

0703. 1st Progress Report on the Women's Fund (Mar 1999)

1. BACKGROUND

In early 1997, when speaking to John Bowis, Executive Director of SCFNZ, elected functionaries of the Bagepalli Coolie Sangha shared the feeling that they were not doing enough for marginalised CSU Members. While the Coolie Sangha was effectively reaching out to the majority of small and poor peasant families, the needs of certain under privileged sections with socio-cultural handicaps were not being taken care of. Primary among these were single Coolie women – i.e. young widows and deserted wives who had children to take care of.

ADATS wrote a concept paper and SCNZ appealed to the general public in New Zealand through a direct mail campaign. Though the response was very positive (helped also by Dame Catherine Tizard who had, in the meantime, visited ADATS from 16 to 19 May 1997) the moneys mobilised were not quite enough to solve the problems of single, near-landless women headed households in about 500 villages.

In January 1998, during yet another annual visit of John Bowis to ADATS, we together finalised a VASS application to supplement the moneys mobilised by SCNZ with New Zealand government assistance. It was decided to start with Chickballapur taluk and then extend the project to Bagepalli, Siddalaghatta and Chintamani in the coming months and years.

On 30 April 1998 SCNZ informed us that VASS had approved the project and Rs 2,768,393 was received into the ADATS bank account on 24 July 1998.

2. 4 TALUK LEVEL WOMEN'S COMMITTEES

2.1. Why did they start early?

The start of the project has, however, to be traced back to June 1997, immediately after Dame Catherine's visit. During this pre-project period the Coolies decided to form 4 Women's Committees, one at each taluk. The Women's Committees comprised of women specially elected from each Cluster of 5-6 villages in the respective taluks. They decided to elevate the Women's Committee Members to par with (mostly male) Cluster Secretaries. There were several reasons for this.

- Firstly, the Coolies reasoned that they could not look at the Women's Fund as a conventional "project" or once-off event that had a logic of its own, outside the socio-cultural and historic context of the Coolie Sangha. Therefore it was only natural that the opportunity be used to set up permanent fora which would continually address the problems of Coolie women.
- Secondly, they felt that SCNZ's offer was a generous response to their own articulation of a particular problem/lacuna. Therefore it did not make sense to wait and form the Women's Committees as and when the project dictated need arose – i.e. after the sanction of grants for each respective taluk.
- Thirdly, the Coolie Sangha felt that the middle level of their functionary hierarchy was overtly male dominated. Coolie women were not getting elected to the mid level post of Cluster Secretary, though women were well represented at the lower (CSU Representative) and higher (Taluk Secretary) levels. The Women's Fund was a propitious opportunity to rectify this by creating an all-women post which could explode the myth that women could not visit villages at night, attend weekly meetings, etc.

2.2. Election of Committee Members

All the village level Mahila Meetings (exclusive *in camera* fora of 1 woman from each Member Coolie household) started earnest discussions to elect their respective Committee Members. In most of the mature villages of Bagepalli, Chintamani and Siddalaghatta taluks there was absolutely no male interference. But in some villages of Chickballapur taluk, where it was generally known that a lot of money was forthcoming, a few men did try to influence the selection/election process. But the ADATS Field Staff soon got wind of these attempts and supported the Mahila Meetings to make their own choices, free from pressure and coercion.

In almost all the Clusters, women chose Committee Members who did not themselves need any assistance from the proposed Women's Fund – i.e. all of them either had male support in their households, or did not have any young children to support. This was done in order to get impartial persons to administer the Fund. Moreover, Coolie women also felt that since the Women's Committees had a much larger gender agenda than the implementation of a once-off project, it's Members should be long standing Coolie Sangha Members with credibility and clout.

2.3. Fortnightly Meetings

The Women's Committees decided to meet every fortnight at their respective taluk headquarters and gain for themselves a recognition and status within the Coolie Sangha. Towards the end of 1997, once they had more or less decided on their objectives and set the parameters of their power and authority, this regularity dropped to once a month, during/after the monthly Taluk Coolie Sangha Meetings.

2.4. Integration into the Executive Committees

But this was really a matter of semantics. Because Women's Committee Members got integrated into the fortnightly Executive Committees. These are taluk level fora of elected Cluster Secretaries, presided over by the respective Taluk Secretary, which implements decisions taken at the monthly Taluk Coolie Sangha Meetings. Very soon there were as many women as men at this crucial middle level platform of the Coolie Sangha. But the sex-disparity problem within the Coolie Sangha was far from solved.

- (male) Cluster Secretaries were far more experienced and articulate.
- (male) Cluster Secretaries claimed to have a wider mandate from both, men as well as women, Coolie Sangha Members who had voted them into office. It took some time to convince them that it was in their own interest, as well as that of the people's organisation as a whole, to ensure that (women) Committee Members rose to become on par with them.
- (male) Cluster Secretaries were paid a salary by their respective Coolie Sangha Units, whereas (women) Committee Members were not reimbursed for their services.

Many CSUs discussed this problem but there was not enough Sangha Funds (since 1997 was a drought, 1998 Sangha Tax collections had fallen sharply) to solve the problem. Moreover, we had not budgeted for any salaries/stipends for Committee Members even in Chickballapur.

It is only now that we have started witnessing many (women) Committee Members expressing strong opinions on non-Women's Fund matters in the 4 taluk level Executive Committees.

2.5. Women's Committees not just for the sake of the Women's Fund

Nowhere did the Women's Committees merely wait in the sidelines, as it were, for the Women's Fund to start. They identified a lot of areas where they could immediately start contributing. These included a monitoring of the *Vokkaku Sanchi Duddu* (women's petty credit fund), decentralised Children's and Health Budgets, keeping tab on all-women issues taken up by the various Mahila Meetings, acting as a watch dog on women's position in larger taluk level (non-Coolie Sangha) bodies, etc.

When comparing the functioning of the 4 Women's Committees in Chickballapur and elsewhere we find that the former has been doubly burdened with the additional responsibility of implementing the Women's Fund project from mid 1998 onward. But even they have not given up their vigil on general Coolie Sangha matters pertaining to the strengthening of Coolie women.

3. THE START OF THE PROJECT

As already mentioned, SCNZ informed us about the VASS sanction in April 1998 and monies were received into the ADATS bank account in July 1998.

By that time, the village level Mahila Meetings at Chickballapur taluk had already identified single women whom they wanted to support, finalised individual plans, impressed upon the beneficiaries that 40% of the assistance was a grant and that the remaining 60% was a soft loan that had to be repaid according to individually worked out repayment plans, etc.

3.1. Appointment of Project Staff

Maggie Thomas, the ADATS Secretary, was officially appointed as Projects Assistant in charge of the project. Her salary was to be paid from the SCNZ/VASS approved project. ADATS appointed 2 more Women's Fund Field Workers (1 woman and 1 gender sensitised man) to work full-time in the project. We decided to pay their salaries from the consortium budget of ADATS.

3.2. Village visits

The Chickballapur Women's Committee started meeting once a week. After the lists were formally approved by them, Maggie and the WF Field Workers started visiting all the individual villages and discussing with the respective Mahila Meetings. The purpose of these visits was not to challenge the women's selections, but to understand their reasons and nuances.

3.3. ADATS Staff adopt individual cases

The Field Staff of Chickballapur adopted individual cases with the purpose of giving moral and physical support to the beneficiaries. Each Field Worker adopted 10 to 30 cases (mainly from her or his own work area) and started acting as Case Workers.

Case Workers took personal interest to go to the villages, attend Mahila Meetings, CSU Meetings, and Cluster Meets to discuss each case in dizzy detail. They identified themselves with potential beneficiaries by studying their problems, sorting out plans, calculating capital needs, working out repayment schedules, etc. They settled in-fights between families, changed many traditional beliefs that daughters were not entitled to a share in their fathers' property, and got pieces of land and houses registered in the beneficiaries' names.

Sl. No.	ADATS Staff Name & Designation	No. of cases
1	Amaravathi, Mahila Trainer	21
2	Krishnappa, Area Field Worker	28
3	K.C. Narasimhaiah, Area Field Worker	17
4	Subbanna, Taluk Secretary	11
5	P.S. Rasheed Saab, CCF Field Worker	32
6	Krishnamurthy, DLDP Field Worker	33
7	N. Shivarama Reddy, Area Field Worker	34
Total		176

3.4. Preparation of Case Histories

Once a Case Worker adopted a potential beneficiary, the WF Field Workers prepared written Case Histories where the history of each selected woman, the plan, the budget break-up, income and expenditure, repayment pattern etc. were recorded. Later they made sure that the legal title to the lands or houses stood in the beneficiaries names. These documents were also attached to the Case Histories.

3.5. A listing of struggles/learning

The endless battles we have been caught in fall under 4 broad categories:

- To get plots of land registered in the names of Coolie women
- To get free houses sanctioned by the government
- To get government sites in the names of women without husbands
- To break traditional beliefs

In cases where land had to be registered in the beneficiaries' names, there was a lot of struggle since most fathers refused to part with their properties. After a lot of convincing by the Case Workers and the CSUs they were able to see the brighter side of things – i.e. being able to settle off their daughters, once and for all, by parting with a little property. The CSUs made it a pre-condition that unless the lands were legally registered in the beneficiaries' names, the cases would not be further processed.

- At Dommarigudusulu village the father did not want to give a share of property to his daughter. Since he had no sons he wanted to hand over the entire property to his brother. His intention was to retain the property in the family name even after his death. The CSU fought this injustice and, after lot of struggle, forced the father register a part of the property in his daughter's name.

When cases like this happen over and over again, in village after village, the fact that a single woman, be she a widow or deserted, is totally and utterly alone in this world is cruelly underscored. The same parents who reared her so lovingly during her infancy and later struggled and sacrificed to get her married, consider her to be a stranger if perchance her marriage turns sour.

We at ADATS and the Coolie Sangha treat this as a personal and emotional matter. We refuse to examine this culture in any "rational" light offered by patriarchy. We consider it our bounded duty to defy these practices of abandonment, and unequivocally commit ourselves to our sisters in distress.

3.6. Including the “newer” Clusters from the erstwhile Novib Area

When designing the project we had thought that we would, in the first year, implement it only in the independent CSUs where ADATS' Coolie Sangha building intervention was completed. But the Women's Committee felt that this was a very technical and artificial rule. They said that they were mature enough to decide whether Mahila Meetings from the relatively newer villages had made responsible selections or not.

In the second half of September, 65 more beneficiaries were added from the “newer” Clusters of the erstwhile Novib Area.

4. TRAINING

2 one day sessions were organised for the oldest women's cadre of the Coolie Sangha – 95 Village Health Workers who had built up the Mahila Meetings at unbelievable personal cost and sacrifice. We realised that unless we had the full involvement of these VHWs, the project would fall flat on its face.

Another special one day session was organised for the Committee Members from the 23 Clusters.

Only after that were 6 three-day training sessions conducted for 180 beneficiaries¹ of the Chickballapur Women's Fund. Each batch size varied from 22 to 40 beneficiaries – a small enough number to permit close inter-personal communication. The respective Women's Committee Members also accompanied the beneficiaries.

No.	Dates	Beneficiary Women	Committee Mem- bers	Village Health Workers
1	15 May 1998			45
2	16 May 1998			50
3	28 June 1998		23	
4	11 to 13 August 1998	40	5	
5	17 to 19 August 1998	23	6	
6	1 to 3 September 1998	30	6	
7	12 to 18 September 1998	36	6	
8	19 to 21 September 1998	29		
9	8 to 10 March 1999	22		
Total		180	46	95

4.1. Syllabus

- Individual and Community
- Objectives of Mahila Meetings
- Programmes designed to achieve these objectives
- Why this special project for women
- Why special importance is given to widows, deserted & below 40 years of age.
- Women, “her productive and reproductive role”.
- Women as entrepreneurs

¹ 4 cases were rejected at the end of their training, bringing down the number of beneficiaries to 176

- Is this a welfare project or is it going to improve women in efficiency, equality, and empowerment.
- How will this project will help them to tap other resources, keeping these mon-
eys as seed capital.

4.2. Methodology

The methodology used was mainly participatory, with Maggie Thomas acting as facilitator. Maggie did give a few lectures on some topics that were outside their immediate sphere of knowing. The 2 WF Field Workers were present for all 9 training sessions.

Exercises were conducted to promote self-confidence, and they were encouraged to discuss with each other. The women themselves described their problems and shared dreams that they wanted to translate through carefully deliberated plans.

The 3 days and 2 nights spent together, as a group, helped the women know each other quite intimately and also helped Maggie and the 2 WF Field Workers to know each and every woman on a personal basis.

4.3. A Profile of selected/trained Women

- Most of the women who attended the training were deserted cases...
- Among deserted cases, most of them were below the age group of 30 years...
- Deserted women had 1 to 4 children...
- A few widows did receive some property which had belonged to their late hus-
bands; but since most of them continued living with their parents-in-law this
was only nominal, in token...
- Not a single women had any property in her independent control...
- Deserted women did not get anything from their husbands in terms of property
or money; except for the children who were left with them...
- Deserted women all returned back to their parent's houses...
- Among the deserted women, very few had taken legal action against their hus-
bands or claimed any form of compensation...
- Most of the women who got compensation succeeded through the CSUs; but the
court settlements were negligible and alimony was irregular...
- Most of the women did not have the courage to take a Coolie Credit Fund² loan;
even when the CSU encouraged them, they were scared to avail credit...
- Even the few who took a CCF loan the amount borrowed was very meagre...
- Not a single widow or deserted women was legally re-married and settled down;
but most had illegal affairs which were causing all kinds of social and emotional
complications...
- All their husbands were remarried...
- Most of them felt that they were liberated from the physical harassment of their
husbands; that they were definitely better off without their husbands...

² The interest-free alternate credit activity being implemented by each and every village CSU

5. DISBURSEMENT OF MONEYS

5.1. Actual process

At the end of each 3 days training, cheques were handed over to the beneficiary women. They personally went to the bank and encashed these cheques. Women who did not feel confident about handling lump-sum moneys were helped to open private bank accounts in their own names and credit the cheques. Women who felt able to handle the money immediately utilised the money on their planned budgets.

5.2. What happened when single women took so much money home

Most of the women beneficiaries got the full co-operation and support of their CSU Members. But a few faced problems of jealousy and male domination.

- Bhagyamma from Muddireddipalli took the bold step of purchasing sheep according to her plan, by herself, not involving any male person. This caused an ego problem among male Members. She had to go through a lot of harassment, but did not succumb.
- A Cluster Secretary worked in a private dairy. He tried to use his position within the Coolie Sangha to force a beneficiary to supply the milk from her cow to his Milk Collection Centre which was 3 kms away from the village. Moreover, the cost per litre of milk was less. The Mahila Meeting opposed the Cluster Secretary and helped the beneficiary to supply her milk to wherever she wished.

Fortunately, we have not had a single case of misutilisation or theft or loss. We did have a solitary case of a non-serious beneficiary. But even in this case we found, to our happy surprise, that the normative opinion of village society was not to cheat the project.

- At first, the Mahila Meeting of Jadenahalli did not want to help Sakamma. Quite against their own collective wisdom, they succumbed to her pestering and finally included her in the list. She was given training and Rs 15,000 was released to help her to trade in saris. The money was placed in a bank account opened in her name. When she first withdrew Rs 6,000 a long forgotten creditor pounced on her and took away Rs 4,000. A month later, when she withdrew another Rs 5,000 yet another Rs 3,000 similarly disappeared. There was a lot of speculation as to what had happened to the Rs 7,000 since Sakamma's capital was quite noticeably worth only Rs 4,000. Subbanna, the elected Taluk Secretary, was her Case Worker. Naturally, everyone suspected him of foul play. But when matters got heated up, 2 *Ryots* (middle peasants who were not particularly amicable to the Coolie Sangha) came forward to clear the air. They returned the Rs 7,000 and said that Subbanna had no role in the matter. The Mahila Meeting, including Sakamma's 17 year old daughter, decided that she could keep Rs 6,000 (the 40% grant component) but had to immediately return the balance Rs 9,000 (60% loan component). They said that they would sadly record this as a "solved" case. Having absolutely no shame or self-respect, Sakamma happily agreed to this arrangement!

5.3. Actual utilisation process

As soon as they received their moneys, actual utilisation started as per their respective plans. The Case Workers (ADATS Staff who had "adopted" each woman), WF Field Workers and the respective Committee Members took the responsibility to help individual beneficiaries get the best possible buy – be they cows or sheep or pigs or whatever. There was a healthy competition among them since the animals they purchased for "their" beneficiaries had to be the best. Veterinary doctors had to certify the animals as healthy, and insurance premiums had to be paid. All this involved a lot of time and energy for everyone involved.

- 317 030 Rathnamma of Ittappanahalli had the courage to take assistance from the WF and start a business. She took Rs 15,000. She altered her plan later on and bought a cross-bred cow and also invested a small sum on another business. Income earned from both ventures was Rs 2,000 from the shop for 4 months, from the cow Rs 4,300. She gained respect in the village as soon as she started her shop. She used the money earned from the cow to get water from the neighbouring field and plant a flower crop which earned her Rs 2,000. The net profit was Rs 8,000. She immediately re-invested that capital to buy another cross bred cow which is now pregnant. She repaid Rs 1,000 to the WF. On the whole her family income has gone up, she has become an enthusiastic person and she is fast in rotating her capital.
- 387 022 Venkatanrayanamma of Kamatanahalli took Rs 15,550 assistance from the Women's Fund to start a business. She started the shop 3 months back and it was doing well. Meanwhile she got involved in a solid struggle to recover 5 acres of land from her in-laws. She would never have done this without the strength she got from the WF. The CSU encouraged her to fight and achieve something which she would never have got. She has become brave and taken the whole responsibility independently including fighting for her rights to get share in her husbands property
- 325 029 Meenakshamma of Kachuru took Rs 20,000 from the Women's Fund to buy a cross bred cow and to build a shed. Income earned from the milk was Rs 8,495 and from this she repaid Rs 2,000 WF loan. From the savings she bought one more buffalo which has further increased her income. She stopped going for coolie and concentrated only on the cow and buffalo. Now she gets more free time to run a tailoring business alongside the milch animals. She put a crop on her own and harvested 8 bags of Ragi (golden millet). The confidence in her has built up and she feels now capable of handling more money.
- 344 Venkatalaxmamma of Adigal wanted to release her land, which was mortgaged for a long period. She took 25,000 from the Women's Fund, but after taking the money her plan changed. Instead of paying the total amount and releasing the land, she made a part payment and released the land, making an agreement saying that rest of the money would be repaid from the income she earns from the land. The money thus saved was used to buy a cross bred cow.
Land release 10,000; Cross bred cow 10,000; Sangha Fund 2,500; Insurance 600; House repair 2,000; that is how she has used her money.
She made a part payment and got the land released. She put crop on her own. She got Rs 4,000 income from milk and repaid Rs 1,200 to the Women's Fund. She got a female calf. Her husband, who had deserted her 7 years back, returned. The Mahila meeting mediated his return on terms that said he transfer all the land documents in Venkatalaxmamma's name, and that she be declared the family manager.
- Before getting a Women's Fund loan, 359 006 Gowramma was running a small petty shop on the roadside. The success of her shop created jealousy in the opponents and they burnt it down. Now with Women's Fund assistance, she has restarted the business in a bigger way (provision stores, mini hotel, etc.). She has a turn over of Rs 200 to 300 and gets a net profit of Rs 50 per day.

Only after a batch's utilisation was completed did Maggie agree to hold the training for the next batch. This went on from early August to the end of September.

Since the concrete plans had been discussed in great detail for a long time before the actual start of the project, they were quite fast in utilising the moneys. Only those who took moneys

to build houses, repair their abodes, build shops and sheds, etc. were delayed due to the onset of monsoon and other genuine reasons.

- Anjinamma from Thumakunta village could not utilise the money because of her son. The young waster, who had deserted her for a long time, returned home on hearing about the WF project and demanded money. She refused to part with a single Rupee. Instead she opened a bank account in her name and credited the entire amount into it. After many discussions in the Mahila Meeting, they decided to abandon the original plan. Instead they decided to buy her a site and get a free house sanctioned from the government. Accordingly, 40% (grant component) was utilised to buy the site, and remaining 60% (loan component) was refunded to Women's Fund account ahead of schedule.

Anjinamma has decided that she is fated to live as an agricultural labourer, but with some degree of physical security – a roof over her head.

5.4. Role of ADATS Staff

Involving all the ADATS Staff as well as specialised WF Field Workers did cause some overlap of responsibilities. But the advantages far outweighed the confusion.

- Having a lot of people helped in speedy utilisation.
- Since each ADATS Staff had responsibility for a limited number (11 to 34) of cases, personalised attention could be given. Maggie and the 2 WF Field Workers went around to look at all the cases and keep tab on overall progress.
- A total transparency was achieved with everybody knowing everything about everyone – there was absolutely no scope for leakage, pilfering or wastage.

5.5. Repayments

Most plans have been drawn up for the beneficiaries to repay the loan component within a time frame of 3 years. Women who have taken loans for cows, buffaloes and petty business repay on a monthly basis. Those who have taken loans for sheep and pigs repay once a year. The total loan amount is divided on a yearly/monthly basis, which means they repay an average of Rs 200 to Rs 250 every month or Rs 2,400 to Rs 3,000 every year. This is strictly monitored by the Mahila Meetings, the Women's Committee, and by their respective Case Workers.

The overall repayment pattern is monitored by the WF Field Workers who maintain a register to see how many have paid up their monthly instalments, whether they are regular, etc. If not, the reasons are examined. This gives an insight into the problems/progress of each beneficiary.

- In Bommanahalli village 4 women had taken loan to buy CB cows under the Women's Fund. 3 of them were defaulters of IRDP³ loans misutilised by their husbands. When they started selling milk to the government run milk collection centre, the bank attached their dues against the old IRDP loan account. This has caused a delay in repayment of the Women's Fund loan. But there is a silver lining. Once they clear their IRDP dues, the Bank is obliged to give them fresh loans. This means that they will actually become credit worthy in the eyes of institutional finance, giving them a new and unprecedented respectability in village society.

³ The government's anti-poverty programme

Of the Rs 1,649,974 loaned out, 6.5% (Rs 107,040) has already come back in just 7 months. With moneys thus repaid by earlier beneficiaries, yet another 22 women were given out loans and grants in March 1999, taking the total to 176.

5.6. The actual figures/numbers

A total of Rs 2,749,960 has been given out as grants and loans to 176 benefiting women.

Finances as on 15 March 1999

RECEIPTS

Grants received from SCNZ/VASS	2,768,393	
Interest earned in SB Account	11,865	
WF Loan instalments returned by beneficiaries	107,040	Rs 2,887,298

PAYMENTS

WF Grants given out	1,099,986	(38%)	
WF Loans given out	1,649,974	(57%)	
Salaries	45,000	(1.6%)	
Meeting Costs	13,706	(0.5%)	
Closing Balances	78,632	(2.7%)	Rs 2,887,298

The vast majority of women have taken Women's Fund assistance for a mix of livestock (crossbred cow, pigs or buffaloes) and the construction of a shed, house or house repair.

Utilisation purposes

Purpose	Number	Amount	
Livestock (crossbred cows, pigs and buffaloes)	62	Rs 826,450	30.0%
Livestock & Construction of a shed, house or house repair	97	Rs 1,641,330	59.7%
Business	9	Rs 127,450	4.6%
Business & some other purpose	3	Rs 54,730	2.0%
Sericulture	2	Rs 35,000	1.3%
Redeem Land	3	Rs 65,000	2.4%
Total	176	Rs 2,749,960	100%

Cluster-wise Utilisation details

Cluster Code & Name	Number of Beneficiaries	WF Loan Amount	WF Grant Amount	Total Assistance
C101 Hanumanthapura Cluster	6	52,944	35,296	88,240
C102 Bommahalli Cluster	11	107,010	71,340	178,350
C103 Ittappanahalli Cluster	11	100,230	66,820	167,050
C104 Reddigollarahalli Cluster	7	72,990	48,660	121,650
C105 Nasathimmanahalli Cluster	2	17,670	11,780	29,450
C107 Pathuru Cluster	6	64,470	42,980	107,450
C108 Nallappanahalli Cluster	6	55,290	36,860	92,150
C109 Yelagalahalli Cluster	14	144,564	96,376	240,940
C110 Thumkunta Cluster	7	62,640	41,760	104,400
C111 Thaligehalli Cluster	4	33,990	22,660	56,650
C112 Juganahalli Cluster	10	88,128	58,752	146,880
C121 Vantoor Cluster	9	78,810	52,540	131,350
C122 Uppuguttahalli Cluster	9	77,640	51,760	129,400
C123 Chikka Peyalagurki Cluster	4	37,440	24,960	62,400
C125 Dasara Hosahalli	7	60,000	40,000	100,000
C126 Gollu Cluster	5	50,160	33,440	83,600
C128 Angarekanahalli Cluster	9	81,600	54,400	136,000
C129 Chelumenahalli Cluster	7	60,600	40,400	101,000
C130 Kondenahalli Cluster	4	34,200	22,800	57,000
C131 Kuduvathi Cluster	8	82,188	54,792	136,980
C132 Gantiganahalli Cluster	14	128,700	85,800	214,500
C133 Kanganahalli Cluster	5	52,650	35,100	87,750
C134 Gurukulanagenahalli Cluster	6	56,560	37,710	94,270
C135 Kolimanehalli Cluster	4	37,500	25,000	62,500
C004 Nagarlu Cluster	1	12,000	8,000	20,000
Total	176	1,649,974	1,099,986	2,749,960

6. PROCESS MONITORING

A deeper monitoring of the process takes place in the monthly taluk Coolie Sangha Meetings of Chickballapur. The 400 elected Representatives and Cluster Secretaries do not concern themselves with the actual utilisation stories/problems of individual beneficiaries. Instead they try to keep track of the wider impact that the project is having on the normative values that effect the position of Coolie women in village society.

The other 3 Taluk Coolie Sangha Meetings at Bagepalli, Siddalaghatta and Chintamani follow developments at Chickballapur very keenly. On more than a couple of occasions they have invited the WF Field Workers to come and explain progress in their apex taluk level bodies.

Some process indicators that are emerging are as follows:

- Whether there is a noticeable shift in village attitudes to single women

- Whether “respectable” Coolie women who have not yet lost their husbands are fully supporting single women
- Whether women are getting stronger in their marriages – i.e. will husbands think twice before deserting them
- Whether the position of the girl child is improving in terms of schooling, marriage age, etc.
- Whether choice marriages, preferably inter-caste and inter-religion, are replacing archaic arranged marriages
- Whether widow re-marriage is becoming more prevalent and new form of sexuality is being developed
- Whether the project is leading to equal wages for women and men
- Whether coolie women's political participation in electoral processes is getting strengthened
- Whether there is a noticeable role for feminist men in the process of strengthening single Coolie women
- Whether the impact/outcome of the Women's Fund Project is confined only to Chickballapur taluk

7. LARGER STRUGGLES

7.1. To get land/house plots in the names of single women

176 beneficiaries got land documents registered in their names (house, piece of land, petty shops, bank accounts etc.). In some cases their brothers and parents did this with a very negative attitude; that they could get rid of a problem by making her self sufficient and getting her off their hands.

Many of the deserted women (those whose husbands are still alive and remarried) are now planning to demand their share in the property which they had earlier given up. The reason could be due to the added strength they have got from this project.

7.2. To shake off the label of being “loose” women

The new found financial support has enabled them to project themselves as individuals who have something to look forward too. This security led to many other changes and they are being accepted into the mainstream of village society. With the encouragement of the Mahila Meeting they are free to discuss about their decisions (whether or not to accept back their husbands, or openly refuse, or find new partners or whatever).