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# **Measurement of Attitude and Behavior of Self-help Group Members: Evaluative Study of Eastern India**

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# Measurement of Attitude and Behavior of Self-help Group Members: Evaluative Study of Eastern India

M. S. Meena<sup>1</sup>, K. M. Singh<sup>2</sup>

## Abstract

Emerging challenges in livelihood security necessitate group action; hence, building social capital is the critical in reducing rural poverty in India. Self-help groups (SHGs) have emerged as an effective mechanism of empowerment as well as being an efficient mode of technology dissemination. Therefore, a study was undertaken to measure the attitude and behavior constructs of SHG member. A Likert-type scale developed by Meena *et al.* (2008) was applied to measure the attitude construct. However, behavior construct was developed consisted of 30-items, for which Cronbach's alpha coefficient of reliability was observed as 0.80. Data were solicited from one-hundred randomly selected SHG members of Patna district of Bihar state, India. Study reveals that most of the SHG members were male (53%), aged from 27 to 47 years, had rural background (94%), experienced less than 6 year in SHG (61%), adopted agriculture as prime occupation (61%), educated up to primary level (51%) with low income. A significant change in the attitude of SHG members was observed in the areas viz., socio-economic upliftment, educational and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and credit aspect. Overall, 91% SHG members had a favorable attitude; however 62% SHG members moderately changed in their behavior. The independent variables i.e., age and education had positive and significant correlation with the behavior construct. Henceforth, for addressing the issues of rural poverty, enrichment of the system with social capital through empowerment and formation SHGs; provision of financial and credit support; creation of market-driven and decentralized extension system; use of media-mix for technology transfer, informal education at rural level; conduction of need-based capacity building programmes and strong political will need to be emphasized.

**Key Words:** Attitude, Behavior, Self help groups, Eastern India.

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## 1. Introduction

In most of the developing countries, majority of rural poor have small landholdings, limited resources and excess family labor. Hence, creating multiple opportunities for them through various agribusiness enterprises is a challenging task. Building social capital is critical in agricultural development strategies aimed at reducing rural poverty (Swanson, 2006). Self help groups (SHGs) have great significance in terms of employment, income generation, poverty alleviation, export promotion and foreign exchange earning. Hence, emerging challenges in livelihood security necessitate for mobilization of community in rural system. Working together through formation of SHGs, members become self-reliant, confident, and more empowered economically (Mok, 2001; Nylund, 2000; Yadav *et al.*, 2006). Theoretically and empirically, the effectiveness of SHGs has been widely documented in global context. In spite of the rapid growth of SHGs in India, the full potential of utilizing SHGs remains untapped. One of the reasons may be attributed to the lack of systematic research and solid methodological foundations. In a large country like India, 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). Although, individuals might hold multiple attitudes about an object, accessing different ones at different points in time (Wilson, 1998).

Attitude and behavior play a great role to take up any economic venture. Over the period, attitude construct is defined by various researchers. Ajzen and Fishbein (1980) defined attitude construct as a person's degree of evaluative affect towards a target behavior. Eagly and Chaiken (1993) had defined attitudes as a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor. Attitude cannot be observed directly but can be inferred from individuals' self-reports and behavior. Attitudes are relatively stable and once adopted, they can provide a long-term positive effect (Olgyaiova *et al.*, 2005). Therefore, a study was undertaken to measure the attitude and behavior of SHG members.

## 2. Research Methodology

The present study was conducted at attitude and behavior construct. A Likert-type scale consisted of 26-items developed by Meena *et al.*, (2008) was employed for measuring the attitude construct. The survey instrument consisted of five sections; namely, socio-economic upliftment; education and training; marketing and entrepreneurship qualities; technology adoption and participatory research; and banking/credit aspects. Data were solicited on five-point continuum namely, strongly agree, agree, undecided, disagree and strongly disagree with 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. A Likert-type scale consisting of 26-items was developed, for which Cronbach's alpha coefficient of reliability was observed as 0.80. Data on behavior aspect was solicited using three-point continuum namely; slightly changed, moderately changed, and highly changed with corresponding weightage of 1, 2, and 3. The socio-economic variables and their measurement techniques are given in [table-1](#).

### 3. Results and Discussion

Attitude strength is an important determinant of the attitude-behavior 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 behavior, are less susceptible to self-perception effects and are more stable over time (Holland *et al.*, 2002). The results of this study have been presented in sub-heads.

#### 3.1 Demographic Characteristics of SHG members

Most of group members belonged to 27 to 45 years of age. Nearly fifty percent of members had primary standard of education. About one-fifth members were illiterate followed by matric (12%). Few members (15%) were educated higher than matric. Most of them had rural background (94%). Ninety percent SHG members depositing less than Rs.50 per month in the group account. Earning from SHG activities ranged from Rs.400 to Rs.1891. Only one-tenth members of them earned more than Rs.1891 per month. Mostly farmers (61%) had up to 6 years experience, however, 39% had more than 6 years' experience in SHG activities. Most of the SHG members (61%) engaged in agriculture as a main occupation followed by house hold work and manual labor work (Table-1).

#### 3.2 Attitude of SHG members

Attitude statements covered 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. Low standard deviations implied a close agreement with participants' ratings, whereas higher standard deviation shows disagreement about a particular statement/item among the group members.

##### 3.2.1 Socio-Economic Upliftment

A significant change in attitude of SHG members was observed on all the dimensions of attitude construct. Members agreed that SHG works as a powerful tool for socio-economic empowerment of the poor in rural areas ( $M=4.65$ ;  $SD=0.47$ ). They were of the opinion that groups resolve the conflicts among members ( $M=4.55$ ;  $SD=0.60$ ) and they further endorsed that the SHG was an approach for collective efforts ( $M=4.38$ ;  $SD=0.48$ ) as the group rules and regulations are based on democratic principle ( $M=4.21$ ;  $SD=0.67$ ). Members can better utilize their spare time in productive activities through groups ( $M=4.24$ ;  $SD=0.74$ ). It was further observed that formation of SHG could be a way to eradicate the poverty and unemployment ( $M=4.58$ ;  $SD=0.62$ ) as SHG members gained experience of associating as well as working in the group, thereby securing additional income and inculcating saving behavior through group action ( $M=4.60$ ;  $SD=0.60$ ).

Table-1 Demographic attributes of SHG members, Patna district, Bihar, India (N=100).

Attributes	Categories		%
Age (years)	Young	(< 27)	12
	Middle	(27 to 45)	80
	Old	(> 45)	8
Education	0=Illiterate		22
	1=Primary		51
	2=Metric		12
	3=Senior secondary		3
	4=Graduate		8
	5=Master degree		4
Background	1=Rural		94
	2=Urban		6
Gender	1=Male		53
	2=Female		47
Contribution/month/member (in Rs.)	<1		-
	1-50		90
	> 50		10
Income (in Rs.)	Low	(<400)	4
	Medium	(400-891)	84
	High	(> 1891)	12
Years in group	< 1 year		-
	1-6 years		61
	> 6 year		39
Main occupation	1=Agriculture		61
	2=Dairying		3
	3=Fisheries		2
	3=Labor work		12
	4=Private service		2
	5=Household work		13
	6=Private shop/ business		7

### 3.2.2 Education and Training

Training is an essential process of increasing knowledge, changing attitudes and developing skills through instructions, demonstrations and through training techniques, confidence among the participants can be developed. It enhances their self-confidence and competencies in job as well as proficiency in communicating the desired knowledge among peers and clients. SHG members showed an enhancement in positive thinking thus implying that training helped in developing positive attitude for employing new techniques (M=4.31; SD=0.58). 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, it played a pivotal role in changing behavior (M=4; SD=0.50) among the SHG members. Their perception that only educated persons can be good entrepreneurs

changed after they became SHG member (M=4.54; SD=0.49). They agreed that training was essential to improve the competence in understanding and for professional behavior (M=4.40; SD=0.51).

Table-2 Attitude of SHG members, Patna district, Bihar, India (N=100).

Statements Rated	Response	
	M	SD
<b>1. Socio-Economic Upliftment</b>		
SHG works as a powerful tool for socio-economic empowerment of the poor in rural areas	4.65	0.47
SHG helps to resolve the conflicts among the members	4.55	0.60
SHG is an approach for collective efforts	4.38	0.48
Group rules and regulations are based on democratic principle	4.21	0.67
Female members can better utilize their spare time in productive activities through groups	4.24	0.74
SHG formation can be a way to eradicate the poverty and unemployment	4.58	0.62
SHG improves the saving behavior of the members	4.60	0.60
<b>2. Education and Training</b>		
Training helps in developing positive attitude for new techniques	4.31	0.58
Education plays pivotal role in changing behavior	4.50	0.50
Educated persons are more likely to be good entrepreneurs	4.54	0.49
Training is essential to improve the competence understanding and professional behavior	4.40	0.51
<b>3. Marketing and entrepreneurship qualities</b>		
Good entrepreneurs are developed by training and experience	4.31	0.58
Group formation is the democratic approach for entrepreneurships development	4.50	0.50
Market demand is very important factor to take up any business activity	4.54	0.50
Knowledge of marketing is prerequisite to gain maximum benefit	4.40	0.49
Product preparation through self help groups promotes the healthy competition among groups	4.35	0.51
Risk taking is the important characteristics of a successful entrepreneur	4.59	0.53
<b>4. Technology Adoption and Participatory Research</b>		
Mass media is helpful for quick dissemination and popularization of the technologies.	4.56	0.51
Through group approach participatory research becomes easier.	4.58	0.61
Groups are emerging as a very reliable and efficient mode for transfer of technology	4.36	0.62
Need assessment is essential for the planning of a programme	4.53	0.50
<b>5. Banking/Credit</b>		
SHG improves the coordination among members	4.61	0.49
Meeting of different groups contribute in exchange of their experiences	4.43	0.51
Frequent meeting may contribute in exchange of social norms and values among members	4.34	0.62
Banks are more eager to sanction loan to groups compared to individual	4.64	0.48
Financial assistance is essential to setup a new venture	4.56	0.49
<b>Rating Scale: 1=Strongly Disagree; 2=Disagree; 3=Undecided; 4=Agree; 5= Strongly Agree</b>		

### 3.2.3 Marketing and Entrepreneurship Qualities

*Good entrepreneurs are developed by training and experience* (M=4.31; SD=0.58) as training is an overt process, a sequence of experiences and a series of opportunities for learning. Group are formed with the consensus of all the members and nothing can be imposed on group members, hence *group formation is the democratic approach for entrepreneurship development* (M=4.50; SD=0.50). *Market demand is very important factor to take up any business activity* (M=4.54; SD=0.50) which was known to the group members. *Knowledge of marketing is prerequisite to gain maximum benefit* (M=4.40; SD=0.49) from the groups activity. Competition exists when more products are available in the market hence *product preparation through SHG promotes the healthy competition among groups* (M=4.35; SD=0.51). It is well understood that *risk taking is the important characteristic of a successful entrepreneur* (M=4.59; SD=0.53).

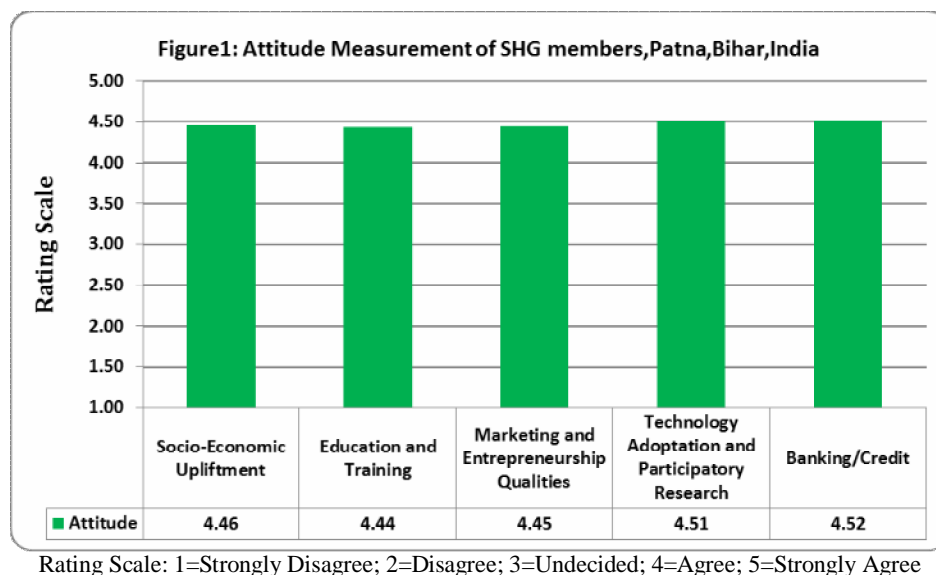
### 3.2.4 Technology Adoption and Participatory Research

SHG members were responsive about the latest information technology. Mass media such as radio, television, internet, print media and other audio-visual media helped them for quick dissemination and popularization of technologies. Through these means scientists could reach a large number of people with minimum cost and time. SHG members agreed that *Mass media is helpful for quick dissemination and popularization of the technologies* (M=4.56; SD=0.51). As members are participating at each and every steps of SHG hence *through group approach participatory research becomes easier* (M=4.58; SD=0.61). Through group approach proven technologies can be transferred with minimum cost and time, thus, *now-a-days groups are emerging as a very reliable and efficient mode for transfer of technology* (M=4.36; SD=0.62). It proves that need is the mother of invention and also shows the gap between present and future situation therefore, participants comprehended that *need assessment is essential for the planning of a programme* (M=4.53; SD=0.50). They clearly understood the significance of need based planning for effective attainment of objectives by groups as well as individuals.

### 3.2.5 Banking/Credit

*SHG improves coordination among SHG members* (M=4.61; SD=0.49) as group meetings promoted the extension principle of learning by doing. Participants realized that *meeting of different groups contribute in exchange of their experiences* (M=4.43; SD=0.51) and they used to discuss regarding operational problems and conflicts as well as their resolutions. It is fact that people mostly consider their values best but adopts the norms and values that fit in their scheme of things. *Frequent meeting may contribute in exchange of social norms and values among members* (M=4.34; SD=0.62). Recently, *banks are more eager to sanction loan to groups compared to individual* (M=4.64; SD=0.48), however SHG members used to face immense hurdles in harnessing the credit benefits from the banks individually. Group members made efforts to obtain the credit to start their business, hence it was common for all to know that *financial assistance is essential to setup a new venture* (M=4.56; SD=0.49).

Fig-1 shows the attitude level in different domains of attitude scale. Overall it is apparent from the table-2 that most of SHG members (91%) had favorable attitude towards SHG activities followed by less favorable (6 %) and highly favorable (3%).



### 3.3 Change in behavior of SHG members

Behavior can be defined as the tendency or disposition to act in certain ways toward something. For measuring the behavior of the group members, data were solicited on three-point continuum namely; slightly changed=1, moderately changed=2 and highly changed=3. An over all distribution of SHGs (Table 4) shows that 62 % felt moderately changed in their behavior followed by highly changed (21 %) and slightly changed (17 %). Being SHG member, they learnt about flexibility in *planning of programme* (M=1.43; SD=0.62). They also observe that their *group behavior* (M=1.60; SD=0.75) have also changed as compared to individual behavior and their skill improved (M=0.97; SD=0.71). Members also looked forward on *creativity* aspects up to some extent (M=0.98; SD=0.65) and formation of positive attitude (M=1.33; SD=0.65). *Problem solving ability* increased (M=1.12; SD=0.67) with their *supportive behavior* (M=1.23; SD=0.58). They learnt about the *application of marketing strategies* (M=0.73; SD=0.60) and *targets setting* (M=0.94; SD=0.81) to achieve the groups objectives. *Respects others views* (M=1.57; SD=0.62) was the result of mutual exchanges of ideas. *Ability to read the news papers and printed material* (M=0.97; SD=0.82) also improved somewhat. They also had the experience of *Interpersonal communication* (M=0.84; SD=0.59) and *working atmosphere* (M=1.22; SD=0.64) within the group. They knew more about the importance of increased *meetings frequency* (M=1.49; SD=0.61) and were aware about the *regularity of members* (M=1.46; SD=0.67) and *meeting with scientists/experts/bank officials etc.* (M=1.15; SD=0.60). Knowledge level of members increased (M=1.03; SD=0.62) and helped to *motivate others* (M=1.17; SD=0.72). *Equal right to all groups* (M=1.02; SD=0.58) were clearly understood

and their *self confidence* (M=1.28; SD=0.62). They developed *leadership qualities* (M=1.32; SD=0.67) through the participation of group activities. Friendly relations (M=1.47; SD=0.70) were developed and this increased the *trust on others* (M=1.54; SD=0.61). Members had the experiences of *selection of alternatives* (M=0.99; SD=0.65). *Visit frequency to research institutes* (M=1.23; SD=0.66) was increased with information receiving pattern (M=1.14; SD=0.69). They knew the value of *group discussion* (M=1.34; SD=0.72) and *knowledge regarding financial aspects* (M=1.34; SD=0.69) was enhanced. They experienced more *group cohesiveness* (M=0.99; SD=0.48). Members prepared themselves for risk taking behavior (M=0.93; SD=0.53). Study reveals (table-3) that the age and education of the SHG members have positive and significant correlation with the behavior aspects. That clearly shows that age and education played great role in improving the behavior of SHG members.

Table-3 Behavioral change among SHG members, Patna district, Bihar, India (N=100).

Sl. No.	Behavioral statements	Change in behavior	
		Mean	SD
1	Flexibility in planning of programme	1.43	0.62
2	Group behavior	1.60	0.75
3	Skill improvement	0.97	0.71
4	Risk taking behavior	0.93	0.53
5	Creativity	0.98	0.65
6	Positive attitude	1.33	0.65
7	Problem solving ability	1.12	0.67
8	Supportive behavior	1.23	0.58
9	Application of marketing strategies	0.73	0.60
10	Targets setting	0.94	0.81
11	Respects others views	1.57	0.62
12	Ability to read the newspapers and printed material	0.97	0.82
13	Interpersonal communication	0.84	0.59
14	Working atmosphere	1.22	0.64
15	Meetings frequency	1.49	0.61
16	Regularity of members	1.46	0.67
17	Meeting with scientists/experts/bank officials etc.	1.15	0.60
18	Knowledge level	1.03	0.62
19	Helped to motivate others	1.17	0.72
20	Equal right to all groups	1.02	0.58
21	Self confidence	1.28	0.62
22	Leadership qualities	1.32	0.67
23	Friendly relations	1.47	0.70
24	Trust on others	1.54	0.61
25	Group cohesiveness	0.99	0.48
26	Selection of alternatives	0.99	0.65
27	Visit frequency to research institutes	1.23	0.66
28	Information receiving pattern	1.14	0.69
29	Group discussion	1.34	0.72
30	Knowledge regarding financial aspects	1.34	0.69

**Rating Scale:** 1=Slightly change; 2=Moderately change; 3=Highly change

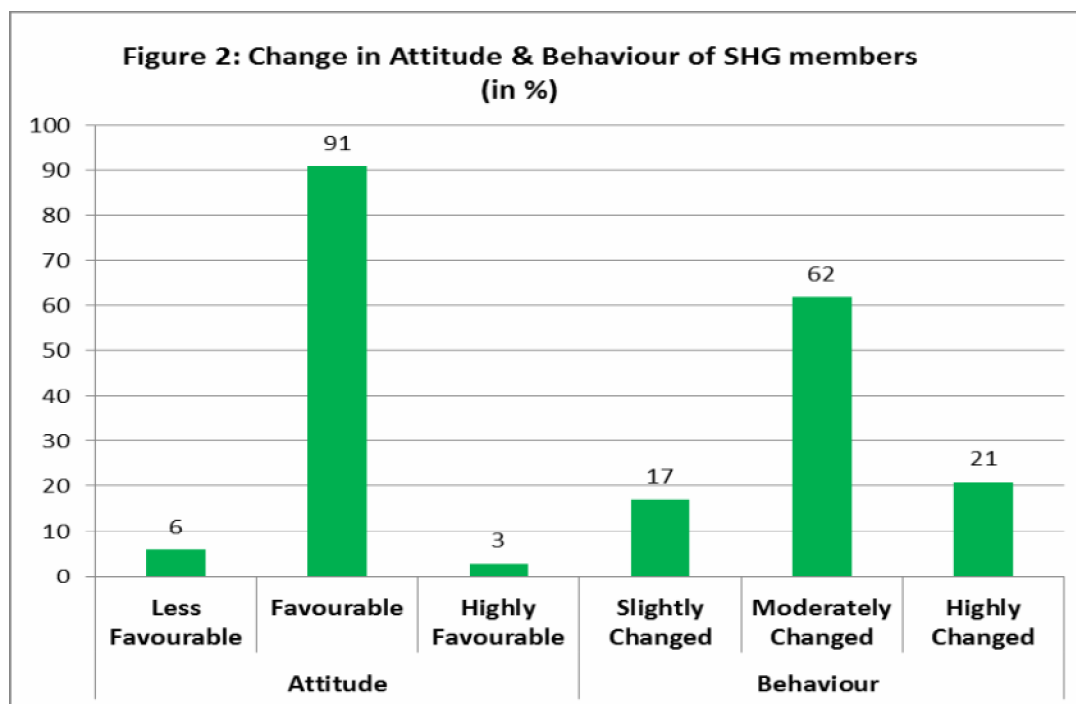


Table-3 Correlation between socio-economic variables with attitude and behavior constructs.

Sl. No.	Variable (s)	Attitude	Behavior
1	Age	NS	.279**
2	Education	NS	.204*
3	Background	NS	NS
4	Gender	NS	NS
5	Occupation	NS	NS
6	Contribution/month	NS	NS

\*\* Correlation is significant at 0.01 level (2-tailed)

\*Correlation is significant at 0.05 level (2-tailed)

## **Conclusions and Recommendations**

This empirical study indicates a significant change in attitude of SHG members in the areas namely; socio-economic upliftment, educational and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and, banking/credit aspect. SHG members also felt a positive change in behavior of SHG members. Age and education of SHG members had positive and significant correlation with the behavior aspect. Therefore, for addressing the issues of rural poverty, enrichment of system with social capital through empowerment and formation of SHGs; provision of financial and credit support; creation of market-driven and decentralized extension system; use of media-mix for technology transfer, informal education at rural level; conduction of need-based and skill oriented training and strong political will need to be emphasized.

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