

0706. 4th Progress Report on the Women's Fund (Jun 2001)

1. THE NUMBERS

1.1. Beneficiaries & Assistance

- With 146 more single women assisted with loans and grants during the last 1 year, the total number of Women's Fund beneficiaries went up to 659 (*up by from 514 in June 2000*).
 - 16 women were assisted in Chintamani Taluk during the last 1 year
 - 25 women were assisted in Siddalaghatta Taluk
 - 105 women were assisted in Bagepalli Taluk
- A total of Rs 9.26 million was given out as assistance (*up from Rs 7.33 million in June 2000*).
 - Rs 3.14 million (34%) has been given as grants, and
 - Rs 6.12 million (66%) in the form as loans.
- With the extension of the instrument into more Taluks, Chickballapur's share is now 37% (*down from 47% in June 2000*), 27% in Chintamani, 19% in Siddalaghatta and 18% in Bagepalli Taluks.

Consolidated WF Figures (as on 31 May 2001)

	Chickballapur	Chintamani	Siddalaghatta	Bagepalli	Total
Duration	33 months	26 months	26 months	8 months	
Beneficiaries	230	177	131	121	659
Grants	1,303,531	791,061	522,250	522,940	3,139,782
Loans	2,119,629	1,669,240	1,212,850	1,118,460	6,120,179
Total Assistance	3,423,160	2,460,301	1,735,100	1,641,400	9,259,961
	37%	27%	19%	18%	100%

1.2. Rotation of Capital

- Except at Bagepalli Taluk, where the programme was started in October 2000, there was a general slow-down in the number of Coolie women assisted during the last 1 year.
Being a revolving fund, this was only to be expected. Most of their WF capital had been spent by June 2000, the start of this reporting period.
1 year back, in June 2000, Chickballapur had a bank balance of Rs 0.13 million (*4% of the Capital*), Chintamani had Rs 0.29 million (*11% of the Capital*), and Siddalaghatta had Rs 0.22 million (*12% of the Capital*). Therefore they had to make recoveries of earlier WF Loans before they could give out fresh assistance.
 - The Chickballapur Women's Committee decided that mounting Overdue (WF loans not repaid on time by borrowers) had to first be tackled before fresh assistance was given out
 - Only 16 women were assisted in Chintamani Taluk
 - 25 women were assisted in Siddalaghatta, though the data shows an increase of only 9. Of the 122 reported in June 2000, 16 were actually Coolie women from Bagepalli Taluk (where there was no Women's Fund at that time)

- Similarly, only 105 women were assisted in Bagepalli during the past 1 year though the figure shows 121 – i.e. 16 women were assisted in the previous reporting period, with Siddalaghatta funds
- The overall picture shows that the entire grant received from Save the Children, New Zealand, has been turned over once.
 - In Chickballapur Taluk, where the programme is close to 3 years, rotation stands at 124%.
 - In Chintamani and Siddalaghatta Taluks (a bit over 2 years) the figures stand at 107% and 102% respectively
 - In Bagepalli, which started operations only in October 2000, capital rotation is only 68%
- With available Bank Balances, another 136 women can immediately be assisted with an average Grant + Loan amount of Rs 14,000
31 more women can be assisted in Chickballapur, 17 in Chintamani, 8 in Siddalaghatta and 79 in Bagepalli Taluk.

	Chickballapur	Chintamani	Siddalaghatta	Bagepalli	Total
SCNZ Grants	2,768,393	2,306,553	1,708,778	2,428,750	9,212,474
Total Assistance	3,423,160	2,460,301	1,735,100	1,641,400	9,259,961
Rotation	124%	107%	102%	68%	101%

- Ramanjinamma of Kanganahalli took a Women's Fund assistance of Rs 14,000 in February 2000 to purchase a crossbred cow. Of this she had to repay Rs 8,400 by 2003. Remarkably, she has managed to pay back her loan within a year itself. The cow produced 16 litres of milk a day and calved twice. She has built a shed for them and has started work on building a house for herself. Her father has registered 0.5 acre in her name, on which she planted *Ragi* and has harvested 3 quintals! The hay from the crop translates into additional saving.
Her daughter has finished her primary school and Ramanjinamma is very supportive and encouraging about studies and the future. Economic development has instilled visible confidence as can be seen from her vocal participation in matters relating to delay and allotment of government built houses in her area.
The loan returned by her was used to assist Sarojamma, another CSU Member from the same village

2. BENEFICIARY PROFILE

In spite of all the wider issues effecting Coolie women as a whole that we are going to speak about in this Progress Report, the individual single woman who benefited the programme remains at centre stage. It is for her that this special instrument was designed, recognising that larger movements often neglect the particular person, reducing her to a common denominator in a grandiose scheme of affairs.

A profile of the 659 Coolie women who have been assisted by the Women's Fund shows:

- The average age is 34 years
Mahila Meetings and Taluk Women's Committees have strictly enforced the dictum that the programme is only for young single mothers and not for those who have been widowed in the natural course of demography.
- Having been deserted early in her marriage, the average woman has less than 1 dependent under-15 year old child

- The average is slightly higher at Chickballapur Taluk
- The average beneficiary has 1.4 dependent adults living with her (herself plus an aged mother and/or sister who have offered to live with her and provide moral/physical security)
- The average Coolie woman assisted with Women's Fund benefits owns just 1.4 acres of rainfed dry land
- The caste composition of assisted women follows the same pattern as general Coolie Sangha membership
 - 63% of them belong to the Scheduled Castes and Tribes (SC/ST)
 - Harijans, Vadde (stone cutters), Sugali and Gorika.
 - 17% belong to Middle Castes
 - Golla, Kuruba, (shepherds), Kumbura (potters), Ganiga (oil makers), Sakula (washer folk), Bhajantri (barbers), Bestha (fisher folk), etc.
 Muslims have also been included in this category since the official categorisation speaks of BCMs (Backward Castes & Minorities)
 - 19% belong to Upper Castes
 - Kapu and Kamma (farmers), Vyshya and Balijiga (traders), Brahmin (priests), Kamasala (smiths), etc.
- There is only a slight Taluk to Taluk variance in these figures, pretty much in keeping with the caste composition of their own membership
 - Mahila Meetings at Chintamani favoured Harijans at the expense of Upper Castes
 - Bagepalli showed a propensity towards Middle and Upper Castes, at the expense of Harijans
 - Chickballapur showed a propensity towards Upper Castes at the expense of Middle Castes

Beneficiary Profile (as on 31 May 2001)

	Chickballapur		Chintamani		Siddalaghatta		Bagepalli		Total/ Overall	
Total Number	230		177		131		121		659	100%
Average Age	36		35		32		33		34 years	
Dependent Children	270		156		105		88		619	
<i>Average</i>	1.17		0.88		0.80		0.73		<i>0.94</i>	
Dependent Adults	352		248		199		126		925	
Average	1.53		1.40		1.52		1.04		<i>1.40</i>	
Land (acres)	325.72		286.56		274.17		183.92		1,070 acres	
<i>Average</i>	1.42		1.62		2.09		1.52		<i>1.62 acres</i>	
Lower Castes	149	65%	123	69%	80	61%	66	55%	418	63%
Middle Castes	24	10%	33	19%	28	21%	29	24%	114	17%
Upper Castes	57	25%	21	12%	23	18%	26	21%	127	19%

- Avulamma's husband was a drunkard who used to beat her regularly. The last straw was when her brother-in-law tried to rape her. In utter frustration she went back to her native village, Devasthanandahosahalli, with son Nagesh (now 8 years) and daughter Mamatha (13 years). She then joined the CSU and has never looked back. The Mahila Meeting gave her Rs 14,000 in 1999 to purchase a crossbred cow. Rs 8,400 of this was the loan component

which she had to repay by 2002.

For a woman who didn't have any clothes to wear, she is now the proud owner of a *pukka* house. The crossbred cow has since had 2 calves and she also rents a plot of land to grow flowers to sell in the market. Avulamma is determined to pay up the loan by the end of 2001. Meanwhile she has also opened 2 time deposit savings bank accounts in her children's name.

She is contemplating to purchase some more land to grow crops and has already bought land for another house. Her children go to the local school and she is now an elected CSU Representative of her village.

- Narasamma's first husband was extremely violent and abusive. She left him and subsequently married another man. After a year, he too left her and she was left to look after a baby boy who is now 8 years old.

The Mahila Meeting at Rs. Chokenahalli gave her Rs 17,000 to purchase 9 sheep. Of this, Rs 6,800 was a subsidy (WF Grant) and she had to repay Rs 10,200. In the 2 years since she bought the sheep the number has increased from 9 to 60.

Her Father transferred 2.5 acres in her name. Narasamma now grows groundnut and Ragi (golden millet) on this land. Presently she lives in a thatched hut but has bought a plot in the village and the CSU is trying to get her a free house from the government. She hopes to buy land which she can register in her son's name as a lasting investment. Besides looking after the sheep and working as a daily wage labourer, she now has the confidence to economically support her Father and Mother.

Narasamma has been selected as the cheque signatory for her village CSU.

- Muthakka is 27 years old and lives with her 2 children and mother in a mud walled thatched hut measuring 15 by 10 feet. Her mother Muthamma chips in to help run the house and look after granddaughter Lakshminarsamma (5 years) and grandson Ashok (3 years). The children attend the local *Anganwadi* (Under-5 crèche) while Muthakka is away working as a daily wage labourer. She is a *Gorika* (scheduled tribe) by caste. 6 years after her marriage, her husband died of a snake bite. He was rushed to a hospital but succumbed; and she was left with hospital bills amounting to Rs 6,000. Her parents-in-law threw her out of the house and she no support even from her own parents. Muthakka worked as a daily wage labourer to support her children and then heard about the Coolie Sangha.

After she joined the G. Cherulopalli CSU, other Members forced her in-laws to transfer 0.5 acre of dry land in her name. A crop has been planted on this land and she has availed of a Women's Fund loan to buy a Crossbred cow.

She is positive and enthusiastic about the future, wanting to build a house of her own and aspires taking regular loans from the village Coolie Credit Fund once she has repaid the present one.

- Manjulamma was deserted by her husband and left to look after 3 daughters and a son. The Kanapanahalli Mahila Meeting gave her a WF assistance of Rs 15,000 in December 1999 to buy a crossbred cow. Of that, she had to repay Rs 10,200 by 2002. Not only is she on her way to repaying the complete loan by the end of 2001, she has also saved money to buy 2 more crossbred cows. A shed has been constructed and she has plans to expand. 2 acres of land were transferred to her name by her father and have been used to grow crops and she has had a good harvest in 2000. Manjulamma is keen that her daughters and son learn to be independent and educated.

3. MEETINGS & WOMEN FUNCTIONARIES

3.1. Natural Phasing Out of the Women's Committees

With far less beneficiary selection activity (except at Bagepalli), the Taluk level Women's Committees did not meet quite as regularly as they did previously.

Instead WC Members attended fortnightly Executive Committee Meetings at their respective Taluk headquarters without fail. They sat on par with Cluster Secretaries, and brought a Coolie women's perspective to this important implementation forum.

3.2. Establishing a Permanent Status for Women Functionaries

Along with a gradual diminishing in the role of the forum, there has been a corresponding rise in that of women functionaries. In a great majority of the Clusters their position is neither perfunctory nor superfluous. Women's Committee Members have become quite visible at their respective villages. They attend Mahila Meetings alone or along with the Cluster Secretaries, and play as important a role as their male colleagues in helping Member families decide on Income declaration and Sangha Tax, CCF release/repayment, planning the DLDP, etc.

- Muniyamma is the Women's Committee Member of Mylapura Cluster. She first worked as a Village Health Worker (VHW) and was subsequently nominated for the post of Committee member. Initially she was extremely diffident about speaking in front of men. But her experience as Committee member has boosted her confidence to no end. She can hold her ground on matters political, social and economic. She even has the confidence to register a case at the police station and follow it up without any male support. Working with Women's Fund beneficiaries has enabled her to deal with insurance and related financial matters that were traditionally handled only by men.
- Nanyamma is the Women's Committee Member of Devasthanahosahalli Cluster in Chickballapur Taluk. The Cluster was going through a bad patch largely because of the inefficient Cluster Secretary. Nanyamma came in and changed the tide. She has worked doubly hard to ensure the smooth functioning of her Cluster. Attending both CSU and Mahila Meetings has extended her field of experience and she is now called on to disburse justice on issues between CSU Members and non-CSU persons in the surrounding villages. Coolie women in the villages have learnt from her optimism and hard work – they now understand the importance of owning a vision.

So much so that, for the very first time, Coolie women were elected as Cluster Secretaries during last month's annual elections.

- Radhamma and Akkaiyamma have been elected Cluster Secretaries at Yedahalli and Beerjenahalli, respectively, in Chintamani Taluk
- Muniyamma has been elected Cluster Secretary at Angarekanahalli in Chickballapur

This is not true of elected women functionaries alone. Even ordinary beneficiaries of the Women's Fund have acted as leaders and catalysts in spite of their age and caste.

- Pramamma is Brahmin (priest caste) girl with a severe deformity of the back and is the only child of parents who are too old to support her. She is young and unmarried. It is remarkable that she has not only survived, but thrived in a traditional patriarchal environment. Pramamma availed WF assistance of Rs 15,000 to run a petty shop in October 1999.

She has to repay Rs 9,000 by 2002. The remaining money has been placed in her name as a time deposit. She has already repaid most of the loan and is keen to take a fresh loan to expand her business!

Due to internal squabbles and opportunism, the Mandyampalli CSU has all but stopped functioning for the past 1 year. But this does not deter Pramilamma. She is determined to revive the CSU through her sheer personal example!

3 of the 5 Taluks had women as Taluk Secretaries during 2000-2001. They were able to push through an amendment in the BCS Trust Deed to declare that henceforth the Taluk Secretary post will alternate by sex every year.

But most striking of all is the felt presence of active and participating women in all forums of the Coolie Sangha – from Taluk Coolie Sangha Meetings down to village CSU Meetings.

3.3. From Assisting Individual Women to Property Rights Issues

In addition to following-up on earlier cases and selecting a few new beneficiaries, village level Mahila Meetings identified the lack of property rights for ALL Coolie women as the core issue that caused desertion and destitution in the first place.

Massive propaganda work was carried out in all the Mahila Meetings, CSU Meetings and just about every Coolie Sangha gathering. An overall acceptance was created, and public commitments obtained from Coolie men. Genuine male fears were allayed, and concocted hypothetical suppositions dealt with the scorn and contempt they deserved.

Intense discussions were held with sympathetic politicians, lawyers and revenue officials. Government Orders were studied and ways and means found to transfer immovable family properties (agricultural lands, huts/houses and house sites) into the joint names of husbands and wives with the least expense. As a first step, male ADATS Staff and Coolie Sangha functionaries at Chickballapur re-registered their family properties into the names of their wives – a step beyond registering in the joint names of husbands and wives.

All this was done by Coolie women themselves, led by determined Women's Committee Members. ADATS' sole contribution to the effort was to provide a strong and unswerving political will to stand by Coolie women in their crucial struggle.

4. PROJECT STAFF

The Women's Fund has a trim staff strength of 5 WF Field Workers (3 women and 2 men). Field and Executive Staff continue to serve as Case Workers to accompany individual beneficiaries. Area Field Workers and Mahila Trainers help conduct training sessions.

It is the unanimous opinion of all these trainers that, in the past 1 year's sessions, there are more discussions on women's rights in general and especially on the issue of joint ownership of property.

Compared to the previous years, Coolie women now express their opinion more freely, and definitely seem to want a greater say in the running of their families. Encouraging the girl child to study, preventing early marriages and encouraging choice marriages, and breaking gender roles were topics that provoked maximum discussions. Male dominated roles like ploughing land and sowing seeds were discussed and debated. There was a general consensus that women should play a much more active and visible role in crop planting and marketing.

After Maggie Thomas quit as Projects Assistant, the post was never filled-in. Small inconveniences were caused by the lack of a senior person to coordinate matters, iron out irritants, arrange transportation, update the database, etc.

Yet it has turned out to be wise move to not make the Women's Fund into a separate ADATS department. This has forced an integration of activities into the general agenda of empowering Coolie women. It has converted the programme into a permanent instrument rather than a time and target bound project activity.

WF Staff in 4 Taluks (as on 31 May 2001)

Taluk	WF Field Worker
Chickballapur	Laxmamma
Siddalaghatta	K.N. Muniswamy
Chintamani	K.M. Subbanna
	N.C. Manjulamma
Bagepalli	N. Laxmidevamma

5. TRAINING SESSIONS

214 potential beneficiaries and 33 Women's Committee Members attended a total of 7 three-day¹ training sessions during this reporting period. The syllabus followed in these sessions was the one evolved over time, reported in previous Progress Reports.

The entire batch from Chickballapur was weeded out at the end of their training and assistance refused. Drops took place at Chintamani and Siddalaghatta also, demonstrating that training was not just a perfunctory requirement to grab assistance. At Bagepalli, however, all those who were trained were given assistance. A worrying feature of Bagepalli was that Women's Committee Members did not attend 2 of the 4 sessions.

Since there was no Projects Assistant, the former WF Field Worker of Chickballapur (presently Area Field Worker at Bagepalli) took time off to conduct the sessions. Respective WF Field Workers compulsorily attended and other ADATS Staff pitched in with special topics for discussion. Women's Committee Members who attended acted more as group facilitators than trainees.

WF Training Sessions (June 2000 to May 2001)

Dates	Taluk	Beneficiary Women	WC Members	Assistance Given
1. 20 to 22 March 2001	Chickballapur	39	5	-
2. 14 to 16 March 2001	Chintamani	40	5	16
3. 8 to 10 November 2000	Siddalaghatta	23	4	20
4. 14 to 16 March 2001	Siddalaghatta	10	3	5
5. 2 to 4 October 2000	Bagepalli	40	15	40
6. 10 to 12 January 2001	Bagepalli	20	2	20
7. 11 to 13 February 2001	Bagepalli	19	-	19
8. 25 to 27 February 2001	Bagepalli	26	-	26
Total		214	33	146

¹ 40 women from Chintamani and 10 from Siddalaghatta were clubbed to form a single batch from 14 to 16 March 2001

6. WF GRANT UTILISATION

- A study of Grants given under the Women's Fund shows that General Subsidy, House Repair and Cattle Sheds have been the most popular purposes for which the Mahila Meetings gave assistance. These 3 purposes alone account for 95% of the number of grants and 94% of the amounts given out.

Consolidated WF Grant Utilisation Patters (as on 31 May 2001)

	Chickballapur		Chintamani		Siddalaghatta		Bagepalli		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
General Subsidy	97	468,405	67	269,150	100	358,550	54	217,700	318	49%
Sheep			1	3,600	1	4,200	3	18,900	5	1%
Business			1	6,000					1	6,000
House Repair	67	449,176	27	145,900	18	110,800	10	56,700	122	19%
Cattle Shed	53	344,590	64	287,010	10	36,600	52	217,740	179	27%
Petty Shop			1	6,400			1	8,000	2	14,400
Piggery			3	4,101					3	4,101
Bonded Labour	2	15,360	1	8,500	1	8,500			4	1%
Release Land	3	26,000	4	20,000					7	1%
Buy House Site			5	24,500					5	1%
Health Expenses			3	15,900	1	3,600	1	3,900	5	1%
	222	1,303,531	177	791,061	131	522,250	121	522,940	651	3,139,782

7. WF LOAN UTILISATION

- Sheep, Crossbred Cows and assorted Business have been the most popular purposes for which single women have borrowed WF Loans. These 3 purposes account for 94% of the loans and 95% of the amounts borrowed.

Consolidated WF Loan Utilisation Patters (as on 31 May 2001)

	Chickballapur		Chintamani		Siddalaghatta		Bagepalli		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Sheep	80	750,002	76	680,840	66	568,100	82	722,460	304	46%
Crossbred Cows	112	1,069,824	77	792,850	49	508,200	31	320,100	269	41%
Business	21	165,808	8	79,900	10	86,450	7	67,400	46	7%
Sericulture	4	40,425	3	28,250	3	30,000			10	2%
House Repair	2	6,500			1	4,200	1	8,500	4	1%
Petty Shop					1	7,500			1	7,500
Piggery	2	17,400	9	54,400	1	8,400			12	2%
Buffalo	9	69,670	2	17,700					11	2%
Sewing Machine			2	15,300					2	15,300
	230	2,119,629	177	1,669,240	131	1,212,850	121	1,118,460	659	6,120,179

8. LOAN REPAYMENT

- 24% of the total WF Loans given out have already been repaid

- The highest has been at Chickballapur with 44% of the borrowed amounts repaid and the lowest being Bagepalli. Both these are acceptable figures, considering the age (duration) the programme
- But it is not clear as to why Chintamani's repayment is considerably lower than Siddalaghatta, considering that both programmes are of the same age

Status of WF Loans (as on 31 May 2001)

	Chickballapur	Chintamani	Siddalaghatta	Bagepalli	Total
WF Loan Given	2,119,629	1,669,240	1,212,850	1,118,460	6,120,179
Repaid	942,860	223,276	227,583	73,720	1,467,439
<i>Percent Repaid</i>	44%	13%	19%	7%	24%
Outstanding Loans	1,176,769	1,445,964	985,267	1,044,740	4,652,740

- 87% of the outstanding WF Loans with women borrowers are Good – i.e. their repayment dates have not yet arrived
- 13% are Overdue
 - Overdue is alarmingly high at Chickballapur with 36% of the total outstanding having crossed their agreed upon repayment dates
69% of this amount is 7-12 Months late and this can quickly add on to another 16% which is over 1 Year late
 - Overdue is under control in the remaining 3 Taluks, though Chintamani and Siddalaghatta have to prevent late paying to cross into the 7-12 Month Late category

Analysis of Outstanding Loans (as on 31 May 2001)

	Chickballapur	Chintamani	Siddalaghatta	Bagepalli	Total
Good Loans	758,762	1,371,921	916,650	1,023,707	4,071,040
	64%	95%	93%	98%	87%
Overdue Loans	418,007	74,043	68,617	21,033	581,700
	36%	5%	7%	2%	13%
<i>1-6 Months Late</i>	63,073	33,210	21,583	19,633	137,499
<i>7-12 Months Late</i>	290,178	40,833	47,034	-	378,045
<i>Over 1 Year Late</i>	64,756	-	-	1,400	66,156

9. FINANCES

9.1. Programme Receipts (as on 31 May 2001)

	Chickballapur	Chintamani	Siddalaghatta	Bagepalli	Total	
SCNZ Grants ²	2,768,393	2,306,553	1,708,778	2,428,750	9,212,474	79%
Sangha Funds	303,779	245,130	194,750	141,040	884,699	8%
Bank Interest	29,107	24,020	8,738	15,860	77,725	1%
Loans Returned	952,860	277,939	250,000	34,290	1,515,089	13%
Total Receipts	4,054,139	2,853,642	2,162,266	2,619,940	11,689,987	100%

9.2. Programme Payments (as on 31 May 2001)

	Chickballapur	Chintamani	Siddalaghatta	Bagepalli	Total	
WF Grants	1,315,511	781,810	586,650	454,440	3,138,411	27%
WF Loans	2,151,999	1,673,140	1,356,050	955,960	6,137,149	52%
Stipends	-	44,400	39,200	53,800	137,400	1%
Salaries	121,200	90,624	47,000	18,000	276,824	2%
Meeting Costs	24,957	21,731	15,322	23,001	85,011	1%
Misc Assistance	4,500	-	3,000	-	7,500	
Bank Balance	435,972	241,937	115,044	1,114,739	1,907,692	16%
Total Payments	4,054,139	2,853,642	2,162,266	2,619,940	11,689,987	100%

² Please note the following data error that has crept into our databank. As per the audited Books of Accounts, WF Grants & WF Loans total to 9,275,560. But in our databank, the figure shows Rs 9,259,961 – a difference of Rs 15,599 which has not been reconciled at the time of writing this Progress Report