

0702. "The Women's Fund" (Oct 1997)

This Project Proposal was submitted to Save the Children New Zealand (SCNZ) to support a special effort for landless and near-landless women headed Coolie households without male support (widows, single mothers, deserted women, etc.).

It gives a graphic description of the social and economic status of Coolie women in the region, and their near-total dependence on menfolk.

1. APPLICANT ORGANISATION

1.1. Name & Address

Agricultural Development & Training Society (ADATS)

Bagepalli 561 207,
Kolar district, Karnataka,
India.

1.2. Legal status

Reg. No: 97/78-79 under the Karnataka Societies Registration Act, 1960.

Union Home Ministry Number: 094570001 under the Foreign Contributions Regulations Act (FCRA), 1976.

A/c No: 3314 with Canara Bank, Bagepalli branch.

2. IMPLEMENTING ORGANISATION

2.1. Name & Address

BAGEPALLI COOLIE SANGHA

ADATS Campus
Bagepalli 561 207,
Kolar district, Karnataka,
India.

2.2. Legal status

Registration No: 350 of 86-87 dated 18-2-1987 under the Indian Trusts Act, 1882

Registered as a Charitable Trust with the Commissioner of Income Tax, Bangalore, and bears Registration No: Trust/718/10A/Vol/BI/B-138 under Section 12A (a) of the Income Tax Act, 1961.

Union Home Ministry Number: 094570082 under the Foreign Contributions Regulations Act (FCRA), 1976.

2.3. FCRA Bank Account

A/c No: 6064 with Canara Bank, Bagepalli branch.

3. PROJECT TITLE

"THE WOMEN'S FUND"

4. PROBLEM STATEMENT

Coolie women have the double burden of being poor and underpaid agricultural labourers on the one hand, and women in a sexist, male dominated society on the other. Single mothers – young widows and those who have been deserted by their husbands – have the added burden of raising young children.

The Coolie Sangha has, through its policy of positive discrimination in favour of women, used various instruments to strengthen the position of Coolie women. Though a lot has been achieved at the socio-political and cultural level, there still is a lot that needs to be done at the individual, economic front for those who feel stranded.

The chief instrument that the Coolie Sangha has been able to establish in favour of landless female headed households are village level Mahila Meetings. These are genuinely independent, democratic and gender specific platforms for self-determination. The greatest achievement of the Mahila Meetings is that they have been able to instil a gender sensitivity into the Coolie Sangha as a whole.

This needs to now be supported with a financial wherewithal that is not just token or symbolic.

5. LONG TERM OBJECTIVES

- To build up the Coolie Sangha as a village, cluster and taluk level mass organisation so that small and poor peasants struggling for their development can continually take stock of wider societal changes and make necessary adjustments to survive with dignity and security in a rapidly changing political economy.
- To create the physical and socio-political milieu capable of supporting and furthering a positive entrepreneurship in the Coolies
- To oppose gender discrimination, sexual exploitation and strengthen the position of Coolie women so that they can create separate spaces for themselves, and also contribute as equals to all developments in the Coolie Sangha.

6. SHORT TERM OBJECTIVES

- To identify the practical problems of 350 women headed Coolie Families in 178 mature Coolie Sangha Units (CSUs) and evolve concrete socio-economic plans.
- To implement these plans in such a manner that single Coolie women overcome their gender handicap and become on par with the remaining Member families within a time bound target of 1-2 years.
- To establish 4 taluk level Women's Committees, with elected women members from each Cluster, and incorporate them as integral fora within the Coolie Sangha.
- To influence the day to day functioning and mindset of ADATS and the Coolie Sangha in such a manner that, in addition to empowering an overall caste-class and strengthening their position in village society, a parallel focus and efficiency is developed in favour of the individual poor.

7. SITUATION IN WHICH THE PROJECT EXISTS

7.1. ADATS & the Coolie Sangha

7.1.1. COVERAGE

ADATS has been working with 17,145 Coolie Families in 596 villages of north Kolar district since December 1977, for varying lengths of time. A taluk wise break up is as follows:

ADATS/Coolie Sangha Coverage as on 30 September 1997

	Bagepalli		Chintamani		Sid-dalaghatta		Chickbalapur		Gudibanda		TOTAL	
	Villages / Members		Villages / Members		Villages / Members		Villages / Members		Villages / Members		Villages / Members	
Formation	1	29	26	729	30	620	12	360	25	935	94	2,673
Formalisation	43	1,203	162	5,571	40	1,110	79	2,256	-	-	324	10,140
Consolidation	16	325	28	689	25	508	41	860	-	-	110	2,412
Independent	68	1,920	-	-	-	-	-	-	-	-	68	1,920
TOTAL	128	3,507	216	6,989	95	2,238	132	3,476	25	935	596	17,145
<i>Clusters</i>	33		35		21		25		12		126	

7.1.2. SMALL & POOR PEASANTS (COOLIES)

Coolies are landed and landless agricultural labourers, small and poor peasants, who own an average of 3.5 acres of land.

23% of them are women headed households where socio-economic conditions are even worse. Statistics reveal that these women have to each support an average of 1.58 children whose condition, being fatherless, is truly precarious. Women headed households own only an average of only 1.9 acres when compared to the 3.5 acres owned by male-headed ones.

Coolies belong to a wide array of castes and communities.¹ Unorganised Coolies share a common material poverty, lack of position and status in village society, and apathetic hopelessness. The most important characteristic of Coolies is that they do not employ wage labour on their own fields.

This last has, over the years, come to be the criterion for membership in the Coolie Sangha. Consequently an approximate definition of our "target group" is "those who do not employ wage labour".

7.1.3. THE COOLIE SANGHA

Strong village level Coolie Sangha Units (CSUs) were built using an intervention strategy comprising of non-material and material inputs. These included adult literacy, support for issues and struggles, decentralised village level credit system (CCFs), and the implementation of various economic programmes like a Dry Land Development Project (DLDP).

Special attention was paid to the problems of Coolie women and a separate forum called the Mahila Meeting was established in each and every village. A petty credit fund called the *Vok-*

¹ Within the Coolie Sangha, 60% of the membership belong to the Scheduled Castes and Tribes (the lowest in the religious and socio-economic status), 21% to Middle Castes (washer folk, barbers, blacksmiths, shepherds, etc.), and 19% to Forward Castes (farmers, traders and priests).

kaku Sanchi Duddu was set up for women. Coolie women were also provided moneys to run their own referral health and children's education activities.

The CSUs have helped enhance the socio-political and economic position of small and poor peasant families in the region. The poor have a physical security and voice in village matters. Wages have increased. The peasantry pays equal wages for women and men. Coolie lands which were once left barren are now cultivated. Income and asset levels have appreciably increased.

7.1.4. INTERVENTION STRATEGY

ADATS has developed a 9-year intervention strategy, which has three distinct 3-year phases of Formation, Formalisation and Consolidation. Material, non-material and staff inputs are introduced and withdrawn in a phased manner in order to build a sustainable People's Organisation for landed and landless agricultural labourers. This intervention strategy is couched in the 2 Organisations policy which keeps the NGO (us) and the People's Organisation (Coolie Sangha) as distinctly separate entities, each with specific roles to perform. Donor NGOs are our partners in development and together, as development workers, we address problems of disempowerment and under-development.

7.2. Coolie Women

7.2.1. THE GIRL CHILD

Little girls from small and poor peasant families get the same treatment as their brothers till they are about 10 years old. They are showered with parental affection² and many get sent to school at the age of 6. But matters suddenly change by the time they are about 10 years old when parents discover that there are so many things that can get done around the home if the little ones stick around. School attendance becomes irregular and young girls help gather firewood, carry water from the village taps, tend to younger siblings, and "start getting prepared for adult life". Some even cook entire meals by the time they are 11-12 years old. When they reach the age of puberty at 13 or 14, they are officially taken out of school since "it would be too risky to expose them to male company and temptation". In another year or two, by the time they are 15-16 years old, they are married off to boys who are 5-7 years older.³ By the age of 16-17, after a couple of unsuccessful attempts, they bear children and themselves become Mothers.

It is presumed that girl children accept this fate unquestioningly. This is a totally false macho myth. The girl child is bewildered at the sexual discrimination that takes place as she grows out of infancy into childhood. Most young women, during frank and intimate discussions, say that it came as a total surprise to them to realise that their brothers were being treated so very differently.

The "lucky ones" whose husbands don't cheat on them too much, who don't get beaten for absolutely no fault of theirs, who get a chance to share an occasional joke with their menfolk, whose mothers-in-law are not certifiable sadists, get numbed through mundane routine to accept the "fate of the woman". The less fortunate seethe with a resentment that permanently lingers, just below the surface, like "a problem with no name".

7.2.2. THE YOUNG WIFE

All young couples, the world over, go through a phase of probing and groping to discover each other. The fate of children thrown into this, what our urban bourgeois sensitivity perceives to be a young-adult situation, is not one of thrill and discovery. It is sheer torture.

² Unlike some other parts of the country, female infanticide is mercifully absent in this region.

³ These are the lucky ones. Poverty often forces some parents to give their young daughters in marriage to elderly lechers.

Fights and recrimination galore. Matters are not helped by the joint family situation that these child couples find themselves in. Here too, the transgresses of the “husband” are quickly forgiven, but not of the young girl who is instantaneously expected to maintain a wifely aplomb. Partly this is because they live in *his* house and not *hers*. But largely due of the dominant patriarchal ideology which hardly recognises the existence of a state of youth or childhood for a woman.

Every single Coolie woman we have spoken to has complained about the death of a particular lifestyle at the moment of her marriage.

- “My brothers used to praise my cooking. A particular dish was their favourite and my speciality. Suddenly, according to my in-laws, I was so inept that I could not even put enough salt or chillies in that same dish.”
- “I have sat in a corner and sobbed for hours. When a kind sister-in-law came and sat with me, I couldn’t tell her why...”
- “Marriage signifies the going away from the house of one’s birth to the house of one’s marriage. These are 2 different worlds. It is like life and death. We have to die in the first to enter the second. The only curse, that you men will never know, is that during our second lives, we remember every single moment of our previous life - the being born and the dying. This is a curse we do want not inflict on our worst enemy.
Re-incarnation is okay. But it must be interrupted with a memory blank. That is the curse of womanhood. We remember. And we cry.”⁴

After becoming Mothers of 2-3 children, approximately 20% of young wives can’t take it any more. Partly because of “their own fault” and largely due to the fault of their menfolk,⁵ they get deserted. The husbands takes on a girl friend, he gets re-married.⁶ The “first wife” is reduced to the position of a chattel maidservant in the house. A vast majority of them claim to have been forced to witness acts of intimacy between their husbands and their “new wives”. Yet, hardly any bear a deep grudge against the “other woman”, except perhaps for the natural rivalry in any competitive situation.

It is as common to hear tales like this:

- “I have never committed even one single unfaithful act throughout my marriage. I took pain and abuse but never cheated on my husband. Even when he did the most unbelievable things, in front of my eyes, with this poor girl who is now his next victim...”

As this:

- “I couldn’t take it any more. When this young fellow offered sympathy, I first cried and told him all my problems. Some months later, we got closer...”

Sometimes there is a defeatist’s attempt to justify:

- “This is a Man’s world. A woman cannot exist without male support. At first she needs her Father and Brothers. Later her Husband. And finally her Sons. Male support (Moga Thodu) is vital for our existence.
When this condition falters, we women get Moga Pichchi (madness or dementia which is far more than just a sexual craving).”

⁴ These are authentic statements, translated almost verbatim.

⁵ Notably, but not only husbands.

⁶ Socially sanctioned 2nd and even 3rd marriages are, in our experience, far more predominant in Hindu families than among Muslims.

Another 5% get widowed. The sympathy they get on their bereavement is short lived. Brothers-in-law soon hound the young widow out of the joint family, without any share in the property, often quoting archaic superstition that blames her for the death of her husband. Widow re-marriage in the villages is practically unheard of.

And finally there are those few women whose husbands get incapacitated due to a variety of reasons ranging from sicknesses and accidents to mental trauma and physical torture at the hands of landlords. Theirs is a special hell and their wives share the physical and mental torments with a patient forbearing.

7.2.3. WHY THESE FAILED MARRIAGES?

The high instance of failed marriages are not due to psychological reasons alone. Mere counselling cannot solve problems. Systemic gender imbalances are the primary reason for little girls to be sacrificed at the altar of early marriage, and NO matching can take place between couples who are so young and unprepared for adult responsibilities.

The first step, therefore, is to protect the girl child from early marriage.

In-built gender biases, stereotyping and the social acceptance of macho behaviour (stemming from patriarchy, but at the same time slightly different from the ideology) are what give license to young husbands to act the way they do.

*“It is my wife in my house. I will do whatever I want. What is it to you?
You want her? You take her if you have the guts!”*

The weak position of women, combined with a lack of civic responsibility in an unorganised village society is what permits ugly domestic incidents to go unchallenged. Bad situations quickly slither into the irreparable, under the watchful eyes of the entire village, as it were. In our experience, an aggressive policy of empowering Coolie women contributes to safeguarding marital harmony. It does not, contrary to silly assertions by flippant critics, lead to any role reversal or reverse discrimination.

Another observation is that arranged marriages, by and large, lead to tragic mismatches. Empirical evidence suggests that property relations are not the major reason for marital failure within the Coolie caste-class. The problem of *dowry* harassment, for example, does not usually exist in the Coolie caste-class, though this evil of the “modernisation ideology” is slowly creeping into poorer rural households alongside with economic development. What happens is that due to the overlap of caste and class identities in village society (a Coolie could belong to a middle or upper caste), a class of people who really don't need the practice to protect any landed property interest, end up aping an ill suited *Ryot* practice.

Any move towards encouraging choice marriages (which often turn out to be inter-caste and inter-religious) will have a beneficial impact on Coolie women, even if it means the temporary giving up of a so-called family support system which doesn't exist for women in the first place.

7.2.4. SINGLE MOTHERS

The first thing that a young deserted woman or widow does is to go home, to the house of her birth, her *Puttina Illu*, along with her children.⁷ She goes empty handed without even the paltry jewels and sari that she got married in. There is no promise of alimony or child support and she gets no share in her husband's property.

She is received with a mixture of suspicion

⁷ We now refer to the last and final time that she comes home – not the very many times that she came running, wasn't heard or supported, and then sent back without any proper solution.

“Wonder how long she has come for, and what she is going to demand...”

and blame

“All said and done, it is a woman's place to somehow adjust and keep her husband happy. She must have done something terribly wrong.”

There is nothing subtle about messages she receives. Yet she has no choice but to ignore them for want of an alternative. She is too scared to act spirited. The duration of her stay depends solely on whether her own parents are still alive and have an active say in the management of the joint family.

Most parents fail to make any systemic gender analysis of the situation. But it is interesting to note that totally defeated Fathers finally own up to their mistakes. Their torments make it clear that they too are victims, of sorts, of gender biases that they themselves internalised and helped propagate.

“It is my fault that this has happened to our daughter. Had I been a bit more careful when selecting a boy for her, this would never have happened...”

However, pressure from her brothers and their wives becomes too much and she is soon forced to move out of the house.

It is at about this time that she develops an extra marital relationship with someone in the village. He promises her a shelter, the protection “that only a Man can give”, and a whole lot of allurements till he tires of her. She then latches on to someone else and, from that moment onward, is a marked woman – the village prostitute. This lasts for a very short time. In the meantime her material condition, as also that of her dependent children, deteriorates to new and unimagined depths.

The support from her *Puttina Illu* totally vanishes at this point, with her blood relatives breaking coconuts and making pious offerings to the village Deity that such a fate does not befall them and their daughters.

Perhaps it is this very precariousness that spurs an entrepreneurial skill in the landless female-headed households. As a first condition for their survival they forego tradition and socio-economic restrictions imposed by caste and social custom. They develop a daring that borders on bravado. They get into a lot of innovative professions like petty trade and labour contract, which require an outgoing temperament and the taking of risks.

But grit alone is not enough for enterprise. A positive attitude or mindset has to be matched with a financial risk bearing capacity. It is in this respect that women headed households are pathetically lacking.

7.2.5. WOMEN & THE COOLIE SANGHA

ADATS has been working with over 16,210 small and poor peasant families (landed and landless agricultural labourers) in 571 villages of north Kolar district for periods ranging from 5 to 20 years.⁸ They comprise various castes and ethnic groups, but what they all have in common is the precarious position that women occupy at the family and village level.

We as an NGO were motivated to work with women as much by external compulsions of the gender debate and our own sensitivities as development workers, as by pressure from single women in the Coolie Sangha. About 10 years back, we forced a debate onto the Coolie Sangha. This gave rise to a special emphasis to Coolie women and the instituting of a policy of positive discrimination in their favour.

Over a period of time, many instruments emerged.

⁸ Not counting 935 families in 35 villages of Gudibanda, where our involvement is very new.

- An organisational culture, which was conducive to the role and contribution of women, was put in place.
- It was made compulsory that 1 out of 3 elected Coolie Sangha Unit (CSU) Representatives be a woman till more than 1 woman started getting elected.
- Separate *in-camera* weekly meetings for 1 woman from each Member Coolie household were started in all the villages. These Mahila Meetings became fora where women could separately discuss their problems without any male interference.
- A petty credit fund called the *Vokkaku Sanchi Duddu* was set up in each village for Coolie women to meet their pressing demands like taking a child to hospital, buying rations from the fair price shop, etc.
- ADATS gave up our prerogative to play god and dish out discretionary assistance. The Health and Children's Education budgets were decentralised and the Mahila Meetings themselves began to decide on who needed financial support and how much, forcing an institutional dependence of men on their women folk.
- The Mahila Meetings were given veto powers to over-rule financial decisions taken by the "mixed" CSU Meetings.⁹
- Wage struggles of mature Mahila Meetings to oppose the discriminatory practice of equal wage for equal work¹⁰ and replace it with "Equal wages for women and men" were actively supported.
- Coolie women were encouraged to themselves select candidates and contest local body elections (the Panchayat Raj Institutions) and not be dummies or stooges of their husbands. Successful candidates have been given management training and moral support to perform in an efficient manner.
- After almost a full year of internal study and discussion, in October 1996, we articulated our hitherto unwritten Gender Policy.

Over a period of nearly a decade, these measures have had a visible impact on the position of Coolie women within their families, the Coolie Sangha, and in society at large.

More girl children can be found in school. Marriage age has risen. Alcoholism has decreased. Wife beating has become very rare and, more importantly, the village does not spare the errant husband – he is humiliated and made to publicly apologise. Women and men get equal wages. Women have begun to claim property rights from their ex-husbands as well as brothers. Women move about very freely without innuendo and slurs hurled at them. No Coolie woman has to sleep with a *Ryot* youth in order to get a paltry sum of money and rush her child to hospital. There is a sex parity in most Coolie Sangha meetings. Many CSUs have more than 1 elected woman Representative. There is nothing perfunctory about the manner in which Mahila Meetings exercise their veto right over monetary decisions of the CSUs. Husbands of elected functionaries of Panchayat Raj Institutions are told by their wives to stay away from meetings. And many more.

⁹ "Mixed", in our experience, is normally a polite euphemism for male dominated assemblies.

¹⁰ This rather liberal sounding assertion hides the socio-cultural and gender biased fact that women are actually prevented from doing a variety of well paying work like, for example, ploughing and masonry.

7.3. ADATS' work with Coolie Women

7.3.1. THEORETICAL BASIS

ADATS believes that there should be no discrimination based on gender in the Coolie Sangha and that it is wrong to divide the Coolie organisation into women's and men's groups. However, the ground reality is that this argument is often used to shelf an urgent problem, by simply not making adequate arrangements to enable the genuine participation of Coolie women.

ADATS does not believe that problems facing Coolie women are of a "secondary" nature and can wait till "other more pressing problems" are solved. On the other hand, all these pressing problems can be solved only through the united and joint struggle of women and men. We realise that only with the full involvement of Coolie women from the very beginning can Coolie Sanghas be built.

Our mission is to consciously create special conditions required to make it easy for Coolie women to come forward and participate in building the structures, norms and nuances of the Coolie Sangha. The first step to effect such positive discrimination in favour of women has to start in the NGO itself. Democracy, participation, openness and transparency are values that have to find place in the culture of the organisation and translated in a very visible manner in everyday functioning. The conscious use of a gender bias free vernacular, flexible work timings, a supportive work environment specially with regard to children, and the lack of division between the personal and political have to be built into the NGO. And finally, deliberate measures have to be taken to appoint women staff in senior positions.

Only these and many more efforts based on a conscious sensitivity will create the proper milieu that will give confidence for Coolie women to come out. Otherwise they will find no reason to believe our sectarian and false sounding pro-woman utterances in an intrinsically chauvinistic and subtly anti-woman environment.

ADATS has made a serious investment in reshaping the attitudes of male staff and Coolie Sangha functionaries by delving very deep into the roots of biases and stereotypes. As a result, women staff find more support and encouragement.

7.3.2. MAHILA MEETINGS¹¹

1 woman from each Member family attends an *in camera* all women's Meeting on a fixed day every week. These are called Mahila Meetings. They discuss problems that are particular to their village's womenfolk. Attendance at Mahila Meetings is high and regular. A wide range of problems are discussed, ranging from the private and the personal to issues that affect the group as a whole.

Mahila Trainers (women Area Field Workers) attend as many Mahila Meetings as possible and try to contribute. They replenish their own understanding of women's issues by discussing with each other and with the ADATS Secretary, studying various papers, collective reflections during Situation Meetings, etc.

Very many so-called "sensitive" issues are taken up to defend the interests of Coolie women. Men and women participate with equal vigour in these struggles. Everyone is clear that sexual exploitation and the general cheating of illiterate women will not be tolerated.

7.3.3. TRAINING

Regular training and reflection sessions are held for Coolie women on various topics. These range from the imparting of specific skills like dispensing first aid medicines, early detection of cervical cancer, vermicompost making, etc. to issues like schooling the girl child, prevent-

¹¹ Over the years, the term "Mahila Meeting" has come to signify much more than the description of a forum. It has become synonymous with a positive discrimination in favour of women within the Coolie Sangha.

ing early marriage, supporting female headed households, and equal wages for women and men. Concrete instruments for strengthening women within the Coolie Sangha are also discussed during these sessions.

The job of the Mahila Trainers is not easy. They have to be patient and persevering. Mature Mahila Trainers readily agree that they learn as much as they teach, and flounder with complex issues like sexuality. Yet each round of training takes the entire group – learners, teachers as well as observers – a little forward.

Each session takes many weeks to complete due to the number of villages involved, as well as the need to conduct them in a participative manner with small groups of 5-10 Coolie women from each of 5-6 villages attending.

A technique that Mahila Trainers have employed with good results is called “hypothetical”. Many Coolie women complain that issues often descend upon them with an unexpected suddenness. They lament that if they only had more time to reflect, they would have tackled them differently and had more satisfying results. So Mahila Meetings started discussing “pretend issues” in a serious and business like manner. Quite naturally, these were not entirely pretended issues...

7.3.4. WOMEN IN “MIXED” FORA

Participation of Coolie women is not restricted to the Mahila Meetings alone. Many women attend the mixed CSU Meetings. Very many CSUs have more than 1 elected woman CSU Representative, which is the mandatory minimum. Women and men together participate in mixed gatherings, discuss issues, take part in struggles and demonstrations, etc. As far as the neutral population is concerned, this has been the most visible accomplishment of the Coolie Sangha.

Though women headed households account for only 8-12% of the Coolie population, 23% of CSU memberships are in the names of women. This suggests that very many women insist on family membership being in their names even when there is a husband or son or father around. Getting membership in the Coolie Sangha soon leads to these brave women acquiring a genuine management status within their families, with them being the ones who decide on family expenditure, distribution of work, and the rest. They are the ones who normally end up being elected Representatives, VHWs, etc.

The marginalised role of Coolie women in agriculture is another area where we have had astounding results. Women have been successful in their fight for land rights from estranged husbands and cheating brothers, with entire CSUs supporting such struggles at great personal risk. Wives have a definite say in the choice of crops and economics of cropping. Single women are not kept out of cultivation by archaic taboos.

In Bagepalli taluk, equal wages are paid for women and men. This is a bigger achievement than merely saying equal wage for equal work, because that slogan can be used by *Ryots* to claim that women do less work. However, equal wages for women and men has not yet become a total reality in the other 3 taluks. But women are definitely on their way.

The participation of women within the Coolie Sangha has to be understood as a dichotomy: As groups of people, the contribution of women within the Coolie Sangha, and also in wider societal institutions, is total and unrestricted. They take part in all the deliberations and their opinions are taken into account. The leadership of the Coolie Sangha is genuinely sensitive to this.

There is nothing superficial or perfunctory in the way that Mahila Meetings exercise their veto power over mixed CCF decisions, decide on the decentralised health and children's budgets, select candidates for the Gram Panchayat elections, decide on political alliances, etc.

At the individual level, however, the story is not quite so positive. It is still common to see women as hapless and helpless individuals when they are alone and isolated, especially in the 3 other taluks where our involvement is newer.

Very few women can stand alone in a "mixed" gathering and contribute as equals.

This is why the Mahila Meetings in the newer taluks, unlike at Bagepalli, cannot claim to have made a total shift from addressing women's problems to a more holistic gender approach. But that is definitely the direction in which the Coolie Sangha is moving. However reluctant Coolie women are about reducing the gender question to just addressing the immediate problems of individual women, they realise that this has to be the main agenda for some more years.

7.3.5. VOKKAKU SANCHI DUDDU

ADATS has helped Coolie women set up small, informal credit schemes called the *Vokkaku Sanchi Duddu*. The objective of this fund is to counter sexual exploitation. Women borrow small amounts to tide over domestic emergencies, without having to approach the *Ryots* when they run out of rations or a child is sick.

Grants have been given out to all the Mahila Meetings to ensure a capital of Rs 5,000 per village in their *Vokkaku Sanchi Duddu*. On the whole, utilisation has been very good and the scheme served as an important instrument to strengthen Coolie women.

But in some of the newer villages, the Mahila Trainers have had to pay an extra attention. In spite of many rounds of training before releasing the grants, there still were stray cases of male interference. Some women did not understand the revolving nature of the fund. There were a few problems related to domination.

We were certain that these were only starting problems, which would soon get smoothed out. Yet we deliberately chose to exaggerate them in the meetings and discussions, so that a serious reflection could take place. The Mahila Trainers were more interested in fostering learning processes, than in claiming 100% smooth implementation of projects and activities.

7.3.6. TRANSACTION COSTS

When examining the reasons why some VHWs and women CSU Representatives dipped into *Vokkaku Sanchi Duddu* moneys, it was found that most cases occurred in the newer villages, in order to meet the transaction costs of running the Mahila Meetings. Men, they found, had loose change in their pockets to meet various incidental costs like bus charges and a cup of tea. But in the younger CSUs women did not have even a few coins with them.¹²

Mahila Meetings decided that women functionaries could use a part of the *Vokkaku Sanchi Duddu* to meet transaction costs. But they insisted that proper accounts should be noted in their Minutes Books, and prior permission of the Mahila Meeting should be taken whenever possible.

7.3.7. DECENTRALISED HEALTH BUDGET

A Community Health activity operates in all the villages (except the brand new ones that are still in the Formation phase). Grants are given out by ADATS every 6 months and there has been, by and large, a judicious usage of scarce resources to buy basic medicines, pay the Village Health Workers (VHWs), fill out prescriptions, and refer serious patients to hospitals.

For the past 3 years, in the independent CSUs at Bagepalli taluk, the Coolies themselves finance this activity. They use a part of their Sangha Funds for the purpose.

¹² In most of the older CSUs it is Coolie women who manage the family purse.

Coolie women from the older CSUs began to feel the need to de-politicise the activity. They felt that health should not only be an instrument to support their struggles and strengthen the cause of women. Community and preventive health needed a technicity that was sorely absent. As a result, various training sessions were organised and health professionals called in to upgrade the knowledge and skill level of VHWs. Mahila Trainers put them in contact with specialised agencies like the District Health Authority, CSI Hospital, Association for Physically Handicapped, and many others who work in the health sector. A lot has been obtained through this co-operation. In Bagepalli taluk, we have been able to attract British ODA funding, through SCFUK, to upgrade the skills of VHWs in the independent CSUs, through a First Line Health Care project.

Mahila Meetings from the Consolidation phase CSUs have started making arrangements to self-finance the activity with resources from their respective Sangha Funds, after the withdrawal of ADATS in March 1998.

7.3.8. GENDER POLICY

The hitherto unarticulated Gender Policy of ADATS and the Coolie Sangha was written in October 1996.

One of the main highlights of village level discussions that preceded was an insistence that all matters concerning normal life in the villages came under the purview of Coolie women. They rejected the notion of "Women's Programmes" without, at the same time, repudiating the need for a positive discrimination in their favour and the setting up of separate and exclusive spaces.

Gender was clearly understood as a product of social relationships. The Coolie Sangha insisted that gender encompassed not just women, but the whole question of ethnic subjugation, religious exploitation, injustice and inequality. This is a popularly accepted position which Coolie women put it into practice.

The general stereotype, for example, is that poor women uphold caste and social custom. But Coolie women were the ones who encouraged inter-caste alliances in arranged marriages, supported widow re-marriage, opposed wasteful expenditures during religious functions, etc. When deciding to give a special attention to the Girl Child, for example, Coolie women decided that the "premium on virginity" should go. They said that they did not care if their daughters got "spoilt" by attending school and mixing with boys. They admitted that this was happening in any case,

"What difference does it make if it takes place under a haystack or on the way to school?"

They said that, through sex education for boys and girls, they would instead try and introduce a "premium against pre-marital pregnancy".

"Today, our children don't know how to enjoy themselves by just holding hands or going to the cinema!"

Most Coolie women openly declare that, unless it is a love marriage, alliances should be arranged OUTSIDE their own castes. This has been happening, in a quiet way, for many years in the Coolie Sangha. But the women's decision to openly declare it as one of their objectives resulted in a flood of inter-caste alliances.

The tendency among young Coolies, perhaps due to the flair of romantic considerations, is still to first elope and then get their parents to solemnise an inter-caste marriage.

After a lot of discussions, ADATS decided that while we would openly support the emergence of this new sexuality in the Coolie Sangha, it was a luxury that we development workers could NOT afford. We deliberately decided to adhere to our rather rigid moral code.

The Gender Policy on organisational culture within the NGO was strictly implemented. Sexist behaviour was simply not tolerated. Even very senior and long-standing staff members were asked to leave.

A lot of reactions and contributions are coming in from friends, well wishers and gender specialists. These are being extensively discussed among the Staff and in the villages. With the level of interest that is being shown, Coolie women will be able to go very far.

8. PROJECT IMPLEMENTATION PLAN

8.1. Who will Benefit?

In 178 villages, where ADATS' involvement is about 9 years old (12-20 years in 68 Independent CSUs and 8½ years in 110 CSUs which are in the Consolidation phase) there are a total of 4,332 Member families. 1,005 of these memberships (23%) are in the names of Coolie women.

The Women's Fund will, for the moment, cover only these mature Mahila Meetings which are either Independent, or in the final 3 year Consolidation phase of Coolie Sangha building.

The 178 CSUs thus selected fall under 51 Clusters. A taluk wise break-up is as follows:

	Clusters	Villages	Total Strength	Women Memberships	Land Owned by Women	Average Holding	Dependent Children	Average Children
Bagepalli	26	84	2,275	465	771	1.67	645	1.39
Chickballapur	11	41	860	256	481	1.88	485	1.89
Chintamani	7	28	689	160	267	1.67	222	1.39
Siddalaghatta	7	25	508	124	289	2.33	246	1.98
Total	51	178	4,332	1,005	1,891	1.88	1,596	1.58

Approximately half of them are brave women who have taken over the management of their respective families in spite of there being menfolk around. The remaining half, about 500 families, are a really destitute lot.

Once again, about 150 of them are old women, widows deserted by their sons. The Coolie Sangha arranges pensions for them from the government, and also gives various forms of assistance from their own Sangha Funds. It is not realistic to plan the setting up of any serious socio-economic base for their development.

The Women's Fund will therefore target at the remaining 350 landless and near-landless young women headed households from 178 CSUs in 4 taluks.

8.2. Preparation of Case Histories

The 178 Mahila Meetings will, after a lot of deliberation, themselves select 2-3 really deserving Coolie women from each village for material assistance under the Women's Fund. They will prepare individual Case Histories with the following headings:

- General Information, including Code, Name, Caste, Family Size, Dwelling Details, Land Holding, etc.
- Brief History of the selected Woman
- Past CSU Efforts to help her
- Proposed Plan (with concrete details)
- Follow-up Measures
- Expected socio-economic Results
- Long-term Goals & Targets

These Case Histories will be prepared with great care and diligence and go into the minute details that really count. (*Please see some samples annexed to this Project Application.*)

Each Area Field Worker, Mahila Trainer, Executive Field Worker will “adopt” a village and help the Mahila Meetings to prepare their Case Histories. After thoroughly discussing the pros and cons of the matter, there were 3 reasons why we finally decided to involve ADATS Staff to officiate as Case Workers of sorts:

The Mahila Meetings have a wealth of in-depth information on the history of individual women. They can also proudly recall all that they have done to support these women.

The benefiting women themselves have well thought of personal goals and targets that they can articulate.

But Coolie women generally lack the technical skills and economic exposure to come up with imaginative business plans and income generation measures.

Area Field Staff have a much wider exposure, Mahila Trainers have a deeply ingrained gender sensitivity, and Executive Field Workers have developed an enviable technical expertise. These can be offered to the Mahila Meetings.

The Women's Fund should not get reduced to yet another “Women's Programme” with resources made available in an irresponsible manner, and not-so-capable Coolie women left to fend for themselves, albeit to solve their own problems.

ADATS Staff are from the same caste-class as the target population. Educated and experienced women (Mahila Trainers) as well as gender sensitised men (Field Workers, et al) have a social responsibility to get fully involved without, at the same time, hampering capacity building.

In the day to day functioning of ADATS and the Coolie Sangha, as well as in our general mindset, we have developed a proven expertise for organising the poor. This is motivated by a general concern to empower the overall caste-class.

We now ought to add on a parallel focus and concerted action in favour of assisting the individual poor.

Women headed households are certainly the poorest of the poor. They need accompaniment through a long term and hands-on assistance as well as encouragement.

8.3. Women's Committees

Women's Committees have already been set up and are functioning in each of the 4 taluks from June/July 1997. Each Cluster, comprising 5-6 village level Mahila Meetings, has an elected Member. There are 26 such Committee Members in Bagepalli, 11 in Chickballapur, and 7 each in Chintamani and Siddalaghatta.

These Women's Committees will continue to meet at their respective taluk headquarters once a month. They will discuss fresh Case Histories prepared by the Mahila Meetings, and monitor the progress of those already approved by them.

The ex-officio Case Workers will present the cases and offer clarifications, but strictly desist from influencing final decisions. The Women's Committees will accept, modify and reject these plans. These Case Histories will undergo many changes before being finally accepted. Groups of women from each Women's Committee will actually visit the selected women and examine the plans in greater detail. They will discuss with the respective Mahila Meetings and assure themselves as to whether the plans and targets are realistic, or prepared in some haphazard and perfunctory *ad hoc* manner.

Through these various discussions, and the time it will take, a sense of ownership will develop. The selected women, the respective Mahila Meetings, the Case Workers, and also the concerned Women's Committee will get thoroughly involved and committed to measures contained in each socio-economic plan. Such a sense of ownership is vital for the scheme to

succeed, and each and every one of the 350 women to make a lasting dent in their socio-economic position.

Some broad criterion have already evolved. We give them as indicative of the seriousness with which Coolie women have been dealing with the scheme for the past 4-5 months:

Women who do not have managerial skills and previous experience should not come up with ambitious plans. Resources should be used in a responsible manner and women should not be encouraged to “try new things” just because easy moneys were available. They should either stick to what they knew, or be prepared to make a serious investment in developing new skills.

No woman should, for example, start a shop unless she has previous experience in stocking commodities, dealing with customers, giving goods on credit, etc.

A woman who wants to invest in a cross-bred cow should first have worked in a Ryot's dairy farm and gained practical experience in milking, feeding, etc.

Most single women living in joint families (with their brothers or brothers-in-law) have not seriously reflected on their situations. They still have “problems with no names”. The Women's Committees feel that they simply get prompted by male members to seek monetary assistance from the scheme.

They have therefore decided that no woman would be supported unless she has already been living separately, on her own, for the past 5-6 years.

Whenever possible, loans should be given out through the village CCFs. The Women's Fund should not become an alibi for men to shelve their responsibilities and hog all the benefits of the “mixed” Coolie Sangha.

8.4. Bank Accounts

Each Women's Committee will, from among themselves, elect a cheque signatory who will jointly operate, along with the Taluk Coolie Sangha Secretary, a separate bank account opened at each taluk.

Funds received from SCNZ for this purpose will be proportionately transferred to these 4 bank accounts, which will be official branch accounts of the BAGEPALLI COOLIE SANGHA.

ADATS will ensure that financial transactions are economic, authentic and transparent. No moneys will be spent on staff, administration, or any other overheads. The entire moneys will be spent on supporting individual or groups of women to take up socio-economic measures to overcome their handicap, earn an income, create assets, subsist till the venture starts paying, collectively market their commodities, etc.

Separate books of accounts will be maintained, financial statements prepared, and audited statements made available to SCNZ and other statutory authorities, including the Union Home Ministry and Income Tax.

Half-yearly Financial Reports will reflect the bank balances and taluk wise utilisation figures. The actual format for these reports will be jointly worked out with SCNZ.

8.5. Activities

Individual solutions will be finalised for each Coolie woman that the Mahila Meetings select and the Women's Committees decide to support. Packages are likely to include a sensible mixture of grants and loans. A typical package could contain some of these elements:

- Legal Aid to get properly divorced, demand a share in her husband's property, get child support, etc.

- Liberation Loan to clear debts accumulated during the prolonged illness of a late husband, or to release a mortgaged house or agricultural field.
- Grant (from the Women's Fund) and/or interest-free CCF Loan to start a new venture like rearing sheep, buying a cross-bred cow, etc. or expanding an existing businesses.
- Maintenance subsidy for a limited period for the woman to get on her feet – i.e. buy rations to feed her family and send children to school, till a venture takes off.
- Assistance to build a hut and live independently.
- Groups of women from the same village or Cluster will be encouraged to come up with collective solutions. These could include:
 - The setting up of an income generation unit like, for example, a note book industry and linking it to our children's programme.¹³
 - Setting up a common watering arrangement and growing fodder and fruit trees.
 - Establishing a common marketing facility.
 - Acquiring government waste land and establishing a collective wood lot.

Another type of group activity could be the establishment of a shelter for battered women in a strategically located central village. The economic contribution of such gender specific socio-cultural activities, which are indirectly enabling, is normally undervalued. The Mahila Trainers have to invest in making the Women's Committees obtain a wider and holistic appreciation of intricate economic factors and processes.

8.6. Policy Intervention

The Women's Committees will explore institutional responses that need to be adopted, within the Coolie Sangha, to further support landless female headed families. These will include Adoption of aggressive policies in favour of schooling the girl child, a concerted action against early marriages, encouraging choice marriages, fighting against police inaction on rape complaints, etc.

Monitoring sex parity in ADATS Staff and Coolie Sangha membership, keeping tab on how many Coolie women get elected as Cluster and Taluk Secretaries, gender sensitivity in the Staff, the quality of women staff, etc.

Ongoing critical evaluation of existing instruments like the decentralised budgets, CCF veto power given to the Mahila Meetings, *Vokkaku Sanchi Duddu*, etc.

They will report their findings and recommendations to the monthly Taluk Coolie Sangha Meetings and develop into a pressure group.

The most important policy intervention that the scheme will make is in gradually altering the style of functioning of ADATS as a whole.

ADATS Staff, who have been involved in the preparation of this document, recognise the need to make detailed Case Histories of all the Member families, male as well as women headed.

The problems and potential of each and every Coolie family needs to be individually identified if we are serious about achieving lasting results. Unless each family is particularly

¹³ The 22 vermicompost units presently being run by as many sweeper/scavenger women is linked to the DLDP. It is now a part of the DLDP Field Workers' job description to help market the manure.

helped with distinct socio-economic plans that are drawn up for each particular situation, real and tangible economic improvement cannot take place.

Blanket schemes and efforts that embrace a wide range of general problems (like, for example, the raising of wages, developing of Coolie lands, encouraging a particular type of cropping, etc.) definitely have a place.

But they cannot be a substitute for individual attention.

8.7. Monitoring & Reporting

The Mahila Meetings will, during their weekly meetings, monitor progress being made by the benefiting women. They will ensure that activities are being implemented according to plan, and find solutions for various practical problems. They will give encouragement, and provide emotional and physical support.

Unique forms of such support are already evident in the Case Histories prepared thus far:

A Mahila Meeting decided that the benefiting woman needs to graze the 10 sheep that they want to give her, for only 3 days a week. Another family, who have many sheep, will look after the animals the rest of the week. In this manner, the benefiting woman can continue to work for agricultural wages, tend to her child, etc.

Another Mahila Meeting, after discussing the problems of a long deserted woman, decided that 2 of her cousin's children would, from now on, sleep in her hut. This would encourage stray loafers from harassing her at night.

Most Mahila Meetings realise that socio-economic plans will not go smooth, as per original projections. They are already prepared to boost morale, take over the actual running of a business in the event of the benefiting women getting caught up in an emergency contingency, etc. As one strong woman, a CSU Representative, candidly remarked:

*"Oh yes, we know that we have invited a lot of headache and extra hard work...
But what to do? It has to be done!"*

Monthly monitoring will be done by the Women's Committees on the basis of concrete plans and follow-up measures described in the Case Histories. ADATS Staff who "adopt" the respective villages and officiate as Case Workers will be accountable to these monthly meetings.

Experiences will be critically articulated by ADATS on a half yearly basis through reflective Progress Reports. In addition to commenting on progress, we will try to examine how far we have achieved the short term objectives of the project. Learning will primarily benefit us and the Mahila Meetings. We will also target a wider audience who could benefit from the unique effort.