

# The Challenge of Genedering Social Security: Agrarian Crisis, Precarious Livelihoods and Widow Farmers

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### Introduction:

*'Feminist analyses of globalization that seek to contest the assumed universality of gender oppression must account for relations of power not only between men and women, north and south but also between women and women' (Sharmila Rege 2003: 4555)*

*'The wave of creative destruction of neoliberalization has visited across the globe is unparalleled in the history of capitalism'. (David Harvey 2007:39).*

The statements above reveal the highly differentiated, segmented and fragmented labour markets within which citizens experience varying degrees of precarious livelihoods. The focus of this paper is the suicide widow farmer-(small and marginal farmers, single women headed households) who depend on unsustainable agricultural based livelihoods. It is by interlinking agrarian crisis and vulnerability of suicide widow farmers, the paper highlights the challenges of gendering social security policies. The paper aims to: one, examine the inclusion process of marginalized groups into unequal structures; two analyze how neoliberal policies of government accentuated existing inequalities within agrarian sector, leading to the deepening of the agrarian crisis; and three examine to what extent does the existing social security policies relating to agrarian based livelihoods and widows address the needs of the widow farmers. To do so the paper would examine two programmes, Loan Waiver Scheme and the Mahila Kisan Sashaktikaran Pariyojana (henceforth MKSP), to understand how the policies address the needs of farmers and women farmers in particular within a highly fragile agrarian economy.

### The Argument

The paper argues that one, it is important to be wary of 'one size fits all social security policies', as it is a waste of time, financial and human resources; two, programmes though in design may be innovative and gender sensitive, there is a wide chasm between the policy and its implementation; three, a number of policies addressing the specific needs of citizens depending

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on agriculture based livelihoods are 'short term and catering with immediate crisis', and thus are not sustainable, and finally using the conceptual framework of 'politics of inclusion', the paper argues that the policies though are interesting and innovative in design is not effective because it is 'including widow farmers into existing structural marginalities', thereby fails to build capabilities necessary for dealing with risks and vulnerability and move towards building sustainable livelihoods. The paper builds upon the existing works that highlight the increased vulnerability of the women farmers.

## Methodology

The study is based on multiple approaches that combine feminist research techniques with sociological research and draws upon both primary and secondary research to develop the argument. Initially secondary research material on agrarian distress, gender and agriculture, neoliberalism, state policies, farmer's suicide and social security particularly the MKSP is referred from analysis of diverse scholars and linked together to develop a conceptual theoretical argument. The primary field based research documented the coping strategies<sup>2</sup> of the 'women farmers' in one of the precarious districts of the country, the Wardha district of Maharashtra<sup>3</sup>. The experiences of suicide widows (widows of farmers<sup>4</sup> who committed suicides as a result of agrarian crisis) in Wardha district, Maharashtra<sup>5</sup> form the empirical base of the paper. The primary research methods included household survey, discussions and interviews with government and non-governmental organizations, and women farmers working in that district on issues of agriculture, farmers' suicide, and agricultural regeneration. The analysis is based on in- depth interviews with 35 widows, discussions with 146 families who have experienced farmers' suicides in 120 villages spread over 8 talukas (administrative divisions) in Wardha District of Maharashtra.

## Structure of the paper

The paper divided into five sections.

*Section 1: Politics of Inclusion*, discusses how the inclusionary policies of the state is limited as it includes the people into existing structural inequalities. Such a process renders any policy to have partial impact as it does not have means to tackle embedded inequalities.

*Section 2: Liberalisation Policies and Nature of Agrarian Crisis*, examines the processes of neoliberalism and examines how the neoliberal policies of the state has amplified the existing inequalities. In particular it examines the agrarian policies of the Indian state and how it has led to deepening of agrarian crisis manifested through high incidences of farmers suicides and increasing vulnerability of women farmers.

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<sup>2</sup> The analysis on the coping strategies of widow farmers are the subject of a paper submitted to a journal to be considered for publication.

<sup>3</sup> The research particularly focussed on the coping strategies and the desperate efforts taken to secure livelihoods by the widow farmers, thereby making them extremely marginalised citizens of the Indian nation state, who deal with everyday precarious lives. The project though did not focus on social security specifically; but insights from the research highlighted the inadequacy of social security mechanisms available to cater to the specific needs of widow farmers. The analysis of this inadequacy would be the basis of this paper.

<sup>4</sup> The women are 'widows' of farmers who committed suicide as a result of agrarian crisis in Wardha district of Maharashtra.

<sup>5</sup> The project was funded by UGC Major Research Project 2012-2014.

*Section 3: Challenge of Gendering Social Security Policies: Loan Waiver Scheme* discusses the existing social security policies for people within the agrarian sector and examines in brief the loan waiver schemes and highlight how limited it is in terms of it being sensitive to gender concerns.

*Section 4: Mahila Kisan Sashaktikaran Pariyojana (MKSP): A Promising Policy* critically examines the MKSP policy and argues that it is a very promising policy, sensitive to both structural inequalities and gender concerns but faces innumerable challenges in terms of its implementation.

*Conclusion: Towards Building Gender Sensitive Social Security Policy* ties up the arguments presented in the paper and concludes with an understanding that howsoever promising a social security policy may be until and unless it addresses the embedded structural inequalities that contextualize women's rights, capabilities and entitlements, the policies would not be able to meet the challenge of being gender sensitive.

## **Section 1: Politics of Inclusion**

The paper uses the conceptual framework of politics of inclusion, where it argues that the neoliberal state claims to meet certain rights of the marginalised citizens through certain inclusionary policies and programmes. But as such inclusions are done within the existing structural inequalities it renders the process fragmented<sup>6</sup>. As the structures do not change, any programme of inclusion would only include them into existing marginalities. Though such a move would help in stabilizing the immediate risk, (*which is an important condition*) but will not facilitate escape from the vulnerability (*which is a necessary condition*). The paper locates this politics of inclusion process within the agrarian crisis that is rendering agriculture based livelihoods extremely vulnerable.

In India the decade of the 1980s and 1990s was the period of institutionalization of neoliberalism, that slowly but steadily eroded the fabric of welfare socialist ideology defining the nation state (Kohli 2012; Sen and Dreze, Bardhan, Corbridge 2010, Byres 2005). What is the defining feature of neoliberalism? Harvey (2007:22) argues that an important aspect of neoliberalism was to move and transfer assets, wealth and resources from the vulnerable to the upper class and from poor countries to the richer powerful countries, a process conceptualized as '*accumulation by dispossession*' (Harvey 2003)<sup>7</sup>. The four elements of neoliberalisation that forms the core of the process of accumulation by dispossession includes:

<sup>6</sup> Fragmented refers to a condition where the citizens rights are experienced in a limited manner.

<sup>7</sup> This process according to Harvey (2007:34) refers to the continuation and legitimization of certain practices that Karl Marx had referred to as 'primitive' while analyzing the rise of capitalism. The processes include the following: 1. the commodification and privatization of land and the forceful expulsion of peasant populations (observed in Mexico and India); 2. conversion of various forms of property rights (common, collective, state) into exclusively private property rights; 3. suppression of rights to the commons; 4. commodification of labor power and the suppression of alternative (indigenous) forms of production and consumption; 5. colonial, neocolonial and imperial processes of appropriation of assets (including natural resources); 6. monetization of exchange and taxation, particularly of land; 7. the slave trade (sex industry) and 8. usury, national debt and use of the credit system as radical means of primitive accumulation.

a. Privatization: the corporatization, commodification and privatization of public assets are core to the project of neoliberalism; b. Financialization, where the financial processes were marked by speculative and predatory ways. Deregulation allowed the financial system to become one of the main centers of redistributive activity through speculation and fraud; c. The management and manipulation of crises: a crucial aspect of the accumulation by dispossession is the use of 'debt trap' as an important mechanism. (Harvey 2007:37) and d. state redistributions, where rather than a withdrawal of the state from its functions, there is considerable shift in the manner in which the state performs and executes their functions. Such a process has rendered large sections of the population exposed and vulnerable to increasingly economic, political and social insecurity.

Further Connell (2010) argues that central to the neoliberal project is the strengthening of the fundamental systemic inequalities of race, gender, class, and ethnicity and caste created and embedded by years of imperial and colonial economic, political and social domination. Thus the insecurity experienced through the intersections of class, gender and caste inequalities leads to conditions of extreme marginalities. How? The core of the neoliberal policies is the commodification of all kinds of services and thus the needs that were formerly met by the state through public agencies and social security mechanisms and policies on the principle of citizen rights, or through personal relationships in the communities and families, are now met by the companies selling services in the market (Fraser 1997; Lucas 2007; Braedley and Luxton 2010 and Connell 2010).

According to Connell (2010) the most 'dramatic form of commodification is the privatization of public assets and institutions', which in turn increases the marginality and vulnerability of the most deprived citizens, belonging to marginal groups. Connell (2010:33) states, '*neoliberalism is best seen as a large-scale historical project for the transformation of social structures and practices along market lines*'. Under the neoliberal regimes, welfare is commodified, by putting the provision of services up for tender and forcing public agencies to resort to the 'outsourcing', and compete with the private agencies, thereby necessitating institutional and cultural changes. Further the emphasis on labour market 'flexibility', produces a growing workforce of part time casual, and contract labour at the bottom of an organization. Its challenge of the welfare state policies of redistribution imposes increased levels of unpaid work on women as care givers for the young, the old and the sick, leading to a systemic policy of inequality. Such a policy has major implications for undermining provisioning of social security by the state, with the responsibility now on the individual to secure herself or himself on their own (Harvey 2007; Connel 2010; Kaviraj 1997; Kohli 2012).

Thus the state's role in stimulating and directing development becomes crucial where it would take care of infrastructure and provide favorable environment for economic growth (Kaviraj 1997; Varshney and Bajpai 1999; Byres 2005; Kapila 2007; Joseph 2007 and Gupta 2009), but on the other hand it would limit and restructure its intervention in matters relating to welfare, social security and development of its marginalized citizens. Though neoliberalism does not represent a fixed, coherent and well-structured ideology, one defining characteristic is the view that market rationality is also the political rationality which should guide the state and its policies (Brown 2006). Thus one has to analyze the neoliberal state in its overwhelming impact

not only on the economy but also on the polity and society (Kaviraj 1997; Varshney and Bajpai 1999; Byres 2005; Glenn 2002; Joseph 2007; Gupta 2009 and Dasgupta and Pietierse 2009) and ideology and pedagogy (Giroux 2004).

Mahajan (1999), Jayal (1999), Kohli (2012), Byres (2005) and Joseph (2007) argue in the context of India, the widely theorized failure of the inefficient development state leading to uneven development, rising inflation, high levels of corruption and uninspiring economic growth provided ideological space for the nurturance of neoliberal ideology. The ideology is based on pushing the state to make all possible efforts to provide suitable economic and political climate for financial growth. Thus far from minimal the role of the state. Mahajan (1999), Harvey (2003; 2007) and Joseph (2007) argue that neoliberal ideology has the paradoxical effect of *strengthening the role of the state*. What has happened is shift in the *visibility* of the state, to be perceived as an efficient performance driven institution, which implements specific policies to build a strong economy.

Such a political economic climate has changed the very understanding of welfare and development. Pre- neoliberal ideology development referred to a state of living where for the vulnerable having access to dignified livelihood was perceived as a right, holding the state accountable. Now in the neoliberal ideological times, development is perceived as a target to be achieved, and people have to earn and be more efficient individually to be a part of mainstream growth it (Breman 2004<sup>8</sup>). It is the market ideology of efficiency and competence defined development, where the vulnerable and the marginalized could no longer demand development as a right is institutionalized (Yuval-Davis 1997; Brown 2006; Eisenstein 2009; Breman 2004; Joseph 2007). What does such an ideology mean for the citizens? Such a perspective does not recognize that individual rights are to be experienced equally and that deem that access to rights differs in terms efficiency and productivity of the citizens (Yuval-Davis 1999, Mahajan 1999, Jayal 1999, and Bhargava 2005).

The discussion above highlights that the neoliberal state has to be analyzed not as a monolithic patriarchal entity, but as an institution that needs to be negotiated, challenged and pushed for making it sensitive to the conditions of marginalized. The neoliberal state does not simply retreat from welfare and development agenda, but rather restructures itself to be a strong and strategic presence in the lives of the marginalized. *Such a policy is to be conceptually understood as 'politics of inclusion', where the state does not retreat but has a dominant presence and implements policies that includes the marginalized into unequal structures, without addressing embedded structural inequalities*. The public- private development institutions operate within the 'inequalities' and thus at best provide ameliorative and adhoc solutions to structural disparities, thereby initiating a process of fragmentary inclusion. Within

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<sup>8</sup> Jan Breman in his commentary: Return of Social Inequality A Fashionable Doctrine (Economic and Political Weekly Vol 39 No 35, August 28 – September 3, 2004; pp 3869- 3872), states in that with regard to the mandate to address poverty within the global economy, the policy direction is one based on neoclassical perspective that the poor masses mainly have themselves to blame for their plight. It is unfortunate that deprivation and subordination has not yet been transformed into a policy of systematic exclusion.

the neoliberal state the structuring of substantive rights has to be conceptually understood as layering of rights, where the space (that is the social structures where these marginalized are located) to express and experience them are curtailed and limited (Glenn 2002). Thus, such fragmentary inclusion sustains and promotes the gendering (intersections of gender/class/caste/religion) of rights. The state becomes a primary agency of redistributive policies implemented within unequal structures.

Conceptually politics of inclusion entails two contradictory forces. On the one hand the neoliberal state is implementing programmes within highly entrenched structures of inequality leading to experiences of fragmentary inclusion at the individual level. The individual, despite of having access to the programs, schemes and policies remain marginal, vulnerable and at risk. And at the structural level, despite programmes of inclusion, the social, economic and political structures maintains marginality and inequality, thus supporting the argument of a 'proactive state' as not enough in itself and therefore questionable in terms of its ideology. Harvey (2007: 39) quotes Arundhati Roy (2001), from her book *Power Politics*, where she writes, '*India's rural economy, which supports seven hundred million people, is being garroted. Farmers who produce too much are in distress. Farmers who produce little are in distress and landless agricultural laborers are out of work as big estates lay off their workers. They are all flocking to the cities in search of employment*'. The processes of neoliberalism has rendered vulnerable not only the economic security of the poor, but also has shattering impacts on their dignity and social well-being (Marchand and Runyan 2000; Saad-Filho and Johnston (2005) and Giroux (2004).

## **Section 2: Liberalisation Policies and Nature of Agrarian Crisis**

How do we make sense of the agrarian distress in India? Scholars have argued that the Indian agrarian economy is in a state of stagnation. This stagnation and distress affecting agriculture in India has three dimensions: one, uninspiring growth; two increased casualisation of agricultural workforce and three small and marginal farmers' committing suicides. In independent India, agriculture was defined as the primary sector but the policies of government were largely adhoc, populist and symbolic gestures that did not change the inequalities embedded within the agrarian economy.

Land reform was an important policy implemented during the 1950s that could have radically restructured agrarian structure by having redistributed land among the landless granting them access and control over land. But unfortunately bureaucratic delay and lacklustre implementation rendered land reform a major failure. Further the success of green revolution 1980s fundamentally changed the way agriculture was practiced leading to increased vulnerability of the farmers to the vagaries of the market. How? Vasavi (1994) argues that while 'green revolution' increased agricultural productivity it had come at great cost as the core philosophy of green revolution was 'increased productivity through use of high yield variety of seeds', thus leading to a phase of commercialization of agriculture, which was clearly unsustainable and laying ground for agrarian distress.

Studies by Vasavi (1994, 1999), Jodhka (2006), Patnaik (1998) Jha (2003), Gupta (2005) and Sainath (2004, 2005), Frankel (2005) contextualize the distress agrarian conditions to the shift



in the priorities of the Indian nation state in the decades of the 1980s and 1990s. The post reforms experience of 1990s has led to the accentuation of regional disparities. Such instability and uncertainty within agrarian economy was further pushed when during the liberalization phase, the state emphasized on increasing land productivity through intensification of 'modern technological inputs' which substituted labour and thereby delinking employment growth with output growth, slowly leading to agricultural crisis and uninspiring growth in agriculture (Rao and Strom 1998).

The average farm size has decreased from 2.28 ha to 1,55 ha in 1991 and the number of holdings below one hectare is almost 63 million making the landholdings so fragmented that there is little scope for agriculture regeneration (Jha 2003; Gupta 2005). The small and marginal farmers are limited by the lack of resources for technological modernization, leading to fall in agricultural growth (Krishnaraj 2006). Additionally Chadha and Sahu (2002) state that an analysis of the all India pattern of casualisation of rural employment for both male and female workers indicates a substantial worsening of employment situation within agriculture in rural India, thereby highlighting declining incidence of self-employment with agricultural work force (Frankel 2002).

Why is this? As Patnaik (2004), argues that the new economic policy endorsed by the Indian state, is based on the erstwhile colonial logic of global economic integration on unequal and unjust terms. According to Harris -White (2003) and Patnaik (2004), globalization policies are compelling the Indian farmers to produce commercial crops and compete within the free unregulated international market thereby rendering the farmers vulnerable and increased casualization of the agricultural work force. Such inadequate policies has led to absolute decline in rural agricultural employment since 1991 accompanied by large shift towards agricultural work, particularly by women, and with increases in rural poverty due to slow growth. One observe distress shift by women into agriculture given the lack of alternative incomes within the non-farm sector (Ghosh 1996). The stagnancy and decline of agriculture conditions in the post-independence India was accelerated by the liberalization and globalization policies of the 1990s, which left the vulnerable farmer handling sluggish agrarian economy in an economy of free market leading to disastrous results such as suicides by indebted farmers (Jodhka 2005; Hanumantha Rao 2005).

#### **a. Neoliberal Policy and Farmers Suicides in India**

The diminishing returns from agriculture are pushing the farmers' to multitask their livelihood options so that they could stay above starvation. Binswanger-Mkhize (2013) argues that within India, one observes structural transformation in the form of decline in agricultural employment and shift towards non-agricultural employment. However, the new form of structural transformation is *stunted* because it primarily generates employment that is informal and insecure, without any benefits of health, unemployment insurance and pensions. Way back in

2008, the National Commission for Enterprises in the Unorganised Sector (NCEUS)<sup>9</sup>, submitted a report titled 'A Special programme for Marginal and Small Farmers' to the Prime Minister Office, where it emphasized that unorganized sector, which includes the marginal and small farmers and agricultural labourers constitute almost 80.50 % of the total workforce in the agriculture sector; and that among them the marginal and small farmers are the worst hit victim of agrarian neo-liberalism since 1991 (NCEUS 2008:1). The report explicitly emphasized that globalisation policies has worsened the situation of framers in India and attributed the situation to the huge subsidies and protection offered by the developed nations to their farming community (NCEUS 2008:7).

On similar lines, Mishra (2007) based on a Situation Assessment Survey of Farmers, 2003, 2007) argues that the monthly per capita income of a farmer household (especially of small and marginal farmers) is much lower than their per capita consumption expenditure; and that over the years it has been decreasing steadily. The challenge is not that the agrarian sector is lagging behind but the fact that it continues to employ a large proportion of the work force. The poor agricultural income and absence of non-farm avenues of income dramatically increases the vulnerability of the farmer, which is manifested in the tragic and unfortunate incidents of farmer's suicides.

Farmers' suicides are a combination of complex factors. Indebtedness incurred due to high capital intensive farming, leading to sale of assets, greater reliance on credit to repay old debts, increased debt burdens, crop failure due to higher dependence on nature, combined with glut in the market pushes the farmers' to increased levels of risks. Studies have shown that farmers are engaging in high risk agriculture especially when they grow cotton<sup>10</sup>. Along with this the loss of face in community due to harassment by creditors and/or loan agents, pushes farmers' to take their own lives by committing suicides (Jeromi 2007; Siddharta and Sangeeta 2007; Singh 2004; 2006; Deshpande 2002; Mohankumar and Sharma 2006).

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<sup>9</sup> Government of India constituted NCEUS in September 2004, to review the status and understand the constraints in improving production, productivity and employment in the unorganized sector in India with a view to suggest policy measures to the Government to overcome the constraints (Mohankumar 2010)

<sup>10</sup> In Maharashtra suicide of farmers is particularly acute in the cotton growing districts of Vidharba region. Why is this? Sainath (2004, 2005) states that cotton growing in Maharashtra, has become a precarious investment, because of a combination of one government policies and two, market uncertainties. Growing cotton requires high capital investment and infrastructure which pressurizes the farmers to compete without adequate state support. The poor irrigation systems, inferior quality of cotton, growing cost of inputs such as seeds, fertilizers, technology, tools, lack of accessible formal credit structure, increased dependence on informal private money lenders, lack of cotton lobby to push for their cause and no growth of cotton based industries in the region has led to this situation, where the farmer is caught in the vicious circle of non-viable capital intensive free market regulated agriculture that committing suicide to escape the drudgery and increasing indebtedness seems to be the only viable option (Sainath 2004, 2005; Mishra 2006, Deshpande et.al., 2005, Mohanty 2001, 2005 and Mohanty and Shroff 2004).

## b. Impact of Agrarian Crisis on Women Farmers

Such a scenario puts immense pressure on the women farmers in terms of sustaining agricultural production and taking care of their household. How does the agrarian crisis impact women in agriculture? Krishnaraj and Shah (2004) state that the face of farmer in India is female, emphasizing the centrality of women's work in agriculture, their heavy work burdens and unequal returns to their labour. Women today are the core to agrarian economy, and predominantly form the rural subsidiary and casual workers. Planning Commission (2007), states that an estimated 20 percent of rural households are de-facto female headed due to widowhood, desertion or male desertion or male out migration. These women thus not only manage land and livestock, but also provide subsistence to family without male assistance. It is important to note that agricultural productivity is increasingly dependent on the ability of women to function effectively as farmers (Planning Commission 2007: pg 234).

What are the trends then of women in agriculture? Saxena (2013), drawing upon NSSO data (2011) shows two trends with regard to women's role in agriculture. 1. Women who were classified as agricultural workers were predominantly found in the non productive agricultural sector rather than the more productive non-farms sector. 2. Trend of increased feminization of agriculture where women's share in total number of agricultural workers is increasing. Thus while there is an absolute increase in the number male labour force, both in urban and rural areas, women workers showed a different trend, and their number have declined but their share has increased. The reason, Saxena argues is the out migration of men to urban areas and non-farm sector in search of better livelihood options and women are left behind to work in agriculture both as workers and farm managers. It is interesting to note that agricultural distress is on one hand 'pushing men out of agriculture', and on the other hand 'pushing women within agriculture'.

Thus as men migrate towards better livelihood avenues, women in rural India are taking over agricultural work in villages facing low wages, and long working hours (WTO 2010). Drawing upon NSSO (2011) data of 66<sup>th</sup> Round, Saxena, argues that male female disparity in both private and public works seemed significant, with male earnings being 1.4 times the female wages. Thus on the whole women's wages are lower than men's, working conditions poorer and a limited bargaining power. Why is that? According to Saxena (2013), women's livelihoods have been affected by falling rates of growth of agricultural crop, with stagnant production. Though there has been an increase in agricultural GDP during the last seven years has been more because of higher relative prices and not higher production. Vepa (2009) argues that in India, one perceives a trend towards feminization of agriculture, which normally takes place when male workers migrate, leading to a shift of males from low paid agriculture to high paid industry and women start working in agriculture. Lack of strong statistical evidence due to the faulty definitions adopted to classify women workers in agriculture as non-workers leads to major underestimation women's work (Hirway 2002).

Vepa argues that whenever agricultural distress hits any region, the first victim is the women; it affects them in several ways- increased work burden, higher debt- repayment burden, and reduced consumption and less spending on health care. Agriculture in this era of globalization is

undergoing a number of changes and most of it impacts women who are sole principal earners of their households, especially widows surviving farmers' suicides left behind face a daunting task (Krishnaraj 2005). Padhi (2009) emphasizes on the innumerable hurdles faced by women surviving farmer suicides in Punjab, especially as how the women have to take care of their family without the support of the 'man' and under constant control of her husband's kin. According to her, women are facing unprecedented increase in working hours, especially intense domestic work without any support.

The unsustainable nature of agriculture, Krishnaraj (2005) and Rao (2005) argue, questions the belief held by gender development scholars, that ownership of agricultural land will automatically reduce poverty and ensure food security. It was assumed that since agriculture is increasingly becoming 'feminized', improvement of women's endowment through land will increase production, decrease poverty and ensure food security. Krishnaraj (2005) and Rao (2005) argue that there is no proof that land ownership reduces poverty given that land is fragmented and agriculture is non-viable. On the other hand small and marginal women farmers are dependent on wage labour and work for longer hours in multiple wage work which is low paying (at wages bordering on starvation) and irregular. In this fight for securing and maintaining livelihoods within precarious structures widow farmers develop and nurture negotiation mechanisms through which they deal with the structural inequalities of everyday living.

In the study conducted by Chari-Wagh<sup>11</sup>(2012-2024) on the coping strategies of the widow farmers, the suicide widows, in Wardha district of Maharashtra it was observed that the coping mechanisms adopted by the widow farmers to deal with their situation of extreme vulnerability and marginality included three important measures:

- One, engaging in multiple paid labours. The widow (small and marginal farmers) not only work in their own fields (which entails hard labour but with uncertainty of economic returns) but also work as daily agricultural paid labourers in the fields of other farmers. In order to compensate with lack of paid work in agriculture, they undertake non-farm paid such as tailoring, domestic help, cooking and cleaning either in school mid-day meal programmes and/or in hotels (making rotis/chapati<sup>12</sup> and/or cleaning vessels), thereby stretching their working hours to almost 16 hours a day, balancing multiple paid and non-paid labour. The constant factor in these paid works is that it is time consuming, back breaking, insecure and low paying.
- Two Austerity measures such as reduction and prioritizing of needs. In order to manage within limited resources, widow farmers adopt the coping mechanism of austerity and reduced consumption. They have started cutting down on spending, especially on themselves through prioritizing of needs. All members of the household seem to engage

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<sup>11</sup>. Paper titled '*Picking up the Pieces of Life*': *Coping and Negotiation Strategies of Widow Farmers in India*', is under review process for consideration to be published in a journal. The project was funded by UGC Major Research Project 2012-2014.

<sup>12</sup> Flat Indian bread

continuously in the process of reevaluating their needs so as to bring down expenses considerably. This reevaluation and prioritizing is done by curtailing of spending by widow farmers by squeezing not only on small pleasures (such as books, stationary, good food, festivals) but also necessary needs (health, medicines), thereby impacting the children quite severely.

- Three Investing in creating a livelihood future that does not depend on agriculture. An important mechanism is investing in dreaming of a livelihood future that does not depend on agriculture. Widow farmers believe that the only way to deal with economic insecurity is to ensure that their children do not have to depend on agriculture to secure their livelihoods. They try extremely hard to motivate their children to focus on education so that they would get a formal job that grants health, employment and pension security as a way to escape the drudgery and uncertainties of agriculture<sup>13</sup>.

Within this precarious scenario the social security policies could act as a safety net to prevent further marginalization and vulnerability. The policy direction government interventions must aim to increase productivity especially on marginal and small farms, based on designing and implementing sustainable agricultural practices. Kanchi (2010) states that analysis of women's location within agriculture shows that to benefit women, public investment must flow into rainfed areas, backward districts; the food insecure areas, since women workers are located here. To reiterate, Saxena (2013) states that public investment need to focus on increasing the yield of food crops, particularly coarse cereals and pulses preferred by women farmers in arid areas, which would ensure food security. Thus the policies should address the specific gender concerns of the suicide widow farmers so as to meet their needs.

### **Section 3: Challenge of Gendering of Social Security Policies: Loan Waiver Scheme**

In this section I discuss the nature of social security approaches in India. How does one understand social security? Dreze and Sen (1999) state that 'the basic idea of social security is to use social means to prevent deprivation and vulnerability to deprivation' in order to ensure sustainable human development over time. The kind of social security programme includes employment and income guarantee; assistance in credit, programmes of social insurance, unemployment benefits schemes, pensions, family allowance, health care. The aim behind the social security schemes is to protect the poor and vulnerable, reduce risk and facilitate income redistribution (Ahmad 1991; Kannan 1995; Kannan and Breman 2013; Dreze and Sen 1999). The policies are framed by the government and are implemented by the local authorities and the community. It has been argued that the neoliberal state continues to deny benefits; to the ageing (Rajan 2014) and especially within the unorganized sector (agricultural labourer) working as marginalized labour (Guru 2006).

Unfortunately, as Kannan (2007), Kannan and Breman (2013); Kannan and Paola (2007); Jhabvala (1998), Duggal (2006) and Pillai (1996) argue the programmes implemented were

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<sup>13</sup> The challenge in such a kind of aspiration is that the economic policies followed by the Indian state generates jobless economic growth. Thus it is questionable whether the children of the widow farmers would be able to avail of secure, decent paying employment in near future.

piecemeal efforts as they were non-legislated benefits to public employees forming a miniscule percentage of the population. Such an approach is deeply flawed as they do not include any social security schemes for the majority of workers in unorganized sector. The biggest gap within the social security policy in India is lack of social protection for the working poor (NCEUS 2008). The NCEUS proposed legislation for a national minimum security package for unorganized sector workers forming approximately 90 % of the working population and who work without any form social protection. It proposed to include programmes of social insurance, social assistance for life and health cover, old age benefits to all workers within a period of five years financed by the Centre and state government, and employers and workers at a cost of less than 0.5 percent of GDP after five years. The government discarded the commission's recommendations for statutory backing and still after 7 years there is no action on them. Breman (2010) states that the government has 'shunned' the NCEUS report, as it did not want to acknowledge that deprivation in India continues unabated. The approach of the government is to initiate populist policies without addressing the structural causes.<sup>14</sup>

In India social security schemes include Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)<sup>15</sup>, Widow Pensions<sup>16</sup>, Loan Waiver and MKSP. In this paper as

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<sup>14</sup> Recently the new government has announced a wide range of programmes, which includes a Universal Social Security System referred to as Jan Suraksha; Pradhan mantra Suraksha Bima Yojana (accidental death risk of Rs 2 lakh a year with a premium of Rs 12 per year); Atal Pension Yojana (Defined pension- based on contribution); Pradhan Mantri Jeevan Jyoti Bima Yojana (Natural and accidental Risk with a premium of Rs 330 per year) and Nai Manzil an integrated education and livelihood Scheme for minority youth (Budget 2015 Axe on Social Sector To Adjust Fiscal Deficit DNA 1<sup>st</sup> March 2015). In this instance there has been no discussion on what would happen to the earlier schemes; whether it would be integrated into the new one or will be scrapped or how would people access them. It seems to be a continuous story of new programmes applied in a stop gap manner, addressing the problems without analyzing the deep seated issues. It follows the policy of new governments declaring newer populist policies without following it through

<sup>15</sup> MGNREGA initiated by the government of India in 2005 aims to provide minimum level of employment and food security through a legal guarantee. This right to work, labour law and social security measure is inspired by the Employment Guarantee Scheme Act 1972, of Maharashtra. The Act aims to secure livelihoods in rural areas by providing a minimum of 100 days of wage employment to every household adult member for doing skilled manual work. Such programmes are crucial in stabilizing the poor, where even landed households seek wage labour. But doing such unskilled manual work does not provide them with sustainable livelihood, and thus they keep on doing such work year after year, without any hope of progressing into better and stable livelihood (Chari 2006). Further as with other programmes, the scheme is in the assessment of poverty alleviation programmes within the context of trend in casualization of agricultural employment, states that they are badly targeted, undermined by leakages and evidences of misappropriation of funds. It is important to have greater investment in economic and social infrastructure, especially health, education, roads, water supply and electricity and communication Frankel (2005).

<sup>16</sup> The Public Evaluation of Entitlement Programmes (PEEP) in 2013 by researchers at the Indian Institute of Technology, Delhi recorded that the pensions programme for the poor, The National Social Assistance Programme, which includes the Widow pension ranging from Rs. 500 to Rs. 1000 per month is reaching its intended beneficiaries. They have observed that while the amounts are small, they are crucial in supplementing the elderly's resources to allow them to afford medicines, food and other necessities (Editorial How Effective are Social Security and Welfare in India? The Hindu, January 26<sup>th</sup>, 2015). Similarly Dutta (2013) in his analysis of social security for rural widows has stated that though generally widows have access to pensions it has been seen that the probability of a widow getting pension decreases with age. And further the elderly widows who do not have an adult son/daughter have less likelihood of getting a pension thereby indicating a greater degree of vulnerability of such widows. Personal observations in Wardha district revealed that the widows were receiving pensions but the amount too meagre to make any meaningful contribution towards sustainable livelihood.

mentioned in the introduction two of the policies would be discussed; one the Loan Waiver for small and marginal farmers and two, MKSP.

### **Loan Waiver: An Adhoc Crisis Approach**

One of the popular approaches taken up by the government to address agrarian crisis is that of waiver of outstanding debt incurred by the farmers. In analyzing the loan waiver scheme, I argue that it falls short of addressing the concerns of women farmers as they live a life of high vulnerability in the context of extreme agrarian distress highlighted above.

Government of India, announced the 'Agricultural Debt Waiver and Debt Relief Scheme'<sup>17</sup>, (ADWDRS) scheme in March 2008. Scholars analyzing the scheme refer to it as adhoc management of crisis. Scholars agree that a positive aspect of the loan waiver scheme is that it provides immediate relief to indebted small and marginal farmers, but fails to recognise that indebtedness is a symptom of deeper agrarian crisis featured by declining agricultural productivity, unremunerative crop prices and unsustainable agriculture (EPW Research Foundation 2008; Dev 2008; Rath 2008; Shankar 2008 and Narayanmoorthy 2006).

Loan waiver is thus not conducive for building a healthy financial system and damages the long term interests of the small and marginal farmers (Dev 2008, Rath (2008) and Shankar (2008). It is a wonder that the policy makers did not take into account the damage to the rural credit structure done by the earlier agriculture and rural debt relief scheme of the 1990-91 for small borrowers, whose benefits were cornered by the rich and middle farmers. Such an unhealthy neglect of formal rural financial institutions, weakens the rural financial credit structure thereby pushing the cultivating households into the clutches of money lenders and non –institutional agencies (Rath 2008). Such an approach comments on the nature of policy making in India, where schemes are implemented without engaging with past experiences, thereby repeating similar mistakes.

Further such an approach does not address the proliferation of informal rural credit sources, the vast network of money lenders. Additionally limiting eligibility for the scheme for farmers up to 2.5 hectares, excludes many dry land farmers, who may own more than 2.5 hectares but still are vulnerable. The distress is acute in dry land areas, where the farmers might own medium sized land (4 to 5 hectares) take higher amount of loans for greater investment in land; where maximum suicides take place. The fact that the size of land in itself might not be a rigorous indicator of credit worthiness is not taken into cognizance by the loan waiver scheme (Swaminathan 2008). Alleviatory packages such as loan waivers have failed miserably to stop agrarian distress as the packages have been rooted in neoliberal paradigm (Mohankumar 2010: 73).

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<sup>17</sup> The ADWDRS, 2008 was a scheme of INR 600 billion package, offered to nearly 30 million farmers. Small farmers- with cultivation land less than 1 hectare, and marginal farmers – with cultivation land between 1 and 2.5 hectares, were given complete waiver on loans disbursed up to March 31 2007. Other farmers – with cultivation land of over 2.5 hectares, had 25% of their loan waived off as long as they paid back the 75 % of the loan (Agricultural Debt Waiver and Debt Relief Scheme (RBI) 2008).

The alternative and sustainable policy requires an approach that addresses both economic and political malaise. Shankar (2008) argues that instead of such populist policies, it is important to create conditions where agriculture can become viable. As agriculture in India, is a risky venture, in such situation social security measure of crop insurance would be better and relevant. Further the cost of running a free and universal crop insurance scheme is one-tenth of the debt waiver, but it has to been put on hold. Additionally it is surprising that none of the schemes designed address the issue of achieving agricultural sustainability. For example, one could think of rainwater harnessing through micro-watershed development, which could be extremely critical for dry land farming. What one needs is a holistic approach. There needs to be emphasis on market linkages, weather and crop insurance and a greater application of technological innovations in agriculture (Tiwari 2012). Unfortunately lack of convergence between policies and programmes of different ministerial departments is manifested in implementing policies that are populist and adhoc.

Thus one could observe that loan waiver is a one- time strategy, though is extremely important in dealing with immediate crisis, it does not taken into account, the fact that the farmers after repaying back, again land up in debt, as they still depend on the 'unviable agriculture as their chief livelihood resource. Further in the context of the suicide widow farmers such a policy is extremely inadequate and it does not help with resources to deal effectively with future challenges so as to regain sustainability for their livelihood. Why is this? We need to recognize that widows in India are stigmatized, vulnerable and experience feeling of abandonment (Chen and Dreze 1995, Chen 1998, Chakravarthi 1993). Patriarchies in India structured in terms of class, caste and religion, control women through the institution of marriage, giving her identity, status and security. Thus once she is widowed, her position becomes extremely vulnerable. Widowhood limits woman's individual rights and experience high levels of deprivation (Chen and Dreze 1995, Chen 1998). As Chakravarthi (1995) argues widows are 'physically alive but socially dead', as their identity structured around the principle of denying her independent sexuality as well as her personhood. Given this perception, widows have to carefully traverse the intertwining structures of economic, social and cultural inequality (Gulati and Gulati 1995, Chen 1998, Agarwal 1999).

The risks and vulnerability faced by the widow farmers are deep, as they have to handle the household and take responsibility of agriculture under conditions of extreme agrarian crisis. Now the widow farmers have to deal with multiple debts, suffer from mental stress and trauma of dealing with economic, social, cultural marginality. The pain and shock of being suicide widows significantly multiplies the economic, social and cultural inequality. In such circumstances the presence of social security programmes provides an invaluable safety net. Given the vulnerability of the suicide widow farmers, it is important to ask the question to what extent does the loan waiver scheme impacts them?

The situation of the widows is best expressed in the words of a suicide widow in Wardha district; '*jaanara Sukhi hota*' (those who committed suicide are the lucky ones). Why? It is because they escaped drudgery and distress that comes with being dependent on agricultural based livelihoods. Widow farmers observed that the loan waiver scheme though important is barely enough as once the earlier loan is paid off, she has to borrow again mostly from informal



lending sources to invest in agriculture and other household expenses, especially related to children's education, as she does not have any surplus capital for investment in agriculture and the wages derived from doing a number of wage labour work is not enough. Thus credit alone is not enough, the widows need support to regain their footing. The approach of the loan waiver scheme is based on the premise that poverty is lack of access to credit and capital. Roy (2010) argues on the other hand that poverty is structural exclusion from power. It is the fate of laboring under conditions of immense exploitation, intermeshed with systemic inequality of class, gender and caste. And so any policy that does not address the embedded structural inequality would be including them into existing inequalities. To deal with such uncertain and unsustainable livelihoods, the widow farmers use the following coping mechanisms: one, engaging in multiple paid labour works, two austerity and reduction of their needs and three investing in creating a livelihood future that does not depend on agriculture (UGC Major Research Project 2012-2014).

Thus the widow farmers require a policy that would address their need to create sustainable agrarian based livelihoods and a policy that aims to address it is MKSP. The following section examines MKSP and analyses to what extent it addresses the concerns of the widow farmers. It is important to understand that MKSP is not specifically for widow farmers but for all farmers. But the aim of creating a sustainable agrarian based livelihood is very much crucial for the widow farmers who have to single handedly create a stable livelihood for herself and her family. In such a context MKSP becomes very relevant.

#### **Section 4: Mahila Kisan Sashaktikaran Pariyojana (MKSP): A Promising Policy**

MKSP<sup>18</sup> is a well-intentioned innovative scheme that could help women farmers go a long way towards achieving sustainable agriculture as it has certain inbuilt mechanisms to deal with structural inequalities. The challenge that MKSP has to deal with it is not in terms of design as it is a component of an existing programme that still has to prove its affectivity. Further it is a new intervention by the government, which still has a long way to go to prove its promise. So here in this paper, I focus on the design and existing scholarship to develop analysis.

Before MKSP, there have been attempts by the Indian state to address concerns of women in agriculture. Rao (2008, 2011), Agarwal (2003, 2010), Kelkar (2011), Krishnaraj (2010) argue Indian policies have projected a greater commitment towards gender equality since the 6<sup>th</sup> Plan (1980-85), where it focused on joint titles to spouses in the distribution of land and home sites. Since then the government has designed certain important policies such as the New Agricultural Policy, 2000; the National Policy for the Empowerment of Women 2001 and the national farmers Commission 2006, which have all emphasized the need to support and strengthen the entitlements towards women farmers. It is important to understand that exclusion of women from access to and control over assets, whether land, technology or credit

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<sup>18</sup> MKSP envisages investments guided with the objective of increasing control over assets to essential services and products and productivity of women in agriculture. MKSP is undertaken by the central government in partnership with the state government. It had a budgetary support of Rs 100 crore for a period of 2010-11 (G Kelkar 2012 Why is it important for women to have unmediated right to land? GEPD Forum III, ISST New Delhi).

potentially lowers growth (Agarwal 1994, Rao et al., 2008 and Kelkar 2011). Such a support was based on the belief that it would have positive impact on securing food security and wellbeing.

For ensuring sustaining livelihoods, along with a demand for rights to land, it is important to focus on alternative strategies for resources such as water, credit and skills. One has to recognize that struggles for the rights of women farmers must go beyond that of demand for land rights. Kulkarni (2013: 302) argues that in the context of globalisation, land rights struggle can no longer remain limited to ownership of land, but should go beyond to providing employment opportunities and food and livelihood security. It is important to understand that a large number of community assets are being created through investment in programmes such as watershed development, MNREGA and Canal Irrigation, by investment of central government. Thus in the context of people's livelihoods, the land centric approach misses these. Further as women are generally not the target of such interventions women farmers are left insecure and poor. Kulkarni argues that rights over productive resources such as land and access to resources such as water, credit, and other resource materials could enhance productivity of land. And therefore it is crucial that land rights struggles thus needs to focus on broader changes in agrarian relations and the increasing role of women in agricultural production. Unfortunately implementation of these policies and conversion of the ideas embedded within these policies into concrete programmes and schemes is considerably absent. The question is therefore to what extent an innovative and promising programme like MKSP would succeed in achieving its goal.

The stated objective of MKSP, is to empower women in agriculture by making systematic investments to enhance their participation and productivity, as also to create and sustain agriculture based livelihoods of rural women (MKSP Programme Objectives, GOI, 2011). The analysis presented here is based on secondary literature that examines the policy objectives, the implementation and the challenges of the programme. The argument presented here is based on an understanding that agricultural regeneration that would render agriculture sustainable is a critical long term social security aiming for sustainable livelihoods and maintenance of food security, and MKSP holds great promise towards realizing such a goal.

#### **a. The Strategy of MKSP:**

The MKSP was launched as a sub-component of the National Rural Livelihoods Mission (NLRM) in 2011, with a stated aim to empower women in agriculture. This was to be achieved by strengthening community institutions of poor women farmers so that they could gain more control over the production processes, manage the support systems and enhance access to inputs and services from government and others. What sets apart MKSP from other programmes is that it is inspired by a similar named programme initiated by M.S Swaminathan Research Foundation (MSSRF) in 2007 to address livelihood concerns of the women farmers in Vidharba region of Maharashtra. The foundation initiated MKSP as a response response to the acute distress of the suicide widows of Maharashtra, who were dealing with debt ridden households, and responsible for non performing agriculture (Manjula 2012). Inspired by the innovativeness of the programme and realizing that the agricultural sector is increasingly becoming a female activity, (conceptualized as feminization of agriculture), the GOI formally

accepted the programme and aimed at implementing it nationwide in 2010 so as to address the concerns of the farming community in India.

As MKSP emerged out of grassroots initiative aiming at positive change in the lives of women farmers in India, there is a palpable hope in the scheme. The strategy adopted by the scheme was formation of women farmer's collectives. Through this collective aimed at generating independent identity of women as farmers, building their skills and capacities as farmers and develop them as a support group of women farmers. The aim is to increase involvement of the women farmers within decision making in their families. MKSP believed in building sustainable agriculture and nurture food and nutrition security for the farming households. The scheme also had a programme of extension and scaling up of agricultural activities by building up the capacities of women farmers thereby targeting to build up their recognition and respect as farmers. The government claimed that though the programme was implemented through women's groups, these collectives are not be to confused with savings and credit groups because it would emphasize on discussion and collective capacity building (Manjula 2012).

The policy paper on MKSP by UNDP (2012) mentions that distinguishing features of the programme include: farmer centered and not production centered; creating institutions for investments in livelihood activities; enhancing of assets and creating human and social capital. Such a programme is considered extremely relevant in a country, where almost 79% of women are engaged in agriculture and allied activities and the share of agricultural labour is more than that of cultivator (NSSO 2009-10). Why is MKSP an important programme? It is one of the first programmes of the government of India that recognizes the increasing feminization of agriculture and acknowledges that the farmer in India is increasingly female. Such recognition requires considerable shift in normative and institutional beliefs and practices, which I believe is a huge step.

The UNDP Policy Paper 2012 was based on the analyzing the implementation of MKSP programme in the states of Andhra Pradesh, Bihar, Maharashtra and Kerala. The paper categorically states that the scheme MKSP has great potential but fails to achieve it because of a number of interlocking practices. Unfortunately the story of MKSP reflects that of a large number of schemes having progressive design but challenged: a. embedded caste, class and gender inequalities; b. disinterested, inefficient and corrupt government officials and c. non committed community based organizations (CSOs).

#### **b. MKSP: Focus on Household Not on Individual Women Farmer**

An important challenge is that MKSP concerns itself with the household and not the individual women farmer. But one has realized that the household is not gender neutral, so it becomes perplexing to decipher the impact on women farmer per se. The policies are based on the over whelming assumption that women are dependent on men, who are the core breadwinners within the family, thereby firmly placing social security policies within the ideology of welfare entrenched in the notions of family and household (Agarwal 1999, Gopal 2006). Such a perspective ignores and fails to recognise the dynamics of women's unpaid and paid work especially the fact that women's work is subsumed within family labour and domestic tasks.

Such a perspective impacts the manner in which policy is conceived, designed and implemented, thereby challenging gendering of social security. Adding to this is the perception maintained and nurtured by the local administration that don't easily recognize women as farmers independent of their husbands and family. This is unfortunate in a programme aiming at giving recognition to women as farmers, thereby effectively weakening the scheme (Manjula 2012).

### **c. Lack of Clarity with regard to Criteria**

Further many of the women farmers interested in the programme could not meet the criteria set by the scheme. There were no clear guidelines, about the process of applying for the scheme leading to greater misperception. As the scheme depended very much on CSOs interventions the areas where they were committed and efficient, the scheme was implemented properly and in other areas it was very much diluted (Manjula 2012). This was also observed in the Wardha district, where field work was conducted and not many suicide widow farmers were aware of the scheme. They were aware of the loan waiver and widow pension scheme but not MKSP.

### **d. Lack of Convergence with other Existing Programmes**

It has been argued that one of the important challenges facing MKSP is achieving convergence with other programmes and other ministries. Agrarian crisis affecting women farmers needs to be dealt with a holistic approach. Such an approach would require engagement with different departments and no such strategy has been decided and structured. Such adhoc approach where departments work in their own set path without integration would in the long run fail to achieve sustainability. For example a key component of MKSP is to promote sustainable low cost agricultural technologies and for this access to water resources is crucial. But surprisingly the MKSP programme does not address the need for water resources in agriculture (UNDP 2012). So there is no networks created by the programme aiming for sustainable agriculture with the water and irrigation department. This clearly reveals that once again a promising programme is wasted as there is no coordination between departments all working towards a single aim of sustainable agriculture. Additionally as Mehta et al., (2012) state a major challenge of MKSP is that it is a sub-component of NRLM. Such an approach is likely to 'relegate them into another ghetto of a Cinderella scheme'; demand should be to make women farmers part of every scheme for the farmers.

### **e. Did not build upon available Institutional Mechanisms**

Further MKSP does not use earlier institutional mechanism such as Primary Agricultural Credit Societies (PACS). There is just replication without addressing the problems encountered by the programme. Thus if these are non-functioning units then what measures are taken to ensure that these new innovative programmes such as MKSP would not share a similar destiny. Further MKSP does not have a strategy to upscale itself through other such programmes which have built women's collectives, institutions such as Tejaswini in Madhya Pradesh, Mahila Samkhyia in

almost 11 states of India and MAVIM in Maharashtra. It is unfortunate that these promising platforms are not being used as they could provide the necessary networks.

#### **f. Failure to use Women's Collectives to Full Potential**

Another important challenge is the use of women's collectives on the lines of thrift and credit groups to build collectives of women farmers kinds of delimits the programme. Further there is an implicit assumption in the programme that women's collectives/institutions, formed under NRLM programme will be the path to address gender discrimination and gain control over productive resources (UNDP 2012).

It is unfortunate that though India has a long interesting history with organisations such as SEWA and Working Women's Forum, who had organized women's solidarity groups based on Self Help principles of credit and saving groups, it has over the years institutionalized into minimalist microfinance (Manjula 2012)<sup>19</sup>. Kabeer (2001), Nair (2005) and Roy (2010), argue that microfinance has become an alternative to state led development and testament to entrepreneurial efforts of the poor. Further such an approach has been now institutionalized and celebrated as a magic route to end poverty.

Observations on field has revealed that it has been observed that either the groups are bogus (present on paper and not in reality) or the groups work only as a credit and savings group. In the longer run it becomes mostly prescriptive by nature. Such a condition it is argued (UNDP 2012) does not serve any other purpose other than to exclude those who do not want to be part of credit and saving activity.

A counter argument to the above is that SHGs have played a crucial role in strengthening women's livelihoods and make it sustainable. Using Kudumbashree Mission's of facilitating land lease to landless women's SHG collectives one could argue that such a move by government of Kerala, would go a long way in sustaining livelihoods. It is argued that the Kudumbashree programme have been supporting the SHGs with credit and extension services to take up lease farming by landless poor women [Jeromi (2005), Ramesh (2005), Nair and Menon 2006, Haque and Nair 2014]. This is extremely promising, but I argue would succeed in securing livelihoods only when agrarian returns become sustainable. In conditions where the small and marginal landed farmers are facing challenges of sustaining their families based within agrarian economy, then the potentiality of landless women through SHGs leasing land and start farming face immense challenge.

Thus there is a possibility that the policy design of MKSP of using SHGs as conduits could restrain the objective of the MKSP, as it could become a means for programme delivery for disbursing credit without leading to sustainable organisation of women farmers. Further it has also been argued that using SHG groups for development purposes and programmes stretches

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<sup>19</sup> A distinct perspective is the argument that broadly there are two distinct kinds of women's collective groups; one the SHGs which have been started as savings groups but promoted by state governments have evolved into groups working towards ensuring livelihood demands of the poor women. Other is the microfinance institutions which are commercial for profit.

the groups and puts immense pressure with regard to time, labour and effort on women members of the group (Chari-Wagh 2009, Nair 2005).

### **i. Overshadowing of MKSP within multiple development programmes**

Thus the promising possibility of MKSP is being overshadowed within the plethora of social security and development programmes. It is recognized that the Indian state has over a period of time has sanctioned a number of schemes, and created multiple institutions (replicating each other) to implement it. Thus there are on the field a multiplicity of umbrella organizations managing numerous programmes, which have no convergence with each other thus leading to unfathomable losses of human, economic and social capital. The process of replication and duplication of mechanisms and institutions, renders the public policy of development intervention chaotic and confusing. Sanctioning of schemes are geared towards whichever near political event, such as elections and thus policy makers are generally not bothered or concerned about long term sustainability.

### **j. Underutilization of MKSP Funds**

Further Mehta et al., (2012) states as there is a disturbing trend of low utilization of funds, there is a possibility that MKSP could suffer from this tendency. The approach is invariably adhoc, temporary and populist. As the UNDP policy paper (2012) states, while MKSP has chosen to work by building on previous work of state programmes and voluntary agencies, there needs to be a differentiated strategy to take into account the nature of women's development. One size fits all approach will surely dilute the outcomes of an innovative project like MKSP.

### **Conclusion: Towards Building Gender Sensitive Social Security Policy**

The analysis presented in the paper addresses three important aspects that act as bottlenecks towards gendering of social security policies.

**One: politics of inclusion**, where widow farmers have landed rights and are in control of their land and decisions with regard to agriculture, but have to handle agrarian livelihood within an economy of severe agrarian distress, which is pushing farmers to commit suicide. In such situation of extreme vulnerability their inclusion as farmers with landed rights comes at a considerable cost. As discussed earlier in the paper, it is unfortunate that women farmers are sanctioned rights to land at the time when agriculture itself is in its most unproductive phase. In a different context, Amott<sup>20</sup> (1993:81) argued that in the 1990s women in the U.S had become serious economic actors. Using the phrase 'up the down escalator', she held that women had become economically significant actors at precisely the wrong time, when the economy was in crisis. The question is was it an unfortunate coincidence that women had been drawn into the economy in a productive capacity at precisely the historical moment when there was going to be such a dramatic slowdown? Or was it the slowdown caused women to become the cheap labour force of choice? Similarly in the Indian context, it is questionable whether it is an

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<sup>20</sup> Amott, T 1993 Caught in the Crisis: Women and the U.S Economy Today. New York: Monthly Review Press.

unfortunate coincidence that women farmers were drawn into being responsible for agriculture at a time when there is severe agrarian crisis? Or was it that the agrarian crisis that has caused women farmers to become responsible for an unsustainable agriculture? Thus any policy that does not address the structural inequality would not be able to deal with vulnerabilities facing the widow farmers. The policy approach emphasizing only credit does not address the fact that poverty is structural and intersected with systemic inequalities of class, caste and gender

**Two: the existing social security policy** for the widow farmers, which include widow pension works at the bare minimum level, helping her in dealing with minimum levels of needs. Pension in the range of Rs 1000 per month barely helps a widow to take care of her needs, especially if she has children to take care of or has any specific health needs. In such circumstances the lack of a universal social security system is greatly felt. Wage employment programmes like MGNREGA, is extremely crucial in stabilizing families and one has observed that not only the landless agricultural labour but even the small and marginal farmers seek wage work under MGNREGA. It is crucial in stabilizing families and does not allow them to go into starvation. The challenge is for policy makers not to perceive this of a permanent programme but as a relief programme, needed while good secure employment gets created. It is a mammoth waste of human resources when they over a period of years just keep doing unskilled manual labour without any hope of escaping the drudgery and hopelessness of their insecure social economic position. Similarly the loan waiver scheme is very important, but it operates more as a relief programme having target of meeting immediate risks rather than a programme of building sustainable livelihoods. Such a onetime strategy does not provide resources to deal with future challenge. This is especially so for the widow farmer as it does not provide any strategy for not getting into newer debts over similar reasons, that is investment in a unproductive and unsustainable agriculture.

**Three: MKSP seems to be the most innovative**, having a strong feature of growing out of grassroots experiences. It focuses on building livelihoods along with strengthening capacities through collective endeavour. But this programme faces challenges at the implementation level. There are immense chances of dilution, like every other promising programme, but it is extremely important to stick with it, because for women farmers and particularly for suicide widow farmers it is an extremely relevant scheme. A scheme like MKSP has the potential in the long run to help the women farmers to build and develop a sustainable agricultural based livelihood system.

The test of any scheme is to develop and provide with minimum level of social security given the fact that it is a highly segmented and differential labour market. The challenge is not only that of harnessing the resources required for financing, but given that one cannot have 'one piece fits all strategy', one has to develop different innovative approaches to social protection, which is a policy trail. To achieve a gender sensitive social security policy the scheme should address the embedded systemic structural inequalities

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