



## Micro-Credit Enhancing Participation of Dalit Women in Local Governance

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**Abstract:** This research paper accesses the impacts of micro-credit policy on the Dalit women empowerment and participation in local governance. However, the provision was made under the 73<sup>rd</sup> constitutional amendment act in favour of democratic decentralization of power and adopted people centred planning, bottom –up approach and community based initiatives in grass root level. The Three tiers Panchayati Raj system provides space to the marginalized groups such as Scheduled Caste, Scheduled Tribes, Other Backward Classes and women in the local governance at Gram Panchyat, Panchyat Samiti and Zilla Parishad level. In spite of this provision, women were not interested to participate in the governance. It is pointed out that patriarchy, caste ethos, male-dominated structured of the society controlled the women's mobility to participate in the public places. Historically, Panchayat was under the control of men power. Men were dominated and they controlled the power structure of their respective communities. As result of this, women were out of power and they were powerless. Otherwise, the representative of this section was out of the system of many years. Despite this initiative, the local women of Scheduled Caste, Scheduled Tribes and Other Backward Classes were not willingly participated in the local governance systems for many days even if there was legal provisions were made. Even today, it is seen that women are working as rubber stamp only for records, instead of them, their husbands and some places elder son or elder brothers are working on the behalf of the women. Despite this truth and facts, there are some successes stories are also found out. Due to the intervention of Micro-credit policies and role of NGOs, some women are coming in the public places exercising their powers. Against this backdrop, this study will search and found out the ground realities from the rural Maharashtra.

**Keywords:** Local Governance, Power, Micro-Credit and Participation

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## Introduction

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Since 1980s, People's Participation approach has been adopted to integrate local people in the local governance to fulfil the values of democracy. The 73<sup>rd</sup> constitutional amendment (1992) has made provision in favour of democratic decentralization of power and adopted people centred planning, bottom –up approach and community based initiatives in grass root level. The Three tiers Panchayati Raj system is provided space to the marginalized groups such as Scheduled Caste, Scheduled Tribes, Other Backward Classes and women. Otherwise, the representative of this section was out of the system. Therefore, this policy decentralization of power has been adopted to integrate the people from the bellows and downtrodden sections of the society in the decision making process. Through this amendment special quota is reserved for the same at the three levels, such as Gram Panchayat, Sabha, Panchayati Samiti and Zilla Parishad etc. However, legal provisions are made, constitutional amendment is done, but it has been seen that the local governance systems which is based on local caste-politics, dominance, patriarchy and culture etc are posing major threats and challenges in front of the exercising power by representatives of the marginalized sections of the society. But onwards micro-credit policies, poor women became active agents of the local self governance.

The objective of this provision was to create culture of sustainable development for the rural people especially tribal, dalit and women. Since then, government has shifted its approach from top to down, bureaucratic to non-bureaucratic, given space to the voluntary organization, Non-Governmental Organization (NGOs) as agent of change, development and empowerment of the community people. Many state-led developmental programmes were implemented with the help of local NGOs to work as mediator between people and Government. Developmental Programmes such as education, health, water, sanitation, irrigation, agricultural and community development have been implemented through Gram Panchayat because it was considered that the local people have better knowledge about their own problems, their participation in the same would be co-operative to address the local issues systemically. The other important aspect of this provision was to focus on the participation of local women in the democratic decentralization process is not only highlighted but also adopted women in development (WID) approach in the each and every developmental policies and programmes. Since 1960s, feminist scholars started to focus on the role of women in local resource management and their contribution in the different sectors. Thus, the need, importance and logic of women's participation is identified and discussed in the public and policy discourse.

In short, the local –self government is recognized and justified on strengthening and empowering the local people such as dalit, tribal and women in the local governance on the ground of raising efficiency, accountability and participation of common masses as well as promoting social equity, social justice, and protection of human rights irrespective of caste, class, power, patriarchy and local politically dominated elites. Thus, since the last two and half decades, the representatives of marginalized groups, have been participating in the local governance in one hand, and the other hands, caste, class, patriarchy and power are negotiating with the systems and posing major threats and challenges in front of the decentralization of local power. In the context of such emerging scenario, present study would focus over the participation of dalit women in the Panchayat raj in rural villages of the Nanded district of Marathwada, a backward region of the Maharashtra State. Against this backdrop, this study will explore the role and functions of the micro-credit agencies in enhancing women capacity building to take participation in the local political activities.

### Review of Literature

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The existing studies on the impacts of micro-credits on the women are varied in nature. However, there are very few attempt was made to focus on the dalit women and their participation in the micro-finance. Mostly the available studies pointed out the economical aspects of the poor households. There are very few studies which focused on the political aspects of the women and their participation in the local governance. However, this study made little attempts to documents some studies which pointed out the impacts of micro-credits on the dalit women's participation in local governance. However, the dalit feminist scholars putting different perspective of women. (Rege, 1998) argued different standpoint for the dalit women. Dalit Scholars focused on the caste and discrimination and triple exploitation of dalit women from caste, class and patriarchy. These feminist scholars criticized on the ideas of the women as homogenous categories, they argued that caste, class, culture, religion are the forces which determined the status of the women in the society. Women belonging to the different social groups and communities are not same even; they had different experiences, life stories and problems. In the case of women's participation, it is also found out that more participation of women in micro-finance is from the marginal and weaker sections of the society. Gopal Guru (1995) also pointed out the emergence of the question of separate representation for Dalit women came up during the Beijing Conference. His arguments put the two types of

the factors internal and external which are affecting to the participation of women. According to his opinion, external factors include non-dalit forces homogeneous the issues of Dalit women and internal factors include the patriarchal domination within the Dalits. However, the NGOs-led micro-credit agencies emerged as agent of mobilizes of the women. Eliot (1987) also typified NGOs into three types such as, charity, development and empowerment NGOs. There are very few scholars who took critical and radical perspective to analyze the role of NGOs and its impacts on the women. S.P.Punalekar (2004) followed dialectical perspective to analyze the role of NGOs in social change. Other groups of the scholars, Anand Teltumade and Bimrao Bansod (2010) argued that NGOs are weakening the Dalit movements in India. However, the studies carried out after 1990s are posed criticism over the work of NGOs under the neo-liberal policies and globalization era. Radicals raised arguments that NGOs are working as agents of imperialism and market economy that they are expanding market in the Asia.

Since Independence, Governmental policies have been failed to bring out changes in the existing social structure and its ideology. Thus, by identifying these issues from the ground, the need of decentralization of power recognized and identified and thus, 73<sup>rd</sup> amendment provisions are made. The proposed study intends to follow a set of logical research methodology in the light of the nature of this study. It follows feminist perspective to focus on the participation of women in the local governance in the context of male-dominated, traditionally caste based social-cultural, economical and political systems of the social structure. This study focus on the local governance process and identify the issues, challenges, threats which are posing major obstacles, hindrances in the way of exercising power. In light of this fact, this study focus on the role of dalit women are subjected to suffering of age old discrimination, inequality, dominance, oppression, subjugation, violence, casteism, atrocities in ensuring social justice, dignity with access to equal sharing of resources. Thus, this study is made plan to explore the personal experiences, views and opinions of the dalit women

### **Study Area and Methods**

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Study used mixed method approach to combine both quantitative and qualitative methods for data collection. This study was operated in the Nanded district a backward and rural villages of Nanded district of Maharashtra state. The backwardness of the district was associated with the historical, geographical and economical backgrounds of this region. The Nanded district was the part of Marathwada region which was

earlier under the rule of Nizam a feudal Lord. This region got freedom almost one year late on 17<sup>th</sup> September, 1948. Thus, to remove backwardness of this region, the special provisions were made to provide micro-finance and other development initiatives for the upliftment of the poor masses of this region is general and dalit and women is particular. After 1960s, many voluntary actions groups came into existence to work on the different issues of development in this region. The District NGOs registry office shows that till 1999, almost 7656 NGOs are registered in the records; but, gradually it increased up to 17,826 up to 2009 and 21,518 in 2012. Thus, the record of the registered NGOs in Nanded district office varies on the context of the history, region and social and cultural background of the particular talukas in which NGOs are working on the different issues. However, by keeping main objectives of the study in mind, this study purposively selected following seven NGOs. 1) Jan Chaytaiyan Mandal henceforth (JCM) working in Naigaon taluka, 2) Lok Sachanlit Sadhan Kendra, working under MAVIM, henceforth (MAVIM) in Deglur taluka, 3) Shramjivi Mahila Sanghatana ,henceforth (SMS)in Mukhed taluka, 4) Lalit Vishaw Sikshan Samiti henceforth (LVSS) in Loha taluka, 5) Vanshree working Bhokar taluka, 6) Chakardhar Sawmi Samajik Prathisthan henceforth (CSSP) working in Nanded taluka and 7) MAVIM in Ardhapur taluka. IFAD supported to the MAVIM for micro-credit. With the help of IFAD, MAVIM developed network along with the local NGOs work on micro-credits.

Since 1994s onwards, NGOs of this region, started to work on the various issues of the rural communities such as poverty alleviation, women empowerment, health, education, art and literatures etc. However, presently, NGOs are working on the various issues of rural development such as educational, health, water management, sanitation, employment, micro-credit, poverty alleviation and women empowerment. Onwards, 1990s, NGOs entered in the field of Micro-credit. Micro-credit policy is adopted as policy of poverty alleviation and women empowerment. Through the micro-credit policy, Self Help Groups were formed of identified member of poor households of this region. Special component plan (SCP) in the Nanded district. Under this SCP, special attention was given to formulate the Self Help Groups of women belonging to the weaker sections of the society. The purposive sampling method is used for the selection of NGOs for this study. The selections of NGOs are made on the basis of their implementation of micro-credit program under the Special Component Plan in the Nanded district. Seven NGOs are selected from the district those who are working under this scheme in the fourteen talukas of the district. Study used stratified sampling method to select one Self Help Groups from one block that added up to fourteen SHGs from 14 blocks of the district.

Overall 14 SHGs are selected that adds up to 182 members as main respondents of the study. Interview Schedules is prepared as main tool of data collection. Despite this, in-depth interviews and focus group discussions were also conducted along with the key informants such as, SHGs women, NGOs workers, bankers and field workers to explore the ground realities.

### **Socio-Economical Profiles of Dalit Women**

Indian society is caste based society. Caste system is rooted in the Indian social structure. Caste system is not only structural but also ideological. It divided people into many social groups. These groups are based on the certain ideology, practices, occupation and life styles.

**Table 1: Caste Background of the Women**

<i>Sr. No.</i>	<i>Caste</i>	<i>Number of Households</i>	<i>Percent</i>
1	Mahar	90	49.50
2	Matang	84	46.20
3	Muslim	1	0.50
4	Dhangar	1	0.50
5	Koli	3	1.60
6	Chambhar	3	1.60
Total	Total	182	100

Field Survey

The data gathered in the above table provides to the caste background of the women which reflects such as 49.50% women are belonging to the Mahar caste; another 46.20% women are belonging to the Matang caste, 1.60% respondents from the Chambar caste, only one respondent from the Muslim community and another one respondent from the Dhangar caste. Even though 49.50 % respondents are followers of the Buddhism; they came under the scheduled caste category and another 46.20% respondents belonging to the Matang caste which are more or less followers of the Hindu religion. They came under the same category of SC. However, there are some educated members of this caste group follows the ideology of Buddhism and Ambedkar. However, most of them are still doing the practice of Hinduism. Thus, above analysis of the data shows that Mahar and Matang castes have more representation in the lowest caste group in the Marathwada region. They are considered as untouchable, impure caste groups. Majority of them also

came under the below poverty lines. Other than these two castes, there are very few sample representatives are selected in this study such as Chambhars, kolis, Dhangars and Muslims. Chambhars are treated as untouchable caste group in this area like Mahars and Matangs. Like Matangs, most of the Chambhars follows the practice of Hinduism. However, NGOs followed the principle of caste and class homogeneity in 84 the formulation of SHGs groups of the women. Study found that more and less NGOs formulated and build up SHGs on the basis of homogeneity on the line on caste, class and gender.

### **Space for Women in Local Governance**

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Before the 73<sup>rd</sup> amendment, there was no space for women in the local governance. As regards political empowerment, it can be said that Panchayat Raj Institution, political parties and the municipalities have both the constitutional mandate and potential to participate in development social sector. The history of Indian society showed that women have to struggle for their rights. Indian state prescribed 73<sup>rd</sup> and 74<sup>th</sup> constitutional amendment in 1992 and gives 33 percent reservation in the Panchayat Raj institution, but still women are not given reservation 33 percent in the Members of Parliament and State Legislative. Further, in Maharashtra 50 percent reservation is announced in the Panchayat Raj Institution. Development agencies including NGOs are creating political awareness among the women and linking them in the various decisions making process. The idea behind these efforts is for gaining political power, taking responsibility of planning, implementing and monitoring particularly in the areas of health services, primary education, child development programs, drinking water, irrigation management, handling natural resources like land, forest, and water, social security for women in BPL families, aged, disabled, deserted women, female headed households through these existing institutions. In this context the field realities reveals that MAVIM in collaboration with local NGOs made SHG women politically aware and empowered motivated them to participate in the politics. They also organized their action against the alcohols liquor protest movements. In the real sense, poor women are not aware of the any political parties and their ideology, development agendas etc. Gram Sabha is the public place in which every village individual has right to ask question to their representatives and listen their voice by focussing the need of the opinion taking into account of the marginalized sections of the society such as Dalits and women. There is also provision in the Panchayat Raj that Gram Sabha should be organized in the Dalit Wasties.

One Gram Sabha is expected to be organized only for the women. But in the realities, most of the SHGs women were not aware about this activity. Despite the effort, it has no positive impact on the awareness to the community members of the society in general and women SHG members in particular. Such mandatory provision of special women Gram Sabha has not brought any effective changes in the political participation of the women. Empowerment is related to the power. SHGs women are trained and motivated and awakened for their own individual rights. But there are very few women who overcome to their subjection and violation of the rights and raised voice against their oppression and suppression. Most of the women are still under the burden of patriarchal dogmatism and under pressure. Besides, the purpose of SHG was not only started income generating activities alone, political participation but also to create awareness among the poor women about their own rights. SHG women are provided training guidance, about the right of the women. In this context study tried to explore the field reality how many women become aware about their rights. The following tables reflect on the awareness of women about their rights. Gender equality component was under taken in the micro-credit policies. But it is not easy to eradicate gender inequality in the existing social structure through micro-credit policies alone. Make women able to raise their voice against about the gender discrimination in the society is not easy tasks. Discrimination is inbuilt within the social systems. However, our study argue with the evidence of the field data and field insights on this issues that micro-credit has failed to eradicate gender discrimination in the society. Most of the women are under gender discrimination and victims of the systems. In the earlier analysis of this study it has been cleared that in the most of times, women have to take permission to participate in the different types of activities. Those women are raising their voice are elderly women and most of the times they are motivated by the political parties. Mostly our selected SHG women members are from the poor families, which comprises the SC, ST, OBC, NTs. These members are victimized by the operation of rigid caste system practice in the society. Lower castes due to their powerlessness, poverty they suffer lot oppression by the higher castes. After independence, Indian government, NGOs welfare agencies have done lot of efforts to eradicate the caste system but even today caste system is practiced through the practice of casteism in the society.

### **The Roles - of Micro Credit Agencies in Enhancing Women's Participation**

This section focuses on the roles of Micro-credit led NGOs in facilitate the process of women's participation in the various activities such as community development,



income generating activities and local governance. Mahila Arthik Vikas Mahamandal (henceforth) MAVIM is the State Women's Development Corporation of Maharashtra, established on the 24th Feb. 1975 on the occasion of International Women's year. MAVIM has expanded its work of women's empowerment by promoting Self Help Groups through various National and State level Programs in all districts of the State MAVIM's work has been recognized at State level by NABARAD with several awards for its SHG promotion programs. MAVIM was also registered with the Micro Credit Summit Secretariat Washington, which has acknowledged the efforts of the corporation in working to attain the Millennium Development Goals of Poverty reduction and Women's Empowerment.

Onwards 2004 as a large number of groups were promoted by MAVIM under the Special Component Plan which envisaged the creation of 20250 groups of Scheduled Caste women and the tribal Sub Plan which had the target of setting up 4600 SHGs of tribal women in 2007, State government approached IFAD with a proposal for programs aimed at providing stability and sustainability to the SHG movement in the State. Thus in 2007 the State government sanctioned a new program for MAVIM supported by IFAD known as 'Tejaswini Mahastrhata Rural Women Empowerment Program'. This program was implemented in the entire state of Maharashtra covering 34 rural districts of the State and over 13,000 villages where MAVIM presently operates supporting 65000 SHGs. Thus it will have a major coverage of about one third the area of the State. MAVIM is implementing Tejaswani Maharashtra Rural Women Empowerment Program in the Rural Maharashtra which is supported by IFAD. MAVIM developed network along with the local NGOs those are working at the grass root levels along with the Dalit women.

### **Women's Participation in Local Governance**

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There are some studies which argued that SHGs were generating social capital. SHGs were helping each others in their needs. They were creating social awareness, we feelings, social cohesion, solidarity etc. SHGs members were inviting other SHGs members to participate in their own socio-cultural activities. There are some stories which glorified that SHGs were financially supporting to their other fellows in their needs. They were also raising many social issues and mobilize other women's against the social evils like domestics' violence, wife beatings, child marriages, casteism and violations of the human rights etc. NGOs workers motivated to the SHGs women to organize such activities at the community levels. They trained SHGs members

to take initiative in such social issues. However, present study focused on the participation of the SHGs women in the various community level activities; such as helping neighbors, providing volunteering services, mobilizations of the people, conflicts resolution, awareness creation, cultural activities and leaderships etc. Thus, the following table reflects upon the nature of participation of the SHGs women in such activities. However, the rate of participation is being less among the role of leaderships in the community activities. Still the social structure is patriarchal in the nature and power is inbuilt of the hands of male dominated society. Due to the policy intervention and NGOs orientations, there are some changes occurred in the communities, Community people were giving some space to the women in the activities. Early days, were not given space and invited to participate in the village community activities. Due to the micro-credit and policy guidelines, women were invited to participate as representative members in the various committees and activities. Whence, SHGs women were called as representative members on the behalf of the whole village women. Thus, the study found that it is not women's decision alone to participate in the community activities, even those women were taking decision to participate that they had to take permission of their husbands. But one thing is true that as compared to the other village women, SHGs women seem more active. These same SHGs women also faced the problems of community teasing at the initial stage of the SHGs. When, women were going to attend SHGs meetings, training programs and group activities etc; they faced the teasing and taunting of the men of their community. But gradually, they freed from such taunting and teasing. Nowadays, they were welcomed and invited in the social-cultural and developmental programs in the community. It is found that women are nominated as members at the various committees at the village Panchayat. As result of the same, women are appeared in the Gram Panchayat, but decisions are taken by their husbands, sons and other relatives.

The gathered responses in the above table shows that Almost 61% women are helping their fellows and the rest 39% are not helping their fellows. In the cases of volunteering services to the community people, 47.30% women show their interest in the same. Women as being part of the same community, they always took interest to participate in the community activities. It is also found that almost all women are allowed to participate in their own community functions. But, they had to take permission to attend the function outside of the community. SHGs as group are celebrating various functions within the community. Study finds that SHGs women are inviting other members of the SHGs of their own village on the occasion of their own personal as well as social ceremonies. Study found that SHGs were

**Table 2: Participation of Women in Local Governance**

Sl. No.	Participation in Local Governance activities	Fully Participated	Not Participated	Total (%)
1	Attending Gram Sabhas	111 (61%)	71 (39%)	182 (100)
2	Casting Votes	86 (47.30%)	96 (52.70%)	182 (100)
3	Contesting Elections	22 (12.10%)	160 (87.90%)	182 (100)
4	Working as members at village level committees	71 (39%)	111 (61%)	182 (100)
5	Asking Questions	96 (52.70%)	86 (47.30%)	182 (100)
6	Cultural Activities	103 (56.60%)	79 (43.40%)	182 (100)
7	Leaderships	10 (5.50%)	172 (94.50%)	182 (100)
8	Community Development Programs	79 (43.40%)	103 (56.60%)	182 (100)

Field Survey

celebrating some socio-cultural festivals like *Haladi-kunmkunm*, *Makar Snkarat*, *Savitreebai Pubhe Jayanti*, *Ambedkar Jayanti*, *Anabhau Sathe Jayanti* etc. In spite of this, they also invited these members at their own functions like marriages of their daughters, sons etc. Thus, the above table reflects upon the response of the SHGs members in the participation of the different community activities such as helping neighbors, providing volunteering services to the village people in their needs and community work. They also participated in the awareness creations activities, cultural activities and developmental programs. But, the rate of participation is varied from individual to individual members (see above table). Out of which 43.40% women participated in the community developmental programs and other 56.60% were not participated in the same. Only 5.50% women were playing as role of leadership in the community level activities. The above table shows that women are taking more interest to participate in the helping, cultural activities and awareness creations, whereas they are showing their less interest in the leadership and mobilization of the people.

Thus, in the context of this region, the social structure of the society is based on the caste hierarchy and feudalistic. Women belonging to this region were not allowed in the public places. During field work of this study, we come to know that most of the women had participated in the group activities and developmental programs due to the legal intervention is made after the 73<sup>rd</sup> and 74<sup>th</sup> constitution amendment and decentralization of power at the grass root level in the three tier Panchayat raj institutions. Governmental agencies also adopted participatory approach and changed their approach from top to bottom. They also developed

partnership along with the public sector. They gave chance to the intervention to the local NGOs to work in the developmental areas. NGOs formulated SHGs at the grass level. SHGs had become so popular groups in the society. Study observed that each and every villages of the Nanded district, SHGs women are called in each and every developmental program for the representation of women. Nowadays, we find that governmental policies had been given space to the women's participation in each and every program. Therefore, women are appeared in the public places. By observing women in the public places, it is not meant that women are becoming powerful. But in the real sense it has been important that what extend women are exercising their power and explaining her thoughts in the decision making process. But, study finds that it is not happening in this region. In the context of Dalit women, as compared to the women belonging to the higher castes and rich classes, we know that Dalit women were publically visible before the entry of them in micro- finance also. They had to struggle for their survivals. They had been always appeared in the public places as wage labourers in the places of agriculture, at construction sites, in factories and small scale industries. Even they were wandering as retail sellers, vegetable sellers and so on.

The issues are identified that widow women are getting more freedom and choice as compared to the other women. These women are free from the control of the patriarchy, but they have to face other kind of subordination. Thus, marital status of the women determined their rate of participation of the women at different levels. Widow women are comparatively free and more mobile rather than the married women. These women are not only free to join in the SHGs; but also free to attend the meetings, *melwas*, Exhibition, sale and stalls. But still, other women had to take permission of their head of the families. The permission is granted on the basis of many other factors such as age, company of the women and men, place and nature of the meetings and *melawas*. Unmarried girls, newly married women are not mostly allowed to attend the same. In most of the places, men are accompanied with the women. Otherwise, women were not sent along with the men of other communities. Outside of the village, one male representative is sent by community to watch and protect the chastity of their women. It is said and also observed that many men are along with women at the SHGs *melwas*, exhibition, stalls and sale. The issues are identified that most of the women are being beaten by their husbands at nights on the many reasons; however, *ushir3* (late) is the main reason of the same. After joining in the SHGs, women are facing problems of dual roles; they have to take care of their routine domestic activities, sweeping, cleaning, washing pots and pans, cloths, nurturing the child, preparing food and serve the food to all

members of the family. Joining in the SHGs had added another burden over the women. In case of delay and late, women have to face scold, torture and mental and verbal violence.

Thus, this is the adding burden in spite of return loan, interest rate and collecting saving amount in times. Another issue is identified that autonomy of women to use the micro-credit. In some cases, both wife and husband are mutually taking decision of micro-credit, but in other some cases, women had not autonomy to use micro-credit. These women are becoming only instrument between micro-credit and patriarchy. Most of the husbands spend their more than half income on the gambling, playing cards and drinking alcohol. Therefore, the whole burden of household expenditure is on her head. The issues of wife beating are regular phenomena in the Dalit wasti. Thus, women have to tolerate mental and physical pressure of the both internal as well as external forces. In public places, dalit women is not also secured, due to her vulnerability, she has to work outside of the home at the different wok sites such as in agriculture, construction sites, brick kiln sites and unorganized sectors. Overall, all SHGs are homogenous in their nature; they had same socio-economical background. Even, some SHGs showed their unity through the similar kind of uniform. Women wear same color of *sari* and attended exhibition, sale, meetings and tours. This indicated that they use some symbolic items like uniform, banners of their name of the SHGs, portrait of their ideal personalities such as Dr. Babasheb Ambedkar, Ramamata, Annabhu Sathe and Savitreebai Phule etc. After joining in the SHGs, women are calling and inviting other members at their home on the occasion of birthday parties, marriage ceremonies, *haladi-kunmkunm* and *maker sankrat* and others. But in some cases at village and community level, they are not mixing in the socio-cultural activities. If they mixed, they maintained the distance between them.

### **Dalit Women in Social Structure**

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The SHG women belonging to the Dalit castes are not inviting to the SHGs women of higher caste at their household level. However, on any occasion, they gathered together on the one platform, Dalit women accepted their hegemony. The women belonging to the Mahar, Mang and Chambhar castes are treated as lower and untouchable caste groups in this region. However, Dhangar, Koli and Muslim are economically poor, but they are not treated as untouchable and impure caste groups in this region. The women belonging to the Maratha, Brahmin, Komati, Wani and others caste groups considered themselves as higher and superior women

because of their caste and social status. They maintained distance from the Dalit women. The non-Dalit women's participation in SHGs is comparatively less than Dalit women. These women don't mix in the group activities, SHGs stalls, sales, markets, SHGs exhibition, training programs and SHGs trips. However, some women of the higher castes are engaged with SHGs and micro-finance, but they hesitated to participate in the public places. SHGs women belonging to the higher castes like Marathas, Brahmins and Komati were hesitated to participate and accept the invitation from the Dalit castes like Mang, Chambhar and Mahar by calling them lower caste (*Halaki Jat*) impure castes.

Thus, women are socialized in such way that they should behave like protectors of the caste, culture and tradition. This region is not accepting the invitation of the women of Dalit castes. Most of the Dalit women are accepting their invitation and attending the socio-religious ceremonies of higher castes. They considered themselves as members of the higher and pure caste groups in the social set up. They had such notions in their minds. They considered themselves as the wives of the *Patil* (dominated social position). Locally, all these Dalit women/ men used the word *Patil* for husband (male) and *Patilnbai* for wife (female) of the higher castes. These castes are not only socially dominated, but they are cultivators and businessman in this region. Landlord and large cultivators of the Maratha castes and Shukars of the Komati castes are playing role as village Money Lenders. They provided loan to the poor people of in their respective villages on the high interest rate. Dalit women and men had fear in their mind that if they did not give respect to the Patil and Patilnbai, they might be lost their agricultural daily wages. Therefore, they accepted their power and authority. However, micro-finance entered in the lives of the poor, but it had not brought out tremendous changes in the income of the poor families. Women received very less, tinny and small amount in the form of micro-finance. Therefore, this amount is not adequate for investment in the entrepreneurships and IGAs. NGOs and other stakeholders thought that women should go for group activities that were ideas behind the micro-credit, but in the reality and practice, women are not free to join in the group activities, she was under the pressures of sexual division of labour, patriarchy, tradition and culture. Still patriarchy is dominated in the different forms in the society. It controls the power, mobility of women. Women are free to participate up to certain extend for the purpose of earning, but they are not free from their routine burden of the domestic works. Somehow, micro-credit offered them opportunity of freedom and choice but within certain limit. Women have to take burden of her all responsibilities of home such as nurturing of the child, cooking, washing and cleaning. Due to these

pressures, all of them couldn't participate in the IGAs. In some cases, women are interested for investment micro-credit in the IGAs, but other fellow women did not show their interest in the same. Because of the small amount, she would be not able to invest in any IGAs. Therefore, she search another sources of money. As result of the same, she took loan from the various sources such as banks, her own SHGs and different micro-credit provider NGOs.

### **Personal Experiences of Dalit Women in Participation**

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However, the personal experiences of women are varied from women to women. Micro-credit led NGOs provided trainings, nurtured and linkages them with different public organizations on the one hand, but on the other hand, they introduced loan, markets and banking among the poor. Thus, many micro-credits provided organizations such as SKS, BASIX, ASMITHA, SPANDANA, L&T and Grameen Kootta and local NGOs motivated dalit women for participation in the local governance on the one hand, but on the other hand, they couldn't change the power and social structure. Different organizations used different terms, conditions, rules and regulations for micro-credit. Like the same, they also charged unequal rate of interest to the same credit. NO organization provided micro-credit without interest rates for the group of women. Only Panchayati Samiti, a governmental agency sanctioned subsidy to the only beneficiaries of BPL families. Comparatively among the all stakeholders of the micro-credits providers, nationalized banks are offering less rate of interest. Banks charged only one percent interest rate to the micro-credit of SHGs. Some SHGs charged two percent, some of them three percent and some of them one percent also. Thus, other NGOs like BASIX charged more than two percent interest rate to their credit. However, credit is being provided to the women, but subsidy is not easily released to the SHGs without the commission and some charges to the sanctioning authorities of the same at the different levels. Shobhabai, Panchafullabi and Giriajabi of the Ramamata Mahila Bachat Gat expressed their views about the NGOs and workers. It is seen and found out that once NGOs linked SHGs with banks and available the loan, then, they stopped to visit their groups”.

SHGs women reported that they had not seen NGOs workers in this area since long times”. On the basis of the experiences of women, it is assumed that NGOs had not long vision, they are target orientated organizations. They stopped after to complete their target. Many NGOs workers left the job during the one year and less than the same time period. NGOs seek their own interest. They were not interested

in the interest of employees. Anusaibai and Nandabia from the Savitreebai Phule Mahila Bachat Gat argued, “Still, we had not received subsidy, unless and until, we can’t give some commission to them, we come to know that we would not get subsidy”. Thus, it indicated that malpractices and corrupt practices are prevalent in the loan sanction process. Parubai and Godhabia of the Walubai Mahila Bachat Gat say, “Sahayogini and Prerika indirectly and directly expected to give commission to the Bank managers for sanction the loan and gave subsidy in time. Parubai, Godhabia, Anusaibai, Nandabia and Santabai say, “We had not started any entrepreneurships because of less amount in the form of micro-credit, we required adequate money to invest in the enterprises and IGAs”. Banks sanctioned loan to the SHGs in the form of instalment, at the first stage, they sanctioned only 20,000 rupees as relieving funds, then sanctioned 50 thousands, then 1, 00,000 rupees, then 2, 00,000 rupees and then 3,00,000 rupees, not more than this. It is identified that no SHGs had received loan more than 3, 00,000 rupees. Most of them said that this is not adequate amount to invest in any income group activities. One old lady named Kantabai said, “Old days were good and we had not tensions but during those days, we had not problem of life securities and survival and trace”. Thus, this statement indicates that they had not burden of their survivals they were free from loan burden. They had limited wants and needs. They used to live and adjusted with their incomes. But Nowadays, They are habituated with micro-finance / small amount of loan from the various sources like banks, money lenders, village Sahukars and micro-credit led NGOs. In olden days, there was saying and stigma that attached with loan takers. In this contest, two women of the Pariwarthan Mahila Bachat Gat say, “Before joining in the SHGs, dalit women have to do work, but after joining in the SHGs and having loan, they went under trace.

Dalit women have to do physical work for survivals. They used to visit in the markets for selling vegetables”. It is seen and observed in the field that Dalit women had to do hard work, due to the economical pressure of the family, some of them had to do work. Most of them were always in the public places and outside of the home for earning. They also said that they used to migrate along with their husband as labourers on the side of sugarcane factories, brick kiln sites and in other unorganized sectors. Thus, some of them had exposure of outer world of their village. In some cases, women usually migrated to urban places like Pune, Mumbai and Hyderabad. However, after joining in the SHGs, they used to get chance to visit the banks, opened their accounts. Earlier, they were not bankable they were not credit worthy. Formal institutes in India were not used to provide loan; therefore, they had to depend upon the informal sources of credit like, village Money Lender and



Shaukars. There are some women from the Ekata Mahila Bachat Gat and Diksha Mahila Bachat Gat contested the Gram Panchayati election. Besides, this fact, There were many other successful stories that women who took decision to contest the election at Gram Panchayati level. Some of them also raised their voice against the alcohol. Nearby ten women are selected as ASHA workers in their respective villages.

Savitreebai Phule Mahila Bachat Gat participated in the work of village Sanitation program. Some women are taking interest to participate in the village community development programs. Even NGOs provided training related to the some productions like papad making, pickle preparing, tailoring, vegetable selling, running mess, flour mills, selling cloths, keepings goats, cows and buffaloes. All these were the traditional roles and duties of the Dalit women who had already known of the same. NGOs had not been able to bring out changes in the sexual division of labours through micro-credit. Almost all NGOs have adopted liberal perspectives; they wanted to negotiate with caste, patriarchy, class, and state. However, they are not directly associated with politics, but indirectly; they are associated with political parties. Comparatively, JCM and CGVP are closely associated with the local politics. LVSS and Vanshri had not directly associated with the political parties. But, they had developed good rapport with the bureaucracy and bankers. Comparatively, SMS had different views and standpoint over the politics. SMS motivated and gathered people against the atrocities, oppression of the Dalit, but at last negotiated with power politics. Politicians also took interest to attend SHGs exhibition, sales, stalls and *melarwas*. Since joining in the SHGs, women are losing their leisure times and comfort. Many women say, "We used to get time for rest and leisure before joining in the SHGs, but after joining in the same, we lost our leisure and comfort". One woman of the Disha Mahila Bachat Gat says, "We had to tolerate social stigma and bad comments each and every day by men in old days". But, now it has been reduced and community people are not teasing. Even, some men are also taking interest to participate in the SHGs exhibition, stalls, sales and Melawas.

However, women had not always good and satisfactory experiences in the same stalls, sales and Melawas of the SHGs, thus women wise and SHGs wise, study found out the different stories and results. It is observed and found at the SHGs stalls and melawas that in most of the cases, women put readymade articles, items, foods and production in the SHGs stalls and sales. Most of them are not producing products because they had not guarantee of their sales, and preservation of the same, if they were not sold in times. NGOs had not provided guarantee to store their production in the ware houses. There were no security and fixed rate for their products. Because

of the lack of technology, women couldn't give attractive shape to their products as multi-national companies could give to their production. Therefore, their products could not compete with the products of the big companies. They will not come forward to contest the local elections and claims or exercise their given power in the local governance. In many cases, they are compelled to contest the election as representatives of women as per reserves quota. But due to the guidance, motivation and mobilization by micro-credit led agencies which mobilize poor women in the politics. However, the dalit women are participating in the local governance, but still they are not using their power. They faced difficulties with adjustment with the caste, class and patriarchy. Micro-credit led NGOs have also limitation to bring out changes in the social structure of the society in which dalit women are bottom. However, 73<sup>rd</sup> amendment provided space to the women and in addition to this, micro-credit mobilize women for participation. As a result of this, the rate of women's participation is increased. SHGs women are actively participating in the local governance. However, they are attending regularly Gram sabhas and meetings at Gram Panchayats. Despite many complex issues and structural problems, due to the intervention of micro-credit, some extent women are mobilized and actively participating in the local governance. Study suggested that there is need to bring out changes in the social structure, power, caste ideology, patriarchy and mindsets of the people.

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