



Impact of SHGs on the level of Participation of the Women in Decision-Making Process: A Comparative Analysis

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Abstract

Self help groups is a mini voluntary agency for self help at the micro level has been focus on the weaker section particularly women for their social defend and the concept of SHGs serves the principle "by the women, of the women and for the women. SHGs play an important role to achieve women empowerment and decision making of women is a tool of converting the economic empowerment into social and political empowerment. So, the present study has compared the impact of SHGs on the level of participation of women in decision-making process in the context of economic activities. The study has been conducted in Sirsa district and the study is based mainly on primary data collected through well structured scheduled and pre tested survey. For the analysis the study, average and percentage method have been used. The present study revealed that involvement of women in the decision making related to durable and non-durable goods and decision-making related to saving and investment after joining the SHGs increased in Sirsa block but in Odha block, it remained same. Group members also reported that after joining the SHGs, no property was purchased or sold by the family members but if in future, properties are being purchased or sold women's opinion will be taken.

Keyword: SHGs-Self Help Groups.

Introduction

The concept of formation of SHGs is the brain child of Grameen Bank of Bangladesh, which was founded by the Prof. Mohammed Yunus of Chittagong University in the year 1975¹. In India, in India the first effort on the use of self help groups (SHG) concept for banking, finance and development was taken up by the National Bank for Agriculture and Rural development (NABARD) in 1986-87 on the pilot basis and then it was implemented by the Reserve Bank of India (RBI) from 1991 onwards². Self-Help Groups is an informal association of individuals who come together voluntarily for promotion of economic and social objectives³. "All for all is the principle behind the concept of self help groups (SHGs). It is mainly concerned with the poor and it is for the people, by the people and of the people. SHG is a mini voluntary agency for self help at the micro level has been focus on the weaker section particularly women for their social defend. So basically the concept of SHGs serves the principle "by the women, of the women and for the women"⁴. Through Self help groups, development of self-confidence has achieved. A common platform is available for dialogue and sharing of views⁵.

It can be observed that aims of formation of SHGs are poverty alleviation and to achieve women empowerment. The extent of participation in decision-making activities in household reflects the status of women in the family as well as the society and decision making of women is a tool of converting the economic empowerment into social and political

empowerment. So, the participation of women in decision-making process in the context of economic activities after joining SHGs has been analysed in the present study.

Material and Methods

Sampling Design: The study has been conducted in Sirsa district of Haryana as it is one of the most backward districts in the state. Self Help Groups have been formed in all the seven blocks of the district. For comparative analysis among these, Sirsa and Odha blocks have been selected as the study area as they had maximum number of women led self help groups as compared to other blocks. Five villages from each of the two blocks and one self help group from each village were selected randomly. Total 100 respondents have been selected; 50 from each block.

Sources of data: The study has been made an intensive reference to the primary data in trying to analyse the study objective. Interview schedule method has been used as the main tool for the data collection.

Analytical techniques: For analyzing the participation of women in decision making process after joining the SHGs, average and percentage method have been used.

Results and Discussion

It is important to analyze the impact of SHGs on decision making power of women because women empowerment is

inextricably linked to her role in decision making in different spheres of life. The study has been found following results which were discussed as below.

Participation of Women in decision-making process in the context of economic activities: Table- 1 (Part-1) revealed that involvement of women in the decision making related to durable and non-durable goods after joining the SHGs increased in Sirsa block and in Odha block it remained same. Before joining the SHGs, 80 per cent of members in Sirsa block and 92 percent in Odha block have been consulted and after joining the SHGs that percentage was 86 and 92 respectively, which showed an improvement in Sirsa block but in Odha block, no improvement has been seen. There was completely decrement in women not consulted category in Sirsa block which was showing by decrease in the percentage from 6 to 0 per cent but in Odha block, no decrement found in women not consulted category.

Table-2 (Part-2) showed that no one woman was found who took their decision own self except widows in both blocks. It

has also found that decision about durable and non-durable goods finally decided by mainly both husband and wife and there have an improvement in Sirsa block but in Odha block, it remained same. So after joining the SHGs there were an improvement in the decision making related to durable and nondurable goods of women in Sirsa block but in Odha block, it remained same.

Table-3 (Part-1) revealed that involvement of women in decision-making related to saving and investment increased in Sirsa block and remained the same in Odha block. Before joining the SHGs, 78 per cent of members in Sirsa block and 92 percent in Odha block have been consulted and after joining the SHGs, that percentage was 86 and 92 respectively, which showed an improvement in Sirsa block but in Odha block, no improvement has been seen. It was also found that women who were not consulted decreased by 8 percent to 0 percent in Sirsa block after joining the SHGs but in Odha block, no decrement has been seen.

Table-1

(Part-1) Involvement of Women in Decision-Making Related to Durable and Non-Durable goods before and after Joining SHG

Decision about Durable and Non-Durable goods	Consulted							
	Yes				No			
	Before		After		Before		After	
	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block
Durable goods	40(80)	46(92)	43(86)	46(92)	3(6)	1(2)	-	1(2)
Non-Durable goods	40(80)	46(92)	43(86)	46(92)	3(6)	1(2)	-	1(2)

Source: Field Data

Table-2

(Part-2) Involvement of Women in Decision-Making Related to Durable and Non-Durable goods before and after Joining SHG

Decision about Durable and Non-Durable goods	Who Decide finally											
	Self				Husband/Parents				Both			
	Before		After		Before		After		Before		After	
	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block
Durable goods	7(14)	3(6)	7(14)	3(6)	3(6)	1(2)	-	1(2)	40(80)	46(92)	43(86)	46(92)
Non-Durable goods	7(14)	3(6)	7(14)	3(6)	3(6)	1(2)	-	1(2)	40(80)	46(92)	43(86)	46(92)

Source: Field Data

Table-3

(Part-1) Involvement of Women in Decision-Making Related to Saving and Investment before and after Joining SHG

Decision about saving and investment	Consulted							
	Yes				No			
	Before		After		Before		After	
	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block
Saving	39 (78)	46 (92)	43(86)	46(92)	4 (8)	1 (2)	-	1(2)
Investment	39 (78)	46 (92)	43(86)	46(92)	4 (8)	1 (2)	-	1(2)

Source: Field Data

Table-4
(Part-2) Involvement of Women in Decision-Making Related to Saving and Investment before and after Joining SHG

Decision about saving and investment	Who Decide finally											
	Self				Husband/Parents				Both			
	Before		After		Before		After		Before		After	
	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block
Saving	7(14)	3 (6)	7 (14)	3 (6)	4(8)	1 (2)	-	1(2)	39 (78)	46 (92)	43 (86)	46(92)
Investment	7(14)	3 (6)	7 (14)	3 (6)	4 (8)	1 (2)	-	1 (2)	39 (78)	46 (92)	43 (86)	46(92)

Source: Field Data

Table-5
Involvement of Women in Decision-Making Related to Purchase and Sales of Properties before and after Joining SHG

Decision about Purchase and sales of properties	Before joining SHG				After joining SHG			
	Yes		No		Yes		No	
	No. of Respondents		No. of Respondents		No. of Respondents		No. of Respondents	
	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block	Sirsa Block	Odha Block
Own self Purchase or sales properties	-	-	50 (100)	50 (100)	-	-	50 (100)	50 (100)
Opinion sought for purchase or sales property	50 (100)	50 (100)	-	-	50 (100)	50 (100)	-	-

Source: Field Data

Table-4 (Part-2) showed that finally decisions related to saving and investment was taken mutually by both husband and wife before and after joining the SHGs in both blocks. Eight percent improvement has been seen in final decision making in Sirsa block and no improvement has been seen in Odha block. Also no woman found who took their decision own self except widows.

Table-5 revealed that 100 percent of the group members were not purchased or sold properties owns self in both blocks. In both blocks, group members also reported that after joining the SHGs, no property was purchased or sold by the family members but if in future properties have been purchase or sales, women’s opinion will be taken.

Conclusion

Involvement of women in the decision making related to durable and non-durable goods and decision-making related to saving and investment after joining the SHGs increased in Sirsa block and in Odha block, it remained same. In the study, 6 percent improvement has been seen the decision making related to durable and non-durable goods and 8 percent improvement has observe in decision-making related to saving and investment after joining SHGs in Sirsa block and no improvement has been seen in Odha block. It was revealed that 100 per cent of the group members revealed that property was not purchased or sold in their name. Group members also reported that after

joining the SHGs no property was purchased or sold by the family members but if in future properties are being purchased or sold, women’s opinion will be taken.

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