

Socio-Economic and Institutional Impact on Decision Making through Self Help Groups

Subhadip Pal

Department of Agricultural Economics, Faculty of Agriculture, Bidhan Chandra Krishi Viswavidyalaya,
Mohanpur, Nadia, India

Email: mrsubha19@rediffmail.com

Abstract

The investigation was conducted to know the decision making role of rural SHG and non-SHG farm women in some selected villages namely Koshigram, Nanagar, Khayerhat and Jagigram under Burdwan district. Data were collected through interview schedule for 200 rural women (100 SHGs and 100 non-SHG members) during March, 2014. Findings revealed that majority of respondents (59%) were young women in the age group between 20 to 35 years. The sample were collected predominantly on nuclear families type. Most women respondents (98.5%) were from Hindu Scheduled caste and tribe. Mostly literate women sampled in this study engaged in various activities such as agriculture farming and farm labour. Decision Making Index (DMI) was developed to measure each of the items regarding different aspects of role. In the case of SHGs, the DMI ranged from 85-170 and in the case of non-SHG the DMI ranged from 35-110 against a possible range of 0-200. On the basis of DMI top aspects of decision making role were Employment status (170), Occupation of the women (160), Woman's capability of taking decision (160), Education (150), Age of the women (150), Access to family income (145), Land holding (140), Participation in Social organisations (130) and Participation in SHG's (120). Contrarily, in the case of non-SHG women social except family type (110), economic and institutional factors had no significant impact on the participation in decision making. The decision making power in relation social, economic and institutional factors was greatest among the women of SHG households than the women of non-SHG households. From this study, it is recommended here to take immediate steps for empowering the rural women by providing latest scientific knowledge and skill through effective and appropriate channel so that they can help, motivate and influence the male farmers in taking accurate decisions in farm activities. Moreover, women should be involved with SHGs to get loan to utilize in various income generating activities for earning more income. As a result, they could uplift themselves socioeconomically and decision making.

Keywords: Participation, farm women, socio-economic and institutional factors, farm decision.

1. Introduction

Women play a pivotal role in agricultural and rural economies in all developing countries (Tsegaye et al, 2012). Their roles vary considerably between and within regions and are changing rapidly in many parts of the world, where economic and social forces are transforming the agricultural sector. Rural women often manage complex households and pursue multiple livelihood strategies. Their activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes (Ahmed & Hussain, 2004; Team & Doss, 2011; Arshad *et al.*, 2010; Pal, 2013).

Women have been playing a key role, not only in the improvement of family wellbeing, but also in the development of the economic, political, and ecological environments. Since women's contribution in the development of the household, economic, political, and ecological environments is vital, there is a need of proportionate increase in her involvement in decision making process, because the success and progress of any production depends upon the plans made and decisions taken. In all societies, the issue of women's participation and how they participate economically, socially and culturally is considered to be important. Although, women's participation in the decision-making process has a significant impact on their improved status and greater role in society (Begum, 2002), their involvement in decision making process specially related to money matters is low (Raju & Rani, 1991). Gender equality in democratic governance is very uneven; in most of the world, women are under-represented in positions of power (Mumtaz & Aysha, 1982; Slovenia, 1998; Rahman, 2008). In rural families, type and size of the family, caste, size of land holding, socio-economic status of the families, education level of rural women, their employment status and rational position affect her involvement in decision-making. Illiteracy, poverty and unemployment are the major problems of many developing countries, to which India is no exception. The growing problem of poverty in our country has promoted the economic planners to come up with various programmes to curb poverty.

Self-help group (SHG) formation is one of such efforts which enable the poor to participate in the process of development. Self-help groups (SHGs) are voluntary associations of people formed to attain certain collective goals that could be economic, social or both (Elliott, 1987; Fetterman, 1996; Rappaport, 1995; Stein, 1997; Dwarakanath, 2002; Ganesh Murthy et al., 2002). The origin of SHGs is from the Grameen Bank of

Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD had initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

Several studies on the women decision-making, various studies have been conducted (e.g., Malkit, 1998; Corfman, 1985; Corfman & Lehmann, 1987; Mangleburg, 1990; Casique, 1999; Martinez & Polo, 1999; Das, 2003; Jain, 2003; Sultana, 2010; Kiani, 2013; Pal, 2014; Rezapour & Ansari, 2014). However, no extensive studies have been done in West Bengal especially on the factors related to decision making power in comparison to SHG and non-SHG.

1.1 Objectives

The main objectives of the study are mentioned below:

- To study the socio economic background of the women of Self Help and non-Self Help Groups.
- To study the activities of women in the study area.
- To study the decision making of farm women in relation to social, economic and institutional affairs.
- To study the impact of SHGs on decision making of rural women in West Bengal, India.

1.2 Methodology

This study was conducted in four villages namely Koshigram, Nanagar, Khayerhat and Jagigram under Katwa block- I of Burdwan district (12^o12' and 12^o33' north latitude and between 75^o55' and 76^o55' east longitude). Usually the paddy is cultivated by the farmers followed by wheat, jute, potato and mustard. The important commercial crop grown in this district is sugarcane. Vegetable crops like cauliflower, beans, leafy vegetables, and plantation crops like coconut and banana are also grown in considerable area. In Katwa block- I, a total of 935 SHGs are working under the different banks like State Bank of India, United Bank of India, Bank of Baroda, Commercial Bank, Cooperative and Grameen Banks. Of all SHGs, 594 SHGs were engaged with agricultural works.

A sample of 200 rural women (100 SHGs and 100 non-SHG members) of Small Farm households from four villages was selected randomly. Survey was mainly done on a pretested and modified format by open ended interviews about the participation of both SHG and non-SHG members in different farm activities. The data on women contribution in decision making along with participation in SHGs were obtained for the year 2012-13.

The sample respondents were classified based on age, family type, caste, education and their occupation. The age of respondents was studied at three levels - 20 – 35 yrs (young), 35- 50 yrs (middle), and > 50 yrs (old). Respondents with their unmarried children were considered as 'nuclear families' and respondents with their married children living together was considered as 'joint families'. Caste was considered as Forward caste (Hindu), Forward caste (Muslim), OBC (Hindu), OBC (Muslim), SC & ST (Hindu) and SC & ST (Muslim). The education level was distributed as illiterate, primary level and middle level or above. On the basis occupation the respondents were classified as agriculture, agriculture labour agriculture and labour. On the basis of their land holdings, women respondents were further classified as small farmers (1-2 ha) and marginal farmers (<1 ha). Women of marginal farmers were excluded in this study. The impact of factors such as socio-economic and institutional on farm decision making process particularly by women was also documented.

In measuring the farm decision making role of the rural women in 19 selected aspects, a three point rating scale was developed and designed with 3 kinds of responses ranged from disagree (DA), somewhat agree (SWA) and agree (A). The corresponding scores assigned for each response were 0, 1, and 2, respectively. This farm decision making participation score of a respondent in 19 selected items regarding social, economic and institutional affairs could range from 0 to 38. To have an in depth insight into the family decision making role of rural women in selected items, frequency distribution and rank order of each problem was made by developing Decision Making Index (DMI).

Decision Making Index (DMI) = $ADMW \times 2 + SWADMW \times 1 + DADMW \times 0$

Where,

ADMW = Number of women with agree in decision making

SWADMW = Number of women with somewhat agree in decision making

DADMW = Number of rural women with disagree in decision making

Decision Making Index (DMI) of any decision making item could range from 0 to 200, where 0 indicates disagree (DA) in decision making and 200 indicates agree (A) in decision making. Based on the extent of participation in family decision making indices, rank order was done for each selected decision making item.

Data collected in this study were normally distributed. A Pearson's chi-square model was followed to examine variations among the women participants in relation to age, family size, caste composition, education level and occupation. Paired t-test was used to examine the decision making differences between the woman participants of SHG and non-SHG households in relation to social, economic and institutional factors. A general linear model (GLM) was used to analyze the effect of social, economic and institutional factors on decision

making process. I conducted all statistical analyses using the software SPSS 17.0. Probability level for rejection of the null hypothesis was set at $p < 0.05$.

2. Discussion and analysis

2.1 Distribution of respondents according to their Demographic characteristics

The distribution of respondents in Table 1 shows that 59% of the woman respondents belonged to young age (20-35 yrs.) followed by, 34% respondents were into middle age group (35- 50 yrs.). Therefore, most respondents were young women in the age group between 20 to 35 years ($\chi^2=40.57$, $df=2$, $p<0.0005$). This trend was supported by Mishra et al. (2008), Bhardwaj & Gebrehiwot (2012). Moreover, there were no significant differences between SHG and non-SHG members in relation to their age ($t=0.0001$, $df=2$, $p>1.000$, Pal, 2014)).

Table 1 Distribution of respondents according to their Demographic characteristics. Percentage in parentheses.

Characteristics	Category	Respondents	
		SHG members	non-SHG members
Age (Years)	Young (20 - 35 yrs.)	62 (62)	56 (56)
	Middle (36 – 50 yrs.)	33 (33)	35 (35)
	Old (above 50 yrs.)	5 (5)	9 (9)
Family size	Nuclear family	77 (77)	55 (55)
	Joint family	23 (23)	45 (45)
Castes	Forward caste (Hindu)	6 (6)	4 (4)
	Forward caste (Muslim)	2 (2)	0 (0)
	OBC (Hindu)	32 (32)	28 (28)
	OBC (Muslim)	2 (2)	0 (0)
Education	SC & ST (Hindu)	58 (58)	68 (68)
	Illiterate	22 (22)	42 (42)
	Functionally literate	39 (39)	37 (37)
	Primary	24 (24)	14 (14)
	Middle	9 (9)	5 (5)
	High school	5 (5)	2 (2)
Occupation	College	1 (1)	0 (0)
	Agriculture	14 (14)	8 (8)
	Agriculture labour	42 (42)	22 (22)
	Agriculture and Agril. Labour	31 (31)	24 (24)
	Agriculture and others	13 (13)	46 (46)
	Total	100	100

The classification of sample households based on family type shows that 66% belonged to nuclear families and 34% belonged to joint families (Table 1); and therefore, the sample was collected predominantly on nuclear families type ($\chi^2=10.24$, $df=1$, $p<0.005$). The similar pattern was found in NABARD model III (Bhardwaj & Gebrehiwot (2012) where nuclear families appeared in largest proportion. Perhaps due to inability to maintain large families with meager income may not be sufficient to fulfill needs and joint families are only an added burden.

From the Table 1 it was understood that among the woman respondents, 63% belonged to Scheduled caste and Scheduled tribe (Hindu), 30% to OBC (Hindu), 5% to Forward caste (Hindu), 1% to OBC (Muslim) and 1% belonged to Forward caste (Muslim). Therefore, there were significant variations among the woman respondents of SHGs ($\chi^2=121.60$, $df=4$, $p<0.0005$) as well as among the woman respondents of non-SHGs ($\chi^2=171.20$, $df=4$, $p<0.0005$) in relation to their caste composition. Findings of present study are coincided with of Amutha (2011) and Singh & Mishra (2013). Moreover, there were no significant differences between SHG and non-SHG members in relation to their castes ($t=0.0001$, $df=4$, $p>1.000$, Pal, 2014).).

Table 1 indicates that only 33% women respondents were illiterate, and therefore, mostly literate women sampled in this study participated in farm activities ($\chi^2=11.56$, $df=1$, $p<0.001$). Although, most woman participants were literate, there were significant variations among the woman respondents of SHGs ($\chi^2=61.26$, $df=5$, $p<0.0005$) as well as among the woman respondents of non-SHGs ($\chi^2=101.46$, $df=5$, $p<0.0005$) in relation to their educational levels. Moreover, there were no significant differences between SHG and non-SHG members in relation to their educational levels ($t=0.0001$, $df=5$, $p>1.000$); and it was previously reported by Pal (2013).

The women respondents sampled in this study were engaged in various activities such as agriculture, agriculture labour, agriculture and agriculture labour, agriculture and others (Table 1); and there were significant variations

among the woman respondents of SHGs ($\chi^2=23.60$, $df=3$, $p<0.0005$) as well as among the woman respondents of non-SHG ($\chi^2=29.60$, $df=3$, $p<0.0005$) in relation to their occupation. Moreover, there were no significant differences between SHG and non-SHG members in relation to their occupation ($t=0.0001$, $df=3$, $p>1.000$).

2.2 Factors influencing women participation of women in decision making

2.2.1 Social factors

Decision making indices (DMI) of rural SHG women on eight selected aspects regarding social affairs ranged from 90-160 against a possible range of 0-210 (Table 2). The DMI of four aspects were over 100 while four aspects showed less than 100. However, the important aspects of decision making were: (a) Woman's capability of taking decision (160) (b) Education (150) (c) Age of the women (150) and (d) Gifts (130). Therefore, in the case of SHG households, there were significant variations between the social factors and the number of decision making women ($F=71.964$; $df=1, 23$; $p<0.0001$) as well as between the types of decision making and the number of decision making women ($F=123.246$; $df=1, 23$; $p<0.0001$).

Decision making indices (DMI) of rural non-SHG women on eight selected aspects regarding social affairs ranged from 35-110 against a possible range of 0-210 (Table 2). The DMI of one aspect were over 100 while seven aspects showed less than 100. The only important aspect of decision making was: Family type (110). Therefore, in the case of non-SHG households, there were significant variations between the social factors and the number of decision making women ($F=53.302$; $df=1, 23$; $p<0.0001$) as well as between the types of decision making and the number of decision making women ($F=242.901$; $df=1, 23$; $p<0.0001$).

The results of the Fig. 1 show that the average scores of social factors were 120.00 and 63.75 for SHG members and non-members of SHGs respectively; and

Table 2: Response estimate of factors influencing participation in decision making among members of SHG's (Percent).

Factors	SHG households			Total score	Rank	non-SHG households			Total score	Rank
	A	SWA	DA			A	SWA	DA		
A. Social Factors										
1. Education	60	30	10	150	2	10	30	60	50	5
2. Education of the husband	30	35	35	95	4	10	30	60	50	5
3. Tradition of the family	30	35	35	95	4	20	35	45	75	3
4. Age of the women	60	30	10	150	2	15	25	65	55	4
5. Family type	30	30	40	90	5	40	30	30	110	1
6. Woman's capability of taking decision	70	20	10	160	1	5	25	70	35	6
7. Gifts	50	30	20	130	3	10	30	60	50	5
8. Caste	30	30	40	90	5	25	35	40	85	2
Mean (\pm S.E.) scores				120.00 \pm 10.82					63.75 \pm 8.65	
B. Economic Factors										
1. Access to credit	60	30	10	150	3	25	25	50	75	3
2. Land ownership	65	10	25	140	5	15	25	60	55	6
3. Access to family income	50	45	5	145	4	30	30	40	90	1
4. Pre occupation of the husband	30	25	45	85	6	25	30	45	80	2
5. Employment status	75	20	5	170	1	20	25	55	65	4
6. Asset-ownership	60	25	15	145	4	25	30	45	80	2
7. Occupation of the women	65	30	5	160	2	20	35	45	75	3
8. Land holding	45	50	5	140	5	10	40	50	60	5
Mean (\pm S.E.) scores				141.88 \pm 8.91					72.50 \pm 4.12	
C. Institutional Factors										
1. Participation in Social organisations	45	40	15	130	1	10	40	50	60	2
2. Participation in extension activities	40	35	25	115	3	20	35	45	75	1
3. Participation in SHG's	80	20	-	120	2	15	30	55	60	2
Mean (\pm S.E.) scores				121.67 \pm 4.41					65.00 \pm 5.00	

A- Agree, SWA- Somewhat agree, DA- Disagree

therefore, there were significant differences of decision making between the women of SHG and non-SHG households in relation to social factors ($t=3.087$, $df=7$, $p<0.018$). Consistent with the findings of Boateng *et al.* (2012) in Ghana and Acharya *et al.* (2010) in Nepal, I found that relative to women with no formal education, educated women were likely to be better able in terms of knowledge to negotiate their participation in household decisions, and to some extent also because women with more education are in a better position to have paid work. Consistent with Boateng *et al.* (2012), my findings show that age is an important determinant of women's participation in decision-making with regard to their own health care and family visiting. At the same time, their lack of voice on major household purchases could be due to the fact that old women tend to be less wealthy than their husbands. In the same way, our study found that the youngest women are more likely than older women to report all types of domestic violence, which agrees with findings of other studies (Frias & Angel 2005).

2.2.2 Economic factors

Decision making indices (DMI) of rural SHG women on eight selected aspects regarding economic affairs ranged from 115-130 against a possible range of 0-210 (Table 2). The DMI of all three aspects were over 100. However, the important aspects of decision making were (a) Employment status (170), (b) Occupation of the women (160), (c) Access to credit (150), (d) Access to family income (145), (e) Asset-ownership (145), (f) Land ownership (140) and (g) Land holding (140). Therefore, in the case of SHG households, there were significant variations between the economic factors and the number of decision making women ($F=71.964$; $df=1, 23$; $p<0.0001$) as well as between the types of decision making and the number of decision making women ($F=123.246$; $df=1, 23$; $p<0.0001$).

Decision making indices (DMI) of rural non-SHG women on eight selected aspects regarding economic affairs ranged from 55-90 against a possible range of 0-210 (Table 2). The DMI of all eight aspects economic affairs showed less than 100. Therefore, in the case of non-SHG households, there were significant variations between the economic affairs and the number of decision making women ($F=53.302$; $df=1, 23$; $p<0.0001$) as well as between the types of decision making and the number of decision making women ($F=242.901$; $df=1, 23$; $p<0.0001$).

The results of the Fig. 1 show that the average scores of economic affairs were 141.88 and 72.50 for SHG members and non-members of SHGs respectively; and therefore, there were significant differences of decision making between the women of SHG and non-SHG households in relation to economic affairs ($t=6.555$, $df=7$, $p<0.0001$).

Majority of the women of SHG members agreed that economic factor such as employment status was a major economic factor influencing their involvement in decision making; and my findings reveal that having paid employment is also a factor positively and significantly associated with women's greater say on all aspects of household decision-making. Madeleine *et al.* (2013) previously reported that women who are paid for work might be better able to make their case in household bargaining, as they have the means of supporting the costs related to their own health care as well as in major purchases. Therefore, it may be suggested that decision making among the rural farm women is influenced by several economic factors through the participation in SHGs.

2.2.3 Institutional factors

Decision making indices (DMI) of rural SHG women on eight selected aspects regarding institutional affairs ranged from 85-170 against a possible range of 0-210 (Table 2). The DMI of seven aspects of institutional affairs were over 100. The important aspects of decision making in relation to institutional affairs were (a) Participation in Social organisations (130), (b) Participation in SHG's (120) and (c) Participation in extension activities (115). Therefore, in the case of SHG households, there were significant variations between the institutional factors and the number of decision making women ($F=71.964$; $df=1, 23$; $p<0.0001$) as well as between the types of decision making and the number of decision making women ($F=123.246$; $df=1, 23$; $p<0.0001$).

Decision making indices (DMI) of rural non-SHG women on eight selected aspects regarding institutional affairs ranged from 60-75 against a possible range of 0-210 (Table 2). The DMI of all three aspects of institutional affairs showed less than 100. Therefore, in the case of non-SHG households, there were significant variations between the institutional affairs and the number of decision making women ($F=53.302$; $df=1, 23$; $p<0.0001$) as well as between the types of decision making and the number of decision making women ($F=242.901$; $df=1, 23$; $p<0.0001$).

The results of the Fig. 1 show that the average scores of institutional affairs were 121.67 and 65.00 for SHG members and non-members of SHGs respectively; and therefore, there were significant differences of decision making between the women of SHG and non-SHG households in relation to social factors ($t=6.425$, $df=2$, $p<0.023$).

From this study it may be presumed that participation in several institutions like Self-help groups

(SHGs) have a great impact on the decision making process of rural women. In this context, the states like Punjab and Haryana should be mentioned where positive roles of women in decision making process were observed in most of the families. Previously it was also suggested by Pal (2014).

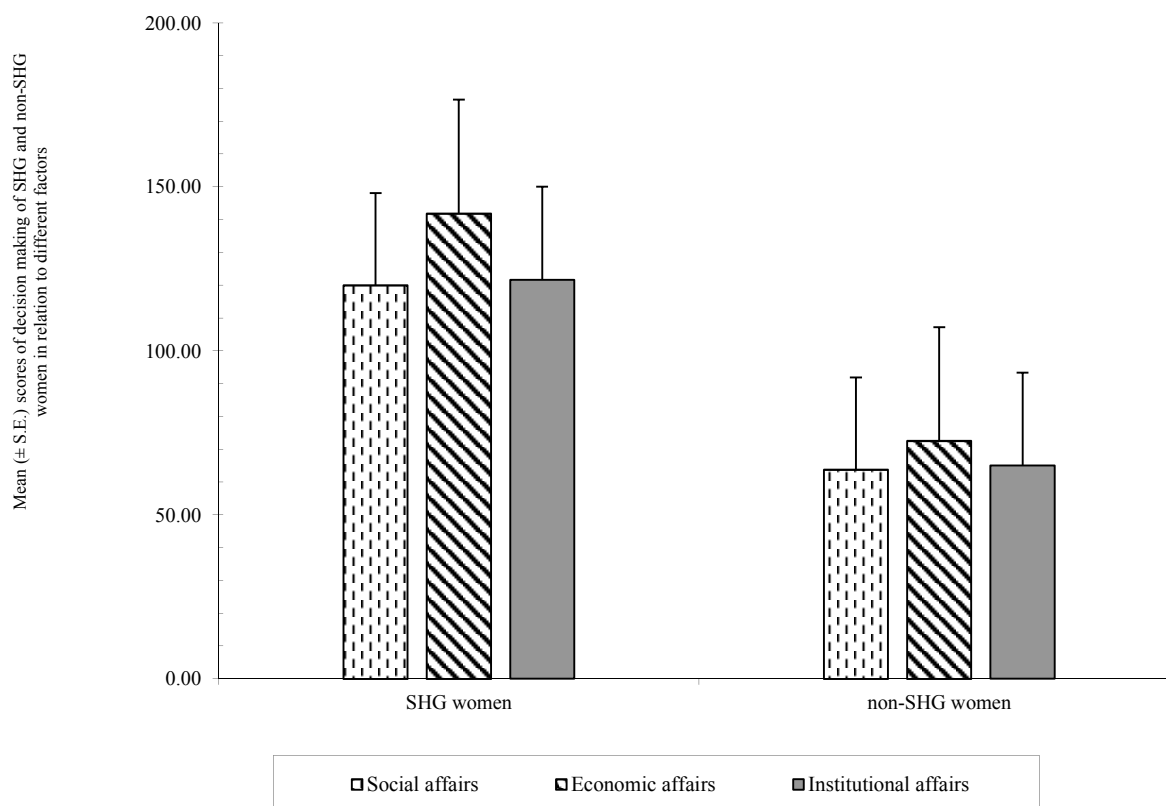


Fig. 1. Mean (± S.E.) scores of decision making of SHG and non-SHG women in relation to social, economic and institutional affairs

It could be that the socioeconomic factors included in this study are more closely related to women's actual state of empowerment (as indicated by decision-making), than to the setting for empowerment (presence of domestic violence in the home). This last finding highlights the importance of cultural context in identifying and understanding domestic violence (Ilika, 2005; Yount & Carrera 2006). Therefore, the decision making power in relation social, economic and institutional factors was greatest among the women of SHG members than the women members of non-SHG households; and it was previously also reported by Hoque & Itohara (2008). Literate, socially developed and economically solvent people can perform better while exercising his/her power. Solvency or economic condition of any people is an important parameter of empowerment. This statement was absolutely true for the BRAC women group compared to non BRAC women group as BRAC women were more empowered due to their economic solvency. The findings of the study of Parveen & Chaudhury (2009) also supported this result. In another study, Amin & Pebley (1994) found that membership in BRAC positively influenced women's decision making role, her control over resources and mobility.

3. Conclusions

Growth and development in countries simply cannot be done while ignoring women, who are the major factors. Rural women are the major working forces of farming activities in the study area. They regularly engaged and participated in agriculture, agriculture labour, agriculture and agriculture labour, and agriculture and others. From the findings and discussion mentioned above, it can be concluded that most respondents were young women in the age group between 20 to 35 years. The samples were collected predominantly on nuclear families type. Most of the respondents belonged to Scheduled caste and Scheduled tribe (Hindu) and OBC (Hindu). Mostly literate women sampled in this study were engaged in various activities such as agriculture, agriculture labour, agriculture and agriculture labour, agriculture and others.

Majority of the women of SHG households were 'agree' that woman's capability of taking decision, employment status and participation in SHG were the factors influencing their participation in decision making; while majority of the women of non-SHG households were 'agree' that family type, access to family income and participation in extension activities were the factors influencing their participation in decision making. The

decision making power was higher among the women of SHG than non-SHG households in relation to social, economic and institutional factors. In this context it should be noted that the women SHGs have enhanced the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitized the women members to take active part in socio-economic progress of rural West Bengal.

The following action programmes need to be undertaken by the Government and other welfare organizations.

- Investment of adequate amount of funds by the Government for conducting programmes related to farm management and income generation work.
- The state government needs to arrange intensive literacy programmes for developing essential agricultural skills and farm management.

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