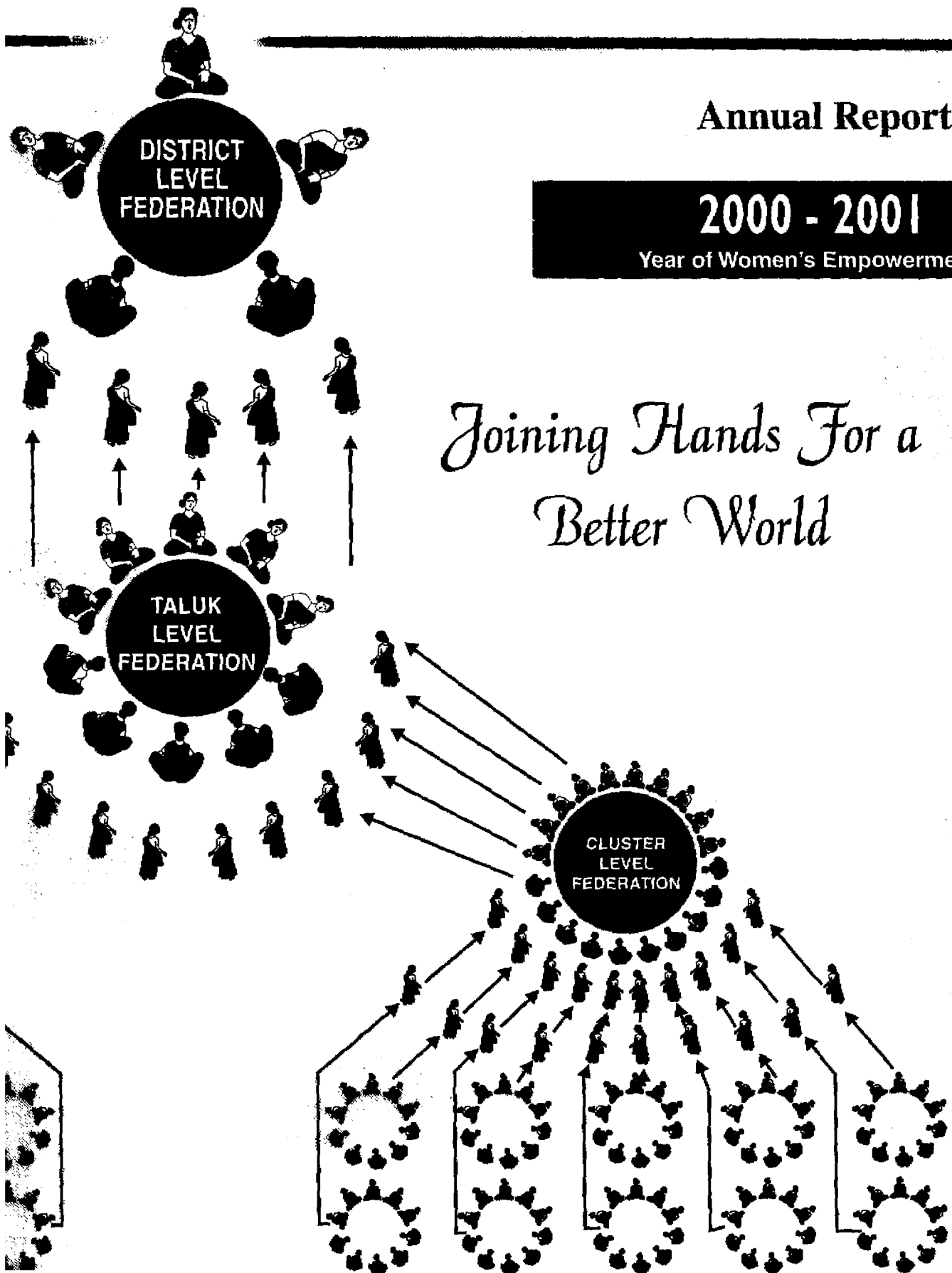


Annual Report

2000 - 2001

Year of Women's Empowerment

*Joining Hands For a
Better World*



MAHILA SAMAKHYA KARNATAKA



STRIVING FOR GENDER JUSTICE

About Mahila Samakhyas Karnataka . . .

Mahila Samakhyas is a programme of the Department of Education, Ministry of Human Resource Development, Government of India. The programme was born out of the emphasis given in the New Education Policy of 1986 to the need for education programmes to play a "positive, interventionist role" in bringing about women's equality.

MS Objectives

- *To create an environment where women can make informed choices and determine their own destinies.*
- *To facilitate a process of societal transformation through collective reflection, analysis, learning and action with a gender perspective.*
- *To enhance women's economic roles by optimum utilisation, redistribution and rejuvenation of community resources*
- *To augment women's bargaining powers as members of society by increasing their access and control over household and societal resources*

The MS Strategy

The basic strategy of the programme is the building of village level collectives or "sanghas" that are not merely activity oriented, but which enable women to raise their self image and confidence and recognise their own strengths. The programme include initiatives in literacy for adult women, non formal education and creche centres, mahila shikshana kendras for young girls, initiatives for women in health awareness and legal education, participation in local governance bodies of rural women, demanding accountability from mainstream structures and institutions . . .

MS, Karnataka is today working with about 20,000 women in more than 1200 villages in 7 districts of Karnataka (Bidar, Bijapur, Mysore, Raichur, Gulbarga, Bellary and Koppal)

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PREFACE

Greetings from Mahila Samakhya Karnataka for the Women's Empowerment Year.

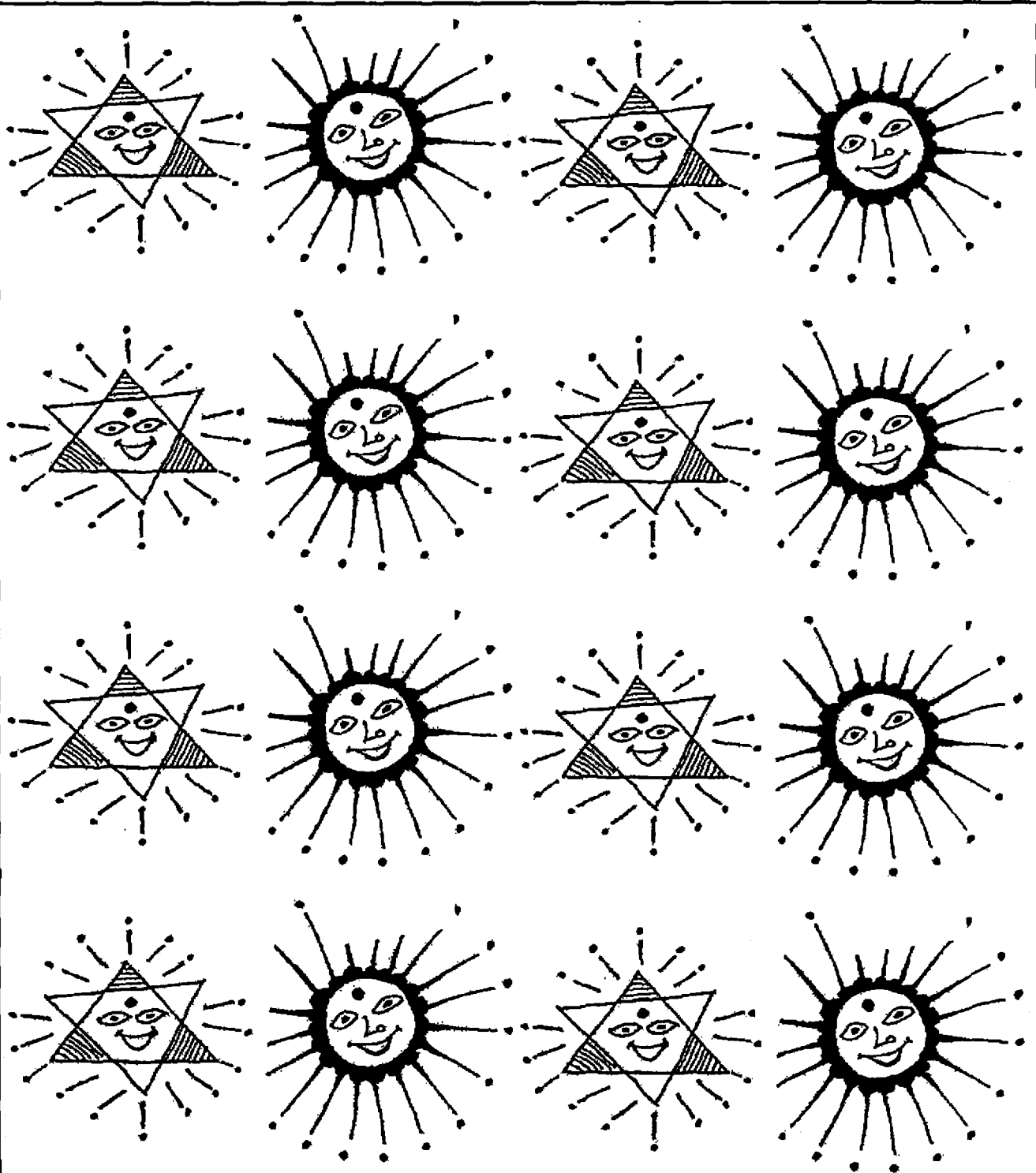
During the year 2000-2001, the programme has been moving steadily towards the setting up of grassroots federations of poor rural women. In Nanjangud and Periyapur taluks of Mysore district, sangha women are taking the responsibility for the field processes with the MS team playing mainly a facilitative role. About ten more taluks are following closely behind these Mysore taluks. These are Bagewadi and Indi in Bijapur district, Alandi and Chincholi in Gulbarga, Gangavati and Kushtagi in Koppal, Deodurga in Raichur, Aurad and Basavakalyan in Bidar and Kudligi in Bellary.

Sangha women are taking the lead in forming new sanghas and strengthening the old ones. Sangha linkages with various village institutions and sangha networking at cluster, taluk and district levels are reinforcing the MS empowerment processes. As a programme for the empowerment of women through education, MS is breaking new ground in life skills education through training and subsequent sangha action. This has resulted in the development of curriculum, pedagogy and resource material, on a wide range of subjects that impact the lives of the rural poor. Their value is further enhanced by the fact that they are based on the experiences of sangha women.

As these women translate their learning into action, they are forging new partnerships and establishing best practices for social change. As always, their courage, wisdom and humour have been the leaders for our work. This report is an attempt to capture the scope and excitement of the field processes of Samakhya through anecdotal and tabular documentation. We thank the many friends of MS who have generously given their time and skills to the programme.

Livathu Narayanan

State Programme Director



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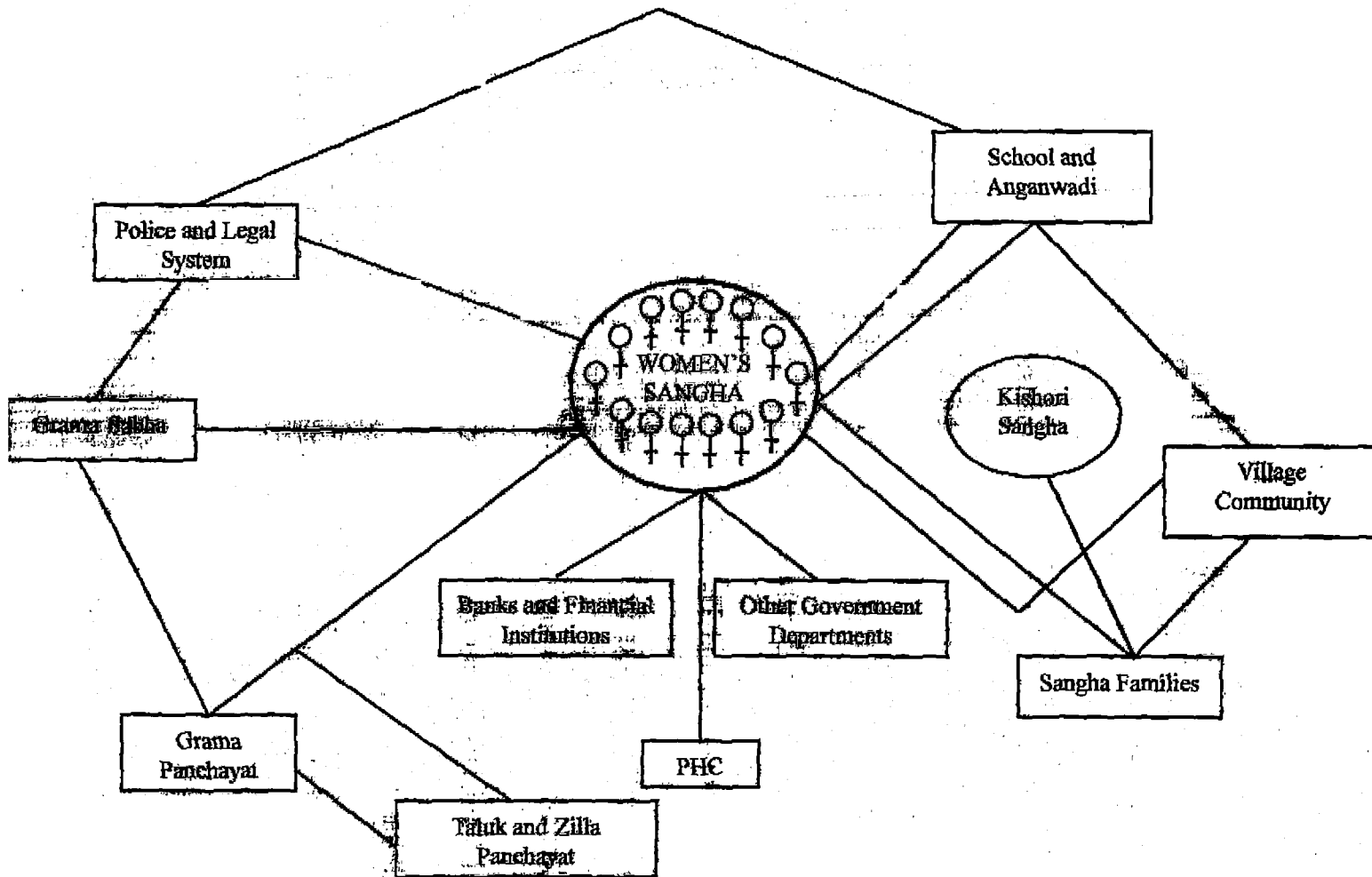


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**EXPANSION OF MAHILA SAMAKHYA PROGRAMME
THROUGH SANGHA LINKAGES**



MAHILA SAMAKHYA: COVERAGE AND EXPANSION

EXPANSION OF MAHILA SAMAKHYA PROGRAMME THROUGH THE OKKUTTAS

HOW THE WOMEN'S OKKUTTAS WILL CONTINUE THE MS PROCESSES OF EMPOWERMENT THROUGH EDUCATION

THE OKKUTTAS WILL ENHANCE WOMEN'S STATUS BY

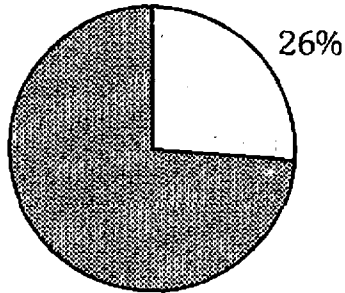
- ❖ VOICING THE INTERESTS AND CONCERNS OF POOR WOMEN.
- ❖ MOTIVATING THE COMMUNITY FOR GIRL CHILD ENROLMENT.
- ❖ DEMANDING ACCOUNTABILITY AND SENSITIVITY OF EDUCATION SYSTEM TO GIRL CHILDREN.
- ❖ INVOLVING POOR WOMEN IN PLANNING AND DEVELOPMENT PROCESSES.
- ❖ ACTING AS PRESSURE GROUP TO PREVENT VIOLENCE AGAINST WOMEN. WORKING THROUGH NARI ADALATS.
- ❖ ACTING AS SUPPORT AND SOLIDARITY NETWORK FOR ELECTED WOMEN REPRESENTATIVES.
- ❖ ACTING AS COMMUNITY RESOURCE ON EDUCATION, HEALTH AND RELATED ISSUES.
- ❖ ENHANCING WOMEN'S STATUS IN FAMILY AND COMMUNITY THROUGH ECONOMIC ACTIVITIES.
- ❖ PREVENTING ANTI-WOMEN CUSTOMS LIKE CHILD MARRIAGE AND DEVADASI DEDICATION.

THE CHANGED MS ROLE: SUPPORTING AND SUSTAINING THE FEDERATION

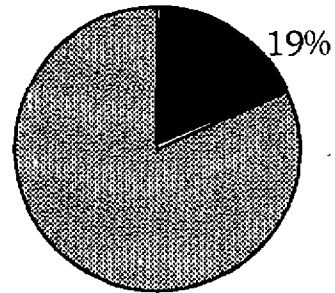
- ◆ BUILDING UP CORPUS FUNDS FOR FEDERATION WORK.
- ◆ SETTING UP A WOMEN'S RESOURCE AND TRAINING CENTRE TO ASSIST THE FEDERATION IN ITS WORK.
- ◆ SETTING UP CENTRES FOR CAPACITY BUILDING OF VICTIMS OF CHILD MARRIAGE, VIOLENCE, DEVADASI DEDICATION AND OTHER ANTI-WOMEN PRACTICES. THESE WILL HAVE A MUTUALLY BENEFICIAL RELATIONSHIP WITH THE FEDERATIONS.

MAHILA SAMAKHYA COVERAGE

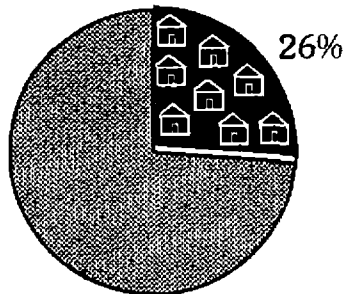
Total Number of Districts in Karnataka 27
MS Coverage 7(26%)



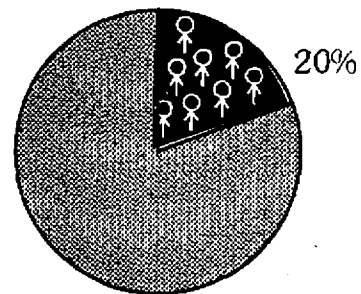
Total Number of Taluks in Karnataka 175
MS Coverage 33(19%)



Total Number of Sanghas in MS Karnataka 1082
Number of Sangha Mane* 281(26%)

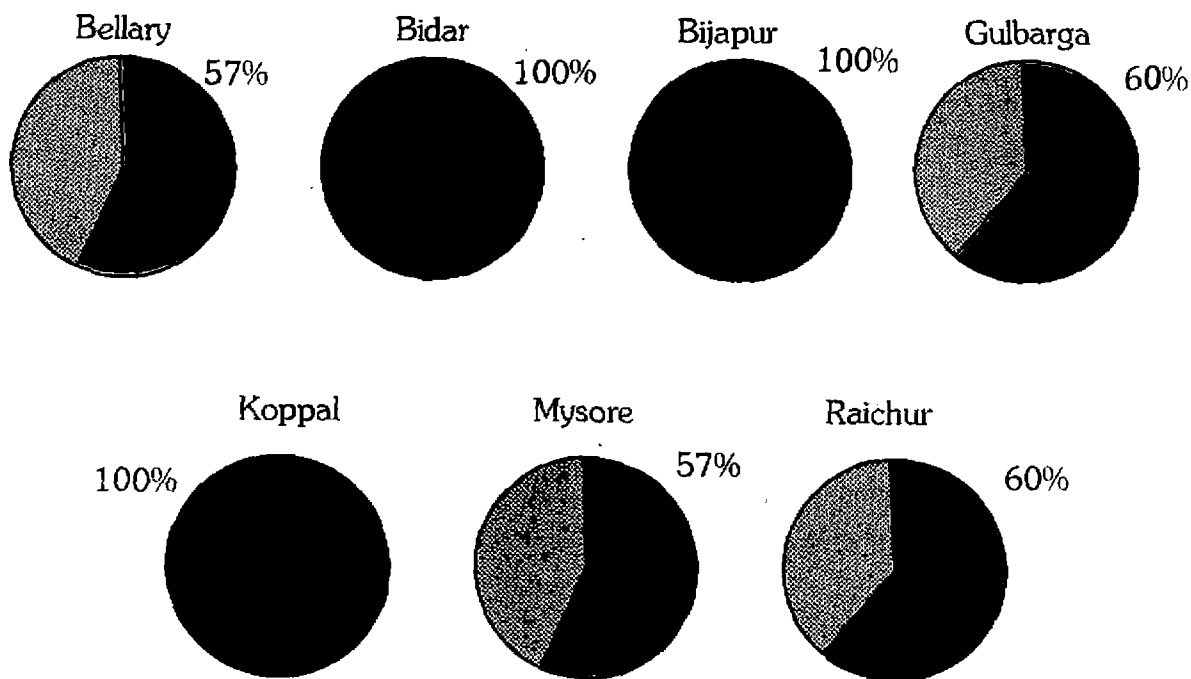


Total Number of Sanghas 1082
Sanghas where women and kishoris are doing sangha documentation without any assistance 220(20%)



*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.

Talukwise MS Coverage



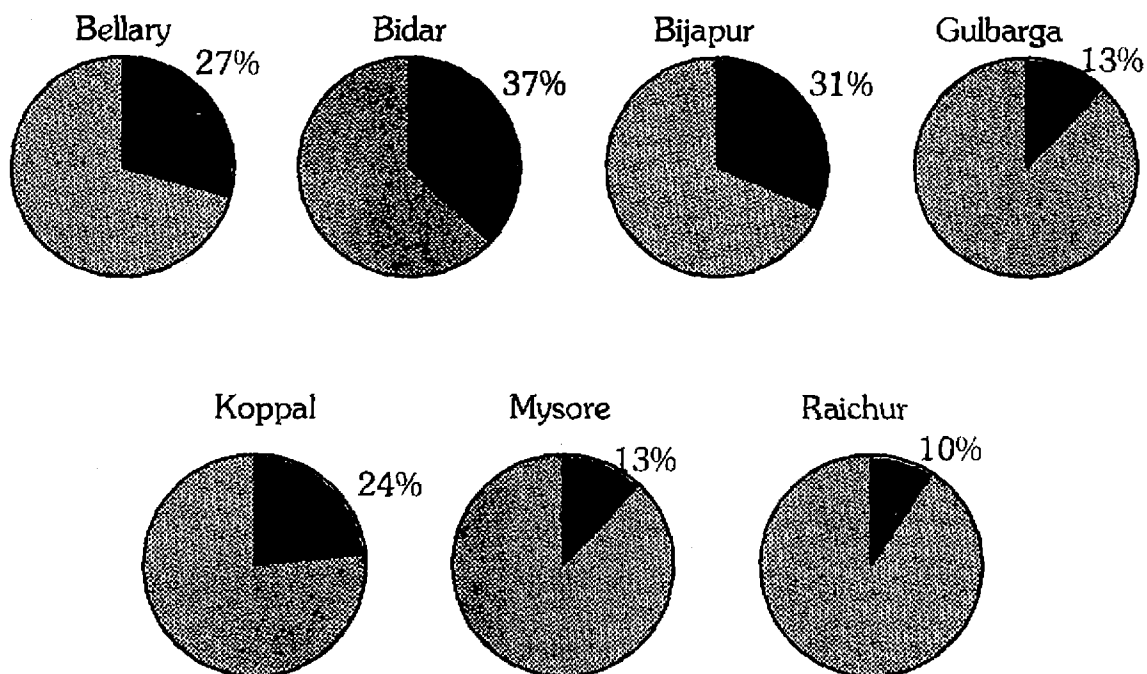
Sl. No.	District	Total No. of Taluks*	Talukwise MS Coverage	% of MS Coverage
1.	Bellary	7	4	57
2.	Bidar	5	5	100
3.	Bijapur**	5	5	100
4.	Gulbarga	10	6	60
5.	Koppal	4	4	100
6.	Mysore***	7	4	57
7.	Raichur	5	3	60

* The total No. of taluks of districts have been obtained from census data.

** MS Bijapur also covers one taluk (Mudhol) of Bagalkote District.

*** MS Mysore also covers one taluk.

Villagewise MS Coverage



Sl. No.	District	Total No. of Villages*	Villagewise MS Coverage	% of MS Coverage
1.	Bellary	517	142	27
2.	Bidar	587	218	37
3.	Bijapur**	639	197	31
4.	Gulbarga	1295	167	13
5.	Koppal	588	140	24
6.	Mysore***	1203	156	13
7.	Raichur	808	80	10

* The total No. of villages of above districts have been obtained from census data.

** Including Mudhol Villages.

*** Including Chamarajanagar Villages.

SPREADING THE MAHILA SAMAKHYA PHILOSOPHY THROUGH EVENTS

The Mahila Samakhya philosophy and processes are also shared through largescale events like the following.

- **The Neermanvi Jathra, Raichur district.**

Every February, Mahila Samakhya Raichur organises a large motivation campaign against Devadasi dedication at the Neermanvi jathra which is notorious for such dedications. This is usually in collaboration with MASS (the federation of former Devadasis), local NGO's and the other MS districts. Raichur district took up this programme in early February 2001.

- **People's Health Assembly**

The MS districts took up the district to Dhaka processes with sangha women, NGOs and the community from September to December 2000.

- **School enrolment drive**

Sangha women and the MS team collaborated with the Education Department, Government of Karnataka and DPEP in a door to door village level campaign for enrolment, particularly of young girls .

- **Grassroots Women's International Academy (GWIA)**

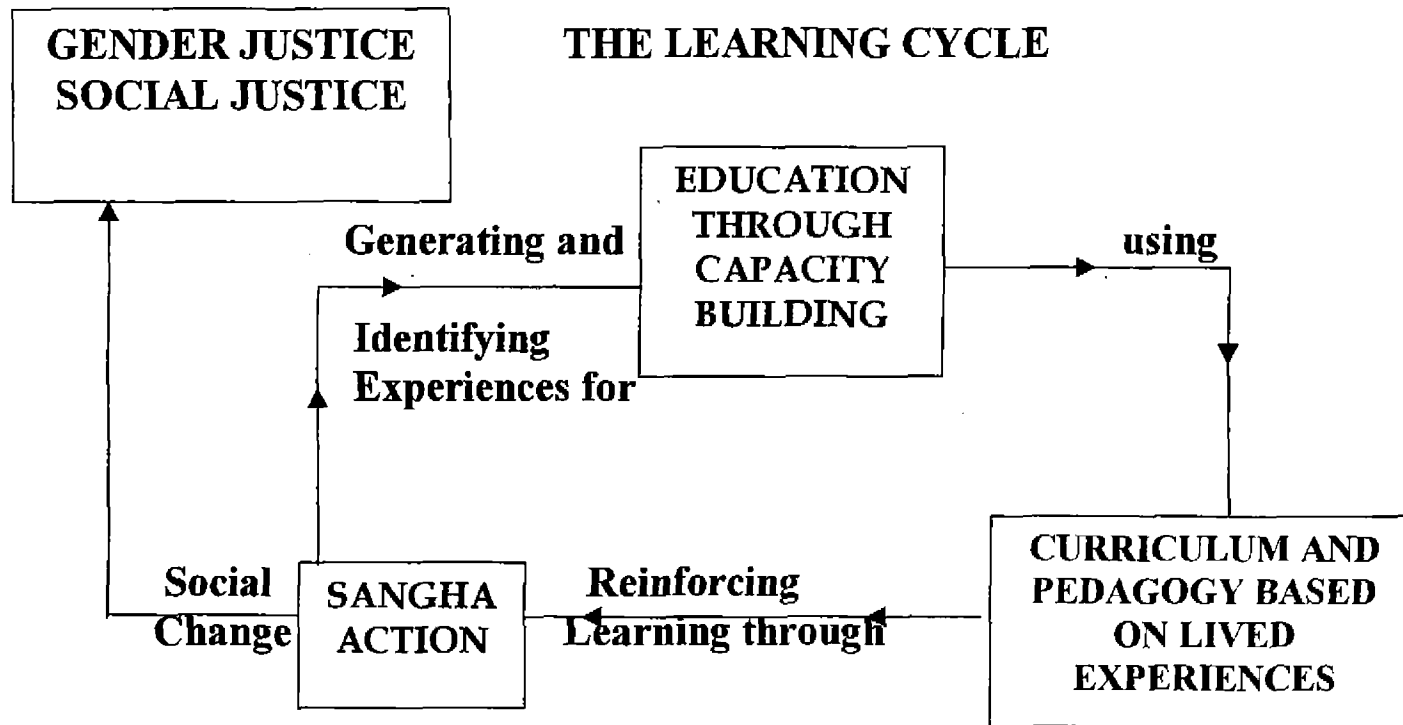
Mahila Samakhya's work was shared at the GWIA on "Redefining Education" at Saltzgitter Germany. The GWIA was part of the international work of the Huarion Commission and Groots International. Other countries who participated included Ireland, Russia, Czechoslovakia, Germany, Honduras, Cameroon, Zaire, US and Turkey.

- **Kishori Mela**

A state level Mahiti Mela for more than 300 girls was organised at Raichur in early March 2001. This provided impetus for MS work through kishori sanghas.

SPREADING THE MAHILA SAMAKHYA PHILOSOPHY THROUGH SANGHA ACTION

EDUCATION AND EMPOWERMENT: THE MAHILA SAMAKHYA PROCESSES



2.

SANGHA SELF RELIANCE AND SUSTAINABILITY



Programme coverage and expansion

MS processes are going on in about 1400 villages. Table 2.1 on page - 17 gives an overall picture for the year 2000-2001. As women work to set up and strengthen the Okkuttas (Sangha Federations), MS processes are gaining greater visibility. More and more women from the MS villages as well as from non-MS villages, want to form sanghas of their own and to participate in the Okkutta processes (See page 3). The role of the sangha as a resource for women and the village community is being increasingly strengthened (See page 2). Stringent indicators have been applied to see which group can be called a 'sangha'. Thus while more than 1400 villages have been taken up for the MS process, the number of sanghas is 1082 at present.

There are several factors including village politics, caste and class dynamics that affect the sangha's stability. The data in Table 2.1 shows that about 808 sanghas have been working regularly from the start. The challenge for the sangha women and the MS team is to use their problem-solving skills to bring the problem sanghas back on track. Thus a sizeable number of sanghas have been rejuvenated (120 in 7 districts).

Noteworthy here is that 45 of these sanghas have been "repaired" by the women. They have also started 79 new sanghas. The sanghas in the 'temporarily dysfunctional' category are those where it is possible to solve the problem with regular inputs. This has not been done yet for lack of time and other resources. Mahila Samakhya has a problem of being spread too thin and the team is usually overworked.

Some sanghas have been 'lost' to village politics, poverty, migration and similar issues. These are the 86 sanghas in the "dysfunctional" column in Table 2.1.

There are an additional 150 and more working sanghas started by the women where there is no direct MS intervention. Further details are given under Table 2.1.

From the Budhi - Gyana sangha to the Taluka level Okkutta

The understanding of the sangha processes and the expectations of poor rural women from Mahila Samakhya are becoming increasingly clear. This is captured in this example from Bidar District.

In Tadpalli village, Bidar taluk of Bidar district, the visiting MS team had to locate the sangha, newly formed by the local sahayogini. The village had several women's sanghas formed by various agencies. Local women however were clear. Saying, "*Oh, you want to meet the women of the budhi-gyana sangha,*" they led them to the Mahila Samakhya sangha. Sangha women who are helping to form new sanghas in their own village or in neighboring villages say, "*They (MS) will give you only 'Mahiti', don't expect money and material benefits. But this Mahiti is worth much more*".

For the past three years, sangha women have been working with the MS team to set up Okkuttas at the taluka level.

"Problems that we could not solve at sangha level, we are able to take up at Okkutta level".

The sangha in most villages is emerging as a forum for gender justice. In a process that started during 1999-2000, sangha women are articulating their concerns, participating

in training programmes and coordinating action through the sangha committees on the seven focus areas - Sangha Self-Reliance, Education, Health, Legal Literacy, Economic Development, Panchayat Raj and Gender. Each sangha committee consists of two or more members. Thus, when a problem arises, the sangha is able to view it in a holistic way. All committee trainings have an important concluding session on action to be taken up by the committees. Here, women and the MS team discuss the various tasks that can be taken up by the sangha committees to solve women's problems. These sessions also plan for working towards enhancing women's status as individuals and citizens of the village community through various tasks. These tasks strengthen the sangha identity as a community resource. Thus in many areas, village families bring their problems to the sangha for advice and arbitration.

Further, the training on Sangha Self-Reliance includes a key session on networking of the different sangha committees. Figure-1 on the following page gives an example of this approach. It shows how the different sangha committees use a multipronged strategy to tackle the burning issue of child marriage.

Child marriage is a problem that keeps women's status low and condemns the next generation of girls to the same low status that their mothers experience. Sangha women understand that this is the single largest contributory factor to their own miseries. Thus after each committee training, tasks related to prevention of child marriage are taken up. These tasks are interlinked in the committee training on sangha sustainability and self-reliance.

For example, in Bheemanahalli village of Gulbarga taluk, Gulbarga district, there is a

women's sangha as well as a kishori sangha. The 20 - member kishori sangha was formed about a year ago. A boy from Bheemanahalli was married several years earlier to 12 year-old Laxmibai, the granddaughter of a sangha woman from another village. Her in-laws wanted to bring her to their village so that she could do the housework for them. The husband was unemployed and ill natured. The Bheemanahalli kishoris visited Laxmi's place and told her about the problems she would face. Meanwhile the sangha women from different committees visited Laxmi's in-laws and told them about the evils of child marriage, the legal and health problems associated with it. They made Laxmi's parents realise what an unsuitable match they had arranged for their daughter. Sangha women and kishoris are taking the steps necessary to see that Laxmi's life is not ruined because of her child marriage. Her parents are now ready to find a more suitable match for her when she completes 18 years of age.

This committee approach helps to strengthen the sense of bonding and purpose in all sangha members. It helps to get a holistic view of the problem and to find effective solutions. It also helps in the organisation of training of committee members and in deciding on follow-up tasks. For example, legal literacy committee women from several sanghas meet at the issue-based ghataka sabhas. Here they have a forum for sharing legal problems in the various sanghas. Further, Mahila Samakhya is able to arrange interactions between the sangha legal committee members and representatives of the Free Legal Aid Board, also with local lawyers. Problems faced by women, inputs on the relevant laws and possible legal remedies are discussed at these meetings.

Figure 1: NETWORKING OF SANGHA COMMITTEES TO TACKLE THE PROBLEM OF CHILD MARRIAGE

❖ Education Committee - Girl child enrolment in school, motivating against drop-out of girls, discussions on how child marriage denies educational opportunities to girls.

❖ Gender Committee - Discussions on myths, superstitions and traditions that reinforce anti -women practices like child marriage.

❖ Legal Literacy Committee - Disseminating information on legal provisions against child marriage.

❖ Sangha Self-Reliance - Motivating the community against child marriage, facilitating the work of other committees.

❖ Committee for Economic Development Programmes - Sangha guidelines for borrowing and lending including rules like refusing loans for dowry, giving soft loans for girls' education.

❖ Health Committee - Discussions about health problems associated with child marriage and early pregnancy.

❖ Panchayati Raj Committee – Sangha women have begun to demand the setting up of the Social Justice Standing Committee of the panchayat so that issues like child-marriage, violence, and alcoholism can become issues for public debate.

Table 2.2 gives a picture of sangha committee formation and issue-based training in the Mahila Samakhya districts. Sharing and inputs on a particular subject are given at the formal committee trainings. However, because of the large numbers, this is a time consuming process. The ghataka and taluk level meetings, therefore, serve as informal training programmes and input sessions. Issuewise ghataka sabhas are conducted on a monthly basis. A lot of learning is through sharing and collective action discussed in these ghataka sabhas (Table 2.3). Taluka mahasabhas are also conducted at 3 or 4 month intervals.

Sustainability "If the Okkutta is the tree that gives us shelter, the sanghas are the roots"

The Federation processes help to strengthen the sanghas and identify the ones where more work is required and / or different approaches need to be tried out. Women are clear that for a strong okkutta, the member sanghas have to be strong and have a clear perspective on gender issues.

The Federation processes serve as a kind of litmus test for the sanghas. Where the Mahila Samakhya inputs have been effective and women have a good understanding of gender concerns, they see the advantages of the setting up the federation. They see it as a visible and effective forum for women's issues.

The taluka level Okkuttas

In Nanjangud and Periyapatna taluks of Mysore district, the 33 and 27 sanghas respectively of the area have set up their Taluka Okkutta. Executive Committees have been elected during the past year with Janakamma of Abbalathi and Kalyanamma of Kalale villages as Presidents of the Periyapatna and Nanjangud Okkuttas

respectively. The ECs were elected at taluk level General Body Meeting where the requirements for each post were carefully discussed. Sangha women who are clear about the objectives of Mahila Samakhya as an empowerment programme, recognised for their problem solving skills, commitment and mobility, were put up as candidates by the group. This was followed by the elections.

The Nanjangud Okkutta ran into problems in the early stages. The President they had elected turned out to be unsuitable. When it came to solving a problem in her village, she showed a poor understanding of gender issues. Sangha women then called another general body meeting. *"It is not enough if the candidate is articulate and mobile. She must understand clearly what the sangha stands for"*. After detailed discussions about the qualities of EC members, a fresh election was conducted.

What women are planning through the Okkutta

- Strengthening the member sanghas, starting new sanghas
- Routing various schemes for women through the Federation. In Nanjangud, women are confident that they can identify beneficiaries correctly and see that the schemes are properly implemented.
- Linking up with elected women representatives (EWRs) in the area so that they can take up issues affecting women in the grama sabhas and panchayat meetings.
- Taking up social issues including alcoholism, violence on women and child marriage through the federation.
- Taking up the problems of tribal women, tribal families, rights to forest produce, schemes for tribal families, through the Federation.

- Taking up income generating activities through the Federation.
- Building up a corpus fund for the Federation.

In the early stages, women engaged in Federation work used the sangha funds. It became clear quite soon that separate funds would be needed for federation work, meetings, trainings, village visits and so on. Women have estimated a requirement of Rs.300/- to 400/- per month per sangha for Federation work.

The Nanjangud and Periyapatna Okkuttas provide interesting insights into the concerns of non-tribal and tribal women. Several taluks in the other Mahila Samakhya districts are following in the footsteps of the Periyapatna and Nanjangud sangha women. (Aland and Chincholi in Gulbarga, Bagewadi and Indi in Bijapur, Gangavati and Kushtagi in Koppal, Deodurga in Raichur, Aurad and Basavakalyan in Bidar and Kudligi in Bellary).

Women are clear that the federations must have their own gender sensitive action plans. There, numbers and networking should be used to tackle larger community problems. An innovative action plan for the Okkutta is for it to function as a marriage bureau.

The Okkutta as a Marriage Bureau: An MS innovation

Most sangha women are aware of the evils of child marriage. However, they find it hard to overcome the practical difficulties. Women are afraid for the safety of grown-up girls in the villages. Further, the older a girl is, the larger the dowry demanded. Thus, in spite of being involved in the MS processes, sangha women are forced to marry off their daughters young. Poverty and the poor quality of education in rural schools leads to girls dropping out of school. This, in turn,

leads to their being married before they attain the age of 18.

Women started discussing this problem with the MS team in the okkutta meetings. Was there a way out? Why couldn't the okkutta act as a marriage bureau and arrange marriages between daughters and sons of sangha women? After all, sangha women everywhere are aware that they should not give nor take dowry, that they should not encourage the practice of child marriage, that girls must be treated with respect and given all possible opportunities to improve their status and skills. Most sangha families have common customs and traditions. Now, women in many of the okkuttas are busy drawing up lists of eligible and willing young women and men! Women see the capacity of the okkutta to exert pressure on non-sangha families on issues of dowry, child marriage and girl child dropout. For them, this is a useful, practical and gender-friendly issue that can be taken up through the okkutta.

The MS team is now concentrating on developing the social, political and economic agenda for the federation. Other important tasks include arranging appropriate capacity-building and training programmes, building up a corpus fund for the federation, developing MS skills to function as a resource and training centre for the federation.

"We have been tackling individual problems, now we have the confidence to work at community level".

In the past 2-3 years, MS is increasingly acting as a focal point in the community at village and taluk levels for discussion and action on gender and social justice issues. The MS groups are approached by various agencies as links to the community. Non sangha women and families look to the

sanghas for information, support and problem solving.

The Rampura sangha as an agent for social change

In Rampura village of Basavakalyan taluk, Bidar district, a 19-year-old girl from a Lingayat family was widowed within a month of her wedding. Village 'elders' and the family advised her to stay with her in-laws so that she could stake a claim to a share in the property. The case was discussed in the sangha which includes poor women of several castes. Sangha women told the girl and her family that the girl's future was more important than just getting some property. If she went to stay with her husband's family, it would be difficult to protect her from his brothers and other relatives. Following the advice of the sangha women, the family has arranged for the girl to continue her studies. Sangha women have also encouraged the girl to think of marrying a second time if she wishes to in the future.

The sangha as a community resource

The MS sanghas are increasingly being seen as a community resource, not only by village families but also by local institutions, including government departments. The following case study illustrates how the local police used the sangha to build up their linkages with the community and to carry out their assigned tasks.

The sangha legal committee members of Harkud village, Basavakalyan taluk in Bidar district visited the nearest police station to collect information and introduce the sangha activities to them. This was an action point in the legal committee training. They went in great trepidation "Are we crooks or criminals that we have come here?" This is quite understandable since the police have a

negative image in most places, especially with the poor and powerless. However the police officials were pleased to see them. They told the women that the police department was supposed to have regular meetings with women's groups. Was it possible for the sangha to arrange these meetings or invite them for their ghataka meetings? At the end of the discussion, sangha women and the policemen saw new ways of working together.

Another important trend is that many more multicasite groups are coming up. Looking at the success of the MS sanghas, women are forming new sanghas in the same villages or nearby villages. This is helping women to work effectively across caste barriers.

Navalakal village, Manvi taluk, Raichur district has a multicasite sangha with 34 women. It was started 2 years ago. Sangha women identified the rampant alcoholism in their village as a serious problem for themselves and also for other women in the village. Sangha women said, "Why should we be the only ones protesting? Let us involve the whole village". They got the support of the village pramukhs and a large number of villagers. In a letter to the DC, Tahasildar and Police station, they announced their intention to protest through a 'Rasta Roko'. Two thousand people participated in the protest on 1/07/2000. As a result, the unlicensed shop was forced to close down.

Sangha women took up the problem caused by the licensed shop in a letter to the DC. When there was no response, they hired two tractors, carried their food and camped in the DC's office until 8.00pm. They held a 'Rasta Roko' on the next day (although it happened to be an Amavasya) and stopped the liquor lorry. The shop with the license continues to function but the lorry cannot

stop in the village any more. Drinking, particularly in the sangha families has lessened. Sangha women say that violence has reduced and unnecessary expenditure on alcohol has also come down.

Working with the next generation of women - the kishori sanghas.

"I love my mother but I do not want to be like her".

Adult women whose life choices have already been made have to struggle a great deal to bring about changes in their lives. Watching these struggles helped us realise the importance of working with young girls who still had choices about their futures.

Thus, a major new focus area during the past year has been the MS work with adolescent girls through kishori sanghas. Earlier, the formal regular interaction with kishoris was in the Mahila Shikshana Kendra, or during shorter event based interactions like enrolment drives and various other village level activities. We realised that it was possible to work through kishoris sanghas. During the past year, kishori sanghas have been formed in 151 villages in Bidar, Bijapur, Gulbarga, Raichur and Koppal with about 1800 members (Table 2.4). The kishoris help the women with sangha documentation, writing applications, sangha correspondence and similar activities. On the other hand, the women give the girls inputs on various issues taken up by the sangha. The awareness levels of the girls are increased as they watch and get involved in the various sangha activities and campaigns for gender justice. It is a mutually beneficial and energizing relationship (see tables 2.4 and 2.5).

Kishoris have formed issue-based committees like the women's sangha. They have started their own savings activities, with Rs.2/- as weekly contribution in most

places. Banks are however reluctant to open accounts for them since they will leave the village when they get married. However, the girls are putting the money to good use. The kishori sanghas in Andola, Jewargi taluk and Gobbur B, Afzalpur taluk, Gulbarga district have lent money to the mahila sangha for health and education related expenses. Together, the girls are more confident about resisting early marriage, demanding opportunities for education, travelling to other villages and so on. Several girls from non-sangha families have joined the kishori sanghas. This is a good way to spread the MS message of gender justice.

In March 2001, 320 kishoris from 114 villages spread over the 7 MS districts came together in Raichur for a Kishori Mela. Information was collected from the kishoris about their experiences on gender related issues including child marriage, violence, school dropout and menarche rituals. New inputs on education, health and gender were linked to their life experiences. The Mela process, including preparatory village visits and the action points taken up by the participants after the Mela, has given a fillip to the whole process of reaching out to the girls. This was followed in the same month with a similar Mela in Gulbarga. This was attended by about 146 girls from 23 sangha villages. Of these, 13 villages had kishori sanghas while in 10 villages, kishoris do not have a separate sangha of their own but work with the women's sangha. Through this process young girls are getting the confidence and information needed to reshape their futures.

In families, where mother and daughter belong to the sanghas, changing family attitudes is becoming easier than before. Working with two generations of women is strengthening the MS empowerment processes.

Table - 2.1: PROGRAMME COVERAGE AND EXPANSION

Records the work done by sangha women and the MS team to strengthen and expand the programme

1	2	3	4			5	6	7
Sl. No.	District	Regular sanghas	Problematic sanghas			New Sanghas by women	Total	Dysfunctional (c)
			Rejuvenated (a)		Temporarily dysfunctional (b)			
			By women	By MSK				
1.	Bellary	84	4	1	3	9	101	5
2.	Bidar	194	8	18	12	14	246	21
3.	Bijapur	171	4	16	15	8	214	15
4.	Gulbarga	149	-	12	6	-	167	18
5.	Koppal	96	-	-	13	31	140	-
6.	Mysore	55	29	25	20	10	139	17
7.	Raichur	59	-	3	6	7	75	10
TOTAL		808	45	75	75	79	1082	86

Points to be noted in Table 2.1

1. About 1400 villages are now covered through direct or indirect MS interventions.
2. Rigorous criteria have been applied as to which group is called a sangha. The number of formal sanghas, as of March 2001, is 1082. This includes 75 weak sanghas that can be strengthened through the okkutta processes and by the MS team.
3. The strengthening of MS process and the empowerment of sangha women is shown by the fact that 79 new sanghas have been started by sangha women while 45 weak sanghas have been rejuvenated by them.
4. An additional 44 sanghas in Kollegal taluk of ChamaraJanagar district (erstwhile Mysore) have been taken up by the Soliga Abhivrudhi Sangha. There is no direct MS intervention in this area at present. These have not been included in the total.

5. In a large number of MS villages, as well as in nearby villages, women have formed sanghas on the lines of the MS sangha. For example, in Gulbarga district, in addition to the 167 sanghas shown in column 6, 33 more sanghas are working according to MS guidelines, without direct MS intervention. Similar processes are going on in about 150 villages in all the other districts. These have not been included in the total.
6. In 151 MS villages, there are separate kishori sanghas.
7. Work has been stopped in an additional 86 villages (column 7), because further inputs cannot strengthen the sangha. These have not been included in the total.
8. Women take up many difficult tasks but still find literacy and numeracy skills the big stumbling blocks. This is a direct consequence of their educational deprivation as children and heavy workload as adults. In spite of this, women and kishoris in more than 200 sanghas are doing the sangha documentation without any outside assistance.

TABLE - 2.2: SANGHA COMMITTEES FOR ISSUE – BASED ACTION, SHARING AND TRAINING

District	Total No. of sanghas	SSR			Panchayat Raj			Gender			Health			Literacy			Legal Literacy			EDP			No. of sanghas where committees have not been formed
		1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	
Bellary	101	63	135	-	62	130	-	62	130	34	62	135	53	59	135	41	60	131	-	60	142	-	49
Bidar	246	246	627	-	246	566	45	246	573	-	246	534	135	246	606	-	246	589	357	246	566	-	-
Bijapur	214	188	375	-	188	375	31	188	375	153	188	376	264	188	376	153	188	377	20	188	372	-	25
Gulbarga	167	151	378	-	151	373	-	151	371	-	151	380	251	151	404	35	151	405	290	151	387	-	16
Koppal	140	112	299	-	112	334	-	112	333	207	112	319	-	112	315	239	112	333	-	112	334	-	28
Mysore	139	113	226	186	-	-	-	-	-	-	102	204	180	-	-	-	102	204	181	102	204	172	54
Raichur	75	65	134	-	65	124	-	65	128	38	65	130	39	65	131	43	65	126	-	65	120	-	14
Total	1082	938	2174	186	824	1902	76	824	1910	432	926	2078	922	821	1967	511	924	2165	848	924	2125	172	186

1. Number of Sanghas; 2. Number of Women in the sangha committees;
3. Number of Women who have participated in formal committee trainings

TABLE - 2.3: REGULAR GHATAKA AND TALUKA MEETINGS FOR SHARING AND PLANNING SANGHA ACTION

Sl. No.	District	No. of Ghatakas	Monthly Ghataka Sabhas held	No. of Taluka Mahasabhas held
1.	Bellary	14	22	12
2.	Bidar	22	131	7
3.	Bijapur	20	144	2
4.	Gulbarga	17	101	2
5.	Koppal	14	105	-
6.	Mysore	14	*5	25
7.	Raichur	8	45	7
TOTAL		100	548	55

* Mysore district does not have regular ghataka meetings. Instead sangha representatives meet directly at taluk level.

TABLE - 2.4: THE KISHORI SANGHAS

Sl.No.	District	No. of Kishori sanghas			No. of Villages	No. of members in kishori sanghas
		Formed by Sangha women	Formed by MSK	Total		
1	Bellary	3	31	34	34	346
2	Bidar	3	31	34	34	444
3	Bijapur	11	19	30	30	410
4	Gulbarga	20	7	27	27	324
5	Raichur	11	15	26	26	297
TOTAL		48	103	151	151	1821

TABLE - 2.5: PARTICIPATION OF KISHORIS IN THE SANGHA ACTIVITIES (IN VILLAGES WITHOUT SEPARATE KISHORI SANGHAS)

District	No. of women's sanghas where kishoris are involved	No. of Kishoris	Activities taken up by the kishoris
Bellary	31	74	<ul style="list-style-type: none"> • Literacy and numeracy as teachers and learners, helping sangha women with reading of the MS newsletter Sanchari, helping sangha women with sangha documentation and correspondence, writing applications and forms. • Participating in sangha meetings, in communication on gender issues through story telling and songs. • Participating in sangha activities like meetings at ghataka level, in grama sabhas, school monitoring visits, shramadana, health training. • Assisting in local activities like the census, pulse polio programme, celebration of national festivals. • Taking up saving activities.
Bidar	33	248	
Bijapur	28	87	
Gulbarga	3	10	
Koppal	<i>Process started this year</i>		
Mysore	31	137	
Raichur	8	29	
TOTAL	134	585	



3.

BREAKING THE BARRIERS TO WOMEN'S EDUCATION



Sanghas take up education issues

Sanghas have taken up a range of strategies to enhance the educational status of women and girls. They are working with the education system to improve girls' access. At the same time, they are working with the community and families to improve enrolment and retention of girls.

MS interactions with the education system in the State have been strengthened considerably during the past year. Mahila Samakhya is playing a key role in school enrolment drives. The State Government is increasingly asking for the involvement of MS in such activities in recognition of its wide grassroots level base and connections. Table 3.1 shows the initiatives taken by the various MS districts for school enrolment. The total shows a marked upward trend since the previous year.

Taking a leading role in community monitoring of rural schools.

As of last year, 494 sangha women from 329 MS villages were selected as members of the Village Education Committee (Table 3.2). Table 3.3 shows that even when sangha women are not VEC members, they have interacted with various education institutions and programmes in their capacity as sangha education committee members. In many villages, the second category of women faced problems when they went to the schools. "Who are you to ask all these questions about the school? Why do you illiterate women come here?" Women usually reply that they have every right since they are also members of the community. Sangha education committee members take up a range of activities from monitoring the anganwadi to school enrolment of drop-outs, discussions with

teachers and parents, pointing out systemic corruption, checking out drinking water and toilet facilities in the schools. Koppal district is working towards forming a network of all the sangha education committee members.

Acting through the Village Education Committee (VEC)

In Muslampura, Gangavathi taluk of Koppal district, one of the sangha women is a member of the VEC. Some village men came with a complaint to the sangha. They wanted the sangha to do something about the fact that children were being continuously abused and scolded by their teachers. After confirming that this was true, sangha women took up the matter with the headmaster. The teachers were warned about their behaviour and the situation improved. This is an interesting case where the men in the village seek solutions for their problems from the sangha.

In Malakasamudra sangha of Yelburga taluk, Koppal district, sangha education committee members Devamma and Hampamma had discussions with the local teacher about their becoming members of the VEC. However, after a few weeks they found out that the elections had taken place without their knowledge. They went to the VEC meeting and requested that one of them be made a member. The school teachers, Dalapathi and other members were present. The Dalapathi said that there were already 5 women on the VEC and the sangha women could join the VEC by requesting one of these women to resign. To this Devamma replied "These women are also representing somebody. We do not want to displace any of them. You should make another place for us". The Dalapathi was impressed by their concern for other women. Finally one of the men resigned in favour of Devamma.

Shyamabai of Bannur sangha (Gulbarga taluk, Gulbarga district) is a VEC member. She attends the VEC meetings regularly. She had noticed that both the master and the teacher were irregular and came to the school as and when they pleased. When she brought this up in the meeting, the teachers became abusive. "People like you who only put their thumb impressions, should keep their mouths shut and not talk rubbish." Despite their efforts to humiliate and silence her, Shyamabai stood her ground. "Because we are illiterate, we are all the more concerned that our children get a good education. This is not just about regular attendance of the teacher. She goes off every afternoon during the school hours with some man. She cannot behave like this on the school premises. It will have a bad effect on our children". The other committee members supported Shyamabai and warned the teacher that she should improve her behaviour.

Shyamabai had ensured accountability of the teacher but the sequel is even more interesting. The teacher came to the sangha and told the women how she had been harassed for a long time by her husband who was now living with another woman. The man who visited her in school was kind and decent. They planned to get married. The sangha women gave her excellent advice. "Why don't you get a divorce from your husband and marry the other man? That way, neither of them can exploit you".

The 25 women of the multi-caste Basarihalla sangha of Gangavathi taluk in Koppal district found out that the school rations had not been given for the past 7 months. The matter was discussed in the VEC meeting since one sangha woman was a member. Within a week, sangha members held a large meeting of the villagers and shared this information with them. It was decided that

they would write to the concerned Inspector asking for an investigation. This official came to the village and sangha women made sure that the rations for the 7 months were properly distributed.

Women of the Gangammanahalli sangha, Kudligi taluk of Bellary district came to know that a 50 kg lot of rice was being misappropriated by an anganwadi teacher with the connivance of the assistant from the neighbouring village of Sunkadakallu. With the help of the men of the Raitha sangha, they picked up the rice bag at the bus stand just as the assistant was trying to take it away. They informed the gram panchayat members and other prominent persons in the village. A decision was taken to complain to the department about the incident.

Sangha women are thus beginning to challenge corrupt practices. These are important efforts in ensuring accountability from mainstream institutions and officials. Further, women are tackling allied problems like child marriage that prevent educational access for girls. (See page No. 12)

Women are also working to improve their own literacy levels. Strategies that have been successful include the following.

- Women who had attended literacy camps in the previous year are continuing their efforts with the help of their children or kishoris in the village.
- As part of sangha expansion, many sanghas have persuaded women and girls who can read and write to join the sangha.
- Several residential literacy camps have been held for adolescent girls.
- The kishori sanghas help the Mahila Sanghas with reading and writing

The other MS initiatives focussing on education are shown in Table 3.4. These are

- The Mahila Shikshana Kendras
- Organising bridge courses for dropouts
- Organising short-term residential literacy camps for sangha women and adolescent girls.

Bijapur and Gulbarga districts have Mahila Shikshana Kendras where girls from poor families go through a formal education to write the class X exam. In addition, Bijapur district conducted an experimental 8-month bridge course to help girls re-enter the mainstream education system.

Sangha women always express their concern *"We never got a decent chance for education. We want our daughters' lives to be different"*.

However, despite the tremendous effort being put in by them, it is not easy to remove or wish away the basic reasons for poor educational achievement of women and girls. As is well known, poverty and a poor-quality and gender-insensitive education system play a big part in this deprivation. Information collected at a Mahiti Mela for adolescent and pre-adolescent girls at Raichur in March 2001, showed that these

two factors are the overriding ones that prevent poor rural girls from getting a meaningful education (Tables 3.5). Information was also collected on how much some of the girls had studied before dropping out (Table-3.6). This table further highlights the fact that in spite of their utter poverty and other disadvantages, the sangha families have tried to provide some level of education to their daughters. If the education system was more sensitive to the needs of such girls, many more would have been able to get a better education. The quality of available education is also poor. In the residential literacy camps, the MS team has found that girls who went to school regularly upto the 7th class cannot read and write. These girls were in school for many years and dropped out after class VII since the families thought nothing useful was coming out of it.

These remain as systemic problems that plague the education system and can be changed only if there is the political will and commitment to do so.

TABLE - 3.1: SCHOOL ENROLMENT TABLE (2000 - 2001)

District	No. of Villages	From NFE		From Creche		Community		Total	
		Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys
Bellary	11	3	-	-	-	10	10	13	10
Bidar	62	57	46	-	-	1545	1729	1602	1775
Bijapur	15	16	18	30	26	24	16	70	60
Gulbarga	53	5	4	10	10	93	74	108	88
Koppal	53	-	-	-	-	996	1653	996	1653
Mysore	40	9	5	22	13	145	48	176	66
Raichur	33	-	-	148	113	610	538	758	651
TOTAL	267	90	73	210	162	3423	4068	3723	4303

TABLE - 3.2: SANGHA WOMEN WORK AS MEMBERS OF THE VILLAGE EDUCATION COMMITTEE (FOR THE YEAR 2000-2001)

Sl. No.	District	No. of Sanghas / villages	No. of women who are VEC members	Activities
1.	Bellary	27	38	The sangha VEC members have taken up several tasks including the following. <ul style="list-style-type: none"> • Discussions with students and teachers of the school and anganwadi • Ensuring that children have a clean and healthy environment with proper drinking water and toilet facilities. • Enrolment of children in schools and hostels. • Motivation and enrolment of dropouts. • Participation in various surveys, National days, cluster meetings, community work, school programmes. • Questioning corrupt practices.
2.	Bidar	28	42	
3.	Bijapur	68	88	
4.	Gulbarga	68	73	
5.	Koppal	64	126	
6.	Mysore	33	48	
7.	Raichur	41	79	
TOTAL		329	494	

TABLE - 3.3: SANGHA EDUCATION COMMITTEE MEMBERS WHO HAVE VISITED SCHOOLS AND ANGANWADIS (NON VEC)

SL. No	District	Sanghas	No. of women	
1.	Bellary	22	72	The sangha education committee women have taken up many of the tasks of the VEC members in other villages (as in Table 3.2). They have also talked about the sangha activities in the school, given applications to the CDPOs to open new anganwadi centres where they are needed, made enquiries about scholarships, ration and other facilities for the children. Thus, although they are not VEC members, they have initiated action on important issues and are becoming a valuable resource for the village.
2.	Bidar	104	299	
3.	Bijapur	20	163	
4.	Gulbarga	89	175	
5.	Koppal	72	174	
6.	Mysore	27	84	
7.	Raichur	65	502	
TOTAL		399	1469	

TABLE - 3.4: OTHER EDUCATION INITIATIVES*

SL NO.	EDUCATION INITIATIVES	BIDAR	BLJAPUR	GULBARGA	MYSORE	TOTAL NO. OF CENTRES	TOTAL NO. OF CHILDREN
1.	No. of N.F.E Centres	19	34	13	11	77	-
2.	No. of Students in NFE	334	791	211	250	-	***1586
3.	No. of Creches	-	12	15	3	30	-
4.	No. of Children in creches	-	310	272	116	-	698
5.	Total No. of MSKs	1	1	1	-	3	-
6.	No. of students in MSKs	110	**16	28	-	-	154
TOTAL						110	2438

* Bellary, Koppal and Raichur districts have not, at present, taken up these initiatives

** Including bridge course children

*** 881 girls and 705 boys in the NFEs out of a total of 1586 children

TABLE - 3.5: KISHORI MELA: EDUCATION STATUS OF PARTICIPANTS

District	Total number of girls attending Mela	9-12 years	13-16 years	17-20 years	No. of years since dropping out	Reasons for dropout
Bellary	34	5	21	8	6 months to 8 years	a,b,c,d,e,f,g,h,n,j
Bidar	49	11	25	13	6 months to 10 years	a,b,c,d,e,f,l,n, others
Bijapur	46	28	16	2	2 months to 5 years	a,e,f,g,o
Mysore	45	2	19	22	1 year to 15 years	a,c,e,g,n,o
Raichur	42	*14	25	3	6 months to 11 years	a,b,c,d,e,f,g,j,l,n,o
Gulbarga	46	4	33	9	1 year to 6 years	a,b,c,d,e,f,g,j,n
Koppal	61	**28	32	1	-	a,c,e,f,g,l,n,o
TOTAL	323	92	171	58		

* 2 out of 14, 1 out of 32 have never gone to school. ** 3 out of 28 are presently attending school.

Reasons for dropping out of school

a = Poverty

b = Parents feel that education is not useful in helping them improve their status.

c = No school in village

d = School is far away

e = To help in household chores

f = Supplementing family income through 'coolie' work and cattle rearing

g = Children themselves are not interested

h = There are only male teachers in the school

j = Scared of teacher's punishment

l = Gender discrimination

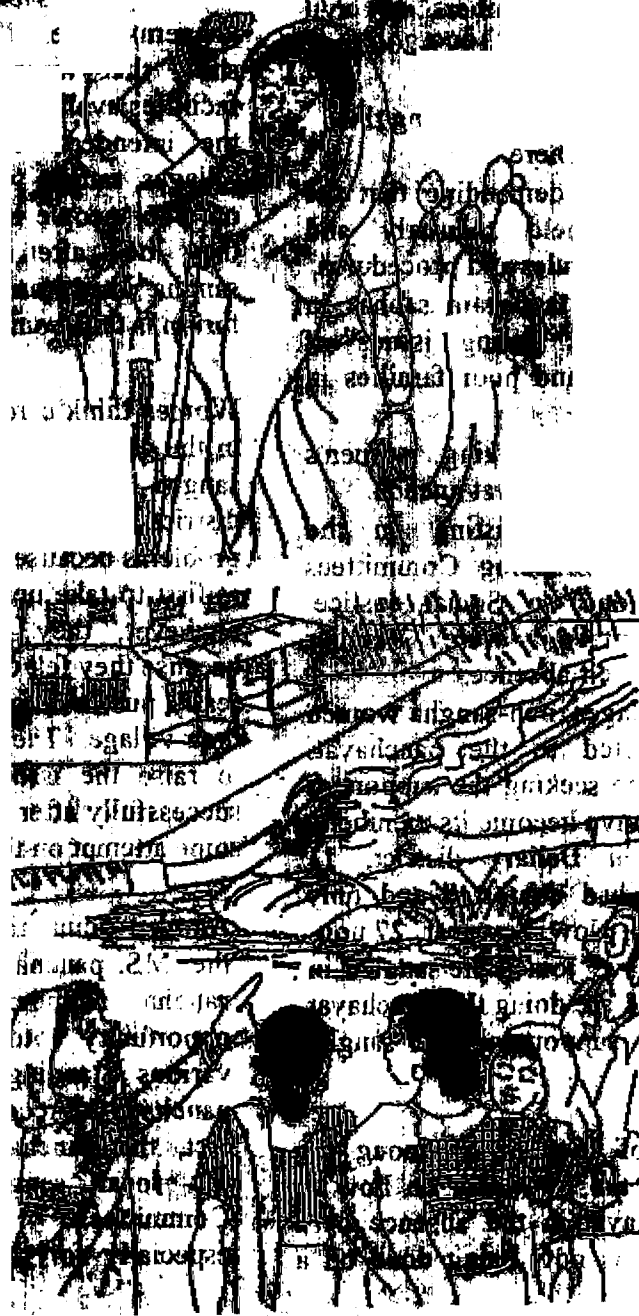
n = Menarche

o = Various reasons including looking after siblings and parents passing away

TABLE - 3.6: DROP - OUT DATA

Sl.No.	District	Total No. of Kishoris	Dropped out after			
			Class 1 st - 4 th	Class 5 th - 7 th	Class 8 th -10 th	I PUC and above
1.	Bellary	30	11	15	4	-
2.	Bidar	25	4	12	7	2
3.	Bijapur	29	17	12	-	-
4.	Mysore	44	10	12	22	-
5.	Raichur	27	14	11	2	-
6.	Gulbarga	17	5	11	1	-
7.	Koppal	42	26	13	3	-
TOTAL		214	87	86	39	2

SANGHAI WOMEN AND FRANCHISEE RAY



Bringing women's concerns on to the governance agenda

The last gram panchayat elections were held in February 2000 and the new panchayats have been in place for about a year. The MS inputs in gender and governance have covered a broad range of issues including contesting elections, the role of sangha women as a solidarity network during elections and post election, their roles as active citizens and members of civil society (See Annual Report of 1999-2000).

Important initiatives in the field during the past year are highlighted here.

- Sangha women are demanding that the gram sabha be held regularly and according to proper rules and procedures.
- They are attending the gram sabhas in large numbers and raising issues of concern to women and poor families in the village.
- Sangha EWRs are bringing women's concerns on to the panchayat agenda.
- Sangha EWRs are insisting on the formation of the Standing Committees especially the one on Social Justice. These committees were earlier conspicuous by their absence.
- In many MS villages, non-sangha women have been elected to the panchayat. These women are seeking the support of the sangha and have become its members. For example, in Bellary district, 11 sangha women had contested and only one woman won. Now, however, 27 non-sangha EWRs have joined the sanghas in their villages and are doing the panchayat work with the support of the sangha women.

There was a lot of discussion among the sangha women and the MS team on how to influence the panchayat in the absence of a sangha EWR. This is now being done on a

regular basis through the sangha panchayat committee. The sangha women either participate as spectators during the panchayat meeting or meet the panchayat members at other times to discuss issues of interest to them. Table 4.1 shows how sangha women are working as pressure groups and demanding accountability from the elected panchayats. No members of these sanghas have been elected to the panchayats. This table also shows how many women from such sanghas have attended the gram sabha and taken up women's concerns there. The issues listed in Table 4.1 show that women make sure that various facilities available through the panchayat reach the intended beneficiaries. In most MS villages, sangha women look after the interests of poor people in the community as much as they look after their own members. The sangha image as a gender and social justice forum is thus continuously reinforced.

Women think carefully before they raise issues in the grama sabha. For example, in Rampur sangha of Basava Kalyan taluk of Bidar district, sangha women were facing a lot of problems because of alcoholism. They decided at first to take up the issue in the gram sabha. However, they did not do so eventually because they felt that, as a sangha, they had not really put in efforts to tackle the problem in their village. They felt that they would be able to raise the issue in the gram sabha more successfully after the sangha women had made some attempt on their own.

Another point that has been emphasised in the MS panchayat raj training is that sangha members should avail of the opportunity to serve as members of the various Standing Committees of the gram panchayat. According to the Panchayat Raj Act, the panchayat can co-opt members of the local sanghas for the Standing Committees. This was emphasised, especially for the Standing Committee on

Social Justice. This committee is mandated in the PR Act but is hardly ever set up. The MS training emphasises the fact that this committee would be a good forum for sangha women to bring up issues like alcoholism-related violence, child marriage, Devadasi dedication, violence on girls and women. Table 4.2 shows that sangha women are members of the Standing committees in 91 sanghas. 72 sangha EWRs are members of the various Standing committees while 41 non-EWR sangha women have been co-opted as members of the Standing Committee. Thus the sanghas are making inroads into the formal forums of governance.

Bheemavva of Yernaal village in Bagewadi taluk, Bijapur district has been very active in the sangha for the past many years. She is an ex gram panchayat member who contested and lost the last elections. She brought pressure on the panchayat to form the three Standing committees for Amenities, Production and Social Justice. After a few days, Bheemavva brought up the matter with the panchayat. "Our work cannot be accomplished simply by forming committees. These committees should do the work that they are supposed to do, they should solve the problems of the people in the village."

With the help of the sangha she got the names of the members of the three Standing Committees put up on the panchayat wall so that the public would know about them. She became a member of the Standing Committee on Social Justice. Noticing that a drunkard regularly beat his wife, Bheemavva tried to remonstrate with him. He refused to listen to her advice and continue to ill-treat his wife.

She arranged a meeting of the Social Justice committee and asked the woman who was being harassed to bring her case to the committee. The other members of the

committee were not too pleased. "This is not a problem to be taken up by our committee. This is a universal problem, in all houses. We don't want to waste our time". Bheemavva said 'We think this is a common problem because we have accepted all along that it is all right for husbands to beat their wives. That is why people are getting away with any kind of violence on women. Only if our committee takes up such issues and punishes the culprits, will women be able to live in peace' After some persuasion, members agreed to call the erring husband to the meeting. Bheemavva along with the other members told him, "husband and wife are supposed to be two wheels of the cart of family life. You don't go to work and you beat your wife who works and looks after the family. Her health will be ruined, you and your children will be out on the streets. All of you will be completely disgraced. You better start behaving yourself and find some work. If you continue this kind of behaviour, you will be seated on a donkey and taken in a procession round the village."

After his initial shock at these words, the man under the watchful eyes of Bheemavva and other committee members, has changed for the better. He goes to work and although he drinks occasionally, he does not harass his wife. Yernal Bheemavva has shown how the Standing Committee on Social Justice can work effectively.

Table 4.3 shows the range of facilities that sangha women have been able to access, not only for themselves, but also for others in the village. The important points to note here is that the panchayats are themselves resource poor and corruption is rampant. In this situation, sangha women are making sure that the various poverty alleviation programmes reach the poor families they are intended to help. Panchayats have until now

been playing the limited role of implementing various Central and State Government sponsored schemes. They have little to do with local level planning, resource management and conflict resolution. Sangha women are beginning to define this role for the grama panchayat and grama sabha in small but important ways, especially for conflict resolution. They have tried to bridge the gap between people's concerns and governance structures in many different ways.

The largest and most difficult problem faced by sangha women is alcoholism. While Bheemavva used the Standing Committee as a forum, the sangha at Shegunasi in Bijapur taluk used the grama sabha as a forum for conflict resolution. Many Shegunasi village women were having a terrible time because of their drunkard husbands.

The panchayat adhyaksha here is a member of the Mahila Samakhya sangha in the village. After planning their strategy in the sangha meeting, women brought up the issue in the grama sabha. The alcoholism problem was discussed as an agenda item in the grama sabha meeting. A decision was taken to close the arrack shop. All the women present signed the petition. Quite a few men also supported the action proposed. However, after the shop was closed, some of the hardened drunkards continued to visit the shop in the neighbouring village and come home drunk. The arrack shop owners taunted the women, "What have you women achieved? You can't change anything' The panchayat then called an emergency gram sabha to consult all the women and men in the village. They decided that if any one came drunk into the village and created trouble, he would have to wear a 20-kg garland of chappals and be taken in a procession around the village. The garland would be hung on a tree at the village

entrance to greet the troublemakers who came into the village.

Once the gram sabha decision became known in the village, most of the drunkards realised that if they persisted in their bad behaviour, they would be publicly humiliated. This made them realise the seriousness of their offence. Many of them have stopped or decreased their drinking and this has led to positive changes in their lives. One man found that with the money that he was saving by not drinking, he was able to repay the debts he had incurred during his drinking days. Another man saved enough money to buy the necessary fertiliser for his land, a third was able to save money for household expenses.

Recognising the leading role played by the sangha in this transformation of their village, people have promised their support for any such campaign taken up by the sangha.

However, all experiences with sangha EWRs are not positive. Eramma of the Matalidinni sangha in Yelburga taluk, Koppal district has been an active sangha member. She has taken part in various health programmes, led campaigns to stop Devadasi dedication, child marriage and such social evils. She has also worked to strengthen the weaker sanghas and has represented her sangha in other districts, states and national level programmes. She was elected unanimously to the panchayat. She was able to get several facilities for the villagers. Recently however, it seems as if she is breaking her connections with her sangha. Rumour has it that Eramma helps the non-sangha villagers because she is getting "something" in exchange. Since the sangha demands accountability from the sangha EWRs, she has been avoiding the sangha. Sadly, it would appear that Eramma has been co-opted into mainstream politics and its corrupt practices.

However, women are quickly becoming aware of how useful it is to participate in various political forums. The Marabhihalathanda sangha in Hagaribommanahalli taluk of Bellary District is barely a year old. However 9 women of the sangha have attended the gram sabha and brought the concerned officials to their village to assess their problems. On the day of the gram sabha, they were up at 4.00 a.m. to attend to the sugarcane harvesting in their fields. They attended the gram sabha at 9 o' clock. After that they went to the gram panchayat to discuss their concerns with the officials who had come to the gram sabha, to take the process forward.

Sangha member Huligemma of H.Veerapura in Bellary taluk, Bellary district contested the panchayat elections and had all the sangha women working for her. In spite of a good campaign, she lost by a small margin of four votes. However, the sangha women have established a good rapport with the panchayat. The sangha is usually invited to attend the panchayat meetings. Huligemma is vocal on behalf of the sangha and poor people in the village. She has been able to get quite a few facilities for the sangha including a site for the construction of the sangha mane, an anganwadi centre in their area and proper drainage. When the sangha was first formed, the women had to listen to the taunts of the villagers. Now the same villagers compliment them on their work. "This woman who lost the elections is doing more work for the village than many of the people who won the elections. We wish we had voted for her."

The MS training programme emphasises that elections are only one part of the political process and those who do not contest and

those who lose also have an important role to play in the effective working of the panchayat. Illustrating this idea, is the Gowthamnagar sangha of Aurad Taluk, Bidar District. Sangha member, Saraswati won the 1993 elections but lost the elections in 2000. Another sangha member called Vanchalabai won the elections in 2000. These two women work together, with the experienced Saraswathi helping Vanchalabai who is new to the panchayat. During the gram sabha meeting, the two women found that the beneficiary list for the Ashraya scheme included people who already had houses. They told the Secretary that this was extremely unfair. They did not want the houses for themselves. They made sure that a young widow in the village was given an Ashraya house. Sangha women later reported to the MS team that as they were leaving the gram sabha, a man who had bribed the Secretary earlier, caught hold of the latter by the collar and demanded his Rs.2,000/- back. They heard the Secretary tell him "those women will not yield. If we had not agreed to their demands there would have been trouble. Where can I get the money now?"

This is one of the many examples where the sangha acts as a pressure group for the proper functioning of the panchayat. The work done by the women in the area of gender and governance is critical to improving their status. Thus women have looked into the proper implementation of the provisions of the PR Act (Standing Committee Formation), proper implementation of schemes; they have brought social justice issues to the public arena. It reinforces the belief that poor women can change their status by influencing larger decision-making processes.

TABLE - 4.1: SANGHA WOMEN WORK AS A PRESSURE GROUP AFTER THE ELECTIONS

Sl. No.	Name of the District	Sangha participation		Issues taken up by sangha women	
		Gram panchayat	Gram sabha	Gram panchayat	Gram sabha
1.	Bellary	37	21	<p>School and Anganwadi :- Applications for new anganwadis, repair of school building. Free school books for children.</p> <p>Facilities for sangha:- Sites, ownership papers and building funds for sangha mane, loans for sangha members. Information about panchayat meetings, gram sabhas and Standing Committee membership.</p> <p>Other facilities for sangha women:- Widow pension, bhagya jyothi, ashraya house, other government facilities and various government trainings.</p> <p>Facilities for community:- Street lights, flag pole and platform, green cards, ration cards, toilets, borewells and water facilities.</p>	<p>Facilities for school Repair of school building, construction of school compound.</p> <p>For sangha :- Sites for sangha mane / repair of sangha mane</p> <p>Facilities for community:- Drainage, water, toilet, street light, bus stand, construction / repairs of roads, household electricity, borewell, group activities.</p> <p>Other facilities:- (Schemes) Bhagyajyothi, Ashraya houses, pensions for widows.</p>
2.	Bidar	2	134		
3.	Bijapur	54	154		
4.	Gulbarga	85	66		
5.	Koppal	57	9		
6.	Mysore	-	54		
7.	Raichur	22	24		
TOTAL		257	462		

**TABLE - 4.2: SANGHA WOMEN AS MEMBERS OF GRAM PANCHAYAT
STANDING COMMITTEES***

District	No. of sanghas	No. of elected women (EWRs**) who are in the Standing Committees	No. of sangha women (non EWRs) who are Standing Committee members
Bellary	14	20	1
Bidar	5	3	1
Bijapur	22	10	12
Gulbarga	21	8	17
Koppal	5	5	-
Mysore	14	16	1
Raichur	10	10	9
TOTAL	91	72	41

* Some sanghas may have more than one Standing Committee member.

** EWR : Elected Woman Representative

TABLE - 4.3: SANGHA WOMEN ACCESS FACILITIES FROM PANCHAYAT FOR THEMSELVES AND THE COMMUNITY

District	Facilities											Other Details	
	Sites for sangha mane	Building material for sangha mane	Site / Building		Vessels	Financial Assistance	Bhagyajyothi		Toilets		Charandi		Village Road
			Sangha women	Com*	Sangha women	Sangha women	Sangha women	Com.	Sangha women	Com.			
Bellary	4	-	-	-	-	-	40	26	7	-	15	9	Widow Pensions (47), Pensions (6), Facilities for handicapped (44), Ashraya houses (44), Borewell (3), Roofing for houses(2)
Bidar	5	3	54	84	1 Mike set	2,000/- for one sangha	48	-	-	-	17	15	Toilets from ZP (45)
Bijapur	-	19	202	174	4 sanghas	2,52,000/- for 32 sanghas	412 from 55 sanghas	366	201 from 22 sanghas	284	-	-	Street light (6) Furniture for sanghas(2)
Gulbarga	2	1	-	-	13	5000/- for 3 sanghas	9	2	1	-	3	1	Ashraya houses (26)
Koppal	27	-	-	-	3	130000 for 5 sanghas	From 34 villages 232	192	31	2	1	4	Street Lights
Mysore	4	1	70	6	1	1 sangha	2	5	72	-	4	1	12 schools, **1 ITDP centre 1 water tank 8 borewell
Raichur	15	9 bags cement for 3 sanghas	1	-	-	-	102	-	9	-	-	7	Widow pensions (10) Ashraya houses (38)

*Community, not mentioned where there are no examples

** Integrated Tribal Development Centre.



5.

WOMEN'S HEALTH AND THEIR STATUS



The work that is being done by sanghas on women's health issues was given a timely impetus by the participation of the sanghas and the MS team in the Janarogya process leading up to the People's Health Assembly (PHA) in Dhaka in December 2000. It came at an opportune time since sangha women and the MS team were able to use the new learnings of the WHO project. This was taken up by MS the previous year to train sangha women as rural health leaders.

The PHA process started with the District level workshops for various NGOs and CBOs. In the six MS districts of Bidar, Bijapur, Raichur, Koppal, Mysore and Bellary, the sanghas and the MS team were involved in these workshops. This was followed by a Health Kalajatha for environment building on health issues. The People's Health Dialogue was then initiated to elicit the views of the community about health systems, PHCs, basic amenities like water, sanitation and toilets. About 55 sanghas from the four taluks of Koppal and 30 sanghas of Raichur and Deodurga taluks in Raichur district played a leading role in this process. Sangha women became members of the committees formed after this process. Their participation was so enthusiastic that they even contributed money from their meagre resources for diesel and food for the Kalajatha team. The MS districts and state teams participated in collating the information generated by the dialogue. This process has reinforced the role played by the sangha women as a community resource and as spokespersons for the poor and voiceless. The MS sanghas are now participating in the follow-up district level processes of the Dhaka People's Health Assembly.

The WHO project training programme for rural health leaders was carried out in Bidar,

Koppal and Bellary districts during 1999-2000. The last 2 rounds of training were held in Koppal and Bellary after April 2000. The same training modules were also used to train the sangha health committee members in Bijapur (400 women), Raichur(40 women) and Gulbarga (65 women). Thus although the project was implemented only in 3 MS districts, the other MS districts have also benefited.

Table 5.1 shows the health related activities taken up by the sangha women in the various districts. Women have carried out Shramadhana to clean up community facilities like the borewell and the school compound. They have also taken up programmes to sensitise the community on health issues, motivated families to practice family planning, helped sangha members and other villages to get toilet facilities. However, they do not always receive recognition or support from the community. For example, in Sangam Village, Aurad Taluk of Bidar district, the sangha women first took up the Shramadhana programme near the dalit houses. After some time, they went to discuss the plan with people in the area where the "upper caste" houses are situated. They wanted to persuade the families there to take the responsibility for hygiene and sanitation in the area. However, the response they got was "this kind of cleaning work should be taken up by people of your community. We can't do things like this". Thus, sangha women have to work constantly in the face of gender and caste biases.

As a follow-up to the health committee trainings, sangha women take up the monitoring of the Primary Health Centre as an important activity. Table 5.2 shows the various ways in which women are trying to make the primary health centres and the health system more accountable to the

public. The efforts needed to change an entrenched health system must be borne in mind when one is looking at the sangha women's work.

Health issues have also been discussed with kishoris during the melas in Raichur and Gulbarga. The initial feedback is that when these young girls go back after the training they are less reluctant than before to talk about their health problems. They are more vocal against Devadasi dedication and child marriage. During a health training session for adolescents in Hagaribommanahalli taluk of Bellary district, one of the participants broke down and cried "Why did they take us out of school? How much we have lost."

No more suffering in silence

Sanghas are now beginning to take up health problems that they were earlier reluctant to discuss. Sangha women used to be hesitant to talk about white discharge, irritation in the private parts, lumps in the breast and so on. Now they are able to discuss such problems in sangha.

In Tumakunta village of Chincholi taluk of Gulbarga district, sangha member Saabamma got her daughter married to a widower. The girl developed a painful infection after intercourse. She shared her problem with her mother who decided that it should be discussed in the sangha. This can definitely be seen as a new development after the health committee trainings. Women are more vocal about their health problems including those connected with their "private life". They see all these now as issues that can be placed on the agenda of the sangha meeting. The sangha women called Saabamma's son-in-law to the meeting and asked him whether he had taken the trouble to find out about the problem that his wife was facing. "You are

thinking only about your own satisfaction and not whether your wife is in pain or not. You stay away from her till we show her to doctor and she is cured. It will be good if you also come to the hospital".

In Nagenahalli and Gangammanahalli of Kudligi taluk of Bellary district, sangha women found that dirty water was coming from the taps. They realised that the dirty water tank was the cause. They called the man responsible for cleaning the tank but he refused to do anything. The women then wrote an application to the gram panchayat. The GP member made sure that the cleaner did his job every week. In addition, it was arranged that he had to get his report book signed by the sangha women of both villages when he completed the task.

In Hosapodu village of Chamarajnar district, Muthur village, Periyapatna taluk of Mysore district, Golasangi, Kirinala of Bagewadi taluk of Bijapur district, sangha women have reminded the gram, taluk and zilla panchayats about their duty to provide basic amenities. Women have been monitoring the health department activities and demanding their due share of facilities. (Kadadinni camp village, Manvi taluk of Raichur district, Muthur village, Periyapatna taluk, Bannikuppe village, Hunsur taluk, Muthigehundi village, H.D.Kote taluk of Mysore district, Kolipalya village of Chamarajanagar district, Gautamnagar village, Aurad Taluk, Baluru village, Balki taluk of Bidar district, Hathalli village, Indi taluk, Kalagi village, Muddebihala taluk, Kinshala village, Bagewadi taluk of Bijapur district, Kurakunda village, Manvi taluk of Raichur district sanghas).

Sangha women are not just trying to correct the system but are also trying to tackle their own unhealthy practices. After learning about the bad effects of tobacco and alcohol,

women have decided to give up both. (Tugaon village, Aland Taluk, Belur village, Savathkheda village, Kandagol village, Davanur village, Mandarooda village of Gulbarga district, Sathalagaon.P.B village of Indi taluk, Geddalamari village, Muddebihala taluk of Bijapur district, Muthigehundi village, Motha village of H.D. Kote taluks of Mysore district, Abbellethi village of Periyapatna taluk of Mysore district, Navalkal village of Manvi taluk of Raichur district, Kanneramadu village of Gangavathi taluk of Koppal district). In fact, women in two or three Bijapur sanghas have not only stopped chewing tobacco but

to make sure that they do not start again, they have sent their tobacco pouches to the district office! Women are also tackling taboos and restrictions that affect their health as in the Balageri village - Yelaburga taluk, Jinnapura village - Koppal taluk of Koppal district. (Also in Harasur and Balura villages of Gulbarga taluk, Mambaki village - Aland taluk, Bavalaga and Kilashoora villages of Jewargi taluk, Kollara, Bhakthampali, Inoli, Chandrampali villages of Chincholi taluk of Gulbarga district, Rona.B.K. village - Indi taluk of Bijapur district, Narabanda village- Manvi taluk of Raichur district).

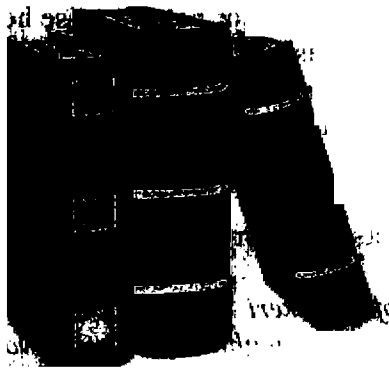
TABLE - 5.1: SOME HEALTH RELATED ACTIVITIES TAKEN UP BY SANGHA WOMEN

District	Women using Family Planning methods		Shramadhana						Toilet facilities for <i>sangha</i> members		
	No. of sanghas	No. of women	Preparing Soak Pits	Water Tanks	Gardens	Drainage cleaning	Borewell Cleaning	Cleaning surroundings of School, temple, etc.	Putting in applications	Completed and in use	To be completed
Bellary	2	55	-	14	27	8	7	2	148	7	10
Bidar	35	217	29	134	-	143	10	177	-	56	34
Bijapur	128	330	959	121	643	143	90	68	40	205	180
Gulbarga	24	30	-	15	-	-	33	36	30	93	40
Koppal	48	93	31 women from 23 sanghas	26	15	-	26	142	90 women from 23 sanghas	33	-
Mysore	20	39	-	-	32	2	38	-	146	73	4
Raichur	29	212	1	16	-	4	22	37	452 from 40 villages	-	-
TOTAL	286	976	1020	326	717	300	226	462	906	467	268

* Sangha women are sharing information about health issues with non sangha women after undergoing the health trainings.

TABLE -5.2: MONITORING OF PRIMARY HEALTH CENTRES BY SANGHA WOMEN

District	Visits to PHC by Health Committee members		Checking Corruption	Application for Lady Doctors in PHCs	Monitoring visits of ANM Doctor	Motivating for the pulse polio programme	Sterilisation Operations	
	No. of sangha	No. of women					Sangha women motivated non sangha women	Sangha women
Bellary	23	54	-	-	6	From 23 sanghas 51 women	-	49
Bidar	55	99	28	-	-	130 women	-	156
Bijapur	174	348	34	14	143	From 182 sanghas, 364 women, 5708 children	386	149
Gulbarga	74	296	16	1	11	192 women 2274 children	-	From 24 villages 30 women
Koppal	60	171	6	3	10	49 villages, 166 women & 2258 children	From 39 sanghas 91 members	From 29 sanghas 68 members
Mysore	26	46	3	2	8	37 women	29	8
Raichur	26	84	-	6	6	130 women motivated 656 children from 40 villages	1	211 women from 28 villages & 4 men from 2 villages
TOTAL	438	1098	87	26	184	1070 (women)	507 (women)	675 (women)



6.

BANGHA WOMEN TAKE UP LEGAL ISSUES



The sangha and okkutta as alternative dispute resolution mechanisms:

The quality of life and status of sangha women would be enhanced considerably with better knowledge of the law and the legal system and with better implementation of these laws. Increasingly, women are seeing this as the critical barrier to their empowerment. Their day-to-day experiences have taught them that they must be aware of the laws that protect women. They realise that they must find ways of having these laws enforced. Women have become aware that they need to have **alternative dispute resolution mechanisms** that can give them justice. The MS training on legal literacy incorporates the successful experiences of the Nari Adalats set up by sangha women in Mahila Samakhya Gujarat. Sangha women in Karnataka have long been conscious of the importance of the sangha as a pressure group and a forum for alternative dispute resolution. With the setting up and ongoing training of legal committees in all the sanghas, this effort is being strengthened and systematised at sangha, ghataka and taluk level.

Sangha women use many strategies to solve problems. The sangha acts as a deterrent and pressure group to prevent crimes like violence against women. Not only do sangha women motivate men against domestic violence (usually the result of alcoholism), they also tackle the related problem of the sale and availability of arrack. For sangha women in all the MS districts, alcoholism is the root of most of their problems. This issue is taken up by a large number of sanghas. Many other issues come to the sangha. For example, in Periyapatna taluk the wife of government

employee who belongs to the Gowda caste, approached the Okkutta for help because her husband's boss was harassing her. The okkutta and sanghas have thus begun to work across caste barriers to solve problems faced by women.

The sangha acts as a forum for social and gender justice.

Hanumavva of Kalakeri village (Kushtagi, Koppal taluk) is the daughter of Yamunavva, a member of the MS sangha. She was married to a man from Bandi village whose mother was also a sangha member. Hanumavva's husband started torturing her mentally and physically. When she came back to Kalakeri for her confinement, the husband started living with another woman and refused to take her back. The Kalakeri sangha women went to discuss the matter with the Bandi sangha women. They summoned the husband to the meeting and took him to task. They made him promise to look after his wife properly. Hanumavva is now treated with affection and respect by her husband. "He will not dare misbehave now. He will have to answer to the sangha if he does so". Hanumavva did not have the resources to file a case against her husband. Further, the legal system is notoriously slow on such cases. But for the sangha women, Hanumavva could not have rebuilt her life.

Similar cases of conflict resolution by the sangha women have taken place in Sunkeshwarahala and Chintalakunta villages of Deodurga taluk of Raichur district, (Also in Agasanala village - Indi taluk, Kerur village, Sindagi taluk, Masabhinala village, Bagewadi taluk of Bijapur district, Roopanagudi and H.Veerapura of Bellary taluk, Kyathanamaradi village of H.B.Halli taluk, Bellary district, Ekalura village of Basavakalyan taluk, Tulajapura village of

Aurad taluk, Bidar district, Kannerumadu village of Gangavathi taluk, Koppal district, Muneshwara colony village of Chamarajnagar district, Kalale village of Nanjangud taluk, Mysore district, Tugaon village of Aland taluk, V.Banavi village of Jewargi taluk, Channur and Havanoor villages of Chincholi taluk, Gabboor village of Adajapura taluk, Gulbarga district sanghas).

The sangha women have established a rapport with the local police and the legal systems. This helps them to get information and to take action if necessary. This also increases their effectiveness as a problem solving forum.

For example in Koravar village, Chithapur taluk of Gulbarga district, the sangha took up the case of Jiharnabi, a young girl who was being harassed by her in-laws. The girl was weak with a bout of typhoid that followed childbirth. Instead of looking after her, her husband wanted to use this situation to get a divorce and marry a second time. The sangha tried to persuade the husband and his family to treat the girl properly. When persuasion failed, sangha member Jagdevi threatened to file an FIR and take the case to the Family Court. She sent the police to the husband's house to warn the family. This was enough to make them see reason. Not only have they taken the girl back, they are also treating her properly.

Sangha women work with the police and the legal system to solve problems. In the tribal Periyapatna district of Mysore, Taluk Okkutta President, Janakamma and the EC members are highly respected by the local police for their ability to act as an alternative dispute resolution mechanism. They help the police to solve cases involving tribal and non-tribal families.

A boy from Periyapatna had gone through a tribal marriage and his wife became pregnant. All of a sudden, her family got to know that the boy was getting married to someone else in Hunsur. In a panic, they rushed to Janakamma. This resourceful woman went to the PSI and requested him to contact his counterpart in Hunsur. The ceremony was stopped in the nick of time. The boy alone with the bride and her family were brought to Periyapatna. Janakamma called some of the local families to help resolve the problem. Finally, not only was the boy married in another ceremony to the tribal girl but the second bride's wedding was also fixed up by the Okkutta members! A happy end for all concerned! "Our okkutta made sure that the lives of two girls were not ruined".

Sangha women use the legal literacy trainings to understand and apply the law. For example, a young girl called Mariamma who had been deserted by her husband became a member of the one-year-old sangha in Kathyanamaradi, Hagaribommanahalli taluk of Bellary district. The girl is a victim of a common phenomenon. Her husband had married her without the knowledge of his parents and during their married life, he also had an extra marital relationship. When Mariamma become pregnant, he deserted her and married a third girl chosen by his parents. Around this time, the MS team started working in Kathyanamaradi and Mariamma became a member of the newly formed sangha. During a sangha meeting on legal issues, she brought up her case and the other women motivated her to fight the injustice that had been done to her. With their help, she filed a case for maintenance. Fortunately, she had a copy of the marriage certificate and photographs of her wedding. Her in-laws offered her Rs.10,000/- as maintenance. They have now hired a lawyer

to fight the case. Because of the sangha, the husband's family could not get away with impunity. Thus, when women victims begin to protest in larger and larger numbers, the public will at least think twice before committing crimes against women.

Women have taken the help of police and legal system to tackle problems in many sanghas including Mahagaon village of Bijapur taluk, Hanchanala village, Bagewadi taluk of Bijapur district, Ramdurga village - Deodurga taluk of Raichur district, Nandur of Gulbarga district, Mataladini and Malakanamaradi villages of Yelburga

taluk, Koppal district Malangi, Aaluuru, Doddahosoor and Boranakatti colony villages of Periyapatna taluk, Hosoor village of Hunsur taluk of Mysore district, Tulajapura village of Aurad taluk, Bidar district.

Sanghas have taken up the problems of non-sangha members, in many cases, successfully. Women in many MS villages prefer to bring their problems to the sangha rather than go to the police station or the local Courts like the Koota. Table 6.1 gives an overview of some of the work done by the sanghas.

TABLE - 6.1 : WORK DONE BY SANGHA LEGAL COMMITTEES FOR SANGHA AND NON SANGHA MEMBERS

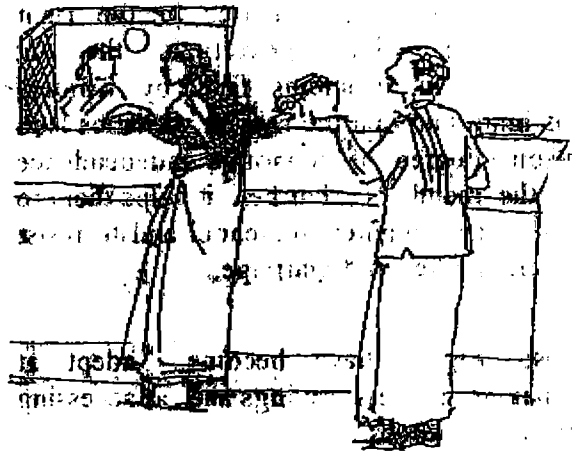
Sl.No.	District	Women's problem	Problems handled by sangha women	Problems taken by women to police station	No. of sanghas that have visited police station to introduce the sangha activities to police
1.	Bellary	Sangha women	*17 (27)	5 (5)	58 (8)
		Non Sangha women	*8 (18)	- -	- -
2.	Bidar	Sangha women	44 (33)	11 (11)	109 (92)
		Non Sangha women	12 (7)	- -	- -
3.	Bijapur	Sangha women	45 (51)	39 (39)	942 (89)
		Non Sangha women	2 (3)	- -	- -
4.	Gulbarga	Sangha women	26 (21)	14 (14)	345 (118)
		Non Sangha women	4 -	- -	- -
5.	Koppal	Sangha women	23 (11)	5 (5)	73 (23)
		Non Sangha Women	- -	- -	- -
6.	Mysore	Sangha women	16 (21)	9 (7)	- -
		Non Sangha women	6 -	3 -	- -
7.	Raichur	Sangha women	13 (11)	5 (5)	136 (26)
		Non Sangha	- -	- -	- -
TOTAL		Sangha women	184 (175)	88 (86)	1663 (356)
		Non Sangha women	32 (28)	3 -	- -

* Numbers in parentheses give the number of sanghas involved. For example, the first 2 sets of numbers in column 4 mean that 17 problems of sangha women have been solved by members of 27 sanghas, 8 problems of non sangha women have been solved by members of 18 sanghas. Sometimes 3-4 sanghas will solve a problem together.



7

ECONOMIC ACTIVITIES IN THE CONTEXT OF SANGHA EMPOWERMENT



The Mahila Samakhya programme has always been conscious of the role of financial resources in the context of women's empowerment. At a very basic level, it is true that access to and the possession of financial resources increases the individual's 'power' and 'status'. However, to attain the MS objectives, it is critical that these resources are viewed in the context of how this money is accessed and used. Accountability and transparency in financial dealings are especially important because their absence disempowers the sangha as a collective. In the past, experiences with sangha finances have led to some problems. In the early years of the MS programme, a small honorarium was given to each sangha as seed money. This helped sanghas to access matching grants from other sources. It helped women to start small income generation activities. However it also led to expectations from the families of sangha women that they would get money if they joined the sangha. In some cases, it has led to quarrels among sangha members.

During the past three years, based on the learning from these experiences, MS Karnataka has been able to overcome these problems by strengthening both inputs and sangha action on social and gender justice issues. This has helped to put the economic activities in the right perspective. Since poverty is the root cause of many problems faced by women, it is important that the sangha activities lead to some degree of economic independence for the members. Further, it helps them to send their daughters to school and to resist practices like child marriage.

Most sanghas have become adept at managing money, savings and at accessing outside resources.

Tables 7.1, 7.2, 7.3a and 7.3b gives a comprehensive picture of sangha finances in the 7 MS districts. Tables 7.1 and 7.2 shows that sangha savings have crossed Rs.55 lakhs. More than 2300 women have taken up various economic activities with the help of loans from sangha savings. Sanghas have been able to access various schemes and more than 5000 women have benefited. The extra income has been used for a diverse range of activities – children's education, house repair and construction, repaying debts, for starting up more economic activities, as loans to husband and relatives, for medical purposes and for cultural activities. The sangha economic activities have thus certainly enhanced women's status in their families since they are able to make the decisions about how the money is spent. The fact that they are able to give loans to family members and pay off debts, gains them the long overdue respect of their husbands and families.

"We would rather use our own savings. These schemes are so inflexible".

Tugaon village of Aland taluk, Gulbarga district is on the Karnataka Maharashtra border. The access roads are poor and the buses stop 12 kms away from the village. When the MS sangha started there in 1997, the sahayogini camped in the village for a month to facilitate the formation of the collective. Women have, over the past 4 years, taken up several issues, the sangha is active and cohesive. Women started saving Rs.10/- each per month, pooled the money as sangha savings and loaned it out to members as needed. They developed their own criteria for loans and repayment. Having become adept at such money transactions, the sangha decided to apply for a loan under the SJSY scheme. Women visited the taluk panchayat and the bank to get the necessary documents. A training was arranged for the sangha under the SJSY

scheme. After the training, sangha meetings were conducted according to the guidelines of the scheme. Women held regular weekly meetings and saved Rs.5/- per week instead of Rs.10/- per month. At the weekly meetings, women were seated according to their allotted numbers and visited the bank weekly according to these numbers. The President was changed at regular intervals. Other rules and regulations were followed strictly. The earlier monthly repayments were extended to three month periods.

The sangha women put in a great deal of effort over eight months to bring about these changes. Around this time, a new bank manager was appointed. When he visited the sangha with other officials, he was pleased with the sangha activities and agreed to sanction a loan of Rs.5 lakhs under the SJSY scheme. The only "drawback" was that the Tugaon sangha has 25 members instead of the 10-20 prescribed by the scheme. The sangha women made an offer. "We will split into two groups of 15 and 10. Give the loan to the 15 member group". However, the officials did not want to split the sangha. This has led to an impasse and the officials have not been able to find a solution. The women and the MS team are frustrated that all their efforts have come to naught. Women have now purchased 10 buffaloes from the sangha savings and have started earning money selling the milk. They prefer to use their own money than try out government schemes.

As mentioned earlier, in the early years of the MS programme, a small amount was given as sangha honorarium. However, when the MS programme was launched in Bellary district, a policy decision was taken that no honorarium would be given and that women would be helped to access the existing schemes. Women in the Bellary

sanghas are successfully using the loans taken from sangha savings to start different activities. These loans have changed the lives of many sangha women including Neelamma of H.Veerapura.

The 32 members of the H.Veerapura sangha in Bellary taluk, Bellary district have been saving Rs.10/- per week for the past two years. They now have two sub-groups called Arathi and Annapurneshwari for monetary activities. Neelamma, a poor Lingayat sangha member, has a sick husband. His income is uncertain and the medical bills are an added burden. After discussions in the sangha, Neelamma decided that to open a small provision and vegetable shop. She took a loan of Rs.2000/- and set up her shop. At first, it was difficult. But gradually her little shop started making a profit of Rs.200/- to Rs.300/-. She has already paid back Rs.800/- of her loan along with the interest (Rs.2/- per Rs.100/- per week). A good businesswoman, Neelamma makes sure she sells off all the vegetables for the day by keeping her prices lower than her competitors. "I use my loud voice and low prices to attract customers. Now I make a reasonable amount sitting in the shade. I am able to look after my house and my husband. I work hard but life is good".

Many women in the Bellary sanghas have taken up various income generation activities with loans from the sangha savings. Work is now going on to access various schemes. 71 sanghas in Bellary have taken up savings activities and 54 sanghas have bank accounts operated by the women themselves. About 200 sangha women from the different villages have started individual income generation activities like Neelamma. About 52 sangha women in Bellary have also been able to access loans from banks and under the SJSY

scheme. Women are managing well without the sangha honorarium scheme and the attendant problems that were faced by the other districts.

In the older MS districts, the process started with joint accounts in the name of sangha women and the sahayoginis. This gave rise to a host of problems including misappropriation of the money by the account holders in some villages. Learning from these experiences, the sangha financial dealings in Bellary have been more disciplined from the very beginning. Now the sangha is seen for what it was meant to be – a forum for women's concerns with economic activities being taken up in the context of empowerment.

In addition to accessing grants and loans for income generation activities, the sanghas are increasing able to tap public funds for

various purposes including building of the sangha mane (house). In Kurakunda village, Marvi taluk of Raichur district, sangha women attended the Jana Samparka sabha organised by the grama panchayat. They were able to get Rs.1,30,000/- from the MLA's area development fund for building the sangha mane through the Land Army. When they found the junior engineer using inferior material, they complained to the MLA and got the matter rectified. Now the women have a good place to hold their meetings.

In all the MS districts, women are becoming more and more adept at money management and entrepreneurship. Women are involved in dairying, poultry, small businesses, agricultural work, growing and selling vegetables, sheep and goat rearing and so on. The sangha has thus led to positive changes in the lives of many women.

TABLE - 7.1 :SANGHA MONEY CHANGES WOMEN'S LIVES

District	Total No. of sanghas that have taken up savings	Sanghas that have bank accounts *	Sangha woman as account Holder*	Sahayogini and sangha women as joint account holders	Total savings	Using sangha money for economic development	
						Ind. Activities	Group activity
Bellary	71	54	54	-	336549	187	-
Bidar	230	260	197	22	2732570	1326	-
Bijapur	161	295	295	-	355268	120	-
Gulbarga	160	160	160	100	644807	160	2
Koppal	112	110	110	62	788649	475	3
Mysore	92	156	84	70	349008	37	-
Raichur	48	42	42	26	373449	39	-
TOTAL	874	1077	942	280	5580300	2344	5

* Some sanghas have separate accounts for the honorarium and for the savings. Thus the number of bank accounts is higher than the number of sanghas with bank accounts.

TABLE - 7.2: WOMEN ACCESS MONEY FROM OTHER SOURCES

District	No. of sanghas that have got loans from various sources						No. of beneficiaries
	Bank (a)	DWCRA (b)	SJSY (c)	SHG (d)	DIC (e)	Others (f)	
Bellary	2	-	2	-	-	-	52
Bidar	22	-	1	23	-	11	1326
Bijapur	11	1	2	3	1	41	225
Gulbarga	4	-	9	-	-	4	2701
Koppal	-	12	3	10	-	1	414
Mysore	2	1	4	1	-	1	632
Raichur	4	-	-	-	-	2	58
TOTAL	45	14	21	37	1	60	5408

**TABLE - 7.3A: COMMON FUND STATEMENTS FOR MAHILA SAMAKHYA SANGHAS (2000 – 2001)
SANGHA INCOME (A)**

Sl. No.	District	Membership Fee	Total Savings (Bank + Money in loan)	Honorarium	DWCRA	Repayment	Interest on Loan	Bank Interest	Bank Balance and Cash at hand	Sangha contribution to other non sangha	Penalty	Revolving Fund including SJSY	Other sources	Total Income
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	Bellary	2238	336549	-	-	14130	10515	1091	-	1950	76	25000	-	391549
2.	Bidar	15454	2732570	2956800	1325000	1033409	260073	54520	1776558	5100	858	30000	-	10190342
3.	Bijapur	-	355268	3206170	-	402220	-	72408	-	-	-	-	1744700	5780766
4.	Gulbarga	-	784807	-	-	374598	78598	-	-	-	180	962608	75850	2276641
5.	Koppal	50	788649	604800	479758	19155	64845	-	491479	1782	-	-	-	2450518
6.	Mysore	6167	349008	2101937	265000	-	109540	180013	1092462	300	1861	-	-	4106288
7.	Raichur	6655	373449	157200	100600	46570	16251	9741	181082	6578	-	-	-	898126
TOTAL		30564	5720300	9026907	2170358	1890082	539822	317773	3541581	15710	2975	1017608	1820550	26094230

TABLE - 7.3B SANGHA EXPENDITURE (B)

Sl. No.	District	Loan from sangha	For sangha expenses	Total Expenditure	TOTAL SANGHA FUND Gross total (Income - Expenditure A - B)
1.	Bellary	136030	2619	138649	252900
2.	Bidar	1984985	91216	2076201	8114141
3.	Bijapur	621203	23973	645176	5135590
4.	Gulbarga	2204617	51572	2256189	20452
5.	Koppal	1385713	81847	1467560	982958
6.	Mysore	903276	107468	1010744	3095544
7.	Raichur	204099	4695	208794	689332
TOTAL		7439923	363390	7803313	18290917

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

SL. NO.	NAME AND DESIGNATION	STATUS OF MEMBERSHIP
1.	SRI. H. VISHWANATH (17 th October 99 till date) Hon'ble Minister for Education Government of Karnataka BANGALORE.	PRESIDENT GC
2.	SRI. AGWANE. I.A.S (8 th March 2000 to 16 th April 2000) SRI. R.N. SHASTRI I.A.S (17 th April 2000 to 26 th May 2001) Ms. MEERA SAKSENA (27 th May 2001 till date) Secretary, Primary & Secondary, Education Department, GOK M.S. Building, BANGALORE.	CHAIRPERSON, EC & MEMBER GC
3.	Ms. SHALINI PRASAD I.A.S National Project Director Mahila Samakhya, Department of Education, Ministry of HRD, Shastri Bhavan NEW DELHI.	MEMBER, EC, GC & GOI Representative
4.	PROF. NAYANATHARA Indian Institute of Management Bannerghatta Road BANGALORE.	MEMBER, GC
5.	Dr. SHOBHA RAGHURAM Deputy Director, HIVOS, Flat No.402, Eden Park, BANGALORE - 560 001.	MEMBER, GC
6.	Dr. GAYATHRI DEVI DUTT Director, Regional Institute of English South India Jnana Bharati Campus, BANGALORE - 560 056.	MEMBER, GC

SL. NO.	NAME AND DESIGNATION	STATUS OF MEMBERSHIP
7.	Deputy Financial Adviser Representative Integrated Finance Department Government of India Ministry of HRD Department of Education, Shastri Bhavan, NEW DELHI.	MEMBER, EC, GC & REPRESENTATIVE GOI
8.	Ms. KAMESHWARI. J 6-3-3/1, Prem Nagar, Banjara Hills, HYDERABAD – 500 034.	MEMBER, EC & GC
9.	Ms. S . RAMESHWARI VARMA Ex Director Centre for Women's Studies Mysore University 46, 1st Main Road, Jayalakshmpuram, MYSORE – 570 012.	MEMBER, GC & EC
10.	Dr. VIMALA RAMACHANDRAN YA-6, Sah Vikas, 68 IP Extension, NEW DELHI - 92.	MEMBER, GC & EC
11.	Ms. KALPANA I.A.S (19th Jan 2000 till date) Director, Mass Education, Next to SSLC Board, Malleshwaram, BANGALORE – 560 003.	MEMBER, GC & EC
12.	Ms. VIDYAVATHI I.A.S Director, Women & Child Development Dept. Government of Karnataka, M.S. Building, BANGALORE.	MEMBER, GC & EC
13.	SHRI. MADAN GOPAL I.A.S (March 2000 to 30 th July 2000) SHRI. LUKOSE VALLATHARAI. I.A.S (31 st July 2000 till date) Director, DPEP, Next to Govt. Press Building, Dr. Ambedkar Veedhi, BANGALORE.	MEMBER, EC & GC

SL. NO.	NAME AND DESIGNATION	STATUS OF MEMBERSHIP
14.	Dr. ANITA DIGHE, Director, Centre for Extension Education, IGNOU, Maidan Garhi, NEW DELHI - 110 068.	MEMBER, EC
15.	Dr. SHANTA MOHAN Fellow Gender Studies Unit, NIAS, IISC Campus, BANGALORE	MEMBER EC
16.	Ms. SOBHA NAMBISAN I.A.S Secretary Women and Child Development Dept, Government of Karnataka, M.S. Building, BANGALORE.	MEMBER, EC
17.	Mr. ASHOK KUMAR MANALI Finance Secretary – II (Expenditure) Vidhana Soudha, GOK Dr. Ambedkar Veedhi, BANGALORE.	MEMBER, EC
18.	Ms. RENUKA MISHRA NIRANTAR, B-64, Sarvodaya Enclave, NEW DELHI	MEMBER EC
19.	Ms. SUMAN KOLHAR Ex. Zilla Parishat Vice President, Behind Godavari Lodge Shastri Nagar, BIJAPUR	MEMBER EC & DRG member, Bijapur
20.	Ms. LEELA HIREMATH H.No. 7-6-75/24, Shiva Charma, Vasavi Nagar, RAICHUR	MEMBER EC & DRG member, Raichur
21.	Ms. SAUDAMINI RAO, Department of Sociology, V.G. Women's College, PDA Road, Aiwan-ie-Shahi, GULBARGA - 585 102.	MEMBER EC & DRG member, Gulbarga

SL. NO.	NAME AND DESIGNATION	STATUS OF MEMBERSHIP
22.	Ms. BHARATI VASTRAD, Secretary, Zilla Shaksharatha Samithi, BIDAR	MEMBER, EC & DRG member, Bidar
23.	Ms. UMA WODEYAR District Programme Co - ordinator Mahila Samakhya Karnataka No. 8-6-145, Bishan Mansion, Upstairs Syndicate Bank, Udgir Road, BIDAR.	MEMBER, EC & GC
24.	Ms. NIRMALA SHIRAGUPPI District Programme Co-ordinator, Mahila Samakhya Karnataka 190, "Sai Hrudaya" Shastri Nagar, Behind Godavari Lodge, Sainik School Road, BIJAPUR - 586 101.	MEMBER, EC & GC
25.	Ms. PARIMALA District Programme Co - ordinator Mahila Samakhya Karnataka MYSORE.	MEMBER, EC & GC
26.	Ms. JYOTHI KULKARNI District Programme Co - ordinator Mahila Samakhya Karnataka No. 94, KHB Colony, MSK Mill Road, GULBARGA.	MEMBER, EC & GC
27.	Ms. LEELA KULKARNI District Programme Co - ordinator Mahila Samakhya Karnataka No. 1-9-3, Azaad Nagar, RAICHUR.	MEMBER, EC & GC
28.	Ms. SOWBHAGYAVATHI District Programme Co - ordinator, Mahila Samakhya Karnataka, No.88, Maruthi Colony, Kinnal Road, KOPPAL.	MEMBER, EC & GC

SL. NO.	NAME AND DESIGNATION	STATUS OF MEMBERSHIP
29.	Ms. GOWRI District Programme Co - ordinator Mahila Samakhya Karnataka H.No. 30, A.C. Street, Gandhinagar, BELLARY.	MEMBER, EC & GC
30.	Dr. REVATHI NARAYANAN State Programme Director, Mahila Samakhya Karnataka, No.68, 1st Cross, 11nd Main, HAL 111rd Stage, J.B. Nagar, BANGALORE	MEMBER – SECRETARY, EC & GC
31.	Sahayoginis – two (by rotation)	MEMBER EC

GLOSSARY / ABBREVIATION

Adhyaksha	President
Amavasya	A new moon day
Ashraya Yojane	Housing scheme
Bhagyajyothi	Free Electricity scheme
BEO	Block Education Officer
Budhi	Intelligence / knowledge
CDPO	Child Development Project Officer
CEO	Chief Executive Officer
Dalapathi	A person who act as a mediator between the police station and community in the village.
Dalit	People belonging to scheduled caste/tribe
DC	Deputy Commissioner
Devadasi	Girl dedicated to Goddess Yellamma, prostitution sanctioned by 'religion'
DHO	District Health Officer
DIC	District Industrial Centre
DPEP	District Primary Education Programme
DWCRA	Development of Women and Children in Rural Areas
EDP	Economic Development Programme
EWRs	Elected Women Representatives
Ghataka	Cluster of 10 villages
Gram Panchayat	Village level governance body
Gram Sabha	Village level meeting
Gyana	Knowledge
Jathra	Fair or procession, usually for religious purpose
Janasamparka	People's contacts / connections
Kalajatha	A cultural meet

Kendra	Centre
Kishori	Teenage girl
Koota	Traditional body dispensing justice in the village
Mahiti	Information / knowledge
Mahila	Woman
Mane	House
Mela	Fair
MP	Member of Parliament
MS (K)	Mahila Samakhya Karnataka
Nari Adalat	An informal court set up by the MS Gujarat team
NFE	Non Formal Education
NGOs	Non Governmental Organisations
Okkutta	Federation
Panchayat	Local governance body
PHA	People's Health Assembly
PHC	Public Health Centre
Pramukh	Village head
Raitia	Farmer
Rasta Roko	A strike to prevent movement on the road
Sahayoginis	Field Workers
Sanchari	MS newsletter – Sanchari means a traveller with lot of information
Sangha	Collective group of women
SHG	Self Help Group
Shramdaan	Voluntary labour or work
SJSY	Swamajayanti Swarozgar Yojana
SSR	Sangha Self Reliance
Tahsildar	Government official at Block / Sub District level
VEC	Village Education Committee
WHO	World Health Organisation

**L.S.PRASAD & CO.,
CHARTERED ACCOUNTANTS**

L.S.PRASAD, B.Sc, LL.B. F.C.A

**PHONE: 6706749/6709069
Fax 080-6709069
EMAIL: isprasad@hotmail.com**

**NO.47, J.C.ROAD,
SEETHARAMA BUILDING
BANGALORE - 560 002.**

AUDITOR'S REPORT

I have examined the attached Balance Sheet of "MAHILA SAMAKHYA KARNATAKA" as at 31st March 2001 and Statement of Income and Expenditure Account 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 purpose of the audit.
2. Proper books of accounts 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 knowledge, and according to explanations given to me, the said accounts, subject to observation report, gives a true and fair view:
 - a. In the case of the Balance Sheet of the State of Affairs of the Society as at 31.03.2001 and
 - b. In the case of the Statement of Income & Expenditure Account of the excess of Expenditure over Income for the year ended on that date.

PLACE: BANGALORE

DATE: 17.08.2001

**For I.S.PRASAD & CO,
CHARTERED ACCOUNTANTS**



(Signature)
**(I.S.PRASAD)
Proprietor.**


MAHILA SAMAKHYA, KARNATAKA

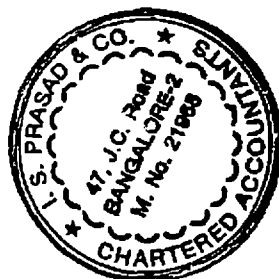
BALANCE SHEET AS AT 31ST MARCH, 2001

	SCHEDULES	AS AT 31.03.2001 Rs.	AS AT 31.03.2000 Rs.
<u>SOURCES OF FUNDS:</u>			
CAPITAL FUND:	1	3,138,330.96	4,435,308.00
UN-UTILISED LOCAL GRANTS:			
Grant from HKDB, Gulbarga		-	135,000.00
W H O Programme		150,000.00	47,231.00
TOTAL		<u>3,288,330.96</u>	<u>4,617,539.00</u>
<u>APPLICATION OF FUNDS:</u>			
FIXED ASSETS:			
	2		
Gross Block		6,402,320.20	5,968,676.20
Less: Depreciation		4,454,367.20	3,705,798.20
Net Block		<u>1,947,953.00</u>	<u>2,262,878.00</u>
CURRENT ASSETS, LOANS & ADVANCES:			
Cash and Bank balances:			
	3		
Cash on hand		28,156.10	5,849.05
with Scheduled Banks		1,190,153.86	1,723,759.95
Fixed Deposits		200,000.00	-
Amount in Transit		-	200,000.00
		<u>1,418,309.96</u>	<u>1,929,609.00</u>
ADVANCES & DEPOSITS:			
	4a & 4b		
Advances & Receivables		150,741.00	87,153.00
Prepaid expenses		1,877.00	-
		<u>152,618.00</u>	<u>87,153.00</u>
DEPOSITS:			
	5		
Others		575,687.00	542,687.00
		<u>575,687.00</u>	<u>542,687.00</u>
Total Current Assets		2,146,614.96	2,559,449.00
Less: Current Liabilities:			
Outstanding Liabilities	6	806,237.00	204,788.00
NET CURRENT ASSETS:		<u>1,340,377.96</u>	<u>2,354,661.00</u>
TOTAL		<u>3,288,330.96</u>	<u>4,617,539.00</u>

AS PER MY REPORT OF EVEN DATE

For I.S. PRASAD & Co.,
CHARTERED ACCOUNTANTS


(I.S. PRASAD)
PROPRIETOR
M.No.21968



For MAHILA SAMAKHYA KARNATAKA



STATE PROGRAMME DIRECTOR

Bangalore
Date:17/8/2001

MAHILA SAMAKHYA KARNATAKA

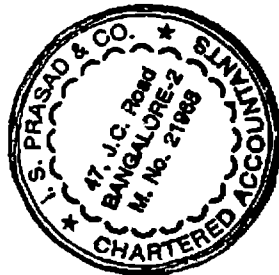
SCHEDULE - 1

SCHEDULE OF CAPITAL FUND

	AS AT 31.3.2001 Rs.	AS AT 31.3.2000 Rs.
CAPITAL FUND:		
As per last Balance sheet	4435308.00	2862936.96
Add: Grants received from GOI towards Capital Expenditure	<u>433644.00</u>	<u>620636.00</u>
	4868952.00	3483572.96
Less: Excess of expenditure over Income	1730621.04	
Add: Excess of Income over expenditure		951735.04
TOTAL	<u>3138330.96</u>	<u>4435308.00</u>

NOTE:

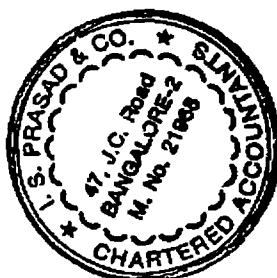
Grants received from GOI during this financial year	<u>14500000</u>
Amount utilised towards Capital Expenditure	433644
Amount utilised towards Revenue Expenditure	<u>14066356</u> <u>14500000</u>



RN

MAHILA SAMAKHYA, KARNATAKA
STATEMENT OF INCOME AND EXPENDITURE FOR
THE YEAR ENDED 31ST MARCH, 2001

	YEAR ENDED <u>31.03.2001</u> Rs.	YEAR ENDED <u>31.03.2000</u> Rs.
INCOME:		
Grants received from GOI towards Revenue Expenditure	14,066,356.00	16,879,364.00
Local Grants:		
ZP Grants - Toilet Construction	306,000.00	-
HKDB Grants - Hut Construction	135,000.00	135,000.00
Jagruthi Shibir	-	10,455.00
KMF STEP Programme	131,610.00	289,745.00
W H O Programme	347,231.00	252,769.00
Interest received:		
On Deposits with banks	{	15,425.00
From Savings Bank accounts	{ 40,082.71	26,323.00
Income from sale of assets	-	616.00
Earthquake Relief Fund	17,753.00	-
Miscellaneous Income	10,848.00	101,172.00
TOTAL	15,054,880.71	17,710,669.00
EXPENDITURE:		
Honorarium	4,259,286.00	3,754,556.00
Provident Fund - Employer	731,018.00	577,572.00
PF Administration Charges	98,617.00	89,611.00
Reimbursement of medical expenses	186,039.00	156,498.00
Rent, Electricity & Water	678,057.00	687,703.00
Repairs and Maintenance:		
Vehicles	623,957.50	659,152.00
Computers	31,508.00	56,719.00
Postage and Telephones	314,218.50	310,193.00
Printing and Stationery	141,334.50	170,267.50
Travelling and Conveyance	234,576.95	471,917.50
Advertisement expenses	3,000.00	27,100.00
Bank Charges	11,182.80	14,471.00
Audit Fees/Legal Fees	68,065.00	102,100.00
Office Maintenance/Contingency	285,127.50	319,865.00
Earthquake Relief Fund	17,753.00	-
Depreciation	748,569.00	568,451.00
ACTIVITY COSTS:		
Training and documentation	1,589,119.50	339,468.00
Workshops and Meetings	1,571,941.00	3,012,214.96
C/F	11,593,370.25	11,317,858.96



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B/F	11,593,370.25	11,317,858.96
External Evaluation	63,237.00	153,194.00
Publication of Information	286,006.00	301,965.00
Resource Centre	84,877.00	21,771.00
KMF STEP Programme	131,610.00	289,745.00
W H O Programme	347,231.00	252,769.00
ZP Grants - Toilet Construction	306,000.00	-
Jagruthi Shibira	-	10,455.00
SAHAYOGINI'S EXPENSES:		
Honorarium	1,818,559.00	1,681,531.00
Stationery / Books and Contingencies	69,344.50	52,590.00
MAHILA SANGHA:		
Honorarium	-	102,000.00
Hut Construction	205,000.00	340,000.00
Hut Construction - H.K.D.B.	135,000.00	135,000.00
Stationery and Contingency	21,107.00	46,256.00
Durries, desks etc.	-	84,200.00
ADULT AND NON-FORMAL EDUCATION:		
Honorarium	190,200.00	263,277.00
Stationery and Contingency	81,871.00	92,668.00
CHILD CARE FACILITIES:	331,410.00	492,758.00
MAHILA SHIKSHANA KENDRA:		
Honorarium	337,579.00	362,919.00
Rent	235,472.00	247,638.00
Contingency	61,589.00	51,008.00
Maintenance Expenses	301,386.00	314,810.00
Educational Expenses	80,545.00	48,155.00
Medical facilities	21,293.00	14,335.00
Stipend / Fee etc.	80,815.00	82,231.00
TOTAL	16,786,501.75	16,759,133.96
EXCESS OF EXPENDITURE OVER INCOME	(1,730,621.04)	951,735.04

AS PER MY REPORT OF EVEN DATE

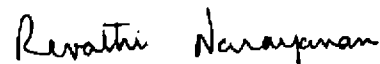
For I.S. PRASAD & Co.,
CHARTERED ACCOUNTANTS



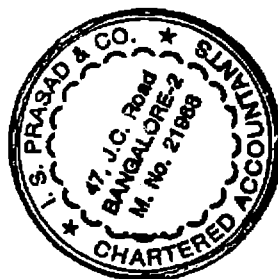
(I.S. PRASAD)
PROPRIETOR
M. No.21968

Bangalore
Date:17/8/2001

For MAHILA SAMAKHYA KARNATAKA



STATE PROGRAMME DIRECTOR



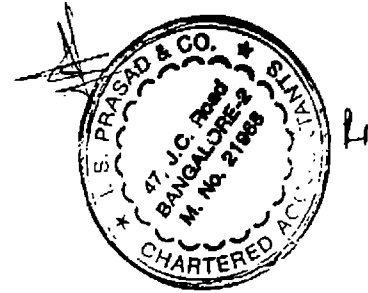
MAHILA SAMAKHYA KARNATAKA

SCHEDULE - 2

SCHEDULE OF FIXED ASSETS

(in rupees)

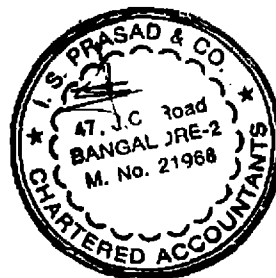
Description	GROSS BLOCK				DEPRECIATION			NET BLOCK	
	Cost as on 1.4.2000	Additions during the year	Deletions during the year	Cost as on 31.3.2001	Upto 31.3.2000	For the year	Upto 31.3.2001	Written-down value as on	
								31.3.2001	31.3.2000
Vehicles	2,860,757.00	402,290.00	-	3,263,047.00	1,715,193.00	383,027.00	2,098,220.00	1,164,827.00	1,145,564
Office equipment	1,438,572.55	24,604.00	-	1,463,176.55	1,148,539.55	77,329.00	1,225,868.55	237,308.00	290,033
Computers	913,100.80	6,750.00	-	919,850.60	506,181.60	246,176.00	752,357.60	167,493.00	406,919
Furniture and fixtures	756,246.05	-	-	756,246.05	335,884.05	42,037.00	377,921.05	378,325.00	420,362
Total	5,968,676.20	433,644.00	-	6,402,320.20	3,705,798.20	748,569.00	4,454,367.20	1,947,953.00	2,262,878
Previous year	5,350,924.20	620,636.00	2,884.00	5,968,676.20	3,137,347.20	568,451.00	3,705,798.20	2,262,878.00	2,213,577

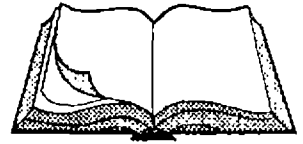
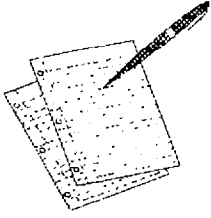


MAHILA SAMAKHYA KARNATAKA

SIGNIFICANT OF 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 and whatever Capital expenditure incurred, the equivalent amount considered in the Capital Fund and the remaining considered as revenue grants as the grants are received mainly for Activities account only.
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.
4. Previous year figures have been regrouped/rearranged wherever necessary to suit the Current year's presentation.





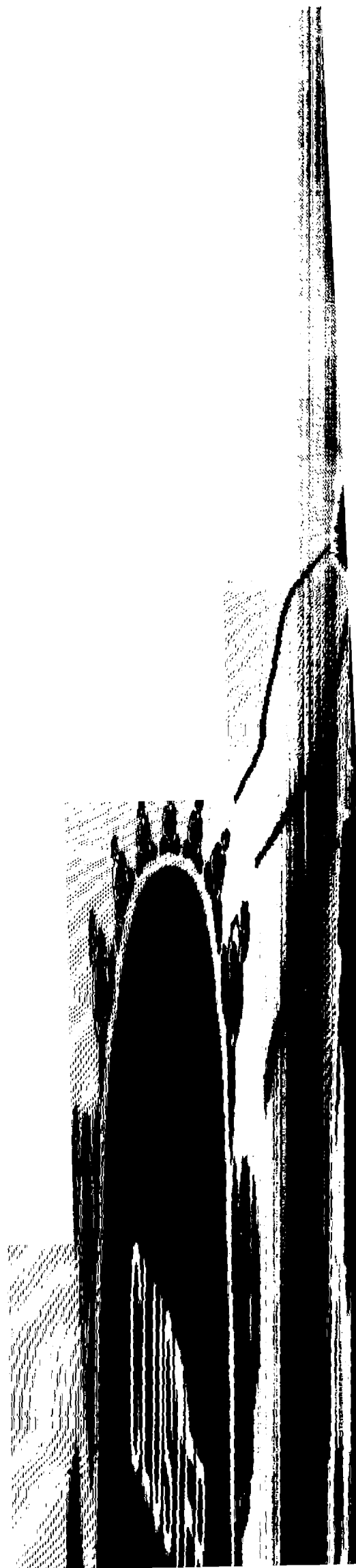
LEARNING, SHARING AND COMMUNICATING THROUGH SANCHARI

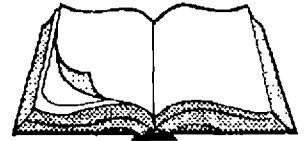
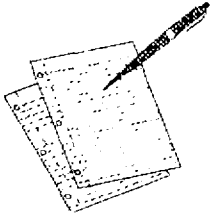
Our monthly newsletter SANCHARI, conceptualised and edited by Vani Periodi, is now 18-issues-old. It is a wonderful mix of field experiences, stories, pictures, quizzes and information from the world of women. Sangha women look forward to it eagerly. It is usually shared through group readings at sangha meetings. It is a great motivator for neo-literate sangha women to read on their own. Women are delighted to find stories about themselves and other sangha women. Sangha women are even ready to pay Rs.2/- to Rs.5/- for it.

The hectic work schedules of the MS programme team leave them with little time for elaborate reading. Sanchari encapsulates and demystifies useful information for them. ¾ statistics from the Human Development Report, Amartya Sen's writings, reviews of books on women and development, news, national and international, that concerns women.

SANCHARI is both useful and thought provoking.

Its front page usually carries a quiz or idea that can trigger sangha discussion on gender issues. SANCHARI also carries the songs and programmes on gender issues developed as part of various trainings. The programmes on the obhutta as a marriage ceremony were first





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Its front page usually carries a quiz or idea that can trigger sangha discussion on gender issues. SANCHARI also carries the songs and information on gender issues developed as part of various trainings. For example, when the training exercises on the okkutta as a marriage bureau and the "cost benefit analysis" of arrack consumption were first done in Mysore district, Sanchari became the vehicle to share these ideas in other districts long before formal trainings on these topics were taken up.

It also helps others to understand MS work and has NGO workers, school teachers and panchayat members, among others, reading it.

