



MAHILA SAMAKHYA KARNATAKA
Annual Report
1997-1998



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1 . PREFACE

Looking at the world through the eyes of poor women gives the MS programme its edge and its excitement. The wisdom and courage that these women bring to their daily struggle for a life of dignity provide the inspiration for our work. The Mahila Samakhya programme has entered its third phase which will run concurrently with the 9th Plan Period (1997 - 2002). In the older project areas, much work has been done to enhance the status of women. Consolidating these gains, with a view to handing over the programme processes to women's collectives, has been the focus area of work in the past year. Much remains to be done - we are, after all, trying to reverse ideologies and actions that have been practised for centuries ! Debates, discussion and action have centred around the formation of strong collectives of rural women at cluster, taluk and district levels. We have, in the past year, tried to identify and prioritise the inputs needed for such collectives to be viable, self - reliant and self - sustaining entities.

The past year saw a great deal of interaction between the MS programmes in different states through National level workshops on educational initiatives, sangha processes, programme management and economic development programmes. These workshops helped to re-energise the programme in MS, Karnataka. Following the workshop on educational initiatives, we put in a lot of effort to reorient our Mahila Shikshana Kendras towards adult learners. We also worked at engendering the NFE centres. The sharing of experiences of sangha processes between the states gave us some new insights on parameters for evaluation of sangha strength and strategies for changing the MS role from proactive to facilitative. Similarly, the workshop on economic development programmes helped us consolidate our efforts in this area and to plan for the economic self-reliance of the sanghas.

Through the year, we have used documentation as a tool for review, analyses and consolidation of our work. It has also been used as a strategy for participatory training, as in the preparation of "Kusuma", a gender training manual prepared with the active support of young rural men. Increasingly, we have been thinking and debating about the replicability and mainstreaming of the MS processes. We are aware of the importance of recording ways of integrating the concerns of poor women into development and social justice agendas and processes.

It is difficult to describe the work of one year in detail in a report such as this one. We have focused, in this report, on the key areas of work in the past year. Different aspects of these areas have been highlighted for each district in order to give an overview of the many facets of Mahila Samakhya Karnataka.

This is also an opportunity for us to thank the large number of friends of the programme - activists and academics - who have enriched the quality of our work with helpful discussion and dialogue.

Ravathi Narayanan

State Programme Director

2. MAHILA SAMAKHYA, KARNATAKA AT A GLANCE

We are in Gulbarga (GLB), Bidar (BDR), Mysore (MYS), Bijapur (BJPR), Raichur (RCH) and Bellary (BEL- the programme has started work in 60 villages) districts

| SL NO | WE ARE IN | GLB | BDR | MYS | BJPR | RCH | BEL | TOTAL |
|----------------------------|---|---------|---------|---------|---------|--------|-----|---------|
| 1 | No. Of taluks | 6 | 5 | 6 | 6 | 6 | 2 | 31 |
| 2 | No. Of Sanghas | 161 | 212 | 183 * | 205 | 179 | | 940 * |
| 3 | No. Of Sahayoginis | 18 | 20 | 17 | 19 | 16 | | 90 |
| 4 | No. of Villages | 161 | 215 | 203 | 205 | 179 | 60 | 1023 |
| 5 | No. Of Women in sangha | 4800 | 5300 | 4130 | 3554 | 3580 | | 21364 |
| 6 | No. Of Sahayakis | 483 | 848 | 412 | 410 | 358 | | 2511 |
| 7 | No. Of Registered Sanghas | 134 | 47 | 15 | 116 | 54 | | 366 |
| 8 | No. Of Sangha Huts | 42 | 73 | 37 | 48 | 30 | | 230 |
| LITERACY IN MS | | | | | | | | |
| 1 | No. Of N.F.E Centres | 30 | 72 | 20 | 43 | 12 | | 177 |
| 2 | No. Of students in NFE | 540 | 1368 | 517 | 1252 | 247 | | 3924 |
| | Girls | 328 | 678 | 235 | 741 | 107 | | 2089 |
| | Boys | 212 | 690 | 282 | 511 | 140 | | 1835 |
| 3 | No. Of A.E. Centres/Kalika Kendras | 13 | 101 | - | 2 | - | | 116 |
| 4 | No. Of Creches | 19 | 42 | 5 | 10 | 2 | | 78 |
| 5 | No. Of Children in creche | 700 | 1164 | 176 | 250 | 45 | | 2335 |
| 6 | Total no. of MSKs | 1 | 1 | 1 | 2 | 1 | | 6 |
| 7 | No. of students | 23 | - | 23 | 62 | 12 | | 120 |
| EDP IN THE SANGHAS | | | | | | | | |
| 1 | Sanghas that have started savings | 156 | 150 | 80 | 181 | 132 | | 699 |
| 2 | Sanghas that have opened a/c | 140 | 202 | 27 | 200 | 150 | | 719 |
| 3 | Sanghas receiving Honorarium | 136 | 196 | 186 | 161 | 70 | | 749 |
| 4 | Total savings in the Sangha | 1287126 | 644244 | 202,812 | 752841 | 461318 | | 3348341 |
| 5 | Amt in sangha honorarium | 1473600 | 2946800 | 2941760 | 907200 | 693600 | | 8962960 |
| 6 | Amt in sangha loan | 786050 | ** | NIL | 1071000 | 162244 | | 2019294 |
| 7 | Amt in loan from Honorarium | 687550 | 457540 | 803,940 | 440263 | 175950 | | 2565243 |
| WOMEN IN GOVERNANCE | | | | | | | | |
| 1 | No. of women elected to Panchayat posts | 33 | 28 | 53 | 59 | 37 | | 210 |
| WOMEN IN HEALTH | | | | | | | | |
| 1 | No of trained dais | 18 | 11 | 19 | 8 | 65 | | 121 |

Note: * There is variation between the No. of villages and No. of sanghas in Mysore district.

The reason is a. Migration

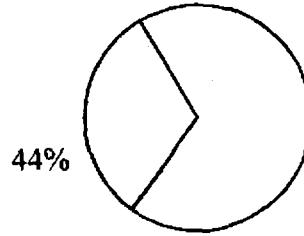
b. Sangha has weakened or broken for various reasons, efforts are on to strengthen them again.

** Amt in sangha loan has been merged with loan taken from honorarium

Fig 2.1 WE ARE IN . . .

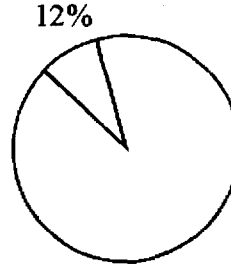
BIDAR

TOTAL VILLAGES 619
MS COVERAGE 275 (44%)



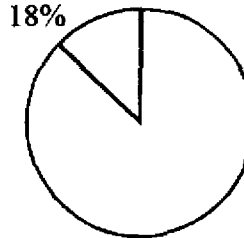
GULBARGA

TOTAL VILLAGES 1295
MS COVERAGE 161 (12%)



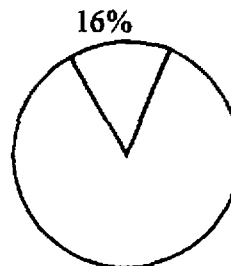
RAICHUR

TOTAL VILLAGES 972
MS COVERAGE 179 (18%)



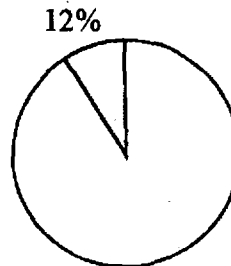
BIJAPUR

TOTAL VILLAGES 1248
MS COVERAGE 206 (16%)



MYSORE

TOTAL VILLAGES 1649
MS COVERAGE 203 (12%)



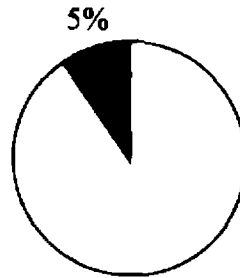
MS processes aim at bringing about systemic changes towards gender justice in society. While the area under district programme intervention may not be high, the vision is that once the sanghas are strong and start federating, there will be lateral spread from sangha to sangha. This is finally the most enduring form of social change and the goal of Mahila Samakhya.



Fig 2.2 HOW MANY LIVES HAS MS CHANGED - A REASONABLE ESTIMATE

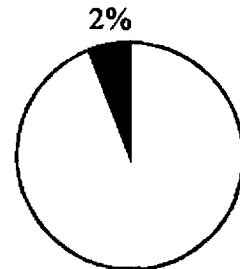
BIDAR

| | |
|------------------------|-----------|
| TOTAL SC/ST POPULATION | 114440 |
| SC POPULATION | 113974 |
| ST POPULATION | 466 |
| MS COVERAGE | 5300 (5%) |



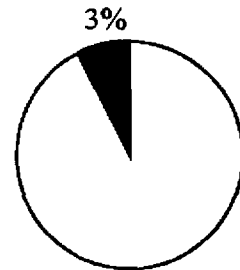
GULBARGA

| | |
|------------------------|-----------|
| TOTAL SC/ST POPULATION | 234834 |
| SC POPULATION | 233624 |
| ST POPULATION | 1210 |
| MS COVERAGE | 4800 (2%) |



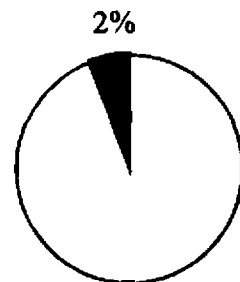
RAICHUR

| | |
|------------------------|-----------|
| TOTAL SC/ST POPULATION | 132140 |
| SC POPULATION | 131395 |
| ST POPULATION | 745 |
| MS COVERAGE | 3580 (3%) |



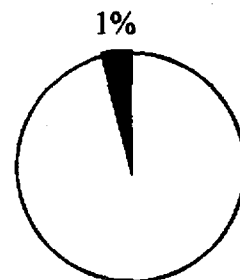
BIJAPUR

| | |
|------------------------|-----------|
| TOTAL SC/ST POPULATION | 177841 |
| SC POPULATION | 172296 |
| ST POPULATION | 5544 |
| MS COVERAGE | 3554 (2%) |



MYSORE

| | |
|------------------------|-----------|
| TOTAL SC/ST POPULATION | 312548 |
| SC POPULATION | 293845 |
| ST POPULATION | 18703 |
| MS COVERAGE | 4130 (1%) |

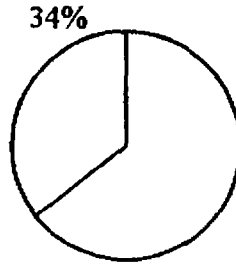


While a total of almost 25,000 girls and women are directly involved in the programme processes, the actual number is much larger, because changes in action and attitude are initiated in the husbands, sons and brothers of sangha women, in the families of the MS team, among the panchayat members, government officials, bankers, teachers and others who interact with the sangha women.

Fig 2.3 A PLACE OF THEIR OWN

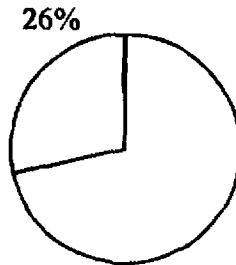
BIDAR

TOTAL NO. OF SANGHAS 211
 NO. OF SANGHA HUTS 73 (34%)



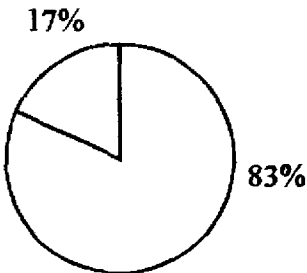
GULBARGA

TOTAL NO. OF SANGHAS 161
 NO. OF SANGHA HUTS 42 (26%)



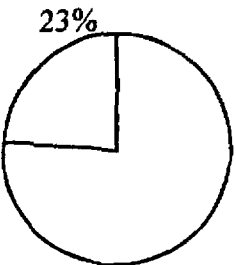
RAICHUR

TOTAL NO. OF SANGHAS 179
 NO. OF SANGHA HUTS 30 (17%)



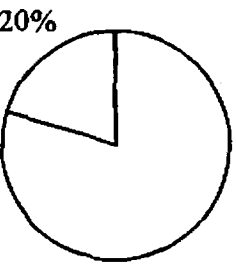
BIJAPUR

TOTAL NO. OF SANGHAS 205
 NO. OF SANGHA HUTS 48 (23%)



MYSORE

TOTAL NO. OF SANGHAS 183
 NO. OF SANGHA HUTS 37 (20%)

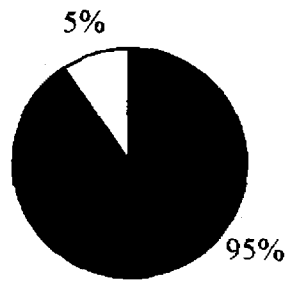


The sangha mane (house) is the symbol of the time and space that women have for themselves. It signifies their acceptance by the community, their newly acquired access of community resources, their ability to bring their views to the decision - making in the panchayat. It stands for their capacity to work together with the village community. In many more villages, women have negotiated land for the sangha mane and will start building in the coming year.

Fig 2.4 WOMEN'S ACCESS TO MONEY AND ECONOMIC DECISION MAKING

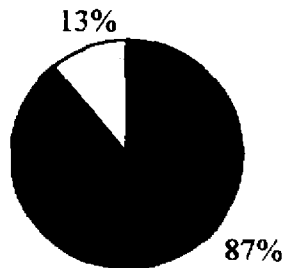
BIDAR

TOTAL NO. OF SANGHAS 212
 SANGHAS THAT HAVE OPENED A/C 202 (95%)



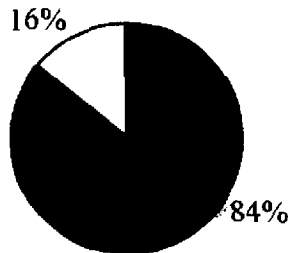
GULBARGA

TOTAL NO. OF SANGHAS 161
 SANGHAS THAT HAVE OPENED A/C 140 (87%)



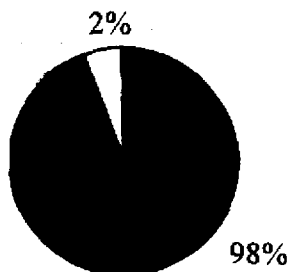
RAICHUR

TOTAL NO. OF SANGHAS 179
 SANGHAS THAT HAVE OPENED A/C 150 (84%)



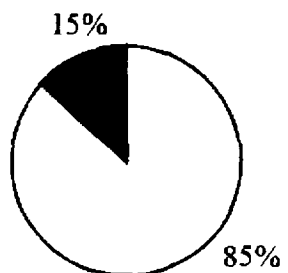
BIJAPUR

TOTAL NO. OF SANGHAS 205
 SANGHAS THAT HAVE OPENED A/C 200 (98%)



MYSORE

TOTAL NO. OF SANGHAS 183
 SANGHAS THAT HAVE OPENED A/C 27 (15%)



A PICTURE OF LITERACY DATA IN MS, KARNATAKA DISTRICTS

Figures have been computed using Census Data ,1991.

SOURCE : WOPRA Unit, NIAS, Bangalore.

DISTRICTS THAT HAVE FEMALE LITERACY RATES BELOW THE KARNATAKA STATE FIGURES (44.34 %)

| DISTRICTS | MALES | FEMALES | DIFFERENCE |
|-----------|---------|---------|------------|
| MYSORE | 56.23 % | 37.95 % | 18.28 % |
| BELLARY | 58.71 % | 30.53 % | 28.44 % |
| RAICHUR | 49.53 % | 22.15 % | 27.38 % |
| GULBARGA | 50.08 % | 24.49 % | 25.59 % |
| BIDAR | 58.97 % | 30.53 % | 28.44 % |
| BIJAPUR | 69.69 % | 40.06 % | 29.63 % |

DISTRICT WISE RETENTION RATES (STD I - VII) FOR GIRLS AND BOYS

| DISTRICTS | GIRLS | BOYS |
|-----------|-------|------|
| MYSORE | 40% | 45% |
| BELLARY | 25% | 48% |
| RAICHUR | 15% | 27% |
| GULBARGA | 15% | 20% |
| BIDAR | 20% | 25% |
| BIJAPUR | 25% | 48% |

3. FORGING LINKS FOR COLLECTIVE ACTION : SANGHAS AT VILLAGE, CLUSTER, TALUK AND DISTRICT LEVELS

During the year 1996 - 97, a serious debate had started on the future of the programme in the older project areas. In the districts of Bidar, Bijapur and Mysore, several sanghas are strong and close to self - reliance. This is true of some sanghas in Raichur and Gulbarga districts also. MS Karnataka has had a series of debates and discussions on the following issues.

- What special efforts are needed to continuously monitor and evaluate the strength of the sangha.
- What focused and special inputs do the sanghas need to become self- reliant.
- What kind of skill upgradation is needed within the programme to be able to provide these inputs.
- What should the “phasing out” process entail in terms of time and method within the programme.
- How will the role of MS change vis a vis the sangha (at sangha,cluster, taluk and district levels) through the process of “phasing out” of the district ?
- What are the support mechanisms that will be needed by grassroot women’s groups or organisations ? How can the knowledge, energy and resources of the MS process be harnessed for these support mechanisms?

The most important and core issue is the attitudinal change needed in the programme that sangha self-reliance and sustainability are issues of here and now and not of some distant future. In all districts, these issues have been continuously discussed at all levels. Responses are interesting.

- *“When MS is not there we will manage on our own. Until then, we will take your help and ideas.”*
- *“How can you go away ? How will we manage without MS ?”*
- *“Yes, we are apprehensive about being on our own. But we will never learn unless given the opportunity to try. Give us a chance and we will show you how well we can manage.”*

While the MS programme in the initial years has focused on the strengthening of individual sanghas as change agents within a community, this has marked the beginning of a process of social action. Field experiences in the past years has shown that where the

ECONOMIC ACTIVITY IN THE SANGHA : THE PITFALLS

In Bennala village, Bijapur taluk, Bijapur district, the sangha women were very keen to start a group activity. They identified agarbathi making as the viable option. The DIU suggested that if the women were so keen then they must pay for the training themselves. Each of them took a loan of Rs. 250/- from the savings amount and completed the training. The trainer offered to provide the women with the raw materials and also buy the finished bundles once they started the activity. The sangha further took a loan of Rs. 3750 from the bank for initial investment and were paid Rs. 7 for every 1000 sticks. This deal between the trainer and the women seemed to be quite satisfying on both sides, till one of the women felt that they were being paid very little in comparison to the market rates. They decided to market the products themselves and asked the trainer merely to supply them with the raw material. The trainer initially hesitant to refuse, started providing them poor quality raw materials, making it difficult for the women to be able to sell the products. When they questioned his motive, he simply stopped providing them with the raw materials altogether and the activity has been stopped, leaving the women in a lurch.

It disconcerting that while, on the one hand, women are encouraged to question injustice, when they actually do, they often have to contend with realities that they have little control over and can do almost nothing about. However, these learning processes will strengthen the women. Such experiences are almost inevitable and will help women to evolve strategies and more ways to cope.



8. HARVESTING OUR LEARNING, MAINSTREAMING OUR PERSPECTIVE

This chapter looks at the efforts made during the past year to integrate the MS perspective into “mainstream” development concerns. The experience of the past eight years had led to a vast deal of learning. Could we harvest this learning and identify broad strategies and areas that are replicable, that can be used in the new MS districts? Plans for Bellary district are outlined here. Collaborating with other programmes and organisations provides the opportunity to share the perspective and concerns of sangha women. Methodologies and strategies successful in MS can be shared. Documentation of MS experiences is a useful and effective way of “mainstreaming” women’s concerns. Despite the wealth of documentation built up on gender issues, there is still a dearth of material that captures process at the field. MS, with its large field base and geographical spread, is in a vantage position to document and record the perspective of rural women. These documents are an excellent tool with which to “mainstream” gender concerns. Working with other organisations is a good strategy to disseminate what we have learnt in our work with poor women, to bring their perspective to larger and larger areas of action.

SOWING THE MS SEEDS IN NEW AREAS

The last year saw MS, Karnataka moving into Bellary district. This district, situated in the Northern part of Karnataka, bordering Raichur district, has a harsh terrain and is known to have the hottest summers in Karnataka. Development indicators are low and gender-disaggregated data show that women have been marginalised from development processes. In addition, Bellary district has the highest ranking after Bangalore for the incidence of HIV/AIDS, the Devadasi system is prevalent, and female literacy is low. These are the reasons for starting the MS programme in this district.

This gave us a good opportunity to harvest our learning from the other districts and use these lessons in Bellary. Some of the changes that we are trying in Bellary are outlined here :

- Despite strenuous efforts by MS, it is often difficult to expand sangha membership to different castes in the village if we are identified as a programme for the SC/ST community. Could we use the gram Sabha meetings and PRA method to mobilise women across caste lines and motivate them to form a sangha? After all, the basic premise is that gender discrimination should unite women across caste and class lines. At the same time, we are conscious that the patient and rich processes that go into the formation of a sangha should not be rushed or hampered in any way.
- In Bellary district, the initial selection of 2 out of 7 taluks was made after looking at the taluk level data, discussion with government officials and different organisations. Accessibility of the area and the response in the villages visited were also factors considered. Thus, Bellary and Kudlgi were selected.

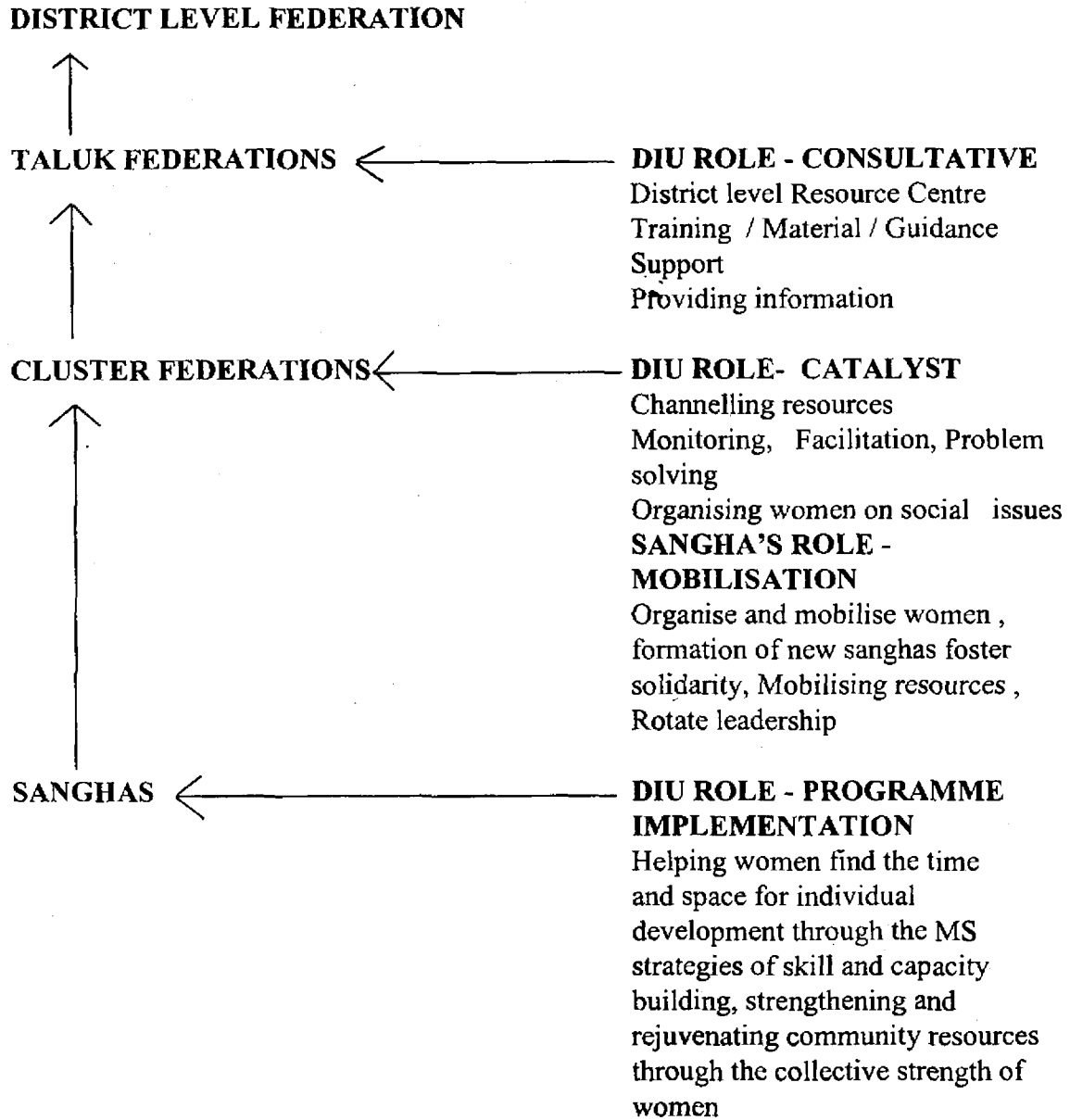


Fig 3.1 STAGES OF COLLECTIVE BARGAINING WITHIN THE MS SANGHAS AND THE CHANGING ROLE OF THE PROGRAMME

sanghas are isolated islands of action, change has tended to be slow and sometimes difficult to sustain. For these processes to snowball into a sustained, proactive societal transformation process, it is necessary for individually strong sanghas to mobilise collectively and spread across a larger base. We visualise a network of strong sanghas in each *taluk*. This network will help strengthen existing sanghas and facilitate the formation of new sanghas in new villages. The training and resource support will be provided by a resource pool which has had its primary inputs from the MS programme processes. Existing sanghas are further strengthened by these sangha clusters and federations. These processes and gender sensitised persons begin to impact on the larger community to bring about a forward movement for gender justice.

TOGETHER WE ARE POWERFUL

Women's sanghas are active to varying degrees in about 950 villages in 5 districts of Karnataka. The main strategy of the programme, the empowerment mechanism, one may say, is to enhance their collective bargaining power. The schematic diagram on page 9 shows the gradations of collective bargaining in the MS process. Beginning in the village, where a group of poor women - oppressed by gender, caste, class - come together to form a sangha which helps them negotiate a better deal for themselves, this process of empowerment gradually leads to the formation of collectives at *ghataka*, *taluk* and district levels. As the collectives grow from an individual unit at the village level into a district level federation, they take on larger responsibilities and play a more strategic role in establishing a just social order. Issues of caste, access to resources, protesting alienation and displacement are tackled more proactively. For instance,

At the village level, the collective/sangha

- Responds proactively and reactively to social problems like violence, alcoholism, child marriage, devadasi dedication, economic issues like access to household and community resources and so on. However, the sangha usually restricts its focus to the women of the community.

At the cluster / circle /*ghataka* level, (group of about 10 villages)

- Individual sanghas are represented and a common forum for discussion and action created to take on issues of justice at a larger scale. The role of this larger group is to facilitate.
- Sangha to sangha interactions - women learn from the experiences of other sanghas, look for winning strategies.
- Representative leadership, women take turns to represent the sangha at the cluster level meeting. In the ideal situation, this is preceded by individual sangha meetings where the issues for discussion at the *ghataka* level meeting are decided.
- Sometimes 2 or more villages of one cluster fall under one gram Panchayat and these issues get discussed at the "*ghataka*" meeting.

- Programme inputs and interventions are planned at *ghataka* level, i.e. the area covered by one *sahayogini*. Issues that are not resolved at *sangha* level are often tackled more effectively at the *ghataka* level.

There is also a logical flow in the empowerment process once the larger meetings take place. The *sanghas* take over the responsibilities from the *sahayogini* and programme staff. From a situation where MS “went” to the *sangha*, the latter decides and prioritises when it should come to MS for support. This is preceded by collective discussion, reflection and analyses, which sharpen the skills of the women, improve their mobility and access to larger arenas of action.

At the *taluk* level

- The federation’s aim is to mobilise and strategise against social injustice at a much larger scale.
- Explore possibilities for collective economic activity.
- Explore and strengthen linkages with other organisations.

At the district level

- The group becomes a strong grassroots women’s movement, an integral part of a social movement that strives in many ways to create a better society that is free from gender injustice.

This process has been the focus of the programme in the past year, especially in the older districts. At the field level, this has been a challenging task even in those *sanghas* where the women have anticipated and expected the change to come about. While women have, in principle, accepted that they have to be on their own, it was found that there were areas where the MS presence was still required, both at the level of the federation as well as at individual *sangha* levels. Some of the areas of concern that require continued programme intervention include :

- Group dynamics and representation : While it is certainly impossible for all the women at federation meetings to participate, it is being observed that the same few women dominate the proceedings of the meetings. The leadership and representation roles are not adequately and regularly rotated. This seems to arise from two main factors - i) the presence of one or two dominant women. ii) Women are so pressed for time and energy that they are content to leave the leadership and representation to the few women who are relatively free from daily household chores.
- Clearly defined roles : From the point of individually strong *sanghas*, it becomes important to define the role of the group. Is the *sangha* limiting its concerns to some members of the *sangha* ? Are the women proactive in taking up other issues in the

community or those that affect non- sangha members ? This is necessary if the sangha is set to become a part of a larger network.

- What is the perception of the sangha in the community? Is the sangha recognised as an agent of social change or merely as a savings' group ? This is an important marker that will determine the strategy, sustainability and scope of the sangha in taking on issues of social injustice at much larger forums.
- In some sanghas, the issue of honorarium to AE and NFE teachers has led to a feeling of dependency on MS. Programme staff feel that this is a negative factor working against sangha self - reliance. Even in the stronger sanghas, where the MS programme has withdrawn considerably, it has been difficult for the women to take on the responsibilities of running the AE and NFE centres.

With the changing role of the sangha as it progresses from an independent entity to the essential component of a mass movement, the programme is challenged to constantly improve its skills, inputs and interventions. With the same goal, different districts are at different levels of intervention and facilitation.

STRENGTHENING THE COLLECTIVES - EXPERIENCES FROM MYSORE, BIDAR, RAICHUR, BIJAPUR AND GULBARGA DISTRICTS

MYSORE

In Mysore district, Mahila Samakhya is working in 206 villages in six *taluks*. Of these, the sangha women in 99 sanghas mostly belong to the SC community, 102 sanghas are predominantly tribal while 5 sanghas are 'mixed'. Of the 206 sanghas, 52 may be considered strong, 79 at the medium stage and 65 at the initial stage. In five villages, the sangha activities have stopped for various reasons.

The past year has had two primary focal areas as far as sangha processes in Mysore are concerned. One, to increase the membership of women in the sangha especially where they are homogeneous by caste and secondly to initiate the processes by which the direct intervention by MS will progressively decrease.

As far as the first objective was concerned , the efforts towards breaking the barriers of caste did not prove to be very fruitful. This seemed especially to stem from the lack of trust between the caste groups where money was concerned. Hence, the concept of saving within the mixed group was a major deterrent in encouraging women from diverse castes to be a part of the same sangha. In Muthurayana Hosahalli, Hunsur *taluk*, for example, all the women in the village participated in the anti- arrack movement at the *taluk* level but not all are part of the same sangha and are not engaged in the economic activity as one group. The women of the Gowda community in the same village are very eager to form their own sangha.

“We will join hands to fight against all discrimination and injustice but we cannot belong to the same sangha as women of other castes.”

It is difficult to work against such entrenched caste biases. As part of the MS policy, the idea of more than one sangha in a village based on caste divisions is actively discouraged.

Ghataka level and *taluk* level meetings are organised by the women themselves despite the above factors. In Hunsur *taluk*, of the 4 *ghatakas*, one is very strong and the remaining still need a year of concerted inputs.

The *Taluk* Level *Okkutta* In Kollegal, Mysore

Since the beginning of 1997, in **Kollegal** *taluk*, Mysore district, *taluk* level meetings are being held and women are actively considering the formation of a *taluk* level “Okkutta” or federation. The two special features of this *taluk* are that the sanghas are predominantly tribal and no sahayoginis have been working in the area for several months through regular village visits.

Social issues of discrimination are very few and the tribal women enjoy almost as much independence as the men do. Yet there are issues that threaten the overall well being of the community like land alienation, displacement and access to minimum resources like health, potable water and so on. Poverty is a grave consequence of the above. Individual sanghas have not been very successful in taking up these issues. The primary motive behind coming together to form a federation has been to tackle these at a larger forum and create a strong force to fight for these rights. Issues like tribal rights, proper implementation of the Bhuria Committee recommendations and rights to forest produce have been raised. Women feel that, as a larger group, they will be able to generate more resources and skills for alternatives in income generating programmes. This is however, a long and complex process. Encouraging other sanghas to become a part of the federation was an interesting experience.

In Kollegal, sangha women from the stronger sanghas have themselves initiated the formation of 5 new sanghas. As with many new development initiatives, the first response of the women in the community was, ***“What are you going to give us ? We are doing well by ourselves . How will it help to join you ?”*** It has been interesting to hear the women from the older sanghas and those active in the federation communicate the MS agenda to the newly formed groups.

“We are going to show you how you can change your life yourself, how we can, as women in solidarity, create a better world for ourselves and our children. By coming together we will have more resources and strength to invest .”

“No, we are not going to give you jobs, electricity and potable water but we will together fight the reasons why we as women have to take the brunt of the lack of these resources”

“We have spent a good portion of our lives struggling and suffering. Don't we want our daughters to do better ?”

The MS vision could not have been explained with any more clarity or more convincingly.

All the clusters in one *taluk* meet as a *taluk* level federation. The entire process of coming together as a federation has required the additional inputs of the local *Soliga Abhivridhi Sangha* (*Soliga Development Collective*) leaders. Out of a total of 22 *ghatakas*, where withdrawal processes have been initiated, 6 are very strong and the women are on their own. In 8 *ghatakas*, with a little support from the next year, the processes can be transferred substantially. Regular *ghataka* sabhas are held and some women from these sanghas have taken on the role of the *sahayogini*. The immediate tasks that the federation has envisaged include

- Ensuring that a large number of the members become literate
- mobilising and rejuvenating community resources to explore the options for a large scale economic activity.
- fighting against social issues that threaten the well-being of the women

The DIU will facilitate and support these sanghas for the next year and will serve as a resource input whenever required. Women have discussed the need for support for the federation activities. They have offered to “employ” one or two women to help them with financial and other procedures, from the federation funds. At the same time, the *Soliga Abhivrudhi Sangha* and Tribal Joint Action forum have been questioning the need for a separate federation for the women. The programme staff have been working hard at building a consensus on this issue among various interest groups in the *taluk*. One of the important areas of advocacy within the programme is to ensure a larger acceptability of the women's “*Okkutta*” concept.

Discussions are also on about the economic activities that the federation can take up. Questions of economic self reliance at federation level are being debated constantly. Over the years, in the sanghas the money saved by the women (*sangha savings*) and the *sangha* honorarium (seed capital from MS) have been used by women for individual and / or small group activities. Women are considering the following ideas :

“If each sangha contributes some amount to the “Okkutta”, we will be able to keep some money aside for running the Okkutta, so that women can come to meetings ... do things together. Maybe we can use some money to start some business, so that we can earn some money for our families”.

Women are keen to set up a LAMP (Large-scale Adivasi Multipurpose Produces Co-operative Society) society of their own. They feel that they can then take up familiar economic activities with minor forest products as raw material. Various other opportunities like making bamboo mats, (which is a traditional occupation), which can be supplied to factories making pressed bamboo boards are being explored.

We would like to emphasise that all these processes are difficult and time consuming, sangha processes are not always one way and progressive. Much depends on the dynamics of the group. Sometimes, strong sanghas weaken for various reasons. What are these negative pulls ? Some examples from Mysore district are given below. Similar problems and deterrents have cropped up in other districts as well.

| Factor that weakens the sangha | Area |
|---|---|
| Migration | Chamrajanagar (8 sanghas) , Aattugulipura |
| Dominant Sahayaki | Kullur, Gulladabaylu, Budhihola |
| Irregular sahayoginis and poor inputs to the sangha | Alambadi, Amballe |
| Caste issues | V S Doddi , PG Doddi |
| Initial insecurity after withdrawal | Nanjangud (15 sanghas) |
| Misuse of sangha funds, documentation | Karimudanahalli |

EXPERIENCES AT CLUSTER, TALUK AND DISTRICT LEVELS ARE AT DIFFERENT STAGES IN THE OTHER DISTRICTS

UNITING FOR STRENGTH IN BIDAR

Within the clusters, stronger sanghas help weaker sanghas to move to a higher level of activity. Women are often apprehensive of the changes. With their multiple burdens, they have got accustomed to attending to sangha activities within their villages. But , a suggestion to enlarge their sphere of activity to *ghataka* and *taluk* level is resisted at first. For example , in **Bidar**, which is one of the older districts, it has taken 7 - 8 months of intense discussion, debate and interaction for the sangha women to get accustomed to the idea of a change in the MS role from a proactive programme facilitator to one of resource support. *Ghataka* level meetings of the stronger sanghas have started and discussions initiated on transferring MS processes to the women. There have been some initial problems in this process. Women are concerned about being on their own and unsure about their abilities to carry the programme forward without MS support . At the programme level, the initiatives have been more focused on identifying the specific inputs that women now need to become independent. Bidar district has taken up several innovative strategies to enhance the literacy skills of sangha women and improve their access to credit. Majority of the sanghas are either strong or in the middle stage where within a year or two, women can take over processes to a considerable extent. At the level of the DIU , inputs have been geared towards increasing women's linkages to mainstream

resources and strengthening their skills for income generating activities. (See section on linkages with District Credit Co-operative bank on page 39)

In the stronger sanghas, women have taken over the processes to a considerable extent. Some have also formed new sanghas. Kalavathi , an AE teacher , educated upto the 7th , (Wala sangha, Bhalki Taluk) has taken the initiative to start two more sanghas. The Bidar team has planned that the inputs for strengthening the medium sanghas will be given by the stronger sanghas, with the sahayoginis concentrating on the weak sanghas.

MEETING AT CLUSTER AND TALUK LEVELS IN RAICHUR

In Raichur, of a total of 179 sanghas, 30 are strong, 53 moderate, and 96 in the initial stages. The DIU has concentrated , in the past year , more on the sanghas that are closer to self-reliance. Cluster and Taluk level meetings are organised by the women themselves. Participation of sangha women is also the responsibility of the women who organise the federation meetings. The agenda in these meetings focus on the MS goals and objectives and how sanghas can become self reliant and sustainable.

Women are mobilising together at taluk level. However, the concern is that they are still wary of the idea of coming together across caste groups. Women feel that if the socially dominant castes are involved, only their interests would be articulated and represented at the larger forums.

“You have looked after us as a mother does her daughters. We have grown up and it is time for you to marry away your daughters. Yet, like a new bride who yearns to go back to her mother, knowing too well that she must learn to be on her own, we too are scared. We do realise that unless we try we will never learn. But as a newly married daughter returns to her mother’s house at every conceivable opportunity , we too shall come to MS more often than necessary. Please do welcome us with a smile but chide us if we don’t carry out our new responsibilities properly - as a mother does her daughters”, women at Jagatkal ghataka level meeting, Deodurga taluk, Raichur district.

It is interesting that women equate the larger world outside their homes to the husband’s home soon after marriage !

“The federation is like a tree and our sanghas are like its roots. Unless the roots are strong, the tree cannot withstand the vagaries that it is exposed to. So, come, let us unite and become strong so that our tree is able to withstand all and also provide shelter and shade to those that need it.”, women at taluk level meeting at Kustagi, Raichur.

At the community level, also, there have been very interesting experiences when the concept of a federation was suggested by the programme staff.

"You talk of a strong federation. Surely, musn't all of us become much more efficient before we try to change the world ?"

"Give us some time and we will show you what a really effective federation can achieve ?", women at Gadhigera, Yelburga Taluk.

DISTRICT LEVEL MAHASABHA AT GULBARGA

In Gulbarga, the first district level *Mahasabha* was held in March 98. Almost 300 women from all the sanghas were present. Several of them had never been beyond their village. The atmosphere was so festive that many women, non - sangha members from the surrounding areas came in to see what was happening.

"We came to see if someone was getting married or if some movie was being shot. But this has been even more interesting than either of those might have been. The next time we will bring our husbands. Let them see for themselves that women can achieve anything if they put their minds to it."

Sangha women to each other :

"If their sangha can save so much money , rotate it around to increase the total amount by almost 50 % so can we."

"MS is the best thing that has happened to us . We did not know that there was a world beyond our own and now we even know that we as women can actually change it for ourselves."

The *mahasabha* also presented the ideal forum for Parvati of Kusnur, Gulbarga taluk, Gulbarga, to demonstrate her literacy skills, newly acquired at the residential literacy camp held in Gulbarga district in December '97. Parvati, who could not recognise the alphabets in the beginning of the camp, had not only learnt to read but had retained and consolidated that knowledge and was teaching other women in her sangha ! A number of women drew inspiration from observing Parvati's skills. They were convinced that it was actually possible for them to become literate and that this key element of self-reliance was within their reach. There was a general agreement that if a few women in each sangha could read and teach the others, the sangha would benefit a great deal.

There were sub - group discussions on social issues as well. It was interesting that the very same women who at the beginning of the meeting displayed resignation at the existence of many social injustices, at the end of interacting with women from other sanghas that had tackled these issues successfully, displayed the confidence to fight these injustices themselves.

From empowerment of the individual women to the formation of empowered collectives of women, the consequent change in the role of the MS programme, these have been lively issues for debate and action in MS, Karnataka. The vision that informs these debates is of strong grassroot women's organisations which will bring a gender perspective to social justice and development issues.

4. PATHS TO SELF - RELIANCE : SANGHA WOMEN'S VOICES

When sangha women were asked what would help the sangha most if it was to stand on its own, the answers were :

“If we want the banks to help us set up some economic activities, they ask us questions - do you have proper documents in your sangha, who keeps the records, are you keeping accounts ? At least, a few of us should be able to read and write. That will give our sangha strength.”

“We have raised our voices against caste discrimination, we have struggled to get water to our village. Our voices will be stronger if we depend less on others for our day - to - day needs. Is there something we can do that will give us an assured 400 - 500 rupees a month ?”

Sangha women in the older districts are well on their way to addressing social injustice issues. Both sangha women and field level staff have begun to feel that while women are more informed and are constantly questioning social inequities, they have now reached a stage where they are better equipped to directly address their economic needs . Women have gained more control over their resources through the thrift and credit activities. Samakhya's work has focused on a process of social change that will naturally address imbalances of power in all arenas. Yet, field experience seems to suggest that the time has now come where poverty redressal requires more consolidated, planned and concerted efforts to facilitate the sustainability of sanghas.

Sangha women in all the districts have been given several inputs in income - generating activities. These have largely been in the areas of specialised skills in income - generating activities and the development of business skills. These inputs have been given to sangha women from the early years of the programme despite the fact that women were not expected to make immediate use of them. The reason has been to expose women to a world beyond theirs and enable them to make a choice. These trainings have been opportunities for experiential learning for the women. In addition, this has paid off in cases where several women have tried to and succeeded in accessing resources both in the form of mentorship as well as funds from mainstream sources (mainly government schemes and credit from banks).

Literacy and numeracy skills and a certain level of economic self- reliance are the areas where the programme has focused efforts. At the same time, it is necessary to build up and strengthen issue based skills in the sanghas, in healthcare, political participation and environmental issues. In '92 - '93, the work on sangha level literacy for empowerment was taken up in a big way. However, the gains were more in health education, education for political participation, in building up the sangha as a strong entity and in collective action against injustice based on gender and caste. Acquiring literacy and numeracy skills seemed more difficult to the women than the ones mentioned above, which are in actual

fact, much more difficult ! A poor illiterate sangha woman demonstrates her courage and abilities by contesting in the Panchayat Raj elections and is functioning as a member. But somehow, she is not able to put in the concerted effort and energy needed to acquire literacy and numeracy skills. She is aware she needs these skills to be more effective as a panchayat member. At that time, perhaps women did not see any direct gains from acquiring literacy skills . Besides, at the end of a hard day , women seemed least inclined to invest more time and energy specially in something that seemed irrelevant to their daily struggle.

Also, women were diffident about their abilities to learn and it was difficult to convince them to try. Over the years, this has changed considerably. As the sangha gave women the strength and the confidence to meet various challenges, and explore their hidden potentials, creating many opportunities for them to demonstrate their newly acquired skills, women started finding the lack of literacy impeding their further growth. At this stage, women are realising that lack of literacy hinders their growth for which they are otherwise well equipped.

Nagamma is a 28 year old woman from Marchat village, Raichur district. Till some time ago Nagamma's life was no different from that of the other women in her village. She was an illiterate mother of four, an agricultural labourer, constantly abused by her husband. Life went on till Drakshayani, a sahayogini from Mahila Samakhya came into the village and spoke of the sangha and the potential of the women to change their lives from one of drudgery and subjugation to a life of dignity.

The sangha was their only hope, a chance to change their lives. Nagamma joined the sangha and soon found that in organising women against atrocities being committed against them, she was herself growing from a helpless soul into a sanguine, strong willed woman. She was already a member of the panchayat. Yet, Nagamma felt incomplete. She could not read and write.

One day, during a visit to the taluk office, while she was waiting to board a bus, clad in a khadi saree, holding a bag ;very much a picture of confidence, she was approached by an illiterate woman with a letter. The woman, hopeful of some assistance, wrongly presumed that Nagamma could read and write. Nagamma was taken aback and extremely ashamed at her predicament. She broke down in sheer helplessness. The poor woman, on seeing Nagamma's tears misunderstood the reason for them. Thinking that there was bad news in the letter, started crying uncontrollably herself. There they were, two women sobbing on the roadside !

Nagamma recovered her composure and reassured the woman that the reason for her tears were not the contents of the letter, but her own illiteracy. Her eyes fell upon a young "suited and booted" gentleman. She hastened to him with the letter and he read it out for the woman. The contents were in fact reason to rejoice. The woman's son had just acquired a job and was on his way to meet his mother. She took leave of Nagamma a much happier soul.

But this experience left Nagamma with a determination to acquire literacy skills as soon as it was possible. She realised that to be completely empowered, she had to be literate. Today Nagamma has begun to read and write.

In the past year, the programme has specially focused on the economic strengthening of the sanghas that are strong. This has been done through various strategies in each of the districts starting with thrift and savings activities to facilitating access to mainstream resources. The interesting trend in the past year has been that in the sanghas where economic issues have received a greater impetus, women have themselves expressed the desire for literacy inputs. Women seem to have realised that if they are to fight poverty through strategies such as income generating activities, they must be able to read and write as well. There is now a renewed sense that functional literacy and numeracy abilities at sangha level are necessary for sangha self - reliance.



PRIORITIES SET BY WOMEN AND THE MS ROLE OF FACILITATOR : SOME DILEMMAS

The development debate and dialogue of the past four and a half decades is on the floor yet again. How should people's needs be integrated into policy discussion and formulation? The 1970's saw both individuals and organisations agreeing on the theory that people's needs are important. However, the trickle - down theory of growth was not just short-lived but also created a dependency syndrome that rendered any progress unsustainable. The 1980's saw a reversal of this theory with the primacy of economic growth becoming re-established as dominant policy direction. Discussion in the 90's is once more focused on need - centred development and human security. But there is a difference. The 70's did not see women as a focus area. Since then, the women's movement has come a long way. We are now talking of women as a marginalised group that has been excluded over time from most developmental initiatives. This has rendered them helpless in several areas and therefore vulnerable to exploitation. The inputs that women must be given, for them to reach a state of self sufficiency, range from educational initiatives to strengthening their health and economic statuses. Women must be able to access resources of all kinds, they must be involved in governance and economic decision - making.

Yet, time and again, we are faced with the dilemma that has also been articulated by several of our colleagues in the development field. If we are talking of a felt - needs approach, then why does the Samakhya programme continue to focus on literacy and numeracy as the primary tool towards empowerment? Although, literacy initiatives in MS, Karnataka started way back in '90-'91, this facet of the programme was much less successful than all the others. Then the question of felt needs as a marker to determine strategy started afresh within the programme, "is this what women really want?"

Needless to say, few women are going to say that they "need" literacy skills. Does this mean that we go on ahead and tackle only those issues that women are immediately concerned with? Or do we build upon the fact that reading and writing skills will in the long run give them access to all the information that they can use to enhance the quality of their lives? Our field experiences show that women have been victims of exploitation because of the inability to read and write. Is it not then our responsibility to create an awareness about the consequences of being illiterate and persuade women to learn to read and write, however difficult it may be?

It would be unfair to perpetuate a status quo of sorts by undermining the importance of literacy and only focusing on livelihood related needs which is what most poor women are immediately concerned with. It is important also to understand the reasons why women resist literacy initiatives. They are afraid of ridicule and contempt from their families that after all these years they are trying to read and write. It is more a crisis of confidence than lack of motivation.

That the programme sets its tasks according to the needs expressed by the sangha women is a non-negotiable. But the facilitation and support need to be proactive as well. Options available that are not immediately visible to the women need to be continually presented to them and discussed so that they can make informed choices.

"Will I be able to read and write?" is the question that women ask. Undoubtedly, once the women realise that with a little persistence and effort they are able to read and write, there is no looking back. They do experience a sense of confidence and jubilation once this hurdle is crossed. This has a pervasive influence on the other women in the sangha. In fact, those sangha women who cannot themselves read and write, in addition to taking the first step towards being literate are at least ensuring that their children do not meet with the same fate. They are actively involved in monitoring the NFE centres believing that literacy is a life sustaining necessity in this day and age and specially if one is a woman.

5. RE-ENERGISING THE LITERACY INITIATIVES

SANGHA WOMEN AND LITERACY

In the past year, MS has worked closely with the Directorate of Mass Education, Government of Karnataka in the "Kannada Nadu Sakshara Nadu" (KNSN) Programme. The state government took up the mass literacy campaign in a big way to improve adult literacy. MS saw this as an opportunity to take up its own literacy work with renewed energy. One *taluk* each, in the five districts, was selected for the literacy *jathas* in the month of May'97. The MS team has considerable experience in song, role play and drama. These elements were woven through the social evils like child marriage, alcoholism and other factors which prevented girl children from going to school. The response from the villages was good. The objective of the *jatha* was to create renewed awareness about the need for literacy among sangha women, to identify possible volunteers for the *Kalika Kendra* (teaching, learning centres). Following the *jatha*, each district has taken up the literacy issue in a different way.

Bidar district, for example, has used several different strategies in ensuring that at least a few women in each sangha are literate. Literacy *jathas* were organised in Basvakalyan *taluk* in Jan '98. This was carried out in co-ordination with the state Saksharatha programme. There are a large number of AE centres in Bidar. As a step towards enhancing the initiative and the interests of both the teachers and the adult learners, a refresher course was planned. Earlier, women in the AE centres tried to learn at their own pace. By their own admission, this led to a near complete dilution of effort. There was little consistency in both the initiative of the teacher as well as that of the learners. Based on the experiences of other districts, in the use of the Saksharatha primer, which could be completed in a 100 hours, could we not set ourselves a goal of completing the primer in 6 months for a batch of learners in the AE class? This formed the basis for one strategy used in Bidar.

A two phase training programme was evolved for the 103 AE teachers. The focus of the first phase training camp for AE teachers was to reinforce the base line literacy skills that they already possessed, using innovative teaching methods that involved various techniques like memory games, use of songs and diagrams representing articles used everyday. A concrete syllabus and time frame was also developed in the course of the training camp. In the second phase, a 10 day residential camp was organised for 35 AE teachers who needed more inputs. The AE teachers, trained in the use of the primer, are aiming to finish the primer with one batch of sangha women learners in 6 months.

A residential literacy camp was organised for the sangha women. Priority was given to those women whose villages did not have an AE centre already, the idea being that these women would go back and teach the other members of their sanghas. The Saksharatha primer was used and 10 lessons of the primer completed. The training's primary focus was on maintenance of sangha documents, filling up of applications and writing simple letters.

“I didn’t realise that learning to read and write would be so easy. My husband after seeing me write will send me to the night school” - participant at the end of the fortnight.

The consolidated and continuous learning at the residential camp was more helpful to the women than their previous experiences of the AE classes. Quite naturally, younger women in the age group of 25-35 found it easier than older women. Women were generally enthusiastic, despite it being close to harvest time. They saw the enormous value of being literate.

In **Bijapur**, strong linkages were established with the KNSN programme of the State. The DPC of the district was also nominated the *Zilla Saksharatha Samiti* (ZSS) secretary for the district. This linkage was very useful in furthering the literacy agenda for the MS sangha women especially in terms of easy and quick access to materials for Bijapur as well as for the other MS districts (DIU, Raichur was given 400 primers when they were unable to access it locally). In the 30 villages of *Sindgi taluk*, where the literacy *jathas* were organised, a total of 450 people from the community volunteered to be involved in the literacy drive.

The strategy that was used in Bijapur under the Saksharatha programme, was to form a core team of volunteers. For every ten volunteers there would be one chief volunteer, invariably the MS, NFE teacher. The concerned *sahayogini* would be involved in the *taluk* level team usually in the role of a trainer. The local panchayat took the responsibility of providing training to the volunteers.

While the linkage with Saksharatha in Bijapur did serve as a spring board for the literacy agenda in the district, the main drawback was that since the government programme was confined to women in the age of 18- 35, several older sangha women were left out of the process.

In **Gulbarga**, a *taluk* meeting was organised at *Aland taluk*. Almost 130 women had assembled for the meeting. Several issues were discussed of which literacy received the most focus. Reasons being with more and more women getting involved in economic activities in the past year, for example, the dairy co-operative set up with the help of KMF (Karnataka Milk Federation), there is a renewed demand for literacy. What was interesting was that women no longer seemed resistant to participating in the literacy initiatives but felt that learning would be easier if they were taught in a less demanding and stressful environment.

“Take us away from the drudgery of our domestic chores to a more peaceful environment and we will gladly learn”.

Women at the November *Aland* meeting gave a commitment to send at least two women from every sangha for a residential literacy camp in December.

USING THE SAKSHARATHA PRIMER IN A RESIDENTIAL LITERACY CAMP: AN IMPORTANT LEARNING EXPERIENCE

An important milestone last year was the 16 day residential literacy camp that was organised in Gulbarga district in December 1997. Sangha women have been expressing their difficulty in learning in the AE centres at the end of a long hard day. ***“If you take us somewhere else and teach us, we can do much better”***. At the same time, they are , predictably worried about family care, support from husbands and loss of wages if they leave their homes for 15 - 20 days. It was decided to do one residential camp on an experimental basis. The new Saksharatha primer was used as a text. Of the 25 women who participated, only 8 were familiar with the alphabet on the first day. By the end of the camp, 22 of the 25 women could read simple text and write. Retention of learning has been good as shown in a follow - up meeting one month later. A source of satisfaction is the fact that the new learners are writing to each other. The trainers for this programme were 5 sahayoginis and Resource Persons from the State Programme Office and the Gulbarga DIU. Learners were chosen in such a way that there were about 2 from each sangha. These women would support each other in the post - camp learning and would teach other sangha women in their villages. About 13 sanghas of Aland and Gulbarga taluks were represented. Response to this experiment has been so good that at the Gulbarga Zilla Mahasabha (300 women from about 160 sanghas, 13-14 March ' 98) where the new learners displayed their skill, sangha women wanted more such camps or any strategy that would lead to their becoming literate.

An important finding of this camp was that, with about 140 hours of reinforced, concentrated learning in a learner - friendly environment, it was possible to complete only 13 of the 20 lessons in the primer. This is likely to be the learning rate for rural women who have had no prior exposure to literacy and numeracy. In a less friendly environment , with interrupted teaching and learning, the results are likely to be less encouraging.

The Gulbarga camp was an interesting learning experience for those at the programme level. For one, despite all the constraints that women in general and poor rural women, in particular, face in terms of lack of time and access to resources, the participants at the camp demonstrated that determination to succeed was enough to counter most hurdles. Although the day's programme was planned only on an eight hour schedule , it was heartening to see women sit late into the night, still bright eyed, animatedly revising and discussing the day's activities.

Kamalabai , Alandh taluk; Gulbarga district is a 65 - year - old sangha woman, who participated in the camp. As she was leaving for the camp, her son rebuked her, saying that , with one foot in the grave, what did she now hope to achieve by learning to read and write. With her failing eye-sight and hearing, how would she manage to learn anything at all ? Kamalabai was not rattled. She retorted saying ,that she would not only come back and teach him a few things herself , she would also outshine the other participants in the camp ! True enough, she learnt faster than all the other women , even those that were half her age, in all the training activities . In fact, at the end of the

camp when the programme staff congratulated her, she turned around and said that she could have done even better in reading if she were not toothless !!

Although several of the women did say they that would be able to participate in a literacy camp away from home, it took a lot of persuasion on the part of the programme staff to convince the women to leave their homes for a fortnight. Women had to fight resistant husbands, find substitute supports for their children, decide to sacrifice their daily wages for the duration of the camp and so on. In several areas women dealt with these issues in unique ways.

In Busnoor village, of Aland taluk, Gulbarga district, for example some of the sangha women just left their homes without informing their husbands that they were going to participate in a literacy camp. They preferred to avoid any confrontation. When the Gulbarga team went to the village to find out why no one had turned up as promised earlier, they were quickly led aside by some of the older women and told to go away quickly because the participants were already on their way and any further enquiries would only give rise to suspicion from their families.

We found that it was not quite as possible to complete the primer in the duration mentioned by Saksharatha. Women invested 6-7 hours everyday for about a total of almost 20 days to be successfully able to complete the entire primer as against a total of 100 hours mentioned in the primer. It seemed that internal resource persons such as sahayoginis and NFE teachers are far more effective trainers where the sangha women are concerned. Women in the younger age category and with fewer responsibilities (unmarried, childless etc.) and those with some minimal level of skills were able to participate more effectively in the training.

One woman was so keen to learn that she came with her two small children. The training team was in a quandary. Should she be sent back? No, they felt; and sent for the creche teacher from the nearby centre to look after the children. After all, what better way to enhance this woman's status in the eyes of her family than if she were able to teach her children?

The literacy *jatha* in **Raichur** district took place in May 1997 in 20 villages of Deodurga. At the end of the *jatha*, there were 27 volunteers who formed part of the literacy committee. This committee was to be the core group that would, in turn, train several other women from the community through the centres that they would start in their respective villages. Training inputs focusing on the need for literacy, teaching methodologies that maybe used, and the use of the KNSN primer. Of the 27 participants in the training workshop, only 5 had literacy skills. All the others had to be taught from the very beginning.

Linkages with the local Saksharatha departments proved somewhat unproductive in terms of timely access to resource material and other forms of support, as a result of which all the participants were not able to complete the primer. However, this problem was

by sourcing the material from Bijapur . Presently 6 centres have been started and a total of 120 women participate in the literacy classes out of which 14 learnt alphabets.

The **Mysore** experience in terms of literacy for sangha women was somewhat mixed. 46 villages of the Nanjangud *taluk* were covered by the literacy *jatha*. It was very difficult to locate volunteers. Only 22 NFE teachers and sahayoginis volunteered to take the responsibility of teaching the sangha women in their villages. In addition , practical problems of lack of time and physical space, burden of domestic responsibilities and fatigue in the women have been difficult hurdles to cross.

In the literacy workshops that were organised in Kollegal and H D Kote, Mysore district, a decision was made at the programme level, that the *concerned sahayogini* would take the responsibility of literacy for her sanghas. It was also decided that only those women who could already read and write a little would be further strengthened, so that there would be at least one or two women in every sangha who would be completely literate.

THE MAHILA SHIKSHANA KENDRA

Young girls celebrated the Rakshabandhana festival in the Bijapur Kendra with a great deal of excitement. There was one difference however . The Rakhis were not tied on the wrists of the brothers of the MSK girls . The girls tied it on each others wrists as a symbol of united strength and solidarity. "Who says that only men have to protect us? United we women can overcome any difficulty and protect each other".

There are six Mahila Shikshana Kendras (a residential school for girls from poor rural families) in Karnataka, 2 in Bijapur and one each in Mysore, Bidar, Gulbarga and Raichur. At the National workshop on Educational initiatives held in Gujarat in April '97, it was decided to refocus the MSKs to cater to the educational needs of older girls and sangha women. MS , Karnataka has, in the past year, worked hard at achieving this goal.

The students in the six kendras were accommodated in three kendras- one each in Bijapur, Gulbarga and Mysore. Several meetings were held with the teachers. Girls would be coached to write the 7th and the 10th standard examinations. It was decided to assist girls who wished to pursue vocational courses after the 7th. Along with the formal syllabus, awareness of gender issues, social justice issues, the need for women to support each other etc. are discussed in the MSK's as in the incident narrated above. Children also get an opportunity to learn Sanskrit, yoga and various vocational skills.

In the meanwhile, three centres (Bidar, Bijapur, Raichur) will now concentrate on short courses for girls and women. These may be issue - based, on literacy, health and governance. They could also be skill - building workshops and trainings for sangha women. Bidar district is trying various strategies to enhance literacy skills at sangha level (see page 23 for details). These courses are conducted in the Mahila Shikshana Kendras.

6. ENGENDERING THE NON - FORMAL EDUCATION CENTRES

A gender training manual prepared with the help of young rural men . . .

This exciting process which took us through a six month journey of discovery last year started very simply. When we looked at the gender - disaggregated data for the number of students and teachers in the NFE centres, it was revealing. Of the 350 centres, in 325, the teachers were young men from the villages. In many centres, there were as many, if not more boys, than girls.

In a way, this situation is quite understandable. It is difficult in most of the villages to find young college - going girls or girls who have completed schooling, to become the NFE teachers. However, this situation provided us with a good entry point strategy to sensitise a larger part of the village community on gender issues. If MS was able to conscientise these young rural men on gender issues, it would be a major gain.

As a first step, it was decided to collect, collate and consolidate all the various teaching methods and curricula across the districts and rationalise the inputs into a broadly common framework and curriculum. In order to do this an inter - district workshop was organised in June '97 for NFE teachers. Field experiences had revealed that the NFE teacher was greatly regarded and respected in the sangha and the community at large. What better opportunity could be desired but to use this regarded status of the NFE teacher to communicate the sensitive issues of gender disparity in the community and to influence the socialisation of the younger boys and girls towards the creation of a more gender just society ?

The seeds for "Kusuma" (the gender training manual for rural men) were sown.

THE STORY OF KUSUMA

In discussions within MS over the past year, the need was expressed for evolving a curriculum and for documenting and systematising the rich variety of motivational and teaching methods, based on the rural idiom, that were being used. Linkages with the sangha and the role of the NFE as an instrument of social change in the village were analysed. There was a general feeling that more conscious inputs on gender sensitisation were needed.

Developing a gender training module for young men from rural areas would be an important contribution since there is a dearth of such material. By doing so, Mahila Samakhya would also be drawing on its wealth of field experience. It would also bring the perspective of young men into the preparation of the manual. The process of evolving the manual has consciously tried to build on our strong rural resource base.

(The following is an excerpt from the gender manual that captures the essence of the participatory process that went into the making of KUSUMA)

We had been successful in setting up and running about 350 NFE centres. We knew that, for these centres, to realise their full potential and make their contribution to village society, inputs on gender and learner - friendly curriculum and methodologies needed to be given.

The vision for the NFE centres was that they would provide educational opportunities for children from economically deprived homes especially, for rural girls who are denied access to education because of poverty, gender discrimination and the rigidity and insensitivity of the mainstream education system to their needs.

The NFE centre would demonstrate

- an environment that was gender sensitive
- would be the entry point for creating awareness about gender discrimination in village society.
- conscientise girls and boys from a young age about respect for each other and about the evils of gender discrimination.

The dream was that the NFE centre would become a community resource, run by the sangha women, that it would have an impact on power equations arising from discrimination based on gender, caste, control of resources.

In June '97, we had a sharing meeting with representative NFE teachers from 5 districts, resource persons and members of the Samakhya team. We needed a gender training manual to help us to understand concepts of gender and patriarchy and put these into practice in the NFE. To guide us, we needed a skilled gender trainer who was familiar with our work. We were very happy when Shri Umashankar Periodi showed his interest in the project (Umashankar is a member of the trainer's collective, SAMUCHAYA, and an excellent gender trainer who has worked with the MS, Karnataka programme for several years). It was decided that the draft manual would be developed by a Samakhya core team with the guidance of Umashankar. This would be followed by a TOT for a representative group of teachers (one for every 10 centres). This group, in turn, would train their peer group of teachers in a follow up workshop.

The workshop for the preparation of the draft manual for the TOT was held at the State Programme Office in early October. The group worked on the following issues - clarity about concepts, what should be the contents into a training module, how much time, what kind of preparation and by whom, what kind of background training and reading material should be collected ... At the end of an intense two days, a draft module was ready. This was used at the TOT in Raichur in late October 97. It was a wonderful exercise - for the teacher participants, it was a new world, new ideas that appealed to their sense of social

justice, that helped them to look at society with new eyes. For the Samakhya group, it was a time to think, analyse, renew and refresh our minds. The TOT provide us with important feedback on making the module and process more effective for the follow - up training that would take place in mid November, conducted by groups of 3 - 4 TOT participants assisted by DIU teams.

We worked out clear and simple evaluation parameters and worked out details for the follow - up training. The module was further refined to make it as helpful as possible for our new teacher - trainers for whom this was a first experience of being trainers. We worked out details of how to follow - up on the impact of the training on the NFE centres.

In the meanwhile, the teachers were following up in wonderful ways. Ambarna from Bidar, thought about the centres where he taught. Were they really an educational space for girls in his village who were denied opportunities for learning? There were only 4 girl students. So, he went on a motivation campaign in the village. By the end of the week, there were 20 girls in the NFE centre.

The TOT session on how proverbs and swear-words reinforce gender discrimination was an eye-opener to the participants. Swear words in many languages involve the mothers of those who are fighting. As one participant said, *"My quarrel is with him. How did his mother get into it? I would not like it if someone used such words for my mother."* During one of the follow-up workshops, one of our DIU team who had a tough day with the Karnataka Electricity Board (KEB) officials, came in, cursing them. This happened in the hearing of the TOT participants. They immediately turned to the senior RP, *"Look, Madam, we have realised that we should not use such words. Please train your own staff now!"*

The group travelling back from Raichur to Bijapur in a bus with a particularly rash driver told him, *"Your driving is terrible and we feel like using all kinds of swear words. But we have just learnt that these words are full of disrespect to women, so we will not use them!"*

The session at Raichur on the division of labour between women and men was a moving one. Many of us realised and remembered how much of work load, a poor village women bears.

Sangamesh, NFE teacher in Bijapur started helping his wife with her chores when he went back from the TOT. Of course, he was ragged mercilessly by his peers. He came to the Bijapur DIU staff and said "What shall I do? I want to help my wife but they are laughing at me."

The reply was "What do you feel, it is your village and your wife. You must decide." Sangamesh resolved, "So what, if they laugh, they will stop after 10 days. I want to help my wife and I will continue to do so."

During the workshop NFE teachers decided to start a newsletter of their own when they returned to their districts and started putting the new ideas that they had learnt during the training, into practice.

And this, in brief, is how Kusuma came to be. We trust that it is a useful contribution to all of us who are fighting gender discrimination and social injustice.

Kusuma - A Catalyst For Social Change

Kusuma, the manual has set in a process of metamorphosis within the MS NFE's. Interesting attitudinal changes have been brought about, both at the individual levels and at community level.

"My perception of women has changed thanks to Kusuma" - Srinivasa, NFE teacher Mysore district.

Madeva, NFE teacher from Rayanhalli, Hunsur taluk, Mysore district had nothing but contempt for his wife till "Kusuma" opened his eyes. Today, braving the ridicule of the village, he is far more attentive to his wife and treats her like an equal.

Mahadeva, Bijaganahalli, Hunsur taluk, Mysore district went on a house to house campaign to persuade parents to send more girls to the NFE class. There are now 25 girls and 5 boys in his centre.

In a training session of NFE teachers in Mysore district, some time before the "Kusuma" experience, the group was asked how much boys and girls must be educated. The majority response was *"Boys must study as much as they wish and girls, till they are married off."*

The same group that said this, is championing the cause of increasing educational access of the girl child, after the Kusuma training.

Shadaksharaiah, NFE teacher of Bodura village, Yelburga taluk, Raichur district ensures that his sister who earlier used to bear the burden of all the household tasks gets a helping hand everyday. Much to the amazement of the rest of his family, he often helps her by sweeping the house and chopping the vegetables.

Experiences from the NFE centres are being collected in a bi-monthly newsletter from Mysore called "Chilipili".

In the NFE centres of Gulbarga, it was earlier a common sight to see girls of the centre fetch water for the class while boys would be chatting away. In many centres, boys would

be seated ahead and the girls behind. Many changes can be seen now and boys and girls mingle freely and take turns to clean, fetch water and so on.

Amruth, NFE teacher from Kadani, Gulbarga, never let his wife go out anywhere in his absence. *"A woman's place is at home. Why does she have to go out?"*, he would ask. Today, his wife is an active member of the sangha, thanks to Amruth's encouragement.

Sangha women in Bannura, Gulbarga taluk, Gulbarga district are now more involved in the NFE centre and are more conscious about their role in building it up as a community centre. Signatures of the NFE teacher at the end of the class are diligently collected and discussed with the sahayogini.

Durga, sangha woman from Athikihalla, Bijapur district had taken the responsibility for the sangha documentation and the crèche. On her way to the crèche, she observed a sangha woman abusing her daughter, calling her a prostitute. Extremely angry, she was about to intervene, when much to her surprise, the woman's husband who was nearby scolded his wife sharply. "Aren't you ashamed of yourself? Have you forgotten all that MS has taught you so soon?"

After the Kusuma workshop, Vaijanath, NFE teacher at Mascas village of Aurad taluk, Bidar district organised a meeting for sangha women. He shared with them the session on how proverbs and curses use language that discriminate against women. The women were deeply moved by the session and replied, "Just sharing with us is not enough. You have to involve men in this meeting".

Vaijanath organised a similar meeting for the men. Most of them were deeply struck by these new ideas. They asked Vaijanath to give the same information to young men "like you who are going around the village without any work." Change is certainly in the air in Mascas village.

Very often the indicators of a successful NFE centre depend on the sociological factors that influence that particular community. These include the community's inter-caste relations, the attitudes towards the girl child, the socially sanctioned roles for men and women and several others. Generalisations arising out of common beliefs about these issues are usually detrimental to the planning or implementation of any strategy. However, learning from the experiences of other organisations, as well as, Samakhya's, it has been seen that time and again, the education initiatives have had to work against the same common obstacles. These include :

- The resistance from upper caste families to intermingle with the lower castes,
- Child marriage
- Stereotyped expectations from boys and girls that almost always place the burden of domestic chores on the girl child thereby disabling her from attending school

It has been no easy task for the NFE teachers to run their centres in view of the above. Yet, persistence and the use of clever strategies by some of the teachers have resulted in some very interesting experiences.

In Gadigere village, Raichur district, the NFE teacher was finding it extremely difficult to run the centre because of the rigid intercaste relations. Some of the “upper caste” families refused to send their children to his centre since he was running the centre at the house of a “lower caste” sangha woman. However, the teacher was not to be discouraged by this resistance. He himself belonged to the “upper caste”. He then started running the centre in his own house and sure enough the “upper caste” families no longer hesitated to send their children. This step has resulted in two developments. One, the reach of the NFE has widened to include more children and two, there has been a gradual decreasing in the tensions between the upper caste families and the lower caste families thanks to this initiative of the NFE teacher.

The relationship between the sangha and the NFE teacher is another major determinant of the effective functioning of the NFE centre. Monitoring, by the sangha, of both the teacher and the centre has proved to be the best method of ensuring that the objectives of the NFE are met. In those villages, where the sanghas are two to three years old, sangha women have started taking the responsibility of actively monitoring the teacher and the centre. In Muddapur village, Mudhol taluk, Bijapur district, sangha women found that the teacher was not conducting the centre properly despite several warnings. They wrote to the concerned District team requesting for a change of teacher and within a few weeks, the centre had a new teacher. The main issue arising out of this experience is that if the sangha has reached a stage where it is independently monitoring activities, then the time has come to further motivate the sangha to monitor the mainstream infrastructure facilities. The concerned sahayogini is now encouraging the sangha to actively assess the functioning of the local school and make a charter of demands to improve the functioning of the same.

In Hullahalli village, Nanjangud taluk, Mysore, the NFE centre is being monitored by the sangha for the last two years. There is no sahayogini in that area. Yet, this centre ranks among the best centres in that district. There are frequent interactions between the sangha women and the teacher. Several decisions about the functioning of the NFE centre arise out of these common meetings.

This was a year of stock - taking and evaluation of the NFE centres based on some commonly agreed parameters between the district groups. As a first step, it was important to re-assess who exactly the NFE centres were catering to in terms of number of girls versus number of boys. The second important parameter was to see if the centres were really non - formal and in what way or were they serving as tuition centres for those who attended regular mainstream schools? The NFE teacher, sometimes, felt that it was much easier to show that the required number of students were present. In some villages, the quality of teaching in the government school did not excite or inspire the students at all. They preferred to come to the NFE classes because learning here was fun with games,

stories and songs. This was despite being enrolled in the formal school. The last parameter was to look at the overall functioning of the NFE centres in terms of the curriculum content, teaching methodology etc. Based on this evaluation, a decision was taken to close all those centres that did not meet the above conditions. This led to the closure of 5 centres in Mysore, 43 in Raichur, 16 in Bijapur, 22 in Bidar and 4 in Gulbarga. However, in the remaining centres, there is a marked change in attitudes towards girls and women. There is also a renewed sense of purpose and energy in the NFE Centres.



7. SANGHA SELF-RELIANCE THROUGH ECONOMIC ACTIVITY

Many sangha women are now poised at a juncture where they are confident to take on the challenges of familial and social injustice. Yet, there persists a sense of general diffidence when it comes to absolute rebellion in situations that threaten their sense of identity and well-being. Discussions with the women revealed that they are often quite dependent economically on the very same individuals and factors that they are trying to fight.

Empowerment then cannot be complete if it were purely at a social level. The second key factor that reflects a woman's overall status is her ability to access and control resources, both within the family and in the community. With the increasing focus on women's economic problems in the past year, efforts have been to initiate and strengthen resource linkages within the districts.

As a first step towards integrating EDP (Economic Development programmes) into the Samakhya programme in a more focused fashion, the MS Karnataka team held a two day discussion meeting in November '97 to consolidate both field experience and develop a broad consensus towards a future approach to EDP. There was agreement that EDP was now vital to the process of women's empowerment. There was also a sense from the programme staff, that concerted efforts are now necessary, in the view of the changing MS role in the stronger sanghas. Some of the issues that were raised included the following.

- *****
- *What is MS, Karnataka's approach to EDP? How does economic empowerment fit into the MS mandate of empowerment for women through education?*
 - *Will a woman be clearly better able to tackle societal and gender issues if she is economically stronger?*
 - *Will EDP dilute MS, Karnataka Sanghas' mandate of empowering women to address societal issues literacy?*
 - *Should Social Development Initiatives (SDI) always come before EDP?*
 - *Should EDP only work with the collective Sanghas or should individual activities also be encouraged?*
 - *Will new districts suffer from emphasis on EDP when the new Sanghas may not have had the same experience in dealing with societal gender issues?*
 - *Should EDP be implemented only in those Sanghas with longer experience of savings and credit or not?*
- *****

The past year has focused on finding answers to some of these questions and working out strategies to strengthen the overall economic base of women. There seems to be an overall consensus that while linkages for credit access and skill training are important, sangha women are likely to take greater responsibility if they are encouraged to invest their own resources partly and their existing skills are strengthened into viable economic enterprises.

Economic empowerment for the MS sanghas is not just about being able to earn more money. For the women, it has also involved being able to understand the reasons for their poverty, the use of limited resources within their domestic domain as well as within the community, and the scope of their decision making in relation to the above factors.

A National level workshop was hosted by MS, Karnataka in Jan '98. The main objectives of this workshop were to understand and learn from the experiences of the different MS states in the area of economic empowerment, the strategies that have been used, the main obstacles in this process and a consolidated plan for each of the states. A common consensus was achieved at the end of the workshop that it was time now for MS to intensify its focus from the economic angle especially in the older sanghas that were moving towards self-reliance.

By establishing the linkages between the social inequities and women's poverty as an area for special focus, sangha women start to build an alternative economic model that would influence policy at the macro level. This will in turn enhance women's access and control over resources, increase her role in decision making, enable her to bargain for equal and minimum wages, decrease the burden on the girl child, increase enrolment in the school and release poor women from the debt - trap.

The action plan thus includes

- An active integration of the economic agenda in the social agenda in the discussions at all levels- from sangha to the programme level.
- Using the stronger sanghas as resources for dissemination of information, experience and training.
- Encouraging the participation of women in local institutions of governance to bring about changes especially in relation to issues of minimum and equal wage, minimum working conditions for women and enhancing access to private and public resources.
- Strengthening the role of the state and the district level programme staff to lobby for women's rights in the economic arena.
- Mobilising groups of sangha women into federations that, through increased bargaining power, will pressurise mainstream structures to be more accountable to women and function better.

The consultative processes within MS, Karnataka leading up to the National Workshop resulted in the preparation of a perspective paper on economic self - reliance and the MS processes. Sangha women and programme staff in all the districts worked to identify economic resources in and around the MS work areas. It also brought a sense of energy, purpose and tangibility to the discussions on self - reliance and sustainability.

As a result of these discussions, a primer on women, work and the economy focusing on gender issues is being prepared. The refinement of this primer into a manual that can be used as a base for discussion with sangha women and as training and resource material will be taken up in the coming year. This will be an important contribution to the documentation on gender and the economy.

Different strategies have been taken up in the districts to move towards the economic self-reliance of the sanghas. A few of them are outlined in the following section. This report highlights a different aspect for each district since it is not possible to cover all the work done by every district within the scope of this report .

GULBARGA

Sangha women have been given skill training in the past years more from the point of exposing them to a variety of information inputs. The EDP programme was given a special impetus in Gulbarga last year. A conscious decision was made in the district that instead of providing women with new skills, it would be more beneficial to identify the existing skills that could be turned around into viable business options. Discussions with the sangha women revealed a common interest in dairying as an income generating activity. It was felt that although rearing cows was a familiar activity for women, the training would enable them to develop this activity into an income generating activity, in an organised way.

The training was conducted by KMF (Karnataka Milk Federation) as a part of the STEP (Support to Training and Employment) programme. An orientation programme of three days covered topics of Health, Literacy and Sanitation apart from the Dairy Farming techniques. Women were apprised of the requirements of KMF (regarding the degree, Solid Fat/Non Solid Fat contents, minimum requirement of milk per day etc.), who serve as market for the milk.

How did the training specifically increase women's existing knowledge ?

- The sangha women did possess the knowledge of rearing cows earlier. But the training has given them inputs in the importance of rearing the cows scientifically focusing on breeding, treating diseases etc.
- Women are now aware of the techniques of Artificial Insemination as a means of increasing the yield of milk

The dairy programme has been successful and needs to be sustained. The pattern of functioning of the co-operatives in the villages is based on the Amul project in Gujarat.

The linkages between EDP and social empowerment can be seen in the dairy activity.

- With sustained economic activity, the barriers of caste, creed and gender are slowly collapsing . Women of Hadgil, now regularly meet at a place where only the men used to meet earlier. The same men who would earlier object to the women meeting there are beginning to accept women's right to meet in common spaces in the village.
- There has been an increase in the literacy levels . Many of the sangha women already knew how to sign, but only a few were able to read and understand letters and numbers. Women in the sangha have demanded more inputs in literacy.

Sangamma of Hadagil, who visited Amul in Gujarat , says “ Some people who had joined us for the training treated me as an out-caste. But I asked them seriously, we are born from the same earth, drink the same water, breathe the same air and go back to the same earth... So why do you look at me as someone who is inferior ? You better not....” And these words had their effect . Sangamma is now the elected president of the women's group.

- Women have the developed confidence to manage the business and are even looking at diversification options on their own. The sangha women at Kadani are planning to run the fair price shop and a telephone booth on their own. Some of the members are willing to start a totally new occupation on their own if initial financial assistance is given.
- Sangha women's husbands are not only supportive of their wives but are actively helping out in the venture.

An incident in Hadagil Village gives an insight into the level of awareness of the women of their rights. Basamma is an active sangha member in Hadagil . Her husband was delivering only half the quantity of the milk to the co-operative society and was selling the rest to a hotel in the hope of earning more to meet his own needs. Basamma found out in no time and vehemently opposed this . She insisted that the entire milk produced be sold to the KMF at least till the loan was repaid. Her argument was that since she was the beneficiary of the loan, she had the right to decide all matters related to the milk production .

- Participation of the women in activities where only men used to participate, like elections for the Panchayat board, has increased. Women of Hadagil proudly claimed that they even voice their opinions in forums consisting of only.

The Economic Gains

- There has been an increase in the income per day of the Sangha woman from approximately Rs. 20/- to Rs. 40/-
- The EDP has encouraged savings and has highlighted the utility of collective resources. Earlier, the income from the coolie work was utilised fully and savings were minimal.
- There is prompt repayment of loans due to pressure from other sangha women and also due to the desire to own the cows at the earliest. In Kadani, the women have repaid the loans in excess of the instalments, to the bank. They have remitted their entire earnings, after deducting the monthly expenses, to the bank.
- The level of market awareness among the women has increased substantially since the beginning of the project
- Sangha women in Kadani village are very enthusiastic about diversifying this activity further.

Women are convinced of the scope of the dairy activity to develop into a larger scale activity. While most of them are also presently engaged in arduous coolie work, they are exploring the options of devoting all their time to the dairy activity.

One sangha woman at Kadani remarked "We will continue with this occupation of dairy farming even if the income is low. If the produce of this cow becomes very low, we will sell off this cow but will definitely buy another cow of a better breed, in place of this one."

BIDAR

The focus in Bidar in the past year was on establishing and strengthening linkages with financial institutions. The entire process of working with the DCC bank to facilitate possible linkages for credit for potential Income Generating Activities an interesting learning experience at the programme level. In their interactions with the sangha women, the bankers found that while the women at an individual level did possess some skills to start business ventures and expressed the eagerness to access credit facilities, some of them were from those sanghas that were not meeting regularly. Further, their ability to read and write was poor and documentation within the sangha not adequate. The intervention focus of the programme for these women was quite clear. Women were given inputs in sharing of responsibility, understanding of group dynamics within the sangha as different from a "self help group", on practical literacy and numeracy training. As a next step, all the sanghas were given the initial orientation about the schemes of the DCC bank. As a part of centenary celebration of the bank, a decision was made, to provide a large number of groups, easy access to credit within the district. A 100 sanghas were identified from within MS, of which about 56 applied for a loan. Loans have been

sanctioned for 16 sanghas already for both individual and group activities. A few sanghas have taken DWCRA loans as well.

Access To Money Changed Her Life

Kamamma of Bagdal village, Bidar taluk fettered by the chains of poverty and domestic abuse, was eager to become a member of the sangha which she saw as her only solace. Her husband would not hear of it and continued to exploit and abuse her. The sangha women of the village, unable to tolerate the injustice that Kamamma was facing decide to loan her Rs.500/-, hoping that this would at least see her through her immediate crisis. Kamamma borrowed another Rs1000/- and decided that she would invest the money in a goat. In time, the goat gave birth to two kids and Kamamma sold all three for a good price. With this, she repaid a part of the loan that she had taken and bought a buffalo. She has started earning at least Rs. 600 more every month and is an active member of the sangha. She sends both her children to the NFE centre and is respected much more by her family. Her husband dare not indulge himself in his exploits any more and Kamamma is a much happier woman today.

Coping With Disbelief : Women Show The Way

Sangha women of Islampur in Basava Kalyana taluk of Bidar district, took a loan from the State Bank of India. After repayment of the first loan, one officer from the bank visited the sangha for verification. He appeared sceptical and said that he was sure that they had misused the first loan. The sangha women asked him to wait for a few minutes. Within a short while, the startled officer saw rows of sheep and goats, neatly arranged according to size!!

“Now do you believe that we actually used the loan properly?”, asked the women. Needless to say, the officer was convinced as much by the sincerity of the women as by their strategy.

MYSORE

The Mysore team explored and used the opportunities for training in economic activities. As a first step, four sanghas with different profiles were identified for the training programme. Linkages were established with “The Indo Dutch Project Management Society” for training the sangha women. The main focus was to provide women with the opportunities to identify their existing skills for income generation and the factors that would be required to enhance their present strengths to a viable business option.

Four Villages in Hunsur taluk identified (Banniguppe, Honnenahalli, Rayanahalli and Thondaalu). The training programme was structured to suit MS needs and has been completed in two stages.

Stage -1 : Awareness about Business opportunities, comparison with existing occupation and presentation of potential areas of development.

Stage -2 : Visit to other villages where women have started their own enterprise; discussions with them.

In all 100 women have received the training. The programme staff felt that an optimal saving (of at least Rs.10,000) would help women access larger bank loans. Although this requirement has yet to be met by some of the sanghas, the women have identified the businesses that they intend to start. For instance, the Banniguppe sangha has current savings of Rs.6000 and are assured of a loan of Rs. 20,000 by NABARD once their savings touch Rs.10,000.

The DIU has planned for skill training at Honnenahalli. Resource persons will be other sangha women. As they have identified “making cups and plates by stitching leaves (muthige)” as their occupation, they do not require heavy capital investment. The implementation of the programme has often had to contend with certain unanticipated factors, for instance, despite the fact that all the women in the sangha at Thondalu have undergone the IDPMS training, problems of group dynamics independent of the project, have prevented the process of effective implementation. In Rayanahalli, women have articulated that their daily wages rarely exceed Rs.10, therefore limiting the scope for saving. Other forms of support are being explored.

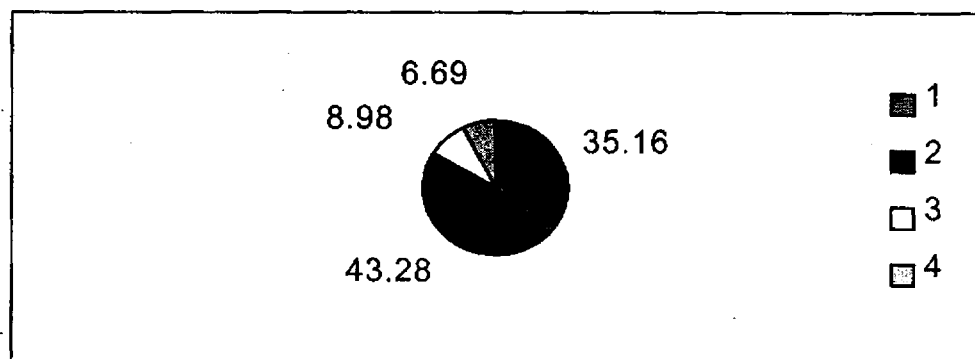
RAICHUR

The following section illustrates the availability and use of money within the sanghas.

UTILISATION OF SAVING (IN %)

TOTAL SAVING AMOUNT: Rs 4,61,318/-

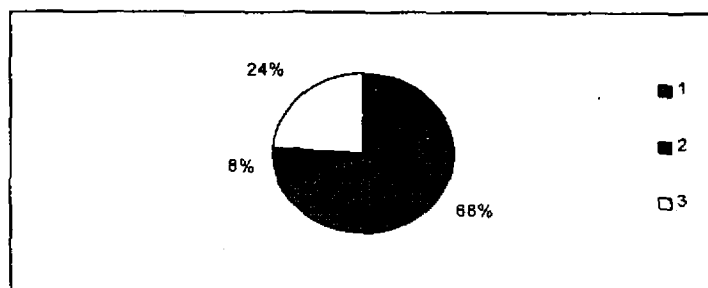
| 1. IN LOAN | 2. IN THE BANK | 3. CASH AT HAND | 4. FOR SANGHA ACTIVITY |
|------------|----------------|-----------------|------------------------|
| 35.16 % | 43.28 % | 8.98 % | 6.69 % |



UTILISATION OF HONORARIUM (IN %)

TOTAL HONORARIUM - Rs 6,93,000 /-

| 1. IN LOAN | 2. FOR SANGHA MANE | 3. IN THE BANK |
|------------|--------------------|----------------|
| 68 % | 8 % | 24 % |
| | | |



As a first step, towards effective EDP, the Raichur team segregated the existing sanghas into 3 categories using the savings activity as a criterion :

- Sanghas that are presently not saving and require training in thrift and credit management - 179 of which 132 have started savings after the training
- Sanghas that have received inputs, have started savings but are not completely independent- 53
- Sanghas that are independent in terms of documentation, saving activity, disbursement of loans, investing in activities , linkages with external credit sources etc.- 26 of which 17 have accessed loans from DW CRA and NABARD.

BIJAPUR - FROM ECONOMIC GAIN TO AWARENESS ON SOCIAL ISSUES

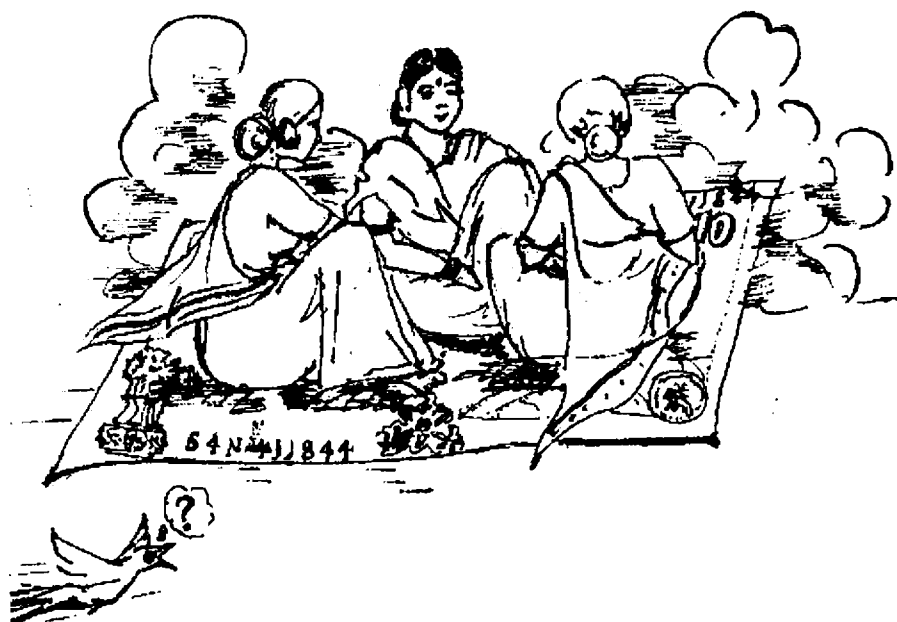
Sometimes, women do not see the need or relevance of the collective to improve their status. However, once they actually join the sangha, their opinions change.

Narasavva, of Havinanhavva village, Indi taluk was very reluctant to become a sangha member, despite the encouragement of the sahayogini and other women in the community. The sangha decided that the only way to motivate her would be to offer her a viable business option by providing her a loan from the sangha savings on the condition that she become a sangha member. Sure enough, Narasavva took up the offer of Rs. 2000 in loan and started a vegetable business. She did extremely well and repaid the loan within 4 months . When asked how she was able to be so successful so soon , she pointed out that she saved women the trouble of going all the way to the local Santhe (market) to buy the vegetables. She continues to earn daily wages and the vegetable vending supplements this income She is an active sangha member today.

ECONOMIC ACTIVITY IN THE SANGHA : THE PITFALLS

In Bennala village, Bijapur taluk, Bijapur district, the sangha women were very keen to start a group activity. They identified agarbathi making as the viable option. The DIU suggested that if the women were so keen then they must pay for the training themselves. Each of them took a loan of Rs. 250/- from the savings amount and completed the training. The trainer offered to provide the women with the raw materials and also buy the finished bundles once they started the activity. The sangha further took a loan of Rs. 3750 from the bank for initial investment and were paid Rs. 7 for every 1000 sticks. This deal between the trainer and the women seemed to be quite satisfying on both sides, till one of the women felt that they were being paid very little in comparison to the market rates. They decided to market the products themselves and asked the trainer merely to supply them with the raw material. The trainer initially hesitant to refuse, started providing them poor quality raw materials, making it difficult for the women to be able to sell the products. When they questioned his motive, he simply stopped providing them with the raw materials altogether and the activity has been stopped, leaving the women in a lurch.

It disconcerting that while, on the one hand, women are encouraged to question injustice, when they actually do, they often have to contend with realities that they have little control over and can do almost nothing about. However, these learning processes will strengthen the women. Such experiences are almost inevitable and will help women to evolve strategies and more ways to cope.



8. HARVESTING OUR LEARNING, MAINSTREAMING OUR PERSPECTIVE

This chapter looks at the efforts made during the past year to integrate the MS perspective into “mainstream” development concerns. The experience of the past eight years had led to a vast deal of learning. Could we harvest this learning and identify broad strategies and areas that are replicable, that can be used in the new MS districts? Plans for Bellary district are outlined here. Collaborating with other programmes and organisations provides the opportunity to share the perspective and concerns of sangha women. Methodologies and strategies successful in MS can be shared. Documentation of MS experiences is a useful and effective way of “mainstreaming” women’s concerns. Despite the wealth of documentation built up on gender issues, there is still a dearth of material that captures process at the field. MS, with its large field base and geographical spread, is in a vantage position to document and record the perspective of rural women. These documents are an excellent tool with which to “mainstream” gender concerns. Working with other organisations is a good strategy to disseminate what we have learnt in our work with poor women, to bring their perspective to larger and larger areas of action.

SOWING THE MS SEEDS IN NEW AREAS

The last year saw MS, Karnataka moving into Bellary district. This district, situated in the Northern part of Karnataka, bordering Raichur district, has a harsh terrain and is known to have the hottest summers in Karnataka. Development indicators are low and gender-disaggregated data show that women have been marginalised from development processes. In addition, Bellary district has the highest ranking after Bangalore for the incidence of HIV/AIDS, the Devadasi system is prevalent, and female literacy is low. These are the reasons for starting the MS programme in this district.

This gave us a good opportunity to harvest our learning from the other districts and use these lessons in Bellary. Some of the changes that we are trying in Bellary are outlined here :

- Despite strenuous efforts by MS, it is often difficult to expand sangha membership to different castes in the village if we are identified as a programme for the SC/ST community. Could we use the gram Sabha meetings and PRA method to mobilise women across caste lines and motivate them to form a sangha? After all, the basic premise is that gender discrimination should unite women across caste and class lines. At the same time, we are conscious that the patient and rich processes that go into the formation of a sangha should not be rushed or hampered in any way.
- In Bellary district, the initial selection of 2 out of 7 taluks was made after looking at the taluk level data, discussion with government officials and different organisations. Accessibility of the area and the response in the villages visited were also factors considered. Thus, Bellary and Kudlagi were selected.

- Bellary is also a District Primary Education Programme (DPEP) district and it is proposed to collaborate with DPEP in the micro planning exercise in the villages selected by Mahila Samakhya. This exercise will be a good entry point strategy to interact with all the women of the village, to identify resources in the village and to understand its educational profile.
- In the older districts, the literacy initiatives for sangha women got off to an early start in 1992 - 93. However, with the expansion of Mahila Samakhya activities in several spheres, the literacy initiatives were somewhat diluted. It is proposed that in Bellary, the first few months of sangha activities will concentrate on literacy as the key to other forms of knowledge. It is proposed to develop neo-literate materials on different issues like health, law, environment, political participation as part of the literacy initiatives. It is hoped that this will help the sangha keep the initiative for collective action and MS will play a facilitative rather than a proactive role from the very beginning.
- By adopting the PRA approach from the beginning, it is hoped that the sangha will build up awareness of the access, control and potential of community resources.
- We have also debated intensely on the MS support and facilitator role and we hope to put the lessons learned in the old districts into practice in Bellary district.

WORKING WITH OTHER PROGRAMMES AND INITIATIVES

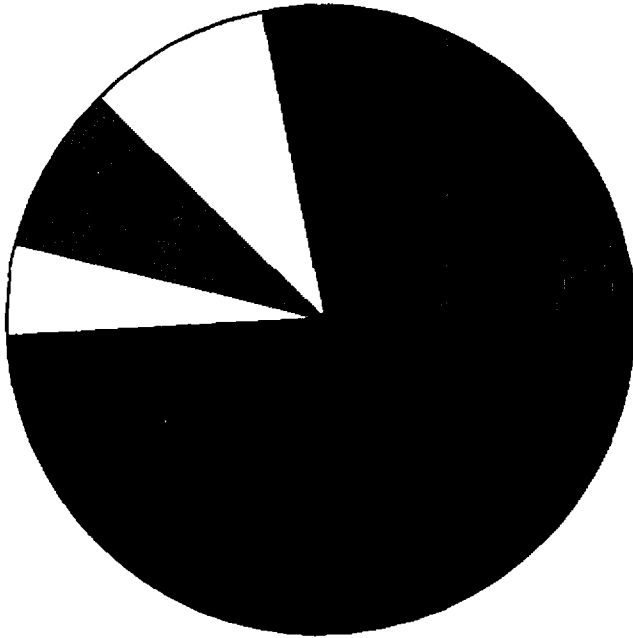
The applicability of MS methods and processes can be tested out through our collaborations with other programmes and initiatives. During the past year, MS has worked with the Directorate of Mass Education during the "Kannada Nadu Sakshara Nadu" campaign. Different strategies have been tried out in the districts to enhance literacy levels in the sangha. (These are been outlined on pages 23-27)

The diagram on page 46 - 47 shows the results of the exercise in Govindpalli village in Deodurga taluk, Raichur district. A comparison of the situation of girls and boys is shown. This was part of the joint micro planning exercises carried out by Mahila Samakhya and DPEP in 24 villages of the taluk. Of these, 14 villages have MS sanghas. The benefits of this exercise to MS were several. Awareness was created about the education profile and resources of the villages among the sangha women who participated. Many of them became Village Education Committee (VEC) members. Sangha women and the MS team realised the possibilities of the public and the village community improving village resources. Women realised afresh, how education and the lack of it, is connected to the status of the girl child and the women. They developed a good rapport with the functionaries of the education department. Women also listed the possible improvements to the educational infrastructure. MS sangha women participated actively except in Jagatkal village where caste proved to be an obstacle to the micro planning exercise. This activity in Raichur gave the MS team new information and learning which could be used later in the other districts. It helped to establish the credibility of MS further in the eyes of government functionaries.

TIME ALLOCATION AND RESPONSIBILITY MAP

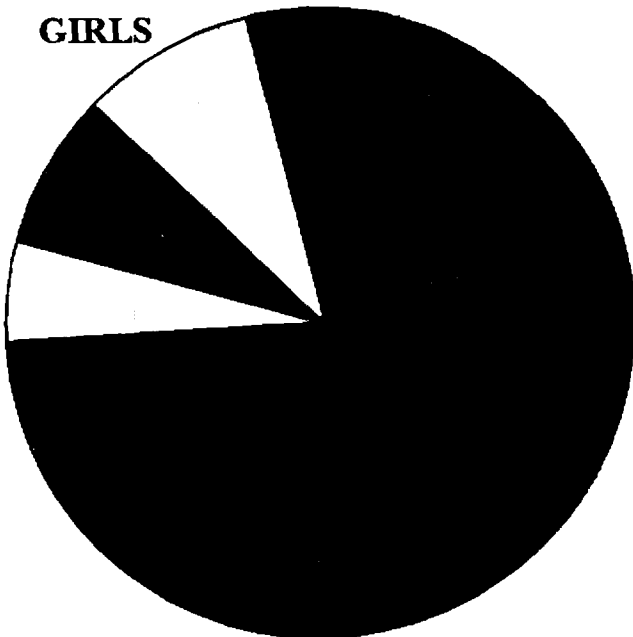
SCHOOL GOING CHILDREN

BOYS



- 1. Time for Sleep
- 2. Time/Amount of Food
- 3. School Time
- 4. Household Chores
- 5. Time for Play
- 6. Time for Study
- 7. Time for Personal Hygiene

GIRLS

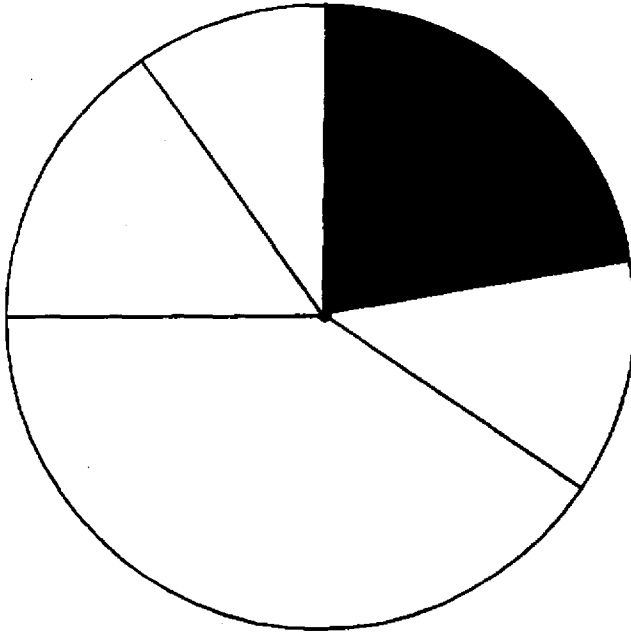


Govindapalli - Village
Deodurga - Taluk
Raichur - District

TIME ALLOCATION AND RESPONSIBILITY MAP

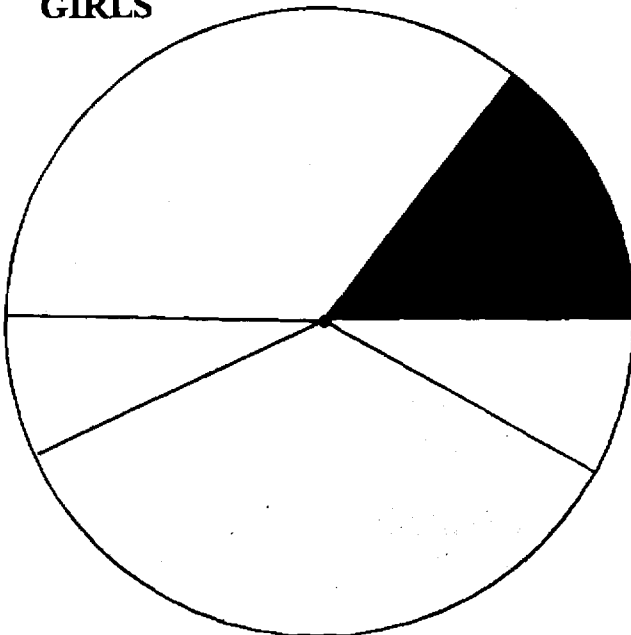
NON SCHOOL GOING GIRLS AND BOYS

BOYS



- 1. Household Chores
- 2. Earning from Coolie/Farm Work
for same number of hours of work
- 3. Time available / taken for
Personal Hygiene
- 4. Time/Amount of Food
- 5. For Sleep
- 6. Time for play

GIRLS



Govindapalli - Village
 Deodurga - Taluk
 Raichur - District

Another important interaction was the situation analyses carried out by the MS team under the Community Based Convergent Services (CBCS) Programme. Through this analyses, the problems of women and children were identified with the help of the community and different government departments. The objective was to solve the problems identified using existing resources and facilities. The components of the programme are 1. Situation analyses of the village 2. Awareness camp on the findings 3. Financial support of Rs.10,000/- per collective to solve the problem. Samakhya's role was to develop linkages and identify problems in 40 villages in Raichur and Deodurga taluk . An action plan was prepared for each village and Kutletkur village was selected for the pilot study. Here, problem areas were identified as the Anganwadi, ANM, drinking water and toilets for women.

The Samakhya team which covered 39 villages was able to get the following information :

1. Detailed statistical profile of that particular village.
2. Problems in the village.
3. Roles and responsible of sangha and village community in solving the problems.
4. Access to mainstream structures.
5. It was found that in every village , basic needs like school, Anganwadi, drinking water, etc. were not met.

The benefits to Samakhya through this process were also that it was possible for women to identify and plan access basic amenities, to introduce the sangha concepts, to strengthen linkages to other departments, to enrol dropout girls in school. It particularly helped the MS team to identify the inputs needed to strengthen these sanghas.

ACCESSING COMMUNITY RESOURCES FOR WOMEN

In Bijapur, financial support for the construction in the past few years , of 65 sangha huts have been obtained from the gram panchayats. Out of these , 38 have already been constructed and 27 have received the sanction for construction. Once the women have identified and obtained the documents for the land to build the sangha *mane*, they need money in excess of the small amount allotted by MS for each sangha *mane*. By bringing their demands into the *Zilla* panchayat at the planning stage, varying amounts are earmarked by the concerned *gram* panchayats for the use of the sangha. Sanghas have received from Rs 5,000 to Rs. 20,000 from the panchayats. Not only are community resources being used for women's needs, there is also the larger issue - the acknowledgement that women have the right to their time, space and course of action.

OUR DOCUMENTATION DURING 1997 - 98

During the past year, documentation of MS processes and experiences has been a focus area of work. The process of documentation has itself been used for review, training, analyses and wider dissemination of our work. We are aware that our methodologies should be replicable in other situations and organisations working in gender and development. Since the MS programme has a strong and (geographically) wide field coverage, we feel that it is critical to document our field experiences, not only as feedback learning for the sangha women, but also for our own learning and for wider use.

1. Kusuma - a gender training manual .

(Refer page 28 for details)

Kusuma is a gender training manual (in Kannada) developed through a six months' participatory process with young rural men who are the teachers in the NFE centres. This is an example of how documentation was used by MS to review, analyse and train. This is an attempt to integrate gender concepts more strongly into the NFE.

The manual contains 20 exercises that cover various gender issues. Although prepared with and for NFE teachers, it can be adapted for wider use. It also contains additional background reading material as well as several useful guidelines for trainers. There have been requests for this manual from several organisation, NGOs, the District Primary Education Programme and the Directorate of Mass Education. The English translation of this manual, for wider dissemination, is underway.

2. Gender and Empowerment - Theory and Practice.

This document is based on the proceedings of the Gender and Empowerment Workshop held between 27th and 31st January 1997 at Mahila Samakhya Karnataka. The thoughts, questions, analyses, fears and hopes articulated by the group form the rich source material for this report. The workshop located MS initiatives in the larger context of universal gender concerns. It led to a systematic gender audit of the programme. It also gave us insights on the strategies that could be used for a gender audit.

3. Towards Economic Freedom - Women and Sustainable Collectives

This paper was prepared as a status report of economic activities in MS, Karnataka. It is based on detailed discussions, workshops and sangha data that have been collected by the MS team. It has also drawn from the rich discussions within the programme, the past experience of the sanghas in economic development issues and has led to the development of a future course of action that will lead to strong and self-reliant sanghas.

4. Sollu (The voices of sangha women)

A newsletter from Mysore DIU for circulation among sangha women and persons associated with the MS programme. This newsletter is a vehicle for news, stories, experiences for and about women. Written in easy style, Sollu can be used as a teaching, training and discussion tool.

5. Chilipili (The Chirping of birds)

This is a bi -monthly newsletter published by the Mysore district unit for NFE children and teachers. It contains stories, puzzles and material that will be useful for teachers and students.

9. BUILDING UP OUR SKILLS

This section gives an overview of our efforts to build up the skills and capacity of the sangha women. It also outlines the efforts at building up the skills of the MS team. Since MS is a support and facilitator organisation, the skills of the team need to be revitalised and upgraded almost continuously if they are to provide new inputs to the sangha women. In the past year, the *Ghataka* and *Taluk* level meetings have been good forums to plan new inputs with the sangha women. In addition, PRA techniques, micro planning, the CBCS programme and the literacy initiatives have provided inputs to sangha women. Training for economic programmes have also taken place. Details are given below of special and issue -based meetings , trainings and workshops in tabular form.

In addition, in all districts, regular *ghataka* (cluster meetings, generally once in two months) and *taluka* level meetings (generally once in four months) of women representatives from all sanghas are conducted. Routine meetings for the district programme team, NFE teachers, AE teachers, parents' meetings (children in the crèches and Mahila Shikshana Kendras) with officials , bankers etc. take place in all districts.

The State Programme Office has the responsibility for providing new inputs, conceptual clarity , networking and co-ordination of the MS programme in the field. In addition, administrative meetings like the Executive Committee(EC) , DPC's meeting and the Appointments Committee meetings have been held. EC meetings were held on 23/5/97 ,8/10/97 and 3/3/97. The Appointments Committee meetings was held on 26/11/97.



STATE LEVEL MEETINGS, TRAININGS AND PROGRAMMES

LITERACY/EDUCATION

| SL. NO. | DATE | TRAININGS | PARTICIPANTS | RESOURCE PERSON/FACILITATOR |
|----------------|----------------------|--|--|---|
| 1. | 27/4/97 to 31/4/97 | MS National Workshop on Educational Initiatives (Gujarat) | Representatives from all M.S. States | Lakshmi Krishnamurthy , Anita Dighe, Renuka Mishra & MS Teams |
| 2. | 19/6/97 to 22/6/97 | NFE/MSK Planning Workshop (Bangalore) | Programme Staff & NFE/MSK Teachers | Revathi Narayanan, Malthi (Vikasana) Shashi Rao (Sishu Mandir), Malini Ghosh (Nirantar), Basavaraj (BGVS) |
| 3. | 8/7/97 | Meeting with DME on the Saksharatha (Bangalore) | Programme staff from all the DIU & State Office RP's | Uma Mahadevan (DME Director) |
| 4. | 21/8/97 to 23/8/97 | MSK Workshop II round (Mysore) | Programme Staff and MSK teachers from all the DIU's | Revathi Narayanan, Savitha, Amrutha & Leela Hiremath (DPEP) |
| 5. | 7/10/97 to 8/10/97 | Consolidation & developing NFE Curriculum (Bangalore) | Literacy committee from all districts | Savitha & Amrutha |
| 6. | 13/10/97 to 15/10/97 | Gender Training Module NFE/Core - team Workshop Preparation of draft Gender Manual, Kusuma (Bangalore) | SPO RP's | Shri. Umashankar Periodi (Samuchaya) |
| 7. | 20/10/97 to 25/10/97 | TOT at Raichur Development of gender manual (Raichur) | Programme Staff & NFE teachers from DIU's and SPO | .. |

EDP

| | | | | |
|----|----------------------|---|------------------------------------|--|
| 8. | 12/11/97 to 13/11/97 | EDP Consultation Meeting (Bangalore). | EDP Committee members & SPO | Revathi Narayanan, Smita Srinivas, Aarti Madhusudan |
| 9. | 28/1/98 to 31/1/98 | MS National Workshop on EDP (Bangalore) | MS Representatives from all States | Kalyani Menon, Gita Menon Vijayalakshmi (FWWB) & K S Gopal (CEC) |

SANGHA PROCESS AND GENERAL

| | | | | |
|-----|----------------------|---|--|---|
| 10. | 31/3/97 to 5/4/97 | Annual Activity Plan Meeting (Mysore) | All DPCs, RPs, JRPs, Accountants & two sahayoginis from each districts | Revathi Narayanan |
| 11. | 9/6/97 to 13/6/97 | PRA Training State Level (Bidar) | All Dist. DPC, RP, JRP's & Sahayoginis | Roopa Bernard, Bernard J.P. & Joseph Thomas P.J. |
| 12. | 7/7/97 to 22/7/97 | Sangha Empowerment Pilot Study (2 villages from each district) | Sangha women | Savitha , Amrutha & DIU Teams |
| 13. | 30/7/97 to 2/8/97 | Sangha Empowerment Study Presentation & (10 pilot sanghas from MS, Karnataka) Collectives Workshop, (Hyderabad) | Teams from all M.S. States | Kalyani Menon , Anjali Dave Abha Bhaiya, Kameshwari |
| 14. | 2/9/97 to 4/9/97 | Consultation Meeting (MS programme for the IX plan period) , (Gulbarga & Bidar) | Mahila Samakhya Team (Gulbarga, Raichur, Bidar & Bijapur) | Revathi Narayanan |
| 15. | 11/9/97 | „ | Mahila Samakhya Team (Mysore) | Savitha & Amrutha |

ADVOCACY

| | | | | |
|-----|---------------------|--|-------------------|--|
| 16. | 6/7/97 to 2/8/97 | Advocacy Fellowship Programme (Washington) | Revathi Narayanan | Advocacy Institute , Washington & National Centre for Advocacy Studies, Pune |
|-----|---------------------|--|-------------------|--|

ADMINISTRATION AND FINANCE

| | | | | |
|-----|-------------------------|--|---|--|
| 17. | 26/6/97 to 30/6/97 | Computer & Office Management Training (Gulbarga) | Admin. Staff & Accountants from SPO & all the districts | Sandhya Rao (HHS) & C.G.Narayan & Anantha Rao (Karnataka Govt. Computer Centre) |
| 18. | 10/12/97 to 12/12/97 | MS National ,Financial Planning & Management Workshop, (Lucknow) | DPCs, RPs and Accountants from all M.S. State | Deepa Das, Vrinda Sarup & MS SPD's |

**TRAININGS AND PROGRAMMES
HELD IN RAICHUR DISTRICT**

LITERACY/EDUCATION

| SL. NO. | DATE | TRAININGS | PARTICIPANTS | RESOURCE PERSON |
|---------|-----------------------|--|-------------------------------------|--|
| 1. | 20/5/97 to 30/5/97 | Women's Literacy <i>Jatha</i> | Mahila Samakhya Team | Literacy Resource Persons, Taluka Secretary |
| 2. | 4/7/97 to 5/7/97 | Creche teachers training on child - friendly teaching methods | Creche teachers | Manjula, Leela Hiremath & DPEP Raichur |
| 3. | 13/7/97 to 14/7/97 | Saksharatha Volunteers training | 47 volunteers | Literacy Resource Persons & Samakhya Team |
| 4. | 15/7/97 to 19/7/97 | Micro Planning training - Raichur | 3 Sahayoginis, DPC, RP & JRP | DPEP |
| 5. | 29/7/97 to 1/8/97 | Micro Planning - Bardinni | Lalitha Settar | DPEP |
| 6. | 10/8/97 to 14/8/97 | Micro Planning - Shavanthagal | Vimalakshi | " |
| 7. | 18/8/97 to 21/8/97 | VEC Training - Raichur | 2 Sahayoginis & Leela Kulkarni | " |
| 8. | 23/8/97 | DPEP Sharing Workshop | 3 Sahayoginis & Leela Kulkarni | " |
| 9. | 25/8/97 to 30/8/97 | Micro Planning - Govindpalli | 2 Sahayoginis & Leela Kulkarni | |
| 10. | 9/9/97 to 26/9/97 | Micro Planning - Hanagunda, Mayapura, Aldarhi, Shakapura | Concerned Village people | Vimalakshi & 2 Sahayoginis |
| 11. | 20/9/97 to 23/9/97 | NFE evaluation Yelburga | Children, Teachers, Sangha Women | Programme Team |
| 12. | 19/9/97 to 21/9/97 | VEC Meeting - Raichur | 2 JRP & 1 Sahayogini | DPEP |

| | | | | |
|-----|-------------------------|--------------------------------------|-------------------------------------|--|
| 13. | 10/11/97 to 16/11/97 | NFE Evaluation | Children, Teachers, Sangha Women | Sahayoginis |
| 14. | 18/11/97 to 26/11/97 | Micro Planning Sharing & Training | Sahayoginis | DPEP |
| 15. | 20/11/97 to 22/11/97 | NFE Gender Training Follow up | NFE teachers | Committee members & Core team NFE teachers |
| 16 | 24/11/97 to 26/11/97 | “ | NFE teachers | Committee members. Core team NFE teachers & SPO RP's |

HEALTH

| | | | | |
|-----|-----------------------|--------------------------------------|----------------------------------|--------------------------|
| 17. | 30/7/97 to 31/7/97 | Consolidation of Health Documents | Sangha women, Sahayogini & RP | Gangamma, SPO, Bangalore |
|-----|-----------------------|--------------------------------------|----------------------------------|--------------------------|

EDP

| | | | | |
|-----|-----------------------|--|--|---|
| 18. | 24/7/97 | Meeting with beneficiaries DWCRA, Yelburga | 9 Sangha Women | DWCRA planning officer, Assistant Director & C.D.P.O - Yelburga |
| 19. | 20/2/98 to 22/2/98 | EDP Committee's visit | Yediapur, Basapura, Lebageri & Tanakanakal | SPO EDP Committee members & RP's |

DOCUMENTATION

| | | | | |
|-----|---------------------|-------------------------------------|-------------|-----------|
| 20. | 3/9/97 to 4/9/97 | Documentation Training - Raichur | Sahayoginis | JRP & DPC |
|-----|---------------------|-------------------------------------|-------------|-----------|

SANGHA PROCESSES AND GENERAL TRAININGS, WORKSHOPS

| | | | | |
|-----|-----------------------|--|-------------------------------|--|
| 21. | 13/7/97 to 14/7/97 | Sangha Empowerment Studies - Siddapur & Hirevenkalakunta | Sangha Women | Amrutha, Savitha - Bangalore, RP, JRP & DPC |
| 22. | 27/8/97 to 30/8/97 | PRA Training - Raichur | NFE teachers & Sahayoginis | DPC & Core team sahayoginis |
| 23. | 19/1/98 to 30/1/98 | CBCS situation Analyses Study | Raichur & Deodurga Taluk | Sahayoginis, NFE teachers, DPC & RP's |
| 24. | 9/2/98 to 18/2/98 | CBCS situation Analyses Study | Raichur & Deodurga Taluk | Sahayoginis, NFE teachers, DPC & RP's |

**TRAININGS AND PROGRAMMES
HELD IN MYSORE DISTRICT**

LITERACY AND EDUCATION

| SL. NO. | DATE | TRAININGS | PARTICIPANTS | RESOURCE PERSON |
|---------|----------------------|---|---|---|
| 1. | 6/5/97 to 10/5/97 | Literacy <i>Jatha</i> Training | Sahayoginis & NFE Teachers | Jenni - Sumathi 'Janamana' - Mysore |
| 2. | 12/5/97 to 25/5/97 | Literacy <i>Jatha</i> | Sahayoginis, NFE Teachers & Programme Staff | Samakhya Team |
| 3. | 28/7/97 to 30/7/97 | Workshop for Collection of Teaching Materials | NFE Teachers | Smt.Vani, Mangalore, (Savitha JRP, & Committee Members, Sarswathi, Akkamahadevi, Muthamma) |
| 4. | 12/8/97 | Creche Training follow up | Creche mothers | Sheela Khare (RP) |
| 5. | 19/8/97 | M.S.K. Curriculum Devt. Follow up | M.S.Kendras children | District Programme Co-ordinator |
| 6. | 17/11/97 to 19/11/97 | Re-orientation Training for NFE TOT | Selected NFE Teachers | Dr.C.P.Parimala & Savitha (JRP) |
| 7. | 21/11/97 to 23/11/97 | NFE Gender Training Follow up | Sahayoginis & NFE Teachers | Dr.C.P.Parimala & Trained NFE Teachers |
| 8. | 1/12/97 to 2/12/97 | Volunteers Training (NFE Teachers) | Volunteers of Nanjanagud Taluk | Sri Achyutha Rao Saksharavahini, Mysore |

HEALTH

| | | | | |
|-----|---------|---|----------------|--|
| 9. | 10/6/97 | Creche Teachers & Health Training - Hygiene | Creche Mothers | Sheela Khare (RP), Janardhan - Sumathi (Janamana), Savitha (JRP) & Dr. Anil |
| 10. | 4/8/97 | Consolidation of health documents | Sangha Women | Smt. Gangamma (SPG), Kamala (JRP) |

EDP

| | | | | |
|-----|----------|----------------|--------------|----------------------------|
| 11. | 25/7/97 | IDPMS Training | Bannikuppe | Sheela Khare (RP) |
| 12. | 26/7/97 | " | Honnenalli | IDPMS Staff (Sri.Ravindra) |
| 13. | " | " | Rayanahalli | |
| 14. | " | " | Thondalu | |
| 15. | 15/9/97 | " (II Stage) | Rayanahalli | |
| 16. | 24/9/97 | " | Thondalu | |
| 17. | 20/10/97 | " | Bannikuppe | |
| 18. | 28/10/97 | " | Honnenahalli | |
| 19. | 9/2/98 | " (III State) | Rayanahalli | |
| 20. | 12/2/98 | " | Bannikuppe | |

GENDER TRAINING

| | | | | |
|-----|-------------------------|---|-----|---|
| 21. | 18/12/97 to 19/12/97 | Gender & Development TOT Training - Netherlands | DPC | Gender & Development Training Centre, Netherlands |
|-----|-------------------------|---|-----|---|



**TRAININGS AND PROGRAMMES
HELD IN BIDAR DISTRICT**

LITERACY AND EDUCATION

| SL. NO. | DATE | TRAININGS | PARTICIPANTS | RESOURCE PERSON |
|---------|----------------------------|---|---|---|
| 1. | 27/4/97 to 1/5/97 | Saksharata <i>Jatha</i> Training | Bidar & Bijapur Sahayoginis & 5 sangha women | Bhaskar (BGVS) B'lore, Shambuling Waldoddi & Manohar M.S. |
| 2. | 24/6/97 to 28/6/97 | PRA Follow up Training | Sahayoginis | DPC, JRP's & Sahayoginis Rajamati & Laxmibai |
| 3. | 15/7/97 to 16/7/97 | Consolidation of Health Documents | Sangha women | SPO RP Gangamma, Sahayoginis Premila, Basamma, Tippamma, Saraswati & JRPs Shaila Shetty, Muktamma |
| 4. | 19/7/97 to 21/7/97 | Creche Teachers Training | Creche Teachers | M.S.Manohar, Shambulinga Waldoddi from Saksharatha Samiti & Lecturers Pranesh Gudur, Sangram Engle, B.S.Sajjan, Bharati Vastrad B.V.B. College, DPC, JRPs, Shaila, Suparna, Committee 4 Sahayoginis |
| 5. | 20/11/97 to 23/11/97 | NFE Gender training follow up | NFE Teachers of Aurad & Bhalki Taluks | DPC, Head Office Consultant - Savitha, Dist. JRPs - Suparna, Shaila, Chandrakala, Muktamma & Sahayoginis- Chandrakala Santhosha, Sarubai, Manoranjini. |
| 6. | 24/11/97 to 26/11/97 | NFE Gender Training Follow up 2 nd batch | NFE Teachers of Bidar, B.Kalyan & Humnabad Taluk. | DPC, JRPs, Suparna, Shaila, Chandrakala, Muktamma & Sahayoginis - Santhosha, Sarubai, Manoranjini, Chandrakala |
| 7. | 19/1/98 to 24/1/98 | Kala <i>Jatha</i> | Sahayoginis & JRPs | DPC |
| 8. | 17/2/98 to 19/2/98 | AE Teachers Training | AE Teachers | JRP, Shaila, Sahayoginis Manoranjini, Parwati, Saraswati, Basamma, Chandrakala, Laxmi |
| 9. | 17/2/98 to 19/2/98 | NFE Teachers Training | NFE Teachers | JRP - Chandrakala, Sahayoginis - Nazeema, Santhosha, Manoranjini |

| | | | | |
|-----|-----------------------|------------------------------|------------------------------|---|
| 10. | 17/1/98 to 19/1/98 | Creche Teachers Training | Creche Teachers | JRP- Muktamma, sahayoginis- Shantamma, Bharati & Kalawati |
| 11. | 28/2/98 to 7/3/98 | Residential Literacy Camp | AE Teachers & Sahayoginis | Shaila JRP, MSK Teachers- Sulekha, Laxmi Sagar, Sahayoginis - Chandrakala, Parwati, Basamma, Rajmati, Manoranjini |
| 12. | 20/3/98 to 4/4/98 | “ | Sangha Women | JRP - Shaila, Sahayoginis - Kamala, Premila, Laxmi. MSK Teachers- Sulekha, Laxmi Sagar, Mangala |

SKILL DEVELOPMENT AND EDP

| | | | | |
|-----|------------------------|--------------------------|------------------------------|---------------------------------|
| 13. | 26/8/97 - 29/8/97 | Leadership Training | New Sahayoginis & 2 JRP's | JRP's Chandrakala & Muktamma |
| 14. | 16/12/97 - 17/12/97 | EDP Planning Workshop | Sahayoginis | JRPs, Chandrakala, Muktamma |

RESEARCH AND DOCUMENTATION, GENERAL

| | | | | |
|-----|-----------------------|---|----------------------|---|
| 15. | 8/3/98 | Women's Day | Sangha Women | Advocate Shakuntala Tambake, Lecturer - Vijayalaxmi Gadde, Sri Muni Subbareddy, Manager Lead Bank Bidar & Sri Narayanappa Manager NABARD Bank Bidar |
| 16. | 26/3/98 to 28/3/98 | Sahayoginis Meeting regarding Sangha Impact 'HOME AND THE WORLD', study preliminary meeting on empowerment processes to be covered in study | Sahayoginis and JRPs | DPC, SPD, Lakshmi Krishnamurthy & Anjali Dave, Amrutha . |

**TRAININGS AND PROGRAMMES
HELD IN GULBARGA DISTRICT**

LITERACY AND EDUCATION

| SL. NO. | DATE | TRAININGS | PARTICIPANTS | RESOURCE PERSON |
|---------|----------------------|-------------------------------|--------------|--|
| 1. | 20/11/97 | NFE Gender Training Follow up | NFE Teachers | Amruth, Mallikarjuna, Ramachandra & Programme Staff |
| 2. | 22/11/97 | Creche teacher training | " | Anganwadi Training centre & MSK Literacy committee members |
| 3. | 10/12/97 to 27/12/97 | Residential Literacy Camp | Sangha Women | Shobha D.K., Parvathi K Indira S.K., Vasantha & Suguna |
| 4. | 9/2/98 | Literacy Follow up Programme | " | MSK Staff |

HEALTH

| | | | | |
|----|--------------------|---------------------------------------|--------------------|---|
| 5. | 14/11/97 | Children's Health awareness Programme | NFE / Children MSK | Indira Manvikar (Social Worker) |
| 6. | 20/1/98 to 22/1/98 | Consolidation of Health Documents | Sangha Women | Gangamma SPO, district health committee members |

EDP

| | | | | |
|-----|---------|---------------------------------|-------------------------|------------------------------------|
| 8. | 5/5/97 | EDP Workshop linkages with KMF | Sangha Women | KMF Staff |
| 9. | 20/5/97 | " | " | " |
| 10. | 26/8/97 | EDP Training for Devadasis | Sangha Women/ Devadasis | SC/ST office Director, EDP Section |
| 11. | 26/8/97 | EDP Workshop linkages with Bank | " | Bank Manager |

FEDERATION MEETINGS

| | | | | |
|----|--------------------|--------------------|------------------------------------|---|
| 8. | 13/2/98 to 14/2/98 | District Mahasabhe | Sangha women from different taluks | Amrutha, Aarti (SPO), Sheela Khare, Villasur, Uma Wodeyar (Bijapur), MSK Staff, Gundu Rao |
|----|--------------------|--------------------|------------------------------------|---|

**TRAININGS AND PROGRAMMES
HELD IN BIJAPUR DISTRICT**

LITERACY AND EDUCATION

| SL. NO. | DATE | TRAININGS | PARTICIPANTS | RESOURCE PERSON |
|---------|----------------------|---------------------------------------|------------------------------|--------------------------------|
| 1. | 17/11/97 to 20/11/97 | NFE gender training Follow up | 3 Taluk NFE teachers | Samakhya Team & SPD |
| 2. | 24/11/97 to 26/11/97 | " | " | Samakhya Team & Amrutha SPO |
| 3. | 15/1/98 to 23/1/98 | NFE & AE, evaluation of ECCE Class | Office Staff & Sahayogini | Bijapur team |

HEALTH

| | | | | |
|----|--------------------|--------------------------------------|-------------------------------------|----------------|
| 4. | 22/7/97 to 23/7/98 | Consolidation of Health Documents | Committee members & Sangha women | Gangamma , SPO |
|----|--------------------|--------------------------------------|-------------------------------------|----------------|

PRA

| | | | | |
|----|---------|---------------------------|-------------------------------|------------------------|
| 5. | 21/4/97 | PRA Follow up Training | NFE teachers & Sahayoginis | Samakhya team, Bijapur |
|----|---------|---------------------------|-------------------------------|------------------------|

SANGHA PROCESS

| | | | | |
|----|-------------------|-----------------------------|-----------------------|---------------------------------|
| 6. | 10/7/97 - 14/7/97 | Sangha Empowerment Study | JRP & Sangha Women | Savitha, Amrutha, RP and JRP |
|----|-------------------|-----------------------------|-----------------------|---------------------------------|

10. THE PEOPLE IN THE PROGRAMME

LIST OF GENERAL COUNCIL (GC) AND EXECUTIVE COMMITTEE (EC) MEMBERS

| SL. NO. | NAME AND DESIGNATION | STATUS OF MEMBERSHIP |
|---------|---|---|
| 1. | SRI. GOVINDE GOWDA Hon'ble Minister for Education Government of Karnataka BANGALORE. | PRESIDENT GC |
| 2. | SRI. S. V. RANGANATH (till 25/11/97) SRI. V. MADHU (from 27/1/98) Secretary II Education Department Government of Karnataka M.S. Building BANGALORE. | CHAIRMAN, EC & MEMBER GC |
| 3. | DR. REVATHI NARAYANAN State Programme Director Mahila Samakhya Karnataka No.389, 1st Cross, 12th main, HAL II Stage, Indiranagar, BANGALORE. | MEMBER - SECRETARY, EC & GC |
| 4. | SRI. MOHAN FRANCIS Deputy Financial Adviser Representative Intergrated Finance Department Government of India Ministry of HRD Department of Education Shastri Bhavan NEW DELHI. | MEMBER, EC, GC & REPRESENTATIVE ,GOI |
| 5. | MS. VRINDA SARUP National Project Director Mahila Samakhya, Department of Education, Ministry of HRD, Shastri Bhavan NEW DELHI. | MEMBER, EC, GC & GOI Representative |
| 6. | Ms. KAMESHWARI Consultant National Office Mahila Samakhya NEW DELHI. | MEMBER, EC & GC |
| 7. | PROF. NAYANATHARA Indian Institute of Management Bannerghatta Road BANGALORE. | MEMBER, GC |

| | | |
|-----|--|----------------------|
| 8. | DR. S . RAMESHWARI VARMA Director Centre for Women's Studies Mysore University MYSORE. | MEMBER, GC |
| 9. | Ms. SHOBHA RAGHURAM HIVOS, Flat No.402, Eden Park, BANGALORE - 560 001. | MEMBER, GC |
| 10. | DR. GAYATHRI DUTT Director, DSERT, B.P.Wadia Road, Basavanagudi, BANGALORE - 560 004. | MEMBER, GC |
| 11. | Ms. UMA MAHADEVAN Director, Mass Education, IMA Building, AVR Road, Chamarajpet, BANGALORE - 560 018. | MEMBER, GC & EC |
| 12. | Ms. LATA KRISHNA RAO Director, Women & Child Welfare Dept. Government of Karnataka, M.S. Building, BANGALORE. | MEMBER, GC & EC |
| 13. | MS. ANJALI DAVE Geranium House No 279, 5th Main, 6th cross Indira Nagar I Stage Bangalore 560 038 | MEMBER, NRG, GC & EC |
| 14. | MS LAKSHMI KRISHNAMURTHY No 12/25, Sarvipriya Vihar New Delhi 110 016. | MEMBER, NRG, GC & EC |
| 15. | MS. SOBHA NAMBISAN Bangalore Divisional Commissioner Vishweshwaraya Podium Block, BANGALORE. | MEMBER, EC |
| 16. | MS TARA AJAYSINGH, Secretary (R) Finance Secretary - II Vidhana Soudha, GOK Dr. Ambedkar Veedhi, BANGALORE. | MEMBER, EC |
| 17. | MS. ANITA KAUL Director DPEP, Next to Govt. Press Building Dr. Ambedkar Veedhi, BANGALORE. | MEMBER, EC |

| | | |
|-----|--|-----------------|
| 18. | Ms.NIRMALA SHIRAGUPPI District Programme Coordinator Mahila Samakhya Karnataka Sri Giri Sadhana, Chalukhya Nagar, Sholapur Road, BIJAPUR. | MEMBER, EC & GC |
| 19. | Ms. USHA RANI District Programme Co - ordinator Mahila Samakhya Karnataka No. 8-6-145, Bishan Mansion, Upstairs Syndicate Bank, Udgir Road, BIDAR. | MEMBER, EC & GC |
| 20. | Ms. PARIMALA District Programme Co - ordinator Mahila Samakhya Karnataka No. 976, Geetha Road, Chamarajapuram, MYSORE. | MEMBER, EC & GC |
| 21. | Ms NIRMALA SANGHAVI (till 30/9/97) Ms. JYOTHI KULKARNI District Programme Co - ordinator (IC) Mahila Samakhya Karnataka No. 94, KHB Colony, MSK Mill Road, GULBARGA. | MEMBER, EC & GC |
| 22. | Ms. SOWBHAGYAVATHI District Programme Co - ordinator Mahila Samakhya Karnataka No. 1-9-3, Azaad Nagar, RAICHUR. | MEMBER, EC & GC |
| 23. | Ms. GOWRI District Programme Co - ordinator (IC) Mahila Samakhya H.No. 690 A/2/12, Sri Neekethan, SBI Colony, Gandhi Nagar Housing Board, Near Water Tank, BELLARY. | MEMBER, EC & GC |

RAICHUR -- Programme: Shankamma S., Mandalageri, Mahadevi G. Gudi, Renuka R. Bombale, Sampath Kumari, Gavisiddamma, Shankamma Hiremath, Jayamma P., Renuka Ganatker, Savitha, Geetha, Renuka Kammar, Vijayalaxmi, Drakshayani, Savithri, Shantamma, Yankamma, Renuka Y., Sowbhagyavathi, Leela Kulkarni, Vimalakshi B. Hiremath; **Finance:** Manjunath N.C.; **Admin:** Anitha, Uma M., Ramesh, Vinayaka G., Nisar Ahmed; **MSK:** Nusrath Jahan Begum, Jayashree, Venkatarathna, Shakuntala.

MYSORE – Programme: Chikkathayi, Mahadevi, Mahadevi K., Theresia, Usha Chandran, Chandraprabha, Akkamahadevi, Nagamma D., Kempamma, Indrani, Muthamma, Muthamma J.P., Muthamma J.K., Saraswathi H.V., Deveeramma, Lakshmi, K.B. Nirmalabai, C.P. Parimala, Sheela Khare, Usha P.A., Kamala H.T., Savitha Kumari, Mercy K.; **Admin:** Kiran Kumari S., Meena, Purushotham, Perumal C.; **MSK:** Indiramma, Kamala, Theresia, Stanely.

GULBARGA – Programme: Rajamma Sumanth, Suguna M.N., Vasantakumari, Indira S.K., Kamala J., Sitha K.C., Kristakumari, Parvathi K.V., Umadevi, Shobha D.K., Shanta Jai, Shahiwar Begum, Geeta Gachinamatha, Renuka Tripathi, Manjula Angadi, Bharthi Hagaragi, Kamalabai R., Jyothi K.R., Jyothi Kulkarni, Kavitha S., Rasheeda Begum; **Finance:** Ashok Takkalaki; **Admin:** Lalitha S. Awalakki, Doddabasamma B., Kuttappa N.C., Rajakumar C. Kattimani, Abdul Kareem; **MSK:** Manjula Nawal, Elizabeth, Thengiyamma, Kamala Bhatt, Savitri, Saraswathi.

BIDAR -- Programme: Pramila, Laxmibai, Tippamma, Shantamma, Santhosha, Esther Rani, Kamalabai, Rajamati, Nazeema Sulthana, Manoranjini, Basamma, Laxmi, Chandrakala, Sarubai, Kalawati, Bharatibai, Anasuya, Saraswati, Parvati J.D., Kallamma, Usha Rani H.S., Mukttamma, Chandrakala, Shaila N. Shetty; **Finance:** Jagannath; **Admin:** Anita V., Sunitha Deshpande, Sunitha M., Balaji, Siddaiah, Abdul Saleem. **MSK:** Yamuna Devi Shinde, Mangala, Sagarlakshmi, Sulekha, Darmabai, Nirmala, Ahmed Ali Khana.

BIJAPUR – Programme: Kamble N.L., Basamma D., Anusuya S., Chendamma T., Shobha J., Mahadevi B., Savitri B., Gangu B.K., Kamala B., Kashibai U., Prabhavati B., Susheela T.N., Rajeshwari S., Sunanda M., Kulkarni S.P., Renuka K., Kavita T., Uma K., Prema, Nirmala Shiraguppi P., Uma S. Wadeyar, Poddar S.P., Kularni S.K.; **Finance:** Purohit G.V.; **Admin:** Mahadevi P., Bhandari G.V., Koulagi K.Y., Suresh Kumar, Kulkarni M.B., Choulagi S.K.; **MSK:** Chinnadevi M., Bharati S., Rajeshwari P., Bharatmata G., Meenakshi S., Manjula K., Shrimati Bhat, Vijayalaxmi, Malakawa J., Shaila H., Savitri K.

BELLARY - Programme: Gowri R., Kalpana N. Raman, Mahadevi S. Sinnoora, Yashoda R. Kolli, Suparna Talwar.

STATE OFFICE – Programme: Savitha Shashidar, Amruthavalli, Aarti, Revathi Narayanan; **Finance:** K.V.Krishnamurthy, Sreelatha, Aravinda S.V.; **Admin:** A.R.Achyutha Rao, Hanumantha Rao, Premalatha Devi B., Gunavathi M., Pramila Shobha Tauro, V. Mahendra, K.N.Gangadharaiyah, Manjunatha H.,

11. GLOSSARY OF TERMS / ABBREVIATIONS

| | |
|--------------------------|--|
| DAI | TRADITIONAL BIRTH ATTENDANT |
| DIU | DISTRICT IMPLEMENTATION UNIT |
| DPC | DISTRICT PROGRAMME CO-ORDINATOR |
| GRAM | VILLAGE |
| JATHA | PARADE/MARCH |
| JRP | JUNIOR RESOURCE PERSON |
| KALIKA KENDRA | TEACHING CENTRE |
| MAHASABHA | LARGE MEETING |
| MANE | HOUSE |
| MS | MAHILA SAMAKHYA |
| MSK | MAHILA SHIKSHANA KENDRA |
| OKKUTTA | FEDERATION |
| RP | RESOURCE PERSON |
| SABHA | MEETING |
| SANGHA | VILLAGE LEVEL WOMENS' COLLECTIVE |
| SANTHE | WEEKLY MARKET |
| SOLIGA ABHIVRIDHI SANGHA | SOLIGA (name of tribe) DEVELOPMENT COLLECTIVES |
| SPO | STATE PROGRAMME OFFICE |
| TALUK | BLOCK |
| ZILLA | DISTRICT |

AUDITORS' REPORT

I have examined the attached Balance Sheet of Mahila Samakhya - Karnataka as at 31st March, 1998 and the Statement of Income and Expenditure for the year ended on that date and report that :

1. I have obtained all the information and explanations which, to the best of my knowledge and belief, were necessary for the purposes of my audit;
2. Proper books of account have been kept by the Society, so far as appears from my examination of the books;
3. The Balance Sheet and the Statement of Income and Expenditure referred to in this Report are in agreement with the books of account;
4. In my opinion, and to the best of my information and according to the explanations given to me, the said accounts, subject to observation, under Notes on Accounts regarding non-provision for Provident Fund dues give a true and fair view :
 - i. in the case of the Balance Sheet, of the state of affairs of the Society as at 31st March, 1998 and
 - ii. in the case of the Statement of Income and Expenditure, of the excess of Expenditure over Income for the year ended on that date.

Bangalore
Date: 2nd September, 1998



E.S. Gopalakrishna Gupta
Chartered Accountant

E.S. Gupta

MAHILA SAMAKHYA, KARNATAKA

BALANCE SHEET AS AT 31ST MARCH, 1998

| | AS AT <u>31.03.98</u> Rs. | AS AT <u>31.03.97</u> Rs. |
|---|---------------------------------|---------------------------------|
| <u>SOURCES OF FUNDS:</u> | | |
| CAPITAL FUND: | | |
| As per last Balance sheet | 11,087,103.44 | 6,452,390 |
| Add: Grants received | <u>9,000,000.00</u> | <u>21,000,000</u> |
| | 20,087,103.44 | 27,452,390 |
| Less: Excess of Expenditure over Income for the year | <u>14,898,847.83</u> | <u>16,365,286</u> |
| | 5,188,255.61 | 11,087,103 |
| UN-UTILISED LOCAL GRANTS: | | |
| Grant from HKDB, Gulbarga | 135,000.00 | - |
| Grant from CBCS, Raichur | <u>3,382.00</u> | - |
| TOTAL | <u><u>5,326,637.61</u></u> | <u><u>11,087,103</u></u> |
| <u>APPLICATION OF FUNDS:</u> | | |
| FIXED ASSETS:(As per schedule) | | |
| Gross Block | 4,699,512.20 | 3,997,770 |
| Less: Depreciation | <u>2,687,949.20</u> | <u>2,253,977</u> |
| Net Block | <u>2,011,563.00</u> | <u>1,743,793</u> |
| CURRENT ASSETS, LOANS & ADVANCES: | | |
| Cash and Bank balances: | | |
| Cash on hand | 13,128.15 | 23,066 |
| with Scheduled Banks in Savings Bank accounts | <u>1,953,758.46</u> | <u>7,759,570</u> |
| | <u>1,966,886.61</u> | <u>7,782,636</u> |
| ADVANCES & DEPOSITS: | | |
| Advances | 779,212.00 | 370,808 |
| Interest accrued on Deposits | 288.00 | 7,150 |
| Prepaid expenses | <u>15,367.00</u> | <u>9,607</u> |
| | <u>794,867.00</u> | <u>387,565</u> |
| DEPOSITS: | | |
| with Scheduled Banks | 75,000.00 | 1,000,000 |
| Others | <u>576,337.00</u> | <u>484,887</u> |
| | <u>651,337.00</u> | <u>1,484,887</u> |

| | | |
|----------------------------|--------------|------------|
| Total Current Assets | 3,413,090.61 | 9,655,089 |
| Less: CURRENT LIABILITIES: | | |
| Outstanding Liabilities | 98,016.00 | 311,778 |
| NET CURRENT ASSETS | 3,315,074.61 | 9,343,310 |
| TOTAL | 5,326,637.61 | 11,087,103 |

AS PER MY REPORT ANNEXED

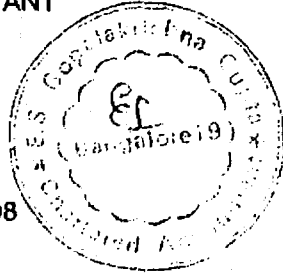
E.S.GOPALAKRISHNA GUPTA
CHARTERED ACCOUNTANT

E.S.G.

Membership No.: 202663

Bangalore

Date: 2nd September, 1998



For MAHILA SAMAKHYA KARNATAKA

Revathi Hanayama 02/9/98
STATE PROGRAMME DIRECTOR

State Program Director
Mahila Samakhya Karnataka

MAHILA SAMAKHYA, KARNATAKA
STATEMENT OF INCOME AND EXPENDITURE FOR
THE YEAR ENDED 31ST MARCH, 1998

| | YEAR ENDED <u>31.03.98</u> Rs. | YEAR ENDED <u>31.03.97</u> Rs. |
|-----------------------------------|--------------------------------------|--------------------------------------|
| <u>INCOME:</u> | | |
| Local Grants | 132,602.00 | - |
| Interest received: | | |
| On deposits with banks | 254,481.00 | 363,253 |
| From Savings Bank accounts | 131,205.30 | 149,912 |
| Profit from sale of assets | 69,608.00 | 153,308 |
| Miscellaneous Income | 4,135.20 | 9,138 |
| TOTAL | 592,031.50 | 675,611 |
| <u>EXPENDITURE:</u> | | |
| Payments to staff: | | |
| Salaries | 3,214,258.15 | 2,417,366 |
| Leave encashment | 30,318.00 | 45,842 |
| Reimbursement of medical expenses | 26,816.65 | 52,068 |
| Rent Paid | 578,000.00 | 407,484 |
| Fee and honorarium | 113,724.00 | 137,870 |
| Repairs and Maintenance: | | |
| Vehicles | 528,286.50 | 485,561 |
| Computers | 19,855.00 | 3,415 |
| Postage and Telephones | 444,862.83 | 330,699 |
| Printing and Stationery | 184,072.30 | 158,291 |
| Books and periodicals | 17,758.80 | 23,861 |
| Travelling and Conveyance: | | |
| Local Conveyance | 67,903.00 | 32,098 |
| Travelling | 505,840.50 | 398,053 |
| Electricity and water | 73,379.00 | 35,938 |
| Advertisement expenses | 6,240.00 | 59,394 |
| Bank Charges | 4,455.00 | 5,467 |
| Audit Fees | 10,000.00 | 10,500 |
| Miscellaneous Expenses | 409,287.05 | 305,183 |
| Depreciation | 573,980.50 | 502,195 |
| ACTIVITY COSTS: | | |
| Training and documentation | 630,672.30 | 872,264 |
| Workshops and Meetings | 1,754,364.20 | 1,605,297 |
| Child Care facilities | 738,126.40 | 558,784 |
| External concurrent Evaluation | 79,160.00 | 114,679 |
| Publication of Information | 238,242.55 | 141,676 |
| Long term course expenses | - | 3,570 |
| C/F | 10,249,602.73 | 8,707,552 |

| | | |
|--|----------------------|-------------------|
| B/F | 10,249,602.73 | 8,707,552 |
| Resource Centre | 68,734.00 | - |
| CBCS Workshop | 62,185.00 | - |
| Grama Sevaki Salaries | 25,704.00 | - |
| Saksharatha Jatha | 43,500.00 | - |
| SHAYOGINI'S EXPENSES: | | |
| Salaries | 1,597,135.40 | 1,386,090 |
| Stationery and books | 84,310.95 | 54,293 |
| Contingencies | 61,982.25 | 28,689 |
| MAHILA SANGHA: | | |
| Honorarium | - | 2,635,200 |
| Hut Construction | 41,000.00 | 1,608,000 |
| Stationery and Contingency | 124,161.00 | 159,314 |
| Books and Journals | 3,109.20 | 5,456 |
| Durries, desks etc., | 172,580.00 | 84,880 |
| Musical Instruments | 117,040.00 | - |
| ADULT AND NON-FORMAL EDUCATION: | | |
| Salaries | 629,878.20 | 758,289 |
| Training/Vocational courses | 7,929.00 | - |
| Stationery and Contingency | 204,414.05 | 73,715 |
| Educational Materials | - | 152,063 |
| MAHILA SIKSHANA KENDRA: | | |
| Salaries | 544,934.60 | 367,421 |
| Rent | 249,587.00 | 182,513 |
| Contingency | 156,395.05 | 163,837 |
| Maintenance Expenses | 714,919.80 | 494,371 |
| Educational Expenses | 138,251.10 | 156,368 |
| Medical facilities | 43,942.25 | 22,846 |
| Stipend/Fee etc., | 149,583.75 | - |
| TOTAL | 15,490,879.33 | 17,040,897 |
| EXCESS OF EXPENDITURE OVER INCOME | 14,898,847.83 | 16,365,286 |

AS PER MY REPORT ANNEXED

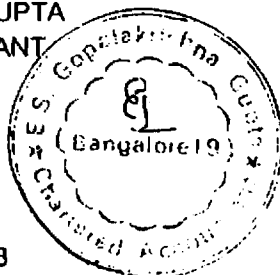
E.S.GOPALAKRISHNA GUPTA
CHARTERED ACCOUNTANT

E.S. Gupta

Membership No.: 202663

Bangalore

Date: 2nd September, 1998



For MAHILA SAMAKHYA KARNATAKA

Rivathi Narayanan

STATE PROGRAMME DIRECTOR

02/9/98

State Program Director
Mahila Samakhyas Karnataka

MAHILA SAMAKHYA KARNATAKA

SCHEDULE OF FIXED ASSETS

(in rupees)

| Description | GROSS BLOCK | | | | DEPRECIATION | | | | NET BLOCK | |
|------------------------|----------------------|---------------------------------|---------------------------------|-----------------------|-------------------|-----------------|-----------------|-------------------|--------------------------|-----------|
| | Cost as on 1.4.97 | Additions during the year | Deletions during the year | cost as on 31.3.98 | Upto 31.3.1997 | On deletions | For the year | Upto 31.3.1998 | Written-down value as on | |
| | | | | | | | | | 31.3.1998 | 31.3.1997 |
| Vehicles | 2,042,519.00 | 3,190.00 | 153,500.00 | 1,892,209.00 | 1,149,848.00 | 140,008.00 | 220,593.00 | 1,230,433.00 | 661,776.00 | 892,571 |
| Office equipment | 1,252,195.05 | 101,534.50 | - | 1,353,729.55 | 813,041.05 | - | 135,171.50 | 948,212.55 | 405,517.00 | 439,154 |
| Computers | 151,735.60 | 623,640.00 | - | 775,375.60 | 95,595.60 | - | 169,945.00 | 265,540.60 | 509,835.00 | 56,140 |
| Furniture and fixtures | 551,320.05 | 126,878.00 | - | 678,198.05 | 195,492.05 | - | 48,271.00 | 243,763.05 | 434,435.00 | 355,828 |
| Total | 3,997,769.70 | 855,242.50 | 153,500.00 | 4,699,512.20 | 2,253,976.70 | 140,008.00 | 573,980.50 | 2,687,949.20 | 2,011,563.00 | 1,743,793 |
| Previous year | 2,871,339.00 | 1,433,430.70 | 307,000.00 | 3,997,769.70 | 2,022,802.00 | 271,020.00 | 502,194.70 | 2,253,976.70 | 1,743,793.00 | 848,53 |

MAHILA SAMAKHYA KARNATAKA

Significant Accounting Policies and notes on Accounts:

A. Significant Accounting Policies

1. The Accounts have been prepared as per historical cost convention and on accrual basis. Except Grants-in-Aid received, which is accounted on actual receipt basis.
2. Fixed assets are disclosed in the accounts at historical cost less accumulated depreciation.
3. Depreciation on all assets is computed on the written down value and provided at the rates prescribed by the Income - tax Act, 1961 on closing value of the assets.
4. Previous year figures have been regrouped/rearranged wherever necessary to suit the Current year's presentation.

B. Notes on Accounts

The Provident Fund authorities have issued a notice to Mahila Samakhyas, Karnataka stating that the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 is applicable to the Society with retrospective effect from 31st December, 1992. The liability on this account upto 31st March, 1998 would approximate Rs.34.00 lakhs. Pending necessary approval from the Government of India for release of funds, no provision has been made in the accounts for this liability.

