

# Attitude of ST women towards Self-help group (SHGs) in Hazaribagh District of Jharkhand

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**Abstract:** *Self-help groups have emerged as an effective, mechanism of empowerment and development of women as well as being on efficient mode of promoting group action. The formation of self-help groups has enabled the rural women to become economically independent, come out of the vicious cycle of poverty and live with dignity and confidence. This study addresses attitude of women towards self-help groups in Churchu Block of Hazaribagh district of Jharkhand. Attitude are relatively stable and once adopted, they can provide a long term positive effect. The evaluation as a result was conducted at attitude of the women towards self-help groups. The study revealed that the participation of women in SHGs impacted positively on their livelihood. Chi-square test showed a significant change in the attitude of women.*

**Key Words:** *Attitude, Self-help groups, Socio-economic status.*

## 1. INTRODUCTION:

From time immemorial, the living (going) has been tough on many counts for women. Nevertheless, they kept on going. The Father of Nation, **Mahatma Gandhi** once remarked that, *“Women are the companions of men, gifted with equal mental capabilities. They are entitled to a sequence place in their own sphere of activities as men in their lives.”*

In a developing nation like India, villages are facing problems of poverty, illiteracy, lack of skills and poor health care etc. The problems of the poor have become numerous, that they may not be tackled individually, but can be better solved through collective efforts. Hence, “Self Help Groups” have emerged as a new paradigm for combating poverty. This is high time that it should be a matter of concern for the government and the social reformists to attempt reducing the poverty through the approaches like Self Help Group (SHGs). SHGs are formed and supported usually by NGOs and by the government agencies.

An attitude has been used as a hypothetical construct by the researchers to explain the phenomenon of interest. In the subsequent decades, the concept of attitude has lost much of its breadth and is largely reduced to its evaluative components. **Ajzen and Fishbein (1980)[1]** defined the attitude construct as a person’s degree of evaluative affect towards target behaviour. **Wilson (1998)[2]** suggested that individuals might hold multiple attitudes about an object, accessing different ones at different points in time. Attitudes of an individual vary significantly when she is working in group. Attitudes are relatively stable and once adopted, they can provide a long-term positive effect.

## 2. LITERATURE REVIEW:

**Meena (2008)[3]** concluded that attitude of the participants in the areas of socio-economic upliftment, education and training, marketing and entrepreneurship qualities etc changed positively towards SHGs. As it becomes more permanent in nature when the training programmes facilitates it.

**Veenita (2010)[4]** concluded that the attitude of women entrepreneurs towards self-help promoting institutions and also to find out the problems faced by them in running the self-help group. The result has revealed that most of the respondents 80.67% had favourable attitude towards the SHGs while 12.66% of them had most favourable attitude followed by 6.67%.

**Savitha (2010)[5]** reported in her study on an economic analysis of livelihood systems for rural community in Chitradurga district that nearly half of the respondents (47.40%) were educated up to primary school, followed by illiterate (29.62%) & high school (11.12%) level of education.

## 3. MATERIALS AND METHODS:

The present study was conducted in Churchu block of Hazaribagh district of Jharkhand which was selected purposively due to maximum number of Self-help group. Ten villages were selected randomly from the selected block, 120 respondents who are the member of SHGs were selected randomly. The data were collected through pretested interview schedule to understand the attitude level of women towards SHGs and the answers were noted with 3 point

scale as Agree (3) Undecided (2) and Disagree (1). The data was further tabulated and analysed and interpretation to draw the conclusion.

#### 4. DISCUSSION AND RESULT:

**TABLE1: Socio-economic characteristics of the respondents.**

S.No	Independent Variables	Interval	Frequency	Percentage
1.	Age (in year)	21-30	77	64.17
		31-40	23	19.17
		41-50	20	16.66
2.	Marital Status	Married	90	75.00
		Unmarried	5	4.16
		Widow	25	20.84
3.	Occupation	Agriculture	99	82.50
		Agriculture + Service	9	07.50
		Agriculture + Business	12	10.00
4.	Educational Attainment	Illiterate	37	30.84
		Can read & write	11	09.16
		Up to primary	43	35.84
		High school	21	17.50
		Graduation	8	06.66
5.	Yearly Income (in Rs.)	Upto 25,000	32	26.67
		25,001-50,000	49	40.84
		50,001-75,000	22	18.33
		75,001-1lakh	11	09.16
		Above 1 lakh	6	05.00

The table 1 inferred that 64.17 per cent respondents belong to young age group respectively. Further it was revealed that 75 per cent of the respondents were married and 20.84 per cent respondents are widowed. It was found that 82.50 per cent of the respondents are depended on Agriculture as a source of income and the rest have additional source of income to fulfil their livelihood. The educational factor reveals that 30.84 per cent respondents are illiterates had no regular education, and 35.84 per cent respondents had primary schooling. And for income level maximum percentage i.e. 40.84 per cent respondents have their yearly income ranging from 25,000-50,000. Similar finding was also reported by Sangappa (2012)[6].

**TABLE 1.1: Overall Socio-economic characteristic of the respondents.**

S.No.	Socio-economic status	Frequency	Percentage
1.	Low (6 – 9)	34	28.33
2.	Medium (10 – 12)	35	29.17
3.	High (13 – 16)	51	42.50
	Total	120	100.00

The above table we can analyse that the socio-economic characteristic of the respondents is divided in three category low, medium, high. It was very clear that 28.33 per cent of the respondents were in low category, 29.17 per cent of the respondents were in medium and 42.50 per cent of the respondents were in high category. The findings are in the line of the findings of Singh (2014)[7].

**TABLE 2: Attitude of the respondents towards activities of SHGs.**

S.No	Statements	Agree	Undecided	Disagree
1.	SHG helps in increase in earning.	40 (33.33%)	60 (50.00%)	20 (16.67%)
2.	SHGs provide equal opportunity to women	55 (45.84%)	62 (51.66%)	3 (02.50%)
3.	SHGs help in enhancing social status of women.	45 (37.50%)	55 (45.84%)	20 (16.66%)
4.	Women are encouraged through SHGs.	42 (35.00%)	52 (43.33%)	26 (21.67%)

5.	SHGs increases social empowerment of women.	48 (40.00%)	58 (48.33%)	14 (11.67%)
6.	SHGs increases political empowerment of women.	22 (18.33%)	68 (56.66%)	30 (25.00%)
7.	SHGs increases economic empowerment of women.	20 (16.66%)	55 (45.84%)	45 (37.50%)
8.	SHGs enhance the underutilization of market.	35 (29.16%)	55 (45.84%)	30 (25.00%)
9.	SHGs decrease the social recognition of women.	5 (04.16%)	55 (45.84%)	60 (50.00%)
10.	SHGs cause lack of self-confidence.	5 (04.16%)	55 (45.84%)	60 (50.00%)
11.	SHGs affects in care of children.	20 (16.66%)	50 (41.67%)	50 (41.67%)
12.	SHGs decrease the social empowerment of women.	12 (10.00%)	48 (40.00%)	60 (50.00%)
13.	SHGs decrease the political empowerment of women.	30 (25.00%)	48 (40.00%)	42 (35.00%)
14.	SHGs decrease the economic empowerment of women.	40 (33.33%)	42 (35.00%)	38 (31.67%)
15.	Inadequate finance hamper the activities of SHGs.	52 (43.33%)	48 (40.00%)	20 (16.67%)

The table 2 refers that the attitude level of the women towards self-help group. The first seven statements of the table are positive statements and remaining statements are negative statements. It was found that majority of women gets equal opportunity in the society, their social empowerment is increased, was encouraged through the help of SHGs and even their confidence level is increased. Majority of women shows positive attitudes towards SHGs. Similar findings is also reported by **Meena (2008)[3]**.

**TABLE 2.1: Overall attitude level of the respondents**

S.No	Attitude level of the respondents	Frequency	Percentage
1.	Low (18-26)	31	25.83
2.	Medium (27-35)	55	45.84
3.	High (36-44)	34	28.33
<b>TOTAL</b>		120	100.00

It was found from the above table that 25.83 per cent of the respondents were in low level of attitude, 45.84 per cent of the respondents were in medium level of attitude and 28.33 per cent of the respondents were in high level of attitude towards activities of SHGs. Similar finding is also reported by **Holland et al., (2002)[8]**.

**5. ANALYSIS:**

**TABLE 3: Result of Chi-square of the respondents towards Self-Help Groups (SHGs)**

Attitude		Socio-economic variables		Total	D.F <sup>c</sup>	Interference
O.V <sup>a</sup>	E.V <sup>b</sup>	O.V <sup>a</sup>	E.V <sup>b</sup>			
31.40	32.50	34.00	32.50	65	2	H <sub>0</sub> = Rejected
54.10	45.00	35.00	45.00	90	2	H <sub>0</sub> = Rejected
34.50	42.50	51.00	42.50	85	2	H <sub>0</sub> = Rejected

**a O.V=observed value**

**b E.V=expected value**

**c D.F=degree of freedom**

Since the calculated value of chi-square is greater than the table value on 2 DF and at 5% probability table, so the null hypothesis is rejected. Therefore, it is concluded that there is positive relationship between attitude and independent variables of the respondents. The findings are in the line of the findings of **Riwami et al., (2006)[9]**.

## 6. FINDINGS :

- Majority of the respondents were young in age (64.17%) with education till graduation (6.66%) having agriculture as their main occupation (82.50%), (75%) were married and medium income group (40.84%).
- The attitude of the respondents towards self-help groups is medium (45.84%) and the result of association of attitude with socio-economic variables was significant as the null hypothesis was rejected.

## 7. CONCLUSION:

It is concluded from the present study that the socio-economic status of the respondents were medium to high level. The attitudes of the respondents towards SHGs were also medium level. There was a positive and significant relationship between socio-economic status and attitude level of the respondents. Proper training and extension strategies to be followed for changing the attitude level of the respondents which will lead better result of Self-help groups in the rural area.

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