

Available Online at ESci Journals

## International Journal of Agricultural Extension

ISSN: 2311-6110 (Online), 2311-8547 (Print)

<http://www.escijournals.net/IJAE>

### COMPARATIVE STUDY ON DECISION MAKING POWER OF SELF HELP GROUP AND NON-SELF HELP GROUP WOMEN IN RELATION TO FARM ACTIVITIES

Subhadip Pal\*

*Department of Agricultural Economics, Faculty of Agriculture, Bidhan Chandra KrishiViswavidyalaya, Mohanpur, India.*

#### ABSTRACT

This study was conducted in Katwa block- I under Katwa sub-division of Burdwan district, West Bengal, India to study the influence of Self Help Groups on women's decision making in farm activities. Through stratified random sampling technique respondents were selected. Findings revealed that majority of respondents (59%) were young women in the age group between 20 to 35 years. Most women respondents (98.5%) were from Hindu Scheduled caste and tribe. Mostly literate women sampled in this study participated in farm activities. Women were engaged in various activities such as farming, livestock rearing and farm labour, There were significant differences between the woman members of SF and MF households of both SHGs and non-SHGs in relation to their decision making in farm activities. The decision making level of SHG women appeared leading edge than the non-SHG women indicating the significance impact of Self-help groups on rural women's decision making process. The most striking feature of this study was that woman respondents of MF households of both SHGs and non-SHGs had taken mostly joint decisions in every decision areas showing the negative correlation between the joint decision score and the amount of land holding. Moreover, both SHG and non-SHG women had taken decisions jointly in most farm activities indicating the goals of equality development, achieving peace of the family and improvement of the socio-economic status of the family. From this study, it is recommended here to take immediate steps for empowering them 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. Hence, it is the need of hour that both male and female should jointly take the decisions and women farmers should be encouraged and motivated to participate in on farm decisions also.

**Keywords:** Rural women, decision making, Self-help groups (SHGs), joint decision.

#### INTRODUCTION

Women play a pivotal role in agricultural and rural economies in all developing countries. 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 (Team and Doss, 2011; Arshad

*et al.*, 2010; Pal, 2013). According to Ahmed and Hussain (2004) rural women play key roles in agriculture sector production by working with full passion in production of crops right from the soil preparation till postharvest activities. Aggregate data show that women comprise about 43 percent of the agricultural labor force globally and in developing countries (FAO, 2011). Moreover, according to the data of World Bank (2013), global female labour force participation is around 50 percent But, in fact, less value is given to their contributions, and rural women are less likely to realize their capacity to make a life better for themselves, families and communities (Akinsanmi, 2005).

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

\*Corresponding Author:

Email: [mrsubha19@rediffmail.com](mailto:mrsubha19@rediffmail.com)

© 2014 ESci Journals Publishing. All rights reserved.

to money matters is low (Raju and Rani, 1991). Gender equality in democratic governance is very uneven; in most of the world, women are under-represented in positions of power (Mumtaz and Aysha, 1982; Slovenia, 1998; Habib, 2000; FAO, 2003; 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. SHGs are forum for the collective voice of the poor against common oppression and exploitation to understand individual and common problems and improving their skills and capacities to manage resources (Dwarakanath, 2002). The SHGs, play a role as catalysts in this process (Elliott, 1987) through achieving both individual and group/community purposes to reach empowerment (Fetterman, 1996; Rappaport, 1995; Stein, 1997). It is a tool to remove poverty and improve the rural development (Das, 2003). Economic and social marginalization of poor by formal credit agencies including co-operatives led to the emergence of self-help groups (SHGs). 'SHG is a voluntary association of the poor with a common goal of social and economic empowerment' (Ganesh Murthy et al., 2002). The effectiveness of SHGs would be enhanced if a symbiosis could be worked out between them and Panchayati Raj Institutions (PRIs), according to Bandopadhyaya *et al.* (2002) women SHGs represent a form of intervention that is a radical departure from most current programmes. They are an effective strategy for poverty alleviation, women development and social empowerment.

The main objective of this paper was to study the influence of Self Help Groups on women's decision making process in farm activities in West Bengal, India.

#### **RESEARCH DESIGN**

This study was conducted in Katwa block- I under Katwa sub-division of Burdwan district (12°12' and 12°33' north latitude and between 75°55' and 76°55' east longitude), where women play a crucial role both in farming and decision making in terms of labour contribution and

active involvement in decision making process. 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. Among nine gram panchayats of this block, only one gram panchayat- Goai was selected for this study, because the population of this study consisted of farm women involved in agriculture and allied activities.

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 are engaged with agricultural works. Among 63 villages of this block, four villages namely Goai, Keshia, Bandra and Sauntalpara were selected on the basis of working of SHGs. Paddy, jutes and vegetables are the major crops in the sampled villages.

A sample of 200 rural women (100 Small Farm households and 100 Marginal Farm households) from four villages was selected randomly. Thus a sample of 100 woman respondents (50 SHGs and 50 non-SHGs) was selected from Small Farm households and 100 woman respondents (50 SHGs and 50 non-SHGs) were selected from Marginal Farm households. 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 related to crop production. The data on women contribution in decision making along with participation in SHGs were obtained for the year 2012-13. The impact of factors such as age, education and land holding on relative time spent in different daily chores and on farm activities particularly by women was also documented.

The sample respondents were classified based on caste in Forward caste, Other Backward Caste (OBC), Schedule Caste (SC), Schedule Tribes (ST), and Minority. Respondents with their unmarried children were considered as Nuclear families and respondents with their married children living together was considered as joint families. The age of respondents was studied at three levels - 20 – 35 yrs., 35- 50 yrs., and > 50 yrs. while the education level was distributed as illiterate, primary level and middle level or above. On the basis of their land holdings, farmers were classified as small farmers (1-2 ha) and marginal farmers (<1 ha). A stratified random

sampling technique was used for this purpose. In order to quantify the extent of farmer's role in decision making in various areas, they were asked to mention their

degree of involvement in decision making and responses were considered on five point scales. The decision scores were worked out separately for production decisions.

Decisions	Score
No Involvement (NI)	0
Opinion was sought (OS)	1
Opinion was considered (OC)	2
Joint Decision (JD)	3
Independent Decision (ID)	4

The decision score was calculated by the following formula;

$$\text{Decision score} = \frac{\text{NI} \times 0 + \text{OS} \times 1 + \text{OC} \times 2 + \text{JD} \times 3 + \text{ID} \times 4}{100}$$

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 education. Paired t-test was used to examine the differences between the woman participants of SF and MF households and also between the woman participants of SHGs and non-SHGs in relation to participation in decision making process. Pearson's coefficient of correlation was used in this study to calculate the relation between the socio-economic characteristics and decision making. Analysis of variance ANOVA was used to test the variations among the respondents in relation to age, family type, caste, education, activities in agricultural farms and participation in decision making process. Probability level for rejection of the null hypothesis was set at  $P < 0.05$ .

**RESULTS AND DISCUSSION**

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 ( $F = 198.90$ ;  $df = 2, 6$ ;  $P < 0.0001$ .); and it is in agreement with the studies of Mishra et al. (2008), Bhardwaj and Gebrehiwot (2012). Moreover, there were no significant differences between SHG and Non-SHG members in relation to their age ( $t = 0.00$ ,  $df = 2$ ,  $P > 1.000$ ).

The classification of sample households based on family type shows that 72% belonged to nuclear families and 28% belonged to joint families (Table 1); and therefore, the sample was collected predominantly on nuclear families type ( $F = 34.57$ ;  $df = 1, 3$ ;  $P < 0.0098$ ). The similar pattern was found in NABARD model III

(Bhardwaj and Gebrehiwot (2012) where nuclear families appeared in largest proportion (63%). 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, 64% belonged to Scheduled caste and Scheduled tribe (Hindu), 31% to OBC (Hindu), 4% to Forward caste (Hindu), 1% to OBC (Muslim) and 1% belonged to Forward caste (Muslim). And therefore, most women respondents were Hindu Scheduled caste and Scheduled tribe and Hindu OBC ( $F = 110.70$ ;  $df = 4, 12$ ;  $P < 0.0001$ ). Findings of present study are coincided with of Amutha (2011) and Singh and Mishra (2013).

Table 1 indicates that only 33% women respondents were illiterate, and therefore, mostly literate women sampled in this study participated in farm activities ( $\chi^2 = 11.56$ ,  $df = 1$ ,  $P < 0.005$ ). Although, most woman participants were literate, there were significant variations among the education levels ( $F = 48.19$ ;  $df = 4, 12$ ;  $P < 0.0001$ ).

**Decision making by farm women of SHGs in relation to land holding:**

From Table 2, it was observed that 20.0% of woman respondents of SF households of SHG groups had no participation in decision making processes in the areas of farm production. The results of this study are agreed with the findings of Damisa and Yohanna (2007). In most cases (33.2%), woman respondents took joint decisions. Opinion was considered in 21.4% cases and opinion was sought in 12.3% cases. Therefore, in the case of SF households of SHGs, there were significant variations among the decision making processes in relation to farm productions ( $F = 17.71$ ;  $df = 4, 40$ ;  $P < 0.0001$ ). On the other hand 14.0% women of MF households of SHGs had

no participation in decision making process in the areas of farm production. In most cases (41.0%), woman respondents took joint decisions. Opinion was considered in 23.2 % cases and opinion was sought in

11.8 % cases. Therefore, in the case of women of MF households of SHGs, there were significant variations among the decision making processes in relation to farm production ( $F = 48.99$ ;  $df = 4, 40$ ;  $P < 0.0001$ ).

Table 1. Distribution of respondents according to their demographic characteristics.

Characteristics	Category	Respondents			
		Small Farm households		Marginal Farm household	
		SHG members	Non-SHG members	SHG members	Non-SHG members
Age (Years)	Young(20 - 35 yrs.)	30 (60)	26 (52)	32 (64)	30 (60)
	Middle(36 - 50 yrs.)	18 (36)	19 (38)	15 (30)	16 (32)
	Old (above 50 yrs.)	2 (4)	5 (10)	3 (6)	4 (8)
Family size	Nuclear family	36 (72)	32 (64)	41 (82)	35 (70)
	Joint family	14 (28)	18 (36)	9 (18)	15 (30)
Castes	Forward caste (Hindu)	2 (4)	0 (0)	4 (8)	2 (4)
	Forward caste (Muslim)	0 (0)	0 (0)	1 (2)	0 (0)
	OBC (Hindu)	16 (32)	13 (26)	17 (34)	15 (30)
	OBC (Muslim)	0 (0)	0 (0)	2 (4)	0 (0)
	SC & ST (Hindu)	32 (64)	37 (74)	26 (52)	33 (66)
Education	Illiterate	11 (22)	15 (30)	18 (36)	22 (44)
	Functionally literate	16 (32)	21 (42)	23 (46)	21 (42)
	Primary	12 (24)	8 (16)	5 (10)	6 (12)
	Middle	6 (12)	4 (8)	3 (6)	1 (2)
	High school	4 (8)	2 (4)	1 (2)	0 (0)
	College	1 (2)	0 (0)	0 (0)	0 (0)
Occupation	Agriculture	8 (16)	5 (10)	6 (12)	3 (6)
	Agriculture labour	12 (24)	6 (12)	30 (60)	16 (32)
	Agriculture & Agri. Labour	20 (40)	13 (26)	11 (22)	11 (22)
	Agriculture and others	10 (20)	26 (52)	3 (6)	20 (40)
	Total	50	50	50	50

The women respondents were engaged in various occupations related to agriculture; and there were no significant occupational variations among the woman respondents ( $F = 1.17$ ;  $df = 3, 9$ ;  $P > 0.3730$ ).

Mean ( $\pm$  S.E.) decision score for the woman respondents of SF households of SHGs was 2.1 ( $\pm$  0.1) and for the women MF households it was 2.3 ( $\pm$  0.1) (Table 2); and therefore, there were significant differences between the women of SF and MF households of SHGs in relation to decision making process in farm activities ( $t = 10.73$ ,  $df = 10$ ,  $P < 0.0001$ ).

Moreover, among the members of SHGs, joint decisions were taken in 33.2% and 40.9% cases by the women of SF and MF households respectively (Table 2); and therefore, the level of joint decision making was higher among the woman members of MF households than the woman members of SF households ( $t = 2.37$ ,  $df = 10$ ,  $P$

$< 0.0392$ ). Furthermore, there was a negative correlation between the joint decision score and the amount of land holding ( $r = -1.000$ ,  $P < 0.05$ ).

#### **Decision making by farm women of non-SHG groups in relation to land holding:**

From Table 3, it was observed that 41% of woman respondents of SF households of non-SHG groups had no participation in decision making in the area of farm production. Joint decisions were taken in 20% cases. Opinion was considered in 20% cases and opinion was sought in 16% cases. Therefore, in the case of SF households of SHGs, there were significant variations among the types of decision making in relation to farm production ( $F =$

29.19; df = 4, 40; P < 0.0001). On the other hand 24.0% women of MF households of non-SHG had no participation in decision making in the areas of farm production. In most cases (31%), woman respondents took joint decisions. Opinion was considered in 23% cases and opinion was sought in 17 % cases. Therefore, in the case of women of MF households of non-SHGs, there were significant variations among the types of decision making in relation to farm production (F = 18.67; df = 4, 40; P < 0.0001). Variations in decision making in agriculture among the women were also reported by Deere et al. (2013)

Mean ( $\pm$  S.E.) decision score for the woman respondents of SF households of non-SHGs was 1.3 ( $\pm$  0.1) and for the

women MF households it was 1.8 ( $\pm$  0.1) (Table 2); and therefore, there were significant differences between the women of SF and MF households of non-SHG groups in relation to decision making in farm activities (t = 6.84, df = 10, P < 0.0001).

Moreover, among the members of non-SHGs, joint decisions were taken in 20.5% and 30.9% cases by the women of SF and MF households respectively (Table 2); and therefore, the level of joint decision making was higher among the woman members of MF households than the woman members of SF households (t = 7.35, df = 10, P < 0.0001). Furthermore, there was a negative correlation between the joint decision score and the amount of land holding (r = -1.000, P < 0.05).

Table 2. Participation of rural women of Self-help groups (percentage) in decisionmaking process in relation to farm production.

Decision making areas	Decision making by SF households						Decision making by MF households					
	NI	OS	OC	JD	ID	Score	NI	OS	OC	JD	ID	Score
Plot selection	10	15	25	35	15	1.9	-	15	35	40	10	2.5
Crop & variety to be sown	5	10	25	40	20	2.6	10	10	30	35	15	2.4
Land preparation	20	15	35	15	15	1.9	10	10	20	45	15	2.5
Fertilizer application	30	10	15	35	10	1.9	15	10	20	45	10	2.3
Pesticide application	30	10	15	35	10	1.9	20	5	20	50	5	2.2
Labour hiring	15	15	20	35	15	2.2	10	15	25	40	10	2.3
Harvesting	20	15	25	30	10	2.0	10	10	20	45	15	2.5
Sale of farm produce	15	10	20	40	15	2.3	20	10	20	40	10	2.1
Purchase & sale (farm machinery)	25	10	20	30	15	2.0	15	20	20	40	5	2.0
Purchase & sale of land	30	10	20	30	10	1.8	20	15	20	40	5	2.0
Saving	20	15	15	40	10	2.1	10	10	25	30	25	2.5
Mean $\pm$ S.E.	20.0 $\pm$ 2.5	12.3 $\pm$ 0.8	21.4 $\pm$ 1.8	33.2 $\pm$ 2.2	13.2 $\pm$ 1.0	2.1 $\pm$ 0.1	14.0 $\pm$ 1.5	11.8 $\pm$ 1.2	23.2 $\pm$ 1.6	40.9 $\pm$ 1.6	11.4 $\pm$ 1.8	2.3 $\pm$ 0.1

NI: No Involvement, JD: Joint decision, OS: Opinion sought, ID: Independent decision, OC: Opinion considered.

**Difference between SHG and Non-SHG women in relation to making decision in farming activities:**

Mean ( $\pm$  S.E.) decision making score for the woman respondents of SF households of SHGs was 2.1 ( $\pm$  0.1) and for the women SF households of non-SHGs it was 1.3 ( $\pm$  0.1). Therefore, decision making level was higher among the woman members of SF households of SHGs than the women members of SF households of non-SHGs (t = 7.26, df = 10, P < 0.0001). On the other hand, mean ( $\pm$  S.E.) decision making score for the woman respondents of MF households of SHGs was 2.3 ( $\pm$  0.1) and for the women respondents of MF households of non-SHGs it was 1.8 ( $\pm$  0.1). Therefore, decision making level was higher among the women members of MF

households of SHGs than the women members of MF households of non-SHGs (t = 6.25, df = 10, P < 0.0001). Previously Soroushmehr (2012) and Sharma et al. (2013) reported that women’s participation in decision making process regarding various family affairs is lower than their male counterpart. In this study, mean ( $\pm$  S.E.) decision making score in relation to farm activities for the women of SHG members was 2.2 ( $\pm$  0.1) and it was 1.6 ( $\pm$  0.1) for the women of non-SHG members (Table 2 and 3). Therefore, the decision making score was significantly higher in the case of women members of SHGs than in the case of woman members of non-SHGs (t = 7.32, df = 10, P < 0.0001). It was previously also reported by Hoque and Itohara (2008).

Table 3: Participation of rural women of non-SHG (percentage) in decision making process in relation to farm production.

Decision making areas	Decision making by SF households						Decision making by MF households					
	NI	OS	OC	JD	ID	Score	NI	OS	OC	JD	ID	Score
Plot selection	50	10	25	15	-	1.1	30	15	20	30	5	1.7
Crop & variety to be sown	30	15	25	25	5	1.6	10	15	30	35	10	2.2
Land preparation	40	20	20	15	5	1.3	20	20	25	30	5	1.8
Fertilizer application	55	20	15	10	-	0.8	30	15	20	25	10	1.7
Pesticide application	55	20	15	10	-	0.8	40	15	15	25	5	1.4
Labour hiring	45	10	15	25	5	1.4	30	20	20	25	5	1.6
Harvesting	25	20	25	25	5	1.7	15	15	30	35	5	2.0
Sale of farm produce	30	15	20	25	10	1.7	15	20	25	35	5	2.0
Purchase & sale (farm machinery)	45	15	25	15	-	1.1	40	15	20	25	-	1.3
Purchase & sale of land	40	15	20	25	-	1.3	25	20	25	30		1.6
Saving	20	15	20	35	10	2.0	5	15	25	45	10	2.4
Mean± S.E.	39.6 ± 3.6	15.9 ± 1.1	20.5 ± 1.3	20.5 ± 2.4	10.0 ± 1.2	1.3 ± 0.1	23.6 ± 3.5	16.8 ± 0.8	23.2 ± 1.4	30.9 ± 1.9	10.0 ± 1.1	1.8 ± 0.1

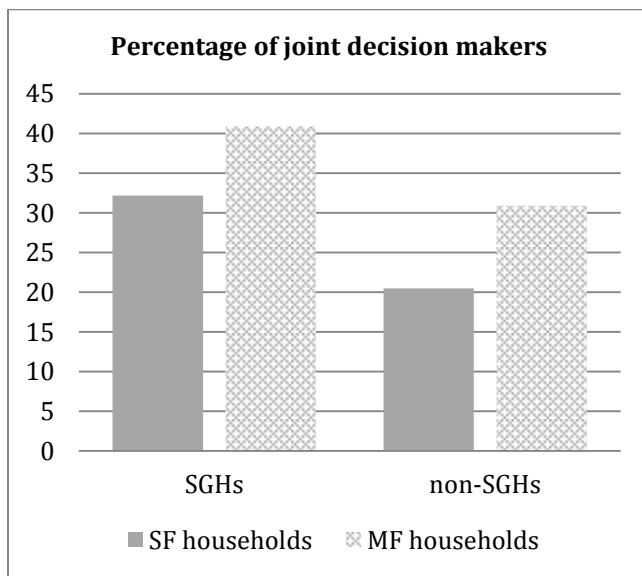


Fig 1. Joint decision making by the women members of SHGs and non-SHG.

The most striking feature of this study was that joint decisions were taken in 37.0% and 25.7% cases by the women of SHGs and non-SHG respectively (Fig.1); and therefore, the level of joint decision making was higher among the woman members of SHGs than the woman members of non-SHG (t = 4.62, df = 10, P < 0.0010). Although, reference is scant, from this study it may be presumed that 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 are observed in most of the families. 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 the man members not only to achieve the peace of the family but also to improve to the socio-economic status of the family. It was previously also observed by Pandey *et al.* (2011).

**CONCLUSION AND RECOMMENDATIONS**

Growth and development in countries simply cannot be done while ignoring women, who are the major actors. 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. Despite their incredible role in agricultural sector, rural women’s participation in farm management decision making is quite minimal especially in the areas of purchase/sale of farming implements, land preparation and determination of type and amount of chemicals (pesticides, herbicides) used.

Since women’s contribution to economic development 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 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.

#### REFERENCES

- Ahmed, N., & Hussain, A. (2004). Women's role in forestry: Pakistan Agriculture, Agriculture foundation of Pakistan Islamabad.79-81.
- Akinsanmi, A. (2005). Working under Constraint: Women, Poverty and Productivity. *Women and Environments International*.66/67: 17-18.
- Amutha, D. (2011). Socio-Economic Impact through Self Help Groups. *Journal of Economics and Sustainable Development*. 2(6): 89-95.
- Arshad, S., Muhammad.S., Mahmood, A. I.A. Randhawa, I.A., & Khalid, M.C.H. (2010).Rural women's involvement in decision-making regarding livestock management. *Pak. J. Agri. Sci.* 47(2):1-4.
- Bandhyopadhyay, D., Yogandharn, B.N., & Mukherjee, A. (2002).“Convergence of empowering SHGs and PRIs”. *Economic and Political Weekly Commentary*, June 29, 2005.
- Begum, A. (2002). Views on women's subordination and autonomy: Blumerg re-visited, *Empowerment*. 9: 85-96.
- Bhardwaj, R.K., &Gebrehiwot, K. (2012). Microfinance and Women Empowerment: An Impact Study of Self Help Groups (SHGs)- An Empirical Study in the Rural India with Special reference to the State of Uttarakhand. Ninth AIMS International Conference on Management. 14: 315-330.
- Damisha, M. A., &Yohanna, M. (2007). Role of women in farm management decision making process: Ordered probit analysis, *World Journal of Agriculture of Agricultural Science*. 3(4): 543-546.
- Das, S. (2003). “Self Help Groups of Micro Credit Synergic Integration”, *Kurukshetra*. 51(10): 25-30.
- Deere. C.D., Boakye-Yiadom, L., Doss, C., Oduro, A.D., Swaminathan, H., Twyman, J., &Suchitra, J.Y. (2013). Women's Land Ownership and Participation in Agricultural Decision-Making: Evidence from Ecuador, Ghana and Karnataka, India. The Gender Asset Gap Project, Research Brief Series: No. 2. IIMB, Karnataka, India.
- Dwarakanath, H.D. (2002). Rural Credit and women Self-Help Groups. *Kurukshetra*.51(1): 10.
- Elliott, C. (1987). Some aspects of relations between the north and south in the NGO sector. *World development*.57-68.
- FAO. (2003). The uplift and empowerment of rural women in Pakistan. FAO, Rome.
- FAO. (2011). The State of Food and Agriculture 2010-11. Women in agriculture: Closing the gender gap for development. FAO, Rome, Italy.
- Fetterman, D.M. (1996). Empowerment evaluation: An introduction to theory and practice. In D.M. Fetterman, S.J. Kaftarian, and A. Wandersman (Eds.), *Empowerment evaluation: Knowledge and tools for self-assessment and accountability*. Thousand Oaks: Sage Publications. 3- 46.
- Ganesh Murthy, V.S., Radhakrishnan, M.K., Bhuvanewari, S., &Ganeshn, A. (2002).A study on thrift and Credit Utilisation pattern of Self Help Group (SHG) in Lakshmi Vilas Bank Suriyampalyam Branch, Irode. *Indian Journal of Marketing*.34 (1): 12-24.
- Habib, N. (2000). Invisible Farmers: a study on the role of women in agriculture and the impact of pesticides on them in Punjab. *Khoj Res. and Public*.Centre, Lahore, Pakistan.4-5.
- Hoque, M., &Itohara, Y. (2008). Participation and decision making role of rural women in economic activities: A comparative study for members and non-members of the micro-credit organizations in Bangladesh. *J. Soc. Sci.*, 4: 229-236.
- Karl, M. (1995). *Women in Empowerment. Participation and Decision-Making*, New Jersey: Zed Books Publishing House, London.
- Mishra, S., Sharma, S., Vasudevan, P.R., Bhatt, K., Pandey, S., Singh, M., Meena, B.S., & Pandey, S.N. (2008). Gender Participation and Role of Women in Livestock Management Practices in Bundelkh and Region of Central India, *International*

- Journal of Rural Studies. 15(1): 1-9.
- Mumtaz, K.A., & Aysha, N. (1982). Status of Rural Women in India. New Delhi: Ashish Publishing House, 16-34.
- Pal, S. (2013). Participation of rural women in agriculture and livestock in Burdwan district, West Bengal, India: A regional analysis. *International Journal of Social Sciences & Interdisciplinary Research*. 2(4): 66-80.
- Pandey, S., Meena, B.S., Sharma, P., & Dwivedi, R.N. (2011). Gender Involvement in Decision Making of On Farm and Off Farm Activities. *Journal of Community Mobilization and Sustainable Development*. 6(1): 042-045.
- Rahman, S.A. (2008). Women's involvement in agriculture in northern and southern Kaduna State. *Journal of Gender Studies*, 17: 17-26.
- Raju, V.T., & Rani, S. (1991). Decision-making role of women in agriculture, *Indian Journal of Home Science*. 20(1): 13-17.
- Rappaport, J. (1995). Empowerment meets narrative: Listening to stories and creating settings. *American Journal of Community Psychology*. 23(5): 795-807.
- Sharma, S., Rao, P.K., & Sharma, R. (2013). Role of women in decision making related to farm: A study of Jammu district of J&K state. *International Journal of Scientific and Research Publications*. 3(1): 1-4.
- Singh, U.V., & Mishra, N.K. (2013). Women work participation in rural Uttar Pradesh: A regional analysis. *International Journal of Social Science & Interdisciplinary Research*. 2(8): 47-57.
- Slovenia, M.M. (1998). *Women and Family in Rural Development*. New Delhi.
- Soroushmehr, H. (2012). Investigation of Self-help Groups (SHGs) Effect on Rural Women Empowerment (Hamedan Country, Iran). *Journal of Agricultural Science*. 4(1): 1-11.
- Stein, J. (1997). *Empowerment and women's health: Theory, methods and practice*. New Jersey: Zed Books Publishing House, London.
- Team, S., & Cheryl, D. (2011). The role of women in agriculture. *ESA Working Paper No. 11-02*. Food and Agric. Org. Agric. Devel. Econ. Division. 1-47.
- World Bank. (2013) *World Development indicators*, 2013.