

Micro-finance and women pradhans in the panchayats: field notes from Dehradun district

Ms. Sonam

Department of Economics, Hansraj College, University of Delhi, India
sonamhrc2010@gmail.com

Abstract

Objectives: Based on original survey data in Dehradun district of the state of Uttarakhand (India), this study aims to ascertain the impact of membership to Self-help groups on political participation of women including the electoral and non-electoral participation.

Methods/Statistical analysis: Convenient sampling was used to collect the data. 400 women members of SHG in Sahaspur and 100 in Chakrata in Dehradun were interviewed. Respondents were asked to answer Yes or No to a series of questions regarding the various dimensions of political participation and as to how membership has led to development of skills conducive for political participation. To gauge the effectiveness of women pradhans/ward members, questions pertaining to their work in the villages were asked. Survey results are analyzed using percentages and presented by way of bar graphs for more clarity of the results.

Findings: The study is novel as it throws light on the political engagement of women in two regions of Dehradun in a broad range of activities (electoral as well as non-electoral) and not just in terms of voting behaviour and proportion of elected representatives. Memberships of SHGs help in increasing the visibility of women in village and positively impact their political participation by developing skills conducive for political participation. The association with these groups help members in joining politics and performing better as elected representatives. The political participation of women and performance was found to be higher in all respects in Sahaspur as compared to Chakrata. The interviews suggest that the difference in impact is arising due to a variety of factors such as education, employment, society norms and division of labour within a household. The study highlights that membership to SHGs is not sufficient for higher political participation unless it is accompanied by efficient and dedicated self-help promoting institutions, supporting infrastructure, investments in women's education and employability and most importantly change in social norms regarding women's involvement in public life.

Application/Improvements: The study indicates that SHGs have non-credit benefits in terms of political empowerment of women. Therefore, the government needs to take steps not only to prevent the disintegration of SHGs but also promote their formation in underserved regions. One of the important policy suggestions that come out of this study is the establishment of dedicated self-help promoting institutions.

Keywords: SHG, women empowerment, political participation, Micro-finance.

1. Introduction

Women constitute half of India's population but lags behind men in all the economic as well as social indicators of development. There exists a huge gender gap in the political opportunities as well. Reservation of women in panchayat raj institutions did act as a catalyst in the women's political participation and made them more visible but it is not a sufficient condition for politically empowering women. The global gender gap report [1] ranks India 108 out of 149 using a composite index of economic participation and opportunity, educational attainment, health and survival and political empowerment. The index puts India below Sri Lanka, Bangladesh and Nepal higher only than Pakistan. The disaggregated score in the context of India is significant. On economic participation and opportunity India's rank is 142, on educational attainment rank is 114, on health and survival it is 147 and political empowerment it is 19. As can be seen that gender gap index gives heavy weight to political empowerment, but the ranking of 19 does not indicate political empowerment being widespread or robust.

The women's preferences are poorly presented, as there exist huge gender gap in economic and social indicators such as health, education and political opportunities. The sex ratio is a good indicator of gender discrimination and according to the 2011 census [2], the sex ratio is 934 females per 1000 males. NFHS 4 [3] provides the most recent indices on fertility, mortality etc. Fertility rate is 2.2 children per woman in 2015-16 which declined from 2.7 children per woman and is just above the replacement fertility rate of 2.1 children per woman. Under-five and infant mortality rate has been persistently declining and stood at 50 deaths per 1000 live births and 41 deaths per 1000 live births in the five years preceding the survey in 2015-16. However, anaemia, wasting and malnutrition among children and adult women are still high. 58% of children age 6-59 months has anaemia, 38% under 5 years are stunted, 21% are wasted and 36% are underweight. Any anaemia in women of different age groups hovered between 52-54 % in sharp contrast to men which lied in the range of 19-29%. Adult literacy rate for males according to the 2011 census is 79 is much higher as compared to women which stand at 79%. Mean age at marriage for women according to 2011 census is 19 as compared to 23 for men. Empirically, it has been seen that very few women are elected without reservations. Members of lower caste and women are under-represented in political parties in India [4]. The economic survey, 2017-18 [5] says that "In a country like India with around 49% of women in the population, the political participation of women has been low." According to the survey the factors such as domestic responsibilities, prevailing cultural attitudes regarding the roles of women in society, lack of support from family, lack of confidence and finance are responsible for this. Few studies show political participation and representation of women can lead to lower corruption and more investments in children [6-8]. Hence, increasing women's participation and engagement in the political sphere will not only empower women but can also result in higher welfare of the society.

2. Literature survey

A review of literature shows that having more women in politics leads to policy choices which are more attuned to women's needs and preferences. A large literature in the United States discusses the "gender gap" where women are more liberal than men [9-11]. In found in their study in West Bengal and Rajasthan that women and men are concerned about very different types of public goods. They collected data on the issues raised to the Pradhan by both men and women in the previous six months and found that women are more likely to ask a question about drinking water and roads while men asked more about education in West Bengal. They also found that there are more investments in water and roads in West Bengal and less in schools as expected. To promote women's political participation and gender equality, 73rd amendment to the constitution was passed in the year 1993, which provides for reservation of not less than one-third of seats for women in every panchayat. A large number of studies show that reservation has an impact on the allocation of public goods in the favour of the group that benefits from the reservation.

In [12] found that a 1% rise in the fraction of seats reserved for women in the state legislature leads to 0.6% increase in job quotas for SC after controlling for the direct impact of the SC population in the state. In [13] found that reservation of a leadership position for a SC or ST increases the probability that a SC or ST household in that village would have access to a toilet, an electricity connection or a private water connection via a government scheme. In [11] found that the share of all repairs and construction of public goods in a given village going to SC hamlets is 11 % larger (and statistically significant) if the village is located in hamlet reserved for SC. Few studies show that women leaders in the panchayat perform better or no worse than their male counterparts. The data collected by Public action centre that combines objective data on the quantity and quality of the available public goods with household level data on bribes and the satisfaction level regarding different public goods and matched it with data on reservation for women at the panchayat level. They found that overall, women provide more public goods and those goods are of better quality. For example, they found that there are significantly more public water sources available when GP is reserved for women and they are also in better repairs, though the difference is not significant using data from a survey of all 165 GPs of the Birbhum district in West Bengal shows that female Pradhans elected on reserved seats have almost three fewer years of education than men, are less likely to have any political experience, are less likely to be trained and so on. They also come from poorer households and smaller villages than their male counterparts. But there is no evidence of fewer or worse public goods in Panchayats headed by women elected on reserved seats.

Many critics of the reservation system in India argue that most women and SC/ST are only “shadows” and someone else is taking decisions on their behalf. 43% of female Pradhans in Bhirbhum report being helped by their husbands.

3. SHG Bank Link Model

In India, the dominant model of microfinance for credit delivery to the poor is through informal Self Help Groups (SHGs). Despite the phenomenal expansion of the organized banking system, a very large number of the poor continued to remain excluded from the formal banking system. Thus, a step ahead in the direction of financial inclusion was taken by NABARD in 1992 by introducing the SHG Bank linkage model which is based on the principle of self-help. Under the bank linkage model, both government and non-government organizations form these SHGs. The group consists of 10-20 members. These groups determine their own rules for saving and lending. Once these groups mature (i.e. have sufficient savings), they are entitled to borrow from commercial banks which is included in the priority sector lending of the latter's loan portfolio.

A large literature exist which shows that groups engage in a variety of non-credit activities leading to greater participation of women in politics. In a GOI study [14] 26 % of elected representatives admitted of being involved with some community based organizations. A higher percentage of men (28%) than women (25%) admitted to this involvement. Also these elected representatives who were involved with some CBO were asked if the involvement encouraged them to contest elections. 64 % of the elected representatives reported to have been encouraged by some CBO. 67% of elected men representatives as compared to 61% of women representatives reported the same. These elected representatives were asked about the type of CBO's they were involved with. 70% of women representatives were associated with SHGs while only 14 % of men were involved with SHGs. 43% of men reported to have joined youth club. There was a stark difference in the involvement of female Pradhan (61%) and female ward members(72%) with the SHGs as compared to male Pradhan (12%) and male ward members(14%). 23% of EWR's have taken help from community organizations for filing nominations for the first time while only 3% of EMR have done so. By position, 26% of female pradhans as compared to 5% of men pradhans and 23% of female ward members have taken help while only 3% of male ward members have done so. In [15] using data of 256 village councils in 11 districts of UP is one of first papers to document gender gaps in political and non-electoral participation and the factors influencing such gender gaps. The women respondents in their sample were members of the SHG. They found that index of political participation as well as non-electoral participation is significantly higher for men as compared to women. Women were found to as likely to vote in previous village or state elections as men but less likely to engage in everything else. The gender gap in electoral participation declines by 34% and the non- electoral participation by 30% after including gender gap in knowledge and leadership skills. Addition of voice and mobility index reduces the gap by 69% and non-electoral participation by 42%.

They also examine the impact of experiencing a women pradhan in the last five years on women political participation and the supply side determinants of it. The presence of female pradhan does not lead to any significant change in the electoral participation of men or women and the supply side determinants i.e. knowledge, leadership skills and public locus of control. Both men and women report a higher value on the private locus of control index when a woman is a pradhan.

4. Data sources and key variables

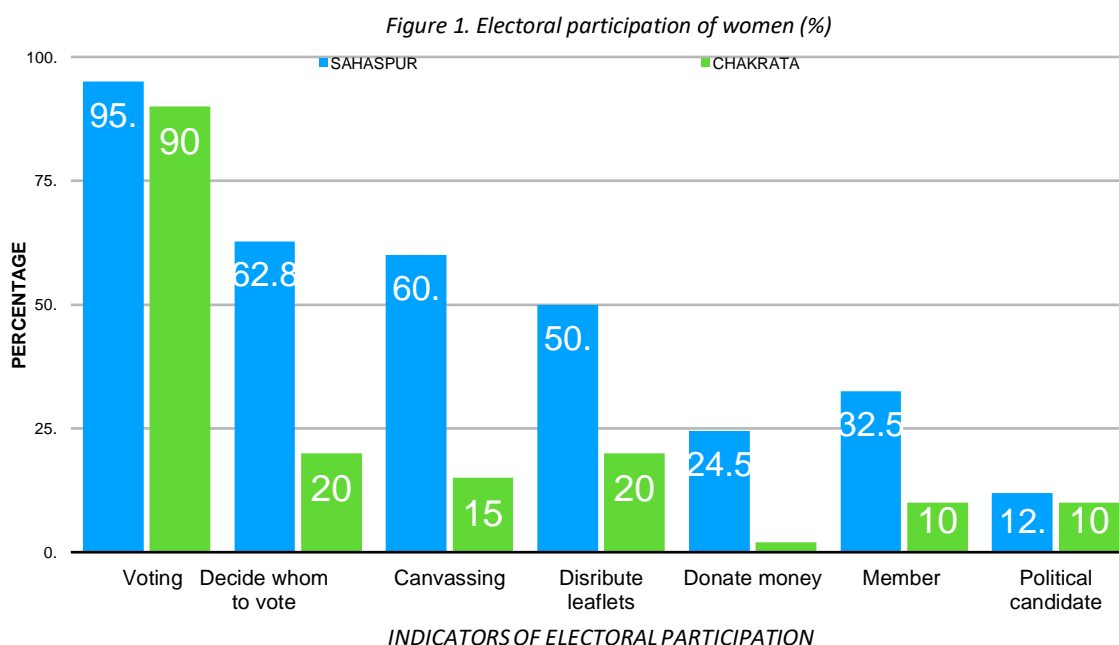
My primary source of data is a survey conducted by me across two regions of Sahaspur and Chakrata in Uttarakhand in 2015. I surveyed 400 members of the SHGs in Sahapur and 100 in Chakrata. Chakrata a cantonment board city, originally known as Jansaur Bawar, is inhabited by Jaunsari tribe. Sahaspur is a town in the Sahaspur block of Dehradun. According to the 2011 census, Average sex ratio in Sahaspur is 895 which are lower than Uttarakhand state average of 963. It also lags behind in literacy rate with the male literacy rate of 62% and female literacy rate of 38%. In Chakrata, female sex ratio is 377. Male literacy rate is 94% while female literacy rate is 79%. All the respondents are females.

1. Measures of political participation

The studies on political participation of women available till date have largely focussed on voting behaviour of women and their representation in Panchayati raj institutions. However, citizens have inherent differences in their policy preferences and interests and can engage in a rich array of activities to ensure representation of their interest in policy. In my study, I tried to capture several dimension of the political participation of women: whether women has voted in the previous local elections, did they decide themselves whom to vote, whether they were involved in campaign activities such as door to door canvassing, distributing leaflets, donating money for campaigning, whether they were members of any political party or had been a political candidate themselves. These all are indicators of electoral participation. To measure non-electoral participation of women, I asked the questions such as do you attend the Gram panchayat, do you speak in the Gram Sabha meetings, took part in collective action, tried to meet village pradhan or any panchayat member, tried to meet district or block officials.

5. Electoral and non-electoral participation of women

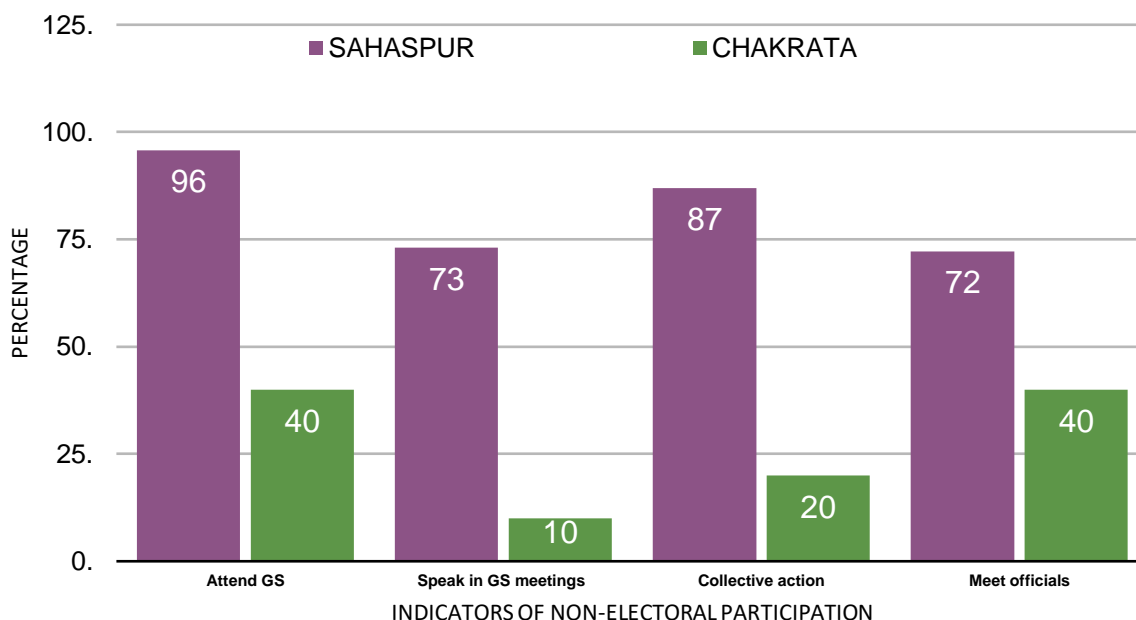
Figures 1 and 2 shows that on all indicators of electoral and non-electoral participation of women, Chakrata lags behind Sahaspur. The percentage of women who vote in both the areas is high with Sahaspur leading Chakrata by 5% point. In Sahaspur, a large proportion of women compared with Chakrata decide on their own whom to vote. Women in Chakrata reported to vote for the candidate whom their husbands or some other male member of the family had asked them to vote. 60% of women involve themselves into canvassing, 50 % distribute leaflets, 25% donate money, 33% are members of political party and 12% have been a political candidate in the past.



Source: Primary survey

In Chakrata, the percentage of women involving in these activities is low particularly donation of money. The women’s groups do not seem to work well in Chakrata as women reported non-repayment by members and conflicts arising within the groups thereby. This may be the reason for only 2 out of 100 women reported to have helped the candidate with money. In Chakrata, only 40% women reported to attend the gram Sabha meetings. One woman said “Women here cannot attend Gram Sabha meetings” while in Sahaspur, 96% women attend these meetings. On the other indicators, women in Chakrata lag behind Sahaspur. The percentage of women who speak in Gram Sabha meetings, participate in collective action or tried to meet village/state or block level official is much less compared with Sahaspur.

Figure 2. Non-electoral participation (%)

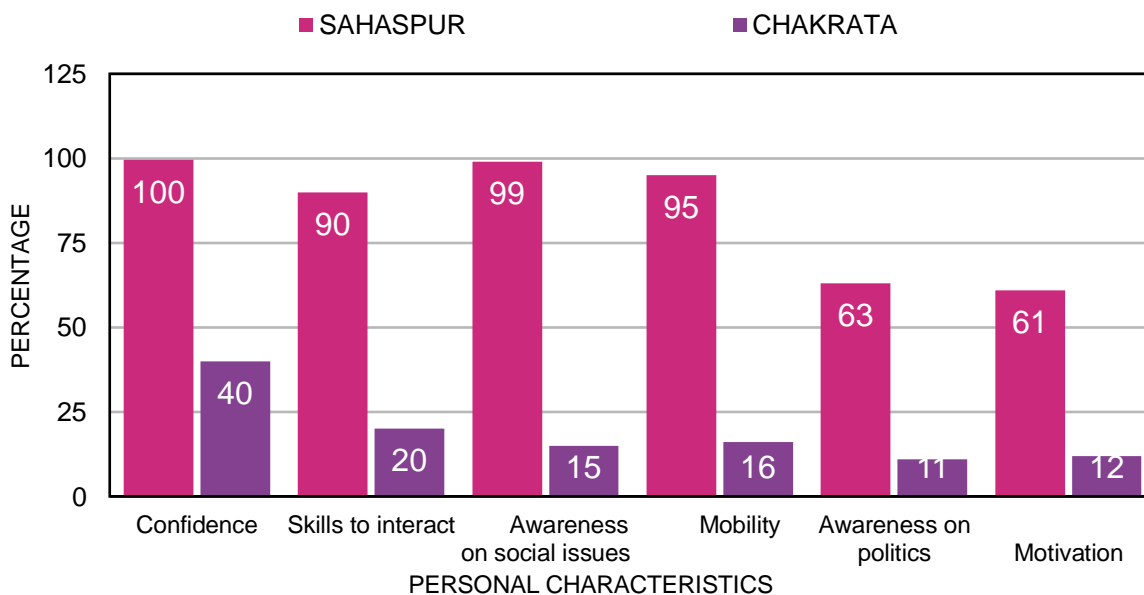


Source: Primary survey

6. SHG membership and Women’s political participation

The extent of political participation of women both electoral and non-electoral depends upon a variety of factors including the supply side factors i.e. certain personal characteristics which women can alter. Huge gender gaps exist in the knowledge about political processes, self-assessed leadership skills, say in household decision making, mobility outside home, access to financial resources and these impact political participation of women. SHG membership can bring about an improvement in these traits. Due to regular meetings, trust and solidarity develops among the group members leading to build up of social capital. Trust is the core link between social capital and collective action. SHGs act as training grounds for future leaders by developing skills such as leadership, confidence, and communication skills, enhancing social and political awareness, motivating and supporting members to contest elections [16-18].

Figure 3. Impact of SHG on personal characteristics (%)



So, women members in the sample were asked if joining SHG led to an increase in confidence, helps in developing skills to interact and lead, increase awareness on social and political issues, increase their mobility outside home and motivate them to join politics. My analysis shows that women members in the Sahaspur area seemed to benefit more from the group membership than Chakrata women. Almost all women in Sahaspur report to have felt an increase in their level of confidence, higher awareness on social issues and increased mobility. More than 50% women report to have had a higher level of awareness on politics and motivation to join politics. In Chakrata, not a large proportion of women SHG members report to have experience higher level of confidence, greater awareness on social issues or politics, development of skills and increase in mobility.

7. Performance of elected female representative

To study the performance of female elected representatives, we took a subsample of SHG women who have been pradhan/ward members at some point. To assess their performance, various questions pertaining to their work were asked. According to the 73rd amendment, it is mandatory to hold Gram Sabha meetings within a fixed time period. I asked the Panchayat members whether they organised and attended Gram Sabha (GS) meetings. The survey shows that 58% women panchayat members in SHG report to have done the same in Sahaspur while only 23% in Chakrata. The elected representatives were asked about the proportion of women usually attending the GS meetings. Panchayat members are also expected to create a conducive environment for women to attend, speak and raise questions. In Sahaspur, they reported that 50% attended, 95% of elected representatives freely raised issues in GS and 56% encouraged women to speak. The Figure 3 was much lower for Chakrata. Since the panchayat members act as a link between the people and the government, they need to interact with the local bureaucracy on a regular basis. Elected representatives are expected to address local issues and in that process sometimes engage in demonstration or protest to demand public goods from higher authorities. Women elected representatives were also asked about their whether they interacted regularly with bureaucracy, engaged in protest/demonstration for local issues and involved in public welfare activities such as health related campaigns and if they have taken any steps to increase school enrolment rates. The survey results are shown in Figure 4. In Sahaspur, 60% of elected women representatives reported to have regularly interacted with bureaucracy, 18% engaged in protest/demonstration, 45% reported to have run a health awareness campaign and 74% said they took steps to increase enrolments in school. In Chakrata, corresponding figures were 24%, 6%, 21% and 34% respectively.

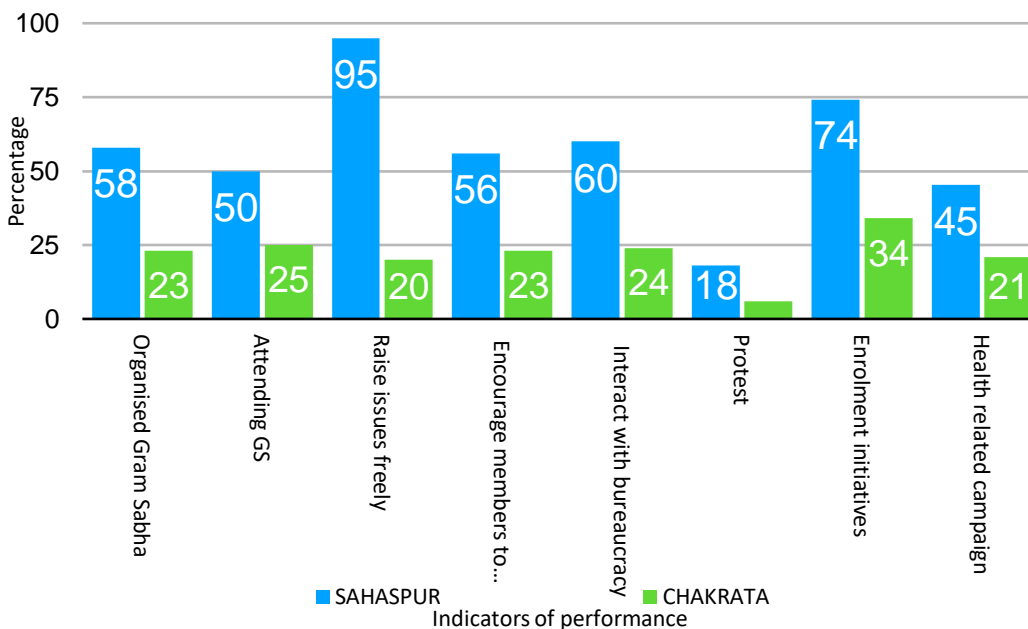
8. Reasons for differential impact

Detailed discussions with the group leaders of the self-help groups of Sahaspur and Chakrata revealed the reasons for difference in the impact of SHG membership on the political participation of women and performance of female pradhans and other panchayat members. Following reasons were reported to have played an important role:

1. The level of education attainment plays an important role in determining the level of political participation and performance of elected representatives. Educated members show better levels of participation and performance.
2. The employability of the group members was also a determining factor of participation and performance. Women who belong to those groups which were better able to use the loan fund for engaging in productive work showed higher levels of participation. This may be because employability determines repayments within a group. Higher repayments in a group prevent disintegration of the groups and promote trust and solidarity among the members which leads to formation of higher social capital.
3. The topography of Chakrata poses hardships for people in general and women in particular. Lack of roads, electricity, water supply, fuel and fodder are the consequent results of the hilly terrain. Since division of labour in a family goes against women performing non-traditional roles, women reported to have to travel long treacherous paths for water and fodder. They do not get any help from men leaving them exhausted which discourages participation in any program for their welfare.

4. Women do not take the loan from the bank as an opportunity for productive employment, but a kind of a consumption dole. This defeats the very purpose of the program. Women spend most of the time in performing the household chores while delegating their work of panchayat into their husband’s hands.
5. The society is more closed in Chakrata as compared to Sahaspur. It did not favour women to be politically engaged. Traditionally, a male child in the Jaunsari is considered to be a boon while a female child is considered a curse. The Jaunsari girls are expected to participate in all the household chores and are not spared for education. Women works very hard throughout the day and it seems that she has to compensate for every penny her husband has paid as bride price.

Figure 4. Elected women representative’s performance



Source: Primary survey

9. Conclusions

The study throws light on the political engagement of women in two regions of Dehradun in a broad range of activities and not just in terms of voting behaviour and proportion of elected representatives. Membership of SHGs helps in increasing the visibility of women in village and positively impacts their political participation by developing skills conducive for political participation. The association with these groups helps members in joining politics and performing better. However, the participation and performance depends upon a variety of other factors also such as education, employment, society norms and division of labour within a household.

In recent years, the micro finance sector is facing problems such as decline in the number of new SHGs each year, dormancy and disintegration of SHGs [19]. My study indicates that the formation of self-help groups should be promoted and the disintegration of the existing SHGs should be prevented by involving good Self-help promoting institutions (SHPIs) such as NGOs with a trained and experienced staff. The SHPIs can also play more responsible role in ensuring productive use of credit by providing training and marketing support to these groups. The survey also highlights education of women is a necessary condition for political empowerment. This shall help these women entrepreneurs to be more successful in utilising the credit productively but also instilling in them the skills required for more active and efficient involvement in politics. This analysis shows that policy should focus not only on improving the supply side determinants of women’s political participation but also demand side i.e. changing social norms regarding women’s involvement in public life. Policies should aim at not only encouraging women’s involvement in politics but also to create an enabling environment for this involvement to be truly empowering.

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