

Impact of SHG's on Women's Voting Behaviour and Decision Making

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Abstract:

In past years Self Help Groups (SHG's) has some greater impact on women's life in India. SHG's have not only impacted on economic, socio- cultural life of women but also their political decision making. Endowed with group power and collective bargaining capacities SHG's has empowered women to decide their vote, choose and contest in election of different political platforms which are formal and non- formal in nature. In Bihar because of ingrained social blockages like caste, patriarchy and other unfavorable social conditions, women are socially and culturally suppressed. Historically they were dependent on male members of the family for their decision regarding voting preference. They were also deprived of taking decisions at home which were very crucial for their lives. But recently this equation has changed and society has witnessed some positive trends in different parts of the country. Based on empirical data, present study is about women's decision making capacity at home which is private in nature and autonomy of women in political participation which is public in nature. The issue of control over voting preference and decision making are important indicator for women's political empowerment. Data drawn from members of SHG groups of Bisfi block in Madhubani district of Bihar, this study tries to explain how their participation in politics and decision making at home changed after joining self-help group.

Keywords: Decision Making, Empowerment, Politics, Power, Self help group.

Introduction:

In a country like India, political participation of every citizen is important. Every independent vote in election is counts and has value in strengthening of democratic values. As asserted by Desai & Thakkar (2001), voting is the most important and basic means by which citizens are assimilated into the political process and learn how to exercise power. Although in India universal suffrage was accepted with the enforcement of constitution, but in reality a majority of population is not aware of their voting rights. Women here constitutes almost half of the population and their role is conceived important in democracy. There was a time when it was said that women uses her voting right by the consent of male member of the family, and the reason behind that can be traced to the traditions of a land in which a women is known mainly by her relation to a man - father, husband and son (Desai&Thakkar, 2001). Regarding this issue one more instance has be taken here. As mentioned by a women in Modinagar, Uttar Pradesh that "Why should I antagonize my family by voting differently, when it is not going to have any bearing on my life" (Chowdhary, 2014). This shows how apathetic a voter can be if he or she is not politically socialized and feels powerlessness in their vote. But now many studies concludes that women are aware of their voting rights (Deb, 2024; Samadhiya, 2025) and now they only decides whom

to vote in the elections. This very change achieved through many efforts and measures taken by government and non-government agencies and programs. SHG is one of the initiative taken by government and many other non government agencies to bring change in the life of women in India, especially in the rural parts of the country where women were so deprived. Here understanding of empowerment is important because assertion of women in politics is also a result of it. Thankha (2012) discussed about components of empowerment facilitated by self help groups to a member in several contexts like (a) her influence over the family's economic resources and her participation in its economic decision-making; (b) the influence made by her on development as an individual; (c) her power over local polity and participation in socio-political decision making; (d) her influence over the decisions pertaining to general welfare of the family; (e) increased interactions with other members of the group/community; and (f) improvement in technical and managerial skills. Primarily SHG's were formed to empower women in their economic needs but several studies reveals that women are not only benefited in the field of economy but also in social, personality and polity. Here field of polity is important because of two factors. First, that politics is related to power and second, it is a work of public domain. Power here is important because it is very crucial aspect of social life. It is a basis of stratification and people are divided in different strata according to power they possess in the system. Historically, male members of the society enjoyed power while women suffered powerlessness. SHG's in India empowered women in many dimensions but in all that polity is important. Women who formed in groups gained power through resilience and cooperation both. As their life chances are almost similar, they recognize and understand each other problems easily. Formed in groups they collectively bargained for their rights and equal status like men in society. By 73rd amendment, thirty three percent seats were reserved for women in Panchayati Raj Institutions. Later almost twenty states has increased this reservation to fifty percent. Despite the backdrop of these constitutional and affirmative actions taken by government, the desired result is not received yet. Because political empowerment can't be achieved only through contesting in elections but also by awareness about power of his or her vote e.g. autonomy of voter is important. SHG's in India and particularly in Bihar unfolded these important aspect of political behavior among women.

The history of SHG can be traced back to the efforts of Md. Yunus in Bangladesh. At a small village of Jobra, this idea incepted in his mind. He founded Grameen Bank in Bangladesh and motivated women to form self help groups.(Yunus, 2003) In India there were institutions like Rotating Saving and Credit Association (ROSCA), Mahila Mandal, Chit Fund etc. before formal arrangements of SHG. There were several more arrangements like Self Employed Women Association (SEWA), Bhagwatullah charitable trust etc for the purpose of saving and credit. From year 1987 these all institutions are known as self help groups (Tankha, 2012). In year 2011 Swarna Jyanti Swarozgar Yojna (SJSY) was reconstituted as National Rural Livelihood Mission (NRLM), which is now known as Deendayal Antyodaya Yojna. These mission based programs paved path for the success of SHG in India. As discussed above many of the SHG program primarily focused on women's economic and social advancement but many studies shows that it has also influenced women's political space. Here, spaces can be seen as facilitation of achieving capabilities (Ranadive, 2002). It is a method to assess empowerment level among women in SHG. Physical spaces, economic spaces, mental spaces, socio-cultural spaces and political spaces are some fields of assessment. In political space there are private domain and public domain. Here, In private domain, the focus is to examine women's decision making in family and in public domain autonomy of women in voting decision are assessed.

Traditionally women in India has a very low status. They lacked in every field and domain of life i.e. social, educational, economic, political and many more. They bore burden of family responsibilities and double whammy of caste and gender discrimination (Dube, 1996). This discrimination and burden of family role limited women and confined them into homes. Although there are some cases in the history where women has had great opportunity at the highest level, but this came in certain special circumstances - often related to the demise of their more established husbands or fathers (Sen, 2000). But many studies shows that this trend has changed, and in this change self help groups has played an important role. As mentioned above it has fostered women empowerment in many domains, but domain of politics is of immense importance. Decision making at home is also very important key to understand women's status at home and in Bihar changes brought by SHG's in women's life are remarkable. Leadership and collective bargaining, voting choice are some discernable activities in which women's active political presence can be seen. Apart from this, women are also participating actively in panchayati raj in Bihar. Despite of many socio- cultural setbacks women now are actively participating in politics and their voting percentage is increasing day by day which can be observed by data given below:

Table : 01

Year of Lok Sabha Election	Poll Participation(%)		
	Female	Male	Total
1996	50.40	67.46	59.45
1998	54.16	73.86	64.60
1999	53.33	68.71	61.48
2004	51.62	63.56	58.02
2009	42.62	46.06	44.47
2014	57.70	54.95	56.26
2019	59.58	54.90	57.33
2024	59.45	53.00	56.28

Table : 02

Year of Assembly Election(Bihar)	Poll Participation(%)		
	Female	Male	Total
1995	55.80	67.13	61.79
2000	53.28	70.71	62.57
2005- Feb	42.52	49.95	46.50
2005- Oct	44.49	47.02	45.85
2010	54.49	51.12	52.73
2015	60.48	53.32	56.91
2020	59.69	54.45	57.29
2025*	71.6	62.8	66.91

Source: Election commission of India.

Table 01 & 02 are related to poll participation in general election to Lok Sabha from 1996 to 2024 and general election to assembly of Bihar from 1995 to 2025 respectively. Although data of 2025 elections

are provisional in nature. The presented data covers almost thirty years of gender wise voting trend and overall voting percentage. It can be seen in tables that female poll participation percentage after 2004 elections in Lok Sabha and after 2005 in assembly elections increased gradually with compared to male participants. In table 01 we can see in 2014 the female voting percentage was 57.70 and male voting percentage was 54.95 in the same year. The trend followed and can be seen in year 2019 and 2024. In 2024 female voting percentage was almost 59.5 and male voting percentage was 53. So, there is a gradual growth in female voting trend and decline in male voting. This can be also seen in table 02 data that from year 2015 onwards there is a decline in male voting and gradual increase in female voting participation. The provisional data of year 2025 marked the highest female voting participation in history of legislative assembly elections.

It is evident that Bihar rural livelihood promotion society also known as JEEVIKA was established in 2006 and under this program several self help groups were formed and linked to the banks. This society have impacted many segments of women's life and one of them is political. It fostered leadership qualities in rural women as well as their political knowledge and understandings. This brought a long term change in women's life and now this can be observed in political participation mentioned above. Although SHG may not be the sole reason alone but the increasing percentage of women in voting participation indicates positive change brought by them.

Review of literature:

Two focus areas were given priority for literature review i.e. decision making of women at home and their political participation through voting.

Parthasarthy (2005) finds in a study that SHG's are promoting social and political empowerment. It is also increasing decision making capacity of women. The same result was seen by Rajagopalan (2005) in his study of Lokadrusti case.

Armendariz & Morduch (2010) observed that by raising women's status through microfinance within families, the nature of decision making can change too. The bargaining power of women in family or society is driven by ability drawn from group membership.

In findings of Kumar et al. (2019) show a strong positive association of SHG membership with several political participation indicators. They found that women who are SHG members are more likely to have voted in the last election, and to have decided to do so of their own accord and because they feel it is their right to vote.

Mahato & Jha (2025) studied to assess the impact of SHG's on women running under NRLM program on tribal women. They found significant positive changes in women's voting rights, political awareness and participation in political processes.

Objectives:

In the light of literature review of available studies there are majorly two objectives of the present study

1. to assess the decision making capacity of women at home, and do those decisions are accepted in the family;
2. to know their trend of voting and autonomy in decision making regarding whom to vote.

Methodology:

The universe of the study was members of self help groups of Bisfi block in Madhubani district of Bihar.

There were 28 Panchyats in the block and from every panchayat one self help group was selected for the study using purposive sampling. Again from every group nine respondents were selected for the study. Group leader of every group has been taken for study. An interview schedule has been prepared for the purpose and response were recorded accordingly. The questions of interview schedule was structured in a way that the response will fulfill the purpose of the study. A descriptive research design was employed for the study.

Data Interpretation:

The data was collected using the interview schedule mentioned above and is being interpreted using cross tabulation between two variables.

Table: 03

		Do their opinion accepted in family			Total
		Never	Some times	Always	
Do respondents give their opinion in family	No	9	0	0	9
	Yes	27	56	160	243
Total		36	56	160	252

In table no. 03 two variables are taken for interpretation. These are related to putting respondents opinion in the family and acceptance of the same. The answer of acceptance of opinion was scaled as never, sometimes and always. Here as depicted in the table that the total number of respondent is 252. Out of which nine respondents said that they never give opinion in any matters at home so the acceptance was also marked never. 243 respondents accepted that they give opinion in matters of household and other subjects. Out of these 27 respondents accepted that their opinion never matters in decision made, while 56 respondents said that sometimes their opinion get accepted in the family. Out of all respondents 160 or almost 63 percent of the response was marked as their opinion matters always in the family. As mentioned earlier, that the spaces enhanced by self help groups are at two domains i.e. private and public. Here one can find that women being members of self help group are majorly decision maker of their family. This depicts that the weightage of decision of women has been increased and this is strengthening their position within families. It satisfies the first objective of our study in which we have tried to assess the women's decision making capacity at home. This can also be said that power structure with respect to gender relations are changing in the rural society. If we consider Weber's (2018) zero-sum-concept of power where one can have power on the cost of other, women in this context gaining power and men are waning the same with relation to. Although it is not achieved yet at all parts of the country but the situation is changing positively.

Table: 04

		Decision regarding whom to vote			Total
		Self	Family	SHG	
Voting trend of respondents	Do not vote	2	5	1	8
	Voted	191	49	4	244
Total		193	54	5	252

Table no. 04 is regarding voting trend, i.e. how many respondent voted or not voted and do they have power to vote according to their free will. As discussed there are two variables in question and by the use of cross tabulation a relationship tried to be established between them. This table is also important to understand the autonomy of individual voter. As we can see in above table number 04 total number of respondent who do not vote is eight. Total 244 respondents marked that they cast their vote regularly. Further it can be seen that four of total respondent who voted are influenced by SHG and 49 of them have accepted that their family decides to whom they must vote. Total 191 (almost 76%) respondents marked that they have their own right on voting decision. This data shows that majority of women decides whom to vote and whom not to. It is a significant change among women who had always been said that their family and husband decides their vote. One more idea can be derived here that although self help groups empowers women but they don't have any major role in decision making of voting preferences. This means that it is the autonomy of voter on which SHG's impacted the most. In this regard we can assume women as a voter will became the important pivotal point of state and center level politics.

Table: 05					
		Decision regarding whom to vote			Total
		Self	Family	SHG	
Do respondents give their opinion in family	No	5	3	1	9
	Yes	188	51	4	243
Total		193	54	5	252

In table 05 it has been tried to establish relation between two important variables mentioned in table 03 and table 04 regarding decision making. Variable about putting opinion in family and regarding casting vote has been taken for analysis in above table. The data depicts that majority of women who give their opinion in family also decides whom they are going to vote. Total 243 respondents accepted that they give opinion in the family and out of them 188 has autonomy on their voting decision. Total 51 respondents out of 243 accepted that they cast their vote to those candidates which family decides and 4 respondents marked that they vote to those which their group decides. This is to be noted that this data shows that women not only put their opinion at home but also having greater chances to manage those decisions which can change things outside home. Women voters for many years assumed as vote of their family and male person but data shown in table 03 and table 05 presents a different picture. It shows that women are not only becoming decision maker at home but also outside home. Here, we can say that women are actively participating in decision making process which are private as well as public in nature.

Conclusion:

By above discussion it is evident that self help groups has impacted women lives in several ways. Here, the political domain of women's life has been discussed and we have seen that SHG's have brought many positive changes in this field. It has been also taken into account that history of SHG's in Bihar is not new but it reached on peak only after establishment of JEEVIKA in 2006. After formation of JEEVIKA, group formation gained pace and empowerment of women took a positive turn. It has impact not only political participation of women outside home but positively in their decision making capacity inside

home. Women's autonomy as voter has gained importance and their votes are not regarded as property of male members of the family. Apart from this it is also seen that after becoming member of SHG's women has become vociferous regarding their opinion in the family to be listened.

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