

ASSOCIATION BETWEEN THE ATTITUDE OF FARM WOMEN TOWARDS SELF-HELP GROUPS AND THEIR CHARACTERISTICS

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ABSTRACT

Poverty, illiteracy, and a lack of skills make it common for the poor to rely on high-interest moneylenders. Since these issues call for communal effort, self-help groups (SHGs) have the potential to be a change agent. SHGs are loosely structured, peer-run organizations made up of people from similar socioeconomic backgrounds that collaborate to achieve shared objectives. The study was carried out in the tehsils of Rahata and Srirampur, utilizing a sample size of 150 respondents from the Ahmednagar district of Maharashtra state. The study also included around 500 women SHG members who were employed by KVK Babhaleshwar in the Ahmednagar district. The specific objectives of the study were to examine the socioeconomic psychological profile of female SHG members participating in a range of activities, gauge women's attitudes about SHGs, and examine how socioeconomic and psychological traits relate to attitudes. Relational analysis revealed that, at the 0.01 level of probability, the independent variables-education, yearly income, occupation, income from SHGs, and social participation-showed a positive and significant correlation with attitude. Meanwhile, at the 0.05 percent probability level, the variables-economic motivation and market orientation-showed a significant correlation with attitude. The null hypothesis was thus rejected for those factors, but it was accepted for the following variables: age, family size, and land ownership-all of which showed no discernible relationship with attitude.

Keywords: attitude, farm women, relationship, self help group

INTRODUCTION

The penurious are forced to borrow money from moneylenders who exploit them and charge astronomical interest rates. Rural people are plagued by poverty, illiteracy, a lack of skills, a lack of formal credit, and other problems. Collaborative action is required to address these difficulties because individual efforts are insufficient. Therefore, SHG has the ability to help the underprivileged and disenfranchised achieve transformation. Self-help groups are loosely structured, autonomous, peer-run organizations made up of people who want to collaborate to achieve a common objective and who share a similar socioeconomic background. SHGs use the idea of "self-help" to promote self-employment and poverty alleviation. It is well known that giving financial support to the impoverished after forming them into a single, cohesive organization known as SHGs has produced good outcomes among rural poor women. Additionally, an optimistic outlook is necessary to support SHGs' socioeconomic operations. Having the right attitude is essential when starting any kind of business. An attitude is a psychological disposition that manifests itself as a degree of favoritism or disdain toward a specific entity. After they

are acquired, attitudes can have a long-term beneficial impact and are relatively stable. As a result, research was conducted to gauge SHG members' attitudes.

OBJECTIVE

To assess the relationship between the personal, socio-economic and psychological characteristics with attitude of farm women.

METHODOLOGY

The current study was conducted in the Maharashtra district of Ahmednagar, where KVK Babhaleshwar is in charge of over 500 women's self-help groups. There are currently 285 SHGs operating in the Rahata and Srirampur tehsils of the Ahmednagar district, of which 250 and 35 are in the Rahata tehsil. Among these 225 SHGs, agriculture and dairy farming are the primary industries. Consequently, the study was conducted in the tehsils of Srirampur and Rahata. From these two tehsils, ten villages, each having one SHG, were randomly selected. 10 women's self-help groups (SHGs) with 15 members each were selected from these 10 settlements. 150 respondents in all were thus selected

for the study. The research methodology used in the study was “ex-post-facto”. Through a pre-tested Marathi interview schedule, the data was gathered. The nature of the link between the independent and dependent variables was then ascertained by coding, classifying, tabulating, and analyzing the data. According to the requirements of the study, static tools such as simple frequencies and characteristics like percentage, mean, standard deviation, correlation coefficient, and arbitrary method were used.

RESULTS AND DISCUSSION

The correlation coefficient (r) of Karl Pearson’s statistical approach was employed to determine the association between the attributes of farm women who are members of SHG and their attitude towards SHG.

The data presented in Table 1 reveals that indicates ten variables, including psychological, socioeconomic, and personal aspects. The study revealed a positive and highly significant correlation between the variables education (0.2990**), annual income (0.2790**), occupation (0.3853**), income generated from SHG (0.2774**), and social participation (0.3272**) with attitude at the 0.01 per cent level of significance. Additionally, at the 0.05 per cent significance level, there was a significant correlation between the variables economic motivation (0.1880*) and market orientation (0.18689*). Because the factors did not show a significant connection with attitude, the null hypothesis for those variables was rejected and the variables for age (0.0224^{NS}), family size (0.0680^{NS}), and land holding (0.1473^{NS}) was accepted.

Table 1: Relationship between the independent variables and attitude (n=150)

Sr. No	Components	Correlation Coefficients (r)
X ₁	Age	0.0224 ^{NS}
X ₂	Education	0.2990**
X ₃	Size of Family	0.0680 ^{NS}
X ₄	Land Holding	0.1473 ^{NS}
X ₅	Annual Income	0.2790**
X ₆	Occupation	0.3853**
X ₇	Economic motivation	0.1880*
X ₈	Social participation	0.3272**
X ₉	Market orientation	0.1869*
X ₁₀	Income from SHG	0.2774**

* Significant at 0.05 per cent level of significance,
 ** Significant at 0.01 per cent level of significance.

NS- non-significant

(1) Age

The findings in Table 1 showed that the link between age and attitudes toward self-help groups was non-significant (0.0224^{NS}). This suggests that farm women’s age had no bearing on their attitudes. It also suggests that women of all ages can engage in SHG activities; all it takes is a concerted effort throughout. This result aligns with the findings of Sharma (2013), Sonwane (2022), Vaishnavi & Ramesh (2023).

(2) Education

The study found a positive and statistically significant correlation (p < 0.01) between farm women’s attitude and their level of education (0.2990**). This suggests that education has a noteworthy impact on these women’s attitudes. One explanation for the aforementioned pattern could be that education contributes to information gain, vision expansion, and motivation for greater achievement. It was discovered that as their degree of knowledge rose, so did their attitude toward SHG. This result aligns with the findings of Sonwane (2022), Ghasura & Bhatt (2022) and Vaishnavi & Ramesh (2023).

(3) Size of family

The relationship between family size and attitude of farm women was non-significant (0.0680^{NS}) depicts that the size of family had no influence upon their attitude. The study is in concurrence with that of Datta (2019) & Angaithkar (2012).

(4) Land holding

The relationship between land holding and attitude of farm women was non - significant (0.1473^{NS}) reveals that the land holding had no influence upon their attitude. Most likely, this is because people’s perceptions of self-help groups (SHGs) are not always influenced by the amount of land they possess. More important influences on farm women members’ attitudes toward SHG may come from other sources, such as knowledge, comprehension, and firsthand experience. The study conducted by Sharma (2013), Sonwane (2022) is in conflict with these findings and in line with Ghasura & Bhatt (2022) and Usadadiya et al. (2023)’s findings.

(5) Annual income

It is evident from the positive and highly significant link between farm women’s attitude and yearly income at the 0.01 per cent level of significance (0.2790**) that their attitude is greatly influenced by their annual income. The likely explanation is that women’s participation in SHG activities varies greatly depending on their financial level.

Since the majority of the female members fell into the medium income bracket annually, they were more likely to join SHGs and apply for credit on special occasions. Their attitude and yearly income are therefore favorably correlated. This result is in line with Sonwane (2022)'s findings.

(6) Occupation

It was shown that farm women's attitudes were positively correlated with their occupations, with a 0.01 per cent level of significance (0.3853**) indicating a considerable degree of correlation. The women in the village worked in related fields like as poultry, dairy, food processing, and other crafts like sewing and agarbatti making because they were members of the agricultural community. SHG offers excellent financial resources and incentives to begin such operations. Positivity toward SHG is positively connected with the occupation of female members. According to Sharma (2013), the results are consistent.

(7) Economic motivation and attitude

Farm women's attitudes and economic drive had a positive and highly significant connection (0.1880*) at the 0.05 per cent level of significance, indicating that the women's economic orientation had a considerable impact on their attitudes. Compared to males, Indian women devote a significantly larger portion of their earnings to providing for their families' fundamental needs. As a result, women's earnings directly and favorably affect the prevalence and security of poverty. Self-Help Groups are generally established in order to get credit for engaging in activities that generate money, meeting commitments to the community, promoting savings, cutting down on household consumption expenditures, and obtaining credit fast and at low interest rates, ultimately raising the SHG member farm women's level of living. These women members are economically motivated and have a favorable outlook on SHG. The results are in agreement with those of Sharma (2013).

(8) Social participation and attitude

Farm women's attitudes and social involvement had a positive and statistically significant connection (0.3272**) at the 0.01 per cent level of significance, indicating that social participation had a considerable impact on farm women's attitudes. Through their social interactions with other women SHG members or those who were successfully using the organization's resources and reaping its benefits, farm women may become more knowledgeable about SHG and eventually become members. Their awareness of and familiarity with the many SHG principles and advantages may help them have a more positive attitude about SHG. These results are consistent with the conclusions stated by Angiethkar (2012),

Sharma (2013) and Pakhmode (2015).

(9) Market orientation and attitude

Farmers' attitudes and their market orientation were positively correlated, with a highly significant (0.1869) correlation at the 0.05 per cent level of significance, indicating that the market orientation had a considerable impact on the farmers' attitudes. Farm women appear to be more likely to join SHGs if there is a market for any commodity or product produced as a result of the activities carried out by the groups. In the end, the attitude was determined to be quite positive if the SHG assisted with the use of funds for the manufacture of commodities that had good market orientation. The results of Mukhia (2016) and this study are in agreement.

(10) Income generated from self help group

The association between farm women's attitudes and the revenue they received from SHGs was shown to be both positive and significant at the 0.01 per cent level of significance (0.2774*), indicating a notable influence on their attitudes. In order to increase revenue and profits, female members participate in market-led activities and production. As a result, farm women are more likely to investigate and take a positive stance toward SHG if the organization's products or activities bring in more money. The results are consistent with the findings of Kalla (2014), Patil et al. (2024), Bariya et al. (2023), Rohan and Vinaya (2022).

CONCLUSION

The majority of female respondents i.e. three-fifths had a somewhat positive view toward SHG, which was followed by a highly positive attitude and a less positive attitude. There is a positive and substantial link between the attitudes of farm women regarding SHG and the independent variables of education, annual income, occupation, social engagement, economic motivation, market orientation, and income earned from SHG. There is a negative and non-significant association between farm women's attitudes and independent variables like age, family size, and land holding.

POLICY IMPLICATION

To enhance the income of SHG members, employees should plan training sessions on producing goods from milk, processing fruits and vegetables, and other jobs-generating activities. To create a large enterprise, KVK should take the initiative to bring together interested members of different SHGs. It is implied that attitudes are quite stable and that they can have long-term good effects once they are adopted.

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CONFLICT OF INTEREST

The authors declare no conflict of interest.

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