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Impact of Shg Participation on Decision Making Among the Members

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Empowerment is a process, which challenges traditional power, equations and relations. Abolition of gender-based discrimination in all institutions and structures of society and participation of women in policy and decision-making process at domestic and public levels are but a few dimensions of women empowerment. In modern societies, they have come out to participate in all sorts of activities. At present women have been performing exceedingly well in all the spheres of activities like academics, politics, health administration and social work. The origin of Self-Help Groups in India is the brainchild of Grameena Bank of Bangladesh, which was founded by the economist, Prof. Mahammed Yunus of Chittagong University in the year 1975.

Today, the concept of Self-Help Groups (SHGs) is catching up as the most viable means to empower women, especially at the grass root level. Women have shown extraordinary dynamism in organizing themselves in group activities for income generation, better bargaining power and improvement in the quality of life. Membership in a group provides women a legitimate forum beyond the private domestic sphere and inputs to which they previously lacked access. It permits a gradual building of her capacity to interact effectively and redistribute economic opportunity. It is against this backdrop the SHGs have emerged as an alternative banking structure to cater to the needs of women and the SHG is a voluntary association of persons with common interests, formed democratically without any political affiliations. They are small and homogenous groups of 15-30 members. The uniqueness of these groups lies in the fact that to a large extent they are self-supporting, self-governing organizations and free from bureaucratization and politicization. The process empowers the poor and enables them to control direction of own development by identifying their felt needs.

Keeping the importance of decision making in right time the present study was focused to know the influence.

Methodology

The will be conducted in Chittoor district. Chittoor district comprises of 66 mandals. 5 SHG leaders from 66 mandals i.e., 330 SHG leaders will be selected randomly as the sample for the present study. Social capital is most frequently defined in terms of the groups, networks, norms, and trust that people have available to them for productive purposes. Groups and Networks, Trust and Solidarity, Collective Action and Cooperation, Information and Communication, Social Cohesion and Inclusion, Empowerment and Political Action are the components of social capital formation. Among them, for the present study three aspects will be studied. Collective action Co-operation, Formation of groups and Networks, Information and Communication are the three aspects. 5 SHG leaders from 66 panchayats (5x66=330) of Chittoor district of Andhra Pradesh state will be randomly selected as the sample for the present study.

Decision Making

Decision making is an important aspect to get success in life and smooth functioning of life devoid of troubles. Decision making in general is made by head of the family, some cases spouse or even children. The details of decision making on various aspects by the beneficiaries before and after joining SHGs are presented below.

Decision Making on Children's Education

The details of decision making on children's education by Husband, wife, both or others are depicted in Table -1.

In the panchayat wise-decision making on children's by SHG beneficiaries of Damalacheruvu panchayat, 31 (62.00 per cent) SHG women's husbands have taken decision-making on their children's before SHG period. Wives taken decision on children's education are very less at 13 (26.00 per cent). Only 6 (12.00 per cent) took decisions on children's education.

Table-1: Decision Making of the Beneficiaries Households on Education before and After Joining SHG

Before joining SHG						After joining SHG			
S.No	Decision making on education	Damala cheruvu	Adinapalli	Mogarala	Total	Damala cheruvu	Adinapalli	Mogarala	Total
1.	Husband	31 (62.00)	27 (54.00)	25 (50.00)	83 (55.30)	8 (16.00)	7 (14.00)	5 (10.00)	20 (13.00)
2.	Wife	13 (26.00)	19 (38.00)	14 (28.00)	46 (30.70)	36 (72.00)	29 (58.00)	35 (70.00)	100 (66.70)
3.	Both	6 (12.00)	4 (8.00)	11 (22.00)	21 (14.00)	6 (12.00)	14 (28.00)	10 (20.00)	30 (20.00)
Grand Total		50 (100.00)	50 (100.00)	50 (100.00)	150 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	150 (100.00)

Source: Primary Data

Note: Figures in brackets indicate percentage to the total.

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In the Adinapalli panchayat highest number of husbands, i.e., 27 (54.00 per cent) took decision on their children's education, followed by wife 19 (38.00 per cent) and both 4 (8.00 per cent) respectively.

In the Mogarala panchayat, highest number of husbands, i.e., 25 (50.00 per cent) took decision on their children's education, followed by wife 14 (28.00 per cent) and both 11 (22.00 per cent) respectively.

Panchayat-wise analysis shows that husband plays key role in decision-making on their children's education in before SHG, followed by wife and both respectively. It is observed that wives (SHG Women) role is very less in taking decisions on children's education compared to husband.

After joining SHG, decision making on children's by SHG beneficiaries has drastically changed. In Damalacheruvu panchayat, only 8 (16.00 per cent) husbands of SHG women have taken decision making on their children's education after SHG period. Wives taken decision on children's education are increased and very high 36 (72.00 per cent) and 6 (12.00 per cent) both took decision children's education.

Adinapalli panchayat highest number of wives 29 (58.00 per cent) took decision on their children's education, followed by both 14 (28.00 per cent), and husband 7 (14.00 per cent) respectively.

In the Mogarala panchayat, highest number of wives, i.e., 35 (70.00 per cent) took decision on their children's education, followed by both 10 (20.00 per cent) and husband 5 (10.00 per cent) respectively.

Panchayat-wise analysis shows that wives played a key role in decision-making on their children's education after joining SHG, followed by both and husband respectively. It is observed that wife (SHG women) role is very high in taking decision on children's education when compared to husband showing the lot more impact of SHGs on the women.

Decision Making on Social Aspects

The social aspects such attending the meetings, parties, marriages etc., are very important aspects everybody's life and cannot be escaped. Information on decision making on social aspects by beneficiaries is elicited and presented in the Table-2.

Table-2: Decision Making of the Beneficiaries Households on Social Aspects Before and After Joining SHG

Before joining SHG						After joining SHG			
S.No.	Decision making on social aspects	Damalacheruvu	Adinapalli	Mogarala	Total	Damalacheruvu	Adinapalli	Mogarala	Total
1	Husband	10 (20.00)	9 (18.00)	17 (34.00)	36 (24.00)	4 (8.00)	5 (10.00)	11 (22.00)	20 13.30)
2	Wife	11 (22.00)	14 (28.00)	14 (28.00)	39 (26.00)	26 (52.00)	26 (52.00)	23 (46.00)	75 (50.00)
3	Both	29 (58.00)	27 (54.00)	19 (38.00)	75 (50.00)	20 (40.00)	19 (38.00)	16 (32.00)	55 36.70)
Grand Total		50 (100.00)	50 (100.00)	50 (100.00)	150 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	150 (100.00)

Source: Primary Data.
Note: Figures in brackets indicate percentage to the total.

The table-2 reveals the panchayat – wise decision making on social aspects by SHG beneficiaries of Damalacheruvu panchayat, highest number of both i.e., 29 (58.00 per cent) took decision on social aspects, followed by wife 11 (22.00 per cent) and husbands 10 (20.00 per cent) respectively.

In the Adinapalli panchayat about 9 (18.00 per cent) husbands of SHG women's have taken decision on social aspects before SHG period. Wives taken decision on social aspects are 14 (28.00 per cent) and lower than husbands only 27 (54.00 per cent) of both took decisions on social aspects.

In the Mogarala panchayat, highest number of both took decision on their social aspects are 19 (38.00 per cent) followed by husbands 17 (34.00 per cent), wives 14 (28.00 per cent) respectively.

Panchayat – wise analysis shows that husband is key role in taken decision making on their social aspects before SHG. And wife key is key role in take decision making on their social aspects after joining SHG. The decision making role shifted from husband to wives after joining SHG. In the Damalacheruvu Panchayat highest member of wives took decision on their social aspects are 26 (52.00 per cent), followed by wives 20 (40.00 per cent), and 4 (8.00 per cent) husband respectively.

After joining SHG in Adinapalli panchayat 5 (10.00 per cent) of SHG women have taken decision on social aspects after joining SHG period wives have taken decision on social aspects are very high 26 (52.00 per cent) than husband and 19 (38.00 per cent) of both.

In Mogarala panchayat, highest number of wives, i.e., 23 (46.00 per cent) took decision n their social aspects, followed by both 16 (32.00 per cent) and husband 11 (22.00 per cent) respectively.

CONCLUSION

The decision making is at the root of every human activity which involves several stages to reach the final cut point. In rural families, a large number of decisions used to be of routine type and does not squire much deliberations, but with the changing circumstances, the need for decision making is also increasing women were generally not involved in the social process even in the decision pertaining to their own life and were considered neither knowledgeable nor competent for this task as they were confined within the four walls of the home. They are denied opportunities to participate in the decision making process. Majority of the respondents expressed that they have the ability to take the decisions but due to objection from their husbands they are not involved.

Emphasis should be given to intensify the training programmes of SHGs on public relations, entrepreneurship development, finance management, marketing strategies. SHGs should be conducted to talk to the people and to bridge the gap between officials and the rural masses.

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