

Original Research Article

Women Self Help Group: A tool for Improving Decision Making in Agriculture Activities and Household Food Consumption Pattern

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ABSTRACT

Keywords

Women Self Help
Group,
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The concept of Self Help Group has its roots in rural areas. Considering this fact the present study was conducted in Sonebarsa block of Saharsa district, Bihar, to study the impact of Women Self Help Groups on decision making in farm activities, household food consumption pattern and allocation of household income as well as loan utilization pattern. The district Saharsa has been selected purposely for the present study. Through random sampling technique one block i.e. Saurbazar and two villages namely; Arraha and SonebarsaTola as well as 50 respondents from each selected village were identified which constitute total 100 respondents. Findings revealed that majority of respondents (52%) were young women in the age group between 20 to 35 years. Most women respondents (79%) were belong to nuclear family. Mostly literate women (41%) sampled in this study participated in farm activities as well as played crucial role in the allocation of household income and consumption pattern for the family. Women were engaged in various activities such as agriculture labour, agriculture and petty business. The farm women's decision making level after joining the SHG appeared much higher than as non-SHG women indicating the significance influence of Self-help groups on rural women's decision making process. The most striking feature of this study was that woman respondents after becoming the SHG member had taken mostly joint decisions in almost every decision area of agriculture activities showing the positive correlation between the joint decision score and holding the membership of SHG. Moreover, it is indicating the goals of equality development, achieving peace of the family and improvement of the consumption pattern of the family. From the outcomes of this study, it is recommended here to take immediate steps for empowering SHG women by providing latest package and practices of farming and skill as well through effective and appropriate sources so that they can help, motivate and influence the male counterparts in taking accurate decisions in farm related activities. Lastly we could firmly say that SHGs have also more impact on farm women with respect to loan borrowing, repayment, loan utilization, consumption pattern and allocation of income.

Introduction

Studies conducted after the launch of National Rural Livelihood mission in India and State Rural Livelihood Mission at State level revealed that poor are indeed efficient to manage credit and finance through SHGs. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but

also as members of the family, members of the community and the society as a whole. They come together for the purpose of solving their common problems through self-help and mutual help. It improves their capacity building by making them vocal as well as improving their skills. The SHGs are characterized by a focused attention on providing employment opportunities by imparting training in order to generate both income as well as employment (Husain and Nair, 2006). The Self Help Groups are voluntary association of people formed to

attain a collective goal. The members of SHGs are common in respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members (Kumar, 2011). In Bihar in the year 2006 after the launch of Bihar Rural Livelihood Mission which commonly known as Jeevika, rural poor women get unite in the form of SHGs. They inculcate the habit of saving, participate in regular meetings, got trainings on various aspects such as farming, livestock rearing, non-farm activities, health & nutrition as well as sanitation issues, financial inclusion, social development aspects etc by the Jeevika official and its staffs at regular intervals. Thus we could say that in recent years SHG is emerge as a major breakthrough in improving lives of women folk and alleviating rural poverty.

SHG women play an important role in the field of agriculture activities after getting systematic training regarding package and practices of season wise crops by the staffs of Jeevika. Besides, actively participating and taking decision related to agricultural practices, they also play an important role while making decisions related to consumption of food items necessary for them as well as their family members to lead a healthy and prosperous life. Rural women who has joined SHGs got time to time training related to saving, farm operations, health education, inclusion of green leafy vegetables as well as food items of other food groups to their diet to overcome the under nutrition that is more prevalent in rural poor households etc. Thus, now a day SHG women are expected to be in a major role for agriculture-nutrition linkage. Through the member of SHG they are gradually started getting recognition for the activities they are performing in farm as well as the decision they are taking in their houses for improvement of livelihood and

nutritional status of their family members. Women's roles vary considerably between and within regions and are changing rapidly in many parts of the world. Keeping the above facts the present study has been designed.

Need and importance of the study

A group approach would be prove one of the most important tool of empowerment especially for women. SHGs being the most active women group organizations in the state of Bihar, it may be definitely fulfill this purpose. The present study evaluates the SHGs impact on changing role of women in agriculture decision making, pattern of consumption expenditure, status of loan borrowing and repayment, utilization pattern of loan as well as allocation of household income on food and finally gives an insight into the village scenario. The study results will be fruitful to policy makers, administrators, researchers, academicians, and the organizations as well as individuals involved in this type of work.

Objective

To examine the socio-economic condition of respondent households

To access the changes in role of SHG women in decision making in agricultural activities

To examine the changes in food consumption pattern of selected households before and after joining the SHG, and

To assess the changes in the ability of SHG women while allocating the household income on various household expenditure

Materials and Methods

Approaches to data collection

A planned approach has been employed for

data collection so that the facts that are near to reality and free from aberrations are elicited for impact evaluation. In order to attain the proposed objective, data has been purposely obtained from one blocks of Saharsa district namely Saurbazar. From selected block randomly two villages namely; Arraha and Sonebarsa Tola were identified on the basis of maturity of VO in that particular village. Thus, the present study is based on two randomly selected villages. After that five SHGs were selected out of existing SHGs from the each selected villages. Then from the each of five selected SHGs 10 members were again selected randomly which constitute 50 respondents from each block. Thus, a sample of 100 rural women from two villages (50 from each) was selected randomly. The present study is empirical in character so data were collected by conducting a household level survey. The primary data were obtained by administering a pre-tested schedule designed for the study and finally data were elicited from the selected respondents through conducting a personal interview. The data on rural women's contribution in decision making related to agricultural activities, food consumption pattern and allocation of household income along with loaning amount and its repayment status in SHGs were obtained for the year 2015-16. Wherever necessary, the collected data from primary sources have been compiled and presented in the form of tables and charts to make the presentation of the study more impressive. Simple statistical tools like mean, standard deviation (SD), averages, percentages etc. were used to get the precise result of the study.

In order to quantify the extent of SHG women's role in decision making in various activities related to agriculture, they were asked about their degree of involvement in decision making and responses were

considered on three point scales. The decision scores were worked out separately for production decisions

The decision score was calculated by the following formula;

$$\text{Decision Score} = \frac{NI \times 0 + JD \times 1 + ID \times 2}{100}$$

Where NI-No Involvement, JD-Joint Decision & ID-Independent Decision

Results and Discussion

The age wise distribution of sample has been displayed in the table 1. It may be revealed from table that 52 per cent respondent fall in the age group of 20-35 years and 30 per cent comes under the age group of 26-50 years. Members above the age of 50 are only 18 per cent. It is therefore evident from the above analysis that the majority of respondent were young women. It is manifest from the table that vast majorities (79 per cent) are from nuclear families. It was stated during the course of interview with the members that the nuclear family system enabled them to actively participate in group activities. Results on caste categories indicate that out of 100 households of SHGs majority of the respondents belongs to backward castes (57%) followed by SC/ST (28%) and general (15%). A close glance at table reveals that the respondents with literate constitute a higher percentage of 41 per cent closely followed by illiterate respondents with 29 per cent and primary schooling with 12 per cent.

The sample shows a higher percentage of respondent were doing the job of agriculture labour as the major source of income (32) followed agriculture (20), petty business (11) and others. Results on land holding revealed that majority of the respondent

belongs to small & marginal category i.e.50% followed by medium (35%) and large (15%) size of holding.

Involvement as a non SHG and SHG farm women in decision making in agriculture was analyzed and presented in Table 2. The perusal of the results reveals that before joining the SHG groups farm women's involvement in decision making process in agriculture field quite minimal. Results indicate that plot selection, crop and variety to be shown, marketing of agri-inputs & farm produce and manure/ fertilizer application were the activities wherein involvement was very poor. The study conducted by Nalini *et al.*, (2013) & Sharma *et al.*, (2013) presented the almost similar results. The tasks in which farm women's participation before joining the SHG in decision making in different agriculture practices was less than 40 percent (individual decision plus joint decision) were selection of seed variety, labour hiring, irrigation, weeding, harvesting, marketing of agri-inputs & farm produce and purchase & sale (farm machinery). Mishra *et al.*, (2008) also reported that in selection of seed variety involvement of farm women was only 29 percent and in field preparation involvement was 48 percent. Involvement as non SHG farm women in harvesting operation was 35 percent only. More or less similar results were also presented by Katiyar *et al.*, (2008) and Nalini *et al.*, (2013) in their studies.

The most striking feature of this study was that individual decisions were taken by farm women before and after joining the SHG make not much difference in their role in almost all the farm activities. But it is worth noting that there have immense changes in their role as a joint decision maker before and after joining the SHG. Without active participation of women and incorporation of women perspectives at all levels of decision-

making, the goals of equality development and peace cannot be achieved (Karl, 1995).

From this point of view it may be suggested that women should be encouraged to take decisions and make plans jointly with their male counterparts not only to achieve the happiness & peace of the family but also to improve to the socio-economic status of the family. It was previously also reported by Pandey *et al.*, (2011). Farm women's less participation in agriculture decision making before joining the SHG may be due to their low self-confidence, lack of knowledge, belief that women are subordinate to male counterparts, prevalence of illiteracy, poor access of to farm information etc.

Mean (\pm S.E.) decision making score for the SHGs woman respondents was 0.9 ± 0.12 and for the women respondent as a non-SHG member it was 0.53 ± 0.13 . Therefore, decision making level was much higher among the woman as a SHGs member than the women as a non-SHG member. Moreover, among the respondents joint decisions were taken in 24.55% and 62.36% cases by the women as a non SHG and SHG members respectively and therefore, the level of joint decision making was comparatively higher among the respondent woman as a SHG member than before joining the SHGs (non SHG member).

Therefore, the decision making score was significantly higher in the case of women members after joining the SHGs than in the case of woman before joining the SHGs. It was previously also reported by Hoque and Itohara (2008).

The impact of SHG on the pattern of household consumption expenditure is presented in Table 3. In the case of food items, all the items were showing above and around 40 per cent increase in its

consumption after joining the SHG except cereals. It observed only 20 percent increase in its consumption what the household were consuming prior to be the member of SHG. The reason behind less percent increase in

consumption of cereals after joining SHG was mainly because of the fact that they were already including larger quantity of cereals in their diet.

Table.1 Distribution of respondents according to their demographic characteristics

(n=100)

Characteristic	Category	Frequency	Percentage
Age	Young(20-35)	52	52
	Middle(36 to 50)	30	30
	Old(above 50)	18	18
Family Size	Nuclear Family	79	79
	Joint Family	21	21
Caste	Forward	15	15
	OBC	57	57
	SC/ST	28	28
Education	Illiterate	29	29
	Literate	41	41
	Primary	12	12
	Middle	11	11
	High & Above	7	7
Occupation	Agriculture	20	20
	Agriculture Labour	32	32
	Service	09	09
	Mason, Construction work	11	11
	Petty business	17	17
	Driving, Couriers, telephone booth	11	11
Size of Landholding	Small & Marginal	50	50
	Medium	35	35
	Large	15	15

Source: Primary Data

Table.2 Participation of rural women of Self-help groups (percentage) in decision making process in relation to farm activities

SL. No.	Decision making areas	Before joining SHG (n=100)				After joining SHG (n=100)			
		ID	JD	NI	Score	ID	JD	NI	Score
1	Plot selection	10	30	60	0.86	12	66	22	0.90
2	Crop and Variety to be Shown	15	24	61	0.54	15	73	12	1.03
3	Land preparation	13	31	56	0.56	15	54	31	0.84
4	Manure/Fertilizer Application	15	31	54	0.61	17	67	16	1.01
5	Pesticide Application	14	30	56	0.58	14	68	18	0.96
6	Irrigation	9	18	73	0.36	12	58	30	0.72
7	Weeding	10	21	69	0.41	15	64	21	0.94
8	Labour hiring	10	24	66	0.44	12	56	32	0.80
9	Harvesting	10	25	65	0.45	13	65	22	0.91
10	Marketing of Agri inputs & farm Produce	20	13	67	0.55	18	69	13	1.05
11	Purchase & Sale(Farm Machinery)	12	23	65	0.47	14	46	40	0.72
	mean ± SD	12.55 ±3.3	24.55 ±5.78	62.91 ±6.01	0.53 ±0.13	14.27 ±2.0	62.36 ±7.94	23.36 ±8.85	0.9 ±0.12

Source: Primary Data

Table.3 Pattern of consumption expenditure in women self-help group members (₹ per month)

Food items(A)	Before joining SHG	After Joining SHG	Percentage Increase
Food grains	1045	1254	20
Pulses	450	687	52.67
Vegetables	343	575	67.63
Fruits	200	368	84
Non vegetarian items	304	454	49.34
Milk & milk products	346	485	40.17
cooking oil and fats	259	478	84.55
Miscellaneous (sugar, jaggery, spices etc.)	300	417	39.00
Total Expenditure	3247	4718	45.30
Non food items(B)			
Health expenditure	450	635	41.11
Clothing	952	1240	30.25
Celebrations	1867	2235	19.71
Total Expenditure	3269	4110	25.73
Gross Expenditure(A+B)	6516	8828	35.48

Source: Primary Data

Table.4 Extent of borrowings and repayment by members of self-help groups (Since joining SHG)

Particulars	Average Amount (in : ₹)
Amount of loan borrowed	20789.47
Repayment	14105.26 (67.85)
Overdue	6684.21 (32.15)

Source: Primary Data

Figures in parentheses shows percentage of total amount borrowed as loan.

Table.5 Utilization pattern of loan by SHG Women

Sl. No.	Purpose	Rank (1-6)
1	Consumption Purpose	5
2	Health Measures	4
3	Education	6
4	Agriculture	1
5	Animal husbandry (poultry, duckery, cow, buffalo rearing, fishery etc)	3
6	Income generation Activity	2

Source: Primary Data

Table.6 Allocation of Household income on Food before and after joining the SHG by Respondent

Range of Amount (in : ₹)	Before Joining the SHG(n=100)	Percentage	After joining the SHG(n=100)	Percentage
Less than 1000	-	-	-	-
1001-2000	10	10	-	-
2001-3000	34	34	6	6
3001-4000	56	56	16	16
4001-5000	-	-	78	78
More than 5000	-	-	-	-

Source: Primary Data

Approaches to data collection

Sl. No.	Decisions	Scores
1	No Involvement	0
2	Joint Decision	1
3	Independent Decision	2

Therefore, the minimal increase in cereals consumption with respect to other food items in the respondent households is a good sign as it helps them to diversify dietary intake. There was a lot of impact on consumption of food items such as fruits (84 %) and vegetables (67.63%) after becoming the member of SHG. It was mainly because of respondent SHG women not only they were involving in saving and loan borrowing activities from the group, they were also got training time and again after interval about good habits of washing hands before cooking & eating, after toilet, including green leafy vegetables, milk & milk products, seasonal fruits (such as water melon, cucumber, carrot, guava, papaya etc.) etc in daily diets, take pulses with sour items like lemon etc to increase the consumption of protein in the body etc. Besides they were also engaged in creating awareness among the rural women regarding behaviour change whatever learnt through training, it also put great impact on SHG women which reflects in their consumption pattern itself. However, milk & milk products have also been

reported increase in its consumption but less than 50 per cent. It may be due to higher cost of milk & its products.

In case of non-food items, all the items were showing significance increase in consumption pattern but increase after joining the SHG were less than 50 percent in all the three items considered in the present study i.e. on health expenditure, clothing and celebrations. It shows respondent farm women's' due importance towards food items over non-food items.

Table 4 reveals that the average loan amount borrowed by respondent SHG women from the group was ₹ 20789.47, the average repayment of loan was ₹ 14105.26 (67.85%), and overdue of loan amount was ₹ 6,684.21 (32.15%). It was mainly because; all women SHGs were getting loan from the bank, which would help to lend more loans to members. Repayment performance was also good mainly because majority of respondent SHG women had to utilize the loan for the purpose it has been

taken and not prefer to divert the loan amount. The details of loan utilization pattern are presented in Table-5.

Table 5 indicated loan utilization pattern by respondent SHG women. To obtain the ranks respondents were asked to rank (1 to 6) the reasons as per suitability in their cases in a set of close ended questions. Data were computed and ranks were worked out i.e. smaller the average number against the reason higher will be the rank. Data revealed that a maximum number of borrowers availed loan for the purpose of agriculture followed by income generating activity, animal husbandry activities, health measures, consumption purpose and education. It is mainly due to the reason that majority of the respondent SHG women depends on agriculture as a source of their livelihoods and being a member of SHG they have undergone training about the income generating activities. The findings are in line with the results of Rangi *et al.*, (2002).

Allocation of household income by respondent women on food before and after joining the SHG is presented in Table 6. From Table 6, it was observed that 56% respondent households allocate income ranges from : ₹ 3001 to 4000 followed by : ₹ 2001 to 3000 i.e 34 % households and rupees 1001 to 2000 i.e only 10% households on food items before joining the SHG. However after joining the SHG 78 % respondent household started allocating income ranges from 4001 to 5000 on food items followed by : ₹ 3001 to 4000 i.e. 16 % households and : ₹ 2001 to 3000 i.e. 6 % households. It shows their awareness towards inclusion of all food group items in diet to lead happy and healthy life as well as to curtail expenses on health issues.

Rural women are the major working forces

of farming activities in the study area. They regularly engaged and participated in agriculture activities, working as an agriculture labour and also engaged in other activities. Despite their incredible role in agricultural sector, rural women's participation as non SHG member in farm management decision making is found quite minimal especially in the areas of purchase/sale of farming implements, sale of farm produce, irrigation, weeding and labour hiring. But their role has drastically changed after joining the SHG in all decision areas of agricultural activities except land preparation, labour hiring, irrigation and purchase and sale of farm machinery. Farm women's less participation before joining the SHG may be due to low self-confidence, lack of knowledge, belief that women are subordinate to male counterparts, illiteracy, poor access of to farm information etc. SHGs show positive impact on the pattern of household consumption expenditure as average household consumption expenditure on food has increased significantly especially for pulses, fruits and vegetables. Repayment performance was also found good mainly because of respondent SHG women had to utilize the loan for the purpose it has been taken and not prefer to divert the loan amount.

The results inferred that loan amount borrowed was firstly used for agriculture purposes and secondly utilized for income generating activities. It may be due to the fact that agriculture was the main source of livelihoods for respondent SHG women in the study area and as they received training for income generating activities they prefer to invest loan amount on income generating activities too. It is also worth noting that before joining the SHG most of the respondent farm women (56%) allocate Rupees 3001 to 4000 on food which get increased upto Rupees 4001 to 5000 after

joining the SHG. It is mainly due to increased awareness regarding importance of food diversity as well as due to increased income through improved package of practices and income generating activities (IGA).

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