

**POLITICAL EMPOWERMENT THROUGH
MICROFINANCE: A COMPARATIVE STUDY OF TWO
GROUPS OF DALIT WOMEN RESIDING IN RURAL
VILLAGES OF EASTERN UTTAR PRADESH**

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Abstract

A concept which is highly contextual and volatile is empowerment. It therefore should be used in the most attentive way. Empowerment is a broad term and therefore, it must be well conceptualized beforehand. Care must be taken to conceptualize and contextualize the Individual, the person or the group that has been taken for empowerment study. It is so because empowerment for one person may be otherwise for another. In this paper effect of microfinance on Political Empowerment of Dalit women residing in three rural villages of Chandauli Districts have been studied on the basis of selected Indicators. It is a comparative study; the comparison has been done between Dalit women who have taken part in microfinance activity henceforth called participant group and Dalit women who never took part in any microfinance activity henceforth will be called non participants group. Total three hundred Dalit women from three villages of Chandauli district were part of the study. It was found that the microfinance activity has enhanced the political understanding and participation of Dalit women in political activities. A combined action of microfinance Institution and Panchayati raj can act as catalyst in the process of political empowerment.

Keywords:- Political Empowerment, Microfinance, Dalit women.

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In the most powerful and most advanced nation of the world the United States of America , women constitute only 17 per cent of legislature .The scientifically most advanced nation like Japan cannot claim to be at the top in providing women their due share in political power . In the world's largest democracy of the world, India, women's representation continues to oscillate around a scanty 10 per cent. At the same time in a country like Mozambique, a nation devastated and plundered by unending civil war and unending famine like conditions, women constitute more than 30 per cent of the legislature. In South Africa too, the country which was under brutal racist regime, women has more than 30 per cent representation. These international experiences reveal that industrial development, economic prosperity and scientific progress do not automatically lead to political empowerment of women.

Democracy has been the most representative form of political organization since the inception of human civilization. It is undemocratic if women who constitute nearly half of the population, have only eight percent representation. Due representation for women shall not only deepen the democratic process, but also makes democracy more responsive to issues of human development. Women suffer more than men due to lack of education, health, hygiene, sanitation, drinking water, nutrition etc. As a result, women are generally more concerned about these issues. Greater representation for women shall ensure a shift in the focus of development agenda towards human development and social development.

The World Economic Forum's 2016 Global Gender Gap Report 2016 measures global gender inequalities using four sub-indices:

- (1) Economic Participation and Opportunity,
- (2) Educational Attainment, Health and Survival,
- (3) Political Empowerment.

In this report Political Empowerment is measured using three variables – the ratio of females to males in parliament, the ratio of females to males at the ministerial level, and the ratio of the number of years with a female head of state to the years with a male head of state (in the last 50 years). These values are important to track gender equality progress, but they do not truly reflect political empowerment. Political empowerment as discussed earlier is context specific concept and therefore cannot be defined by such narrow criterion which does not adequately capture

women's political advancements. It should also include women's political participation in *electing* leaders. Women's voting participation rate is also an important criterion of women's political empowerment. High women's voter turnout is an important expression of political participation. In 2014, 65.63 percent of women in India voted to elect parliamentarians, only slightly less than the male turnout of 67.09 percent according to the Election Commission of India.

Additionally, measure of political empowerment should include women's participation in interest groups and grass root activities.

In 1993, a constitutional amendment reserved 1/3rd of the village council leader positions for women. Many, if not most, of these elected women leaders are proxy leaders for the males in their family because the seat are reserved for a woman. Clearly, this policy has not achieved its goals. The purpose of this policy is to encourage qualified women to run for office, not put unqualified women in office as puppets for male family members.

Microfinance is the provision of a broad range of financial services such as deposits, loans, payments, money transfers, and insurance to the low-income households and their Petty business. Microfinance provides access to financial assistance, including credit to the poor to enable them to start/expand Petty business to break out of poverty. Micro credit enables the poor people to be thrifty and helps them in availing the credit and other financial services for improving their income and living standards. Studies on Microfinance reveals that, besides taking out women from poverty it has also acted as an empowering instrument for them. In this background the influence of microfinance on political empowerment Dalit women have been analysed on the basis selected indicators of Political Empowerment, which have been developed after the pilot survey and review of literature. These indicators of political empowerment are as follows.....

(1) Ability to exercise vote (2) Awareness about Pradhan (3) Ability to recognise Pradhan, CM and PM (4) Participation in Panchayat meetings (5) Ability to manage group and resolve neighbourhood conflicts.

Power in democracy is decided by adult franchise. No democracy can succeed unless it is represented by its members, and for that to happen all eligible members must exercise their right to vote. It was found that 95.3 per cent participants group and eighty eight per cent non participant group members exercise their vote. Only seven respondents from participants group and twelve per cent from non participants did not exercise their vote. The women who did not vote were unable to cast their vote, because of some administrative reason.

Table-1**Distribution of Exercise Vote**

(Figures shown in parentheses are in percent)

Do you Exercise Vote	Participants group				Non-Participants group			
	B	G	L	Total	B	G	L	Total
Yes	39 (92.9)	16 (88.9)	88 (97.8)	143 (95.3)	36 (85.7)	14 (85.7)	82 (91.1)	132 (88.0)
No	3 (7.1)	2 (11.1)	2 (2.2)	7 (4.6)	6 (14.3)	4 (22.2)	8 (8.9)	18 (12.0)
Total	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	90 (100)	150 (100)

Note: Basani, Ganjkhwaza and Lauda are abbreviated as B, G and L respectively.

Table 1 depicts that Dalit women are vigilant of their right to vote and they do exercise their vote and take active participation in govt. formation.

In order to fight for ones right, one must be aware of the stakeholders and representatives in the democracy. Table 2 depicts that hundred per cent of the participants group and 98.4 per cent of non participants know the Pradhan of their village and can recognize him. Those respondents who do not know and cannot recognize Pradhan are zero/none from participants group and only one from non participants. It can be deduced from the table that participants group respondent are more aware of their representative and are therefore more politically aware than non participants.

Table-2**Distribution of Respondents awareness about Pradhan**

(Figures shown in parentheses are in percent)

Do you know Pradhan	Participants group				Non-Participants group			
	B	G	L	Total	B	G	L	Total
Yes	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	89 (98.9)	149 (98.4)
No	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	1 (1.1)	1 (0.6)
Total	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	90 (100)	150 (100)

Note: Basani, Ganjkhwaza and Lauda are abbreviated as B, G and L respectively.

Social Network was/is an important indicator of empowerment, in order to have better social network one must have ample of general knowledge, and information at hand; this may help in building ones image in public life.

Table-3**Distribution of Know Name and recognize Pradhan and C.M.**

(Figures shown in parentheses are in percent)

Awareness of Pradhan and C.M.	Participants group				Non-Participants group			
	B	G	L	Total	B	G	L	Total
Yes	25 (59.5)	17 (94.4)	38 (42.2)	80 (53.3)	18 (42.9)	2 (11.1)	35 (38.9)	55 (36.6)
No	17 (40.5)	1 (5.6)	52 (57.8)	70 (46.6)	24 (57.1)	16 (88.9)	55 (61.1)	95 (63.3)
Total	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	90 (100)	150 (100)

Note: Basani, Ganjkhwaza and Lauda are abbreviated as B, G and L respectively.

It was found that 3 per cent from participants group and 36.6 from non participants members knew the name and recognize Pradhan and Chief Minister of the State, and 46.6 per cent from

participants group and 63.3 per cent from non participants did not know and cannot recognize Pradhan and chief minister of the state. It was found that participants group is more aware of Pradhan and chief minister than non participants.

Table 4 depicts that 40.6 per cent of the participants group and 21.3 per cent of the non participants knew the Name, and can recognize Pradhan, Chief Minister and prime minister of the country. However, it was found that the percentage of those who did not know and cannot recognize Pradhan, Chief Minister and prime minister was more than 59.3 per cent from participants group and 78.6 per cent from non participants.

Table-4

Distribution of Know Name and Recognise Pradhan, CM and PM

(Figures shown in parentheses are in percent)

Awareness of Pradhan, CM and PM	Participants group				Non-Participants group			
	B	G	L	Total	B	G	L	Total
Yes	10 (23.8)	14 (77.8)	37 (41.1)	61 (40.6)	6 (14.3)	15 (83.3)	11 (12.2)	32 (21.3)
No	32 (76.2)	4 (22.2)	53 (58.9)	89 (59.3)	36 (85.7)	3 (16.7)	79 (87.8)	118 (78.6)
Total	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	90 (100)	150 (100)

Note: Basani, Ganjkhwaza and Lauda are abbreviated as B, G and L respectively.

It was found that percentage of those who did not know and recognize Pradhan, chief minister and prime minister was more than those who know and recognize them.

Panchayat has existed in India since ages. It plays crucial role in the management of village affairs; ranging from personal, family matters to the issue related to public welfare, all type of matters are being dealt here with. There are representatives of people in panchayat, who place their matter before the panchayat. After 73rd Constitution amendment panchayaat has been made a constitutional body and regular referendum and reservation of seats for marginalized communities, including for women have become an important feature of Panchayat.

Table-5**Distribution of Participation in Panchayat Meetings**

(Figures shown in parentheses are in percent)

Participation in Panchayat Meetings	Participants group				Non-Participants group			
	B	G	L	Total	B	G	L	Total
Yes	31 (73.8)	13 (72.2)	62 (68.9)	106 (70.6)	9 (21.4)	7 (38.9)	20 (22.2)	36 (24.0)
No	11 (27.8)	5 (27.8)	28 (31.1)	44 (29.3)	33 (78.6)	11 (61.1)	70 (77.8)	114 (76.0)
Total	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	90 (100)	150 (100)

Note: Basani, Ganjkhwaza and Lauda are abbreviated as B, G and L respectively.

Table 5 depicts that 70.6 per cent participants group respondents and twenty four per cent non participants respondents participate in panchayat meetings. On the other hand forty four per cent participants group members and seventy six percent non participants ' respondents did not take part in panchayat meetings. It was found that participation of participants group' respondents in panchayat meeting was more than non participants respondents, it was an indication that participants group respondents are comparatively more participative than non participants members. Reminding, an interesting event related to panchayat meeting one participant member from the Rail Fatak Group of villages Basani narrates the story of her group. She says.....*Samuh ki niyam ke anusar agar kewanon member ka karta dharta ka mritu ho jala ta o member ka kuhl loan maaf ho jala. Hamari samuh ki ek member pichala ke pichala jeth me Rs.25000 ka loan Bhains khatin ke liye lihale rahe. Okar adami mugalsarai kapada ke dukan par kaam karke jivan gujara Karen. Jabse bhains aa gayil tabse, roj saanj ke bechara jaldi se dukan se aa ke chara paani kai dihale kare, aur subahiye uthke bhains ois lage let rahe. Dukan jaat samay anghwe dhudho le ke chal jay, ohre kahi mugalesarai me okar grahak rahen kool. Ekdin saanjh ke awat samay u cycle samet bhagwan jane kaise sadak se niche khanti me gir gayil aur kuch samay baad swarwas ho gayil. Caspor wala okar loan maaf na Karen kahe ki mritu praman patra chahiye. Tab hum sab samuh ke mehraroo ekattha ho ke panchayat bolawal gayil aa o panchayat me mritu pramanit kar ke Caspor ke diyail tab jaa*

ke okar u loan maph bhaiel. Abhin tak ka u pahli aur akhiri panchayat haiwe jewan Caspor samuh ke mehraroo bolwale hai aa jemme gaon ka sabse adhik mehraroo ikattha bhail rahli so. O panchayat me gaon ka pradhanji (Muslim) kahle rahlan ki “ Hamke bahut dukh hot hawe ee pramanit karate huye ki suresh putra ghura ke mritu ho chuki hai, baki ei baat ki bahut khushi hawwe ki gaon ki ego mehraroo ke okar haq diyawe khatin etna badi sankhya me mehraroo ikattha bhai hain” (According to the rule of Caspor if the bread earner of the household dies, then the loan of the respondent concerned is waived off. One member from our group took a loan of Rs 25000 in last to last April for purchasing a Buffalo. Her husband use to work in a Cloth shop in Mugalsarai. Since the day he has bought his buffalo, he used to come early in evening, and take care of his buffalo, get up early in the morning and milk buffalo on time. He used to carry milk along with him while going to shop and sell buffalo milk to his customers in Mugalsarai. On an evening while returning from shop god know how he fell down from main road to trench, and died after few days. Staff of Caspor wanted Death certificate to waive off her loan. Then we the member of the group called a village panchayat and proved the death and gave certificate to Caspor and they waived off the Loan. Till to date that was the first and last panchayat ever called by Caspor group members. In that meeting the then gram Pradhan (Muslim) had said “it pains me to declare that Suresh son of Ghura has died, however I am happy that women in such a huge number has gathered here to ensure Justice to one of their members”)

Leadership quality is an important dimension of empowerment, some are born with it, and a few others are trained to be leaders. In the study leadership quality was seen through the ability of an individual to manage group affairs or resolve local or neighborhoods’ conflicts. Members of MFI groups develop in them some of the leadership qualities, through regular meetings and gain confidence a result of regular visit, exposure and interaction with officials of the MFIs. Table 6 depicts that seventy six per cent respondents from participants group actively took part in managing group affairs or try to resolve neighborhoods conflicts, and fourteen per cent non participant respondents’ did so.

Table-6**Distribution of Ability to manage group and resolve Neighborhood conflicts**

(Figures shown in parentheses are in percent)

Leadership Quality	Participants group				Non-Participants group			
	B	G	L	Total	B	G	L	Total
Yes	35 (83.3)	13 (72.2)	66 (73.3)	114 (76.0)	7 (16.7)	5 (27.8)	9 (10.0)	21 (14.0)
No	7 (16.7)	5 (27.8)	24 (26.7)	36 (24.0)	35 (83.3)	13 (72.2)	81 (90.0)	129 (86.0)
Total	42 (100)	18 (100)	90 (100)	150 (100)	42 (100)	18 (100)	90 (100)	150 (100)

Note: Basani, Ganjkhwaza and Lauda are abbreviated as B, G and L respectively.

Percentage of those respondents who do not show leadership qualities were twenty four per cent from participants group and eighty six per cent from non participants group. It was found that respondents exhibiting leadership qualities were comparatively more in number from participant group and less from non participants group. The ratio of participants group respondents exhibiting leadership quality and those not was close 25:75 respectively and ratio of the same in non participants group was close to 20:80.

It was found that 95.3 per cent participants group and eighty eight per cent exercise their vote. Only seven respondents from participants group and twelve per cent from non participants do not exercise their vote. Dalit women are vigilant of their right to vote and they do exercise their vote and take active participation in govt. formation. In order to fight for ones right, one must be aware of the stakeholders and representatives of the democracy. It was found that hundred per cent of the participants group and 98.4 per cent of non participants know sarpanch of their village and can recognize him. Those respondents who do not know and cannot recognize sarpanch are none from participants group and only one from non participants. It was found that 53.3 per cent from participants group and 36.6 from non participants know the name and recognize sarpanch and Chief minister of the State, and 46.6 per cent from participants group and 63.3 per cent from non participants do not know and cannot recognize sarpanch and chief minister of the state. It was observed that 40.6 per cent of the participants group and 21.3 per

cent of the non participants know the Name, and can recognize sarpanch, Chief Minister and prime minister of the country. However, the percentage of those who do not know and cannot recognize sarpanch, Chief Minister and prime minister was more than 59.3 per cent from participants group and 78.6 per cent from non participants. It was found that 70.6 per cent participants' group respondents and twenty four per cent non participants' respondents participate in panchayat meetings. On the other hand forty four per cent participants group and seventy six percent non participants ' respondents do not take part in panchayat meetings. It was observed that participation of participants respondents from villages' in panchayat meeting was more than non participants respondents, it was an indication that participants group respondents are comparatively more empowered than non participants respondents. It was found that seventy six per cent respondents from participants group actively take part in managing group affairs or try to resolve neighborhoods conflicts, and fourteen per cent non participants' respondents do so. Percentage of those respondents who do not show leadership qualities was twenty four per cent from participants group' respondents and eighty six per cent from non participants ' respondents. Respondents exhibiting leadership qualities are comparatively more in number from participant group and less from non participants group. The ratio of participants group respondents exhibiting leadership quality and those not was close 25:75 respectively and ration of the same in non participants group was close to 20:80.

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