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Attitude of member and non-member towards working of Self-help groups (SHGs) in Mahabubnagar district of Telangana

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Abstract

Attitudinal aspect of the rural poor associated with SHGs and impact of microfinance on sustainable rural livelihood security. The careless attitude of the formal financing agencies towards the poor section of the society has been progressively yielding place to adoption of SHG mode of intervention to fight the scourge of poverty, employment generation and women empowerment. Mahabubnagar district is one of the 33 districts in the Indian state of Telangana. The district is situated in Southern Telangana region of the state. The administrative headquarters of the district is situated at Mahabubnagar Urban. The respondents according to their overall score of socio-economic status that 49.44 percent member were from high socio-economic status group while 28.33 percent member were from medium and 22.23 percent were in low socio-economic status group. In non-members, 48.33 percent were from high socio-economic status group while 30.00 percent non-member were from medium socio-economic status group. 21.67 percent non-member were from lower socio-economic groups concluded that majority of the respondents were in middle age group, married, having medium family size and nuclear family type. More than half of the respondents were agricultural labour/ daily wage labour, were landless, having semi cemented house and belongs to medium annual income. Majority of the respondents possessed television and mobile phones and most of them never read the newspaper and magazine. Majority of the respondents were in middle. Source of information, extension Contact, participation of extension activities, medium level of socioeconomic status. Overall attitude level of the respondents towards working of self-help groups that 23.88 percent member were from high attitude level while 67.23 percent were from medium and 8.89 percent was in low level of attitude on SHGs. In non-member, 17.22 percent non-member were from high attitude level while 31.12 percent non-member were from medium and 51.66 percent were in low level of attitude on SHGs. It was also found that education, occupation, annual income extension contact and sources of information were found positively significant for the members and annual income and social participation were found positively significant in case of non-members.

Keywords: Attitude, impact, self-help groups, women empowerment

Introduction

SHGs are being recognized as reliable and efficient mode of technology transfer hence positive attitude of SHG members is required to foster the transfer of technology process (Meena *et al.*, 2003) [6]. Attitudinal aspect of the rural poor associated with SHGs and impact of microfinance on sustainable rural livelihood security. The careless attitude of the formal financing agencies towards the poor section of the society has been progressively yielding place to adoption of SHG mode of intervention to fight the scourge of poverty, employment generation and women empowerment. It is quite natural that a favourable or an unfavourable attitude of women has a direct impact on their participation and performance in SHG activities. A woman is identified as a mother, a wife, a daughter-in-law, or a daughter, but she is not recognized as an independent person. Women constitute almost half the population, perform nearly two-thirds of their work hours, receive one-tenth of the world's income, and own less than one-hundredth of the world's property. By the time a young girl reaches age five, she assumes adult responsibilities, both inside and outside of the house hold. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "Are distribution of social power and control of resources in favour of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power". Empowerment is a multi-faceted, multi-dimensional, and multi-layered concept. Women empowerment is a process in which women gain a greater share of control over resources-material, human and intellectual (Knowledge, information, and ideas) and financial resources and control over decision-making in the home, community, society, and nation and to gain power.

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According to a report of the government of India, “empowerment means moving from a position of enforced powerless nestool of power. “In this process, women should be empowered socially, economically, educationally, and politically which can help them take self-decision regarding education, mobility, economic independence, political participation, and awareness to exercise rights.

Research Methodology

This chapter of the study describes the details of methods and procedures followed during the present investigation. This also includes the construction of measuring devices used for data collection and statistical analysis. Mahabubnagar district is one of the 33 districts in the Indian state of Telangana. The district is situated in Southern Telangana region of the state. The administrative headquarters of the district is situated at mahabubnagar Urban. The state Telangana is selected as purposive sampling as the researcher is well acquainted with

the regional language i.e., Telugu which would help to build a good rapport and also facilitates for in-depth study through personal observation and interview to carry out the research. There are 33 districts in the Telangana state, out of that Mahabubnagar district is selected through purposive sampling based on highest number of self-help groups. Mahabubnagar consists of 15 mandalas out of that six Mandalas were selected through purposive sampling method based on maximum number of registered SHGs. There are 316 villages in the selected Mandalas out of that 36 villages were selected through purposive sampling method based on maximum number of SHGs. For measurement of attitude the response of respondents was rated on Five-point continuum *viz.*, strongly agree, agree, undecided, disagree and strongly disagree with respective weightage of 5,4,3,2 and 1 for the positive statements and 1,2,3,4 and 5 for negative statements.

Results and Discussion

Table 1: Socio-economic profile of respondents

S. No	Variables	Categories	Member	Non-member
			F(P)	F(P)
1	Age	Young (20-35)	69 (38.33)	52 (28.89)
		Middle(36-55)	102 (56.67)	93 (51.67)
		Old (Above 55)	9 (5.00)	35 (19.44)
		Total	180 (100.00)	180 (100.00)
2	Education	Illiterate	85 (47.22)	82 (45.56)
		Primary	36 (20.00)	31 (17.22)
		Middle school	24 (13.33)	26 (14.44)
		High school	12 (6.67)	18 (10.00)
		Intermediate	15 (8.33)	14 (7.78)
		Graduate and above	8 (4.45)	9 (5.00)
		Total	180 (100.00)	180 (100.00)
3	Caste	General	43 (23.89)	35 (19.45)
		OBC	92 (51.11)	82 (45.55)
		SC	28 (15.55)	52(28.89)
		ST	17 (9.45)	11 (6.11)
		Total	180 (100.00)	180 (100.00)
4	Family size	Small (up to5 members)	45 (25.00)	49 (27.22)
		Medium (5-8 members)	102 (56.66)	110 (61.11)
		Large (above 8 members)	33 (18.34)	21 (11.67)
		Total	180 (100.00)	180 (100.00)
5	Family type	Nuclear	136 (75.56)	139 (77.22)
		Joint	44 (24.44)	41 (22.78)
		Total:	180 (100.00)	180 (100.00)
6	Land holding	Landless	36 (20.00)	20 (11.11)
		Marginal (up to 2.5 acres)	72 (40.00)	84 (46.67)
		Small (2.5-5.0 acres)	50 (27.78)	42 (23.33)
		Medium (5.0-10 acres)	22 (12.22)	34 (18.89)
		Total	180 (100.00)	180 (100.00)
7	Occupation	Agricultural	46 (25.56)	57 (31.66)
		Agricultural+labour	98 (54.44)	95 (52.78)
		Agricultural + Business	36 (20.00)	28 (15.56)
		Total	180 (100.00)	180 (100.00)
8	Annual income	Up to Rs48000	61 (33.89)	63 (35.00)
		Rs 48001-96000	102 (56.67)	97 (53.89)
		Rs 96000 and above	17 (9.44)	20 (11.11)
		Total	180 (100.00)	180 (100.00)
9	Extension contact	Low	21 (11.67)	112 (62.22)
		Medium	119 (66.11)	50 (27.78)
		High	40 (22.22)	18 (10.00)
		Total:	180 (100.00)	180 (100.00)
10	Source of information	Low	27 (15.00)	116 (64.44)
		Medium	108 (60.00)	39 (21.67)
		High	45 (25.00)	25 (13.89)
		Total:	180 (100.00)	180 (100.00)
11	Participation in Extension Activities	Low	30 (16.67)	98 (54.44)
		Medium	110 (61.11)	54 (30.00)
		High	40 (22.22)	28 (15.56)
		Total	180 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage

From the above table it is evident that 56.67 percent middle age group member while In non- member group, 51.67 percent were also in middle age group can actively participate in socio-economic activities, which is true of the activities of SHGs in study area. The majority of members are not able to attain high level of education such 47.22 percent member and 45.56 percent non- member were completely illiterate. caste group whereas 51.11 percent member were from other backward caste group while 45.55 percent non-member from backward caste group whereas 56.66 percent member were having the medium size family of 5 to 8 member while as 61.11 percent non-member were having the medium size family of 5 to 8 members. Most of the member 75.56 percent were in nuclear family system followed by in non-member 77.22 percent non-member were in nuclear family system.

Member were landless whereas 40.00 percent member in non-member group whereas 46.67 percent marginal farmer regarding occupation 54.44 percent were agricultural and labour in case of non- member 52.78 percent were agricultural and labour, whereas annual income group of up to Rs. 48000/- 56.67 percent member and 53.89 percent non-member. 66.11 percent member had medium extension contact while as non-member whereas 62.22 percent non-member were in medium extension contact whereas 60.00 percent member had medium source of information in non-member whereas 64.44 percent non-member were in low source of information whereas 61.11 percent member had medium participation in extension activities while as 54.44 percent non-member were in medium participation in extension activities.

Table 2: Attitude working and non-working member towards activities of self-help groups

S. No	Attitude Statements	Member					Non-member				
		SA	A	UD	DA	SDA	SA	A	UD	DA	SDA
1.	SHG is suitable for rural women	92 (51.11)	49 (27.22)	32 (17.77)	5 (2.78)	2 (1.12)	3 (1.66)	14 (7.77)	36 (20.00)	98 (54.45)	29 (16.12)
2.	SHG is a good alternative of borrowing money as compare to money lender	102 (56.66)	41 (22.77)	20 (11.12)	12 (6.67)	5 (2.78)	7 (3.88)	12 (6.67)	25 (13.89)	113 (62.78)	23 (12.78)
3.	Friendly atmosphere is not possible in SHG due to difference in their pursuit.	18 (10.00)	41 (22.77)	23 (12.78)	81 (45.00)	17 (9.45)	11 (6.11)	97 (53.88)	22 (12.22)	33 (18.34)	17 (9.45)
4.	Members of self-help groups are irregular in meetings	3 (1.66)	20 (11.11)	11 (6.11)	123 (68.34)	23 (12.78)	6 (3.33)	87 (48.33)	33 (18.34)	45 (25.00)	9 (5.00)
5.	SHGs members can borrow money at the time of genuine needs	75 (41.66)	84 (46.67)	14 (7.77)	5 (2.78)	2 (1.12)	5 (2.77)	17 (9.44)	16 (8.89)	114 (63.34)	29 (16.11)
6.	In SHG maximum number of members (10-12) are sufficient.	86 (47.77)	29 (16.11)	46 (25.56)	12 (6.67)	7 (3.89)	8 (4.44)	13 (7.22)	67 (37.23)	66 (36.66)	26 (14.45)
7.	SHG promotes conflicts among the Members	7 (3.88)	16 (8.88)	97 (53.89)	47 (26.12)	13 (7.23)	3 (1.66)	5 (2.77)	123 (68.34)	33 (18.34)	16 (8.89)
8.	It is very difficult to promote Coordination among members	10 (5.55)	38 (21.11)	34 (18.88)	87 (48.34)	11 (6.12)	13 (7.22)	109 (60.55)	24 (13.34)	29 (16.12)	5 (2.77)
9.	SHG promotes the self-confidence of women	76 (42.22)	53 (29.44)	41 (22.78)	8 (4.45)	2 (1.11)	3 (1.66)	8 (4.45)	42 (23.34)	111 (61.66)	16 (8.88)
10.	SHG meetings helps to know the other women's problems	43 (23.88)	108 (60.00)	12 (6.67)	11 (6.12)	6 (3.33)	8 (4.44)	21 (11.66)	20 (11.11)	108 (60.00)	23 (12.78)
11.	Members of self-help groups are irregular in savings	4 (2.22)	17 (9.44)	19 (10.55)	121 (67.23)	19 (10.56)	3 (1.66)	12 (6.66)	107 (59.45)	51 (28.34)	7 (3.88)
12.	Involving in SHG is no use to women	9 (5.00)	30 (16.66)	26 (14.44)	103 (57.22)	12 (6.67)	12 (6.66)	121 (67.22)	26 (14.45)	18 (10.00)	3 (1.67)
13.	Income generating activities (IGA) helps to generate income throughout the year	42 (23.33)	107 (59.44)	18 (10.00)	9 (5.00)	4 (2.23)	3 (1.66)	14 (7.77)	36 (20.00)	98 (54.45)	29 (16.12)
14.	Women's status in family and society has been improved	39 (21.66)	88 (48.88)	31 (17.23)	14 (7.78)	8 (4.45)	5 (2.77)	9 (5.00)	35 (19.45)	97 (53.89)	34 (18.89)
15.	Not cooperation between resource full and resource poor Member in SHG.	11 (6.11)	38 (21.11)	83 (46.11)	39 (21.67)	9 (5.00)	13 (7.22)	102 (56.66)	23 (12.77)	30 (16.66)	12 (6.66)
16.	SHGs unable to solve all the problems of the group	4 (2.22)	29 (16.11)	19 (10.55)	112 (62.23)	16 (8.89)	9 (5.00)	87 (48.33)	29 (16.11)	42 (23.33)	13 (7.23)
17.	SHG promotes women' empowerment	51 (28.33)	82 (45.55)	29 (16.12)	12 (6.67)	6 (3.33)	7 (3.88)	12 (6.66)	32 (17.78)	112 (62.23)	17 (9.44)
18.	SHGs connects rural women with banking systems	103 (57.22)	51 (28.33)	21 (11.66)	4 (2.23)	1 (0.56)	8 (4.44)	12 (6.66)	28 (15.55)	94 (52.23)	38 (21.11)
19.	There is no cooperation among the women members	7 (3.88)	22 (12.22)	9 (5.00)	123 (68.34)	19 (10.56)	4 (2.22)	117 (65.00)	24 (13.33)	28 (15.55)	7 (3.88)
20.	Meeting of SHG members are not productive	27 (15.00)	89 (49.45)	43 (23.88)	14 (7.78)	7 (3.89)	19 (10.55)	3 (1.66)	38 (21.12)	99 (55.00)	21 (11.67)
21.	SHG activities should be continued in future	49 (27.22)	97 (53.88)	24 (13.34)	7 (3.89)	3 (1.67)	2 (1.11)	10 (5.55)	33 (18.33)	112 (62.23)	23 (12.78)
22.	SHG enables women to be financially independent	42 (23.33)	96 (53.33)	27 (15.00)	9 (5.00)	6 (3.34)	5 (2.77)	11 (6.11)	30 (16.67)	123 (68.33)	11 (6.12)
23.	The money earned through SHG is personal property	34 (18.88)	117 (65.00)	20 (11.12)	7 (3.88)	2 (1.12)	34 (18.88)	117 (65.00)	20 (11.12)	7 (3.88)	2 (1.12)
24.	Duration of loan repayment is not adequate	28 (15.56)	103 (57.22)	31 (17.23)	12 (6.66)	6 (3.33)	6 (3.34)	12 (6.67)	31 (17.22)	117 (65.00)	12 (6.66)

Figures in parenthesis indicate percentage

This part of the findings relates to the determination of attitude of the members towards working of self-help groups. A list of 24 statements related to the working of Self-Help Groups was prepared and the answers of the respondents were sought in terms of strongly agree, Agree, Undecided and Disagree, Strongly disagree. The score of five, four, three, two and one was given to the answer i.e. strongly agree, Agree, Undecided and Disagree, strongly disagree respectively.

The table shows that about Regarding the statement members of self-help groups are irregular in meetings about 68.34 percent were disagree incise of non-member the statement members of self-help groups are irregular in meetings while 48.33 percent agree about it About the statement Members of self-help groups are irregular in savings were 67.23 percent were disagree about it in case of non- member the statement members of self-help groups are irregular in savings were

59.45 percent undecided about it About the statement SHGs Unable to solve all the problems of the group were and 62.23 percent were disagree about it in case of non-member the statement SHGs unable to solve all the problems of the group were 48.33 percent agree about it Regarding the statement there is no cooperation among the women members were 68.34 percent were disagree about it in case of non- member the statement there is no cooperation among the women members while as 65.00 percent agree about it Regarding the statement The money earned through SHG is personal property were while as 65.00 percent agree about it in case of non-member the statement The money earned through SHG is personal property were 62.77 percent were disagree about it. Similar findings is corroborated with the findings of Meena and Singh (2013)^[6] Singh and Deshmukh (2022)^[8].

Table 3: Association between personal profiles of the respondents with attitude of the respondents

S. No	Independent Variables	Correlation Coefficient (“r” value)	
		Member	Non-member
1	Age	-0.243NS	- 0.124NS
2	Educational status	0.317**	0.012NS
3	Caste	0.112NS	0.096NS
4	Family size	0.127NS	0.114NS
5	Family type	0.122NS	0.113NS
6	Land holding	0.329**	0.211**
7	Occupation	0.468**	0.112NS
8	Annual income	0.396**	0.214*
9	Extension contact	0.465**	0.082NS
10	Social participation	0.269**	0.186**
11	Source of information	0.485*	0.065NS
12	Participation in Extension Activities	0.369**	0.065NS

It is apparent from the above table that in case member SHGs, it was found that educational status, land holding, occupation, annual income, extension contact, social participation, source of information, participation in extension activities were found positively significant and in case of non-member only

land holding and annual income and social participation were found positively significant and rest of the variables were found non-significant. Similar findings is corroborated with the findings of Meena and Singh (2013)^[6].

Table 4: Overall attitude levels of the respondents towards working of self-help groups

Sl. No.	Level of attitude (score)	Members	Non-members
1.	Low (36-52)	16 (8.89)	93 (51.66)
2.	Medium (53-68)	121(67.23)	56 (31.12)
3	High (69-84)	43 (23.88)	31(17.22)

Figures in parenthesis indicate percentage

It is apparent from the above table that 23.88 percent member were from high attitude level while 67.23 percent were from medium and 8.89 percent was in low level of attitude on SHGs. In non-member, 17.22 percent non-member were from high attitude level while 31.12 percent non- member were from medium and 51.66 percent were in low level of attitude on SHGs. Similar findings is corroborated with the findings of Datta *et al.* (2018)^[2].

Conclusion

It is concluded that majority of the respondents were in middle age group, married, having medium family size and nuclear family type. More than half of the respondents were agricultural labour/daily wage labour, were landless, having semi cemented house and belongs to medium annual income. Majority of the respondents possessed television and mobile phones and most of them never read the newspaper and

magazine. Majority of the respondents were in middle level of source of information, extension contact, participation of extension activities, and medium level of socio economic status. Majority of the members were medium level of attitude whereas in case of non-member majority were low level of attitude towards activities of Self Help Groups. It was also found that education, occupation, annual income extension contact and sources of information were found positively significant for the members and annual income and social participation were found positively significant in case of non-members.

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