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# Assessing attitudes of rural women towards self-help groups: A scale development

## Monica Singh and Sandeep Deshmukh

**Abstract**
India's SHG-Bank Linkage Program' stands as the globe's largest microfinance system, characterized by remarkable expansion over the past two decades. In this trajectory, NABARD has enlisted the expertise of distinguished faculty, technocrats, and professionals to assess the performance and impact of the SHG-Bank Linkage Program. Predominantly, these inquiries have focused on tangible program outcomes, with limited exploration of its affective or psychological facets. In response, this current study emerged, aiming to forge and standardize a scale capable of gauging the attitudes of rural women towards SHGs. For the construction of the attitude scale, the method of summated ratings, as outlined by Likert (1932), was meticulously pursued. Among the initial 50 statements, 24 were judiciously retained to gauge attitudes. The scale's reliability and validity attest to the precision and consistency of the yielded results. Consequently, this instrument holds the potential to evaluate women members' attitudes towards SHGs across diverse contexts, transcending the study's immediate scope. Notably, such a tailored instrument for gauging attitudes towards SHGs had hitherto been lacking in the country. This study, therefore, stands as a substantial stride in the realm of agricultural extension, augmenting the existing knowledge base and scientific discourse by delivering a meticulously developed scale to quantify women members' attitudes towards Self-Help Groups.

**Keywords:** Rural women, attitude, self-help groups, summated ratings techniques

## Introduction

Microfinance originated as a pioneering tool in numerous progressive nations to combat poverty (Johnson and Rogaly 1997; Gibbons and Meehan 2002; Armendariz and Morduch 2005; Bakhtiari 2011) [6, 4, 1, 2]. This will pave the way for microfinance to act as a vital dynamic mechanism that will focus on attaining 'gender equality,' 'zero hunger,' and 'no poverty' (Patil and Kokate 2017) [10]. NABARD piloted 'Self-Help Group (SHG)-Bank Linkage Program' is being implemented with mission mode approach in India and recognized as world's largest system of microfinance. Self-Help Groups (SHGs) in India have emerged as a significant grassroots approach to fostering community development and financial inclusion. Comprising individuals, particularly women, from the same locality or community, SHGs pool their resources, save collectively, and offer mutual financial support. These groups serve as platforms for enhancing financial literacy, social empowerment, and skill development, enabling members to learn about financial management, entrepreneurship, and decision-making. By providing access to credit, savings, and training opportunities, SHGs empower members, especially women, to improve their economic conditions, gain autonomy, and contribute to gender inclusion, and inclusive growth across diverse regions of India. The country has witnessed rapid and phenomenal growth of SHGs during last two decades. As per NABARD's data, the SHG-Bank Linkage program has achieved a notable milestone by connecting approximately 6.95 million savings-linked SHGs and 4.85 million credit-linked SHGs, encompassing an impressive 100 million individuals to date. Over the years, the progress of Self-Help Groups (SHGs) in India has been remarkable, reflecting their transformative impact on local communities. The SHG movement has grown exponentially, with millions of groups operating across various sectors and regions. These groups have not only provided financial services to their members but have also become avenues for social mobilization, skill development, and awareness generation. The partnership between SHGs and financial institutions, along with government support and NGOs, has contributed to the expansion of their reach and influence. As SHGs continue to evolve and adapt, they play a crucial role in addressing socio-economic challenges, fostering entrepreneurship, and promoting sustainable development at the grassroots level.

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Despite its considerable outreach, the quality and sustainability of SHGs in terms of structure, conduct and performance is of great concerns and has thrown up a number of challenges. Henceforth, NABARD has assembled teams comprising esteemed scientists, accomplished technocrats, and seasoned practitioners with the purpose of appraising the program's performance and assessing its impact on the SHG-Bank Linkage initiative. All these researchers have emphasized on tangible aspects of the program. Hardly any study has attempted to determine the affective or psychological domain of SHG. Therefore, present study was contemplated to develop and standardize the instruments to measure attitude of women members towards SHG.

## Methodology

Thurstone (1946) [11] offered a concise definition of attitude as the "degree of positive or negative affect associated with some psychological object." He expanded on this by explaining that this psychological object could encompass symbols, phrases, slogans, individuals, institutions, ideals, or concepts-entities that can evoke varying degrees of positive or negative emotions within people. Building upon this, Edward (1969) [3] used the terms "affect" and "feeling" interchangeably, asserting that individuals who connect positive emotions or feelings with a psychological object are deemed to hold a favorable attitude toward it. Conversely, if an individual associates' negative emotions or feelings with a psychological object, they are considered to harbor an unfavorable attitude or dislike toward it. Guilford (1954) [5], in alignment with this sentiment, defined attitude as a personalized disposition shared by individuals, albeit to varying extents. This disposition drives their responses to objects, situations, or propositions, manifesting as either favorable or unfavorable reactions. In the present context, attitude was operationalized as the positive or negative affect or feeling expressed by respondents toward Self-Help Groups. To construct the attitude scale, the method of summated ratings proposed by Likert (1932) [8] was meticulously followed, as elucidated below.

## Item collection

In accordance with Edwards (1969) [3], the items comprising an attitude scale are denoted as statements. A statement is essentially a verbalized expression about a psychological subject. In alignment with this, a pool of diverse statements pertaining to different psychological dimensions of Self-Help Groups was curated from a multitude of sources. These sources encompassed research articles, deliberative papers, policy documents, seminar records, Self-Help Group manuals, periodicals, as well as discussions with agricultural extension experts, representatives from Self-Help Promoting Institutions, and representatives from financial institutions. Additionally, the researcher introduced further pertinent statements. In sum, a grand total of 80 statements were gathered for the study's purposes.

## Item editing

The assimilated statements underwent refinement in accordance with the 14 criteria outlined by Edward (1969) [3], aimed at crafting a comprehensive attitude scale. Through this meticulous process, 30 statements were excluded, resulting in the retention of 50 statements. These were thoughtfully organized along a four-point continuum, encompassing categories of utmost relevance, relevance, minimal relevance,

and irrelevance. This arrangement was then subjected to evaluation by expert judges, validating the scale's applicability and appropriateness for further assessment.

## Relevancy analysis

The selection of all 50 collected statements as uniformly relevant for measuring women members' attitudes towards Self-Help Groups (SHGs) was indeed a prospect brimming with variability. To ensure the precision of inclusion in the final scale, these 50 statements underwent meticulous scrutiny for their pertinence. A comprehensive panel of 105 experts steeped in the realm of agricultural extension within the National Agricultural Research System (NARS)–comprising Research Institutes, Agricultural Universities, Deemed Universities, CAUs, National Institute of Agricultural Extension Management (MANAGE), and Personnel of Microfinance Institutes – was engaged. The experts were tasked with critically evaluating each statement's relevance along a four-point continuum: 'most relevant,' 'relevant,' 'least relevant,' and 'not relevant,' signified by scores of 4, 3, 2, and 1, respectively. This comprehensive evaluation was aimed at appraising the phenomenon under study with utmost precision. Additionally, experts were invited to propose amendments to the statements, including the option to append or eliminate items as they saw fit. Impressively, out of the 105 experts, a substantial majority of 85 experts (80.95%) provided timely and insightful responses. For every statement, the relevancy score materialized through the summation of ratings assigned by all 85 experts. Through meticulous computation, the data yielded the relevancy percentage, relevancy weightage, and the mean relevancy score for all 50 statements. These metrics were derived employing the following formulas:

## Relevancy percentage

It was worked out by summing up the score of 'most relevant' 'relevant' 'least relevant' and 'not relevant' categories which was converted into percentage.

$$\text{Relevancy percentage} = \frac{\substack{\text{Most Relevant Responses} \times 4 + \text{Relevant} \\ \text{Responses} \times 3 + \text{Least Relevant Responses} \times 2 \\ + \text{Not Relevant Responses} \times 1}}{340 \text{ (Maximum Possible score-4} \times 85)} \times 100$$

## Relevancy weightage

It was obtained by using standard formula:

$$\text{Relevancy Weightage} = \frac{\substack{\text{Most Relevant Responses} \times 4 + \text{Relevant Responses} \\ \times 3 + \text{Least Relevant Responses} \times 2 + \text{Not Relevant} \\ \text{Responses} \times 1}}{340 \text{ (Maximum Possible score-4} \times 85)}$$

## Mean relevancy score

It was obtained by using standard formula given below:

$$\text{Mean Relevancy Score} = \frac{\substack{\text{Most Relevant Responses} \times 4 + \text{Relevant Responses} \\ \times 3 + \text{Least Relevant Responses} \times 2 + \text{Not Relevant} \\ \text{Responses} \times 1}}{\text{Number of Expert Responded (85)}}$$

Applying these three criteria, the items underwent meticulous scrutiny for their relevance. Consequently, statements surpassing a relevancy percentage of 66, a relevancy weightage exceeding 0.66, and a mean score surpassing 2 were shortlisted for the final statement selection. Through this

systematic procedure, a total of 27 statements emerged as the initial contenders in the first phase. These statements were then thoughtfully revised and rephrased, incorporating the suggestions provided by experts as necessary.

## Item analysis

Moreover, it became imperative to meticulously sort the statements based on their capacity to effectively discern respondents' attitudes towards Self-Help Groups as either favorable or unfavorable. To accomplish this, a comprehensive item analysis was conducted on the designated statements. A questionnaire comprising 27 statements was meticulously formulated and utilized for face-to-face interviews with 50 SHG members hailing from areas beyond the primary sample. Respondents provided their responses, assigning scores on a five-point continuum, including 'Strongly Agree,' 'Agree,' 'Undecided,' 'Disagree,' and 'Strongly Disagree,' with corresponding values of 5, 4, 3, 2, and 1 respectively. Calculating the respondent's attitude score involved summing up the scores assigned to all statements. For the purpose of item analysis, participants were arrayed in ascending order, predicated on their attitude scores. From this array, the top 25% and bottom 25% of subjects, characterized by the highest and lowest total attitude scores respectively, were chosen. These two distinct groups formed the reference points for conducting the item analysis. The critical ratio was calculated by the following formula:

$$t = \frac{(X_H - X_L)}{\sqrt{\dfrac{\left[\sum X2\,H - \dfrac{(\sum xH)2}{n}\right] \times \left[\sum X2\,L - \dfrac{(\sum XL)2}{n}\right]}{N\,(n-1)}}}$$

Where,
$\sum X^2$ H= Sum of the square of individual scores in the high group
$\sum X^2$ L= Sum of the square of individual scores in the low group
$\sum X_H$= The mean score for a given item for high group
$\sum X_L$= The mean score for a given item for low group
n= Number of respondents

The significance of 't' lies in its capacity to measure the degree of differentiation between the high and low groups concerning a particular statement. A general guideline, though not precise, suggests that any 't' value equal to or exceeding 1.75 signifies a notable divergence in the responses of the high and low groups to the given statements. With this criterion in mind, a total of 24 statements were deemed pertinent for effectively capturing the attitudes of Women Members towards Self-Help Groups, following the computation of the 't' values.

## Standardization of the scale

The resultant scale underwent a process of standardization, wherein its reliability and validity were rigorously assessed through the implementation of the subsequent methodologies.

## Reliability of the scale

Can the measurement instrument consistently produce comparable scores upon repeated assessment? This query pertains to the instrument's reliability. Put simply, reliability denotes the precision or exactitude of the measurement or score (Kerlinger, 1964) [7]. A scientifically robust instrument is expected to yield precise outcomes not only presently but also consistently across time. The constancy of scores acquired through successive testing and retesting after a passage of time signifies the temporal stability of a scale. Meanwhile, the uniformity of scores derived from two parallel sets of items on the scale, administered once, characterizes the scale's internal consistency. The most fitting methodologies for determining the reliability coefficient of a scale encompass the test-retest and split-half methods. In this study, both of these techniques were employed to evaluate the reliability of the developed attitude scale.

## Test-retest method

The administered scale was applied to a cohort of 40 women who are members of Self-Help Groups (SHGs) within the non-sampled region, with participants providing responses on a five-point continuum. Subsequent to the initial administration, a second session occurred after a lapse of 15 days, resulting in the generation of two distinct sets of scores. The correlation coefficient computed between these two score sets furnishes the temporal stability coefficient, serving as a measure of reliability. Notably, the calculated 'r' value of 0.8124 was observed to be statistically significant, thus affirming the presence of reliability.

## Split-half method

The assessment of internal consistency for the attitude scale was executed using the split-half method. This method involved the division of the scale into two equidistant segments, wherein one subset encompassed the odd-numbered items and the other encompassed the even-numbered items. Consequently, a single administration of the scale generated two distinct sets of scores. To establish the reliability coefficient, the correlation coefficient between these two score sets was computed. The calculated correlation coefficient, denoted as 'r,' yielded a value of 0.7945, signifying high reliability. This value attained statistical significance at the one percent level, reinforcing the robustness and dependability of the assessment instrument.

## Validity of the scale

Lindquist (1951) [9] introduced the concept of test validity as the degree of precision with which it accurately measures its intended construct. In the current study, the validation of the attitude scale was achieved through an evaluation of content validity. Building upon Kerlinger's (1964) [7] definition, content validity was understood as the degree to which the content of the measuring instrument faithfully represents or adequately samples the target construct. The establishment of content validity for the attitude scale occurred through a two-fold process.
Primarily, the selection of items or statements for inclusion in the scale construction stemmed from an extensive review of pertinent literature. Subsequently, the perspectives of subject matter experts were garnered to assess the relevance of these statements for their eventual incorporation into the scale. The compilation of selected items effectively encapsulated the breadth of the construct's domain. Thus, the resultant attitude scale is affirmed to possess robust content validity, affirming its representational accuracy.

## Findings and Discussion

The conclusive instrument, comprising 24 distinct statements, designed to evaluate the attitudes of female participants towards Self-Help Groups, was meticulously formulated and standardized within the course of this investigation. This comprehensive tool is presented in Table 1. Participants' responses were systematically assessed along a five-point continuum encompassing the categories 'Strongly Agree,' 'Agree,' 'Undecided,' 'Disagree,' and 'Strongly Disagree.' In the case of affirmative statements, values of 5, 4, 3, 2, and 1 were respectively assigned, whereas for negative statements, the sequence was reversed, attributing values of 1, 2, 3, 4, and 5.

**Table 1:** Final scale to measure attitude of women members towards self-help groups

| Sr. No | Item | SA (5) | A (4) | UD (3) | DA (2) | SDA (1) |
|---|---|---|---|---|---|---|
| 1 | Self-Help Group functions on the principles of democracy, decentralization, and participation | | | | | |
| 2 | Rotation of group leadership is necessary for decentralization of power | | | | | |
| 3 | Group liability, spirit of solidarity and peer pressure in Self-Help Group are valuable for timely repayment of loan | | | | | |
| 4 | Many times, I feel that functioning of Self-Help Group is biased towards President and Secretary | | | | | |
| 5 | Regularly attending meetings of the Self-Help Group means waste of time* | | | | | |
| 6 | I accessed hassle free banking services by becoming a Member of Self-Help Group | | | | | |
| 7 | Individual can easily avail loan directly from bank rather than Self-Help Group* | | | | | |
| 8 | Self-Help Group reduces financial dependence on exploitative money lenders | | | | | |
| 9 | Self-Help Group inculcate thrift habit to its member | | | | | |
| 10 | Individual can be acquainted with bank operations through Self-Help Group Membership | | | | | |
| 11 | If one has real desire to be an entrepreneur the best way is to become Self-Help Group Member | | | | | |
| 12 | Self-Help Group helps to develop sustainable micro enterprises in rural and urban areas | | | | | |
| 13 | Micro enterprises started by Self-Help Group provides adequate return on investment | | | | | |
| 14 | Communication skill is improved due to participation in the meetings of Self-Help Group | | | | | |
| 15 | Self-Help Group improves managerial capacities of an individual | | | | | |
| 16 | Self-Help Group builds capacity to perform key role in village institutes like Gram Panchayat | | | | | |
| 17 | I got recognition in society through Self-Help Group membership | | | | | |
| 18 | I am unable to reap benefit of government schemes and programs due to involvement in Self-Help Group* | | | | | |
| 19 | I feel that there is little benefit and more publicity associated with Self-Help Group* | | | | | |
| 20 | Self-Help Group strengthen leadership qualities of its member | | | | | |
| 21 | Self-Help Group pins down domestic violence against women | | | | | |
| 22 | Microfinance of Self-Help Group is inadequate to cope up family in vulnerable situation* | | | | | |
| 23 | Individual can generate sustainable income and employment through Self-Help Group | | | | | |
| 24 | Borrowing microfinance through Self-Help Group is the only way to come out of poverty | | | | | |

*Negative statements, SA=Strongly Agree, A= Agree, UD= Undecided, DA=Disagree, SDA= Strongly Disagree

Individual respondent scores were computed employing the summated ratings methodology advocated by Likert (1932) [8]. The resultant attitude score, situated on a scale spanning from 24 (minimal) to 120 (maximal), serves as an indicator of the respondent's level of positive disposition towards SHGs. Subsequently, respondents were classified into five distinct categories through the application of the equal class interval technique, which was predicated upon the minimum and maximum attainable scores.

$$\text{Class interval} = \frac{\text{Maximum obtainable score} - \text{Minimum obtainable score}}{5}$$

| Categories | Score range |
|---|---|
| Highly Unfavorable | Upto 43 |
| Unfavorable | 44 to 62 |
| Moderate | 63 to 81 |
| Favorable | 82 to 100 |
| Highly Favorable | Above 101 |

## Conclusion

The calculated temporal stability coefficient ('r' = 0.8124) and internal consistency coefficient ('r' = 0.7945) were found to bear statistical significance, affirming the presence of reliability. However, the assessment of content validity underscores the fidelity with which the instrument gauges its intended constructs. In essence, the established reliability and validity of the scale affirm the accuracy and consistency of the outcomes. Consequently, with appropriate adjustments, if deemed necessary, this scale possesses the potential to serve as an applicable tool for quantifying attitudes towards SHGs among women in areas extending beyond the confines of the study.

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