



Attitude of Women towards Self Help Groups under Integrated Watershed Management Programme

M K Bariya¹, H S Patel², K U Chandravadia³, S J Parmar⁴ and H C Chodavadia⁵

College of Agriculture, Junagarh Agricultural University, Mota Bhandariya 365 610 (Gujarat)

ABSTRACT

Self-Help Group (SHG) program is a pragmatic approach to eradicate poverty. It is initiated as a self-employment program in the jargon of poverty eradication measures as well as empowerment program in the country. Therefore, a study was undertaken to measure the attitude of SHG member towards self help groups. A Scale was developed to measure the attitude. The scale consisting of 22 items was developed, for which Rulon's formula coefficient of reliability was 0.744. The developed the scale was used to measure the attitudes of SHG and non SHG members towards self help groups promoted under Integrated Watershed Management Programme (IWMP). Amreli District of Gujarat State was selected for the study. Different five talukas of Amreli district were randomly selected where SHGs were formed under IWMP. Two villages from each taluka were purposively selected where SHGs conducted their livelihood activities more than four years under IWMP. Ninety SHG and ninety non SHG members were selected from the villages. Thus total sample size was 180. Frequencies, percentage, mean, Z test analysis were carried out and results revealed that the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (66.89) and non SHG members (36.86) in case of attitude towards SHGs.

Key Words: Attitude, IWMP, Members, Scale, Self Help group, Self-employment.

INTRODUCTION

In recent years self help groups are emerging as alternative credit source to the poor. In self help groups (SHGs), collective actions and solidarity is an important empowering mechanism. The empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Self help groups also play a very vital and critical role towards empowering women in almost all the fields. In recent years, the group approach to various poverty alleviation programmes is getting recognition in India. Mostly, women are mobilized into groups for undertaking mutually beneficial social and economic activities. The group provides women, a base for self-employment and empowerment through group dynamics. It is being realized that SHGs can establish relationship

between the formal institutions and the poor for providing information, credit and other facilities.

It has been very well established that providing finance to the poor after organizing them into homogenous group commonly known as SHGs have given statutory results among the rural poor women. Moreover, positive attitude is required to foster the socio-economic activities of self help groups. Attitude plays a great role to take up any economic venture.. Eagly and Chaiken (1993) had defined attitudes as a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor. Attitude cannot be observed directly but can be inferred from individuals' self-reports and behavior. Attitudes are relatively stable and once adopted, they can provide a long-term positive effect (Olgyaiova *et al*, 2005). Therefore, a study was undertaken to measure the attitude of SHG members.

Table.1. Scale used to measure attitude towards Self Help Groups.

Sr. No.	Statement	SA	A	UN	D	SD
1	I believe that collective action through SHGs increase the power of women					
2	SHGs are just formed for the purpose of availing loans by its members					
3	Group cohesiveness are developed through SHGs					
4	SHG lead conflicts among women					
5	SHGs change personality of group/women member					
6	I agree that SHGs improve work culture					
7	Members are treated according to the class and caste in SHG					
8	SHGs is a powerful tool for women empowerment					
9	SHGs help the women to be an entrepreneur					
10	Women position in the family can be enhance through participation in SHGs					
11	Group norms are too rigid to follow					
12	Women get appreciation by family members due to participation in SHGs					
13	Domestic violence can be reduced by SHGs					
14	Women are unable to spend their leisure time with their family members due to SHGs					
15	SHGs provide opportunities for economic development					
16	Group savings don't help in solving economic problems of its members					
17	Living condition of women member can be improved through SHGs.					
18	SHGs reduce dependency on money lenders					
19	Women becomes aware about human rights due to SHGs					
20	Due to SHGs, women are capable to speak during public meetings					
21	Maintenance of transparency in records in SHGs is not very important					
22	SHG is necessary element to help the poorest poor.					

MATERIALS AND METHODS

For measuring the attitude of SHG and non SHG members, the researcher has developed the scale (Table 1). Among the techniques available, author has chosen scale product method which combines the Thurstone technique of equal appearing interval scale (1928) for selection of items and Likert's technique of summated rating (1932) for ascertaining the response on the scale as proposed by Eysenck and Crown (1949).

The scale was administered to 180 each of SHG members and non members. The final attitude

scale was administered on the sample women who were asked to express their reaction in terms of their agreement or disagreement with each item by selecting any one of five response categories. The respondents were asked to record their feelings on a five-point continuum *viz.*, strongly agree, agree, undecided, disagree and strongly disagree with scores of 5, 4, 3, 2 and 1 respectively for positive statements and 1, 2, 3, 4, 5 respectively for negative statements. The total attitude score for each respondent was obtained by adding the weights of her responses made to the individual item. The final

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score was worked out by summing scores obtained by respondent for all statements. In this study researcher use arbitrary method for formulation of groups. Attitude was categorized based on division of difference between maximum and minimum possible scores of variable with its numbers of categories. The respondents were categorized in five groups as under: The attitude of SHG members and non-members was compared using Z test.

Sr.No.	Category	Score
1	Most unfavorable	00.0 to 17.6
2	Unfavorable	17.7 to 35.2
3	Neutral	35.3 to 52.8
4	Favorable	52.9 to 70.4
5	Most favorable	Above 70.4

These respondents were chosen from Amreli district of Gujarat state. Different five talukas of Amreli district of Gujarat state were randomly selected where SHGs were formed under Integrated Watershed Management Programme. Two villages from each talukas were purposively selected where SHGs are conducting their livelihood activities more than four years under IWMP. The list of

adopted villages under IWMP was obtained from the principal investigator of the project and was selected for the study. Villages having effective and coordinated working of SHG were also one of the criteria to select. In addition, from each village nine women (n=90) who were not members of SHG were studied for comparative purposes. SHG member and non SHG member was the unit of analyses. The data were collected by personal interviews using a pre-tested structured schedule.

RESULTS AND DISCUSSION

Attitude strength is an important determinant of the attitude-behavior relationship. Strong attitudes are based on past knowledge and may be retrieved, whereas weak attitude is often constructed on the spot. Strong attitudes have more impact on behavior, are less susceptible to self-perception effects and are more stable over time (Holland *et al*, 2002).

An attitude is operationalized as a tendency to react favourable or unfavourable towards Self Help Groups. Attitude of the SHG members and non SHG members under investigation is given in Table 1.

Table 2. Distribution of the respondents (SHG and Non SHG members) according to attitude towards SHGs n=180

Sr. No.	Category/score F		SHG Member n=90		Non SHG Member n=90	
			P	F	P	F
1	Very Low	00.0 to 17.6	00	00.00	00	00.00
2	Low	17.7 to 35.2	00	00.00	22	24.44
3	Medium	35.3 to 52.8	08	08.89	68	75.56
4	High	52.9 to 70.4	53	58.89	00	00.00
5	Very High	Above 70.4	29	32.22	00	00.00
Total			90	100.00	90	100.00
Mean			66.89		36.86	
Mean difference			30.03			
Z value			27.23**			

F= Frequency

P= Per cent

It was evident (Table 1) that nearly three-fourth (58.89 %) of the SHG members were high level of attitude towards SHGs followed by 32.22 per cent and 8.89 per cent with very high and medium level of attitude, respectively and no one was from the low and very low level categories. Whereas, in case of non SHG respondents 75.56 per cent were from medium level of attitude followed by 24.44 per cent with low level of category. No respondent was found under the category of very low, high and very high category. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (66.89) and Non SHG members (36.86) in case of attitude towards SHGs.

It can be concluded that vast majority of the SHG members was high to very high level of attitude towards Self Help Groups. This is because of the most of the respondents had benefited a lot by the project IWMP and due to improvement in their socio-economic condition and positive attitude among the members could be the success of the SHG in empowering women and promoting gender equality. On the other hand in case of Non SHG members may have been aware of the benefits of SHGs-hence the majority were from medium level of attitude towards SHGs. This finding was in line with the findings of Meena and Singh (2013) and Sangeetha *et al* (2013).

CONCLUSION

From the results it could be perceived that SHG members had high to very high level of attitude towards Self Help Groups, whereas, non SHG members had low to medium level of attitude towards Self Help Groups. Therefore government has to take necessary actions to develop favourable attitude for the non SHG members as this is a most important underlying factor that affects the behaviour of the women in SHG functions.

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