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Attitudes of rural women towards self help group

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ABSTRACT

Self Help Group is considered as one of the mean for development of women all over the world. Objective of Self Help Group formation and nurturing it is to motivate and assist the women for productive activities to improve their quality of life. Most unfortunate issue to SHGs is, it becomes defunct after successfully working for years. This failure of sustainability of SHGs is a point of concern. For sustainability of SHGs, attitude of rural women towards SHGs need to be studied. Under this backdrop, this study was conducted among rural women those were either member of SHGs or were not member of SHGs in Dhalai District of Tripura state. Total 240 respondents were selected (120 members of SHGs and 120 non-members of SHGs) by using multistage random sampling technique. An attitude scale was constructed for the study. The appropriate statistical tests were used for analysis of data. From the study, it was revealed that majority of member and non member respondents had moderately favourable attitude towards of SHG (31.67 % of SHG members and 29.17 % of SHG non members). In case of members, 17.50 per cent respondents had very unfavourable attitude, while in case of non group members, 25. 00 per cent respondents had very unfavourable attitude. Highly favourable attitude of respondents towards SHGs were 20.00 per cent in case of members, while 19.16 per cent in case of non members. The independent sample t-test indicate that attitude of non members of SHGs was found significantly favorable than members of SHGs (t=1.133**).

Key words: Attitude, Member, Rural Women, Self Help Group.

INTRODUCTION

Self help group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. The very existence of SHGs is highly relevant to make the women of below poverty line hopeful and self-reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the main stream. Women are a vital part of the Indian economy, both the national level and the household levels. They make one third of the national labour force. Compared with their menfolk, Indian women contribute a much larger share of their earnings to basic family maintenance with the result that women's earnings positively and immediately affect the incidence and the security of poverty.

Attitudes are acquired through experience and exert a directive influence on subsequent behaviour and moreover, help individuals to interpret new information and to make decisions more efficiently than would otherwise be the case (Baron and Byrne 1991). To promote self help group alongside women empowerment which is in innovative stage, it is essential to study the attitude of women towards self help group, as attitude forms an essential component for better implementation and success of any development practice. Hence, in order to study the attitude of women towards self help group, a scale has been developed.

MATERIALS AND METHODS

In the present study, attitude of women towards self help group was measured in terms of positive and negative effects associated with the women towards self help group. A Likert type scale was constructed for measuring the attitude of women towards self help group.

The study was conducted in the Dhalai district of Tripura. Dhalai district has 4 sub divisions. 3 sub – divisions *i.e.* Kamalpur, Gandacherra and Longtharai Valley were selected for this study. From each subdivision two R.D. Block were selected. From each R.D. Block two Tehsils areas were selected. From each Tehsil area ten SHG members were selected randomly. Therefore total numbers of SHG members were 120. Again 10 non members were drawn randomly from each of the selected Tehsil area. So, altogether 120 non members were drawn from 12 selected Tehsils areas. Hence numbers of respondents were 240 for the study.

Collection of statements: For developing the scale for the purpose of measuring attitude of women towards self help group, various attitudinal statements were collected after discussion with experts, extension personnel etc. Further, available literature was also taken into consideration in framing out the statements covering various aspects

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representing the self help group. Thus, a total of 121 statements covering various aspects of self help group were prepared. These statements were carefully edited in the light of 14 criteria suggested by Edwards (1969) resulting in a total of 74 statements.

Relevancy of statements by experts: The statements selected for construction of scale were so worded as to express varying degrees of attitude towards self help group. The list of attitude statements so selected were sent to 60 experts with an instructions to critically evaluate the items for relevancy in including the attitude scale and to give responses at 3 point continuum *viz.* "Most Relevant", "Relevant", "Not Relevant". The judges selected for the study comprised specialists of various State Agricultural Universities, Indian Agricultural Research Institute (IARI), Extension Education Institute (EEI) Jorhat , RD Department Govt of Tripura, officials of Tripura Agriculture Department, Research Stations, Krishi Vigyan Kendra's of Tripura and some to abroad. The judges were also requested to make necessary modifications and additions or deletions, if they desired so. Out of 60 judges, 40 judges, could give response in a stipulated span of one and half months.

Selection of items: The responses of judges were tabulated and analysed to work out relevancy percentages, relevancy weightage, and mean relevancy score for all statements by following the procedure reported by Subrahmanyeswari and Chander (2008).

Relevancy percentages (RP): It is the number of respondents who rated the statements as "most relevant" and "relevant", who is converted into percentage. The calculated values of RP were found in the range of 66.00 (minimum) to 96.66(Maximum) percentages.

$$RP = \frac{\text{frequency score of most relevent and revelent}}{\text{Numbers of respondents}} \times 100$$

Relevancy weightages (RW): It is the ratio of actual score obtained to the maximum possible scores obtainable by each respondent. The calculated values of RW were found in the range of 0.66 (minimum) to 0.90 (maximum) per cent.

$$RW = \frac{\text{Actual score obtain for the item}}{\text{Number of judges responded}} \times 100$$

Mean relevancy scores (MRS): It is the ratio of actual score obtained by each respondent to the number of judges responded for the variable. The calculated values of MRS were found in the range of 2.06 (minimum) and 3.76 (maximum).

$$MRS = \frac{\text{Actual score obtain for the item}}{\text{Natural of judges responded}} \times 100$$

The statements each of which having relevancy percentage, relevancy weightage and mean relevancy scores of more than 75.00 more than 0.75 and more than 3.00; respectively were considered for selection of the statements. By this process, 41 items were isolated for the item analysis of attitude scale in the first sage.

Item analysis: A questionnaire was prepared consisting of 41 statements and was used to collect responses from 60 women in both members and non-members from non-sample area through direct interview. The respondents were asked to indicate the degree of agreement on a five point continuum namely with the "strongly disagree", "disagree", "uncertain", "agree" and "strongly agree" weightage of 1, 2, 3, 4 and 5 for positive statements and 5, 4, 3, 2 and 1 for negative statements respectively. The attitude score of a respondent was obtained by summing up the scores of all items. Thus, total score obtained by each respondent was calculated ranging from '58' to '151'. After that scores of respondents were arranged in the descending order. For the purpose of item analysis, 25 per cent of the respondents with highest total scores and 25 per cent of the respondents with lowest total scores were selected. These two groups provided the criterion groups in terms of which item analysis was conducted. The 't' value (critical ratio), a measure of the extent to which a given statement differentiates between high and low groups of subjects for each statement, was calculated using the formula given by Edwards (1969). The statements with't' values of 1.75 and above were considered for final inclusion. Thus, 8 positive and 5 negative statements with highest 't' values were selected for the final scale as they differentiate between highest and lowest groups.

Measurement of reliability and validity: The Cornbach's alpha method was used to test the reliability of scale. The reliability was found to be high (r = 0.652) in case of the 13 items. The results are presented Table 1.

The construct validity was calculated by item-total statistics. The results of item-total statistics are presented Table 2.

The item total statistics results indicated that in all the cases if one item was deleted, the alpha value would not change much; each indicates that the entire 13 item had construct validity in respect to the total scale value. So all the items were retain in the scale and concluded that the scale had construct validity.

Administration and scoring: The final scales contain 8 positive and 5 negative statements. The attitude scale with 13 items was administered in a five point continuum scale ranging from strongly disagree, disagree, uncertain, agree and strongly agree. The results are presented Table 3.

Respondents for their attitude regarding self help group were used by the interval standard deviation from mean as followed by, Abolhasan Sadati *et al.* (2010). The results are presented Table 4.

Table 1: Measurement of Reliability.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No's of Items
.652	.652	13

Table 2: Measurement of Validity.

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Item-1	26.1750	52.866	.344	.315	.625
Item- 2	25.7500	57.474	.138	.205	.653
Item- 3	25.9750	52.076	.351	.255	.623
Item-4	26.0500	52.921	.338	.210	.626
Item-5	26.4250	51.687	.339	.409	.624
Item-6	26.1000	52.041	.331	.313	.626
Item-7	26.2750	53.179	.287	.330	.633
Item-8	26.1750	54.046	.258	.137	.638
Item-9	26.2250	53.922	.297	.258	.632
Item-10	26.4000	54.862	.220	.247	.644
Item-11	25.8250	52.251	.325	.280	.627
Item-12	26.4250	52.917	.231	.198	.645
Item-13	26.4000	53.887	.226	.387	.644

Table 3: Administration and scoring.

Response category	Score	
	Positive statement	Negative statement
Strongly disagree	1	5
Disagree	2	4
Uncertain	3	3
Agree	4	2
Strongly agree	5	1

RESULTS AND DISCUSSION

Attitude of women towards self help group was measured in terms of positive and negative effects associated with the women towards self help group (SHG). The results represented in Table 5 indicate that majority of member and non- member respondents had moderately favorable attitude towards SHG (31.67 % of group members and 29.17 % of non- members). In case of members, 17.50 per cent respondents had very unfavorable attitude, while in case of non-members, 25. 00 per cent respondents had very unfavorable attitude. About 30.83 per cent respondents in case of member had unfavorable attitude, while in case of non-member, 26.67 per cent respondents had unfavorable attitude towards SHGs. Highly favourable attitude of respondents towards self help group was 20.00 per cent in case of members, while 19.16 per cent in case of non-members. The mean score of members about attitude was 30.14. The mean score of non-members was 30.91. From the t test, it was observed that there is a significant difference between members and non-members on their attitude towards self help group at 0.01 level of probability. Therefore, the null hypothesis, i.e. there is no significant difference between mean scores of attitude towards self help group of the respondents of members and non-members was rejected and alternative hypothesis is accepted. Item wise mean score of the respondent's attitude towards SHG is presented in Table 6. From the table it is observed that three statements non members had more favorable attitude (t value are significant at 1% level of probability) towards SHG than the members of SHG.

Non member women feel the necessity of SHG for their own development. Therefore this is the reason why they scored more than member's respondents in case of item one (I feel that involving in SHG is no use to women). It indicates a favorable attitude of non-members towards SHG. In case of item two (SHG will be successful if members work in group) non-members scored higher than members. It is a positive statement. In these statement non-members second more than members, it indicated that non-members had more favourable attitude then members. Here t value is significance at 1% level of probability.

In case of item number five (I hold no promise for my economic development through SHG) again non-members score higher than members. Here t value is significance at 1 % level probability. This is a negative statement. Here also non-members desponded more negatively than members. It also indicated that non-members had more favourable attitude than members. In all other items there was no significance difference between the mean score of both the group (members and non-members).

From this analysis indicate that non-members had a more favorable attitude than members towards SHG. The reasons as are found from the analysis were mainly-

Table 4: Respondents for their attitude regarding self help group.

Category	Range	Score of member	Score of non-member
Very low(A)	Min ≤ A< Mean-St.d	13 ≤ A < 24.36	13 ≤ A < 25.07
Low(B)	Mean-St.d ≤ B<Mean	24.36 ≤ B < 30.14	25.07 ≤ B < 30.91
Moderate(C)	Mean ≤ C<Mean+St.d	30.14 ≤ C < 35.92	30.91 ≤ C < 36.75
High(D)	Mean+St.d ≤ D ≤ Max	35.92 ≤ D ≤ 65	36.75 ≤ D ≤ 65

Table 5: positive and negative effects associated with the women towards self help group.

Category	Score Range	SHG Member($(n_1$ =120)		Score Range	SHG Non-member(n_2 =120)		t value
		Frequency (Percentage)	Mean and SD		Frequency (Percentage)	Mean and SD	
Very unfavourable (A)	13≤A< 24.36	21(17.50)	Mean= 30.14 SD= 5.79	13≤ A< 25.07	30 (25. 00)	Mean= 30.91 SD= 5.84	1.133**
Unfavourable(B)	24.36 ≤ B< 30.14	37 (30.83)		25.07 ≤ B< 30.91	32 (26.67)		
Moderately favourable (C)	30.14 ≤ C< 35.92	38 (31.67)		30.91 ≤ C< 36.75	35 (29.17)		
Highly favourable(D)	35.92 ≤ D≤ 65	24 (20.00)		36.75 ≤ D≤ 65	23 (19.16)		

** Significant at 0.01 level probability.

Table 6: Item wise mean score of the respondent's attitude towards SHG.

ITEM	SHG Member		SHG Non-members		
	Mean	S.D.	Mean	S.D.	t value
I feel that involving in SHG is no use to women.	1.57	0.84	2.12	1.39	3.71**
SHG will be successful if members work in group	1.44	0.59	1.49	0.71	0.748**
I think that I can work in SHG with any types of members	2.91	1.17	2.88	1.18	0.165
Friendly atmosphere is not possible in SHG due to differences in their pursuit.	3.44	1.78	3.43	1.77	0.73
I hold no promise for my economic development through SHG	2.48	1.32	2.55	1.34	4.113**
It is hard to reach a decision in SHG through a democratic manner.	1.52	0.78	1.59	0.86	-0.71
I feel that passive SHG will become alive when some facilities are put up by the government for them	1.94	1.01	1.96	1.02	-0.13
I feel that it will easy to get loans from banks by a member through SHG once; it will establish such linkages with banks.	3.09	1.24	3.09	1.24	
I choose to become a member of SHG since collective action will assist me.	2.60	1.32	2.60	1.32	
I assume that few member have the capacity to become a secretary/president of SHG	2.57	1.46	2.60	1.47	-0.18
I feel that extension personnel will select the beneficiaries directly by discussing with some selected members of SHG	2.96	1.70	2.98	1.70	-0.11
I will not expect cooperation between resource full and resource poor member in SHG, a difference will exist	1.61	0.82	1.62	0.82	-0.08
It will not the SHG, but the members to solve their problems where SHG will act as a catalyst	2.03	1.15	2.06	1.17	-0.22

**1% level of probability

a. Women who have faith on group works had more favorable attitude towards SHG.
b. Women who have seen their economic development through SHG had more favorable attitude towards SHG. That means women having believed on SHG work for their economic development.

CONCLUSION

The attitudes of non-members were more favorable attitude towards SHG, and had faith on group works for their economic development. Therefore, emphasis should be given to enroll those non-members towards SHG through frequent extension contact and motivating members to welcome them etc.

The scale developed will be of use to assess the attitude of women towards self help group in order to plan the developmental programmes. The scale can be used by future researchers in measuring the attitude of women in similar regions.

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