Uneasy tenants in the Master's house: Reflections on Mahila Samakhya

We still do not know who or what really killed Mahila Samakhya (MS). Was it the Modi *sarkar*'s eagerness to sweep the UPA slate clean and write a new agenda for the education sector? Was it a consequence of a decision to do away with 'small and inefficient programmes' at the behest of the Planning Commission (itself soon to be unceremoniously dismantled)? Or was it (as some fly-on-the-wall sources have whispered to us) simply a case of mistaken identity, a confusion caused by the fact that Mahila Samakhya is also the name of a women's organisation associated with the CPI in Andhra Pradesh? Why did the Minister for HRD not immediately clarify this issue when it came up in a cabinet discussion on the future of MS? Did she not know that MS was registered as Mahila Samatha in Andhra Pradesh, precisely to avoid any confusion? Even if most of those present were first-time entrants to the government, did no one question why, if MS was a CPI front organisation, the Government of India would have funded it for more than two decades?

Whatever the backstory, the decision to axe MS was an early indicator of PM Modi's style of decision-making – top-down, lightning-swift and impossible to reverse. In hindsight, all of the desperate efforts made by old MS hands, supported by friends and admirers of the programme from across the country, were doomed from the start. The evidence and arguments set forth in their letter to HRD Minister Smriti Irani[1] did not merit even a formal acknowledgement from her office. Emotional pleas were equally futile. She refused to meet the *sahayoginis* who were sitting on *dharna* at Jantar Mantar convinced as they were that a personal appeal to him would save the programme. The thousands of postcards sent to the Minister by members of MS village *sanghas* were stuffed into sacks and left to moulder among a collection of old files and broken furniture in a remote corner of the building.

The final throes were prolonged and excruciating. The national MS office "advised" State project directors to approach the National Rural Livelihood Mission (NRLM) to negotiate a merger but

1 This letter may be seen at <https://secure.avaaz.org/en/petition/Minister_of_Human_Resource_Development_Government_of_India_Expand_and_strengthen_the_Mahila_Samakhya_programme_1/> Accessed on 27 February 2018

sidestepped any responsibility for guiding the process. In private conversations with members of the National Resource Group (NRG), the National Director of the NRLM expressed surprise at MS's willingness to submerge its identity within a programme with a much narrower focus. State project directors, struggling to keep their teams together and respond to the concerns of *sanghas* and federations, were baffled by the silence from the national office in response to their requests for clearance of pending dues and transfer of funds for salaries. State governments interested in taking over the programme failed to get any responses from either the national office or the Human Resources Development ministry to their requests for an official intimation that central funds were no longer forthcoming. Meanwhile, programme staff, now feeling the financial pinch and with no assurance of the survival of MS, were being snapped up by donor agencies and other programmes who recognised and appreciated their competence and dedication.

The turmoil continued throughout 2015 and into 2016. MS Kerala was the first to negotiate a successful takeover by the State government, retaining its location in the Department of Education and gaining an institutional connection with the Department of Tribal Development through being designated as the lead agency for education of tribal communities. By the end of 2016, the governments of Karnataka, Assam, Uttar Pradesh and Gujarat had also begun the process of taking over the programme albeit under the auspices of their Departments of Women and Child Development. Despite the efforts of programme teams, NRG members and supporters in high places, the governments of Andhra Pradesh, Telangana, Bihar, Jharkhand and Uttarakhand refused to take ownership of MS.

The Government of India has still not officially signed the death certificate for MS. The programme continues to be tagged on the official website of the ministry[2] (prefaced with the ringing quote from the National Policy on Education (NPE, 1986) along with a few other relics from the previous dispensation such as a scheme to provide quality education in *madrasas* and another for strengthening infrastructure in minority institutions. However, the draft of the Modi sarkar's new education policy - in a state of limbo after the much publicised online 'grassroots consultations' in 2016 - does not have any mention of MS or indeed any mention of education for adult women or education as a vehicle for women's empowerment.

2 http://mhrd.gov.in/mahila-samakhya-programme Accessed on 27 February 2018)

The dust is settling over the events of the last five years. But for many of those who (like the author) have been associated with MS since its earliest years, the question remains and begs an answer. Why were the much-lauded, well-documented and independently verified achievements of MS not sufficient to convince the government that it was a better long-term investment than the various microcredit programmes that occupy more or less the same 'women's empowerment' space?

Mahila Samakhya: Vision and performance

The MS programme was launched in 1988 in pursuance of the goals of the NPE of 1988 as an intervention for the education and empowerment of women in rural areas, particularly of women from socially and economically marginalised groups.

The intense engagement of feminist activists and practitioners with the policy formulation process is reflected in the NPE's explicitly political analysis of women's exclusion from education as a manifestation of their overall subordination:

The discussions stressed the complex set of socio-cultural and economic factors that constrain women, especially rural poor women, and which keep them out of the educational process. These factors reinforce a negative self-image among women, and their work, demands and perspectives receive little recognition and respect […] The fundamental issues that influence women's education – low status, survival tasks and poverty – are essentially outside the educational domain and yet education may be the critical factor that could help women break out of their predicament. The entire range of social, cultural and economic factors that have inhibited women's access to knowledge, information, education, mobility and justice cannot be tackled through piecemeal interventions. The complex inter-linkages between social and personal factors, one reinforcing the other, cannot be tackled without the active participation of women in a self-driven and self-motivated strategy for a basic change in the mind-sets of the individual and people in society. Movement from a passive state where women accept their predicament and relate to the world around as recipients of welfare and charity, to one where they become active agents in their own transformation is the essence of empowerment.

The MS programme was aimed not only at women's education but aspired to advance "women's participation on an equal footing in all areas" through strengthening women's capabilities and collective agency, enabling them to experience new ways of "being" and "doing", and overcome patriarchal controls to claim their rights and freedoms in every domain of life.

Throughout its history, the MS programme has been the target of constant criticism (including from some leading feminists). The women involved in designing and implementing the programme were charged with having sold out to the patriarchal state.[3] Its "no targets, no timelines, no templates" approach has been blamed for a lack of accountability. MS has come under fire from planners and donors for being too small, too slow, too obsessive about process, too reluctant to expand. It has been criticised by several experts (including the redoubtable Ela Bhatt during her term as the Chair of the NRG) for its lack of focus on economic activities. Internal contradictions and gaps between precepts and practice have been ruthlessly dissected by feminist researchers.[4]

Despite putting up a robust defence of the programme on public platforms, the issues raised by critics were also matters of considerable concern to programme teams and frequent subjects of discussion in NRG meetings. When a team from the IIM Ahmedabad was invited to carry out an independent evaluation of the programme in 2014, many insiders were nervous, wondering whether these 'management types' would even understand the process-driven logic of MS. Nevertheless, it was decided to go ahead since it was felt that the IIM cachet would carry weight when it came to making a case for continuance the programme under the new regime. As it turned out, the evaluation strongly endorsed the programme and recommended its expansion[5].

Findings of the independent evaluation (2014)

1. The MS programme seems to have had a significant imprint on local issues of gender and development. While it is not possible to attribute this to MS alone, there is little doubt that *sangha* women have developed empowered identities and voices in most MS communities.

3 "Development for Whom? A critique of women's development programmes". Report of an investigation into the Women's Development Programme, Rajasthan by Saheli, Sabala Sangh, Action India, Disha, Women's Centre, Forum Against Oppression of Women and Awaaz-e-Niswan. October 1991.

4 See for instance Sharma, Shubhra. 2011. *Neoliberalism as Betrayal:State, Feminism and a Women's Education program in India.* Springer 2011.

5 Government of India (2014) Report of National Review of MS, 2014. (pages 12-13)

2. The signs of success are not necessarily evident in the resolution or elimination of problems that have particularly impacted marginalized women — although several such examples were also identified — but in the contestation of spaces from which these women have been historically excluded and the challenges to discriminatory practices.

3. The contestation of gender-based discrimination has occurred at several levels, including visibility in the public sphere – acts like collectively singing songs, or through more obvious acts like rallies and protests.

4. There is evidence of change in the private sphere as well, through greater voice in household decisions as well as increased mobility.

5. There is strong evidence of high levels of participation in institutionalized democratic spaces by *sangha* women; 96 per cent of the *sanghas* rated their participation in *gram sabha* meetings as regular; 86.4% of the individual members surveyed report regular participation in the *gram sabha*. This picture is corroborated by non-members as well. The importance of this participation is best realised when placed in the context of the narratives of historical exclusion of women in public spaces that were cited during the study.

6. Eighty-one per cent of the old *sanghas* and 58 per cent of the newer *sanghas* replied with specific examples on the action they have taken to demand access to government services and benefits from the authorities/*panchayats*.

7. In over 55 per cent of surveyed *sanghas*, sangha members have competed in elections and gone on to win posts like *Sarpanch*, membership in Ward Committees and *Panchayats.*

8. The social and institutional challenges that *sangha* members still face is evident from the fact that only 27 per cent of *sanghas* report members of *sanghas* being part of the PRI committees. Even among *sanghas* where members have not stood for elections themselves, a majority report participation in the conduct of the electoral process.

9. The high levels of participation by *sangha* women are also reflected in the fact that over 80 percent of *sanghas* were able to articulate explicit issues that had been raised by *sangha* women in *gram sabha* meetings. The issues raised by sanghas include those related to local infrastructure and government services and schemes.

10. *Sanghas* have contributed to the provision of local public goods. In addition, several *sanghas* reported working with local governments on election cards, relief work and the pulse polio programme.

11. Most of the *sanghas* emphatically stress that their enthusiasm and willingness to participate has either been maintained or gone up over the years. Where they have gone up the reasons seem to be success in taking up cases related to harassment of women, development work related to education and agencies like the public distribution system, and the increased confidence while talking to government functionaries. In addition, the feeling that knowledge and awareness have increased also adds to the motivation.

12. Collective processes can often be exclusionary by privileging those who are able to participate in the process and ignoring others who are voluntarily or involuntarily excluded. But *sangha* women have been able to use their "empowered" positions to bring about changes in their communities that challenge historical gender-based exclusions. In a few *sanghas*, women have formed issue-specific committees or taken up activities that have benefited all women or the entire village.

13. The diversity of issues raised by the *sanghas* speaks to the non-target oriented nature of MS. It is evident that the issues being raised were context-dependent and locally demanded. Thus, a clear contrast to sector-specific, target-oriented programmes is observed. However, the process of change has been helped by broader changes in society in recent times which have supported the principles that MS has emphasized right from its early days.

14. The status of a sangha as an independent collective entity of marginalised women puts it in a unique position to handle cases of violence against women. The *sanghas* often see taking up

such issues as a matter of responsibility. This is perhaps one of the most significant social interventions that the *sanghas* have made.

15. The *sanghas*' work often puts them in conflict with powerful local actors, but by and large, the sanghas have persevered in their efforts.

16. MS' emphasis on working with marginalised women has interestingly implied that challenges to discriminatory norms and practices have not been restricted to the sphere of gender alone. There are a few examples of this extending to caste discrimination. This is to be expected given MS' focus on multiple modes of discrimination and oppression.

The evaluation was unambiguous in finding that the impact of MS went far beyond what had been achieved by targeted and sector-specific programmes. On the other hand, the evaluation report was emphatic in stating that MS was not equipped to support women in taking up economic activities.

MS' main strength is in initiating and implementing educational processes that are geared towards awareness generation and knowledge creation. Training for self-employment needs, on the other hand, requires integration with other structures in the economy like the markets, raw material supply and technology.*6*

While few would disagree with this conclusion, it is unfortunate that the evaluation did not look beyond the conventional frame of self-employment, to the multiple actions taken by MS to advance women's equality in the larger canvas of the economy and women's economic rights.

MS and livelihoods: the view from the inside

In fact, MS has a long history of engagement with the politics of livelihoods. In the early 1990s, MS Karnataka organised a series of workshops with *sangha* members to help them understand the implications for women of the recently launched DWCRA programme. The decision to take up collective activities through DWCRA was a direct fallout of this analysis.

6 Government of India (2014) Report of National Review of MS. Ministry of Human Resource Development, 2014. (page 72)

State MS teams may not always see livelihood issues as falling within their remit, but *sangha* members – all of them working women from the most oppressed and marginalised castes – invariably (and inevitably) draw clear links between women's empowerment and sustainable livelihoods. Some State programmes – such as those in Bihar and (undivided) Andhra Pradesh have evolved a strong perspective on the links between women's subordination, poverty and struggles for livelihoods.

Action on livelihoods by MS *sanghas* in different States cover a wide spectrum, from struggles and action on access to land and natural resources, wage struggles, involvement in NREGA and other rural employment programmes and collective farming, to savings and credit groups and individual micro-enterprises. Work on land and land-related livelihoods has been taken up in many States, with some notable successes such as the *Samatha Dharani* programme in Andhra Pradesh. The project (which ran from 2001-2003) supported 500 MS *sanghas* in taking up collective farming on leased land. A study undertaken more than ten years after the close of the project found that 250 of the *Samatha Dharani sanghas* were continuing to lease land for collective agriculture and were recognised by their communities as successful farmers.[7]

Collective farming initiatives by *sanghas* in Andhra Pradesh and Kerala have resulted in the reclamation and greening of large tracts of wasteland. *Sanghas* have also demonstrated the utility and sustainability of practices such as water conservation, vermicomposting and cultivation of traditional varieties of food crops and, in some instances, have motivated other farmers to change their ways of farming.

Across States, women see collective economic activities as 'empowerment' for the *sangha* rather than merely as 'income-generation' for individuals. Women have a clear understanding that the strategic outcomes of collective activities – such as greater recognition, voice and bargaining power for the *sangha* as much as for individual members – go far beyond monetary profits. There are several examples of earnings from collective initiatives being used for the 'common good' rather than being divided up between those involved. For instance, many *sanghas* have built up their own "emergency welfare fund" by setting aside a percentage of the profits from collective activities. Others have

7 Study by Prof Bina Agarwal for UN Women (unpublished). Findings shared in an interview with the author.

invested a portion of their earnings in creating community assets or improving the village infrastructure.[8]

In engaging with economic issues, MS has looked beyond livelihoods and income. MS *sanghas* in almost all States have been in the forefront of struggles for equal wages and have led movements against forced labour, child labour, debt bondage and labour trafficking.[9] Many *sanghas* have carried out time-use mapping and have calculated the costs of women's unpaid work. All these activities are cited by *sanghas* as examples of women asserting their identities and claiming their rights as workers.

Most if not all *sangha* members are also members of other village-level groups such as the savings-and-credit groups formed under microcredit programmes such as *Kudumbashree* in Kerala, *Velugu*/IKP (*Indira Kranti Patham*) in undivided Andhra Pradesh), and the National Rural Livelihoods Mission (NRLM *Aajeevika*) in Bihar and Gujarat. MS *sangha* members do not see any contradictions in their membership of multiple groups. "Yes, I am a member of a *Kudumbashree ayilkoottam*" says an MS Federation office-bearer from Idikki in Kerala "But we talk about loans and repayments when we go for those meetings.The place for talking about women's lives is here in MS."[10] Similar views are expressed by MS women in other States.

In mid-2014, the MS National Resource Group (NRG) began the process of planning for the next phase of the programme. Sub-groups were set up to review the lessons of implementation and evolve a road map to take the programme ahead while safeguarding its principles and responding to the challenges thrown up by the changing social and political context.

One such sub-group was formed to look at issues related to assets and livelihoods.[11] There was general agreement that the programme would need to gear up its support to *sanghas* who were taking up livelihood activities and help them to engage with other programmes and opportunities that could meet their needs.

8 Author's notes of discussions with APMSS State team, interviews with *sangha* members.
9 Annual reports of Kerala MS and AP *Mahila Samatha*.
10 Author's notes of a meeting with MS federations in Idikki, Kerala, September 2017.
11 The author was the convenor of this sub-group. This section draws on the sub-group report and personal notes of the discussions in the sub-group.

There was agreement that, given the wide range of contexts and histories in different MS States, it was neither possible nor advisable to think of creating a menu of options for livelihoods and asset-building that would be relevant to the entire programme. Rather, it would be more in keeping with MS philosophy and approach to frame some initial principles that would reflect the ethos and non-negotiable principles of the programme, and could guide MS teams and *sanghas* in taking up livelihood issues. In the tradition of MS, the sub-group proposed that these principles be shared, validated and strengthened through discussions at all levels of the programme.

- MS works with women from poor Dalit, Adivasi and other marginalised communities whose survival depends primarily on their access to and control over land, water, forests, pastures and other natural resources. While small enterprise-based livelihoods may enable them to increase their income in the short run, they are very aware of and concerned about the long-term impact on their lives of the unchecked depletion of natural resources. Over the last two decades, MS initiatives on this issue have had a visible positive impact not only on *sangha* members' lives also on the local natural resource base and the well-being of their communities. MS must therefore place women's control over land and natural resources at the centre of its approach to sustainable livelihoods.
- Strong *sanghas* with a stable membership and commitment to collective processes as a core value are a key factor in the success of MS initiatives on sustainable livelihoods. MS should therefore ensure that livelihood initiatives also build on and expand the collective strength, voice and agency of *sanghas*. Collective activities should be prioritised over individual activities.
- MS should support *sanghas* in developing a holistic and area-based approach to sustainable livelihoods. Livelihood strategies should be grounded in an analysis of the larger economic context and the social, political and environmental realities of the area including its demography and history, the present situation of the natural resource base, the needs and priorities of the community and the implications of the proposed interventions for future generations.
- The success of sangha initiatives should be judged on the basis of their ability to provide employment**,** enhance income and well-being**,** strengthen the local economy and regenerate the natural resource base.

- MS should support *sanghas* in accessing resources and benefits under other programmes being implemented at the local level, MS should support *sanghas* in taking informed decisions based on a critical scrutiny of these programmes through the lenses of gender equality, social justice and environmental sustainability.
- MS should also support sanghas in entering new spaces and accessing new policy instruments and mechanisms (such as the village biodiversity committees constituted by some State governments) for increasing women's access to and control over natural resources.
- All MS interventions should highlight women's identity as workers and contributors to the economy, recognise and give value to unpaid care work, and bring a feminist and rights-based understanding to bear on livelihood-related issues.

From the report of the NRG sub-group on Assets and Livelihoods

The sub-group also recommended a pro-active approach to institutional convergence with ongoing livelihood programmes like NRLM. It was pointed out that the NRLM project document speaks of setting up sensitive support structures to nurture and hand-hold groups for a specified minimum period of six to eight years. MS, with its tried and tested infrastructure and institutional systems in place at the State, district, block/cluster and village levels, would be the natural choice of partner for NRLM. Apart from facilitating *sanghas* in accessing benefits under NRLM, it was felt that MS could also provide substantive technical support for integration of gender issues into the skill training course run by the Rural Self-Employment Training Institutes set up by NRLM.

It was emphasised that the terms of the institutional relationship should be negotiated at the national level by the National Office and the senior management of NRLM. This national agreement could then provide the over-arching template for MoUs at the state level.

All of these suggestions and plans were completely overturned by the decision to stop central funding to the project. State MS teams were asked to explore possibilities for a ‘merger’ with NRLM at the State level. The results were predictable. The NRLM director in Bihar offered to ‘take over’ MS *sanghas* but had no interest in any relationship with the programme. In other States, MS teams were hampered by the absence of any formal notification of the withdrawal of central funding. In the

ultimate irony, when some NRG members raised the issue informally with the National Director of NRLM (a former Education Secretary and a staunch supporter of MS Bihar), he wondered why MS would want to merge with NRLM which focused narrowly on poverty alleviation through microcredit.

Microcredit: the myth that refuses to die

Since the rationale for the government's decision to stop funding MS was never explicitly spelt out, one can only speculate on the possible policy considerations that underpinned it.

The case could be made be that even though MS has helped to mobilise women and build their capabilities, voice and agency, women are still not 'participating on an equal footing' in the economic arena as envisaged in the original programme document. It is assumed that direct inputs such as microcredit and skill training for taking up economic activities would help women become entrepreneurs, thereby increasing GDP and reducing poverty in one stroke without putting too much of an additional burden on the state. Since NRLM, a national level microcredit programme for rural women, is also being implemented through groups of women, it would seem logical for MS groups to be "handed over" NRLM.

The idea of microcredit as the magic wand that will simultaneously solve the problems of gender inequality, poverty and economic growth was inaugurated in the late 1980s and had become development dogma by 2000. The development literature in the 90s was flooded with accounts of how the 'self-help' microcredit movement had made women economically independent and helped them to escape the clutches of moneylenders, break out of poverty, transform their lives and become role models for their communities. Women's movements and women-focused donors were at the forefront of the wave, framing microcredit as the empowering, bottom-up, women-controlled antidote to the top-down development projects being peddled by the patriarchal state.

The real impact of microcredit on the lives of women remained shrouded in obfuscation and prevarication. The sector developed a unique discourse and language that turned failure into success. When women were forced to use loans not for productive purposes but for buying food, this was lauded as 'consumption-smoothing'. When women were left with no option but to borrow from local

moneylenders or NGOs to repay the amount due to the microcredit group, it was glorified as 'cross-borrowing' and 'cross-lending'. Every critique was re-framed as a management issue and incorporated into the programme. Stratagems of economic desperation were showcased as smart and flexible management strategies invented by poor women.[12]

Even as global investments in women's rights were diverted into microcredit programmes, feminists were raising some serious concerns.[13] Although it could be said that self-help groups had colonised spaces available to women within patriarchal social structures, there was little empirical evidence supporting the notion of a linear relationship between microcredit, poverty alleviation and gender equality. Feminist economists flagged the parallel promotion of microcredit and micro-enterprise projects by large multilateral and bilateral donors and the roll-back of policies to fight structural povert, such as programmes for land-reform and redistribution of assets.[14] It was pointed out that far from being emancipatory, microcredit programmes were targeting women primarily because they were judged to be the most cost-effective and flexible mechanism to deal with the shocks of neoliberal macroeconomic policies, thus giving a 'human face' to the global thrust for vertical consolidation of financial markets.[15] It was also becoming increasingly clear that, in their eagerness to promote financially viable and minimalist interventions, donors were glossing over the contradictions emerging in microfinance programmes and making unjustified assumptions about their 'empowerment outcomes."

By the late 2000s, the success stories were beginning to unravel. NGOs who had clambered onto the microcredit bandwagon were realising that, to become financially viable, micro-enterprises needed support in the form of subsidies on raw materials and marketing assistance. Fledgling enterprises were competing with established businesses and, in the absence of adequate demand, failing to survive. Women were borrowing from one group to pay off a loan to another, trapping themselves in layers of debt. A study of self-help groups in South India exposed how women were being

12 Menon-Sen, Kalyani and Kalpana Kannabiran, "Microcredit: Magic Bullet or Poison Pill?" In *The World Bank in India: Undermining Sovereignty, Distorting Development,* Orient Blackswan, New Delhi. 2010

13 "Global March "Womenspeak: United Voices Against Poverty. Violence and Globalisation in India". Conference Report, 2000.

14 See for instance Frazer, Nancy,. How feminism became capitalism's handmaiden – and how to reclaim it. <https://www.theguardian.com/commentisfree/2013/oct/14/feminism-capitalist-handmaiden-neoliberal> Accessed on 17 January 2018.

15 Menon-Sen, Kalyani and Kalpana Kannabiran, "Microcredit: Magic Bullet or Poison Pill?" In *The World Bank in India: Undermining Sovereignty, Distorting Development,* Orient Blackswan, New Delhi. 2010

manipulated and exploited by banks and local officials.[16] Also, with government policies increasingly favouring the entry of multinationals into the rural market, the extent to which SHGs could provide a viable base for rural entrepreneurship was being questioned at many levels.

Despite the glowing picture painted by microfinance programmes themselves, a comprehensive DFID-funded review of 2009 concluded that "no clear evidence yet exists that microfinance programmes have positive impacts."[17] Tellingly, the authors also pointed out that "the greatest impacts are reported by the studies having the poorest designs".

Much of the evidence for the failures of microcredit in reducing poverty and promoting women's empowerment comes from India. The first randomised evaluation of the impact of introducing microcredit in a new market was carried out in Hyderabad in 2008, and found little or no effect on average monthly expenditure even 18 months after lending began, although the pattern of consumption shifted from consumables (like foodgrains) to durable goods. While the number of new businesses increased by more than 30%, they were not very profitable.[18] In 2010, aggressive lending and coercive methods of loan recovery by microfinance companies resulted in more than 80 suicides in Andhra Pradesh.[19]

Despite this, the Government of India, like governments in most other developing countries, continues to cling to microcredit as the strategy of choice for poverty alleviation. The reasons for this aggressive loyalty are fairly obvious: microfinance is the neoliberal development strategy *par excellence* as well as an effective tool of political control.[20] By reframing poverty not as a political problem but as a private and individual issue, the microcredit approach makes the poor responsible for pulling themselves out of poverty while absolving the state of responsibility if they fail to do so.

16 Kalpana, K, The vulnerability of "self-help": Women and microfinance in South India." IDS Working Paper 303. Institute of Development Studies, April 2008.

17 Duvendack M, Palmer-Jones R, Copestake JG, Hooper L, Loke Y, Rao N, "What is the evidence of the impact of microfinance on the well-being of poor people?" London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London.

18 Banerjee, Abhijit, Esther Duflo, Rachel Glennester, Cynthia Kinnan, "The miracle of microfinance? Evidence from a randomized evaluation". Retrieved 17 April 2012.

19 Sharma, Sudheerendra, "MFIs lay small-debt trap in Andhra," <http://infochangeindia.org/micro-credit/news/mfis-lay-small-debt-trap-in-andhra.html> and <http://www.bbc.co.uk/news/world-south-asia-11997571>

20 Bateman, Milford and Chang, Ha-Joon, "The Microfinance Illusion" (May 25, 2009). Available at SSRN: https://ssrn.com/abstract=2385174 or http://dx.doi.org/10.2139/ssrn.2385174 on Chang. 2009. Accessed 16 January 2018.

Sustainable livelihoods: An alternative approach

While critiquing the political underpinnings and practical implications of microcredit programmes, feminist movements and grassroots groups across the world have demonstrated the strength and viability of alternative feminist approaches to achievement of women's economic rights.[21]

One such alternative was demonstrated by MS in undivided Andhra Pradesh through *Samatha Dharani*, an initiative for collective land-leasing and farming by *sanghams*. The programme was implemented by around 500 *sanghams* in the semi-arid and drought-prone districts of Mahaboobnagar, Medak, Nizamabad, Karimnagar and Adilabad.

Most, if not all, *sangham* members in these districts belong to landless or marginal farmer Dalit and Adivasi families whose main source of income is wage labour in agriculture. The availability of work depends on rainfall and entire families migrate to neighbouring states in drought years.

Cumulative indebtedness is a defining characteristic of life for *sangham* members and their families. The cycle begins with loans taken from landlords and moneylenders to buy foodgrains in the lean season. In order to repay these loans, these families mortgage their labour, practically their only asset, to labour contractors in return for a cash advance that is used to partly repay the earlier loan. Since they have no bargaining power, the contractors underpay them, with women being paid as little as one-third of what men earn. Even if they own some land, these families are forced to sell off their produce immediately after the harvest at a low price to meet the loan repayment and are therefore unable to survive through the lean season without another loan.

From the earliest days of MS in Andhra Pradesh, discussions in *sanghams* inevitably focused on the precariousness of women's livelihoods and the ways in which it exacerbated their subordination. Many women spoke of how men were free to migrate for work while women remained tied to their landholdings which are too small to be viable and are anyway semi-degraded due to lack of moisture, soil erosion and over-use of chemicals. Repeated droughts have lowered productivity even further, while over-exploitation of groundwater by rich landlords has depleted ground water and accelerated

21 See, for instance, *"In Search of Economic Alternatives for Social Justice: Voices from India",* WIDE. 2010.

the process of land degradation. Small and marginal farmers cannot muster up the resources required to cultivate their holdings and so are forced to leave them fallow. Rich landlords from the dominant castes then buy up these fallow lands or acquire them through mortgages, thus rendering the original owners landless. Women shared heart-breaking stories of caste-based humiliation at the hands of landlords and spoke of how the increasing trend of payment of daily wages in cash rather than in kind, combined with the increasing prices of foodgrains, was forcing them further into hunger and indebtedness.

Through repeated discussions and reflection sessions within the State team and in *sangha* meetings, including many interactions with other groups working on sustainable dryland agriculture, MS built up a critique of the approach to women's poverty and livelihoods being propagated by State government through the microcredit-based *Velugu* programme.[22]

The MS team joined the growing clamour of voices opposing the dominant model of agricultural development in Andhra Pradesh, characterising it as male-dominated, market-oriented and largely unsustainable. The experience of *sangham* members was cited as proof that government-sponsored agricultural projects offered little space or scope for addressing women's rights to livelihood and food security. MS *sanghams* carried out resource-mapping exercises in the villages and documented women's narratives to show how commercial crops like cotton have devoured natural resources and turned fertile land into uncultivable wastelands within a single generation.[23]

A strategy to reverse these trends and address the issue of food security at the family level emerged from this analysis by *sanghams*. The central focus of this strategy was to create synergy between two undervalued but potentially highly productive resources: women's labour and degraded fallow lands.

The MS team organised a year-long series of strategic planning workshops and planning meetings with *sanghams* to work out an overall strategy for sustainable land-based livelihoods. A consensus was finally reached: *sanghams* would make a determined effort to take fallow lands on lease and grow traditional grains and food crops using sustainable technologies and practices such as those advocated by groups like the Deccan Development Society.

22 AP Mahila Samatha Society,Reports of workshops on livelihood issues, 2002-05.
23 AP Mahila Samatha Society,Report of resource mapping exercises by *Samatha Dharani* groups, 2005

Women reasoned that bringing fallow lands under cultivation would result in an increase in overall food production while regenerating natural resources. Since women would be the decision-makers, they would be able to grow food crops for their own consumption, with a view to improving their own diets and nutritional levels. Women also felt that the increased availability of work and greater food security would translate into increased bargaining power with employers and landlords, particularly in wage negotiations. Most of all, women were excited at the thought of learning new ways of farming and experimenting with new technologies and thereby gaining recognition as farmers in their own right.

This was the genesis of the *Samatha Dharani* (literally, "Equality on the Earth") initiative. The present author, who was at the time the Gender Advisor to UNDP India, floated the idea of a pilot initiative under UNDP's Women in Agriculture programme. Negotiations were complicated by the fact that UNDP was also funding the second phase of the *Velugu* microcredit programme in Andhra Pradesh. Finally, UNDP agreed to support 500 MS *sanghams* and 250 *Velugu* SHGs to take up collective farming on leased land for a period of three years (1999-2001).

The trajectories of project implementation were very different for MS and *Velugu*. *Velugu*, a high-profile flagship programme of the State government, was headed by a dynamic young IAS officer for whom doors opened automatically and institutional barriers dissolved. MS on the other hand, with its reputation for 'inciting' women to take on the development bureaucracy in the field, faced open hostility from officials in the Department of Agriculture (DoA) through which UNDP funds were routed. Despite repeated discussions at meeting after meeting, the DoA staff were unwilling to even acknowledge that women could be farmers, insisting on referring to them as 'farm women'. Many officials even refused to interact directly with women farmers, staying away from MS workshops where they were expected to provide information and answer technical queries. Extension staff (notorious for absenteeism and invisibility in the field) were also reluctant to put in the time and effort required by the project which they saw as unnecessarily intensive compared to their usual undemanding work schedule. The fact that their performance was also being directly and openly monitored by the MS teams and *sangham* members was also a cause of apprehension and resistance.

New and unanticipated problems arose practically every day. Apart from the lack of the expected hands-on, technical support, the agricultural implements provided by the DoA were designed for men and were difficult for women to operate. Women's failure to use these implements became further proof for officials that they were not, and could never become, 'real farmers.' Information materials provided were also unsuitable for use by neoliterate *sangham* women and had to be completely recast in visual form by the MS team. Although the project provided resources to the DoA for procurement of equipment specially designed for women and the preparation of women-friendly information materials, the concerned officials refused to cooperate . "It is not our job - you can do it yourself if you need," was the response to requests from MS. The fact that these materials, if prepared, would also be of use to men farmers, most of whom are at the same level of literacy as women, was of no concern to officials.

Government officials professed ignorance about the long-standing provision for joint title of husbands and wives to lands acquired through government schemes. This was one of the key strategies to increase women's access to land under the project, but could not be implemented despite MS creating pressure at all levels. The demand for crop insurance for *sangha* fields was similarly stonewalled on flimsy grounds. *Sangham* women who took their own products to the wholesale grain markets not only faced the expected taunts and casteist harassment from other farmers but also had to confront and argue with officials who tried to prevent them from participating in the auctions.

Despite this systemic and systematic opposition from the DoA, hostility from local officials and landowners and despite two successive drought years, *sanghams* were able to grow, protect and harvest traditional dryland food crops such as millets and groundnuts. Although productivity was low and women reported only marginal increases in income, they were nevertheless able to bring about significant improvements in the daily diet and nutritional status of their families.

There is independent documentation of several of the non-income changes brought about by the programme.[24] For instance, in several villages, *sangham* initiatives have resulted in the reclamation and greening of large tracts of wasteland. *Sanghams* have also demonstrated the utility and sustainability of practices such as water conservation, vermicomposting and cultivation of traditional

24 See for instance <http://southasia.oneworld.net/features/women-rising-from-ploughing-the-land-to-working-the-law#.WpUUnebhU8o>

varieties and have motivated other farmers to change their ways of farming. There are several examples of earnings from collective farming being used for the 'common good' rather than being divided up between those involved. For instance, many *sanghams* have built up their own 'emergency welfare fund' by setting aside a percentage of the profits from collective activities. Others have invested a portion of their earnings in creating community assets or improving the village infrastructure.[25]

Unfortunately, there are no comparative studies of the implementation and impacts of the *Samatha Dharani* project by MS and *Velugu*. The report of the end-project evaluation carried out by UNDP in 2003 was never placed in the public domain. Reports on Samatha Dharani are not available on the website of the Society for Elimination of Rural Poverty (SERP), the GONGO that owns and implements the Velugu programme.[26]

However, discussions in MS highlighted some significant differences between the MS approach and the Velugu approach. It was reported that many of the Velugu SHGs preferred to take up off-farm activities like procurement, processing and marketing of food crops which they were already doing, rather than venture into collective farming which they saw as risky and impractical. This can also be inferred from documentation of success stories from *Velugu* initiatives in support of landless women.[27] According to a World Bank report[28], federations of *Velugu* SHGs have functioned as producer and consumer cooperatives, helping members to buy cooking oil and surplus rice from the government, and have undertaken collective marketing and trading of agricultural inputs and commodities. Significantly, *Velugu*'s currently ongoing programme on community-managed sustainable agriculture has an exclusive focus on increasing individual incomes and strengthening food security for individual women and their households.[29]

In sharp contrast, MS *sanghams* were rejecting the food security discourse and articulating a strong feminist vision of food self-sufficiency based on regenerating natural systems. The name *Samatha Dharani* is a reflection of this vision. As the women put it: "The Earth is everyone's mother and all

25 AP Mahila Samatha Society, "Samatha Dharani: Sustainable agriculture by women farmers in Telegana". APMSS, 2005.
26 <http://www.serp.ap.gov.in/SHGAP/> Accessed 27 February 2018.
27 See for instance FAO Gender in Agriculture Sourcebook 2005.
28 <http://siteresources.worldbank.org/INTGENDER/Resources/Velugu.pdf> Accessed 27 February 2018.
29 <http://65.19.149.140/CMSAAP/ui/cmsamodules/HomePage.html> Accessed 27 February 2018

her children have an equal claim on her. It is not enough for us to find some food and fill our bellies. We also need to feed our souls. That will happen only if we can restore Mother Earth to her original glory."[30]

This vision becomes even more moving when one remembers that it was articulated not by the middle-class women in the State office, but by Dalit and Adivasi women who were engaged in daily struggles for control over their own bodies, labour, mobility, sexuality, reproductive power and political agency.

While the government and donors – even sensitive donors like UNDP - saw agricultural livelihoods as a separate domain of intervention, the *sangham* women's narratives traced the interwoven operations of caste, class and gender that were involved in the destruction of the natural resource economy. They were very clear that standalone support such as loans, seeds and other inputs would be of no use in addressing the situation.

The biases embedded in state policies were repeatedly discussed - giving away wasteland to builders and industrialists; implementing watershed programmes around the large landholdings of upper-caste landlords; allowing absentee upper caste landlords to hold land far in excess of the ceiling and yet to leave it fallow; not implementing wage laws; turning a blind eye to child labour in cotton fields; appointing village officials who were themselves large landowners; refusing to act on cases of sexual violence against Dalit women by upper-caste landlords. These issues, completely invisible in mainstream discourses on livelihoods and poverty, were the 'real issues' for the *sanghams* in conversations on livelihoods.

The conceptual connection between exploitation of women's labour and the exploitation of natural resources was glaringly obvious to *sanghams.* Women's songs spoke of how both Mother Nature and the human mother are exploited even as they are lauded for their endless capacity for loving, giving, nurturing and forgiving. By staking a claim to wastelands and using their own labour to make it productive, the women were striking a double blow: at the patriarchal exploitation of nature as well as the patriarchal exploitation in their own lives.

30 Author's field notes.

The *Samatha Dharani* project ended in 2003. Support from the DoA was withdrawn almost immediately. However, an independent study in 2011-12 found that 250 of the original *Samatha Dharani sanghams* were continuing with land leasing and collective agriculture using their own resources.[31] All but a few of the women agriculture graduates whom MS had hired to support the *sanghams* left for other jobs. The few who stayed became committed "MS people".

Back to the future

Looking back now, it seems likely that MS was a victim of its own success. The Modi *sarkar* may have delivered the *coup de grace*, but the writing was already on the wall.

By the late 1990s, those who were closest to the programme were realising that, despite being showcased every year at the CSW, MS was increasingly out of sync with the changing policy landscape in the country. The women's empowerment agenda was increasingly seen as the business of microcredit programmes. The Microfinance Institutions (Development and Regulation) Bill, 2012, sought to create an institutional architecture for vertical integration of financial markets from the village level upwards. Although the Bill was ultimately not passed (mainly because of resistance from large corporate MFIs), programmes like *Velugu* and *Kudumbashree* were expanded and used to reinforce the idea that neoliberal economic policies could work for the poor.

For the last two decades, programmes like these have contributed to the grand neoliberal project of liberating the market and its activities from both state control and social control. The Modi *sarkar* has brought a new energy to this process. The rhetoric of 'self-respect' and 'self-help' has allowed activities such as small retail, subsistence farming and home-based manufacturing to be designated as purely 'private' enterprises that must be moved outside the realm of regulation or oversight by the state. Corporate actors now wield extraordinary power in the policy sphere and even the pretence that neoliberal economic policies can coexist with rights-based social policies has been discarded.

The implications for education are sharply visible. The draft of the new education policy drops all mention of Constitutional obligations and frames the education agenda as the creation of 'human

31 Study by Bina Agarwal for UN Women. Unpublished. Findings shared with the author.

resources'.[32] Education is viewed not as a right but as a commodity, with both access and quality being conditional on the ability to pay. The goals of education are no longer anchored in constitutional values such as justice, equality, non-discrimination, non-violence but are squeezed into narrowly framed learning outcomes. The idea of education as a transformative process of expanding the mind and animating the spirit for children as well as adults has been given a quiet send-off from the preamble of the document. .

Where is the space for MS in such a paradigm of education? Even the feeble logic invoked to justify its increasingly insecure foothold in recent years - that MS *sanghas* could ensure enrolment and retention of girls at least at the primary stage - no longer has much traction, since the goalposts on universalisation of education have been moved to 2030.

The founding idea of MS – that women can change the world by learning to critically analyse, question and challenge every structure and every tenet – is daily undermined by the valorisation of received wisdom by thought-leaders of the ruling dispensation. How long could the programme have survived this direct onslaught? Would the MS *Mahila Shikshan Kendras* be allowed to go on with building language skills by decoding the patriarchal and casteist underpinnings of history and literature, teaching mathematics through unravelling the politics of the market, or introducing sexual rights into discussions on citizenship? How long before the nation demanded to know why taxpayers' money was being used to promote immoral and anti-national agendas under the guise of women's empowerment? In such an eventuality, would the Modi regime's Education Minister have either the desire or the gumption to defend MS?

Even with strong support from the centre, MS would have found it harder and harder to claim a special identity as an education programme on the ground. This dynamic is playing out in Kerala, where the tate government has enthusiastically adopted the programme and thumbed its nose at the centre by doubling its funding. This decision is driven as much by political commitment as by a the more pragmatic possibility of piggybacking on the programme's direct connection with Adivasi communities in remote areas and its pioneering work with survivors of incest and sexual abuse. The Social Justice Department is now making a determined bid to take over the programme. MS Kerala

32 See for instance <http://indianculturalforum.in/2016/08/10/the-draft-new-education-policy-2016-a-critique-and-an-alternative/>

is now called on to convince decision-makers that its credibility and ability to take strong feminist positions and transgress sectoral boundaries depends on its identity as an education programme, which (at least in Kerala) is still seen as more committed to rights and values than other sectors.

Even if it had worked out, the arranged marriage with NRLM might not have saved MS. The *sanghas* and federations would have continued to exist, but might have been restructured to make them smaller and more "homogenous", undermining solidarity by privileging the individuals most likely to succeed and weeding out weaker members. It could of course be argued that continuing support from MS would have ensured a balance between empowerment outcomes and economic outcomes in NRLM. The *Samatha Dharani* experience suggests that this is an unlikely scenario.

Feminist analysis of the kind that led to *Samatha Dharani* will inevitably call into question the idea that individual women can create tiny spheres of economic activity protected from the pressures of larger economic processes and macro policies. Application of the tools and frameworks of feminist economics would uncover the fact that the proposition 'microcredit = poverty alleviation + empowerment' is skewed by two invisible factors: women's labour and natural resources, the two no-cost subsidies that feed into the idea of limitless growth. The equation depends on maintaining a rigid separation between paid and unpaid work, between the human economy and the economy of nature, between the private 'inside world' and the public 'outside world,' between physical labour and emotional labour, the body and the mind. When these patriarchal binaries are challenged and these supposedly opposed categories shown to be inextricably linked, the invisible becomes starkly visible and the illusion collapses.

The connection between the ruthless exploitation of natural resources that fuels the macro-economy and the ruthless exploitation of women's unpaid labour that fuels the economics of the family has never been hard for *sangha* women to recognise and articulate. Many of these women are also members of microcredit groups and acknowledge that it is only by maintaining a rigid separation between the savings group and the MS *sangha* that they are able to inhabit both spaces. This separation is entirely self-imposed and self-enforced: whether it should be seen as a strategic feminist tactic for survival in an increasingly hostile environment or evidence that patriarchal logic is a fallback option for women is a question that the MS community can (and does) debate endlessly.

It is painful for 'MS alumni' like the present author to admit that internal failures also played a role in the debacle. Despite many discussions during other moments of crisis, NRG members were unable to set up an autonomous structure that would protect and expand the internal spaces for critical reflection, questioning and debate at various levels within the programme. As shrinking budgets and shifting priorities made *sangha melas* and exchanges between State programmes increasingly difficult, these internal spaces too became more and more inward-looking and claustrophobic. Hierarchical practices crept in, not so much because of official interference, but because even strong and committed women found themselves unable to resist the attraction of *sarkari* rituals and symbols of power – the car and driver, the easy access to senior bureaucrats and politicians, the assured place at the policy table, the ceremonial of signing salary cheques – that created hierarchies where there were none.

If there is a saving grace, it is that these corrosive cultures stayed largely within the programme structure. Although *sanghas* were sharply critical of some individuals, their own daily struggles with oppressive power structures concerned them far more than the changing culture of the state and district offices. Far more painful and serious were the internal murmurs about casteist and communal biases, confirmed in some cases by external observers and sangha members. Although these were addressed with various degrees of success by the MS team and a few NRG members, they never elicited the kind of strong systemic response that was needed to uproot them. The weakening and fading of the processes of the first decade of MS – the no-holds-barred discussions on issues at national meetings, the determination of NRG members to hold programme leaders to account, the willingness of outsiders to step in and facilitate dialogue or resolve conflicts, the unstinting backing given by the national office to State teams in confrontations with their State governments - these stand as the visible markers of the gradual marginalisation of MS within the policy space.

Despite the internal dissensions and weakening of programme structures, the relentless struggles with local bureaucracy, shrinking budgets and hostility from the microcredit lobby, the essential feminist spirit of the programme has survived on the ground. An ongoing series of meetings with MS federations in Telangana, Karnataka and Bihar has confirmed that at least half of the groups on the ground are alive and active. This has sparked new conversations within MS circles about the possibilities of supporting MS Federations directly in their ongoing struggles. There is a new and different energy and urgency to these conversations.

While most federations mourn the demise of the programme, they do not have much time for lamentation or nostalgia about the good old days. Instead, there are requests for very specific forms of support – information on new resources, updates on trends, connections with larger movements. Most of all, what the these groups miss is the sustained space for reflection and strategising where they could make connections between the local and the national, subject their collective experience to interrogation through the prism of feminism, hone their politics through dialogue and debate, and grapple with the daily challenge of living their values.

All of these elements were subsumed under the label of 'MS process,' a much-used term which was explained variously by different people at different times. To see it deconstructed thus by federations is a humbling reminder that the energy and vitality of the programme came not from the structures but from the lakhs of women whom it brought together, inspired by a feminist politics of transformation.

Today, as never before, this energy and this politics is needed on the frontlines of the struggle against the toxic alliance of neoliberal economics, majoritarian fundamentalism and militaristic nationalism that seeks to capture our future. Can the erstwhile MS community – more than 15 lakh women from Dalit, Adivasi, OBC and other marginalised communities in 44,500 villages across the country - take on this challenge?

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