the development activities.

(3) Rezaul Karim: Evaluation of Micro-finance project for poor women of Syedpur Camps, August 2007



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