

## 0705. 3<sup>rd</sup> Progress Report on the Women's Fund (Jun 2000)

### 1. OVERALL RESUME

#### 1.1. The Numbers

- 514 single women without male support in their households have been assisted with loans and grants under the Women's Fund programme.
- A total of Rs 7.33 million was given out as assistance.
  - Rs 2.55 million (35%) has been given as grants, and
  - Rs 4.79 million (65%) in the form as loans.
- 47% of the assistance has been given in Chickballapur taluk, where the programme is 21 months old, 30% and 23% in Chintamani and Siddalaghatta taluks, respectively, where the activity was started 14½ months back.

#### Consolidated Beneficiaries & Assistance as on 6 June 2000

	Chickballapur	Chintamani	Siddalaghatta	Total	
<b>Programme Duration</b>	21 months	14½ months	14½ months		
<b>Beneficiaries</b>	231	161	122	514	
<b>Grants</b>	1,315,511	714,010	516,600	2,546,121	35%
<b>Loans</b>	2,132,199	1,507,290	1,151,900	4,791,389	65%
<b>Total Assistance</b>	<b>Rs 3,447,710</b>	<b>Rs 2,221,300</b>	<b>Rs 1,668,500</b>	<b>Rs 7,337,510</b>	<b>100%</b>
	47%	30%	23%	100%	

#### 1.2. Utilisation

Beneficiary women have used their capital for a variety of purposes including livestock (crossbred cows, sheep, pigs and buffaloes), construction of sheds, shops and houses, starting petty businesses, sericulture, redeeming lost lands and for skill training.

Of these, livestock and construction have been the most popular purposes in terms of number of grants/loans as well as amounts given out.

#### Consolidated Utilisation Pattern as on 6 June 2000

UTILISATION	Chickballapur		Chintamani		Siddalaghatta		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
<b>Livestock</b>	97	1,284,450	126	1,717,000	106	1,431,000	305	4,041,450

<b>Livestock &amp; Con- struction</b>	104	1,746,830	22	321,800	2	53,000	<b>153</b>	<b>2,511,630</b>
<b>Business</b>	13	179,450	7	101,000	9	111,000	<b>28</b>	<b>391,450</b>
<b>Business &amp; Other</b>	4	71,730	1	15,000	2	28,500	<b>7</b>	<b>130,230</b>
<b>Sericulture</b>	4	62,750	3	41,000	3	45,000	<b>10</b>	<b>148,750</b>
<b>Sericulture &amp; Con- struction</b>	1	15,000	-	-	-	-	<b>1</b>	<b>15,000</b>
<b>Redeem Land</b>	3	65,000	1	15,000	-	-	<b>4</b>	<b>80,000</b>
<b>Second Loans</b>	5	22,500	-	-	-	-	<b>5</b>	<b>22,500</b>
<b>Skill Training</b>	-	-	1	10,500	-	-	<b>1</b>	<b>10,500</b>
	<b>231</b>	<b>3,447,710</b>	<b>161</b>	<b>2,221,300</b>	<b>122</b>	<b>1,668,500</b>	<b>514</b>	<b>7,338,537</b>

### 1.3. Finances

A total of Rs 6.78 million was received as grants from Save the Children New Zealand for implementing this programme. An additional Rs 0.69 million was ploughed back into the programme by the benefiting women. Rs 0.03 million was earned as bank interest. The total Women's Fund capital therefore stands at Rs 7.5 million.

Even after giving out Rs 7.34 million as grants and loans, there is still a bank balance of Rs 0.63 million, indicating that the capital has started operating as a revolving fund managed by the Coolie women themselves.

#### Consolidated Finances as on 6 June 2000

	<b>Chickballapur</b>	<b>Chintamani</b>	<b>Siddalaghatta</b>	<b>Total</b>
<b>SCNZ Grants</b>	2,768,393.00	2,306,553.20	1,708,778.47	<b>6,783,724.67</b>
<b>Sangha Funds</b>	303,779.00	222,130.00	164,850.00	<b>690,759.00</b>
<b>Bank Interest</b>	17,618.00	13,786.00	2,963.00	<b>34,367.00</b>
<b>Total Capital</b>	3,089,790.00	2,542,469.20	1,876,591.47	<b>7,508,850.67</b>
<b>Bank Balance</b>	126,377.00	287,318.20	216,529.47	<b>630,224.67</b>

## 2. CHICKBALLAPUR WOMEN'S FUND

### 2.1. The Numbers

- 20 more women were assisted during this reporting period, taking the Total to 231 women and Rs 3.4 million.
- After the bulk of single women being assisted in the 1<sup>st</sup> reporting period, the numbers as well as amounts have gradually decreased.  
This is also because the Fund is presently being operated with repaid loans – i.e. the capital is already in the rotation phase.

	Loans/Grants		Amounts	
1 <sup>st</sup> Reporting period (8 months; Aug 98 to March 99)	176	76%	Rs 2,749,960	79%
2 <sup>nd</sup> Reporting period (7½ months; Apr 99 to Nov 99)	35	15%	Rs 472,250	14%
3 <sup>rd</sup> Reporting period (7 months; Dec 99 to June 2000)	20	9%	Rs 225,500	7%
<b>Total</b>	<b>231</b>	<b>100%</b>	<b>3,447,710</b>	<b>100%</b>

From a 40% grants component in the 1<sup>st</sup> reporting period, the figure has dropped to 33% and 27%. There are 2 reasons for this:

- The poorest of the poor were identified in the 1<sup>st</sup> round, and they needed maximum assistance.  
In the 2<sup>nd</sup> round, the beneficiaries were the slightly better off.  
And finally, in the 3<sup>rd</sup> round, benefiting women were still better off, even though they fitted the category of being landless single women without male support.
- A fiscal discipline has been introduced into the operation of the Fund, with the Women's Committees realising that gratis is not the best way to help single women stand on their own feet.

	Grants		Loans		Total	
1 <sup>st</sup> Reporting period (8 months; Aug 98 to March 99)	1,099,986	40%	1,649,974	60%	2,749,960	100%
2 <sup>nd</sup> Reporting period (7½ months; Apr 99 to Nov 99)	153,725	33%	318,525	67%	472,250	100%
3 <sup>rd</sup> Reporting period (7 months; Dec 99 to June 2000)	61,800	27%	163,700	73%	225,500	100%
<b>Total</b>	<b>1,315,511</b>	<b>38%</b>	<b>2,132,199</b>	<b>62%</b>	<b>3,447,710</b>	<b>100%</b>

### 2.2. Women's Committees, Meetings, etc.

The main focus of Women's Committee discussion have been on future, non monetary, role of Women's Fund. They realise that the number of women to be assisted is gradually dropping with more and more landless women headed households being covered. Now they are seriously contemplating as to how they can use their structure and discipline to further the cause of Coolie women as a whole in the taluk.

- Jayamma of Sulakunta village, one of the beneficiaries, successfully contested GP'2000 Elections and became a Gram Panchayat Member. She had the active support of the Women's Committee as a whole.

A Women's Committee member shifted out of taluk and was replaced by another. Committee Members have been paid Rs 200 per month towards bus fare and stipends.

### 2.3. Project Staff

The number of ADATS Staff functioning as Case Workers has dropped from 6 to 5 with a DLDP Field Worker leaving the organisation.

#### Chickballapur Women's Fund – ADATS Staff as Case Workers

	ADATS Staff Name & Designation	Previous Report	Cases
1.	Krishnappa, Area Field Worker	33	50
2.	K.C. Narasimhaiah, Area Field Worker	39	52
3.	P.S. Rasheed Saab, CCF Field Worker	43	53
4.	Krishnamurthy, DLDP Field Worker	42	-
5.	N. Shivarama Reddy, Area Field Worker	41	53
6.	Laxmamma, WF Field Worker	10	18
<b>Total</b>		208	226 <sup>1</sup>

### 2.4. Training

- 5 training sessions were held during this reporting period – 4 one-day sessions on veterinary aspects, and 1 three-day session on loan utilisation. Only 1 session was held for 20 fresh beneficiaries. The remaining sessions were to upgrade veterinary and animal care knowledge.
- A total of 171 beneficiary women and 63 women functionaries of the Coolie Sangha attended.

#### Chickballapur Women's Fund – Training Sessions

	Dates	Purpose	Beneficiary Women	Functionaries
1.	19-20 December 1999	Veterinary Aspects	50	5
2.	22 December 1999	Health education by VETCARE COMPANY	50	-
3.	26-27 December 1999	Veterinary Aspects	51	4
4.	18-19 February 2000	Veterinary Aspects	-	49
5.	1-3 March 2000	Loan Utilisation	20	5
<b>Total</b>			171	63

<sup>1</sup> Another 5 cases are Second Loans. Therefore the total number of "Cases" or beneficiaries are actually 226, though other tables show 231 as the figure.

## 2.5. Utilisation purposes

### Chickballapur Women's Fund – Utilisation purposes

<b>Purposes</b>	<i>Previous Report</i>	<b>Beneficiaries</b>	<i>Previous Report</i>	<b>Amount</b>	
Livestock (CB cow, Sheep, Pigs, Buffaloes)	85	97	1,128,450	1,284,450	38%
Live stock & Construction (Sheds, House, House repair)	104	104	1,746,830	1,746,830	50%
Business	12	13	164,450	179,450	6%
Business & Other Purposes	3	4	54,730	71,730	2%
Sericulture	4	4	62,750	62,750	2%
Sericulture & Construction	-	1	-	15,000	0%
Redeem Land	3	3	65,000	65,000	2%
Second Loans	-	5	-	22,500	1%
<b>Total</b>	211	231	3,222,210	3,447,710	100%

After some crossbred cows failed, the Women's Committee decided to henceforth pay a little extra premium and cover all the cows under the Permanent Total Disability (PTD) scheme of the insurance company. Insurance claims made for 60 sheep and 3 crossbred cows that died. 55 sheep and 2 cow claims has been received. The remaining are yet to be settled.

- Devamma of Bommahalli CSU lost the insurance Ear Tag of her cow. The Cluster Secretary fixed it to a dead cow and tried to claim insurance. The Mahila Meeting caught him red-handed and got him dismissed as Cluster Secretary.  
This incident enhanced the trust and respect that the Women's Committee enjoys with the insurance company.
- 6 cross bred cows failed (they stopped milking) and the beneficiaries are in problems. In one case, the Mahila Meeting decided to sell off the sick cow and used the proceeds to buy a plot of land, for the beneficiary.

All the sheep were vaccinated as a precautionary measure to avoid the dreaded Blue Tongue disease.

## 2.6. Cluster-wise Utilisation details

### Chickballapur Women's Fund – Cluster-wise Utilisation details

Code	Cluster Name	Previous Report	Beneficiaries	Previous Report	WF Loans	Previous Report	WF Grants	Previous Report	Total Assistance
C101	Hanumanthapura	6	6	52,944	52,944	35,296	35,296	88,240	88,240
C102	Bommahalli	11	11	107,010	107,010	71,340	71,340	178,350	178,350
C103	Ittappanahalli	15	16	137,130	145,630	85,920	94,420	223,050	240,050
C104	Reddigollarahalli	8	14	82,590	113,490	55,060	58,660	137,650	172,150
C105	Nasathimmanahalli	2	2	17,670	17,670	11,780	11,780	29,450	29,450
C107	Pathuru	6	6	64,470	64,470	42,980	42,980	107,450	107,450
C108	Nallappanahalli	9	9	84,015	84,015	48,885	48,885	132,900	132,900
C109	Yelagalahalli	14	14	144,564	144,564	96,376	96,376	240,940	240,940
C110	Thumkunta	9	11	82,240	101,840	48,160	54,560	130,400	156,400
C111	Thaligehalli	4	4	33,990	33,990	22,660	22,660	56,650	56,650
C112	Juganahalli	10	10	88,128	88,128	58,752	58,752	146,880	146,880
C121	Vantoor	10	12	89,310	107,310	57,040	63,040	146,350	170,350
C122	Uppuguttahalli	12	12	103,040	103,040	66,360	66,360	169,400	169,400
C123	Chikka Peyalagurki	4	4	37,440	37,440	24,960	24,960	62,400	62,400
C125	D. Hosahalli	8	8	69,800	69,800	44,200	44,200	114,000	114,000
C126	Gollu	8	8	81,160	81,160	49,440	49,440	130,600	130,600
C127	Kadadibur	2	2	18,200	18,200	9,800	9,800	28,000	28,000
C128	Angarekanahalli	13	13	112,850	112,850	68,400	68,400	181,250	181,250
C129	Chelumenahalli	10	11	86,500	94,900	55,500	61,100	142,000	156,000
C130	Kondenahalli	4	5	34,200	45,400	22,800	25,600	57,000	71,000
C131	Kuduvathi	10	14	95,238	131,738	58,992	78,492	154,230	210,230
C132	Gantiganahalli	16	18	151,100	171,900	91,400	96,600	242,500	268,500
C133	Kanganahalli	5	5	52,650	52,650	35,100	35,100	87,750	87,750
C134	Gurukul'halli	7	7	64,260	64,260	41,010	41,010	105,270	105,270
C135	Kolimenahalli	7	8	66,000	75,800	43,500	47,700	109,500	123,500
C004	Nagarlu	1	1	12,000	12,000	8,000	8,000	20,000	20,000
<b>Total</b>		211	231	211	2,132,199	211	1,315,511	211	3,447,710

## 2.7. Repayments

The overall repayment rate was 28.7% - i.e. more than one-quarter the total amount given out as WF loans has already been repaid. But Rs 20,000 is Overdue in the taluk.

2 beneficiaries had also taken loans from the village Milk Collection Society. They preferred to pay back the WF loan component sooner than their due dates so that the capital may be used for some other women.

Cumulative WF Loans given out	2,132,199	100%
Outstanding Loans (as per Finance Statement)	1,520,529	
Therefore WF Loan component repaid by beneficiary women (after 21 months from commencement of programme)	611,670	28.7%

## 2.8. Finances as on 6 June 2000

### Chickballapur Women's Fund – Finances as on 6 June 2000

	Budget	Realised	Variance	%
1. Loans to women	1,726,560	1,520,529	206,031	88%
2. Grants to women	1,151,040	1,315,511	(164,471)	114%
3. Meeting costs	14,400	19,373	(4,973)	135%
4. Salaries	108,000	108,000	-	100%
<b>Total</b>	<b>3,000,000</b>	<b>2,963,413</b>	<b>36,587</b>	<b>99%</b>

	Receipts	Payments
Grants received	2,768,393.00	
Sangha Contributions	303,779.00	
Bank Interest	17,618.00	
Programme expenses		2,963,413.00
Closing Balance – Bank		126,377.00
<b>Total</b>	<b>3,089,790.00</b>	<b>3,089,790.00</b>

### 3. CHINTAMANI WOMEN'S FUND

#### 3.1. The Numbers

- 130 more women were assisted during this reporting period, taking the Total to 162 women and Rs 2.2 million.
- After a hesitant start in the previous (2<sup>nd</sup>) reporting period, the numbers swelled during the past 7 months.

	Loans/Grants		Amounts	
2 <sup>nd</sup> Reporting period (7½ months; Apr 99 to Nov 99)	32	20%	Rs 469,000	21%
3 <sup>rd</sup> Reporting period (7 months; Dec 99 to June 2000)	129	80%	Rs 1,772,300	79%
<b>Total</b>	<b>161</b>	<b>100%</b>	<b>Rs 2,221,300</b>	<b>100%</b>

From a 37% grants component in the previous reporting period, the figure has dropped to 31%. Fiscal discipline considerations seem to be the only compelling reason for this drop, and not any change in the socio-economic profile of the beneficiaries.

	Grants		Loans		Total	
2 <sup>nd</sup> Reporting period (7½ months; Apr 99 to Nov 99)	173,000	37%	296,000	63%	<b>469,000</b>	100%
3 <sup>rd</sup> Reporting period (7 months; Dec 99 to June 2000)	541,010	31%	1,211,290	69%	<b>1,752,300</b>	100%
<b>Total</b>	<b>714,010</b>	<b>32%</b>	<b>1,507,290</b>	<b>68%</b>	<b>2,221,300</b>	<b>100%</b>

#### 3.2. Women's Committees, Meetings, etc.

Mahila Meetings have had to take on extra responsibilities with a sudden expansion of the programme during the past 7 months.

- One of the Women's Committee Members contested for Taluk Secretary election.
- Venkatalaxmamma of Peddagutlahalli CSU, a Women's Fund beneficiary, ran off with a married man without any body's knowledge. The Mahila members looked after her sheep for one whole month and when she still didn't return, they sold the flock and repaid the WF loan.
- Anjinamma of Sreenivasapura CSU, a Women's Fund beneficiary, contested the GP'2000 Elections in opposition to the Mahila Meeting decision. The CSU cancelled her membership and collected back the WF loan amount.

#### 3.3. Project Staff

The workload on ADATS Staff has substantially increased with the programme taking off. 5 of the 11 Case Workers are each handling more than 20 cases.

When Mahila Trainer Sharadamma was transferred to Gudibanda, her cases were taken over by CCF Field Worker Venkatarayappa.

The Women's Committee decided not to give additional cases for 3 ADATS Staff members who they found irresponsible in supporting the beneficiaries.



**Chintamani Women's Fund – ADATS Staff as Case Workers**

	<b>ADATS Staff Name &amp; Designation</b>	<i>Previous Report</i>	<b>Cases</b>
1.	Shankar Reddy, Area Field Worker	3	<b>27</b>
2.	Amaranath Reddy, Area Field Worker	2	<b>2</b>
3.	Venkatarayappa, CCF Field Worker	3	<b>12</b>
4.	Shahina Unisa, Mahila Trainer	2	<b>2</b>
5.	M. Laxminarasimhappa, Area Field Worker	5	<b>28</b>
6.	Y.N. Sreenivasachari, Area Field Worker	2	<b>27</b>
7.	Narayanaswamy, Area Field Worker	4	<b>4</b>
8.	K. Sreenivasappa, Area Field Worker	2	<b>22</b>
9.	P.V. Muniyappa, DLDP Field Worker	5	<b>20</b>
10.	Sharadamma, Mahila Trainer	2	-
11.	Nazeer Ahmed, Extension Worker	2	<b>17</b>
<b>Total</b>		<b>32</b>	<b>161</b>

**3.4. Training**

- 5 training sessions were held during this reporting period – 1 one-day session on veterinary aspects, and 4 three-day session on loan utilisation. Unlike at Chickballapur, the majority of training has been for freshly selected beneficiaries.
- A total of 172 beneficiary women and 24 women functionaries of the Coolie Sangha attended.

**Chintamani Women's Fund – Training Sessions**

	<b>Dates</b>	<b>Purpose</b>	<b>Beneficiary Women</b>	<b>Functionaries</b>
1.	18 December 1999	Loans Utilisation	28	-
2.	26 December 1999	Awareness about Animal Husbandry by Vetcare Company	42	18
3.	2 February 2000	Loans Utilisation	22	-
4.	27 April 2000	Loans Utilisation	40	3
5.	8 May 2000	Loans Utilisation	40	3
<b>Total</b>			<b>172</b>	<b>24</b>

### 3.5. Utilisation purposes

#### Chintamani Women's Fund – Utilisation purposes

Purposes	Previous Report	Beneficiaries	Previous Report	Amount	
Livestock (CB cow, Sheep, Pigs, Buffaloes)	22	126	308,000	1,717,000	77%
Live stock & Construction (Sheds, House, House repair)	7	22	119,000	321,800	14%
Business	2	7	27,000	101,000	5%
Business & Other Purposes	1	1	15,000	15,000	1%
Sericulture	-	3	-	41,000	2%
Redeem Land & Other purpose	-	1	-	15,000	1%
Skill Training	-	1	-	10,500	
<b>Total</b>	32	161	469,000	2,221,300	100%

3 sheep died. Among them 1 sheep's insurance is claimed , for other 2 yet to come

The Dommarigudisalu assistance is for a single piggery unit for 5 people. Even though Venkataryappa is Case worker other Field Workers like Sreenivasa Achari – Foundation; Sreenivasappa - Material supply; Laxminarasimhappa – Roofing; Shankar Reddy - Plastering & pitting; Nazeer Amhed –carpentry; Venkatarayappa - Accounts maintaining; Govindappa – planning

### 3.6. Cluster-wise Utilisation details

#### Chintamani Women's Fund – Cluster-wise Utilisation details

Code	Cluster Name	Previous Report	Beneficiaries	Previous Report	WF Loans	Previous Report	WF Grants	Previous Report	Total Assistance
C201	Korlaparthi	10	20	93,450	192,550	50,550	95,450	144,000	288,000
C203	Papathimana-halli	6	8	52,200	73,200	33,800	42,800	86,000	116,000
C204	Nandanahosa-halli	5	14	67,800	142,100	23,600	49,800	91,400	191,900
C205	Appasanahalli	4	12	38,050	92,950	21,950	44,050	60,000	137,000
C206	Nadimpalli	7	9	44,500	61,300	43,100	50,300	87,600	111,600
C209	Venkatara-yanapalya	-	3	-	34,240	-	14,560	-	48,800
C221	Sreenivasapura	-	12	-	114,150	-	51,350	-	165,500
C222	Kathriguppa	-	7	-	70,000	-	32,000	-	102,000
C223	Bommaikal	-	12	-	112,000	-	50,000	-	162,000
C224	Mailapura	-	14	-	137,900	-	57,100	-	195,000
C226	Singasandra	-	2	-	18,400	-	13,600	-	32,000
C227	Thippanahalli	-	8	-	75,600	-	32,400	-	108,000
C228	Burudagunta	-	15	-	138,700	-	71,300	-	210,000
C229	Digavapalli	-	16	-	160,900	-	74,100	-	235,000
C230	Murugamala	-	9	-	83,300	-	35,200	-	118,500
<b>Total</b>		32	161	296,000	1,507,290	173,000	714,010	469,000	2,221,300

### 3.7. Repayments

The overall repayment rate has been low at 2.5%. This is because 80% of the programme has been implemented during the past 7 months and repayment dates have not yet become due.

Cumulative WF Loans given out	1,507,290	100%
Outstanding Loans (as per Finance Statement)	1,469,520	
Therefore WF Loan component repaid by beneficiary women (after 14½ months from commencement of programme)	37,770	2.5%

When calculated against the WF loans given out during the previous Reporting period (37,770 / 296,000) repayment rate works out to a healthier 12.7%

### 3.8. Finances as on 6 June 2000

#### Chintamani Women's Fund – Finances as on 6 June 2000

	Budget	Realised	Variance	%
1. Loans to women	1,726,560	1,469,520	257,040	85%
2. Grants to women	1,151,040	711,860 <sup>2</sup>	439,180	62%
3. Meeting costs	14,400	15,971	(1,571)	111%
4. Salaries	108,000	40,000	68,000	37%
5. Stipends		17,800		
<b>Total</b>	<b>3,000,000</b>	<b>2,255,151</b>	<b>762,649</b>	<b>75%</b>

	Receipts	Payments
Grants received	2,306,553.20	
Sangha Contributions	222,130.00	
Bank Interest	13,786.00	
Programme expenses		2,255,151.00
Closing Balance – Bank		287,318.20
<b>Total</b>	<b>2,542,469.20</b>	<b>2,542,469.20</b>

<sup>2</sup> The Cluster-wise break-up shows Rs 2,150 more than this figure (i.e. Rs 714,010). This difference is because 2 women, 526 033 and 602 028 returned WF Grants worth Rs 1,200 and Rs 950 respectively when their sheep died.

## 4. SIDDALAGHATTA WOMEN'S FUND

### 4.1. The Numbers

- 84 more women were assisted during this reporting period, taking the Total to 122 women and Rs 1.6 million.
- 31-32% of the programme was implemented in the previous (2<sup>nd</sup>) reporting period, and 68-69% during the past 7 months.

	Loans/Grants		Amounts	
2 <sup>nd</sup> Reporting period (7½ months; Apr 99 to Nov 99)	38	31%	Rs 529,500	32%
3 <sup>rd</sup> Reporting period (7 months; Dec 99 to June 2000)	84	69%	Rs 1,139,000	68%
<b>Total</b>	<b>122</b>	<b>100%</b>	<b>Rs 1,668,500</b>	<b>100%</b>

The Grants component has stayed steady at 32%, indicating that a standard ratio of 1:2 is still being applied at Siddalaghatta, and that individual attention is not being given to the benefiting women.

	Grants		Loans		Total	
2 <sup>nd</sup> Reporting period (7½ months; Apr 99 to Nov 99)	167,100	32%	362,400	68%	529,500	100%
3 <sup>rd</sup> Reporting period (7 months; Dec 99 to June 2000)	349,500	32%	789,500	68%	1,139,000	100%
<b>Total</b>	<b>516,600</b>	<b>32%</b>	<b>1,151,900</b>	<b>68%</b>	<b>1,668,500</b>	<b>100%</b>

### 4.2. Women's Committees, Meetings, etc.

The Mahila Meetings have been very busy at Siddalaghatta. Apart from selecting a whole lot of beneficiaries for consideration by the Women's Committee, following up on utilisation, etc. they have had a whole lot of success stories during the past 7 months.

- A Women's Fund beneficiary successfully contested the GP'2000 Elections and moved higher to get elected as the *Adyaksh* of Thimmasandra Gram Panchayat. This has given a tremendous boost to Coolie women in the entire taluk.
- A Women's Committee Member successfully contested for Taluk Secretary and she is now the SCS Secretary.
- Rathnamma of Kadiranyakanahalli CSU was assured by a local *Ryot* that he would sell a plot of land for a certain amount. Later he found that Rathnamma had got Women's Fund assistance, and so he increased the price. The Mahila Meeting threatened him and succeeded in getting the plot for the originally agreed upon price.
- In Beerappanahalli CSU, Naraynamma's brother-in-law refused to give her due of property to her. In order to meet a condition to avail Women's Fund assistance, the Mahila Meeting succeeded in changing the documents into Narayanamma's name by pressurising the brother-in-law.
- One of the Committee Member moved out of village and has been replaced .

### 4.3. Project Staff

With the substantial increase in the number of beneficiaries, and a DLDP Field Worker's transfer to another taluk, the burden on the 6 ADATS Staff functioning as Case Workers has

considerably increased. 3 of them are each dealing with more than 25 cases. We are worried that this should not lead to a mechanical and non-personalised implementation of the programme.

#### Siddalaghatta Women's Fund – ADATS Staff as Case Workers

ADATS Staff Name & Designation		<i>Previous Report</i>	<b>Cases</b>
1.	Rathnamala, Area Field Worker	6	<b>25</b>
2.	Venkatanarasappa, Area Field Worker	5	<b>27</b>
3.	V. Chandra Kiran, Area Field Worker	3	<b>14</b>
4.	C. Babu, DLDP Field Worker	5	<b>-</b>
5.	K.S. Annapoorna, Mahila Trainer	5	<b>23</b>
6.	K.S. Gopalkrishna, Extension Worker	4	<b>18</b>
7.	Bagepalli CS Functionaries	10	<b>15</b>
<b>Total</b>		<b>38</b>	<b>122</b>

#### 4.4. Training

- 5 training sessions were held during this reporting period – a one-day session on veterinary aspects, 3 three-day session on loan utilisation, and another one-day session to review the programme.
- A total of 129 beneficiary women and 41 women functionaries of the Coolie Sangha attended.

#### Siddalaghatta Women's Fund – Training Sessions

<b>Dates</b>	<b>Purpose</b>	<b>Beneficiary Women</b>	<b>Functionaries</b>
1. 26-28 December 1999	Training on Veterinary Aspects	23	13
2. 14-15 February 2000	Review meeting	23	13
3. 8-10 April 2000	Loans Utilisation	26	4
4. 24-26 April 2000	Loans Utilisation	27	6
5. 5-7 May 2000	Loans Utilisation	30	5
<b>Total</b>		<b>129</b>	<b>41</b>

#### 4.5. Utilisation purposes

##### Siddalaghatta Women's Fund – Utilisation purposes

Purposes	Previous Report	Number	Previous Report	Amount	
Livestock (CB cow, Sheep, Pigs, Buffaloes)	31	106	408,000	1,431,000	86%
Live stock & Construction (Sheds, House, House repair)	2	2	53,000	53,000	3%
Business	2	9	25,000	111,000	7%
Business & Other Purposes	2	2	28,500	28,500	2%
Sericulture	1	3	15,000	45,000	3%
<b>Total</b>	<b>38</b>	<b>122</b>	<b>529,500</b>	<b>1,668,500</b>	<b>100%</b>

#### 4.6. Cluster-wise Utilisation details

##### Siddalaghatta Women's Fund – Cluster-wise Utilisation details

Code	Cluster Name	Previous Report	Beneficiaries	Previous Report	WF Loans	Previous Report	WF Grants	Previous Report	Total Assistance
C306	D Tekkuhalli	2	2	21,050	21,050	7,950	7,950	29,000	29,000
C307	Valasahalli	3	7	30,100	67,900	9,900	26,100	40,000	94,000
C308	Chowda'halli	3	3	27,300	27,300	13,700	13,700	41,000	41,000
C309	Pallicherla	6	11	59,250	109,050	18,750	42,950	78,000	152,000
C310	Devapanagudi	2	3	16,800	26,600	7,200	11,400	24,000	38,000
C311	Thala'konda	4	7	39,200	67,300	25,800	42,700	65,000	110,000
C312	Yerra'halli	2	8	26,300	60,700	15,200	33,800	41,500	94,500
C321	Kadire'halli	-	11	-	110,600	-	53,400	-	164,000
C322	Varahun'halli	-	2	-	20,200	-	8,800	-	29,000
C323	Chokkanahalli	-	9	-	79,800	-	36,200	-	116,000
C324	Nallojipalli	-	2	-	19,600	-	6,400	-	26,000
C326	Thimmasandra	-	13	-	128,900	-	51,100	-	180,000
C327	Konda'halli	-	25	-	229,100	-	92,900	-	322,000
C328	Vantoor	-	3	-	29,400	-	12,600	-	42,000
<b>Bagepalli Taluk</b>									
C004	Nagarlu	1	1	12,000	12,000	8,000	8,000	20,000	20,000
C011	Palyakere	4	4	34,200	34,200	18,800	18,800	53,000	53,000
C012	Peddur	3	3	26,500	26,500	16,500	16,500	43,000	43,000
C014	Gunthurpalli	1	1	9,600	9,600	2,400	2,400	12,000	12,000
C019	Rascheruvu	2	2	23,600	23,600	9,400	9,400	33,000	33,000
C020	Chakwel	5	5	48,500	48,500	21,500	21,500	70,000	70,000
<b>Total</b>		<b>38</b>	<b>122</b>	<b>374,400</b>	<b>1,151,900</b>	<b>175,100</b>	<b>516,600</b>	<b>529,500</b>	<b>1,668,500</b>

#### 4.7. Repayments

The overall repayment rate has been slightly higher than at Chintamani, at 4.2%. Once again, this is because 69% of the programme has been implemented during the past 7 months and repayment dates have not yet become due.

Cumulative WF Loans given out	1,151,900	100%
Outstanding Loans (as per Finance Statement)	1,103,350	
Therefore WF Loan component repaid by beneficiary women (after 14½ months from commencement of programme)	48,550	4.2%

Once again, when calculated against the WF loans given out during the previous Reporting period (48,550 / 374,400) repayment rate works out to the same as at Chintamani, 13%

#### 4.8. Finances as on 6 June 2000

##### Siddalaghatta Women's Fund – Finances as on 6 June 2000

	Budget	Realised	Variance	%
1. Loans to women	1,726,560	1,103,350	623,210	64%
2. Grants to women	1,151,040	508,600 <sup>3</sup>	642,440	44%
3. Meeting costs	14,400	12,112	2,288	84%
4. Salaries	108,000	20,000	88,000	19%
5. Stipends		16,000		
<b>Total</b>	<b>3,000,000</b>	<b>1,660,062</b>	<b>1,355,938</b>	<b>55%</b>

	Receipts	Payments
Grants received	1,708,778.47	
Sangha Contributions	164,850.00	
Bank Interest	2,963.00	
Programme expenses		1,660,062.00
Closing Balance – Bank		216,529.47
<b>Total</b>	<b>1,876,591.47</b>	<b>1,876,591.47</b>

<sup>3</sup> The Cluster-wise break-up shows Rs 8,000 more than this figure (i.e. Rs 516,600). This is because of a difference that was not resolved in the earlier Progress Report.