



Micro-Finance Posing Double Burden on the Poor Women

Baburao Jadhav

Assistant Professor, School of Social Sciences, SRTM, University, Nanded, Maharashtra.

E-mail: jadhavbs08@gmail.com

Abstract: This research paper reveals the impacts of micro-credits on the poor women. Since the last three and half decades, macro-credit policy has been working as policy of providing micro-finance to the poor sections of the society in general and women in particular. However, the results and impacts of micro-credits are varied across the countries, states and regions. The most of the studies pointed out the economical aspects and micro-credits impacts on women enterprises and income generating activities. Hence, there is little efforts had made to focus on the socio-cultural impacts of the micro-finance on the individual life of women. Thus, there is scope for in searching the truth and realities faced by micro-credit beneficiaries. The existing study has lacunas to explore the personal experiences, narratives and views of the micro-credit beneficiaries. Thus, there is need to explore the personal, individual lived stories and experiences of women in detail. Therefore, this study has major aim to access the impacts of micro-credits policies on daily routine life of the women. As we know that women have to play multiple roles in the private spheres of the life, such as; cleaning, nurturing, washing, cooking and all types domestic works. In addition to existing burden, micro-credits are posing additional burdens of the work of income generating activities; repay the loan and interest rate in time on women. However micro-credit is offered credits, trainings and linkages with banking and markets to women on the one hand. But, on the other hand, women are centered and liable to repay the loan and interest to the micro-credit agencies. All micro-credits are providing loans only to the women members because of the women's liability and trusts. As result of this, women are responsible to repay the loan in time. Being lender, she is always under the mental and physical trace and burden to repay the loan. Against this backdrop, this study will look into the ground realities of micro-credit beneficiaries of Rural Maharashtra and its impacts on the poor women. How women are negotiating with the caste,

Received : 19 July 2023

Revised : 17 August 2023

Accepted : 26 August 2023

Published : 29 December 2023

TO CITE THIS ARTICLE:

Jadhav, B. (2023). Micro-Finance Posing Double Burden on the Poor Women, *Society and Culture Development in India*, 3: 1, pp. 175-193. <https://doi.org/10.47509/SCDI.2023.v03i02.01>

patriarchy and male-dominance and culture. How, she is adjusting with the double roles as care takers and earners. Is she under double burden of micro-credit? How she is negotiating with the different stakeholders?

Keywords: Micro-credits, Burden, Bellow Poverty Line Poor and Women

Introduction

In the present contexts, we can find that micro-credit is still a part of poverty alleviation and women empowerment of policy and programs. Since more than three decades, micro-finance has been policy and programs of the same. But still, this program has not achieved and fulfills its objectives; therefore, it is linked with the policies and programs. However, the forms and names are changed from policy to policy, but the contents are the same. Micro-credit is adopted across the nations, states and regions. This is also adopted by different stakeholders. Thus, the functionaries of micro credits are diverse in natures, but the target group of micro-credits is more or less same as women and poor families. Under the micro-credit schemes and policies, different stakeholders identified needy and Bellow Poverty Line (BPL) families to link with different micro-credits policies, programs and schemes. In the case of Maharashtra state, initially this policy was initiated with Maharashtra Rural Credit Program to now convert into Maharashtra Rural Livelihood Mission. Under this scheme, Self Help Groups of Women are formed and they linked with banks for credits. The Mahila Arthik Vikas Mahamandal (MAVIM) a semi-government organization played very crucial roles to facilitate and negotiate with different stakeholders in the Maharashtra state to facilitate the credit facilities to the different stakeholders. MAVIM played very vital roles to find out the needy and poor BPL families of the state. In this view, this study is about to access the impacts of micro-credit led semi-governmental organization Mahila Arthik Vikas Mahamandal (MAVIM) on poor women in rural villages of Nanded district of Maharashtra. MAVIM has thirty three district branches at the district level and Community Managed Resources Centers (CMRC) at the block level in the different part of the Maharashtra. However, despite of their own mechanisms, MAVIM developed their collaboration with the local Non-Governmental Organization (NGOs) to reach to the unreached areas of the state. It promotes carpentry, printing business motor winding cycle, shop, buying and selling of paddy, making leather goods, bamboo craft, running hair cutting saloons and fishing.

In the context of, micro-credit policies, it is seen and pointed out that since the last more than three and half decades, micro-credit is constantly ongoing program

which offers micro-finance to the poor and marginal sections of the society in general and woman is particular. During the course of time, the paradigm has been shift from welfare approach to development and development to empowerment approach for women. Therefore, the more focus was given on the people's participation and empowerment of women and marginal section of society in the development process. Thus, micro-credit is adopted as policy of women empowerment and poverty alleviation. There was ideology behind micro-credit was that non-creditworthy and non-bankable sections of the society would get opportunities of finance and expected that these families invest micro-finance in the income generating activities (IGAs) and entrepreneurship to enhance their income level and supported to their livelihood systems of the poor families. However, at the early and initiative stage of the micro-credit, Grameen Bank Model of Bangladesh was identified and glorified as successful model of poverty alleviation and empowerment of the poor including women in the world. Therefore, International Agencies also finically supported to the local level Non-Governmental Organizations (NGOs) and countries. In India, also some micro-credit led -organizations are also recognized as best model of micro-credits such as; Self Employed Women's Association (SEWA), Parisar Vikas of Stree Mukti Sangathana (Mumbai), MASUM (Pune), Sakti (Bangalore), Mann Deshi Mahila Sahkari *Bank*, Maharashtra in the voluntary sector and Mahila Samakhya Program in Andhra Pradesh, Uttarakhand, Karnataka and Gujarat, MAVIM in Maharashtra and Kudumbashree in Kerala etc had played very great and successful roles in the field of micro-credit development. Like the same, MAVIM is also emerged as Nodal agency in the Maharashtra in the successfully implementation of micro-credit policy at the grass root levels with the help of different functionaries.

Review of Literature

The studies carried on the impacts of the micro-credits on the poorest of the poorer sections of the societies are both positive as well as negative. These studies mostly highlighted the issues related to the micro-credit deliveries, role of NGOs, Bankers, Governmental Organizations, linkages, saving, income generating activities, women entrepreneurs and so on. (Rajaram, 2001, Sharif, 2004, Sudan, 2002, Shylendra, 1998, Chavan and Rama kumar, 2002) etc have done their studies in the different parts of the country and found out that micro-credit became so open, informal and easily accessible to the poor. Thus, micro-credit not only became informal and easy, but also developed certain ethics such as regular savings, lending in times, joint liability and responsibility of paying and repaying the loan as well as interest

rate amount in times. By observing the recovery and return rates of interest is high among the poor women. Then, many stakeholders entered in this field such as commercial banks, private banks, micro-credit institutes and NGOs etc to provide credit to the poor women. Many International Agencies, NABARAD, IFAD and World Banks provided micro-finance to the national, state and local level NGOs like, BASIX, SKS, L&T, Grammen Kootta, SPANDANA and MAVIM. Further these NGOs extended their branches at the taluka level. The study of Assadi (2008) also posed criticisms over the centralized relief packages for farmers and expected for the rigorous interventions of the state and agents. Thus, there is lot of scope and relevance for the intervention of feminist scholarships and documenting the need, wishes, experiences, difficulties, issues and challenges of the women farmers. It is seen that there are very few studies are carried out in this area which focused on the women farmers and their contribution in the field of agriculture. (Jodhka, 2018) argued that there is need to adopt approach which tells us multiple ways in which it is experienced by those living and working in Indian agriculture in diverse region. In the contexts of this regions, study finds and observed in this areas that mostly micro-credit beneficiaries are engaged in the agricultural based activities.

Study Area and Methodology

This study was conducted in the rural located areas of the Nanded district of Maharashtra. The seven self help groups (SHGs) are selected from the seven blocks of the Nanded district of Maharashtra. The identified seven blocks are Naigaon, Deglour, Bhokar, Umari, Loha, Mukhed and Khandhar of the same district. Overall, Nanded district is part of Marathwada a backward region of the State. The backwardness of the district was associated with the historical, political and geographical regions also. The history of this region indicated that this region was under the control of feudal lord of Nizam up to 1948, and then it emerged in the Maharashtra state. Thus, the historical, political, economical and social forces are responsible for the backwardness of this region. As result of this, to remove out the backwardness and brought out the changes in this region, the various developmental program was undertaken by the governmental, semi-governmental and Non-Governmental Organization in this region. However, this study used purposive sampling method and selected SHGs formulated by MAVIM and its agencies at the ground level. MAVIM has headquartered at District level and CMRC at block level. However, here study made attempt to select seven SHGs, one SHGs from one block, thus seven SHGs are selected from the seven blocks. This study

also made logical inquiries for the selection of SHGs on the basis of the following criteria laid by MAVIM for the evaluation of the SHGs. MAVIM graded SHGs and made continue assessments of the SHGs based on their performances. MAVIM categorized Self Help Groups (SHGs) into four categories such as A, B, C and D based on their performances. SHGs falls under A category is called Best SHG which got marks between 75 to 100, out of 100 marks. Under B category SHGs got marks between 50 to 75. Under C category of SHGs got marks between 25 to 50 marks. SHG categorized under D is got bellow only 25 marks out of 100. Thus, grading and marking SHGs is continuous process of MAVIM. On SHGs consists of minimum ten members, thus, all seven SHGs are consists of 70 women members. Despite these seventy members of the SHGs, further study identified MAVIM workers, staff members such as Managers, Field workers, bankers and SHGs leaders the heads of the SHG Sanghas. The in-depth interviews, case studies and focus group discussions are used as tools of data collections. Secondary sources are also used as supportive documents and information in the interpretation of the events and contexts.

The researcher has entered in the field with the help of MAVIM's staff members such as Managers and Sayoginis/ field workers. It has been observed in the field that there are different types of stakeholders are working on the micro-credit in this region. The categories of these stakeholders are NGOs and its functionaries, Bankers, Governmental Functionaries, Micro-credit Institutions and its functionaries etc. Despite these different functionaries, it is seen that all of them are working on the same issue, the issues of the poor women empowerment and poverty alleviation through micro-credit programmes. But, it is observed that they have adopted different methods, approaches and mechanism of their own work and implementation of the programmes. Thus, the Naigaon place becomes the central points for the all stakeholders. It is seen that MAVIM workers are taking effort to invite trainers, bankers, governmental officers to provide training and guidance to the women related to the SHGs formulation, savings and use of loan amount in proper ways, income generating activities and participation of women in the various activities. It is also found out that MAVIM also arranged exposure visits to the SHGs women to the other places, organized sports, plays and competitions for the women.

It has been identified that MAVIM has comparatively better and well educated staff members as compared to the other functionaries. MAVIM has its head office at the district level at Nanded and at block level, Community Managed Resources Centers (*Lok Snchalit Sadhan Kendra*) is functioning at block level. This centre has one manager who is head of the institutions, one accountant, one peon and five Sahayoginis/ field workers, who are working at the grass root level. It has been

found out that there are five Sahayoginis who are working under the one CMRC in this area. One Sahayogini has to cover ten to twelve villages and took the responsibility of 40 to 50 self help groups. It is seen that almost all field workers/ Sahayoginis are female workers. Sahayoginis are playing very crucial roles in the implementation of SHGs at grass root levels. It is also found out that CMRC is working at the taluka level, but it is controlled by the district head office. District head office, has different functionaries to look after all activities of the all centers of the CMRC. Every month MAVIM organized meeting of all Sahayoginis and Managers of the all centers at district head quarter for having feedback and discuss on the different issues related to the bank linkages, availability of loan, activities of the SHGs, their difficulties and problems. It is identified through group discussion with Sahayoginis that Nationalized Banks are not co-operating to the SHGs. These bankers are hesitated to sanction loan to the SHGs. At the initial stages, the same bankers were more interested to sanction loan to the SHGs, but nowadays, they were not interested for the same. One Bank Mangers of the, Bank of Maharashtra, he narrated his experiences about the same programme and said that in early days, SHGs used to take loan from only Banks, but nowadays, they are taking loan from other various sources, such as private micro-credit institutions. As result of the availability of loan from various sources, women had undergone the loan trap. Bankers are not taking interest to sanction loan to the SHGs, on the grounds of defaulters and disorganizations of the SHGs.

It is found out information from the staff members of these micro-credit institutions that the head quarters of these micro-credit institutions are at district and taluka levels, such as BASIX, SKS, L&T, Grammen Kootta, SPANDANA. These organizations have their own structure of working which comprises, one manger head of the unit, branch managers and field workers. They also provide finance to the individual members as well as groups, as individual loan they give only Rs. 4000 to Rs. 20,000 and as group loan they give Rs.30, 000 to Rs.60, 000. Thus, the way of charges, interest rates, recovery of the loan and the method of recovery are varied from institutions to institutions. They easily give loan to the women as the same they recovered also in very short period of time through ten days, twelve days or fifteen days of installments. If, they gave Rs.10, 000 at first, they took Rs.800 charges of the procurers of the sanctioning loan. Then, they recovered twelve installments, each installment of Rs. 1200. It goes up to Rs. 14,400 and plus Rs. 800 -charges that adds up to Rs. 15,200. Thus, if one women or group of the women took Rs. 10,000 as loan, then, she or her group have to pay 15,200 within one year. Thus, they have different plan for them. Overall, their interest rate charges goes up to 2.50 percent

to 3 percent per month. If women delay to repay the loan installment in time, they have to pay extra charges as punishment to them. It is also observed that there is no check and balance and control over the activities of these micro-credit functionaries. They are enforcing their own rules and regulations on the poor women. As result of their pressure, many women undergone for mental trace and physical burden for repayment of the loan installment in time. Out of seven selected SHGs for this in-depth study, named *Mahalaximi Mahila Bachat Gat*, *Laximi Mahila Bahcat Gat*, *Dugramata Mahila Bachat Gat*, *Kalimata Mahila Bachat Gat* and *Paragati Mahila Bahcat Gat* etc. four SHGs took loan from the above micro-credit functionaries.

Bearing Burdens of Micro-Finance

As it was hoped that micro-finance provides freedom, choice and opportunities and power to the poor women. However, it was ideological glorification of the micro-credit philosophy, but in reality and practice, micro-credit posed dual and double burden on the women. In this study setting, study pointed out different types of stories of the impacts of micro-finance on the lives of the poor women and their lived stories. These lived stories explored the additional burden of micro-finance on the women. In the entire process of micro-credit delivery, women are centred, micro-finance is given to only women not men. Therefore, women are ethically and morally responsible to repay the loan and interest rate in time. However all self Help Group Members (SHGs) are jointly liable for recovery and repay the loan and interest rate. Therefore, these women are always under mental and physical trace. Due to the code of conduct and ethical responsibilities to repay the loan in time, these lenders are always in mental and physical trace. To earn more money for paying loan installment is continue practice found among the all women. However, women started income generating individual and group activities to increase their daily income. But, these women had not free from their domestic responsibilities and routine wok. Being women, they have to do all types of work such as nurturing, cleaning, washing, cooking and taking care. Thus, being house wife, agent of micro-credit and members of BPL families and lower caste have undergone multiple burdens in the both private as well as in public sectors also.

Experiences of Institutional Response

It has been pointed out that micro-credit led NGOs; Micro-credit institutions are playing very crucial roles in deliveries of micro-finance to the poor women. Due to the intervention of NGOs and initiations of the SHGs, women gathered collectively to attend the SHGs meetings, training programs, and also some of them started

income generating activities. SHGs members invited each other in their socio-cultural festivals and ceremonies. Even, study found that women were under the double burden of the work due to their involvement in the SHGs. They have to do their routine and domestic activities regularly as they are doing. Study did not find any changes in their roles and duties of the families after joining in the SHGs. Many women said, "We used to get time for rest before joining in the SHGs, but after joining in the same, we lost our leisure and comfort". Related to the same, study identified many issues from the field in which SHGs members were facing in the families, communities and markets. As mentioned in the above, in families, there were no changes in their traditional roles and responsibilities, as the same, in community, People teased them as usually and as men considered public places are reserved only for them. Two women of the *Disha Mahila Bachat Gat* said, "We have to tolerate social stigma and bad comments each and every day from the men of their own community". Like in the same way, they had not been able to negotiate in the markets also. They were given training of entrepreneurship by the NGOs and bankers, but women faced problems of collecting raw materials, lack of market knowledge and lack of negotiation with different stakeholders. Even if, they produced some goods, there were no store/ ware houses for the storage the same products. NGOs had not able to provide ware houses to store their production. There were no security and fixed rate for their products. There were some efforts to avail SHGs *melwas* and stalls at the talukas, districts and regional level places. But in the same places, it is also seen and observed during the SHGs sale and *melarwas*, during these days, SHGs couldn't attract the customers. The production which was prepared by women was not so attractive and so catchy to the customers. Therefore, their products could not compete with the products of the other companies. Thus, it is seen and identified that in the open market systems, the small entrepreneurship and women entrepreneurs are not competent. They couldn't compete with the big or multinational companies.

This section deals with the identifying issues of women being beneficiaries of the micro-credit program. However, more or less, all studied women were belonging to the same class; all of them are the beneficiaries of the BPL scheme. 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 entrepreneurship and Income Generating Activities (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 and mobility of women. Women are free to participate up to certain extend and had certain boundaries. They have limitation to cross the boundaries. However, women are allowed to join in the SHGs 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. It is found out that due to the micro-credit, many women undergone the overburden of the physical work and mental pressure.

Multiple Experiences of Bearing Burden

In some cases, it is seen that 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 alone. Therefore, some of them in search of other sources of money. As result of the same, women took loan from the various sources such as banks, her own SHGs and different micro-credit provider institutions such as BASIX, SKS and L&T. The major issue is identified that micro-credit made poor dependable upon the loan. Otherwise, it was practice among the poorest of the poor that they used to withdraw loan in very crucial time period. In this context, Shantabai, an old lady of the Laxmi Mahila Bachat Gat said, "Loan is the blame and social stigma for us; we used to manage our expenditures with our income. It should not beyond our capacity. "I had never taken loan in my entire life before joining in the SHGs." Thus, it indicated that each and every poor had not habit of loan and loan borrowers. They adjusted with their own incomes. The poor people thought that loan is stigma and social blame. They had adopted simple way of lives. They had thought that if a person trapped in the loan cycle, one should not free from the same. Sagarbai as members of the *Pariwarthan Mahila Bachat Gat*. She said, "If any woman is not giving money in time, we forced and auctioned any valuable things from her house". Thus, it is identified that these micro-credit led institutions had developed such mechanism and system of recovery the loan amount in time from the borrowers. By and large, all these institutes such as, SKS, BASIX, ASMITHA, SPANDANA, L&T and Grameen Kootta etc are using their own mechanisms for the recovery.

It is found out that poor women were associated with more micro-credits institutions rather than one, because of the small and tiny amount received from each and every micro-credit institutions. It is seen that different organizations used different terms, conditions, rules and regulations for delivery of micro-credit to the members. Like the same way, 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 under the special component plan. Comparatively among the all stakeholders of the micro-credits providers, nationalized banks are offering less rate of interest as compared to others. 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. However, some BPL families are identified as beneficiaries for the subsidies, but they were facing problems of getting it in time.

Shobhabai, Panchafullabi and Giriajabi of the Ramamata Mahila Bachat Gat Say, “Once NGOs linked with banks and available the loan, and stopped to visit our groups”. Still we had not seen them in this area since long times”. This indicated that NGOs had not long vision, they are target orientated organizations. They stopped after to complete their target. *Chandrakalabai and Bhagabai of the Pariwarthan Mahila Bachat say*, “Each and every after six months, we find new *tai* (field worker) who provided guidance us”. In NGOs, Sahayoginis and other field workers are not regular in their services. Many of them left the job during the one year and less than the same time period. NGOs seek their own interest. They are 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”. This indicated that malpractices and corrupt practices are prevalent in cases. *Parubai and Godhabia of the Walubai Mahila Bachat Gat* say, “Sahayogini (lady field worker) and *Prerika* (lady field worker) indirectly and directly expected some commission to sanction loan and subsidy in time. This indicated that SHGs women have to give some commission to the Bankers, Governmental actors through field workers.

Parubai, Godhabia, Anusaibai, Nandabai 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 installment, at the first stage, they sanctioned only Rs.20, 000 as relieving funds, then sanctioned 50 thousands, then Rs. 1, 00,000, then Rs.2, 00,000 and then Rs.3,00,000, not more than this. It is identified that no SHGs had received loan more than Rs.3, 00,000. Most of them said that this is not adequate amount to invest in any group activities. One old and experienced lady named of Durgabai says, “Old days were good. During those days, we had not problem of life securities and survival”. This statement indicates that they had not burden of their survivals. They had limited wants and needs. They used to live and adjusted with their incomes. But Nowadays, They were taking 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. Four old SHGs members of the *Laxmi Mahila Bachat Gat* says, “Before joining in the SHGs, We had never gone for the loan, but after joining in the same went thrice for the loan”. Another three women of the *Savitreebai Phule Mahila Bachat Gat* says, “We were not getting free from the loan, again and again, we trapped in it”. Thus, these important issues emerged in the discussion related to their survival; it indicates that Dalit women were not happy with their lives. They have to depend upon the loan. They couldn't earn sufficient income to support their livelihood pattern. Their expenditures were increased but in that sense, income is inadequate. Their needs, demands and wants are also increased. In this contest, two women of the *Pariwarthan Mahila Bachat Gat* say, “Before joining in the SHGs, we used to visit in the markets for selling vegetables”. This indicated 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. 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*. But, men are not participating in the household activities. Where are the markets and money, there are men, where there are no money and markets, there are not men. Women are unpaid in the domestic work. Thus study found the different stories from the field that men are supporting in the public places to the women, but not supporting in the private sphere. However, women had not always good and satisfactory experiences in the same stalls, sales and *Melawas* of the SHGs at different levels such as village, taluka, district and region. It is observed and found 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 gave to their production. Therefore, their products could not compete with the products of the big companies. However, it is so difficult to measure the empowerment. As it is mentioned that empowerment is assessed with the help of power perspectives. The concept of power has many dimensions and aspects. Three major dimensions of power are explained by Kabeer, Nalia (2001) such as Power to, Power with and Power within. The power to dimension of empowerment indicates the power of women to control their lives. This includes power to survive, control over resources, freedom to move and interact, access to leadership positions, control over reproduction and control over body. Thus, the radical feminist scholars raised criticism over the concept of women empowerment.

Personal Experiences of Women

This section focuses on the some cases of the women and elaborated their experiences of micro-credits in detail. Study found that SHGs women had different experiences

under the different circumstances such as family, community and market. However, these are not alone personal and individual stories of micro-credit beneficiaries Parubai and Kavitaibai, but also the representatives of the other many women of this region. It is seen and observed that micro-credit is posing overburden on the poor women to repay the loan amount in time with interest rates. Micro-finance is given on the joint liability of the self help groups of the women. It is pointed out that more priority was given to the women and SHGs of women rather than the men and SHGs of the men. As result of the flexibility of the micro-credit deliveries, need of the poor made them more oriented to have loan from the different types of micro-credit institutions such as Grameen Banks, Private Banks, Commercial Banks and Micro-Credits Institutions. Thus, in the context of this scenario, this study will search reality and explore the lived experiences of women. Micro-finance posed additional burden on the women. In this view, this study will attempt to explore the personal experiences and narratives of poor women who had gone dual, double and overburden of the micro-finance, patriarchy and power. This paper is based on the empirical study conducted in the Nanded district a rural and backward region of the Maharashtra.

(i) Gangabai: Gangabai is a poor, dalit and widow woman. She has been living in the slum area of the Bhokar town, a taluka place. She lost her husband at the age of 50 years. Now she is 58 years old by age. Being widow, dalit and poor, she has tripe burden. She has one daughter; she faced many problems in her day to day life. Thus, her life struggle was started to meet the basic needs of her daughter and herself. Only shelter was the support to her in the same slum area. As usual, we know that the environment of slum area was not good for healthy life and survival. Like the other slums, the condition of this slum is unhygienic and unhealthy in nature. However, Gangabai was not alone, she is staying in this slum, there are more than five hundreds households are staying in this wasti. It was observed in this slum that Mostly, the backgrounds of the all families living in this slum is equal. However, gender played very crucial roles and sexual divisions of labours are noticed. Most of the male are also doing work of *riksha pullers*, *Hamals*, *auto-riksha drivers* and labourers. Female of this wasti are working as labourers in the city markets in *adat*, domestic workers as cleaning pots and pans at the rich families in the town. It was observed and seen that women are gone under the multiple burdens. It is also reflected through the story of Gangabai. Woman like Gangabai had to play multiple roles in the day to day lives. She had to care her own domestic activities and also fulfill the need of her daughter being mother. As micro-credit beneficiaries, she has to attend SHGs meetings; she has to go for training, banks

and markets for sale vegetables. She is always busy by doing hard works like selling vegetables in the weekly markets, work as homemade servants, work in the offices as sweeper and peon. Thus, this is not story of alone Gangabai herself, but most of the women of this slum are undergone such types of burdens. In the case of Gangabai, she is widow, dalit and poor women. She joined in the SHGs with hope that she will come out of the poverty trap and cycle. MAVIM staff member motivated her to join in the SHGs.

She wanted to improve her economical condition of the family, therefore she wanted to took loan from the SHGs and invest in any income generating activities. She tried to mobilize other women of the group to have such activities. She found that other women were not showing their interest in the same. Then, she took decision to start individually any activities. She identified that kirana shop is the suitable business for her. She decided to open small kirana shop in the wasti, but she required place for that. She had her own semi-pucca house in the interior of the wasti. Therefore, she wanted to hire the room for shop on the rent basis. Finally she selected room in the same wasti on the rent of 500 rupees per month. She was also planning to leave the work of maid servants and stand on her own legs. For all these purpose, she required at least 40,000 rupees. She approached to her group and group decided to give her 20,000 rupees for from their own SHG savings. She required another Rs.20, 000. Due course of times, her group sanctioned loan amount as Rs.1, 20,000 for group activities. But all group members took decision to have equal distribution of the same money instead of having any income generating activities. Out of this whole amount, she received again 12,000 rupees from the same. But, again she required at least 10,000 rupees to invest in the *Kirana* shop. In such situation, she approached to the agents of the BASIX micro-credit organization. The field worker of this organization was also in search of such customers. This approached to her and assured to provide her 10,000 loan. Except Parubai other four women also took loan amount from the BASIX. In most of the cases, women had given their money to their sons, husbands and most of them are spending over the education, health expenditure of the families. However, She also had all these responsibilities but she wanted to overcome all these difficulties. At the initial stages, she was so eager to have group activities but, other members had not shown their interest for the same. Therefore, she alone took initiative for investment in IGAs.

She is only members of this group who had attended most SHGs meetings at the taluka and district levels. She had played very great, active role being president of the group. She had been attended almost all given training of the MAVIM on

the different issues. She always took initiative being group leaders. By identifying her role and activeness, BASIX also made her leader of the Sangh of SHGs. Due course of time; she has been also selected as leader of SHGs federation of MAVIM at cluster level. She opened her kirana shop in the same wasti in which she has been living from her childhood. She had developed her good relationship with the others in the community. She received good response for her community people. She was also associated with MAVIM and BASIX, therefore, she became popular in this wasti, and many SHGs women came to her shop for purchasing kirana goods. It is also found in the study that she had soft corner in the community because of her position of widows having one daughter with her. Thus, at last, she successful to open her shops in the wasti. She purchased kirana goods form the wholesale markets of the city and sold them to the customers. Now, she is earning 100 rupees per day. But it was not sufficient amount to repay the all types of loan and its interest rates to the SHGs, Banks and BASIX installment in times. She wanted to improve her incomes by adding something in the same. She started to keep vegetables in the kirana shops as addition products for sale. Thus, she received another more one hundred rupees per day, thus, she was earning now two hundred rupees per day. Thus, she is running her kirana shop in her wasti, her daughter is going to school. Now she is repaying the interest rate of her own SHGs, she returned almost Rs.12,000/- of her group. Still eight thousands are pending; she has to repay the five thousands rupees of the BASIX. Thus, she had changed her earlier occupation, she used to work as maid servants, wage labourers and used to sell vegetables at weekly markets. Now, she is running kirana shop and selling vegetables in the same. She received financial support from the NGOs, SHGs and banks, but her struggle is continued to meet the need of her and her daughters. She has dreamt to educate her daughter and planning of her marriage. By keeping these hopes in her mind, she is struggling to take loan and had hoped to increase her income to repay the loan installment in times.

(ii) Ranjanabai: Like the same way, Ranjanabai's story is not different from her from the story of other poor women. She married along with Maroti a agricultural labourer of the Shirur village of the Umari taluka. Maroti is educated up to fourth standard. He also learnt from the Literacy Mission of the State, Therefore, He is able to read and write. He is also associated with land rights moments of Dalit. He is actively participated in the *Manavi Hakk Abhiyan* of this region. Under this movement, he received four acres of the Gayran/ community land. She has two sons and one daughter. Due course of times, Jan Chaiyaitaiyana Mandal visited to this village, and told the ideas of SHGs to her husband, Maroti was active, he

took interest and told her wife to take initiative in her own community about the SHGs. NGOs workers motivated people by telling the benefits of loan, subsidy and other benefits of the SHGs. She and her husband and NGOs workers identified ten members of their own community of having BPL families' background. Due to the role of her husband, ten members became ready to formulate SHGs. This is the first SHGs of this village. NGOs workers of the JCM guided them about savings and collective activities of the SHGs. At the initial stage, they visited to the group and took feedback and further motivated to be continued the same saving activities of the group. After one year, this is group is linked with BASIX with the help of JCM. This group availed loan amount of Rs. 1,00,000/- from BASIX. Out of ten members of the same SHGs, they distributed amount of Rs.10, 000/- each.

She decided to purchase one buffalo from the loan amount. Her husband went to the Naigaon weekly market and purchased one buffalo for ten thousands rupees. She takes care of the buffaloes. Her husband led buffalo for grazing to their lands bring grass and fodder for her. Due course of time, Grammen Bank of Umari sanctioned 50,000 rupees loan her SHGs. Again, she decided to take another 10,000 rupees loan from the banks and purchased another buffalo for the purpose of selling milk. She has planned to collect money for her son's education and marriage of her daughter. She had also plan to build house for them. Thus, by keeping these broad objectives in the mind, both, wife and husband, decided to add another buffalo as source of their income of the families. Her three children were going to school. She wanted to educate her all child. But, she had longer planning of her son's education rather than her daughter's. She told that she had responsibility of her daughter to give less education and more *Sanskar* and her marriage etc. Thus, Dalit middle aged women like she had such thoughts about her daughters and sons. Thus, she has started to make different products from the milk such as *kharwa*, curds, buttermilk and milk. Her husband is selling all these items in the weekly markets of the Umari and *Naigaon* taluka of the same district. She gets up early morning and prepared *ambil* for buffaloes. She undergone additional burden of hard work of the buffaloes besides her routine daily works. Her husband brings food, water and grass for buffaloes. He took their buffaloes for grazing in their own field. She cultivates *jozwer* in their own lands for both purposes to get fodder for her buffaloes and grains for their own consumption. Due to the land ownership, she is able to feed the fodder to her buffaloes, otherwise, many other SHGs women of the same village, those are landless, are facing much more problems to collect fodder and grass and grazing space for their buffaloes. Thus, land is very important sources for the animal husbandry occupation, otherwise, without own land, it is very difficult to sustain in

the same occupation for long times. It is found that many other SHGs members had to sell their buffaloes due to the lack of their own lands. They couldn't sustain in this occupation for long times. Because of the lack of fodder, grass and space for grazing buffaloes are the reasons to sell their buffaloes. But in case of Ranjanabai, she is lucky and due to the *Manvi Hakk Abyiyan*, she received some piece of land for cultivation, even though the patta of same land is not regularized her name in the records. Thus, her husband is still associated this movement for regularizing the same.

Due course of times of the two years, she repaid the loan installment of BASIX and Maharashtra Grammen Bank. Now she is free from the bondage of the loan traps. Her elder son qualified HSC exams with first class, but he did not get position in the Government D.ED College of the State. He wanted to get admission in the same. He became disappointed for this reason. But, she took decision to have loan from the SHGs, Banks and BASIX. Because of her last credits, she received further loan Rs.50, 000 loans from the above agencies. She took Rs.10, 000/- from her own SHGs, Rs. 20, 000/- from MGB and other Rs. 20, 000/- from BASIX. She donated Rs. 50, 000/- as admission fees of D.ED College of her son for first year. Further, she has to pay another Rs. 50, 000/- as fess of second year. This course has duration of two years. Now, her family members are working very hard work to save another Rs. 50, 000/- for next year. Besides, she has to also pay loan installment of BASIX in time to preserve her credits at different levels such as in her own SHG, banks and BASIX. Now, her family has decided to improve their income to meet these different needs of the family members. They decided to reduce their annual expenditure on the foods, clothes, cultural ceremonies and amusement etc. Now, her and her husband took decision to expand their IGAs in large amounts to get more benefits. They decided to collect milk from other SHGs members and make from many and milky items like *Peda*, *Panier* and sweets to provide to the district sweet shops. Thus, further this family member gone under physical and mental burden of the everyday activities of collecting milk from the SHGs members, collected grass and fodder for their own buffaloes. One elder son is already shifted her village to taluka place in the same college. Another one son and one daughter used to go in village school. Now, the whole burden of the family is bearing by her. Thus, this is the life story of Ranjanabai who is struggling everyday to get benefit from her IGA and had hoped to meet many urgent needs of her family members. In the contexts of micro-credits and its impacts on the poor women in this region are varied in natures. Each and every woman had her own story and narratives. However, women were taking money in the forms of micro-credits from the different sources. But, it

seems that most of them were spending over the consumption, health and education expenditures rather than income generating activities or entrepreneurs. In this context, study found major and important findings related to economical activities that, most of the women are still engaged with agricultural and allied activities to the same occupation, like milk selling, keeping buffaloes, cows, goat and selling vegetables. After joining in the SHGs, women were doing same jobs, but changes appeared that they were taking one goat, cows and buffaloes along with them in the field for grazing. While returning they carried a load of grass on the heads for feeding to them in night. Thus, study finds that there were no changes in their daily working activities and earlier division of labour. They were doing the same traditional jobs and on the contrary, their burden is increased rather than decreased. Study finds that NGOs had not brought radical changes in the lives of the poor women. NGOs had not intervened in their own personal, family and social lives of the women. Instead of that they negotiated with the patriarchy and adjusted with the systems. Study finds that women had gone under the burden in many ways such as mental, physical and social. Study observed that women seemed very worried about the loan of the micro-credit. They were under the burden of the repayment of the loan installment along with the interest rates of the same. Women had busy in the physical work. They were in planning to earn more money by doing hard work and repay the loan. Due course of times, however, some men are supporting to the women. But men are showing interest in income generating activities, markets and stalls in public places only. But the on other hand, men are not supporting women in the private spheres or in domestic spheres. Men are not sharing domestic work even though their wives are running small income generating activities or enterprises. Thus, micro-credit some extent provides women mobility, space and chance to enter in the public domains, but still they have to engage with the domestic activities. She is not free from her role in the family. Thus, she has to play multiple roles as wife, mother, daughter-in-laws, care takers and micro-credit enterprisers.

References

- Assadi, Muzzaffar, 2008, Farmers Suicides in India: Agrarian Crisis, Path of Development and Politics in Karnataka”, Manasgangothri, university of Mysoure, Mysoure.
- Chavan Pallavi and R. Ramkumar, 2002, “Microcredit and Rural poverty,” *Economic and Political Weekly*, 37 (10): 955-65.
- Dasgupta, Rajaram, 2001, ‘Working and Impact of Rural Self- Help Groups and other form of Micro financing: An Informal journey through self-help group’ *Indian journal of Agricultural Economics*, vol. 56, No, 3 July- Sept.

- IFAD, 1991, 'Declaration in Support of the Economic Advancement of Women', IFAD. Rome. International Fund for Agricultural Development.
- Jodhka, Surinder, (2018), "Rural Change in Times of Distress." Vol LIII, NO.26 &27, *EPW*, pp-5-7.
- The State of World Rural Poverty, 1992, "An inquiry into Its Causes and Consequences", New York, New York University Press.
- Kabeer, Nalia, 2001, 'Conflict over credit: Re-Evaluating the Empowerment Potential of loans to women in Rural Bangladesh' in *World Development* Vol. 29, No, 1, pp 63-84.
- Mahila Arthik Vikas Mahamandal, 2010, 'Micro-Finance District Report', Nanded District of MAVIM, Maharashtra.
- Sharif, N.R. .2004, 'Microcredit programs and women's decision making status: further evidence from Bangladesh', *Canadian Journal of Development Studies*, 25 (3): 465-480.
- Sudan, F.K. 2002, 'NGO-government collaboration in Jammu and Kashmir: some preliminary observation', *Indian Journal of Social Development*.
- Shylendra, H.S. 1998, 'Promoting women's self-help groups: lessons from an action research project of IRMA' (121): 25, Institute of Rural Management, Anand.
- Unpublished Reports and Documents, 2010, of Lalit Visav Sikshan Samiti, 2010, Shramjivi Mahila Sanghatana, 2010, Chakardhar Sawmi Samajik Prathisthan, 2010, Jan Chaytaiyan Mandal, 2010. Vanshree Samajik ani Sanskritik Snsatha, 2010 and Lok Sanchalit Sadhan Kendra, 2010.