

Attitude Level of Members and Non-Members towards Self Help Group on Bilkhawthlir Block in Kolasib District of Mizoram

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Abstract:- The present study was focused on Bilkhawthlir block in Kolasib district of Mizoram. The interview schedule was developed to measure the attitude levels of the respondents towards the SHG. A total number of 120 respondents were selected out of which 60 respondents were members of Self Help Group and the other 60 respondents were non-members. The results of the comparative study revealed that the majority of the members 55.00% have medium level of attitude which were followed by high level of knowledge 28.33% and low level of attitude which is of 16.67% whereas in non member, 46.67% acquired low level of attitude while 41.66% of them having medium level of attitude and only 11.66% had the high level of attitude towards Self Help Group. Association of member and non-member found no significant at 0.05% level of significance. From the results, it is cleared that majority of the non-members (both medium and high level) were having favorable attitude towards SHGs. Hence, their attitude towards SHG would act as a encouraging factor for future adoption of SHGs by the non-members.

Keywords:- SHG, attitude, association.

I. INTRODUCTION

India is a country with vast population having persisting unemployment problem. In rural areas the poor are dependent on money lenders for their financial needs, either for marriage, illness or any other emergency need in the family. Money lenders always exploit the situation. The formal credit system of banks by and large is beyond the reach of the poor, so rural employment generation is the greatest challenge for our country. Government has to make the rural people to realize that Self-help groups (SHGs) are the main medium for rural employment generation. Encouragement and support by the government will solve the problem of rural unemployment which can be achieved by realizing the need for rural employment through SHGs.

Self-Help Group is an informal association of 10-15 women, who voluntarily come together for the business of

saving and credit and it is a significant instrument in the process of empowerment.

It is a homogenous group of the poor voluntarily coming together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs. Self-help groups have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of the members of the group. Keeping these importances in mind, a comparative study has been undertaken to understand the attitude level of members of SHG and non-members of SHG towards SHG and its functions.

II. RESEARCH METHODOLOGY

A comparative study was conducted purposefully in Bilkhawthlir block of Kolasib district of Mizoram state. The sample of the respondents for the study comprised of two types i.e. members (60 respondents), of SHG and non-members (60 respondents) of Self Help Group were selected randomly. The interview schedule was developed to measure the attitude levels of the respondents towards the SHG. The information collected was scored using Likert summated rating scale, tabulated, computed and analyzed using frequency, percentage and Chi-square values to have necessary interpretations.

III. RESULTS AND DISCUSSION

The result obtained from present study as well as relevant discussions have been presented under following heads:

S.No	Statements	Agree		Undecided		Disagree	
		F	P	F	P	F	P
1	Formation of SHG is nothing but wastage of time.	3	5.00	6	10.00	51	85.00
2	SHGs cater to the needs of women .	38	63.33	12	20.00	10	16.67
3	Members of SHG are to be literate.	12	20.00	9	15.00	39	65.00
4	SHGs are capable of providing micro level financial support	43	71.67	3	5.00	14	23.33
5	SHGs recognize the need for cultivating good relationship with the customers.	39	65.00	1	1.6	20	33.33
6	SHGs bring socio economic development among beneficiaries.	48	80.00	10	16.67	2	3.33
7	Income generation is the only motive of SHG.	5	8.33	4	6.67	51	85.00
8	SHGs are managed by professionals.	9	15.00	18	30.00	33	55.00
9	SHGs services are designed in consultation with the beneficiaries.	53	88.33	5	8.33	2	3.33
10	Membership fees of SHGs should be there.	21	35.00	16	26.67	23	38.33
11	SHGs serve the rural poor and needy.	53	88.33	3	5.00	4	6.67
12	SHGs deliver services on the basis of corporate social responsibility.	27	45.00	22	36.67	11	18.33
13	SHGs conduct field work to assess the needs of the customers	46	76.67	10	16.67	4	6.66
14	Short term training should be provided.	57	95.00	2	3.33	1	1.60
15	SHG must not be accountable to beneficiaries.	9	15.00	3	5.00	48	80.00
16	Beneficiaries should has a choice to apply for different SHGs.	8	13.33	12	20.00	40	66.67
17	Training should be given to the beneficiaries.	54	90.00	3	5.00	3	5.00
18	Activities of SHG should be discontinued.	1	1.67	0	0	59	98.33
19	SHG should not give help in cash.	1	1.67	0	0	59	98.33
20	Marketing of product good should be at nearest place.	58	96.67	1	1.67	1	1.66

Table 1. Distribution of members based on their knowledge towards Self Help Group

From the above table it is cleared that about 98.33% disagreed that Activities of SHG should be discontinued which is totally a negative statement and again 98.33% disagreed to the negative statement that SHG should not give

help in cash. While majority of the members 96.33% agreed that marketing of product good should be at nearest place and also 95% agreed the positive statement that short term training should be provided

S. No	Statements	Agree		Undecided		Disagree	
		F	P	F	P	F	P
1	Formation of SHG is nothing but wastage of time.	59	98.33	0	0	1	1.67
2	SHGs cater to the needs of women .	19	31.67	8	13.33	33	55.00
3	Members of SHG are to be literate.	34	56.67	16	26.67	10	16.66
4	SHGs are capable of providing micro level financial support	20	33.33	4	6.67	36	60.00
5	SHGs recognize the need for cultivating good relationship with the customers.	10	16.67	35	58.33	15	25.00
6	SHGs bring socio economic development among beneficiaries.	9	15.00	26	43.33	25	41.67
7	Income generation is the only motive of SHG.	35	58.33	5	8.33	20	33.34
8	SHGs are managed by professionals.	41	68.33	10	16.67	9	15.00
9	SHGs services are designed in consultation with the beneficiaries.	14	23.33	15	25.00	31	51.67
10	Membership fees of SHGs should be there.	0	0	3	5.00	57	95.00
11	SHGs serve the rural poor and needy.	4	6.67	20	33.33	36	60.00
12	SHGs deliver services on the basis of corporate social responsibility.	14	23.33	14	23.33	32	53.34
13	SHGs conduct field work to assess the needs of the customers	3	5.00	20	33.33	37	61.67
14	Short term training should be provided.	31	51.67	11	18.33	18	30.00
15	SHG must not be accountable to beneficiaries.	29	48.33	24	40.00	7	11.67
16	Beneficiaries should has a choice to apply for different SHGs.	13	21.67	25	41.67	22	36.66
17	Training should be given to the beneficiaries.	19	31.67	20	33.33	21	35.00
18	Activities of SHG should be discontinued.	15	25	18	30.00	27	45.00
19	SHG should not give help in cash.	7	11.67	12	20.00	41	68.33
20	Marketing of product good should be at nearest place.	21	35.00	24	40.00	15	25.00

Table 2. Distribution of non-members based on their knowledge towards Self Help Group

From the above table, majority 98.33% agreed that Formation of SHG is nothing but wastage of time which is totally a negative statement and 95% of the majority disagreed to the negative statement that membership fees should be there. 68.33% of the non-members of SHG agreed that SHG are managed by professionals which is a negative statement and again 68.33% denied that SHG should not give help in cash.

Members			Non members		
Level	Frequen cy	Percenta ge	Level	Frequen cy	Percenta ge
Low	10	16.67	Low	28	46.67
Mediu m	33	55.00	Mediu m	25	41.66
High	17	28.33	High	7	11.66
Total	60	100	Total	60	100

Table 3. Level of knowledge towards Self Help Group

The above table shows that majority of the members 55.00% have medium level of attitude which were followed by high level of attitude 28.33% and low level of attitude which is of 16.67% towards SHG. Whereas in non member, 46.67% acquired low level of attitude while 41.66% of them having medium level of attitude and only 11.66% had the high level of attitude towards Self Help Group.

Level	Members	Non members	d.f.	Chi square value
Lowest level	10	28	2	13.78
Medium level	33	25		
High level	17	7		
Total	60	60		

Table 4. Association of knowledge level of members and non-members towards SHG

The association of attitude level between members and non-members towards SHG is revealed in the Table 4. The tabulated Chi Square value is 5.991 at 2 degree of freedom. Since the computed value 13.78 is larger than the tabulated value, we reject the null hypothesis at 5% level of significance and conclude that attitude level of members and non-members are not the same.

IV. CONCLUSION

It is concluded that majority of the members have medium level of attitude 55.00%, high level 28.33% and low level 16.67% of attitude whereas non-members 45% attains low level followed by medium level 41.66 % and high level 11.66% of attitude towards Self Help Group and also found that there is no significant association between attitude level of members and non-members at 5% level of significance. From the above results, it is cleared that majority of the non-

members (both medium and high level) were having favourable attitude towards SHGs. Hence, their attitude towards SHG would act as a encouraging factor for future adoption of SHGs by the non-members.

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