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NOTES AND REFLECTIONS ON A VISIT TO THE WORKING WOMEN'S FORUM
IN SOUTH INDIA

Robert Chambers

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Institute of Development Studies
University of Sussex
Brighton BN1 9RE UK

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Background

From 28 November to 6 December 1984 I visited the Working Women's Forum which is based in Madras. I had the privilege of meeting working women members of the Forum, group leaders, area organisers, cooperative bank staff, and health workers, and of visiting three urban programme areas - in Madras (various occupations), Vellore (beedi-workers), and Bangalore (agarbathi-workers), and three rural areas - Adiramapattinam (fish vendors), Dindigul (buffalo-owning milk-sellers), and Narsapur (lace-workers, rope-makers).

To all who made this possible, I am deeply grateful for a remarkable, and rather shattering experience. I should like to thank the Working Women's Forum and Mrs. Jaya Arunachalam, its President, for inviting me and accompanying me on some of the visits, and all those others, including Mss Nandini Azad, Rajeswari, Kuparbai, Pattarmal and many group leaders, area organisers and health workers, who organised the visits and helped me with them.

The notes and reflections which follow are just that - notes and reflections. My visit was a chance to learn and not an evaluation or consultancy. I have gained far more than I can return from this exposure and personal consciencisation by the working women who spoke to me and told me about their lives. I am writing what follows as part of an immediate reaction in the hope that parts at least may be of interest and use to others.

What follows is largely based on field visits in which the main element was meetings with small groups of women ranging from about 10 to 100, with 20-30 the most common number). Necessarily, given the time and circumstances, I did not meet men, landlords, moneylenders, or exporters. Doubtless their points of view would have differed; but then they are not difficult to guess. There is a rural bias in my comments, with more attention to Adiramapattinam fish-vendors, Dindigul buffalo women, and Narasapur lace and rope-makers than to the activities in Madras or Bangalore, with the Vellore beedi-makers somewhere in between as both urban and rural. Since I do not speak Tamil or Telugu, I had to rely on interpretation. I was fortunate that Jaya Arunachalam and Nandini Azad were able and willing to undertake this task, since they interpreted with a

conscientiousness which in my experience was exceptional. The meetings were not formal occasions, and women spoke with a patent sincerity. For many it was a struggle and a victory to get up and speak. Some broke into tears. There were no men present at most of the meetings, and when they did try to listen, they were shooed away.¹ There was some fear in one or two meetings that one or more of the women present might be on the side of landlords, moneylenders or exporters. Nevertheless, my impression was that the women spoke with courage and truth, and not much was hidden. There was probably some exaggeration in some of the figures which I was given for prices, and I quote these rather rarely and lightly in what follows. The most significant points are not dependent on the detail of such figures but on the reality of relationship, poverty and powerlessness which, however amended, they would still reflect.

A welcome feature of these visits was balance and contrast in the villages and groups met. It was unfortunately inevitable that in Narasapur I could not go to the remoter villages, which workers have to reach by bus, launch and walking. But there were sharp contrasts, for example in Dindigul, between Natchonanpatti on the tarmac where women had four years' experience with buffalo loans and milk production, and Kottur Avurampatty, well off on a bad road, without a bus service, from which women had to walk two miles and catch two buses in order to reach Dindigul, and where in a predominantly Harijan village none of the women had yet received loans. Similarly, the sense of remoteness and vulnerability was acute in the villages visited in Adiramapattinam on the coast. Again, at Narasapur, there were sharp contrasts between the lace-making women in Narasapur town, and those (more isolated, more depressed, more trapped) in the rural areas, and between lace-makers and rope-makers.

The history and achievements of the WWF are well known and have been recorded elsewhere (Chen 1983; Azad 1984a, 1984b;). Let a brief summary suffice here. The movement was started by Mrs. Jaya Arunachalam in 1978 after disillusion with the failure of political leadership and action to help the poor women of Madras, and after prolonged consultation with them and learning from them about the needs and priorities. The WWF and the National Union of Working Women which is closely related are limited in their membership to poor working women, that is, to women who besides being poor, are engaged in economic activities. Credit was identified by them as their crucial need, and the core of the

WWF's work from the start has been a programme to enable them to command small loans, at first only from banks, but since its registration in April 1981, also and increasingly from the Working Women's Cooperative Society, set up by the movement to provide loans to members. Many complementary activities have been identified and carried out, including night schools for working children, training and conscientisation, participatory research, mass inter-caste marriages, skills training centres, mass meetings, an extensive family planning and public health programme, and struggle against exploitation, harassment, and bureaucratic obstructionism and abuse.

In contrast with most initiatives of this sort, the Forum has grown rapidly in numbers of members, in areas in which it works, and in the range of activities of its members. Starting in 1978, by 30 September 1984 its core activities of groups and credit had grown and spread as shown in Table 1.

The range and depth of activities, and the figures for the members, groups and credit, suggest that something very unusual has been going on. The growth of groups has been rapid. The staff costs are low. The repayment rates are little short of astonishing. There is widespread demand from working women for more groups, more loans, and the opening of more counters of the Working Women's Cooperative Society. Beyond this, the quality of courage and commitment of the working women, their group leaders, the area organisers and others, can be sensed in meeting them but is hard to convey in words. These are people who have been trapped and have suffered to a degree and in ways which it is difficult for an outsider like myself to conceive. They have been enabled to want to start fighting out of the trap, and then to struggle and struggle to take more command of their lives. Scale of achievement matters, and the figures are and will continue to be significant. But the change in the quality of experience, the new meaning in lives which were lost to hope, is more profoundly impressive.

What has happened? How has it been done? What are the keys to this phenomenon? What lessons can we learn from the experience? Where might this movement go now? Some answers to these questions are obvious, and I shall try to give them. But there are others, too, which are less obvious which I shall try to bring out. If I am right, then to extend this approach elsewhere requires the adoption of norms and methods which are antipathetic to most well-meaning members of elites.

Table 1: Basic Statistics of the Core Programme of Groups and Credit

	Main Occupations	Members	Groups	Commercial Banks		Working Womens Cooperative Society		Repayment rates for Credit Cooperatives	Staff members
				number of loans	total amount of loans	number of loans	total amount of loans (RS)		
(Madras (Urban (Vellore	many	21,764	700	14,000	36,56,200	5,014	21,59,800	96.4 ¹	45 ²
(Bangalore (Vellore	Agarbathi	3,600	300	3,000	3,25,000	-	-	-	12
	Beedi	1,200	120	980	2,30,000	-	-	-	15
Dindigul	Buffalo/milk	1,200	100	500	5,50,000	-	-	-	10
Adiramapattinam	Fish vending	1,400	120	1,200	3,00,000	-	-	-	5
Narasapur (and Malkipuram)	Lace-making	7,100	670	5,400	8,14,000	1,152	2,53,700	100	18
		36,264	2,010	25,080	58,75,200	6,166	24,13,500		

Notes: 1. The repayment rate to commercial banks in Madras was 89.5%

2. plus 25 for child labour centres, tailoring centres, and night schools
3. Mainly Area Organisers and Field workers. The number of group leaders is indicated by the number of groups.

Source: WWF, December 1984.

not checked by Dr. Chambers.

Oppression

To answer these questions, one has to start with the condition and experience of poor working women. Those I am referring to here are especially rural working women, though much applies to poor urban working women as well.

I am using the word 'oppression' deliberately and descriptively. Any lesser word would understate the conditions experienced by working women. Long lists could be drawn up of their disabilities, but there are five interwoven threads or oppressions which like a net hold them down or force them lower. These five are class exploitation, caste inferiority, male dominance, isolation in a closed world, and physical weakness.

(i) class exploitation

The beedi workers, agarbathi makers, lace-makers, and others, usually have both hands tied to the same person or factory; they get supplies of material (tobacco, leaves, labels; sticks, powder oil; reels of lace) on loan as an advance from the same person to whom they return the finished product. Often their subjugation is compounded by debt, interest on which is deducted at source.

In the case of beedi-workers in Vellore, children are 'mortgaged' to employers to work for them in exchange for loans to their families.² A similar case was reported in Dindigul with a boy pledged to a landlord for agricultural and household labour.

Another form of exploitation is the 'bonus' at Vellore, a cruelly ironic term for a compulsory deduction of $\frac{1}{2}$ rupee per day to provide the funds for the employers to give a 'bonus' at festivals. However, no interest is paid on this compulsory 'saving'; no refund is given if a worker leaves, and it is anyway not all paid back. The employers say that they have to give bonuses also to other staff and the money for this is found from the deductions from the poorest, the working women. Thus a roller who has been subject to this compulsory deduction of, say, Rs 90 over a year (180 working days) may only get back Rs 60 at festivals.

Other forms of exploitation (with beedis, agarbathis and lace) are

deductions for 'wastage' - workers not returning the full amount of finished goods for the material supplied. According to the women, they always have something to make up: the beedi leaves are too few, or damaged; the agarbathi materials are supplied damp and lose weight in the drying that is required; the lace exporters' agents allege losses of thread through 'biting'. Finished goods are also rejected as bad work when what was bad was the material supplied. Payments are sometimes not immediate: not only are the beedi bonus deductions made unilaterally, but loan interest is taken, where workers are in debt to the supplier-buyer, and in the case of lace-workers, the full payment may not be made immediately but later after the lace-workers have made what may be several visits to beg for their money. If workers take loans elsewhere, from moneylenders, the interest rates are very high, usually 10 or 12 rupees per month per 100 rupees borrowed. Most workers in most places have been, and still are, in chronic debt. 'We are so used to going to the moneylender that it is part of our nature.'

(ii) caste inferiority

Many working women are of low caste or harijans. Their problems are compounded by all the discriminations which go with that low status. To elaborate seems superfluous, except to note that this disability is additional to those experienced by working women in other cultures.

(iii) male dominance

It was striking how often women reported their husbands being drunkards, and beating and abusing them. As someone pointed out, not all men are bad. And it may be that some of those who spoke out in meetings were those who had suffered most, more than average. But this theme was repeated again and again and again.

(iv) closed world

Much more than urban women, poor rural women are trapped in a highly local closed world. Almost all are illiterate, and so are fearful and ignorant of everything to do with the written word, the document, the form. But a more startling aspect of their small, closed world, is spatial. Of some 20 women at Adivaipalamur, and of some 30 at Y.V. Lanka, both near Narasapur,

not a single one had been to the District Headquarters at Elur, less than 2 hours away by bus. Two Muslim women in a village in the Adiramapattinam area had never been to the local market. A woman at Nachyapuri said 'For 25 years I never left my street'. This seclusion is well-known as a Muslim phenomenon. But I was astonished to find how little even non-Muslim women had travelled, how little they knew of the world outside their own village, how confined their horizons were. Even those, chandy (market) women, who go out to sell (as at Adiramapattinam) may not travel further afield than the immediate market where they sell their goods. Custom, daily duties, drudgery, dominance by husbands, poverty, debt, lack of confidence and fear of the unknown combine to immobilise them in the house compound, the street or the village.

(v) physical weakness

Ill health, many children, chronic debilitation, inability to use health services (too distant, too expensive, sheer access too difficult) also make it hard for women to break out of their trap. The position is more acute where they are widows or deserted, and left with children. Many are caught in the sequence of pregnancy and child rearing. On top of all this, many working women suffer occupational ailments - back and joint pains, chronic hand sores, headaches, damage to eyes, and so on - from long hours sitting; from hand rubbing and rolling; from sharp concentration on intricate lacework, often continued into the night by poor light ('We have lost our eyes by doing this').

Finally there are the children. Often they work from an early age. They can become productive in beedi-making, agarbathi rolling, lace-making or rope-making as young as 7, and their socialisation into the process begins even earlier.³ When families are in debt and on the edge of starvation, there seems no other course than for children to be put to work as soon as they can earn. School and work are incompatible, and anyway school requires money for books and uniforms. The poor do not have money. To send a child to school means a double loss - paying out, and losing the income the child might be earning.

'We cannot educate our children so we have to put them back into the same thing.'

'I have a son in 7th standard. I can buy one or two books for him, but I cannot buy more. Should we eat, or educate the child? I do not know what to do.'

'Even our small children have to work to eat.'

'If they have to learn to crochet a reel fast, what is the point of sending them to school?'

Any one of these five oppressions would be bad on its own. But they interlock. The syndrome of powerlessness and poverty which all the poor suffer is further overlaid, for working women, by male dominance, by culturally determined subservient roles, and by payment for work so low it verges on the derisory. In these conditions, women's strategies are to submit, to acquiesce, to avoid trouble, to work hard, and to struggle, not for emancipation, but for some way to get by. They have seen no chance of breaking out. To assert themselves would be dangerous. Those who protest lose their work and whatever meagre income they earn. Powerlessness is part of their strategy.

It has been into these unpromising conditions that the Working Women's Forum has intervened.

Emancipation

The change which has taken place is perceived by the women themselves as dramatic. Of course, those who came to the meetings and spoke at them will usually include the most enthusiastic, those for whom the changes have been greatest. Any who have fallen by the wayside could be expected to stay away. But even after discounting liberally for such biases, the sincerity and significance of what was said is beyond the doubt of the deepest scepticism. Moreover, the women who spoke represented all stages in the process. They ranged from Harijan women in an isolated village who have yet to receive a loan, and whose missing nose and ear ornaments testified to their tales of chronic, deep indebtedness, to women with four years experience of substantial loans to buy buffaloes, the milk of which is marketed daily providing a steady income and an escape from the trap of debts to moneylenders. But most women were somewhere in between, with a shorter experience of loans, and still in debt, but with a sense that they

might fight free of it.

The changes can be described as reversals of the five conditions of oppression described above:

(i) economic emancipation

The small loans (most of them Rs 200, repayable over 10 months) have enabled many women to delink from dependence on a supplier-buyer. The loans have been used, often with help from WWF, to buy materials (leaves, tobacco etc for beedies; wax, sticks, powder for agarbathis; thread for lacework) direct from wholesalers or retailers and often at lower prices. This has given a bigger margin of earning for work, and some independence for bargaining with alternative buyers. As the women said

'If I have the loan, I can clear the debt and take my children away'

'If I have credit, I can bargain with the agents' (a beedi worker).

As a result of organisation and a degree of independence, other processes are set off. It is likely that a de facto increase in payments to beedi-workers at Vellore results in part from the organisation of the women into a Union and the independence gained through some delinking from supplier-buyers. In Dindigul, women with buffaloes have been able to withhold their labour from neighbouring farmers who were paying very little:

'I used to earn 3 rupees for a day's work. Now I get 8 rupees for milk. Which should I choose?'

With this scarcity of female labour, wages have been raised from 3 rupees to 4 rupees, and the women said that if they could only secure an independent supply of fodder for their buffaloes, not requiring the goodwill of the farmers, wages would go up to 6 rupees.

As for the experience of benefits:

'We used to eat gruel. Now we eat one good meal.'

'We eat better, live better.'

'Without telling anyone I saved 50 rupees and bought clothes for my children.'

'Before the Sangam (WWF) came I used to have to pawn my earrings and nosering. Now I am free of that.'

'We are very pleased with the Union. Now we have two meals a day.'

and most tellingly

'The moneylender is very sad'.

(ii) caste emancipation

This was rarely spoken about, and I find it difficult to judge the depth of its significance. Undoubtedly, caste barriers have been broken down. The ideology of the WWF is anti-caste, and many symbolical acts are important - Harijan, low caste and high caste women sitting together, touching, eating together, dancing together; the abandonment of cleansing rituals for caste pollution; the sponsorship and encouragement of intercaste marriages. In Dindigul, to give one example, Thevur and Harijan women, in the past deeply divided, have come together. In a meeting, they presented an anti-caste role-play of the old prejudices, and ended with three Harijans and two Thevurs dancing together. Women provide a spearhead for the breakdown of caste barriers.

(iii) emancipation from male oppression

This was a frequent subject of testimony. A greater degree of economic independence has been a significant factor. Often the husband, where there is one, has used much of his earnings for drinking, the cinema ('My husband goes to the cinema three times a week'), and other personal rather than family purposes. Many of the women who have joined the Forum and become most active in it are those who have suffered most. The difficulties persist

'My husband beat me for coming to this programme. Husbands object to our coming, but we don't care. We are going to go on coming'

But often things have improved:

'My husband started drinking eleven years ago. He has burnt my sari and poured hot oil on me. He earned a lot but never gave it to the house. He is coming round a bit now. He is now saying 'This woman is like a man now'. He is now like a snake in a box'.

'In our village, men have never listened to women, but now we don't care'

'Within one year I have transformed my husband'

'My husband says, since you have gone to the Sangam, you talk too much and too loudly'

'Our men did not want us to come to this meeting'

There is also a sense of confidence from the credit programme:

'Men do not pay back. We do' and

'Men are now asking us to start a programme for them'

(iv) breaking out of the closed world: awareness and confidence

Many women have a new awareness of their condition, and a new confidence and hope that they can do something about it. They see more clearly the patterns of attitude and power which oppress them

'People in banks think we are illiterate, not decent. They are only interested in education. They don't see the difference between good and bad people. They don't want to be equal with us. They think the rich should be rich and the poor, poor.'

'People who sell (lace-work) in Bombay have three-storied houses and hundreds of acres of land. We have stayed as we are.'

Those who have gone to Forum meetings in Madras appear to have been profoundly affected, Women spoke with wonder and enthusiasm about the experience. They described the meetings, how they were addressed by a Minister, how they met women from other areas, what they had learnt of the struggles of others, what Madras was like, seeing the sea, and so on. They had experienced, and then passed on to others, a widening of horizons, a sense of possibility. Near Adiramapattinam, a Muslim woman said that now all the Muslim women wanted to go to Madras.

There is, too, a new confidence and much more assertive behaviour, not only within the family, but externally. The sense of hopeless dependence has eroded. Frequently, group leaders and area organisers mentioned relations with the banks and bank staff. Until the Cooperative was formed, all loans were from nationalised banks, and many still are. Leaders who are illiterate go to banks and hand over loan repayments.

'The bank manager now calls me inside and makes me sit down, because we can take and repay a loan'

Different actions outside the village reinforce each other:

'We had never been to the next village before. Now we can meet big officials and go to Madras'

'All of us need to go to Madras and learn to talk'.

The women feel a change in themselves and in their life chances. For many, a life of narrow drudgery, powerlessness, and poverty has been transformed. It is still hard, unjust, and oppressive, but there has been material improvement and there is a sense of hope that by their efforts they can go further.

How has this come about?

Method

The method adopted in rural areas can be described as a sequence. In each case the plight of a group of rural women has come to the notice of the President. The women at Dindigul were close to her home. The fish marketing women of Adiramapattinam were involved in the FAO Bay of Bengal Project, and a sociologist working with the project alerted the Forum. A relative of one of the Vice Presidents lived in Vellore and told her about the beedi workers. An ILO consultant, Maria Mies, conducted a study of the lace-workers of Narasapur, and the Ford Foundation asked the Forum whether it could do anything there.

The first step is a study to understand the local situation, usually carried out by the President. Then a spearhead team of experienced workers moves in and begins the task of talking, listening and conscientization. Later, the first groups are formed, and bank loans negotiated and received. Experiences have differed. In Narasapur, the bank officials were so difficult that the Forum itself issued loans to women. Elsewhere it was possible, albeit often with difficulty, to get loans through the banks. Gradually, as confidence built up, more groups have been formed. Participative research workshops and conscientization have followed. Headquarters staff have been posted in. The process has been difficult, sometimes delicate, sometimes even dangerous because of the hostility of entrenched interests. Care has been taken not to become involved with the supplier-buyers or other local interests.

Training, conscientization, and the sense of belonging to a movement play an important part. There is a strong women-intensive ideology in the Forum. It is a movement of women for women. The training, with charts which illustrate the condition of poor women; the role-playing, in which they act as moneylenders, or supplier-buyers, or drunken husbands; the participative research - all contribute to awareness and solidarity. 'Only after seeing all this do I know what is going on in my life'. The emphasis on speaking in public, to the group, is vital, enabling women to articulate their problems and share them with others. Sense of belonging, not just to a group, but to a movement, follows. The big annual meetings in Madras have meaning not just for those who go, but for those who hear them when they come back, and who see the difference, the new confidence and self-respect.

'We have become visible through the Sangam'.

What they belong to is bigger and stronger than the sum of its individuals, both the group and the Sangam.

'We don't feel alone any more. Now we are ten people together'.

'We cannot do anything without an organisation.'

But beyond these descriptions and explanations, there is much more to understanding the success of the Sangam. To me there seem to be four other crucial elements, the absence of any one of which might well have spelt failure. These are:

- (i) clout
- (ii) poor women's priorities first
- (iii) only the poor
- (iv) leadership from below

Let us consider these in turn.

(i) clout

The leadership of Jaya Arunachalam has been correctly described as charismatic. Without her inspiration this would never have happened. But the danger of explanations in terms of charisma, so common with successful voluntary agencies, is that it is liable to terminate analysis, leaving it at the level of: with charismatic leadership, success; without it, failure. There is more to it than this. Jaya Arunachalam's high-level contacts and the esteem in which she is held may well have been crucial for the protection and spread of the movement. Low-level officials become quickly aware that they may be heading for trouble if they obstruct the Forum too obviously. The women themselves realise that they have a powerful protecting force to which they can appeal, and which will come to their support. It should be noted, also, if this is read by anyone from outside India, that one condition for the exercise of this clout is the Indian ideology, enshrined in the Constitution, reflected in political rhetoric, and drawing on the Gandhian tradition, of priority to those who are low caste, poor and oppressed. Also, without India's open political system, the exercise of this sort of high-level pressure could be very difficult. Had it not been for this the Forum would at best have had a chequered

history, and at worst, would never have spread.

(ii) poor women's priorities first

The core of the programme was determined not by well-meaning outsiders projecting middle class values into the conditions of the poor, but by needs expressed by poor women themselves. Credit emerged as the centrepiece after many discussions with poor women in Madras in 1977/78. The women saw small amounts of credit on reasonable terms of interest as a way in which they could delink from supplier-buyers and from moneylenders and earn more from their work. The design of the programme itself owed much to the ideas of working women, and of other experienced workers like the Secretary of WWF who had long experience in the CP(I). The priorities of poor women came first. And because the programme met those priorities, it caught on, and more and more women quickly wanted to join.

(iii) only the poor

In forming groups, great care is exercised in selection. Only the poor are accepted. Any who are well off are excluded. If admitted, they might subvert the group, or relend loan money to others, or even fail to repay. Those who 'remain silent' at meetings are regarded with some suspicion. The group must consist of people who share a common condition and a commitment to do something about it.

(iv) leadership from below

This, in my view, is the most easily overlooked and yet crucial element, well understood within the Forum as a sort of second nature, but not so obvious from the outside. I shall therefore go into it in more detail than the other points.

The key element is the responsibility of the group leader. It has been supposed that there are mutual guarantees of repayment between all members of the group, as with the Grameen Bank in Bangladesh. This is not so. The responsibility for repayment of all the loans in the group is accepted by the group leader alone.⁴ The group numbers about 10 in rural areas (with larger groups in Madras). The group leader is rewarded with a larger loan - Rs 400 instead of Rs 200 - but has the unpaid task of collecting

repayments from all her members and then taking them either to the Area Organiser or to the bank herself. This is a heavy responsibility for a poor and illiterate woman. It is not lightly undertaken. Opposition can come from within the family, with a husband opposing such a daunting commitment and fearing it will lead the family into the ruin of deeper debt. There can also be doubts among the members of the group. 'It was so difficult to make the poor believe that as a poor person I could be their leader.' Many group leaders have themselves decided that they want to form groups. 'Every poor woman should help ten other poor women' is the saying. It is particularly those who have suffered most - widows, women deserted by their husbands, women with bitter experience in marriage - who come forward and who find a new hope and purpose in life through leading and helping others. With the loans and the collections of payments confidence grows. 'We can repay a loan but men cannot'. The system of loan guarantee by the group leader guarantees that the group is led. It trains and brings up leaders from below.

The next level in the Forum is Area Organisers, many of them recruited from successful group leaders. Thus leadership is built up from within, and the organisation is largely staffed by poor women with a demonstrated commitment to others who are poor. It is not administered from the top downwards, like most voluntary agencies. All Group Leaders are ex officio members of the Governing Board. There is an office in Madras, rather reluctantly set up, but important for the confidence it gives to members. But the organisation chart (appendix A) has the members on top and the President at the bottom, and the ideology this implies is reflected in the style of operation.

Analysis: a Counter-culture

The Forum sets out to counter the oppression and discrimination of class, caste and gender. These three dimensions are frequently and correctly emphasised in writing and rhetoric about poor women in India. They are also powerful thrusts in the work of the Forum.

But the success of the Forum rests, it seems to me not only on these, but also on two further qualities which in India are counter-cultural.

The first is the reversal of hierarchy. 'Senior' leaders in the

organisation refuse garlands on their visits. Exceptionally, for a voluntary agency, the Forum is run and staffed by its members. They are not 'beneficiaries', in the common parlance of rural development, a target group which bureaucracy aims for (and so often misses). Rather they are the participants, the members, the organisers, the people who determine the priorities.

The second is the reversal of learning. The style is not one of received knowledge and wisdom to be imparted to those below. Rather it is one of enabling poor women to be the teachers, to express themselves, to state their problems, and of listening to them and learning from them.

In any attempt elsewhere to repeat what the Forum has done, in some similar pattern, this counter-cultural style may well turn out to be crucial. If well-meaning middle class women try to initiate other movements of this sort, they are unlikely to succeed unless they have the humility and patience to recognise that poor women know much that they do not know, that there is much to learn from them, and that poor women must set the priorities if any programme with them is to succeed.

The Future: Choices and Opportunities

A movement like the Forum has its own momentum which will carry it forward. An outsider like myself must hesitate to present suggestions, but it may do no harm to list some of the directions, choices and trade-offs which can be seen. Not everything can be done; and a decision to do one thing often turns out to be a decision not to do another. As with all organisations, there are questions of how to allocate time and energy between alternative activities.

The first question is whether existing administrative demands can be reduced. There are two obvious ways which are going to be followed. The first is to limit the number of visitors. As a visitor myself, I am deeply aware of the great amount of work that was entailed in making arrangements, and the amount of time of different people, from members and group leaders to the President, that was devoted to it. The idea of a three-month holiday from visitors is both original and good, to enable everyone to get on with the main tasks undisturbed.

The second way would be to reduce the number of sources of finance. To date, these have included both Indian and foreign sources. The Indian sources are the Indian Council for Agricultural Research, the Family Planning Foundation of India, the Ministry of Health and Family Planning, and four nationalized and commercial banks. The foreign sources have been the Indo-German Social Service Society, the Ford Foundation, Appropriate Technology International, Oxfam America, the International Labour Organisation, and the Norwegian Agency for International Development. Each sends its own visitors, has its own ideas, and makes its own demands. The Forum is so eminently fundable that it can surely afford to select those sources of finance which will best combine trouble-free grants with the sort of professional interaction and contacts that are desired.

Looking to activities and impact, there would seem to be choices and trade-offs between the following:

- (i) extending through 'natural growth' in places and with activities which are already in hand. Given the popular demand and the numbers waiting to join there seems little doubt that this will take place.
- (ii) influencing big bureaucracies. The banks would be the obvious choice. This might entail influencing training for bank officials, and changing the incentive systems for junior officials in banks so that they positively wished to give quick small loans to poor women. While the pay-off from this might be high, if the entire banking system, or much of it, were affected, the progress of the Working Women's Cooperative Society suggests that this option will not be pursued.
- (iii) 'deepening'. This would entail more activities with existing groups and in present areas. In Madras much 'deepening' has taken place, and the Family Planning Programme in rural areas also represents a move in this direction. This option is administration-intensive, and might entail attempts to introduce night schools, balwadis, training centres, and the like into rural areas.
- (iv) new activities and areas. This option would entail diversification into new types of women's economic activities. This is already happening with women who sell in chandies. Possibilities mentioned

are the chikan-workers of Lucknow and the matchmaking children of Ramnad District. While this would involve much work, the procedures for exploration and start up are now well understood. However the distance of Lucknow could be an obstacle.

- (v) encouraging others to do likewise. If the right people could be found, this would appear a very cost-effective option. Now that the Forum has shown what can be done, and learnt hard lessons, it should be less difficult for others to start similar movements elsewhere. This would require, though, that they adopt the same ideology and approach. It would be easy, to underestimate the degree of change, the fundamental flips of attitude and behaviour, that most potential initiators would have to undergo. At the very least, they would need to spend weeks or months thoroughly understanding and working with the Forum, especially to appreciate and feel within themselves some of the less obvious aspects, both those I have pointed to above, and others which no doubt I have missed.
- (vi) research and writing. The value of understanding better what has happened and is happening, especially with the rural projects, is clear. There are a number of research questions which it would be good to have answers to, and which would have practical implications, both for the Forum and for others. These include:
- the dynamics of groups, leadership, and changes of behaviour and attitudes
 - comparative analysis of different rural projects, especially to identify the various combinations of supply of material, processing, and disposal, the methods and effects of delinking, who gets how much and why, and how effective different strategies and tactics are
 - who joins, and who does not join, the Forum, and why and with what effects
 - how defaulters are handled
 - how the WWF approach and experience compares with those of other somewhat similar organisations such as SEWA and the Grameen Bank in Bangladesh, and what practical conclusions can be drawn from the comparison
 - participative research methodology: an account of the methods which have been used in the Forum, their costs and benefits

- the debt, liquidity and cash flow position of women who take WWF loans, including the effects of gaps between loans.

However, research is a means not an end. And it is perhaps not so much research in the formal sense that is needed, as intelligent and informed understanding, and its communication. For what the Working Women's Forum has achieved is so remarkable, and so important, that its lessons should be widely known and widely acted on.

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Robert Chambers

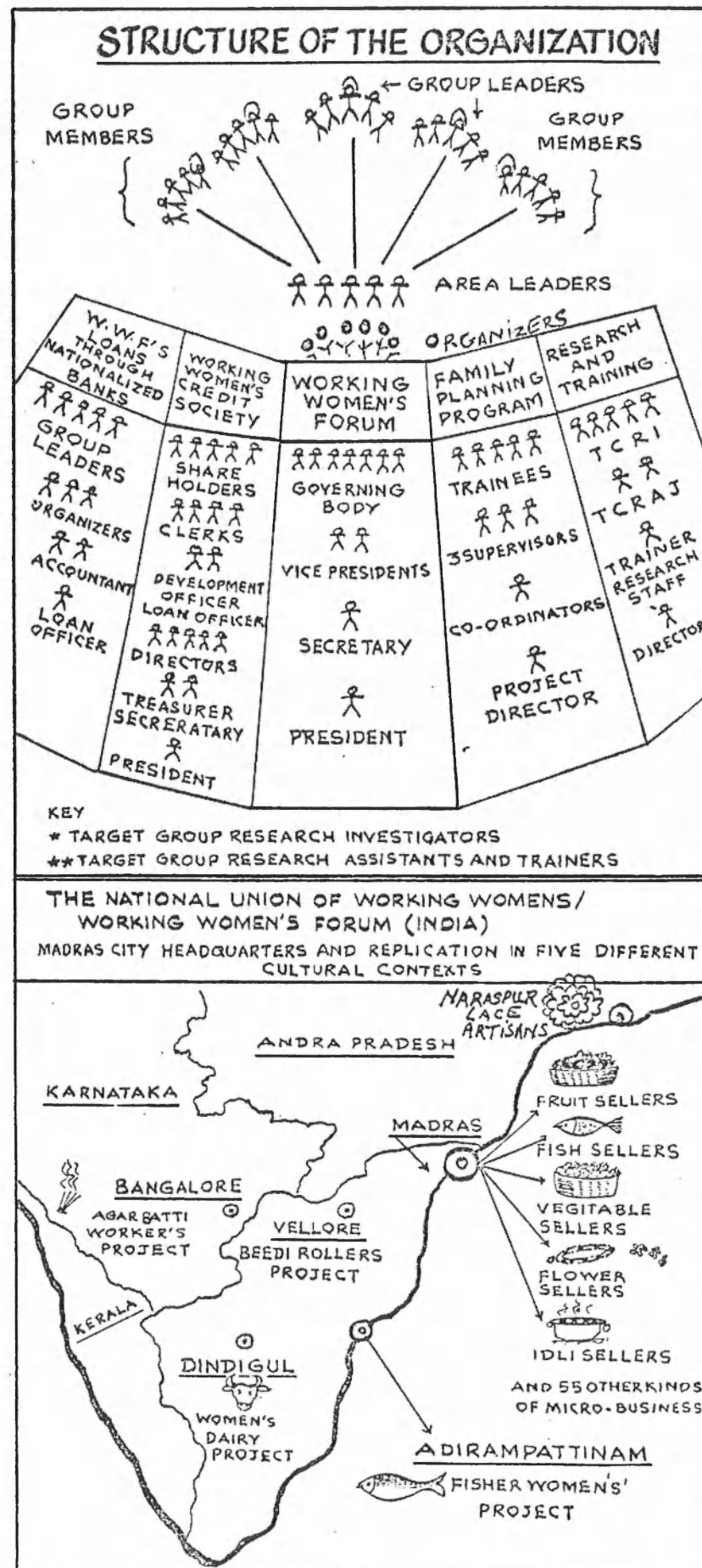
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Notes

1. One poor man near Narasapur had been sent by his wife, a group leader who was unable to attend, to find out what went on. He had recurrent problems, being repeatedly told to leave until the position was understood.
2. Since doubt has been cast on whether there is bonded child labour in Vellore, I must place on record that in two meetings children were produced, and figures quoted for the sums for which they had been mortgaged.
3. One child who cannot have been more than three sat in her/his mother's lap while she was twining a rope, trying to do the same.
4. This is to be varied with the loans of the Cooperative Society, where members will be paired, each guaranteeing the other. It remains to be seen how this affects the development of leadership, confidence and responsibility in the group leader.

Appendix A



Appendix BWhat the Women SaidMadras

'We have not done anything yet. We have only just begun'

'Men do not pay back. We do'

'If you speak English, they will say 'come, come'. (Of bank staff) We cannot do anything without an organisation.'

'When we went to a bank, people used to laugh'

'My husband did not want me to take a loan. He feared the debt'

'If you start asking us about our struggles, you will have to sit with us for days'

'Men are now asking us to start a programme for them'

'People in banks think we are illiterate, not decent. They are only interested in education. They don't see the difference between good and bad people. They don't want to be equal with us. They think the rich should be rich and the poor, poor.'

'Only after seeing all this do I know what is going on in my life' (of conscientization charts)

'These gaps between loans are terrible in our lives.' (fruit-seller)

'Why should I send my children to school when they can work?' (file-tagger)

'Yesterday the Sanitary Inspector came for a 50 rupees bribe. Every month my husband gives him 15 rupees ... They can close our shop. Then we are starving, that is all.'

'My husband beat me for coming to this programme. Husbands object to our coming, but we don't care. We are going to go on coming.'

'My husband started drinking eleven years ago. He has burnt my sari and poured hot oil on me. He earned a lot but never gave it to the house. He is coming round a bit now. He is now saying 'This woman is like a man now' He is now like a snake in a box'

Beedi workers, Vellore

'We are very pleased with the Union. Now we have two meals a day'

'We are placing all our future in your hands'

'If I have the loan, I can clear the debt and take my children away, but you must get the proper wages for us or it will be no good.' (women with four children, two of them bonded for loan of Rs. 1,000)

'We have tried to keep an account of the bonus but have been thrown out of work for that' (bonus = compulsory deduction, only part of which is refunded)

'Why should my children be exploited like this?'

'If I have credit, I can bargain with the agents'

Fish marketers, Adiramapattinam

'If I borrow 100 rupees for a month, I have to pay 10 rupees interest. Should we eat or pay our interest?'

'We do not like to go to banks. They abuse us'

'The moneylender is very sad'

'We used to eat gruel. Now we eat one good meal'

'Many have told us lies. That is why with great bitterness we have joined the Sangam'

'Our men did not want us to come to this meeting'

'We had never been to the next village before. Now we can meet big officials and go to Madras'

'All of us need to go to Madras to learn how to talk'

'We drink the water we wash our cows and buffaloes in'

'Where men are totally powerless at least we can do something'

Dindigul, buffalo-owners

'We have the courage now. If necessary, we won't go to work'

'The Sangam people said 'come, come, come'. Some said 'They will only walk back and forth to the Office'. Others said 'let us wait and see'. We had the courage to try and see if it would work'

'To get the subsidy I walked ten times' (to BDO's and other offices)

'I used to earn 3 rupees for a day's work. Now I get 8 rupees for milk. Which should I choose?'

Dindigul, new members who have not yet had loans

'We are so used to going to the moneylender that it is part of our nature'

'Let the Sangam give us loans. If we pay back, give us more. Otherwise we are not interested'

'Wherever there are moneylenders, villagers are ready to go'

'We don't feel alone any more. Now we are ten people together'

Meeting with Health Workers, Dindigul

'My husband says, since you have gone to the Sangam, you talk too much and too loudly'

'In my village, men have never listened to women. But now we don't care'

'We used to expect money only from our men'

Agarbathi Workers, Bangalore

'The bank manager now calls me inside and makes me sit down, because we can take and repay a loan'

'We have become visible through the Union'

'We can eat better, live better'

'The poor are helping the poor in this Union'

'It was so difficult to make the poor believe that as a poor person I could be their leader'

'Within one year I have transformed my husband'

Lace Workers, Narasapur

'Before, I never had money and I did not know what business was about'

'Without telling anyone I saved Rs 50 and bought clothes for my children'

'We suffer so much because we have girls. We have to give cooking pots or they will send our daughters back'

'People who sell in Bombay have three-storied houses and hundreds of acres of land. We have stayed as we are'

'We have lost our eyes by doing this'

'Many of us never went to the chandy before. Now that we have money in our hands, we have the courage to go.'

'We cannot educate our children so we have to put them back into the same thing'

'For 25 years I never left my street. But now I come to these meetings. And my husband no longer beats me.'

'I have a son in 7th standard I can buy one or two books for him, but I cannot buy more. Should we eat, or educate the child? I do not know what to do' (deeply in debt, borrowed sari to come to meeting, 3 children, tiny shelter, pledged thali last year after floods)

'This is our threat. This is our life. This is what we have faith in.'

'All our hopes are in lace'

'Before the Sangam came, I used to have to pawn my earrings and nosering. Now I am free of that'

'I am a loanee. My husband died last month. I have two children. I cannot repay this month'

'When my child is ill I have to go to the doctor and buy medicines. How can we manage on so little money? Even our small children have to work to eat'

'If they have to learn to crochet a reel fast, what is the point of sending them to school?'

'This is a village. If it were a town we could do many different things. But in a village we cannot'