



Attitude of Rural Women Towards Self-Help Groups

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The present study was conducted in three blocks of Theni district with sample size of 220 women to measure their attitude towards SHGs. For the purpose of this study, attitude was operationalized as the mental disposition of rural women about self-help groups in varying degrees of favourableness or unfavourableness. The attitude items were selected using equal appearing interval scaling technique and were arranged randomly in order to avoid biased responses. A five-point continuum of 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' was used as response categories. The scale consisted of nine statements of which six were positive and three were negative. The developed scale was tested to know the attitude of women towards SHG's. The score obtained for each statement was summed up to arrive at the attitude score for that respondent. The study exemplifies that majority (72.25%) were found to possess moderately favourable attitude towards self-help groups. The contribution and variation of profile characteristics towards attitude of Self Help Groups accounted to 59 per cent and 57 per cent.

Key words: Self Help Groups; Attitude scale; Multiple Regression

Women form a part of a human resource. Unless this section of the population is given opportunities to prove their capabilities, development would be imperfect. They form the core of agriculture sector, as agricultural labourers. In spite of several progresses made since independence in the lives of women, gender analysis demonstrates that women in India continue to be relatively disadvantaged in matters of survival, health, nutrition, literacy and productivity and social and economic status (Manimekalai, 2004). Self-help groups have emerged as one of the major strategies for women's empowerment and various schemes of the Government of India have shown that strong women's groups could contribute substantially to the development and convergence of services and activities (Ramesh, 1996). The objectives of the SHGs go beyond thrift and credit –and include the overall development of members in the social, political, cultural and economic arena; thus the SHGs are 'credit plus' institutions (Fernandez, 1998). Taking into account of these factors, the study was conducted with the following objectives.

- I. To measure the attitude of rural women towards Self-Help Groups
- II. To bring out the contribution of characteristics towards attitude

Materials and Methods

Theni district of Tamil Nadu was selected for the study in view of its performance in SHG movements as compared to other districts. In Theni district, three blocks viz., Aundipatti, Periyakulam and Uthamapalayam were selected based on the availability of more number of SHGs. Two NGO's

were identified and selected from each block which was operating more number of SHGs. Two self-help groups were selected from each NGO from each block. Self-help groups for operating more than two years were selected. In this way, totally twelve self-help groups were selected for the investigation. All the members of the self-help groups were selected for the present study. Thus, in total, there were 220 respondents. Data collection was done with the help of pre-tested structured interview schedule. A scale was particularly developed for this study to measure the attitude of rural women towards self-help groups. The scale was constructed by using equal appearing interval scaling technique developed by Thurstone and Chave (1929).

Results and Discussion

Computation of attitude scale

The newly developed attitude scale consisted of nine statements of which six were positive and three were negative. The items having high scale values and low Q values were selected. Final set of attitude items selected with corresponding S and Q values and the nature of statement is presented in table1.

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The respondents were categorized into three groups viz., less favourable, moderately favourable and highly favourable using cumulative frequency method, and the distribution of respondents shown in Table 2. It could be observed from the table that among the total respondents, majority (72.25%) were found to possess moderately favourable attitude towards self-help groups while less than one-fourth (21.36%) of the respondents had highly favourable

Table 1. List of Attitude items

S. No.	S Value	Q Value	Statement	Nature of the statement
1.	3.59	1.90	Products prepared by SHG members have no market.	Unfavourable
2.	1.21	0.86	Self-help group improves the saving behaviour of the members.	Favourable
3.	3.33	2.23	Self-help group decreases self-reliance.	Unfavourable
4.	2.72	2.00	Self-help group tries to tap social capital within the group for meeting collective needs.	Favourable
5.	2.50	2.00	Educated persons are more likely to be good entrepreneurs in the self-help group.	Favourable
6.	2.41	1.59	Self-help group breaks social, cultural and religious barriers.	Favourable
7.	2.17	1.54	Self-help group promotes mutual cooperation among SHG women.	Favourable
8.	4.00	1.47	Self-help group's savings does not encourage maintaining discipline.	Unfavourable
9.	1.85	0.96	Training is essential to improve the competence, understanding and professional behaviour of self-help group women.	Favourable

attitude towards self -help groups. Less favourable attitudinal pattern has been observed among less than one tenth of the respondents.

Table 2. Distribution of respondents according to their attitude towards self –help groups (n=220)

S.No.	Category	Number	Percentage
1.	Less favourable	14	6.37
2.	Moderately favourable	159	72.25
3.	Highly favourable	47	21.36
	Total	220	100.00

Through participation in SHGs, the members would have gained more self-reliant, confident, and economically empowered. These might be the ultimate causes for majority of the women had

moderately favourable attitude towards self -help groups. Constraints such as insufficient loan amount, delay in loan disbursement and improper guidance of the staffs as expressed elsewhere would be reasons for less favourable attitude of the members.

Contribution of profile Characteristics towards attitude of self-help group members

To find the contribution of profile characteristics towards attitude of self-help group members, Multiple regression analysis was worked out. The results are furnished in Table 3.

From the data, It is evident that all the selected twenty one variables acted as a cause to bring 59.30 per cent variation towards attitude of self-help group members.

Table 3. Contribution of profile characteristics towards attitude of self-help group members (n=220)

S. No	Name of variables	Regression coefficient	Std.error	't' value
1	Age	-0.121	0.107	-1.13
2	Educational status	0.329	0.29	1.136
3	Occupational status	0.31	0.739	0.42
4	Marital status	-3.207	1.358	-2.362**
5	Family type	0.09	1.134	0.08
6	Family size	-1.25	0.667	-1.874*
7	Family income	0.398	0.538	0.74
8	Group size	-0.414	0.728	-0.569
9	SHG experience	-0.5	0.59	-0.849
10	Enterprise experience	-0.144	0.622	-0.231
11	Membership status	6.647	1.022	6.502***
12	Information seeking behaviour	-0.042	0.026	-1.637
13	Information sharing behaviour	0.038	0.138	0.276
14	Self confidence	0.185	0.102	1.809*
15	Decision making behavior	-0.008	0.118	-0.065
16	Innovativeness	0.407	0.381	1.069
17	Economic motivation	0.278	0.14	1.983**
18	Credit orientation	-0.302	0.53	-0.57
19	Achievement motivation	0.075	0.138	0.544
20	Trainings undergone	2.059	0.796	2.588***
21	Marketing ability	-0.208	0.196	-1.058

R₂ = 0.593 F = 13.712 NS -Non significant

*** - Significant at 0.01 ** -Significant at 0.05 * - Significant at 0.1

The variables such as membership status (X₁₁), self confidence (X₁₄), economic motivation (X₁₇) and trainings attended (X₂₀) were found to have positive and significant contribution with attitude of self-help group members. A unit increase in membership

status, self- confidence, economic motivation and trainings attended resulted in an increase of 6.5021.809, 1.983 and 2.588 units ceteris paribus in overall perceived attitude of self-help group members.

Table 4. Step down regression analysis of the independent variables towards attitude of self-help group members

S. No	Variables dropped at each step	R ²	% variation	F value
1.	None	.594	-	13.81
2.	Information sharing behavior (X13)	.594	0.000	14.573
3.	Decision making behaviour (X15)	.594	0.000	15.417
4.	Family type (X5)	.594	0.000	16.342
5.	Occupational status (X3)	.594	0.000	17.373
6.	Credit orientation (X18)	.593	0.001	18.505
7.	Group size (X8)	.593	0.000	19.776
8.	Enterprise experience (X10)	.591	0.002	21.195
9.	Marketing ability (X21)	.590	0.001	22.778
10.	Innovativeness (X16)	.588	0.002	24.603
11.	Family annual income (X7)	.586	0.002	26.74
12.	SHG experience (X9)	.584	0.002	29.288
13.	Achievement motivation (X19)	.581	0.003	32.366
14.	Age (X1)	.579	0.002	36.202
15.	Educational status (X2)	.575	0.003	40.934
16.	Information seeking behaviour (X12)	.571	0.004	47.254
Total percentage of variation = 22.00				

*P < 0.05; **P < 0.01

Increased membership status would have given adequate privilege and prerogative for the individual who own differential positions, thus creating a positive impact on their ability and development.

Forming an opinion to things build confidence, high amount of attitude towards the group activities would have created the avenues for effective group functioning and thus making the influence towards positive and desirable impact on self-help groups.

More number of trainings, would have contributed for acquisition of multiple skills, thus contributing for effective handling of various activities and enterprises.

Increasing economic motivation might have increased enthusiasm to step economically sound and its contribution for a desirable income was also high.

It could be inferred that the family size contributed the positive impact, since most of the families were nuclear type in the study area. Being nuclear family the interest and enthusiasm to develop their family would be more and realistic.

Step down regression analysis of independent variables towards attitude of self-help group members

All twenty one independent variables together accounted for 59.30 per cent variation towards attitude of self-help group members. To find out remarkably contributing variables, step down regression was further administered and results are presented in Table 4 and 5.

From Table 4, it could be concluded that all the independent variables together accounted for 59.40 per cent variation in the first step of step down regression. Information sharing behavior (0.000% variation) was the least contributing variable for attitude of women towards self-help groups, hence was dropped at second step. Following this, decision making behaviour (0.000), family type (0.000), occupational status (0.000), credit orientation (0.001), group size (0.000), enterprise experience (0.002),

Table 5. Step down regression analysis of the independent variables towards attitude of self-help group members

S. No	Independent variable	b – Value	SE of b	t value
1.	Marital status (X4)	-3.574	1.174	-3.044
2.	Family size (X6)	-1.391	0.602	-2.310
3.	Membership status (X11)	7.048	0.736	9.580
4.	Self-confidence (X14)	0.200	0.064	3.099
5.	Trainings attended (X20)	1.906	0.745	2.558
6.	Economic motivation (X17)	0.230	0.123	1.875
		R ₂ = 57.10 ;	F = 47.254**	

*P < 0.05; **P < 0.01

marketing ability (0.001), innovativeness (0.002), family annual income (0.002), SHG experience (0.002), achievement motivation (0.003), age (0.002), educational status (0.003) and information seeking behaviour (0.004) have been dropped in subsequent

steps. All these 16 variables together contributed for 22.00 per cent variation and were dropped by 16th step in the analysis. The remaining six variables are presented in Table 5.

From Table 5 it could be inferred that six variables accounted for 57.10 per cent variation out of 59.30 per cent total variation in attitude towards self-help groups. The highly contributing variables are marital status (X4), family size (X6), membership status (X11), self-confidence (X14), trainings attended (X20) and economic motivation (X17).

The present study revealed that, self-help group women possessed moderately favourable attitude (72.27%) to highly favourable (21.36 %) attitude towards self -help groups. Through participation in SHGs, the members would have gained more self-reliant, confident, and economically empowered. These might be the ultimate causes for majority of

the women who had moderately favourable attitude towards self -help groups. Constraints such as insufficient loan amount, delay in loan disbursement and improper guidance of the staffs as expressed elsewhere would be reasons for less favourable attitude of the members.

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