



Shg's: Decision-Making Framework Through Rural Women Empowerment With Special Reference To Varanasi District Of Uttar Pradesh

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ABSTRACT:

Decision-making capacity of women is one of the most important aspects for women empowerment which enhances their level of understanding and reasoning, appreciate their potential risk and make them able to express their own choices. Women's participation in decision-making process plays a significant impact on their improved status and greater role in society. The major challenges facing by Indian women is to ensure their share in decision-making processes and enhance active participation in the development of their family, society, state and the nation. The condition of the deprived sections of women is pitiable and they are facing many obstacles and challenges in the families as well as in the society. The actual situation of the society reveals that men are the active participant in decision-making process of the family and the society while in case of women despite of their big contribution in the family they are not attaining equal space in decision-making process due to their economic dependence on their family, inaccessibility of resources and lack of economic opportunity to them. This article emphasis to SHG's relationship of decision making through rural women empowerment with special reference to Varanasi District of Uttar Pradesh.

Keywords: SHG, Decision, Rural, Women, Varanasi, Empowerment.

INTRODUCTION:

Women's household decision making capacity determines their actual status in their families. The process of empowerment involves not just an improvement in the physical and social conditions but equal participation in decision making process, control over resources and mechanism for sustaining these gains. Amartya Sen, argues about the concept of capability approach that focuses on the person's

potentials and ability to do work. This approach also emphasizes on providing opportunity to the people so that they can perform at their best level. Many studies have addressed the acceptance of women's participation in decision making process as a tool for empowerment. These studies support that, in the empowerment root participation of women in decision-making at all levels has special significance, especially in a democratic set-up (Mohinin Giri). Equality between men and women is a condition for social justice and is also a necessary and fundamental prerequisite for equality, development and peace. Women's equal participation in decision making process, policy making, planning and administration is crucial factor to ensure their participation in development activities. Women's ability to have control over household finances and decisions also reflects, to some extent, their level of empowerment (Yusof, 2014). Decision-making capability of a woman is measured as one of the principal components of empowerment and decision regarding savings of income is considered as a factor of capacity building. Eventually, women's participation in household decision-making was evolved as a widely accepted variable and being used as a major indicator of women's household level empowerment particularly in demographic and health studies (Schuler and Hashemi, 1994, Balk, 1997, Hindin, 2000 and Kritz, et.al. 2000). The wide acceptance of women's participation in household decision making as an indicator of empowerment is largely due to the intuitive equating of decision making with power and control and "there is a nexus of a few keys, overlapping terms that are most often included in defining empowerment: options, choice, control and power" (Malhotra et.al. 2002). Women's participation in household decision making is a crucial indicator to determine their level of empowerment. In this context, major aspects of household decision making are major household economic decisions, day to day household economic decisions, utilization of own money according to personal choices, children's education and healthcare of family members (Bali Swain and Wallentin, 2011). While discussing about the meaning, dictionary defines the term decision as "the act of determining in one's mind upon an opinion and course of action." (Lelneihzovi, 2007).

Cheston and Kuhn (2000) stated in their report, UNIFEM, progress of the world's women that women's ability to influence or make decision that affect their lives and their future is considered to be one of the principal components of empowerment by most scholars. In the explicit study on women empowerment in society and family by Paul and Kumar Prahlad (2007) revealed that there is a close link between decision-making process and autonomy and decision-making is measured in terms of participation of women in household responsibilities.

RESEARCH METHODOLOGY:

3802 | Reena Sonkar Shg's: Decision-Making Framework Through Rural Women Empowerment With Special Reference To Varanasi District Of Uttar Pradesh

Primary data source includes:

- Questionnaire and interview schedule: Questionnaire is described as a document that contains a set of question, the answer to which is to be provided personally by the respondents. For primary filed survey questionnaire is prepared on the basis of objectives of the research which is good way to find out fact and figure of socio-economic information of the area which helps in research work.
- Case Study: For enhancement of research quality and deeper empirical representation, it is important to study some of the specific case study. The case study may be an individual, a group, a community, a society, and an organization of social life etc.

Secondary data source and techniques includes:

- Census of India and District Statistical Handbook of Varanasi District.
- Data from the SHG Organizations.
- Various Governmental and Non-governmental organizations.
- District Rural Development Agency, District Collectorate Office, Rural Banks, Cooperatives, District Vikas Bhawan.
- Statistical methods: This method involves drawing statistical inferences and generalizations about population that may be drawn from surveyed data through chi-square test, Z score tests etc. and correlation etc. Finally, the data has been tabulated and analyzed to achieve the objectives of the research.

Sample Design:

The data has been collected through questionnaire-based field survey. Field survey has been conducted through multi-stage purposive stratified random sampling method at each stage.

Stage 1: At First Stage Varanasi District and its administrative divisions (Eight Development Blocks and Varanasi city) as a Geographical unit has selected for the study. These are Pindra, Baragaon, Chiraigaon, Cholapur, Harahua, Sevapuri, Araziline, Kashi Vidyapeeth and Varanasi city.

Stage 2: At second stage three types of SHGs are identified for the comparative analysis of different SHGs organizations. Among them two types of SHGs were organized by NGOs namely, World Literacy of Canada (WLC) which has organized SHGs in Varanasi city area and another one is Lok Chetna Samiti (LCS) whose SHGs are formed in Chiraigaon, Cholapur and Kashi Vidyapeeth Blocks while from rest of

3803 | Reena Sonkar Shg's: Decision-Making Framework Through Rural Women Empowerment With Special Reference To Varanasi District Of Uttar Pradesh

the development blocks i.e. Baragaon, Pindra, Sevapuri, Harahua and Araziline, Government SHGs are studied which are organized under the National Rural Livelihood Mission (NRLM) Plan.

Stage 3: At third stage three villages are randomly selected from all the development blocks where SHGs are formed by the NGOs and Government and in Varanasi city 10 wards were selected.

Stage 4: At fourth stage two SHGs from each village and wards have been identified. So total six SHGs from each development blocks and 20 SHGs from the 10 wards of Varanasi city are selected (i.e. total 68 SHGs of the Varanasi District).

Stage 5: At final stage five SHGs members from the entire sample SHGs, 30 samples from each development blocks and 100 from the Varanasi city area have been selected. Thus, total of 340 SHGs women are selected as samples.

Determination of Sample Size:

In order to determine the sample size for the study, Taro Yamane (1973) formula has been used. This formula is reliable at 95 per cent confidence level and has less than 5 per cent degree of variability.

The formula used was given below: $n = N / [1 + Ne^2]$

Where, n = Size of the Sample N = Size of the Population

e = Deviation of sampling

RESULTS AND DISCUSSION:

Table 1: Impact of Self-Help Groups in Decision Making Capacity of Women

Development Block/ Varanasi city	Yes		No		Total	
	Number	Percent	Number	Percent	Number	Percent
Varanasi	87	87.0	6	6.0	100	100.0
Sevapuri	22	73.3	-	-	30	100.0
Baragaon	22	73.3	-	-	30	100.0
Pindra	30	100.0	2	6.7	30	100.0

Harahua	27	90.0	-	-	30	100.0
Araziline	28	93.3	-	-	30	100.0
Chiraigao n	30	100.0	-	-	30	100.0
Cholapur	27	90.0	-	-	30	100.0
Kashi Vidyapeeth	29	96.7	3	10.0	30	100.0
Total	302	88.8	11	3.2	340	100.0

Source: Based on Personal Field Survey and Computation

Study reveals that SHGs shows the positive impact on enhancing women's participation in household level decision-making process in Varanasi district. After joining the groups, the income of women has enhanced and now they are providing economic support to their family.

Now, they contribute in day-to-day household activities such as purchasing household materials, decision related to health care facilities of family members, decision related to their children's education, marriage, and decision related to other house related activities. This economic support has ensured their participation in the household decision-making process. Table 1 shows that 88.8 per cent SHGs women are participating in decision making process after joining the group while only 3.2 per cent women are not participating in the decision making process. So the study supports that SHGs has positively enhanced women's participation in household decision making process.

Table 2: Block Wise Impact of SHGs in Household Decision Making Capacity of Women

Development Blocks/ Varanasi City	Economic Expenses	Starting Business	Investment in Household Activities	Utilization of Own Money	Expenditure on Food & Cloths	Children's Education	Healthcare of Family Members

Varanasi City	98.0	57.0	97.0	84.0	97.0	80.0	89.0
Sevapuri	100.0	36.7	76.7	86.7	96.7	70.0	86.7
Baragaon	100.0	70.0	83.3	93.3	93.3	63.3	100.0
Pindra	100.0	66.7	100.0	100.0	100.0	56.7	93.3
Harahua	100.0	96.7	100.0	83.3	96.7	76.7	93.3
Araziline	100.0	80.0	100.0	96.7	100.0	76.7	100.0
Chiraigao n	100.0	100.0	100.0	100.0	100.0	83.3	100.0
Cholapur	100.0	80.0	100.0	100.0	100.0	63.3	100.0
Kashi Vidyapeeth	93.3	93.3	100.0	96.7	96.7	93.3	96.7
Total	98.8	71.8	95.6	91.5	97.6	75.0	94.1

Source: Based on Personal Field Survey and Computation

The major aims of SHGs are enhancing women's capacity and making them self-confident and self-reliant so that they can participate in the decision-making process at the household level as well as in the social affairs. Table 2 shows the SHGs women's participation in seven aspects of household decision making process i.e. decisions related to economic expenses, starting business, investment in household matters, expenditure on food and clothes, utilization of own money, children's education, health care of family members. Table is based on the multiple responses of the respondent.

Table 3: Impact of SHGs in Household Decision Making Capacity of Women Based on different variables

Religion	Economic Expenses	Starting Business	Investment in Household Activities	Utilization of Own Money	Expenditure on Food & Cloths	Children's Education	Healthcare of Family Members
Hindu	98.7	70.3	95.1	90.5	97.4	74.2	93.5
Muslims	100.0	85.3	100.0	100.0	100.0	82.4	100.0
Social Groups							
General	100.0	47.6	100.0	100.0	100.0	85.7	95.2
OBCs	98.8	74.6	98.8	91.7	97.6	79.9	92.3
SCs	99.3	72.3	91.2	89.9	97.3	68.2	95.9
STs	50.0	50.0	100.0	100.0	100.0	50.0	100.0
Education level							
Literates	98.8	73.2	96.5	91.4	98.4	78.6	94.9
Illiterates	98.8	67.5	92.8	91.6	95.2	63.9	91.6
Monthly income							
<1000	100.0	59.1	87.1	81.7	96.8	63.4	89.2
1001-	98.9	88.0	98.9	94.6	98.9	83.7	97.8

3807 | Reena Sonkar Shg's: Decision-Making Framework Through Rural Women Empowerment With Special Reference To Varanasi District Of Uttar Pradesh

3000							
3001-5000	100.0	85.7	100.0	100.0	100.0	92.9	100.0
Age groups							
20-30	95.5	71.6	84.1	90.9	92.0	77.3	94.3
31-50	100.0	74.0	91.3	91.3	99.6	77.5	94.8
<51	100.0	47.6	81.0	95.2	76.98	38.1	85.7

Source: Based on Personal Field Survey and Computation

Data shows that after joining the group women are taking decision about the household's economic expenses (i.e. 98.8 per cent) followed by purchasing food and clothes for the families (97.6 per cent), investment in household activities (95.6 per cent), health related decision (94 per cent), while 75 per cent women are taking decision of their children's education and 71.8 per cent women are taking decisions about their children's education. The two major decisions which determines the empowerment level of the women are starting business and utilization of own money and the study supports that in the district 91.5 per cent women are free to take decision about the utilization of their own income while 71.8 per cent women had started own business. So, the study supports the positive impact of SHGs on women in Varanasi district and the spatial pattern of decision making capacity of women also indicates that these groups has ensured women's involvement in the decision making process in all the development blocks.

The impact of SHGs on the decision making capacity also depends upon their socio-economic status. In this context, table 6.3 shows that decision-making ability of SHGs women based on different socio-economic variables i.e. religion, social groups, education status, monthly income and age groups. Among all the variables income of women is the crucial factors that decides the decision making capacity of women for this income is divided into three groups income below 1000 INR, 1001-3000 INR and 3001-5000 INR and it shows that the higher income group of women are participated in the decision making process more than the lower income group of women. This supports the fact of positive impact of income in enhancing women's decision-making capacity.

3808 | Reena Sonkar Shg's: Decision-Making Framework Through Rural Women Empowerment With Special Reference To Varanasi District Of Uttar Pradesh

The other social indicators are religion, social group, education status and age group that also affect women's decision making capacity. Religion wise data shows that the participation of Muslim women in decision making process is more than the Hindu women. Study reveals that due to better economic status Muslim women are actively participating in the various decision making process such as; economic expenses, investment in household activities, utilization of own money, expense on food and cloths and healthcare of their family members however, Hindu women are also participating in the household decision making process. In Varanasi district among the Muslim families the male members are engaged in the banarasi sari weaving work so all the household related decisions are taken by the women.

The effect of social group on the women's decision-making capacity shows that women of all the social groups are participating in the decision making process after joining the groups. Although women are taking decisions about all the household matters but the OBCs and SCs women are normally taking the decisions of starting own business due to their lower socio-economic status while the general group of women are taking decisions about expenditure of own money, household expenditure, expenses on food and cloths etc.

The effect of women's education on the decision making is not highly affects the decision making capacity of women because both literate and illiterate women are actively participating in decision making process. Study also remarks that the participation of literate women (78.6 per cent) in decision related to their children's education is better than the illiterate women (63.9 per cent). The age of women also plays an important role in the decision-making capacity. The age SHGs women is categorized into three groups i.e. 20-30, 31-50 and >51 years of age. Age group wise data shows that the younger (20- 30) and middle age (31-50) women are actively participating in the decision making activities i.e. children's education, utilization of own money, expenses on food and cloths and health care of the family members while the older women (>51 age) are mainly taking decision of economic expenses, utilization of own money, investment in household matters and healthcare purposes.

Table 4: Selected Indicators for Household Decision Making of SHGs Women

S.N.	Indicators of Decision Making	Weight		
		Self	Both	Husband
1	Children's Education	3	2	1

2	Health Care	3	2	1
3	Taking Loan	3	2	1
4	Expenditure on Food & Cloths	3	2	1
5	Expenditure on Entertainment	3	2	1
6	Family Planning	3	2	1
7	Cooking	3	2	1
8	Children's Marriage	3	2	1

Source: Based on Personal Field Survey and Computation

Table 5: Block Wise participation of SHGs Women in Household level Decision Making Process (Per cent)

Development Blocks	Children's Education			Health Care			Taking Loan			Expenditure on Food & Cloths			Expenditure on Entertainment			Family Planning			Cooking			Children's Marriage		
	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h	Sel f	Hu s	Bo t h
Varanasi City	100	200	600	800	500	300	900	600	200	60	100	200	200	200	500	700	600	87	95	-	500	100	100	89
Sevapuri	203	307	400	207	300	403	607	400	503	73	100	107	107	203	600	-	303	96	96	-	303	300	-	96
Baragan	200	100	700	200	100	700	107	607	707	40	303	507	207	-	703	303	-	96	100	-	-	100	-	90
Pindra	203	206	500	203	206	500	200	200	600	93	-	607	300	-	700	-	-	100	96	-	300	300	-	96

	3	7	0	3	7	0	0	0	0			0		0			0			3				
Harah ua	1	2	6	1	1	7	1	1	7	83	-	1	2	-	7	-	-	10	10	-	0	3	-	96
	3.	0.	6.	3.	6.	0.	3.	3.	3.	.3		6.	6.		3.			0.	0.		.	3		.7
	3	0	7	3	7	0	3	3	3			7	7		3			0	0		0			
Arazili n e	1	3	5	1	3	5	6	2	6	96	-	3	2	3	7	-	-	10	10	-	-	3	-	96
	6.	0.	3.	6.	0.	3.	7	6.	6.	.7		3	6.	3	0.			0.	0.			3		.7
	7	0	3	7	0	3		7	7			7		0				0	0					
Chirai g aon	2	2	5	2	2	5	1	1	7	96	-	3	2	-	7	-	-	10	10	-	-	-	-	10
	3.	3.	3.	3.	0.	6.	6.	0.	3.	.7		3	3.		6.			0.	0.					0.
	3	3	3	3	0	7	7	0	3			3		7				0						0
Chola pu r	1	3	5	1	3	5	1	2	7	10	-	-	3	3.	6	-	-	10	10	-	-	3	-	96
	6.	3.	0.	6.	0.	3.	0.	0.	0.	0.			0.	3	6.			0.	0.			3		.7
	7	3	0	7	0	3	0	0	0	0			0	7				0	0					
Kashi Vidya pe eth	3	6.	6	3	6.	6	2	6.	7	96	-	3	3	6.	6	-	-	10	10	-	-	1	3	86
	0.	7	3.	0.	7	3.	0.	7	3.	.7		3	0.	7	3.			0.	0.			0.		.7
	0		3	0		3	0		3			0		3				0	0			0	3	

Total	179	232	588	174	309	518	124	315	572	776	566	168	250	155	655	254	251	956	979	-	21	62	02	932
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Source: Based on Personal Field Survey and Computation

Table 6: Block Wise Z Score Index for Household Decision Making of SHGs Women

Development Blocks / Varanasi City	Children's Education			Health Care			Taking Loan			Expenditure on food & Cloths			Expenditure on entertainm ent			Family Plannin g			Coo ki ng			Childre n's Marriag e		
	Self	House	Both	Self	House	Both	Self	House	Both	Self	House	Both	Self	House	Both	Self	House	Both	Self	House	Both	Self	House	Both
Varanasi City	1.48	1.03	0.91	1.82	2.07	2.15	0.97	0.95	2.35	1.07	1.38	0.58	1.35	1.37	2.09	2.30	2.52	-1.86	0.00	1.86	1.82	0.87	0.47	-1.18
Sevapuri	0.66	1.13	-	1.03	0.03	-	-	0.09	-	-	1.12	0.11	-	1.15	-	-	1.00	-	-1.00	0.00	1.00	-	-	0.50

	0	4	1.7	1	6	1.0	1.2	1	0.6	0.4	3	2	2.0	0	0.8	0.4	5	0.2	1	0	1	0.4	0.4	2
			0			9	2		7	3			4		5	7		6				9	3	
Baragao n	0.0	-	1.3	0.0	-	1.3	0.6	-	0.8	-	0.0	2.3	0.2	-	0.7	0.8	-	-	0.6	0.0	-	1.2	-	-
	5	1.3	1	3	1.0	3	5	0.8	3	2.0	3	6	0	0.6	6	8	0.4	0.2		0	0.6	8	0.4	0.9
		3			6			7		4			7		8	8	6			5		3	6	
Pindra	0.6	0.3	-	0.5	0.1	-	1.2	-	-	0.5	-	-	0.9	-	0.3	-	-	0.5	-	0.0	1.0	-	-	0.5
	0	4	0.7	1	3	0.4	6	0.1	0.2	4	0.5	0.4	5	0.6	6	0.4	0.4	1		0	1	0.4	0.4	2
			0			8		6	4		7	4	7		7	8						9	3	
Haraha	-	-	0.9	-	-	1.3	0.0	-	0.6	0.0	-	0.1	0.2	-	0.7	-	-	0.5	0.6	0.0	-	-	-	0.5
	1.0	0.3	8	0.9	0.5	3	1	0.5	1	5	0.5	2	0	0.6	6	0.4	0.4	1		0	0.6	0.4	0.4	2
	9	3		4	8			2			7		7		7	8					5	9	3	

Araziline	-	0.6	-	-	0.3	-	-	0.2	0.1	0.7	-	-	0.2	-	0.3	-	-	0.5	0.6	0.5	0.0	-	-	-	0.5
	0.5	7	0.3	0.4	6	0.1	1.2	0	9	0	0.5	0.6	0	0.3	6	0.4	0.4	1		0	0.6	0.4	0.4	2	
	1		7	5		8	2				7	4		6		7	8				5	9	3		
Chiraigao	0.6	0.0	-	0.5	-	0.1	0.6	-	0.6	0.7	-	-	-	-	1.1	-	-	0.5	0.6	0.5	0.0	-	-	-	1.2
n	0	0	0.3	1	0.3	2	5	0.7	1	0	0.5	0.6	0.5	0.6	7	0.4	0.4	1		0	0.6	1.3	0.4	4	
			7		5			0			7	4	6	7		7	8				5	7	3		
Cholapur	-	1.0	-	-	0.3	-	-	-	0.4	0.8	-	-	0.9	-	-	-	-	0.5	0.6	0.5	0.0	-	-	-	0.5
	0.5	0	0.7	0.4	6	0.1	0.6	0.1	0	6	0.5	0.8	5	0.3	0.0	0.4	0.4	1		0	0.6	0.4	0.4	2	
	1		0	5		8	0	6			7	2		6	4	7	8				5	9	3		
Kashi	1.7	-	0.6	1.4	-	0.7	1.2	-	0.6	0.7	-	-	0.9	-	-	-	-	0.5	0.6	0.5	0.0	-	1.2	2.5	-
Vidyape	4	1.6	4	9	1.3	2	6	0.8	1	0	0.5	0.6	5	0.4	0.4	0.4	0.4	1		0	0.6	8	5	1.6	
h		6			0			7			7	4		4	5	7	8				5			8	

Source: Based on Personal Field Survey and Computation

3815 | Reena Sonkar Shg's: Decision-Making Framework Through Rural Women Empowerment With Special Reference To Varanasi District Of Uttar Pradesh

Table 7: Block Wise Weighted Z Score Index for Household Decision Making of SHGs Women

Development Blocks/ Varanasi City	Children's Education			Health Care			Taking Loan			Expenditure on food & Cloths			Expenditure on entertainment			Family Planning			Cooking			Children's Marriage		
	Self	Household	Both	Self	Household	Both	Self	Household	Both	Self	Household	Both	Self	Household	Both	Self	Household	Both	Self	Household	Both	Self	Household	Both
Varanasi City	-	-	1.8	-	2.0	-	-	2.1	-	-	2.1	1.1	-	1.9	-	7.1	2.3	-	-	0.0	3.7	3.8	0.4	-
	4.4	0.0	1	5.1	8	3.1	2.9	4.6	3.3	6	2.5	3	4.1	6	0	5.0	5.5	0	2	4	7	2.3		
	3	3		5		3	7		9	2		5		3			3	8					5	
Sevapuri	1.8	1.3	-	3.0	0.3	-	-	0.9	-	-	1.2	0.2	-	1.5	-	-	1.0	-	-	0.0	2.0	-	-	1.0
	1	4	3.4	3	6	2.1	3.1	1.3	1.2	3	3	6.1	0	1.7	1.4	5	0.5	3.0	0	2	1.4	0.4	3	
			0			8	6		3	9		2		1	0		2	2			8	3		
Baragon	0.1	-	2.6	0.1	-	2.6	1.9	-	1.6	-	0.4	4.7	0.6	-	1.5	2.6	-	-	1.9	0.0	-	3.8	-	-

	4	1.3	1	0	1.0	6	4	0.8	6	6.1	3	1	1	0.6	2	4	0.4	0.5	4	0	1.2	4	0.4	1.9
Pindra	1.8	0.3	-	1.5	0.1	-	3.7	-	-	1.6	-	-	2.8	-	0.7	-	-	1.0	-	0.0	2.0	-	-	1.0
	1	4	1.3	4	3	0.9	9	0.1	0.4	1	0.5	0.8	4	0.6	2	1.4	0.4	1	3.0	0	2	1.4	0.4	3
			9			6		6	8		7	9		7		0	8		2			8	3	
Harahua	-	-	1.9	-	-	2.6	0.0	-	1.2	0.1	-	0.2	0.6	-	1.5	-	-	1.0	1.9	0.0	-	-	-	1.0
	3.2	0.3	5	2.8	0.5	6	4	0.5	2	6	0.5	3	1	0.6	2	1.4	0.4	1	4	0	1.2	1.4	0.4	3
	6	3		3	8			2			7			7		0	8				9	8	3	
Araziline	-	0.6	-	-	0.3	-	-	0.2	0.3	2.1	-	-	0.6	-	0.7	-	-	1.0	1.9	0.0	-	-	-	1.0
	1.5	7	0.7	1.3	6	0.3	3.6	0	8	0	0.5	1.2	1	0.3	2	1.4	0.4	1	4	0	1.2	1.4	0.4	3
	4		3	5		7	6				7	7		6		0	8				9	8	3	
Chiraigao	1.8	0.0	-	1.5	-	0.2	1.9	-	1.2	2.1	-	-	-	-	2.3	-	-	1.0	1.9	0.0	-	-	-	2.4

n	1	0	0.7	4	0.5	4	0.2	0	0.	1.2	1.	0.	5	1.	0.	1	4	0	1.2	4.1	0.4	8		
			3	5		0			7	7	8	7		0	8				9	0	3			
Cholapur	-	1.0	-	-	0.3	-	-	-	0.8	2.5	-	-	2.8	-	-	-	1.0	1.9	0.0	-	-	-	1.0	
	1.5	0	1.3	1.3	6	0.3	1.8	0.1	0	8	0.5	1.6	4	0.3	0.0	1.4	0.4	1	4	0	1.2	1.4	0.4	3
	4		9	5		7	1	6			7	4		6	8	0	8			9	8	3		
Kashi	5.2	-	1.2	4.4	-	1.4	3.7	-	1.2	2.1	-	-	2.8	-	-	-	1.0	1.9	0.0	-	3.8	2.5	-	
Vidyapeeth	1	1.6	7	7	1.3	4	9	0.8	2	0	0.5	1.2	4	0.	0.9	1.4	0.4	1	4	0	1.2	4	5	3.3
h		6		0			7			7	7		4	1	0	8			9				7	

Source: Based on Personal Field Survey and Computation

Table 8: Block Wise Composite Index for Household Decision Making of SHGsWomen

Development Blocks/ Varanasi city	Children's Education	Health Care	Taking Loan	Expenditure on Food & Cloths	Expenditure on Entertainment	Family Planning	Cooking	Children's Marriage	Composite Index
Varanasi City	-2.65	-6.21	-4.87	0.07	-4.75	4.43	-1.86	1.95	-13.88
Sevapuri	-0.24	1.21	-4.09	0.17	-6.33	-0.87	-1.01	-0.88	-12.04
Baragaon	1.42	1.69	2.72	-1.38	1.47	1.64	0.65	1.49	9.69
Pindra	0.76	0.70	3.15	0.15	2.89	-0.87	-1.01	-0.88	4.90
Harahua	-1.64	-0.76	0.74	-0.18	1.47	-0.87	0.65	-0.88	-1.48
Araziline	-1.60	-1.35	-3.09	0.26	0.97	-0.87	0.65	-0.88	-5.90
Chiraigao n	1.08	1.44	2.47	0.26	0.00	-0.87	0.65	-2.05	2.98
Cholapur	-1.93	-1.35	-1.17	0.37	2.39	-0.87	0.65	-0.88	-2.79
Kashi Vidyapeeth	4.82	4.61	4.14	0.26	1.88	-0.87	0.65	3.02	18.52

Source: Based on Personal Field Survey and Computation

The study focuses women's participation in household decision-making process which is considered as an indicator of gender-equality. In order to reflect the participation of male-female in decision making process at the household level, decision making index is calculated on the basis of household level decision making data for SHGs women self, their husband and both husband and wife which indicates the participation of SHGs women in the decision-making process at the household level. In the present study total eight dimensions of decision making have selected for the calculation of decision-making index. These aspects are: decision related to children's education (V1), health matters (V2), taking loan (V3), cooking (V4), expenditure of food and clothes (V5), expenditure on entertainment (V6), family planning (V7) and children's marriage (V8).

The household decision making index of SHGs women is calculated through Z score index (Fadeyi, 2010). Kritiz et.al. (1997) measured the wife's domestic decision-making power using an index based on responses. On the basis of availability of data several variables are selected from all the indicators and then these are standardized. For each variables three types of responses have observed from the study i.e. decision taken by SHGs women themselves, by husband and wife both and by husband only. First per cent value is calculated for each responses then Z score value has calculated through the Zscore formula given below.

$$Z \text{ score} = \frac{X - \bar{X}}{S.D.}$$

S.D.

Where, X= Actual Value

\bar{X} = Mean Value

S.D.= Standard Deviation

After that scoring has done for all the responses such as; self are scored '3', both husband and wife are scored '2' and only husband is scored '1'. Finally the composite index is calculated by adding all the scored values. The composite index for all the developemnt blocks is shown in table 6.9 and the maximum and minimum composite index valueranges between -13.88 to 18.52. The high composite index value shows higher share of women in the decision making process while the lower composite index shows lowershare in decision making process. The spatial pattern of decision making capability of SHGs women through all the eight observed indicators in the Varanasi district. The composite index values are divided into three categories i.e. low (-14.0 – -3.0), moderate (-3.0 – 8.0) and high (8.0 – 19.0). The spatial pattern of

decision making capability of SHGs women reveals the variation in the different blocks of Varanasi district and this pattern are; Kashi Vidyapeeth (18.52) and Baragaon (9.69) blocks with the higher while Pindra (4.90), Chiraigaon (2.98), Harahua (-1.48), Cholapur (-2.79), Araziline (-5.90) with moderate and Sevapuri (-12.04) and Varanasi city (18.52) with lower involvement of women in decision making process.

Table 9: Level of Decision-Making Capability of SHGs Women

S.N.	Level of Decision Making Capability	Composite Index	Development Blocks
1.	High	8.00 – 19.00	Kashi Vidyapeeth and Baragaon
2.	Moderate	-3.00 – 8.00	Pindra, Chiraigaon, Harhua and Cholapur
3.	Low	-14.00 – -3.00	Araziline, Sevapuri and Varanasi City

Source: Based on Personal Field Survey and Computation

After that correlation coefficient of the composite decision-making index with respect to all the indicators are calculated to show the relationship between the composite decision-making index and the decision-making index for all the variables. Correlation means the dependence of one variable on the other, i.e. how two or more phenomena are interrelated. It is always associated with bi-variate or multi-variate distributions. The co-efficient correlation ranges between -1 and +1. If it is near to -1 it is said to bear perfect negative correlation, if near to +1 a perfect positive correlation and if it is 0, then there is no correlation. The positive and negative correlation values are also divided into three sub group i.e. high medium and low. Figure clearly shows that the correlation coefficient is highly positive between the composite decision-making index and the decision-making taking loan and children’s education while it is moderately positive in terms of health and expenditure on entertainment related decision and it is low in terms of family planning, children’s marriage, expenditure on food and cloths and cooking.

LIMITATIONS OF THE STUDY:

The present study is the limitation of number of samples which was restricted to 340 SHGs women because of time and budget constraint.

CONCLUSION:

In this context, SHGs has become a synonym for empowerment of women. SHGs are mainly organized for poor women to enhance their status through providing them

economic support that would improve their status which further enhance their decision- making capacity. These small groups are acting as a supporting tool for development of women and ensure their active participation in the families and society. Study supports that, after joining the group first women get financial help and later, they utilize this for development and welfare for themselves and their family. Through this economic support they are contributing into her family and fulfil small but basic needs of their family such as: help their husband, provide money for health-care facilities, gaining money for daughter's marriage, supporting in children's education, starting business for them as well as their children. In this way these small groups enhance the capability of women who are still neglected in the economic support and bounded to the household periphery. SHGs also provide opportunities for women to develop themselves, enhancing their confidence level, improve their status in the family and society and bring about change in the attitude of the society towards women. These groups are promoting women for utilizing their skill at the local level such as pickle making, papad making, stitching, jari work, tailoring etc. which further enhances their capabilities and through this they are actively participating in the decision-making process. Study reveals that after receiving financial assistance from the groups women are able to undertake income generating activities by using their traditional skill and locally available resources such as pickle making, papad making, stitching, tailoring, mala making etc. more efficiently. Women's involvement in income generating activities has reduced their economic dependence on their husband and other family members for the personal as well as household expenditure so their husbands also supporting them to join the group and attending the group meeting regularly and also help them in group related activities such as bank related works, account keeping, providing them time to attend the monthly group meeting. So, SHGs has proved its greater ability to make a positive impact on the rural women empowerment through personal, social and economic change and this has improved the capability of the women.

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