

Measurement of Attitudes of Rural Women Towards Self-Help Groups

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ABSTRACT *Self-help groups (SHGs) have emerged as an effective mechanism of empowerment and development of women as well as being an efficient mode of promoting group action and technology dissemination. Initiatives were undertaken at the Central Institute of Post-Harvest Engineering and Technology (CIPHET), Ludhiana to facilitate the formation of women's SHGs and to develop their capabilities through training programmes for harnessing the benefits of value addition and processing technologies for employment and income generation. The study attempts to assess the attitude changes in women about SHGs as a result of training. The evaluation of SHGs was conducted at attitude construct. A Likert-type scale consisting of 26 items was developed, for which Cronbach's alpha coefficient of reliability was observed as 0.85. The survey instrument contained five sections; namely, socio-economic upliftment; education and training; marketing and entrepreneurship qualities; technology adoption and participatory research; and banking/credit aspects. The training group consisting of 30 participants of SHGs responded to five-section survey instrument. Significant t-test results for mean values of attitude of women before and after the training showed a significant change in attitude of women in all the five areas as a result of training. Positive orientation towards a task paves the way for success. The study exemplifies the impact of training in instilling positive orientation. For addressing the issues of rural poverty, enrichment of the system with social capital through empowerment and formation of women SHGs; provision of financial and credit support; creation of market-driven and decentralized extension system; use of media-mix for technology transfer and informal education at rural level; conduction of need-based training and strong political will need to be emphasized.*

KEY WORDS: Attitude, Self-help group, Food processing, Preservation, Training, Policy intervention, Rural women

Introduction

In the era of globalization, agriculture has become more commercial and is bracing for a crucial role in economic development. Emerging priority areas of concern in this changing scenario include post-harvest management of agricultural produce to save the enormous loss of agricultural produce as well as to secure enhanced monetary returns. Although India has made a quantum jump in production and

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productivity, a lack of technology application in post-harvest handling and value addition of agricultural produce has eluded the farmers of their due profit. About 10% of food grains and 25–40% of fruits and vegetables produce go waste, as the agricultural produces are not processed in the catchment areas. The value addition in the form of preservation and processing of agricultural produce has tremendous potential for providing employment and additional income to farm families in rural catchments and thus help in checking the migration of people to urban areas in search of livelihood (Patil and Singh, 2007). Agro and food processing industries in India have great importance in terms of employment, income generation, poverty alleviation, export promotion and foreign exchange earning. Farmers access to new knowledge and information needs to be strengthened so as to empower them to harness the new opportunities of market and trade as well as to face the emerging challenges in agriculture. Emerging challenges in livelihood security necessitate group action in rural system, development of social capital and capacity building of farm families, especially the womenfolk as well as diversification in livelihood options with adequate integration of non-farm rural enterprises. Non-agricultural rural knowledge and information systems can play a significant role in developing and disseminating successful strategies to escape rural poverty (Rivera, 2006). Al-Rimawi et al. (2006) noted that technical skill is the key to success, but poor management skills limit the operators' ability in making informed decisions, planning and analysing the financial performance.

In 2006, the estimated farmers population in developing countries was 1.32 billion, which is expected to rise with increasing population in these countries (FAOSTAT, 2006). In most of these developing countries, the majority of rural poor, primarily the farmers have small landholdings, limited resources and excess family labour. Creating multiple opportunities, especially for small and marginal farmers and farm women, through various agribusiness enterprises is a challenging task. As women are the major participants in agricultural production (Peters, 1986; Weidemann, 1987) and have greater impact on health and nutrition of their families (Baum and Tolbert, 1985), there is a strong need for a gender-based policy. Women lack access to extension services and are often ignored by extension workers (Spens, 1986; World Bank, 1989). Specific strategies are required for extension to reach women farmers (Araji, 1986). Self-help groups (SHGs) have emerged as a very effective mechanism for empowerment and development of women; however, its popularization requires political and financial support (Nayar et al., 2004).

In the recent past, empowerment of rural women has been the major thrust of Government of India as outlined in the second Five Year Plans (1956–1961). Women represent 48.2% of the country's population (Census, 2001). Indian Government launched Swarnjayanti Grama Swarozgar Yojna (SGYP), an innovative, holistic, and self-employment scheme on 1 April 1999 to establish a large number of micro-enterprises for upliftment of rural women. SGYP has created an impact on SHG beneficiaries very effectively (Krishnamurthy et al., 2006). The Government of India has adopted the self-help approach and micro-finance programmes as tools for women's empowerment, employment generation and for achieving production-oriented goals.

Working together through formation of SHGs, the members become self-reliant, confident, and more empowered economically (Chesler, 1991; Mok, 2001; Nylund, 2000; Yadav et al., 2006). The empowerment of SHGs has proved beneficial on the basis of cost-benefit evaluation of food processing and value-added enterprises (Eswarappa, 2006). Through empowerment, members of SHGs gain power at intrapersonal, interpersonal and political/community levels (Gutierrez et al., 1998; Parsons, 1995). Empowerment of women has taken encouraging shape. Women groups have been found to deal with local issues and conflicts that signify the upliftment of rural women (Paul, 2006). In India, micro-credit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans (Lalitha and Nagarajan, 2002). Sihag et al. (2006) reported that 66% of rural women were engaged in agriculture as a main occupation, while a large population (43.33%) of rural women were illiterate. Education had a significant association with the knowledge level of rural women. The most effective means of reaching the rural poor is through women's groups. Self-help groups provide ample scope for the unemployed youth and landless labourers to seek self-employment in agriculture and agro-based enterprises (Prakash et al., 2004).

Empirically, participation in SHG activities is instrumental in reducing family burden, loneliness and negative feeling. Self-help group members' enhanced articulation capacity can affect government policies (Citron et al., 1999). Steward (1990) concluded that provision of social support and social learning in SHGs is the major factor for groups' effectiveness. Malton and Salem (1995) explained the reasons for empowerment in terms of their belief system, an opportunity role structure, a support system and leadership. Putnam (2000) observed that SHGs, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and the process empowered them to become change agent. Impressively, women groups emerged as a dynamic and articulate constituency (Krishnaraj and Kay, 2002). Training enhances the skills and efficiency of individuals in their profession. The members of SHGs need to be trained in managerial skills as well as in technological capabilities for augmenting their entrepreneurial endeavours. Meena et al. (2006) noted that training programme on food processing and preservation aspects had significant impact on gain in knowledge level. Experience and family size had contributed significantly in enhancing the knowledge level of the participants.

Building social capital is critical in overall agricultural development strategies aimed at reducing rural poverty (Swanson, 2006). Putnam (2000) has differentiated social capital into two primary categories: bonding and bridging. Bonding is the process of creating a network of people who come together for a common purpose, for example, a SHG or a farmers' association. The focus is on group formation, building trust or a type of glue that holds a group of people together. Bridging in social capital means the process of creating linkages with outside groups for a common purpose.

In a large country, such as India, meeting of scientists with farmers and visit of the farmers to the research institute is a difficult task. Hence, SHGs have another important role to play in the transfer of technology to the user population. Self-help groups are being recognized, as a reliable and efficient mode of transfer of technology and positive attitude of the members is required to foster the transfer of technology

process (Meena et al., 2003). 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 \(1980\)](#) defined the attitude construct as a person's degree of evaluative affect towards a target behaviour. Eagly and Chaiken (1993) had defined attitudes as a psychological tendency that is expressed by evaluating a particular entity with some degree of favour or disfavour. Wilson (1998) suggested that individuals might hold multiple attitudes about an object, accessing different ones at different points in time. Attitude of an individual varies significantly when he is working in a group. Attitude cannot be observed directly but can be inferred from individuals' self-reports and behaviour. Attitudes are relatively stable and once adopted, they can provide a long-term positive effect (Olgyaiova et al., 2005).

Objectives of the Study

The transfer of technology unit at Central Institute of Post-Harvest Engineering and Technology (CIPHET) at Abohar (India) in its stride towards mobilizing farm families for group action in value addition and processing formed a number of women SHGs and developed their skills through training in food processing and preservation aspects. A study was undertaken to see the changes in attitude construct as a result of training. The specific objectives of the study were:

- (1) To study the socio-economic profiles of rural women of SHGs.
- (2) To measure the attitude of rural women towards SHGs.
- (3) To suggest policy interventions.

Methods

Attitude strength is an important determinant of the attitude-behaviour relationship. Icek Ajzen's Theory of Planned Behaviour provides a framework for systematically investigating the factors, which influence behavioural choices, and has been applied successfully in many diverse areas including attitude towards SHGs (Figure 1). It is one of the most recent motivation theories developed in the 1980s, from the earlier Theory of Reasoned Action ([Ajzen, 1985](#)). The Theory of Planned Behaviour assumes that people behave rationally, in that they consider the implications of their actions. Both the Theory of Reasoned Action and the Theory of Planned Behaviour apply to situations involving a choice of behaviour, where reasons can be given for the choice made (Ajzen, 2005).

The hypothesis of the Theory of Planned Behaviour is that the immediate determinant of behaviour is the individual's intention to perform or not to perform the behaviour in question. Intentions are, in turn, influenced by three factors: (i) attitude—the individual's favourable or unfavourable evaluation of performing the behaviour; (ii) the subjective norm—the individual's perception of social pressure to perform or not to perform the behaviour; and (iii) perceived behavioural control—a measure of the individual's perception of their ability to perform the behaviour in question.

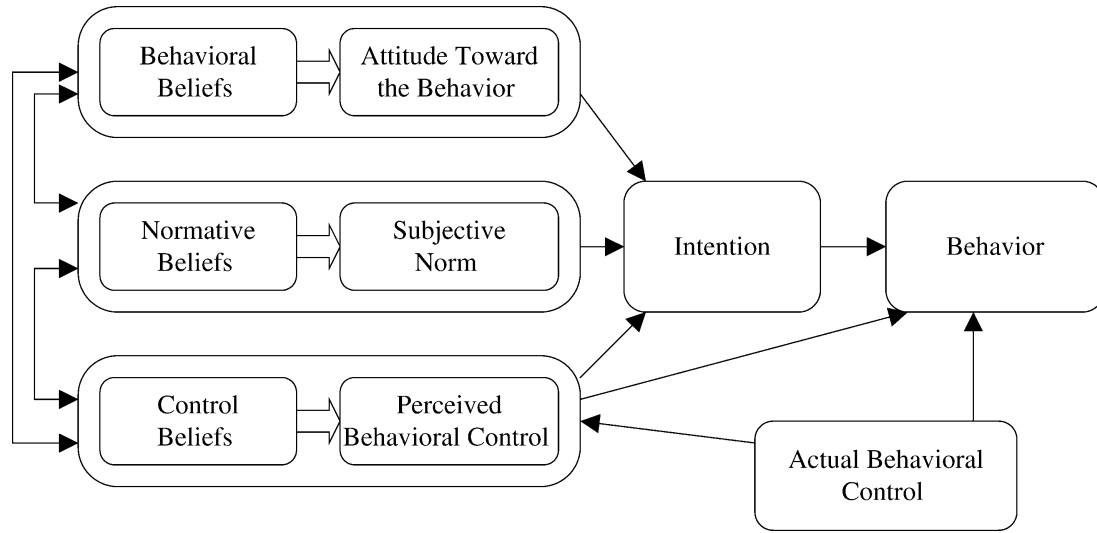


Figure 1. Theory of Planned Behavior (Ajzen, 2005)

Successful performance depends not only on a favourable intention but also on a sufficient level of behavioural control. More favourable the attitude and the subjective norm, and greater the perceived control, the stronger should be the person's intention to perform the behaviour in question (Ajzen, 1991). This theory was used to guide the present empirical study. It was assumed that changing the attitude of rural women would influence their performance in SHGs activities. It was also strongly felt that the pace of transfer and popularization of post-harvest technologies must be accelerated through formation of SHGs. Hence, even the small and marginal farmers would get benefited from the new technologies.

The evaluation of SHGs was conducted at attitude construct. A Likert-type scale was developed exclusively for this study. The scale consisted of 26 items, and the Cronbach's alpha coefficient of reliability test was observed as 0.85, which indicates the internal consistency as good (George and Mallery, 2003). Data were obtained from 30 participants of SHGs on five-point continuum; namely, strongly agree, agree, undecided, disagree and strongly disagree with the corresponding weightage of 5, 4, 3, 2 and 1 for the positive statements and 1, 2, 3, 4 and 5 for negative statements. The possible minimum and maximum scores were 26 and 130, respectively (Table 1).

Results

Attitude strength is an important determinant of the attitude-behaviour 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 behaviour, are less susceptible to self-perception effects and are more stable over time (Holland et al., 2002). Nylund (2000) noted that over 40% of SHGs have social-oriented goals including collective goals to promote employment, to prevent social exclusion and to raise the status of single parents; welfare reform goals to provide better welfare and employment opportunities and to promote cooperation between clients and professionals; and advocacy goals to influence legislation and to alter public attitudes.

Demographic Characteristics

All the members of SHGs were female and a majority of them (53.33%) were 20–29 years old. Only one-third of participants (33.33%) had primary and senior secondary level education in each category. All the participants were of rural background. The participants had obtained 15 days of training from CIPHET, Abohar on food processing and preservation aspects. The training was imparted to develop technical skill for preparation of jam, jelly, pickles, etc. of high quality at cottage level. Half of the respondents reported their income from SHG activities in the range of US\$42 to

Table 1. Statistical items summary of the scale (number of cases 80)

Scale items	Minimum possible score	Maximum possible score	Cronbach's alpha	Grand mean	Minimum mean	Maximum mean
26	26	130	0.85	3.18	2.82	3.77

Table 2. Demographic characteristics of the SHGs participants

Characteristic(s)	Frequency (<i>N</i> = 30)	Percentage (%)
Age (years)		
Less than 20	8	26.67
20–29	16	53.33
More than 29	6	20.00
Education		
Illiterate	2	6.67
Primary	10	33.33
Middle	8	26.67
Senior secondary	10	33.33
Graduate and above	–	–
Background		
Rural	30	100
Urban	–	–
Gender		
Male	–	–
Female	30	100
Income (US \$^a)		
Low (<42)	9	30.00
Medium (42–68)	15	50.00
High (>68)	6	20.00
Years in group		
Less than 3	4	13.33
3–4	16	53.33
More than 4	8	26.66
Training		
Food processing and preservation	30	100.00
Occupation main		
Labour	30	100.00
Complementary		
Food processing and preservation	30	100.00

^a1 US \$ = Indian Rs. 45.

US\$68 per month. Thirty percent of them earned less than US\$68 per month. More than half of the respondents had 3–4 years of experience in SHGs, and only 26.66% had more than four years working experience in SHGs. All the participants belonged to labour class family and adopted food processing as a complementary occupation.

Participants' Attitudes Towards Self-Help Group (SHG)

The mean ratings, standard deviations and *t*-values of the participants' attitude before and after the training programme have been shown in Table 3. Participants' ratings and responses were obtained on five-point continuum; namely, strongly agree,

Table 3. Comparison of SHGs participants' attitude before and after training

Statements rated	Before training		After training		<i>t</i> -Value
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Socio-economic upliftment					
Self-help groups work as a powerful tool for socio-economic empowerment of the poor in rural areas.	2.83	0.83	3.50	0.86	2.76*
Self-help groups help to resolve the conflicts among the members.	2.76	0.67	3.13	0.89	3.00*
Self-help group is an approach for collective efforts.	3.23	0.81	3.66	0.88	3.79*
Group rules and regulations are based on democratic principle.	3.60	0.81	3.76	0.89	1.04
Female members can better utilise their spare time in productive activities through groups.	3.36	0.71	3.46	0.97	0.45
Self-help group formation can be a way to eradicate the poverty and unemployment.	3.43	0.85	3.90	0.88	5.03*
Self-help group improves the saving behaviour of the members.	3.60	0.85	3.50	0.82	-0.48
Educational and training					
Training helps in developing positive attitude for new techniques.	3.06	1.08	3.60	0.93	3.76*
Education plays pivotal role in changing behaviour.	3.26	0.67	3.73	0.82	3.29*
Educated persons are more likely to be good entrepreneurs.	4.16	0.69	3.70	0.74	-4.06*
Training is essential to improve the competence, understanding and professional behaviour.	3.43	0.56	3.93	0.82	3.52*
Marketing and entrepreneurship qualities					
Good entrepreneurs are developed by training and experience.	3.63	0.66	4.10	0.69	4.64*
Group formation is the democratic approach for entrepreneurship development.	3.30	0.65	3.96	0.73	4.26*
Market demand is a very important factor to take up any business activity.	3.33	0.71	3.56	0.67	1.65
Knowledge of marketing is prerequisite to gain maximum benefit.	3.53	1.13	3.80	0.84	1.61
Product preparation through self-help groups promotes the healthy competition among the groups.	2.53	0.86	2.86	1.04	1.50
Risk taking is the important characteristic of a successful entrepreneur.	3.33	1.02	3.53	0.73	0.97
Technology adoption and participatory research					
Mass media is helpful for quick dissemination and popularisation of technologies.	3.13	0.81	4.03	0.71	5.83*
Through group approach participatory research becomes easier.	4.10	0.60	3.80	0.71	-1.66
Groups are emerging as a very reliable and efficient mode for transfer of technology.	3.93	0.94	3.76	0.89	-0.86
Need assessment is essential for the planning of a programme.	3.23	0.85	3.93	0.90	4.37*
Banking/Credit					
Self-help groups improve coordination among the members.	3.23	0.62	3.53	0.93	1.87
Meeting of different groups contribute in exchange of their experiences.	3.60	0.72	4.06	0.73	3.12*
Frequent meeting may contribute in exchange of social norms and values among members.	3.53	0.57	4.10	0.54	4.26*
Banks are more eager to sanction loan to groups compared to individual.	3.66	0.80	3.56	0.67	-0.72
Financial assistance is essential to set up a new venture.	2.90	0.66	3.86	0.89	4.96*

*Indicate '*t*' value significant at the 0.05 level of confidence (*df* = 29).

Rating Scale: 1, Strongly Disagree; 2, Disagree; 3, Undecided; 4, Agree; 5, Strongly Agree.

agree, undecided, disagree and strongly disagree with respective weightage of 5, 4, 3, 2 and 1 for the positive statements while 1, 2, 3, 4 and 5 for negative statements. Attitude statements were related to five dimensions, namely: (i) socio-economic upliftment; (ii) education and training; (iii) marketing and entrepreneurship qualities; (iv) technology adoption and participatory research; and (v) banking/credit aspect. The change in attitude was compared by employing *t*-test. Low standard deviations implied a close agreement with participants' ratings.

Socio-Economic Upliftment. A significant change in attitude was observed towards the statement, *SHGs work as a powerful tool for socio-economic empowerment of the poor in the rural areas*, as reflected by the increase in the mean value of response from 2.83 before the training to 3.50 after the training. The change in the mean value from 2.76 before the training to 3.13 after the training reflected the agreement of the participants that *groups resolve the conflicts among the participants*. The participants further endorsed that the *SHG was an approach for collective efforts*, as revealed by the increase in the mean value of their responses from 3.23 to 3.66 before and after training. The fact that the training led to a significant change in the attitude of the participants towards the statement, *SHGs formation, which could be a way to eradicate the poverty and unemployment*, could be associated with the change in the mean value of their responses from 3.43 to 3.90. As they had the experience of associating as well as working in the group and also securing additional income through group action, they visualized that SHGs had tremendous potential to capacitate them in overcoming the prevailing scenario of poverty.

Education and Training. Training is an essential process of increasing knowledge, changing attitudes and developing skills through instructions, demonstrations and by other techniques, which develop confidence among the participants. It enhances their self-confidence and competencies in job as well as proficiency in communicating the desired knowledge among peers and clients. Participants showed an enhancement in positive thinking implying that *training helped in developing positive attitude for employing new techniques*. The mean value of their responses increased from 3.06 to 3.60 before and after training. The mean value of their responses was higher (3.73) with respect to the statement, *education plays a pivotal role in changing the behaviour of the participants* after training. Education being a social process is responsible for developing and cultivating various physical, intellectual, aesthetic and moral qualities as well as values in an individual. Their orientation that *educated persons are more likely to be good entrepreneurs*, was significantly changed after the training, as indicated by significant negative *t*-value.

Marketing and Entrepreneurship Qualities. Training is an overt process, a sequence of experiences and a series of opportunities to learn. Trainees are exposed to learning situations and acquisition of new skills. For the statement, *good entrepreneurs are developed by training and experience*, the mean value of their responses changed from 3.66 to 4.10. The change in pre- and post-training attitudes was also significant in the case of the statement, *group formation is the democratic approach for entrepreneurship development*. Participants learnt by interacting with the group that record keeping,

group meetings, opening of accounts in banks and operations were fully based on group consensus. Nothing could be imposed on the group process.

Technology Adoption and Participatory Research. Participants were aware about the latest information technology and agreed that mass media was helpful for quick dissemination and popularization of technologies. Mass media, such as radio, television, Internet, print media and other means, can reach a large number of people with minimum cost and time. During training, by watching television the participants could obtain knowledge about agricultural programmes and their timings. The mean response value changed drastically from 3.13 to 4.03, and the change was found to be significant. The participants comprehended that the need assessment was essential for the planning of a programme. The change in participants' pre- and post-training mean response values was significant. They understood the importance of need-based planning for effective attainment of objectives by groups as well as individuals.

Banking/Credit. The participants realized that *meeting of different groups contribute in exchange of their experiences*. Meetings facilitated the group members in exchanging their ideas and feelings, operational problems and conflicts as well as their resolutions. The training led to a significant change in their responses with respect to this statement. The group meetings promoted the extension principle of learning by doing. With respect to the statement, *frequent meeting may contribute in exchange of social norms and values among members*, the increase in participants' attitude from pre-training mean value of 3.53 to 4.10 after training was also significant. It is known that people adopt the norms and values that they consider the best. Traditionally in India, women do not have the control over production system. Their accessibility to production assets is dependent upon male of their family. They do not have property in their names. Recently, land rights legislation has come as a solace to their development and empowerment. In want of equal rights over production base and property, they face immense hurdles in harnessing the credit benefits from the banks and in their economic prosperity. The mean response to the statement *banks are more eager to sanction loans to groups compared to individuals* decreased after training, while the mean response significantly increased for the statement *financial assistance is essential to setup a new venture*. Participants made their efforts to obtain the loan to start their business in commercialization of horticultural products.

Conclusions and Policy Recommendations

The results of this empirical study indicate a significant change in attitude of the participants in the areas of socio-economic upliftment, education and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and banking aspects. Training also changed the attitude of rural women towards SHGs positively. As attitude becomes more permanent in nature when the training programme facilitates it, efforts should be made for more adequate training of individuals for sustained performance of groups and individuals. Groups could be used as an effective mechanism for information dissemination; social and mutual learning; institutionalized process of capacity building and empowerment; and

sustainable and equitable development. Self-help groups can promote participatory extension and development. Considering the grim scenario of abject poverty in countryside, the programmes for rural upliftment must integrate the vital dimensions, such as formation of social capital; pro-poor financial and credit support system; market-driven and decentralized extension system; diversification towards high-value enterprises, value addition and processing; need-based skill development through training; media-mix for technology transfer; informal education at rural level and strong political will. However, the extension system needs to be re-oriented and revitalized with new knowledge base in emerging technologies and methodologies. Besides effective cooperation and coordination among the stakeholders, what is most essential is to infuse positive and favourable intentions and attitude, self-confidence and capacity for self-determination among the clientele system.

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