

0704. 2nd Progress Report on the Women's Fund (Nov 1999)

1. CHICKBALLAPUR WOMEN'S FUND

1.1. The Numbers

During the past 7½ months, 32 more Women were assisted with 35 loans/grants worth Rs 472,250, taking the cumulative total to 208 beneficiaries through 211 loans.

The difference in the number of Women assisted and loans/grants given out is because 3 earlier beneficiaries were given 2nd loans. A Woman whose cross-bred cow got spoilt was given a 2nd loan. The 1st loan will be repaid when the insurance company settles her claim for permanent total disability. 2 other Women were given additional loans of Rs 2,000 and Rs 3,000 respectively to complete their houses.

Since this is a revolving fund, the intensity of activities has reduced with the passage of time, with 15-17% of the total activities implemented in the present reporting period.

	Number of Loans/Grants		Amounts	
1 st Reporting period (8 months; Aug 98 to March 99)	176	83.4%	Rs 2,749,960	85.3%
2 nd Reporting period (7½ months; Apr 99 to Nov 99)	35	16.6%	Rs 472,250	14.7%
Total	211	100%	Rs 3,222,210	100%

This second round of beneficiaries were not as poor as the first lot. They were given less subsidies when compared to the initial Women who benefited. 3 re-borrowers were not given any grants at all.

	Grants		Loans		Total	
1 st Reporting period (8 months; Aug 98 to March 99)	1,099,986	40%	1,649,974	60%	2,749,960	85%
2 nd Reporting period (7½ months; Apr 99 to Nov 99)	153,725	33%	318,525	67%	472,250	15%
Total	1,253,711	39%	1,968,499	61%	3,222,210	100%

In spite of this, 45.3% of the Women's Fund capital has been eaten away as grants given to benefiting Women. This has been partially offset, to an extent of 10.4%, by bank interest earned and Sangha Funds ploughed back.

1.2. Women's Committees, Meetings, etc.

1.2.1. CHICKBALLAPUR

Committee Members at Chickballapur attended fortnightly Executive Committee and monthly Taluk Coolie Sangha Meetings. There was a hiccup when they demanded bus fares and stipends. They claimed that they had given a lot for 2 long years and could no longer continue to bear their travel and other expenses. Moreover, the Committee Members did not like the implication that theirs was a temporary not-so-important job when compared to (male) Cluster Secretaries. The CSUs and Mahila Meetings were forced to discuss the problem and pay stipends from their Sangha Funds.

The village level Mahila Meetings have no hard and fast rule regarding WF assistance for Committee Members. Neither is there any emerging pattern. Some were replaced when they wanted to benefit from the project. But 3-4 Committee Members and 5-6 Village Health Workers (VHWs) left on their own after getting benefits since they could not concentrate on their new businesses and at the same time do justice to their elected positions. They did not leave because their Mahila Meetings removed them. But on the other hand, quite a few WF beneficiaries have now become elected CSU Representatives and Village Health Workers...

- 419 024 Manjulamma of Samsenahalli CSU had been fighting a compensation case in the Courts for the past 8 years, claiming relief for the death of her husband in a road accident. 6 years back she got elected as a Gram Panchayat Member and, through the reservation policy, became the Vice President. 2 years back, she was elected as the Committee Member of Chikka Peyalagurki Cluster.

The Mahila Meeting decided to help her with a WF loan/grant to start a petty shop. The WF Field Workers and her Case Worker noticed that not all the capital was being pumped into the shop, but took a lenient view of the matter. Instead they encouraged her to devote equal attention to all her 4 interests – the court case, her shop, Women's Fund responsibilities, as well as her duties as GP Vice President.

Manjulamma finally won the case and got a compensation of almost Rs 200,000. She will now repay the loan as well as grant component of the WF assistance. She wants to run the petty shop and continue as Committee Member. The term of the Gram Panchayat is over and fresh elections are awaited, but Manjulamma does not want to re-contest.

Earlier, becoming a Coolie Sangha functionary was the only form of gaining identity for a single Woman. They willingly took upon themselves additional burdens of being CSU Representatives and VHWs because these posts enhanced their otherwise demeaned standing in village society. Now there are many more avenues. The Women's Fund has opened up new possibilities in the economic front...

There still is quite a lot of male domination in the Executive Committee. But it is now a sobered down version of essentially macho behaviour since most men have understood that it is not politically correct to be anti-Woman. We are realistic enough to understand that there is a long way to go before any genuine transformation of overt and covert sexist behaviour takes place.

- Only 1 Committee Member, Muniyamma, has been elected as Cluster Secretary of Angarekanahalli during this reporting period. But we are happy with even this solitary victory, since the male exclusivity of the post has finally been broken.
- Another Woman, Varalaxmamma of Manarapura, contested for Taluk Secretary but was defeated. She is now very unhappy and totally lost – even the factory where she was working has since closed down...

1.2.2. CHINTAMANI & SIDDALAGHATTA

The Women's Committees at Chintamani and Siddalaghatta taluks were very excited when the new SCNZ/VASS sanction came through in June/July 1999. For 13 months before that date, from the time the Chickballapur WF started functioning, they had internalised the nuances of the project through intense discussions. Such an extended pre-project phase had given them enough time to develop a holistic proficiency. All the Mahila Meetings and very many gender sensitive men were involved.

They had repeatedly examined the Cases they would support and made good preparations.

- Venkatalaxmamma of Nandanahosahalli, a young Woman was assisted with sheep to help put her on her feet. But as soon as the sheep were bought, she tried to take off with

her boyfriend.

The Mahila Meeting and Committee Members smoothly shifted into crisis gear, gathered all the sheep at the Cluster headquarters, auctioned them, and decided to repay the loan as well as grant components. The efficiency with which they handled the problem was quite something!

1.2.3. BAGEPALLI

The Women's Committee at Bagepalli has not yet implemented a Women's Fund project, save for a few odd Women per Cluster who were assisted from out of the Siddalaghatta budget. But here in this taluk, there is a greater integration of the Committee into the wider Coolie Sangha movement.

Coolie Women frequently get elected as Taluk Secretaries. The Mahila Meetings enjoy various prerogatives, including the right to spend the entire Sangha Funds without male interference. Women and men are paid equal wages. Inter-caste marriages are quite common. The girl child gets protection as well as attention – more than 2,500 children are supported by the Coolie Sangha with no external finance involved. More than half of them are girls. These and a horde of other indicators go to show that the position of Coolie Women is very different in Bagepalli.

All these and much more have happened because, over the past 22 years, the Coolie Sangha has risen to be on par with the competing social institutions of caste and joint family.

- A widow at Rascheruvu, who received WF assistance to buy a cross-bred cow, found the going tough. Her father, who had left the CSU some years back after refusing to repay his CCF loan, offered to help his daughter build a cow shed, search for a good animal, etc.
 “Where were you for the past 7-8 years when I had only the CSU and Mahila Meeting?” the daughter asked, “Don’t you know that all the CSU Members, including myself, have made a collection to repay your Overdue and keep the CCF going? If you really want to help, then help yourself! Pay back all the Members what they have contributed, catch their feet, beg forgiveness and try and get back into the Coolie Sangha. I don’t need any help from the likes of you. The CSU and Mahila Meeting has helped me, and now they will sort out my problems.”

At Bagepalli, Coolie Women look forward to starting the Women's Fund project in order to explore economic opportunities. They realise that unless they make economic improvements at the family level, their impressive socio-political, cultural and gender gains cannot be sustained for long

1.3. Project Staff

Laxamma and Govindappa, the 2 WF Field Workers, continue to manage the project along with Maggie Thomas, the Projects Assistant.

Of late, Maggie has been giving less attention to Chickballapur since she has to manage the newly sanctioned WF projects at Chintamani and Siddalaghatta taluks. This has not negatively effected Chickballapur since most of the work is now routine record keeping, follow up and review. Maggie's role is in providing overall guidance, trouble shooting, and process monitoring. She compulsorily meets with the WF Field Workers and Case Workers every Monday in order to share and reflect.

1.3.1. CREATIVE TENSION

There is a creative tension between the 2 WF Field Workers, and Maggie has to act as referee in frequent flare-ups that occur at Chickballapur.

Laxmamma has developed enviable conceptual skills in gender and feminism. Through dogged perseverance in follow-up support to the beneficiaries, and also by constantly reminding her colleagues that she is a Woman, she has established a place for herself. Govindappa is literate, good at record keeping, and can ride a motorcycle, but has the handicap of being male. In order to further underscore her importance, Laxmamma has taken up Case Worker responsibility for 10 beneficiaries from her native Cluster – something that Govindappa cannot do since he is flooded with routine work, and also because he is not a native of this taluk! The times they do some serious getting together is when they have to scrounge a motorcycle from other ADATS Staff...

Laxmamma and Govindappa are increasingly involved in the other 2 taluks as consultants, resource persons and trainers. Everyone at Chintamani and Siddalaghatta eagerly lap up their experiences and insights, including the unique manner in which they seem to complement each other without denying the existence of serious gender differentiation.

1.3.2. VILLAGE VISITS

Except for Maggie who visits the villages only on trouble shooting missions (and also when she needs to charge her batteries), the frequency of village visits has not decreased during this reporting period. As just mentioned, WF Field Worker Laxmamma who has overall responsibility for follow-up, visits the villages on an every day basis. WF Field Worker Govindappa has to make his own village visits in order to update records, ensure that insurance coverage is renewed, etc.

1.3.3. CASE WORKERS

Initially, ADATS Staff officiating as Case Workers had plenty to do. They had to prepare convincing Case Histories, work out the economics of ventures, plan cash flow requirements, and push through “their” Cases in the Mahila Meetings and the Women’s Committee.

This part of their work has reduced during the past 7½ months. Now they visit “their” beneficiaries as friends, and give extra attention to weaker Women.

- Area Field Worker Shivarama Reddy says that he used to get up at 6 a.m. to visit his 34 Cases. He used to grumble every morning, saying that he had more than a handful to do, sorting out implementation bottlenecks.
“Now there is no real need to go out at 6 a.m., rush back by 10:30, attend to office work till 1 p.m., have lunch and rush off once again to attend a Cluster Meet by 2 p.m. Yet I do it because if I don’t meet with at least a few of my new friends, somehow the day doesn’t start off right...”

6 ADATS Staff act as Case Workers, looking after 10 to 42 beneficiaries each.

Sl. No.	ADATS Staff Name & Designation	No. of Cases
1.	Krishnappa, Area Field Worker	33
2.	K.C. Narasimhaiah, Area Field Worker	39
3.	P.S. Rasheed Saab, CCF Field Worker	43
4.	Krishnamurthy, DLDP Field Worker	42
5.	N. Shivarama Reddy, Area Field Worker	41
6.	Laxmamma, WF Field Worker	10
Total		208

1.4. Training

Only one 3-days training session was held, from 20 to 22 October, for the 32 additional beneficiaries. Nevertheless, several review sessions were conducted, often to coincide with visits from friends and well-wishers.

At the start of this reporting period, all the benefiting Women, Committee Members and VHWs gathered for a full day of review and reflection. The NZ High Commissioner and his wife were with them for a while. Later, John Bowis and Beverley Turnbull from SCNZ went deep into the nuances and also clarified reporting procedures.

In the months of May and June, Women's Committee Members met many times with the Economic Stocktaking team that had come to assess, among other matters, the gender impact of Coolie Sangha building over the past 22 years.

On 7 November 1999, another full day review ended with a 3 hour session with Berry Roelofs of Icco. The very next day, ADATS Staff shared the larger gender learning they had gleaned over the past 15 ½ months. They spoke about how their mindsets had been influenced, how their sensitivity to Coolie Women had been deepened, and how their general attitude toward work and living had been altered.

1.5. Repayments

1.5.1. THE PROCEDURE

Women who borrow for petty shops, small businesses and cross-bred cows repay their loan instalments every month. Those who borrow for long term purposes like sheep rearing, sericulture, etc. repay once a year. These repayments are normally made on the monthly Taluk Coolie Sangha Meeting days (2nd weekend of every month). No cash transactions take place in the villages, and ADATS Staff are explicitly prohibited from handling moneys.

The ADATS Desk Workers issue temporary receipts and then credit the moneys into the Chickballapur WF Bank Account (which is maintained at our head office in Bagepalli) once a week – usually on the Monday immediately following the CCS Meeting.

Insurance claim cheques are directly credited as loan repayments – i.e. the company does not issue settlement cheques in the names of individual Women.

1.5.2. REPAYMENTS & CASH FLOW PLANNING

Every single WF beneficiary is a first-time borrower with little or no previous experience in dealing with large sums of moneys. As a result, a whole lot of peculiar problems crop up. These have nothing to do with deceit, cheating or deliberate mismanagement.

Cross-bred cows, for example, yield proportionately more income in the first 6 months than in the months that follow. This fills the borrower with a false sense of accomplishment and she is quick to repay more than her planned instalment in the beginning. In the second half of the lactation year, when the cow gets pregnant and milk yield drops, she begins to flounder for want of capital to buy feed-concentrates, fodder, and maintain her family. Repayments become tardy and the venture suffers.

- 421 010 Laxmidevamma of Haristhala had repaid far more than her instalment. But fortunately this has not effected the economics of her cross-bred cow venture.
- 359 006 Gowramma of Gaggararahalli, who had borrowed for a petty shop, did the same with her business loan. She began to quickly repay more than her instalment in order to “earn a good name”. After about 6 months she was perplexed when stocks started dwindling and she did not have enough capital to rotate...

At first, the Case Workers tried to convince their borrowers that extra moneys earned from milk income or unexpected profits should be kept back in their own personal bank accounts.

But out of fear of spending off these moneys on a prodigal husband/boyfriend, very many Women did not agree. Instead they preferred to clear their debts with the Women's Fund and cross bridges when they came along...

The Women's Committee is yet to analyse this problem in greater depth. They have to decide whether Women who repay before their planned dates should be given 2nd and 3rd loans from the Women's Fund before being slowly weaned into their village CCFs¹.

It would be naïve to overlook the fact that the village CCFs are male dominated mechanisms that have little room for the personalised approach. Lender interests are closely guarded and often trample on Borrower interests². They presume a certain degree of fiscal discipline and cold cash flow planning in the borrowers. Landless single Women, on the other hand, need more hands-on support with careful planning and thought-through actions.

1.6. Finances as on 12 November 1999

1.0: Finance as of 12 November 1999

	Previous Period (24 July 98 to 31 March 99)	Present Period (1 April 99 to 12 Nov 99)	Consolidated (from start to date)	
RECEIPTS				
Opening Balance	Nil	78,632	Nil	
Grants received from SCNZ/VASS	2,768,393	Nil	2,768,393	80.8%
Interest earned in SB Account	11,865	1,856	13,721	0.4%
Sangha Fund Contributions	Nil	274,429	274,429	8.0%
Loan instalments returned	107,040	260,430	367,470	10.7%
	2,887,298	615,347	3,424,013	100%
PAYMENTS				
WF Grants given out	1,099,986	153,725	1,253,711	36.6%
WF Loans given out	1,649,974	318,525	1,968,499	57.5%
Salaries	45,000	40,500	85,500	2.5%
Meeting Costs	13,706	3,182	16,888	0.5%
Closing Balances	78,632	99,415	99,415	2.9%
	2,887,298	615,347	3,424,013	100%

1.7. Utilisation purposes

35% of the loans/grants have been given for Cattle and another 54.2% for Cattle along with the construction of a shed or house. This takes the proportion to almost 90% in terms of number of loans/grants as well as amounts borrowed. Business accounts for 6.7%, Redeeming Lands is 2% and Sericulture equipment (which they lend out to richer *Ryots* who rear silk worms) is 1.9%.

¹ Coolie Credit Funds (CCFs) are the decentralised alternate credit structures managed by Member Coolies themselves, at their respective villages. One of the most important objective of the Women's Fund is to gradually integrate landless single Women (with no male support) into the regular structures of the Coolie Sangha, on par with other men and Women.

² For a fuller description of the paradox that arises when the same group of people lend as well as borrow (i.e. operate their own credit delivery mechanism), please see our Special Progress Report dated September 1997, to be found in *Documents of ADATS – Book 6*.

Purpose	<i>Previous Report</i>	Number	<i>Previous Report</i>	Amount	
Cattle (crossbred cows, pigs and buffaloes)	62	85	826,450	1,128,450	35.0%
Cattle & Construction of a shed, house or house repair	97	104	1,641,330	1,746,830	54.2%
Business	9	12	127,450	164,450	5.1%
Business & some other purpose	3	3	54,730	54,730	1.6%
Sericulture	2	4	35,000	62,750	1.9%
Redeem Land	3	3	65,000	65,000	2.0%
Total	176	211	2,749,960	3,222,210	100%

In the latter part of this Progress Report, we have given figures for the Chintamani and Siddalaghatta Women's Funds. We would now like to compare the 3 taluks in order to share an observation.

At Chickballapur, single Women consider the physical security offered by a *pucca* building to be of paramount importance. Even when they ask for cattle in order to try and eke out a living, they want a shed or house or house repair along with it.³ But at Chintamani taluk, the figures are reversed. At Siddalaghatta, it is only 10% of the borrowers who consider a shed or house to be important.⁴

	Cattle alone	Cattle along with the construction of a shed or house, etc.	Business
Chickballapur taluk	35%	54%	7%
Chintamani taluk	66%	25%	9%
Siddalaghatta taluk	77%	10%	10%

³ Right at the beginning, the Women's Committees ruled out the possibility of assisting Women with only houses since these would provide them with absolutely no income whatsoever. Moreover, since the Coolie Sangha had clout in the Gram Panchayats and Taluk Panchayat, they felt that housing could be best implemented with government resources.

⁴ These are still early days for Chintamani and Siddalaghatta, and we are basing our analysis on a very limited number of loans. The figures could turn around in the coming months.

1.8. Cluster-wise Utilisation details

Cluster Code and Name	No of Beneficiaries	WF Loan Amount	WF Grant Amount	Total
C101 Hanumanthapura Cluster	6	52,944	35,296	88,240
C102 Bommahalli Cluster	11	107,010	71,340	178,350
C103 Ittappanahalli Cluster	15	137,130	85,920	223,050
C104 Reddigollarahalli Cluster	8	82,590	55,060	137,650
C105 Nasathimmanahalli Cluster	2	17,670	11,780	29,450
C107 Pathuru Cluster	6	64,470	42,980	107,450
C108 Nallappanahalli Cluster	9	84,015	48,885	132,900
C109 Yelagalahalli Cluster	14	144,564	96,376	240,940
C110 Thumkunta Cluster	9	82,240	48,160	130,400
C111 Thaligehalli Cluster	4	33,990	22,660	56,650
C112 Juganahalli Cluster	10	88,128	58,752	146,880
C121 Vantoor Cluster	10	89,310	57,040	146,350
C122 Uppuguttahalli Cluster	12	103,040	66,360	169,400
C123 Chikka Peyalagurki Cluster	4	37,440	24,960	62,400
C125 Dasara Hosahalli	8	69,800	44,200	114,000
C126 Gollu Cluster	8	81,160	49,440	130,600
C127 Kadadibur Cluster	2	18,200	9,800	28,000
C128 Angarekanahalli Cluster	13	112,850	68,400	181,250
C129 Chelumenahalli Cluster	10	86,500	55,500	142,000
C130 Kondenahalli Cluster	4	34,200	22,800	57,000
C131 Kuduvathi Cluster	10	95,238	58,992	154,230
C132 Gantiganahalli Cluster	16	151,100	91,400	242,500
C133 Kanganahalli Cluster	5	52,650	35,100	87,750
C134 Gurukulanagenahalli Cluster	7	64,260	41,010	105,270
C135 Kolimanehalli Cluster	7	66,000	43,500	109,500
C004 Nagarlu Cluster	1	12,000	8,000	20,000
Total:	211	1,968,499	1,253,711	3,222,210

2. EXTENDING THE PROJECT TO 2 MORE TALUKS

On 18 June 1999 SCNZ informed us that VASS had approved an additional project of NZ\$ 103,100 for Chintamani and Siddalaghatta taluks. Rs 4,015,331 was received into the ADATS bank account on 15 July 1999.

Since these 2 projects are only 4 months old, and also because actual implementation had to be put on hold for 2-3 months due to the country-wide general elections, we will only provide, without comment or elaboration, overall figures for the past 1½ months.

3. CHINTAMANI WOMEN'S FUND

- 32 Women from 5 Clusters have benefited with loans/grants worth Rs 469,000 during the past 3½ months.
- 37% of this assistance was in the form of grants and 63% as soft loans.

- 11 ADATS Staff function as Case Workers, each having adopted 2 to 5 Women.
- As at Chickballapur, Cattle & Construction of a shed, house or house repair has the main reason for borrowing, accounting for over 91% of the assistance taken.
- 2 WF Field Workers manage the project at Chintamani under the supervision of the common Projects Assistant, Maggie Thomas.

Chintamani Women's Fund – ADATS Staff as Case Workers

Sl. No.	ADATS Staff Name & Designation	No. of Cases
1.	Shankar Reddy, Area Field Worker	3
2.	Amarnath Reddy, Area Field Worker	2
3.	Venkatarayappa, CCF Field Worker	3
4.	Shahina Unisa, Mahila Trainer	2
5.	M. Laxminarasimhappa, Area Field Worker	5
6.	Y.N. Sreenivasachari, Area Field Worker	2
7.	Narayanaswamy, Area Field Worker	4
8.	K. Sreenivasapa, Area Field Worker	2
9.	P.V. Muniyappa, DLDP Field Worker	5
10.	Sharadamma, Mahila Trainer	2
11.	Nazeer Ahmed, Extension Worker	2
Total		32

Chintamani Women's Fund – Training Sessions

No.	Dates	Beneficiary Women	Committee Members	Village Health Workers
1.	26 June 1999	–	21	7
2.	28 June 1999	–	15	–
3.	10 July 1999	–	–	30
4.	11 July 1999	–	–	28
5.	20 to 22 September 1999	32	–	–
Total		32	36	65

Chintamani Women's Fund – Utilisation purposes

Purpose	Number	Amount	
Cattle (crossbred cows, pigs and buffaloes)	22	308,000	65.7%
Cattle & Construction of a shed, house or house repair	7	119,000	25.4%
Business	2	27,000	5.8%
Business & some other purpose	1	15,000	3.2%
Total	32	469,000	100%

Chintamani Women's Fund – Finances as on 12 November 1999

RECEIPTS			
Grants received from SCNZ/VASS	2,306,533		
Sangha Fund contributions	<u>46,900</u>		Rs 2,353,453
PAYMENTS			
WF Grants given out	173,000	(7.4%)	
WF Loans given out	296,000	(12.6%)	
Salaries	16,000	(0.7%)	
Meeting Costs	2,912	(0.1%)	
Closing Balances	<u>1,865,541</u>	(79%)	Rs 2,353,453

Chintamani Women's Fund – Cluster-wise Utilisation details

Cluster Code & Name	Number of Beneficiaries	WF Loan Amount	WF Grant Amount	Total Assistance
C201 Korlaparthi Cluster	10	93,450	50,550	144,000
C203 Papathimmanahalli Cluster	6	52,200	33,800	86,000
C204 Nandanahosahalli Cluster	5	67,800	23,600	91,400
C205 Appasanahalli Cluster	4	38,050	21,950	60,000
C206 Nadimpalli Cluster	7	44,500	43,100	87,600
Total	32	296,000	173,000	469,000

4. SIDDALAGHATTA WOMEN'S FUND

- 38 Women from 7 Clusters of Siddalaghatta and 6 Clusters of Bagepalli taluk have benefited with loans/grants worth Rs 529,500 during the past 3½ months.
- 32% of this assistance was in the form of grants and 68% as soft loans.
- 6 ADATS Staff from Siddalaghatta and Coolie Sangha functionaries at Bagepalli act as Case Workers, each having adopted 2 to 5 Women.
- Cattle & Construction of a shed, house or house repair has the main reason for borrowing, accounting for over 87% of the assistance taken.
- Since we have many Women Staff in general positions at Siddalaghatta, we have appointed only 1 WF Field Worker to manage the project, once again under the supervision of the common and shared Projects Assistant, Maggie Thomas.

Siddalaghatta Women's Fund – ADATS Staff as Case Workers

Sl. No.	ADATS Staff Name & Designation	No. of Cases
1.	Rathnamala, Area Field Worker	5
2.	Venkatanarasappa, Area Field Worker	4
3.	V. Chandra Kiran, Area Field Worker	3
4.	C. Babu, DLDP Field Worker	2
5.	K.S. Annapoorna, Mahila Trainer	5
6.	K.S. Gopalkrishna, Extension Worker	4
7.	Bagepalli CS Functionaries	15
Total		38

Siddalaghatta Women's Fund – Training Sessions

No.	Dates	Beneficiary Women	Committee Members	Village Health Workers
1.	23 June 1999	–	–	27
2.	24 June 1999	–	–	20
3.	30 June 1999	–	13	10
4.	15 to 17 September 1999	23	–	–
5.	20 October 1999	–	4	15
6.	24 to 26 October 1999	15	–	–
Total		38	17	72

Siddalaghatta Women's Fund – Utilisation purposes

Purpose	Number	Amount	
Cattle (crossbred cows, pigs and buffaloes)	31	408,000	77.1%
Cattle & Construction of a shed, house or house repair	2	53,000	10.0%
Business	2	25,000	4.7%
Business & some other purpose	2	28,500	5.4%
Sericulture	1	15,000	2.8%
Total	38	529,500	100%

Siddalaghatta Women's Fund – Finances as on 12 November 1999

RECEIPTS			
Grants received from SCNZ/VASS	1,708,778		
Sangha Fund contributions	<u>52,950</u>		Rs 1,761,728
PAYMENTS			
WF Grants given out	167,100	(9.5%)	
WF Loans given out	362,400	(20.6%)	
Salaries	8,000	(0.5%)	
Meeting Costs	4,340	(0.2%)	
Closing Balances	<u>1,219,888</u>	(69%)	Rs 1,761,728

Siddalaghatta Women's Fund – Cluster-wise Utilisation details

Cluster Code & Name	Number of Beneficiaries	WF Loan Amount	WF Grant Amount	Total Assistance
C306 Dodda Tekkuhalli Cluster	2	21,050	7,950	
C309 Pallicherla Cluster	6	59,250	18,750	
C310 Devapanagudi Cluster	2	16,800	7,200	
C312 Yerrabachanahalli Cluster	3	26,300	15,200	
C308 Chowdareddihalli Cluster	3	27,300	13,700	
C307 Valasahalli Cluster	3	30,100	9,900	
C311 Thalakayalakonda Cluster	4	39,200	25,800	
Bagepalli taluk:				
C011 Palyakere Cluster	4	34,200	18,800	
C019 Rascheruvu Cluster	2	23,600	9,400	
C012 Peddur Cluster	3	26,500	16,500	
C020 Chakwel Cluster	5	48,500	21,500	
C014 Gunthorpalli Cluster	1	9,600	2,400	
C004 Nagarlu Cluster	1	12,000	8,000	
Total	38	362,400	167,100	

5. PROCESS MONITORING

Processes take a long time to achieve results. The transformation of achievement into lasting accomplishment often takes a full generation or more. Sustainability is the key issue that makes it all happen. Gender attempts to neutralise deep rooted biases and multifaceted domination against Women as well as socio-economic/ethnic minorities. Moreover, the efforts as well as results have to be contextualised within certain levels of oppression that prevail without, at the same time, using archaic excuses of culture and custom to justify the demeaned status that 2nd rate citizens occupy; it is not always easy to apply the universality principle when bombarded with clever arguments of sensitivity and sensibility.

What then can be said about the Women's Fund contribution, in such a short span of 15½ months, with regard to its role in uprooting deep seated prejudices and standard stereotyping that have been socially engineered to benefit the macho rich?

We believe that the touchstone for any process monitoring is to accurately report on and learn from the struggles that the oppressed themselves undertake in order to liberate themselves. When monitoring the processes of gender transformation, ADATS is not overtly optimistic when something good happens, or needlessly dejected when something doesn't. Instead we try to focus our mental framework within certain parameters that we have identified as crucial, and constantly tell ourselves that these changes are the ones that really count. Asking disturbing questions and being critical in answering them will, we believe, lead us in the right direction.

In the 1st Progress Report, 10 such process indicators were identified. Most of what we have to now say are subjective and qualitative statements, without quantitative data. We realise that this is not enough. Gender cannot be an excuse for unsubstantiated assertions that merely affirm a whim or fancy.

The greatest lacuna at ADATS is the lack of a gender disaggregated database. But this does not stop us from recording our feelings and impressions since we believe that this is the first step to develop such a database.⁵

Simultaneously, we are setting up a Gender Committee from all the programme components of the NGO in order to discuss and formulate gender strategies, clarify concepts, provide our Staff with skills and confidence to apply the tools in their work, use participatory techniques to gather data, and emphasise on a technical mainstreaming to match the political will that already exists. For this, we are seeking expert academic assistance in the form of long term accompaniment by gender specialists.

5.1. SHIFT IN VILLAGE ATTITUDES

- Many non-serious Mahila Meetings have become serious, united and strong.
- Many Mahila Meetings have become bold enough to criticise without caring for the consequence – they dare to point out injustices even if this hurts male sensibilities and established macho practices.
- Non CSU Women try to emulate the Mahila Meetings and take over family management and personal finances.
 - A Ryot Woman whose husband was ill-treating her and squandering away their family assets took over the cross-bred cow that they had bought with an IRDP loan. Earlier, she used to wash, feed and milk the cow (and even take the milk to the Milk Collection Society when her husband was too drunk), but had no control over the milk bills that came in every fortnight...
- The entire village considers the CSU as a positive threat which gives physical protection to individual Women and poor families.
- Non CSU Members (*Ryots* and the neutral population) attempt to settle their family disputes in the CSUs.
- The entire village has started looking up to the CSU for socio-political advice and direction, especially when it comes to tackling communalism and divisive politics.
- Government officials are impressed by the loan processing mechanism of the Women's Fund project.

5.2. ARE "RESPECTABLE" WOMEN SUPPORTING SINGLE WOMEN?

- Yes! Without this support, it would have been impossible to implement the Women's Fund project.
- There is hardly any feeling of jealousy in spite of many Women who still have their husbands being decidedly worse off in terms of income and assets.
 - It has become a popular joke for Coolie Women to ask their husbands as to when they are going to desert them or do the decent thing!
- Neighbours give a lot of physical support and protection.
- They look after the cross-bred cows and buffaloes when the beneficiaries have to go off for Coolie Sangha Meetings.
- They prevent vagrant men from trying to sexually exploit these single women.
 - At Thippanahalli, Anjinamma got into a land problem with another CSU Member. They found her to be in the wrong and confiscated the cross-bred cow that had

⁵ Examples have been sparingly used since we know that they cannot substitute quantitative data. They have been given only in order to illustrate an observation, and not to "prove a point". We fully realise that in such a vast working area of 800 villages and 25,000 families, examples can be culled out to prove just about any point...

been given to her under the Women's Fund.

The Mahila Meeting immediately intervened and said, "Nothing doing. You are not going to hit her on her stomach (effect her daily income) using the land problem as a pretext!"

They returned the cross-bred cow and advised the CSU to use the same regular channels as they would with any other male Member in order to resolve the dispute.

5.3. ARE WOMEN GETTING STRONGER IN THEIR MARRIAGES?

It is very difficult to give a straight and honest answer to this question. While there are many strong and brave young Women who use the Coolie Sangha to assert their individuality, there are many more who romanticise the role of a young bride...

- 417 050 Rathnamma from Chikka Peyalagurki married a boy from another taluk after carefully negotiating terms and conditions. She insisted on a simple marriage performed in the Sub Registrar's office, and that the couple should stay in her village, with her parents, for some more years.
- 479 001 Gowramma from Gantiganahalli was engaged to a boy for quite some time and developed a deep emotional attachment to him (as is not the case in a normal arranged marriage). But when she discovered that he was already married to another woman, she was quick to break off the engagement.
- 387 023 Venkatalaxmamma from Kamatanahalli has received a lot of proposals but is yet to take a decision since she is waiting for the right partner...

Annapoorna, the ADATS Mahila Trainer from Siddalaghatta has something else to say. She realised that most desertions take place due to real and suspected infidelity. Earlier the Mahila Meetings would take a defensive attitude and request the husband to either take a lenient view of the matter, not suspect his wife, forgive her, etc.

When they found that this was not working, for the past 2 years, Annapoorna has encouraged the Mahila Meetings to take an aggressive stand, "So what? She felt lonely and you were not satisfying her! As if you have never strayed!" etc.

To their utter astonishment, this new line works and couples get back together on a more or less permanent basis – i.e. till a new crisis rocks their marriage.

- A 45 year old Coolie Woman who had seen really tough times, wistfully commented to Annapoorna, "*Akka*, if we had taken this line 10 to 15 years back, when I was deserted, I would still have a husband, no?" The Mahila Trainer hugged the woman with tears in her own eyes...

5.4. IMPROVEMENT IN THE POSITION OF THE GIRL CHILD

- Insistence on sending girl children to schools has increased. But the figures do not substantiate these claims in any irrefutable manner – i.e. it could be because of the natural increase in population.
- We are totally unclear as to retention figures – i.e. we do not know how many girl children are pulled out of school after they reach the age of puberty.
- There is a noticeable improvement in the health of girl children. Similarly, they are getting better food – i.e. less food and spoilt food (leftover rice from the previous evening) is not passed on to them.

5.5. CHOICE MARRIAGES

- ADATS Staff claim that in Chickballapur taluk alone, during the past 1 year, they have settled 15-20 cases of complicated marriages in police stations, in the Taluk Coolie Sangha Meetings and in Mahila Meetings. Many of these were

cases where parents objected to their sons/daughters choosing partners from other castes. All such weddings have been simple marriages conducted with expenses of less than Rs 1,000.

- As mentioned earlier in this Progress Report, choice and inter-caste marriages are quite common in Bagepalli taluk.
 - Long years ago, Coolie Women in Bagepalli openly declared that, unless it was a genuine love affair, they would never search for matches within their own castes! But once again, the question is whether this assertion of a political will is actually matched with appropriate action...

5.6. WIDOW RE-MARRIAGE

- For some reason there hasn't been a single case of widow re-marriage for the past year or so. But 6 deserted women have re-married in the past year in Chickballapur taluk alone.

5.7. EQUAL WAGES FOR WOMEN AND MEN

- There is a gradual change after the ADATS implemented DLDP works.
- But the slogan is still "Equal Wage for Equal Work" which is intrinsically anti-Woman since the adage goes on to say that Women cannot work as hard as men.
- At Bagepalli taluk, it is concerted struggle by Coolie Women which has established the "Equal Wage for Women and Men" concept.

5.8. WOMEN'S PARTICIPATION IN ELECTORAL PROCESSES

- Chickballapur taluk has 1 Gram Panchayat President, 2 Vice Presidents and 13 Members from the Coolie Sangha.
But it would be honest to admit that not a single one of these Women would have been elected to office if not for the reservation policy. All that the Coolie Sangha has done is to support them to be good elected office bearers and not just stooges of their menfolk.
- All the CSU and Mahila Meetings took a bold decision to support a Woman MLA candidate who stood against an array of 3 powerful men. Ansuyamma won with a lead of more than 16,000 votes and the men are all licking their wounds.
5 years back, the Coolie Sangha had taken a similar stand to support Narayanamma, who had no backing and was severely cash strapped. She lost by a mere 1,300 votes in a total electorate of nearly 150,000. This defeat had steeled the Coolie Sangha resolve to work harder this time and ensure victory.
- However, once again unlike Bagepalli, the Coolie Sangha at Chickballapur is not powerful enough to force political parties and personages to take Women seriously.

5.9. ROLE OF FEMINIST MEN

- The Women's Fund has made male Staff at ADATS move away from tokenism and get away with mere utterance of politically correct words.
Working as Case Workers forces them deal with situations that they themselves would have, in earlier times, exploited.
- But it has not, *ipso facto*, made them feminist. Instead there is now an abundance of bleeding heart liberalism:
"Only now do I realise how terrible was the position of single Women who had no male support..."

"I wish I was so supportive to my own sister who got deserted and came home 13 years back..."

"I feel so ashamed that it was this same type of Women who I used to exploit for my own advantage..."

"Women are so much more responsible in the usage of their loan amounts and so much more prompt in returning their instalments..."

- Women Staff at ADATS who had been working with the Mahila Meetings for many years take a more practical position, and go out of their way to shock their male colleagues:

"Look, it is not a particular beneficiary who is important. After all, she has only been chosen by the Mahila Meeting in order to prove a point!"

"Not all of us are fortunate enough to have lost our husbands. So let us use the lucky few to teach these menfolk a lesson or two!"

"We need a whole lot of success stories so that the statistics can be stacked up in our favour!"

- When feminism is so far away from getting established as the dominant ideology, where then is the question of a role for feminist men?

5.10. IS IMPACT/OUTCOME CONFINED ONLY TO CHICKBALLAPUR TALUK?

- Each and every single learning that is obtained at Chickballapur is being internalised in the remaining 3 taluks even before the Women's Fund project was sanctioned in the other taluks.
- Mahila Meetings at Bagepalli view the Women's Fund as slightly different. They claim that it has been an important instrument for building Women's strength in the other 3 taluks.

But at Bagepalli, they wish to use their already obtained strength to better implement Women's Fund and gain an economic advantage which is vital to sustain any change in gender status.