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Decentralization and Community Governance in India - A Gender Perspective

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Abstract

The decentralized system of grassroots level governance introduced by the Indian government in 1993 included the mandate that a certain critical percentage of women, Scheduled Caste (SC) and Scheduled Tribe (ST) members—persons placed at the lowest rungs of society—be ensured representation with an aim to making governance more representative, participatory, and inclusive. But being first timers the women in general, and those belonging to SC and ST in particular, though formally partners in governance, have not performed well in these roles. This may primarily be due to a lack of confidence, among other factors. At any rate, in most cases they work as dormant members. Coupled with the 1993 measure, another action facilitated by the Indian state whose primary beneficiaries are women has been the introduction of small loans to microcredit groups aimed at putting additional income in the hands of poor women.

The government of India introduced these two measures with the expectation that women would become more visible in politics and the economic sphere, and thereby improve their position and bargaining power in the family as well as in society. Both measures have created a huge impact in terms of numbers. While roughly one million women get elected into the local system of decentralized governance every five years, about twenty million women have come under the umbrella of microfinance groups since the mid-1990s. Thus about twenty-one million women are interacting among themselves in public institutions and in the market place. Such an

unprecedented number of women working in arenas other than the home has led to a huge social mobilization in India.

Given favorable conditions the effects of the two measures converge. This in turn has led to the opening of a new front through which “women’s collectives” have been formed and lively interaction is taking place in the public arena. A women’s collective works not only as a pressure groups to advocate for the implementation of women-friendly programs channeled through local government, but also to support elected women representatives in carrying out their responsibilities within the local government system. The cementing factor that binds them together is an element of social capital—namely, trust and cooperation—since most of these women belong to common clans and come from similar socio-economic backgrounds, and face similar kinds of discrimination in the family and society. These collectives also try to transcend the barriers of inter-caste conflict by forming women’s federations covering larger geographical areas. Under this changed scenario, women leaders have been successful in fulfilling their responsibilities as public leaders. In the process they have been able to strengthen the institutional structure of the local government system and have thereby acquired agency to negotiate, carving out a place for themselves in society from a position of strength. The results of such strengthened agency are reflected in increased life expectancy and literacy. Nevertheless, a caution needs to be voiced regarding the longer-term effectiveness of such agency since it has not yet led to an intergenerational change that raises the status of the girl child.

In this paper an effort will be made to assess the institutional framework of the local government system and its partners with particular regard to elected women representatives and their background. The second section will be devoted to various aspects of microcredit, followed by a section highlighting the synergistic impact of the microcredit and local government systems

on the performance of women. In order to substantiate our position, both primary and secondary source materials will be used.

Status of Women in India

Even after two decades of economic reforms and high growth rates, Indian women lag behind their sisters in neighboring countries in terms of access to health care and education. The infant mortality rate in India far exceeds that of Bangladesh even though India fares much better in terms of per capita income. Similarly, life expectancy is better in Bangladesh compared to India, and the female literacy rate is also much higher there as compared to India.¹ Unfortunately, the “female deficit” is much more extensive in India compared to her neighbor,² and recent census data on the sex ratio (females per hundred males) shows that areas which had earlier enjoyed a favorable sex ratio now manifest a female deficit, particularly in the age group of 0-6.³ The child sex ratio shows a declining trend, dropping from 927 to 914 between 2001 and 2011. Moreover, the incidence of dowry-related deaths and domestic violence has not decreased⁴. In other words, women are still treated as second class citizens even after sixty years of freedom.

The reasons for the female deficit are not difficult to trace. First of all, it is to be noted that the total fertility rate has declined all over India,⁵ as women are opting for fewer children. Coupled with this is the idea of “son preference,” which in a patriarchal societal structure like that in India is still very strong among the rural people due to lack of old age security in any other form than sibling support. Secondly, the customs of Indian society dictate that daughters are destined for marriage and are bound to go to their husbands’ households, while sons stay at home and inherit parental property. As a result, women who have sons get more attention in the family than those having only daughters. Thus women try to have only sons and might not opt

for a second child if their wish is fulfilled in having a son in the first birth. Thirdly, with cheap technology readily available women are able to plan better and opt for a male baby rather than a female. As globalization allows more low caste people to move above the poverty line, communities that previously refrained from neglecting their daughters have started emulating the values of higher caste people. Thus nowadays, low caste communities don't allow their women to work in public. Nor do they give bride price,⁶ which earlier had been prevalent among them. On the other hand, low caste communities are adopting the practice of dowry. In addition, they are practicing sex selective abortions. As a result of these trends, women in general and girl children in particular are devalued. In order to rectify these structural factors, two gender-friendly measures have been taken up and it is to these that we turn next.

Women's Status-Enabling Government Policies

In recent decades two major developments at the policy level have taken place in India to redress women's concerns by gendering political and economic institutions. In politics, women used to be very poorly represented before the introduction of the local government "quota" system. That lacuna has been removed by giving a certain critical percentage of seats to women in those institutions. This has been characterized as the "jump-start" as against "slow start" that would enable women to proceed along in the path of women's empowerment.⁷ The second development is gendering the money market to deliver small loans to poor women so as to augment income by allowing them to utilize their hidden entrepreneurial potential. This policy is modeled after the microcredit program of the Grameen Bank of Bangladesh. While the first initiative was designed to remove the political vacuum in terms of representation, the second one

aimed at putting more income into the hands of cash-strapped women, particularly rural women belonging to SC and ST communities.

In terms of numerical values, the first development has given rise to slightly more than a million elected women leaders per 5-year term at the grassroots level. These are women having diverse social and economic backgrounds. The second measure has drawn roughly twenty million women into Self Help Groups (SHGs). Before proceeding further, we shall look at the institutional setup of the local government institutions in order to depict the real situation in so far as the structure is concerned.

Local Government Institutions and Women's Representation

Until 1993, policies were formulated in the Planning Commission in Delhi and were implemented in the villages by district and block-level administrators. Policies did not reflect the ground reality of local areas that present diverse situations, so there was a dire need for smaller political units not only in order to conceptualize but also to implement relevant policies that would affect the lives of millions of people living in rural areas. Thus in 1993 it was decided at the policy level to give more power to local government units, and thus establish an era of decentralized governance in rural areas. Even though the number of administrative units keeps on changing every year as per the size of population and other administrative purposes as per the latest data there are about 0.65 million village panchayats (village political units), 5564 block-level panchayats, and 687 district panchayats according to government of India⁸. The panchayats are supposed to plan, implement, and monitor almost all local developmental projects, ranging from livelihood issues to food security and other aspects of poverty alleviation, which is much broader than the targets set by the Millennium Development Goals (MDGs).

Although these institutions are given important responsibilities, they are not given an autonomy of untethered funding, dedicated functionaries, nor power to autonomously plan and execute. As a result, panchayats are reduced to mere implementing agencies. Most of their funding comes from the central or state governments and it is allocated at the program level. These institutions are also burdened with another set of problems, inasmuch as they are superimposed on an already-stratified social structure in terms of power relations, even though the structure shows signs of weakening in certain parts of village India.⁹ Nonetheless, while these institutions have not completely met the goal of Gandhi's *Swaraaj*¹⁰—the Little Republic—a large number of people do get involved in deciding how to implement the welfare programs in a more targeted and efficient way. In other words, the local government institutions have opened up potential for villagers to take part in local administration, even though such participation remains somewhat limited.

Opportunity has increased considerably for villagers in general and women in particular since the introduction of a 2005 rights-based livelihood act called Mahatma Gandhi National Rural Employment Guarantee Act (called MG NREGS for short).¹¹ This scheme, for all its transparency and accountability, is mostly targeted at scheduled caste (SC) and scheduled tribe (ST) populations as well as other marginalized sections of the people. Its objective is to provide able-bodied laborers with physical work—particularly in the agriculturally slack season that lasts a hundred days—by paying prevailing minimum wage. The program is implemented through the panchayats. About 100,000 rupees (Rupees 62.00 = \$1) come into panchayats every year to be spent by these elected representatives. Because of this scheme villagers have shown a lot of interest in attending the once purely formal village assemblies (Gram Sabha).¹²

The Uniqueness of the New Panchayat Setup

The Panchayat system has enabled a large number of persons to be elected every five years and, in the process, has facilitated the building of human capital. For example, in each five-year-term, there are about three million elected representatives at the all-India level, out of which 75,000 are women. It is because not less than one third of the total seats in each tier of panchayats, both at the ward and headship levels, are reserved for women. Recently the quota was increased to fifty percent, so that the number of women representatives has risen above the previous level. But unlike “slow track” methods seen elsewhere,¹³ the Indian representation model creates conditions in which women often get elected with the support of male family members. As a result, women’s own choice of standing for elections is sometimes in doubt, and that may lead to the creation of “dummy” women chiefs in the local government institutions.

The quota has been extended to all groups of women, ranging from SC and ST to general castes. Many micro studies have been conducted in different parts of India to show the impact of such large numbers of women in public space. Some of the studies qualified the success of the quota system, indicating that women don’t contest elections on their own and are prompted by male family members and village elders.¹⁴ Others, like Duflo and Chattopadhyay (2004), have noticed that the quota has indeed helped women’s visibility in the panchayats.¹⁵ Dwelling briefly on these studies allows us to examine the impact that the quota system has had on women’s status in society.

Bardhan et. al. (2010) have studied all the districts of West Bengal for the period of 1998 to 2004 and have examined the welfare schemes targeting SC and ST as well as households headed by SC women chiefs.¹⁶ The authors noticed that access to benefits worsened among female-headed households in those panchayats where women are heads of the panchayats. The

authors explain this phenomenon as reflecting the relative ignorance of existing benefits among elected women representatives and the exploitation of this ignorance by the elite class. By not sharing information on the existence of other types of benefits available the SC population through panchayats, the elites appropriate benefits for themselves such as agricultural mini kits and irrigation facilities. The authors also pointed out that SC villages gained a lot in terms of access to benefits whenever SC male chiefs were present. However, the study does not take into account the impact of caste and family patriarchies, which are very much prevalent among the Dalit (SC) women. It is a well-known fact that SC men and women work together in public places. If a SC male is literate, his knowledge of the functioning of the panchayats often becomes evident through elected women. In other words, literate SC men trying to improve the situation of their co-villagers might seek to work through their women, making themselves visible in the process. But it is equally important to point out that women don't form a homogeneous group. For instance, some of them may not have the aptitude to go into politics or are not interested in pursuing it. In others castes, male family members might also have wanted to use women to further their political ambitions. Nevertheless, given a chance, some women do get an opportunity to express their leadership ability through the panchayat system.

On the other hand, Chattopadhyay and Duflo (2004) have studied the national level impact on women of the reservation system in panchayati raj and have noticed a positive correlation between the quota and women's empowerment.¹⁷ These authors have experience in several states and have come to conclusion that, for example in West Bengal, the elected SC women have invested more on roads and drinking water which are essential for women. In Rajasthan, on the other hand, they invested more on water because it is a desert state. The authors are also of the opinion that because of the reservation system, the SC community has

achieved significant representation. Similarly, Beaman, Pande and Topalova (2006) have studied 24 states and have noted that elected women representatives are targeting welfare schemes in a focused manner, while fewer bribery cases are reported. But still the general impression among villagers is that women leaders are not capable of performing well. The authors attribute this to gender bias towards women leaders. Jaffri and Singh(2006), who have been working in a tribal-dominated district of Madhya Pradesh, observe that it is not unusual to find “natural community leadership” among the SC and ST.¹⁸ Some may require exposure to the political environment in order to grow as political leaders and the quota gives them an opportunity to do so. Thus, to dismiss all elected women representatives as rubber stamps or door mats of men would be far from the truth. Finally, even if women don’t show leadership quality at the initial stage, the mere presence of them in political institutions has had an empowering impact on them.

It may therefore be concluded that women’s presence in political institutions has shown mixed results. In the next section we discuss the impact of micro-loans in strengthening women’s economic power.

Microcredit/microfinance Groups

As noted earlier, women in India have traditionally been denied both political and economic power leading to the denial of social power as well. To overcome these barriers, various welfare policies were initiated by the government with participation of civil society members and donor agencies. As a result, along with political representation, women in India also gained an opening in the economic sphere. Starting in the 1990s a policy shift in the development paradigm took hold. Until then, developmental policies targeted only male family members, ignoring women’s needs and their integral role in household management. But from

the 1990s onward, women's needs were given relatively greater emphasis. Since women are resource strapped and no commercial bank would give them loans without economic collateral, the government decided to start a microloan program through the Department of Women and Child Development, which got reinvented in the 1980s and 1990s as a microcredit program modeled on the Grameen Bank in Bangladesh.¹⁹ According to one estimate of the National Bank for Agriculture and Rural Development (NABARD)—the nodal agency supporting microcredit groups through a variety of programs—the microcredit program has reached 86 million poor households in India alone and the SHGs had bank accounts with outstanding savings of \$1.23 billion in the year 2009. Furthermore, the report also showed that about 4.2 million SHGs are linked with bank loans.²⁰ As per the latest figure, it has declined to 3.9 million in 2016 informed by 166 MFI ranging in 29 states of India²¹. It is to be noted that after the crisis of MFIs and resulting in the farmers suicides all-over India it was expected to decline drastically. Nonetheless it seems that the vitality of the sector has been regained to some extent particularly after the regulations and introducing the flexibility in the interest rates both for MFIs and for the clients though we don't know if it is getting implemented in the ground or not. According to the Economic Survey of India (2011-2012), the SHGs model has been designed in such a way that it encourages women to be linked to the bank not always as a provider of loan services but as a means of saving. The report also points out that of the total number of SHGs, women constitute at least 76 percent of members. These women contribute 72 percent of saving and 82 percent of the outstanding loans in this sector. In the Bharat Microfinance Report, 2016 of which we have referred to in this paragraph, the total women borrowers constitute 97% of the total of which again SC/ST constitute 30% and that of minorities 27%. In so far as the urban and rural outreach is concerned the urban one clientele has declined from 67% to 62% between 2015 and 2016. The

same report also tells us about the zonal situation. For example like previous situation, the Southern zone shows the highest growth followed by the East. However, the growth rates are higher in the Northeastern and Central regions. Further it also reports that the average outstanding loan per borrower turns out to be rupees 11,429/- out of which 94% are used for income generation.

Before microcredit groups are formed, lender agents (“animators”) travel from village to village telling about the benefits of microcredit. Women are encouraged to save out of their meager earnings. Group membership is usually constituted on the basis of shared socio-economic characteristics. For example, sometimes women belong to the same caste or community and are often related to each other. In fact, civil society members try to encourage group formation from within one individual ward to encourage homogeneity, either in terms of belonging to one group of kin or of persons facing similar socio-economic hurdles. It is also important to repeat that the membership of microcredit groups is generally recruited from marginalized sections of the society, such as from SC and ST communities. Further the members also focus on the locally available raw materials and skill as well as market.

Impact of Microcredit on the Status of Women

Many studies of diverse scale and scope have been conducted to gauge the impact of microcredit on the financial, social, and political status of women. Yet few illuminate the improvement of women’s economic status after they join SHGs. The majority of the studies do show that access to microcredit reduces “vulnerability” to disaster at the family level.²²

Kabeer(2006), for instance, has examined several microcredit groups comprised of ST and SC and Other Backward Caste (OBC) communities located in remote areas in India, and came to this

conclusion. She also pointed out that microcredit has made a very perceptible impact on the social status of women who are slightly above the poverty line. She has studied many non-governmental organizations (NGOs) situated in tribal areas of India and Bangladesh, concluding that women participating in microcredit groups supported by these NGOs are able to manage practical needs such as access to health care services and children's education, though not the strategic needs of challenging the power structure embedded in the family. Yet these types of needs overlap. The SHGs studied are mostly engaged in cattle and poultry rearing, paddy husking, and the processing of minor forest products and selling them in nearby markets. These types of economic activity require very low capital and a short gestation period, particularly in India. Devika pointed out that the Kudumbashree program, which is also a microcredit program, has enabled women to become agents of change, but that it has not gone beyond this point.²³ Specifically, the author analyzed the most important government program on microcredit in Kerala, observing that women have become successful social audit personnel who efficiently live up to their responsibilities, yet still fail to challenge the oppressive power structure in the family.

Both Karim(2011) and Fernando(2006), on the other hand, argue that empowering women should be pursued rather than helping them get microcredit, which leads to indebtedness in cases where they fail to repay their loans on time and shaming for their failure to fulfill family honor.²⁴ Karim, for example, points out that the logic of microcredit works under the assumption that women are autonomous actors, yet rural women in Bangladesh—as in any feudal society—are bounded by several kin relationships including the spouse, in-laws, and so on. In many instances family members compel women to borrow from lending institutions, but if they are unable to repay for unforeseen reasons they become the victims of humiliation since they are the prime borrowers. Fernando, discussing contributions to his edited volume, pointed out that the

empowerment of women through microcredit became a new orthodoxy after it was introduced in the 1990s.²⁵ However, in this process women's interests were subordinated to the priorities of mainstream development in a way that became detrimental to the NGO-led empowerment model.

Sharma, on the other hand, suggests that inadequate attention has been paid to assessing through multi-variable analyses the gender impact of microcredit, and she is of the opinion that it does hold potential for microenterprise development and the strengthening of women's capacity provided that strategies shift from the present narrow vision of these programs, especially in terms of the performance yardstick. She also points out that there is enough evidence to support the notion of "dynamics of collective responsibility" by means of which women have emerged from the poverty trap, citing India-based organizations including Self-Employed Women's Organization (SEWA) to support her argument. Nevertheless, she feels that not much research has been done to determine the chain of causality among crucial variables.

Synergy between Women's Roles in Microcredit, Panchayats, and Community Governance

In the sections above it was noticed that neither political representation nor microcredit measures have led to unbiased empowerment of women. In many instances the institutional constraints have become obstacles. Fortunately, these barriers have been partially overcome by women combining the opportunities presented to them through the panchayats and microcredit. In such instances women are emerging as successful leaders. In order to demonstrate this success we will use both secondary and primary source materials.

Pant, for example, has conducted a study of three states and four organizations which have facilitated sixty Self Help Groups, and these NGOs' involvements in twenty-six panchayats.²⁶ Pant noticed that members of SHGs being facilitated by the NGOs became

interested in taking up issues of public concern. For instance, women started disseminating information in these communities about matters such as deliberation in public forums and Gram Sabha, where basic issues like shelter, pensions, and drinking water are discussed. Through such participation they act as pressure groups to leverage access to resources, agenda setting, and altering rules and norms which can engender better policies. Some of the women got elected to *panchayati raj* institutions and proved to be effective in these roles. By taking part in various forums their self-confidence increased, as did group solidarity. But in all these cases the women needed the help of NGO members through the entire process. Both Lindberg and Jeyaraman, who have focused on the synergy between the SHGs in Tamil Nadu, reached the same conclusions.²⁷ For his part, Lindberg pointed out that a “silent revolution” in the form of women’s empowerment is slowly taking place in rural areas of Tamil Nadu. He has been revisiting the same set of households over a span of twenty-five years, and noticed that along with the diversification of occupational structure beyond agriculture, pro-poor policies by the state—including microcredit—have empowered women to become agents of change. He also noticed that SHG members were becoming very vocal and taking part in local elections.

Jeyaraman has highlighted trends similar to those observed by Lindberg but has also studied the benefits of the Employment Guarantee Act, which, he adds, has led to women’s empowerment but not to the creation of permanent infrastructures in the villages. A similar case is that of the Kudumbashree program which started in the 1990s as a community-led poverty identification program in the state of Kerala. At that time, the NABARD had promoted SHG linkages to banking programs, establishing itself as a viable microfinance model. Kudumbashree, a program for neighborhood members, was launched in 1998 as a community network that would work in tandem with local government for poverty eradication and women’s

empowerment. The program aims for universality, so it has tried to reach out to each and every poor woman in every village. Its spread has been phenomenal, and made possible only because women are taking charge. The program includes not only welfare dimensions but also rights-based employment provisions which are routed through the local government system. In this way the program strives to convert a microfinance-led financial security model into a more comprehensive model of local economic development.

A study taken up by the Institute of Social Sciences (ISS), New Delhi evaluating a UNDP-funded project which had tried to increase the capacity-building measures of elected women representatives from panchayats in ten states revealed that the implementing partners in those states concentrated on building women's networks to carry out community governance, particularly relating to the delivery of basic services among their own villagers. The project ran for five years from 2003 to 2008. The women's networks are active not only at the village level but also at the block and district levels. These women came to know the strength of a women's collective as they went together to the Gram Sabha village assembly to put pressure on the *sarpanch* (the panchayat chief) to get electricity or drinking water for their villages. Similarly, the women's collective also tried to energize the newly elected women representatives to speak up in the panchayat meetings—so successfully that the women's network could extract the concession that 20 per cent of panchayat's own revenue would be spent on women-related events. The women's network members were recruited mostly from SC, ST, and OBC. In one of the states the women panchayat chiefs along with some SHGs formed a network to implement a scheme that enabled pregnant women to visit hospitals for delivery of their babies. In the process, the incidence of both maternal and infant mortality decreased²⁸.

Yet another study conducted by the Institute of Social Sciences, New Delhi which ran from 2003-05 and covered seven states was designed to investigate whether intersections between local government institutions and microcredit groups existed. The project was funded by Plan International, which routes its welfare activities through NGOs and Community Based Organizations (CBOs). One finding was that wherever synergies between the women in panchayats and those in CBOs took place, the benefits of welfare-oriented activities got maximum attention.²⁹ In one case, a women's collective was determined to implement a project on total sanitation in their panchayat, and with much effort the collective was able to attain this goal. As a result, the panchayat received an award for achieving total sanitation. In all of these cases, concerned civil society actors were demonstrative in encouraging the women to organize their collectives so as to realize their goals.

Enabling Factors

In the examples above it becomes apparent that whether women become empowered or become victims of oppressive lending system depends very much on the nature of the NGOs with which women's groups are affiliated. From the studies of Kabeer, Karim and those of the ISS, it has become clear that the nature of microfinance institutions largely determines the kind of results to expect.³⁰ Kabeer studied organizations working among the tribal groups in remote areas of India. Similarly, the evaluation conducted by the ISS also focused on organizations working with groups of poor SC and OBC women on microcredit initiatives.

But it is also important to find out what kind of women's networking is taking place. For example, in most of our cases women belong to poor families for whom "governance" essentially means delivery of basic services, such as drinking water, a school nearby for their

children, and electricity. They also realize that it is the role of local government to provide them with these basic services and that it is these institutions through which they can lobby to get things done. Thus the principle of social capital in the form of bonding, trust, and group solidarity become the crucial factor. Pai has also shown how the chiefs of local government institutions recruited from Scheduled Castes in one Indian state have targeted welfare programs very effectively among their own members.³¹ Importantly, they belong to similar socio-economic backgrounds. The author was trying to show the strength of social capital formation among the most downtrodden groups of society, but she also pointed out that in another setting social capital became inoperative because of intra-caste rifts.

For her part, Karim has observed big microfinance institutions of Bangladesh working with a pure profit motive and trying to adopt arm-twisting measures to recover loans at any cost. Needless to say, some of the microfinance institutions working in India are employing similar kinds of pressure tactics and women are falling into debt by borrowing money from multiple organizations, and in turn lending it to other, poorer women. This problem reached a crisis stage in 2006 in one Indian state culminating 2010 and drew the attention of the Reserve Bank of India to regulate the microfinance industry.³² But to judge all microfinance organizations and all microcredit groups as equally fraught would be a mistake. To quote Sharma: “There is no one grand model which will work across different contexts. The outcomes will be determined by many factors, including the microeconomic policy framework, the role of mediating organizations, different stakeholders group dynamics, and so on.”³³

Concluding Remarks

With the low economic and political status of Indian women as a backdrop, two gender-friendly measures—women’s representation in local government institutions and microcredit loans to poor women—were introduced by the government of India with the objective of increasing women’s visibility in the public sphere. The immediate results of these two measures have been to bring a large number of women into the public arena, leading to tangible social mobilization. Due to institutional and other social barriers, women have not been able to achieve the full potential of these two measures. But they have enabled women benefitting from the measures to come together and form women’s collectives, and attempt to manage the governance of basic services at the community level. In many places these groups have made a difference in opening access to those services through the use of collective strength and social capital. Such collective networks should be mobilized to their full potential in order to achieve the maximum gains from the government measures. It may be also argued that if the women’s networks are encouraged, other social ills such as deliberate sex-selective abortions might also be reduced.

Endnotes:

¹ Sen, Amartya.K. “Growth and other concerns. Reservation to Participation: Capacity Building of Elected Women Representatives and Functionaries of Panchayati Raj Institutions.” (*The Hindu*, February 2011).

² Klasen, S. and C. Wink. “Missing Women: Revisiting the Debate.” *Capabilities Freedom and Equality, Amartya K. Sen’s Work from a Gender perspective*. (New Delhi: Oxford University Press, 2006).

³ Interestingly, the problem of sex ratio (females per thousand males) has become very complex. The result of the recent census shows that the overall sex ratio has increased from 933 to 940 between 2001 and 2011. This reflects that women in the age groups of 7+ and above are living longer than that of men. Biologically this is more logical than the other trend that is decreasing sex ratio in the age group of 0-6. At another level, the total fertility rate of Indian women has decreased from 2.9 to 2.6 within a decade but this figure masks regional variations. In many states the fertility rate has decreased to just one percent and the fertility rate of the high growth rate states particularly in the northern states has also decreased though at a lower rate. (Indian Express.com/news/). So many families are opting for a smaller family norm, and hence the maternal mortality rate is also declining. It has

implications for the status of women in the older age groups but the declining fertility rate is taking place at the expense of the girl child, which should be taken note of.

⁴ <http://www.firstpost.com/india/crimes-against-women-up-34-in-four-years-most-reports-from-up-maharashtra-west-bengal-2991754.html>

⁵ <http://www.thehindu.com/data/india-to-reach-replacement-levels-of-fertility-by-2020/article6717297.ece>

⁶ Bride price in contrast to dowry is paid by the son's family, particularly in SC, ST and OBC communities. It was so because women in those communities used to participate in economically useful work such as working on the field or selling the catch of the fishermen in the market or selling the milk product in the market. But once these communities climb up in the economic ladder, they try to withdraw their women folk from public and practice sex selective abortions.

⁷ Dahlerup, D. "Introduction." *Women, Quotas and Politics*. (London: Routledge Taylor & Francis US, 2006).

⁸ https://www.google.co.in/?gfe_rd=cr&ei=HM_kV5-UMpPy8AeE6bboCg#q=Total+number+of+Districts%2C+India+2016

⁹ Lindberg, S. "A Silent Revolution? Women's Empowerment in Rural Tamil Nadu." *Economic and Political Weekly*, 26 March, 2011. <http://www.epw.in/special-articles/silent-revolution-womens-empowerment-rural-tamil-nadu.html>

¹⁰ Swaraj the Little Republic was first conceptualized by Mahatma Gandhi in 1909 to mean the self rule by the community.

¹¹ Dreze, J. *National Rural Employment Guarantee Act*. (Delhi: National Book Trust, 2005). Government of India. *Economic Survey 2011-12* (New Delhi, Oxford University Press, 2012). http://www.grameen.com/index.php?option=com_content&task=view&id=782&Itemid=751.

¹² In the new 'avatar' the functioning of Gram Sabha is quite essential for the healthy functioning of the local government or panchayats. Since the introduction of the above mentioned Act, even women who used to shun the meetings for the presence of the village elders started trickling in to the meeting. As will be seen later, women are the major beneficiaries of this scheme.

¹³ Dahlerup characterized the high percentage of women's representation in political institutions, particularly in the context of Nordic countries, as "slow track," pointing out that the process took at least forty years to reach a critical mass of forty per cent. Nowadays nobody wants to wait that long so some countries are attempting to "fast track" the process, whereby the quota provision would increase the number of women in the political institutions overnight. Dahlerup, D. "Introduction." *Women, Quotas and Politics*. (London: Routledge Taylor & Francis US, 2006).

¹⁴ Bardhan, K.P., D. Mukherjee and M.P. Torrado. "Impact of Political Reservations in West Bengal Local Governments on Anti-Poverty Targeting." *Journal of Globalization and Development* 1.1. (2010). Beaman, L, E. Duflo, R. Pande and P. Topalova. "Women Politicians, Gender Bias and Policy making in Rural India" UNICEF, *The state of World's Children*. NY. (2007).

¹⁵ Jafri, A. and V. Singh. "Gender Mainstreaming in District Plans in Madhya Pradesh." In Niraja Gopal Jayal, Amit Prakash, Pradeep K. Sharma (eds.) *Local Governance in India; Decentralization and Beyond*. (New Delhi: Oxford University Press, 2006).pp.

¹⁶ Bardhan, K.P., D. Mukherjee and M.P. Torrado. "Impact of Political Reservations in West Bengal Local Governments on Anti-Poverty Targeting." *Journal of Globalization and Development* 1.1. (2010). Pp.1-34

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- ²⁰ According to the website of Grameen Bank there are about 8 million members, and 1,253,160 groups working with the bank, which has a \$648.68 million balance as a single bank. There are other large microfinancing institutions such as BRAC, ASA whose membership also runs into millions of women in the countryside of Bangladesh.
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