



## ORIGINAL RESEARCH PAPER

Economics

### ATTITUDE OF RURAL WOMEN'S TOWARDS THE SELF HELP GROUP (SHG)

KEY WORDS:

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#### ABSTRACT

Self Help Groups (SHGs) have become significant institutions for rural development. It is now being increasingly realized that instead of targeting the individual in the process of development, it would be more useful to adopt the approach of group development. Considering the growing significance of self-help groups for women empowerment, 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. 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 Nalagonda District of Telangana state. Total 80 respondents were selected (40 members of SHGs and 40 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 SHG member and few non SHG member respondents had moderate favorable attitude towards SHG (55% of SHG members and 42% of SHG non members). In case of SHG members with respect person variable like Education and Occupation variable wise found no significant attitude towards the SHGs. And highly qualified and Daily labors, agriculture workers and Beedi Workers were more favorable attitude towards SHGs rather than other education and other workers respectively.

#### Introduction:

According to the Ministry of Rural Development, Government of India<sup>24</sup> the SGSY guidelines considers woman is the key of development and declare that fifty percent (50%) of the Self Help groups formed in each block should be exclusively for the women as women are the most vulnerable sections of the society. SHGs are recognized as a useful tool to help the weaker sections and as an alternative device to meet the urgent credit needs of the needy women. It is considered that SHG is an instrument for the development of savings habit among the poor women and in this regard the present study reveals how SHGs enhance the status of women as participants, decision makers, planners and beneficiaries in the economic, socio-cultural and political spheres of life. Generally a Women Self Help Group may consist of 10 to 20 persons.

Thus the basic principles of Women's Self Help Groups (WSHGs) are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

Self Help Groups are coin with the term 'Social Entrepreneurs' which is thought as catalyst behind the change, challenging the status quo by extracting the unforeseen opportunities and challenging the society for their better. The social entrepreneurs make social capital to improve the social values of the society while the business entrepreneur aims at profit.

Women in the SHGs not only develop themselves economically but also enrich their personality through interaction process with other people. Before joining SHGs there was no scope to interact with others as most of the time they were confined to do household chores. Now SHGs has become a major agent through which woman gets opportunity to know and introduce her with others of outside world. When women assemble for economic purposes, they try to deal with others in a particular way and try to manage everything of those economic purposes. They become aware what society expects from them. Here they learn how to approach a demand to the higher officials, how to handle others, how to speak to others, how to adjust and accommodate with others. Almost every aspect of human behavior is assimilated here. Interaction process in the SHGs stimulates its members to improve their lifestyle as well as their lagging way of life with the influence of external society.

#### Objectives of the Study:

The specific objectives of the study were:

- (1) To find out the attitude of rural women towards SHGs.
- (2) To find out the attitude of rural women towards SHGs with

respect Education and Occupation variable.

#### Hypothesis of the study:

1. There is a highly favorable attitude of rural SHG women's towards SHGs
2. There is a moderate favorable attitude of rural non SHG women's towards SHGs
3. There is a significant difference between the attitude towards the SHG members and Non SHG members.
4. There is no significant difference between the attitudes towards the SHG with respect Education.
5. There is a significant difference between the attitudes towards the SHG with respect Occupation.

#### II REVIEW OF LITERATURE:

**George et al. (2012)** found out that 51 per cent of the SHG members were holding a favourable attitude towards Panchayati Raj, followed by those with ambivalent (47%) and unfavourable (2%) attitude where as Regarding the non-members, 51 per cent held unfavourable, 41 per cent ambivalent and 8 per cent favourable attitude towards Panchayati Raj.

**Kumari et al. (2013)** in his research study reported that the opinion of borrowing loan from corpus fund/SHG seems them to be easier and quicker (97.22%) which however decrease with the ill effects of borrowing loan from money lenders (86.11%). Feeling of security (83.33%) was more and inculcated the habit of saving more and more amount (69.41%). Self help groups also increased self confidence and covered risk bearing capacity (62.50%) and intensifies the desire to earn and make better living (58.33%) contact with personnel from government and private organization, NGO's and other (56.94%) also increase and gets recognition in the society (55.55%). It increased the desire to learn more professional skills (52.77%) and gets better exposure (50%) of sharing experiences (47.22%) and desire to work more, save more and thereby to improve the standard of living (45.83%) also increases due to membership in SHGs.

#### III. Methodology and Procedure

**Method:** Survey method is properly implemented to this research works successfully.

**Population:** All the SHG members of Nalagonda district of Telangana state are constituted the population.

**Sample:** Random sampling technique selects 40 SHG members + 40 Non SHG members' samples /total population

**Scope:** This work covers all Self Help Groups within territory of Nalagonda district of Telangana state as the scope of the study.

**Tools:** 1. Self developed Attitude Scale for SHG

**Statistical Techniques:** Mean, t-ratio and level of significance have been properly implemented in this study.

#### IV. Analysis and Discussion

##### Verification of Hypothesis

**Hypothesis 1:** Attitude of Rural Women's towards the Self Help Group (SHG) of SHG and Non SHG member of Women's.

S. No	Category	SHG members	Percentage	Non SHG members	Percentage
1	Less favorable	6	15.00%	15	37.50%
2	Moderately favorable	22	55.00%	17	42.50%
3	Highly favorable	12	30.00%	8	20.00%
	Total	40	100	40	100

From the above table, it could be seen that among the total respondents, majority (55%) were found to possess moderately favorable attitude towards self-help groups while (30%) of the respondents had highly favorable attitude towards self -help groups. Less favorable attitudinal pattern has been observed with only (15%) of the SHG members. And Non SHG members not favorable attitude like SHG members.

**Hypothesis3:** There is a significant difference between the attitude towards the SHG of SHG members and Non SHG members.

**Table 2: Showing the 't' values of the variable 'qualification'**

	Variable	N	Mean	S.D	t-value	LOS	df
Attitude towards the SHG	SHG members	40	189.54	12.75	2.13*	0.05	38
	Non SHG members	40	155.17	11.96			

NS- Non significant

The obtained t values for attitude towards the SHG of SHG members and Non SHG members are a significant at 0.05 level of the table value. The results indicate that SHG members have higher mean score rather than Non SHG members. Therefore the hypothesis is accepted in this case. The shows the more favorable attitude towards the SHG of SHG members (after joining SHG)

**Hypothesis 4:** There is no significant difference between the attitudes towards the SHG with respect Education.

**The table 3 Showing the Result of ANOVA before Joining SHG.**

Source of Variation	Sum of squares	Df	Mean square (Variance)	F- ratio
Between Groups	765.995	3	255.33	2.04NS
Within Groups	4,492.277	36	124.78	
Total	5,258.273	39		

NS: Non Significant

The results of f test reveal that the obtained f value is not significant at any level of significance for 3 and 36 df. This indicates that there no significant difference between the attitude towards SHG respect on Education at stage of after joining SHG. In this case the null hypothesis is accepted.

**Hypothesis5:** There is a significant difference between the attitudes towards the SHG with respect Occupation.

Source of Variation	Sum of squares	Df	Mean square (Variance)	F- ratio
Between Groups	245.765	3	81.92	0.64NS
Within Groups	4,602.801	36	127.85	
Total	4,848.566	39		

NS: Non Significant

The results presented in table reveal no significant difference in Attitude towards the SHG respect to occupation. The obtained F-ratio (0.64) is found to be lower than the tabulated value at 0.05 level of confidence.

##### Result and Conclusion:

Half of the members (55%) were found to possess moderately favorable attitude towards self-help groups followed by highly favorable (30%) and less favorable attitude (15%) of women towards SHGs.

There is Significant between SHG members and Non SHG members on attitude towards the SHG of women's. SHG members more favorable attitude towards the SHG rather non SHG members With respect to Education there is no significant difference between attitude towards the SHG. But High qualified women's are more favorable attitude towards the SHG.

With respect to occupation there is no significant difference between the attitude towards the SHG but Daily labors, agriculture workers and Beedi Workers were more favorable attitude towards SHGs rather than the other workers respectively.

Adequate financial support need, conducting of proper training programmes, Provision of better marketing facilities, creating awareness through various extension programmes and mass media, regular visits by the Government officials and Extension Agents for providing the suggestion and solutions on various problems for better management of the Women Self Help Groups enterprises.

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