CHAPTER V

IRDP AND WOMEN'S EMPOWERMENT

Improvement in the social, economic, political, and other spheres of life either in case of women or men or both denotes a positive development. It is in a holistic manner. The term improvement itself denotes a process of change from low or less development to high or more development. Sustainability of development depends on equal participation of women and men in any society. But as we are aware, women neither are equal partners of development nor participate equally on par with men in the process of development. The root cause of women's vulnerability is both social and economic. Escalating poverty of women, increasing women's invisibility as producers and workers has only added to this problem. Sexual division of labour has intensified exploitation of and discrimination against women, who are found in labour-intensive, low paid jobs. Gender discrimination prevails in many ways and has affected crucial sectors of development. Women lack access to and control over resources, in skill formation, awareness, access to decision-making, credit, technology and marketing.

Further, improvement or development does not lead to empowerment. Empowerment definitely includes development as well as improvement. It is easy to understand the term 'empowerment' rather than to define it. It is also difficult to suggest a yardstick to measure it. Hence instead of going to give an accurate general definition applicable to all contexts, a simple understanding of empowerment of women IRDP
beneficiaries and the factors identified to measure empowerment in the context of rural women include economic improvement, social development, political awareness and access to resources on par with their male counterparts.

The overall objective of the IRDP is to empower and to strengthen processes that promote economic development of women and create an environment for social change. The specific objectives are to sensitize and strengthen the institutional capacity of support agencies to proactively address women's needs, increase the incomes of poor women, improve access to better health care, education and drudgery reduction facilities, institutional capacity building for women's development, and establish support mechanisms for women managed income generating activities.

Empowerment of women is not an easy task as the Indian society is patriarchal in nature, and it is dominated by males in all aspects of life. When equality of women on par with their male counterparts among the elite class and even among the higher castes is a myth, how can a poor woman from a rural background and belonging to lower class and castes claim equality with the male members of their own caste? There have been sustained efforts to change the situation. There have been changes in the life of women after the advent of the British and especially after Independence. The Constitution of India and also several state policies have envisaged plans and programs for women's upliftment. In addition, the voluntary sector is also involved in the development of women by acting as a facilitator of change. The following are some of the measures the government undertook for the benefit of women.
Economic Empowerment

In the context of economic empowerment of the poor and women, we could argue that, as compared to two generations ago, wage rates and earnings have undoubtedly gone up both in rural and urban areas. Far more women are now in the work force, as salaried employees in a variety of jobs, whether it is construction workers at the lower end of the economic spectrum or women administrators and scientists. Women today are economically better off than they were at the time of independence. This economic empowerment is not merely in monetary terms but also in real value terms. However such a scenario is generally not found among the rural women as one finds it among their urban counterparts. Further the fate of poor rural women who rarely get a chance to express their feelings find IRDP and other economic improvement options as a window for their empowerment. Though many beneficiaries remain poor the process of economic transactions has created awareness among few, and has also led to their empowerment.

Many of these income generation interventions failed economically. They were also strongly criticized by many feminist activists and researchers for their failure to lead to significant changes in women's position. They did not challenge the wider gender divisions in the labour market and perpetuated women's concentration in a narrow range of low-paid "female skills". The attempt to combine both economic and social objectives meant that the activities were not clearly evaluated in commercial terms which further decreased their economic viability (Rogers, 1980; Buvinic, 1986).
Table 5.1 Percentage of sharing of responsibilities by women and men in agriculture

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Activities</th>
<th>Responsibilities Before Availing Loan</th>
<th>Responsibilities After Availing Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>1</td>
<td>Land preparation</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>2</td>
<td>Purchase of inputs</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>3</td>
<td>Selection of cropping pattern</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>4</td>
<td>Weeding</td>
<td>90</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Harvesting</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>6</td>
<td>Threshing and storing</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>7</td>
<td>Marketing</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>8</td>
<td>Preserving seeds</td>
<td>100</td>
<td>0</td>
</tr>
</tbody>
</table>

In India, especially in the semi-arid areas, the dependence of large population on the vagaries of monsoon for agriculture needs no special mention and the economic status of women in such areas is deplorable. In rural areas, women who mainly depend on agriculture have no right to sell the products themselves. They are not in a position to decide even whether to sell the product or not. As mentioned already, the agriculture component among the IRDP beneficiaries is very small. Though 50 per cent own land only 63.53 per cent cultivate on their own. Even among them the role of women is
restricted to taking only marginal decisions. Table 5.1 has revealed that women contribute their labour in all activities on par with men, especially in weeding, threshing, harvesting, etc. But when it come to the decision making, the male members of the family monopolise decision making responsibility. Women are neglected in the decision making process, especially in the selection of cropping pattern, purchase of inputs and more importantly the market of produce. Though the scenario seems to be slightly varied after IRDP assistance, such a change is very marginal.

In animal husbandry, the women’s contribution is more as compared to the male especially in the dairy sector. In livestock management and milk production women perform a wide range of activities but generally have no rights over the income. Table 5.2 reveals that both before and after the IRDP assistance, men have a major responsibility of purchase of livestock and their sales. In the same way, women shoulder higher responsibilities in the maintenance of milch animals, milking, sale of milk to private persons or households and to the cooperative milk society or dairy. But the proceeds of all such sales has to go to the purse of the head of the household who is invariably a male person. It is the prerogative of the head to decide how the money has to be used. However, after the IRDP assistance things have changed to the benefit of women where women enjoy more say over the income from the sale of milk.
Table 5.2 Percentage of sharing of responsibilities by women and men in animal husbandry

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Activities</th>
<th>Responsibilities</th>
<th>Before Availing Loan</th>
<th>After Availing Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>1</td>
<td>Purchase of livestock</td>
<td>0.0</td>
<td>100.0</td>
<td>0.0</td>
</tr>
<tr>
<td>2</td>
<td>Maintenance of milch animals</td>
<td>70.0</td>
<td>30.0</td>
<td>50.0</td>
</tr>
<tr>
<td>3</td>
<td>Maintenance of sheep and goat</td>
<td>70.0</td>
<td>30.0</td>
<td>90.0</td>
</tr>
<tr>
<td>4</td>
<td>Milking and supply to dairy</td>
<td>60.0</td>
<td>40.0</td>
<td>50.0</td>
</tr>
<tr>
<td>5</td>
<td>Sale of milk to private households</td>
<td>70.0</td>
<td>30.0</td>
<td>80.0</td>
</tr>
<tr>
<td>6</td>
<td>Collecting money from milk sale</td>
<td>15.0</td>
<td>85.0</td>
<td>20.0</td>
</tr>
<tr>
<td>7</td>
<td>Sale of animals</td>
<td>0.0</td>
<td>100.0</td>
<td>0.0</td>
</tr>
<tr>
<td>8</td>
<td>Managing money</td>
<td>10.0</td>
<td>90.0</td>
<td>20.0</td>
</tr>
</tbody>
</table>

Petty business is another venture where few beneficiaries have got assistance. Prior to IRDP, these women have little control over the finances, decisions taken in the family and were dependent mostly on wage labour or wage less farm worker in an uneconomical holding. Not all IRDP assisted women were empowered in the real sense of empowerment, at least a sign of positive development occurred among many women. For example case study no. 5 and 9 who receive loan for buffalo and 1 have ventured into
petty business. Initially both the women were unable to keep track of their business since they were illiterate. With the assistance of their family members, they bought up and ran the business on their own. Now they keep track of the changing prices, demand for goods and assessment of villagers who are credit worthy and who are not. These women face men with confidence. Prior to the IRDP assistance they were working as agricultural labourers under the mercy of the village landlords or a labour contractor. Gradually few women have become active in the community and got prominence among both men and women. The main reason being, the transformation of occupation from agricultural labour, which has low status as it involves manual labour and work under the rich persons and also take all sorts of works available to petty business which is reported as higher status occupation as compared to the agricultural labour or even to agriculture. It is independent and need not depend on the mercy of the rich. Further, with the regular circulation, of money, though little, these women extended petty loans to both men and women in the form of goods in the shop or petty cash during emergencies. With the confidence they got, their involvement in the village activities has improved. Today women play leading role in stree shakthi self help groups.

Self employed women, who contribute a reasonable proportion of income to the family, have several constrains. But in spite of them, several beneficiaries have improved their status both within the household and outside. This category is grouped under the occupational category of 'Others Service' in table 4.2.7. They include tailors, Anganawadi workers, government servants, Private employees, etc. The woman who got IRDP assistance for the purchase of a tailoring machine (see Case Study No.5) has become self employed by imparting training to fellow village young girls. During the
training, she also manages to stitch clothes to the villagers, thereby earning both from collecting fee for training and wages for stitching clothes. This has enabled her to be on her own for petty expenditure for which she was dependent on her husband. In addition, she has also purchased household durables, electric goods like fan, mixer, radio, television set, and also petty gold ornaments. Now she is respected by the village elders who addressing her as ‘Tailor Madam’.

The above picture is true of other women who are self-employed or those working in private or government departments. Their regular earnings not only add to family income but it has improved the family status. No doubt, these women have shouldered additional responsibilities but such responsibilities have enhanced their status in the family and in the community. As a result of all these, their lifestyles like mode of dress, use of cosmetics, interaction with her neighbours, etc, have undergone considerable changes. Today these women participate in the village’s social activities, take leadership in Stree shakthi self help group activities, etc. In addition, they extend petty loans to the needy women in their village and also provide guidance and knowledge of several sorts to their fellow women in the village.

Traditional Services

Despite women’s considerable contribution in traditional services, their role and contribution is rarely recognised. While reporting for any official purposes, these women are reported as housewives or daily wage labourers and not even as agriculturists even when they are employed in household agriculture. Women’s contribution is merged with that of the male members of the family, even though the
contribution of male members is less or non-existing. For example, the case of the washerwoman where she takes the responsibility of all activities, like collecting soiled clothes from the households in the village, soaking them in soap or soap soil and baking them in the traditional oven (tobbe), taking them to the washing ghat for washing and returning dried clothes to the owners after ironing them if necessary. In all these activities, the male member contributes but only depending on time and willingness. In addition the washerwoman provides special services to women and girls during menstrual periods, and during birth, puberty, marriage and death ceremonies in her patron household. Further, her services are requisitioned during other family rites and festivals. But her contribution of labour is rarely recognised. She has no role to play in collecting the payments for her services or to appropriate the returns. The scenario is in no way different from the women who contribute their labour for family occupation like agriculture, animal husbandry, weaving, etc.

It is generally believed that access to loans will enable women to increase their earnings and also such loans will facilitate them to diversify their activities. We find that in our study area, many women reported an increased status in the family and community as soon as they got loan from the IRDP scheme. But such a status was short lived as the gender inequalities generally continue to limit both women's incomes and their ability to use the loan for productive purposes. In a significant number of cases, women have been unable to use the loan to increase income due to insufficient support to expand their activities, limitations on their mobility outside the home, restricted or no access to additional funds or loan. Though such a situation is common among many beneficiaries, it is clearly evident in the case of case study number-3 who struggle with a buffalo and no
assistance for a cattle shed. Similarly, case study number-6 has used available loan for buffalo to open a cassette shop and further no money was available in the form of additional loan to expand her business.

Poor Access to Cultivable Land and Capital

While considering the access to productive resources of women, a few important questions crop up. How far the traditional restrictions related to ownership of resources imposed on the women continue? About half of the women population live in rural areas where the main source of income is either cultivation, wage labour, non-farm employment or some kind of non-agricultural self-employment. Access to agricultural land for cultivation and capital for undertaking non-farm self-employment is critical. It is very difficult to find a woman worker cultivating land as (independent) self-employment worker. The percentage of those employed in some kind of non-farm self-employment activities as mentioned above have to some extent enable them to improve their status. A note to be added here is that, in spite of their achievement, still the men dominate to appropriate the earnings of women and take decisions for women as to what to do with increased income.

Inadequate access to cultivable land and capital (for self-employment activities) leaves no option for many women workers except to resort to unskilled manual wage labour. As a result, this creates an enormously high concentration of (manual) wage labour among women. A large proportion of the unskilled manual agricultural labour among women has led to low wages, pushed them to physical and mental strain as they have to work at home and outside for longer hours. As mentioned earlier, the women labourers undergo pain and pressure to take household responsibilities when men in such households
spend their wages for personal recreation. Often they also spend the women's earnings on liquor and gambling.

Thus the dependence of this social group woman on weak economic base and continuation of such trend even during the past decade is a matter of concern. The over-dependence of women has not been incidental as it is an outcome of deliberately engineered social institutions used for perpetuating control of resources by men and sustaining gender inequality. Disparities in the incidence of wage labour between men and women are also quite intriguing. The women workers seem to be suffering from possible discrimination in employment.

**Social Empowerment**

In rural areas women are also lagging behind socially. They are confined to their homes, doing the usual work like cooking, washing, etc. They do not have the liberty to take independent decisions as males dominate the whole system. Even elderly females in the household like mother-in-law exercise their own control under a patriarchal system.

According to traditional customs prevailing in the society women are not entitled to have a share in the ancestral property in spite of equal rights guaranteed by law. Though women carry out the ritual responsibilities necessary to maintain social status of the family like participation in festivals etc., they are treated as second to men where men get primary status. For women the major stress during illness, death or desertion of husband, enabling them to take over the responsibilities of the household make them vulnerable to several forms of exploitation.
Furthermore, the gender division of labour assigns women to productive tasks which are generally of lower status than those of men and receive lower levels of remuneration. Many productive tasks are performed on the basis of a gender (and age) division of labour within the household. This commonly means that men are responsible for the more prestigious tasks, and those involving outside contacts and exchanges of money, while women and children are "helpers" performing much of the routine and low status work. This division of labour is further reinforced by women's lack of independent access to productive resources as noted above. Women are responsible for most of the unpaid tasks in reproduction as well as production. This severely hampers their access to income and their time for any activities outside the household. It also restricts their access to skills which are not connected with their domestic role and thus restrict their status both economically and socially.

Further, the prevailing conception of traditional customs to protect women from sexual exploitation has imposed several restrictions on their movements outside the home which constrain their autonomy. Even the nature of IRDP benefits where women are selected for assistance in home based activities, like animal husbandry or tailoring etc have further reinforced the gender division of labour. They restrict their access to many markets, particularly those traditionally dominated by men. They restrict women's ability to work alongside men as equals and gain important skills. These restrictions are enforced by women's own interest in the protection of their honour. Gender inequalities are all pervasive, forming much of the unquestioned backdrop of everyday social interaction. Women's subordination to male authority is reinforced by most religious systems and reflected in everyday speech and in cultural symbolism. It is further reinforced by
ideologies of motherhood and "female altruism". But, as discussed below, in many cases women themselves have often internalized ideas of their own inferiority and have very limited aspirations. Where women do attempt to challenge gender norms and stereotypes they are often ridiculed by other women as well as men. Constraints posed by poverty and gender inequality thus operate on many levels, and often mutually reinforce each other to seriously limit the options open for poor women.

Some women work but hand over all or part of their income to their husbands to avoid domestic tension. Some women set up their own small business successfully, but the enterprises are later taken over by husbands or other male family members as in the case of cassette shop case study number-6. Women themselves may aspire to increased status as housewives and/or indirect beneficiaries of their male partners' enterprises, or to secure income as labourers rather than being independent as entrepreneurs in their own right. Any developmental assistance for poor women is therefore likely inevitably to be constrained by wider class and gender inequalities.

Political empowerment

Taking independent decisions and participating in political activities are largely the domains of the male. The females have no role to play in them especially in the traditional families, either rich or poor, in the rural areas. Illiteracy, social constraints, economic compulsions, lack of mobility, subservient to the male, etc are some of the hindering factors for non participation of women in political activities. In the present context, only a few women have access to political participation that too under the umbrella of their men of consent and permission folk. Even such an opportunity was
possible only due to the 73rd and 74th amendment to the constitution reserving seats to women in the three tier Panchayat Raj system.

Among the respondents few (two respondents) have contested to local Panchayat elections. But the general impression among the public is that women are not competent to take independent decisions, manage developmental projects, etc, and therefore should be keep them away from politics. It was the opinion of several beneficiaries that the rural women do not have the knowledge to approach the officials, access information regarding IRDP, does not have the ability to spend and they cannot decide how to utilise the money provided under the IRDP. Inability of women to approach the local political leaders or the middlemen etc., due to illiteracy and other constraints among women and lack the knowledge of the government programmes is also considerable.

Emerging Issues

This comparative account of the social, economic and political position of women beneficiaries belonging to different castes covering relevant socio-economic indicators of levels of living like access to agricultural land, and other capital assets, incidence of wage labour, employment rates, consumption and access to information and facilities provides a very convincing evidence to show that inequalities associated with caste are still present. After five decades of independence, it is still clear and evident that the roots of this system are lateral and encompass the socio-economic structure of the society. With respect to each of these variables of development, the women, irrespective of caste variation, are far behind their male counterparts. High incidence of wage labour and low paid jobs, including the income from self-employment, among the women beneficiaries also contribute to their low
status as compared to that of the males. The unemployment rate among them is more than double than that of the males. Added to this, the daily wage-earning women generally tend to be slightly on a lower side particularly in rural non-farm sector. With high level of dependence on wage labour, coupled with higher unemployment rates and lower daily wages, their low status contribute to the lower level of empowerment of women in spite of several development programmes for their status improvement. It is thus beyond doubt that the historical impact of traditional gender based restrictions on the ownership of property, access to employment opportunities and freedom of occupation are visible in significant measures even after five decades of political freedom. In addition, the access of the IRDP beneficiary women to independent income earning capital assets and employment is extremely limited.

There is clear evidence on gender-based inequality. In order to understand the complex phenomenon and to bring about changes in the status of women and empower them in all spheres of life, it is necessary that suitable policy instruments are developed through a proper understanding of the situation as the grassroots.

Crucial factors affecting levels of women's participation appear to be the types of activity for which loans are given and the amounts of loans. Where activities are ones in which women predominate and loan amounts are small, these schemes are less attractive to men and more women are likely to participate. However, available evidence indicates that, as with men, even in targeted programmes most women beneficiaries are not the
poorest in their communities. Problems of "leakage" in poverty alleviation programmes meant for women are high.

Problems of rural women can be listed as follows:

1. Rural women are treated only as consumers but not as the producers in the development process.

2. Rural women do not possess land ownership rights.

3. Rural women are poor, illiterate and tradition bound.

4. Rural women are not economically independent.

5. Rural women do not enjoy benefits of the programmes, independently and suitably in the direction of their total empowerment.

6. Rural women have less participatory role in development programmes.

7. Rural women have been suffering from malnutrition, anemia and other diseases.

8. Even now, they have not succeeded in obtaining equal rights in all fields by the society.

9. Most rural women work in the fields. They do not get equal wages.

10. The Hindu Social Order has been characterised by a high degree of inter-group inequality in economic and social spheres of community life.

The pro-poor components of the poverty plan are fully integrated with the overall development plan of the country and the pro-poor perspective is fully harmonized with the strategy of market-oriented open-economy industrialization and the requirements of
structural adjustments. Economic growth enables expansion of productive employment and also generation of resources which are vital to support any form of intervention for eradication of poverty. Since 1991, India has undertaken trade reforms, financial sector reforms, and removal of controls and bottlenecks. These reforms were introduced with the objective of improving efficiency and productivity, in order to further accelerate growth by improving competitiveness in international markets. The ultimate objective of such reforms is to ensure expeditious eradication of poverty. Adequate precaution was taken to protect the poorer sections of society against short term effects of these changes. This has been done through increasing the resources for programmes for the poor in the National Plan and sharpening the focus of such programmes on the poor.
CASE STUDIES

Case 1. Better utilisation of IRDP assistance leads to family prosperity

Narasamma w/o Narayanappa aged about 47 years and belongs to Nayaka caste. She is staying in a joint family with her three sons, two daughters-in-laws and three grand children in Gudisalapalli village. She is illiterate and her husband has studied up to 4th standard. She has two daughters who married and stay with their husband in a nearby village.

All the members of the family work in different fields and contribute to the family income. Narasamma’s husband works in fair price shop and earn about Rs. 1050 per month. In addition, he manages their seven acres dry land. Narasamma does domestic work and look after the flower plants and collect flowers to sell in the local market and gets about Rs. 50 per day. Her first son is running a tea stall, second son look after agriculture and third one is a student. The daughters-in-law work as agricultural labourer during the agricultural season.

Narasamma and her family members were aware of the government programmes. Since they belong to ST community, they get preference in the selection of beneficiaries for development schemes. In the past they got assistance for house construction under Indira Awaz Yojana and now the IRDP assistance for the purchase of buffaloes.

Looking the improvement of the household after availing the government benefits, Narasamma said, “though we own seven acres of dry land, we use to depend on coolie for day to day living. We had a small mud house which was extended under Indira Awaz Yojana after investing Rs. 10000. They got 6000 as IRDP loan and add Rs. 2000 to the IRDP loan from their contribution and purchased 2 buffaloes instead of one. With the two now, we have four buffaloes which are yielding 10 to 12 liters of milk everyday. Initially,
we use to sell milk in the local cooperative dairy for Rs. 7 a liter. Now we are using the milk for the tea stall and sold the excess milk to other tea stalls in Pavagada town for Rs. 10 to 12 per liter. In addition, we buy milk sachets from Tumkur town to sell in Pavagada and thus, make a little profit. With the present income we are happy. Now, we are able to send my last son and the grand children to college and school respectively. Further, the loan was also responsible for better maintenance of the household, good clothing, etc”.

Narasamma also demand a bore well under Ganga Kalyana scheme or million wells scheme so that the dry land can be utilized in a productive manner. She also emphasized that with the improvement of the family income after the IRDP assistance, the family gets loan from both organized and private sector for their development which was not the case earlier.

Case 2. Dishonest officials destroy the basis of development programmes

Lakshmidevamma w/o Siddappa aged about 35 years is a native of Hoskote village and belongs to Kuruba caste. She stays with her husband and three sons. The sons are studying in primary school. She is illiterate and her husband has studied up to 7th standard and they live in small kuccha house. They own 4 acres of dry land which has given out on lease. She works as a causal labour and her husband works in a provision shop for a monthly wage of Rs. 1500 in Pavagada town.

She applied for a loan under IRDP to purchase a buffalo. When loan was sanctioned through VSSN, the Panchayat secretary took the signature of the beneficiary
and used both loan amount and subsidy amount to his personal expenses without her knowledge. The secretary use to assure that the loan will be sanctioned to her in due course. The cheating came to light only after the transfer of the village secretary and when she got a notice from the government for the repayment of the loan. Both husband and wife approached the village elders who shown their inability to help them in the matter as the secretary has misused his office and cheated several people like them but done everything cleverly. He has created documents, which makes the elders difficult to sue him or punish him even though the above type of cheating was true.

When asked about the future course of action she said: “Who will help the poor and illiterate. If the government officials involve in such acts, nobody will do justice to the poor people. Since I was not taken the loan, I don’t repay it. Let the government send as many notices as it can. If the sanctioned loan would have given to us, my fate would have been different. What to do! ‘Beleene yeddu Hola meylde Kayuvaru Yaru?’ meaning ‘if the fence which is suppose to protect the crops from external invasion, itself starts eating the crop who else will protect the crops?’” she said.

Case 3. A Road to Self Sufficiency

Thimmakka w/o Nallappa aged about 48 years staying with her husband in Bodarahalli village. She has two daughters and two sons who are married and staying separately. They belong to Madiga (S.C) castes and stays in small mud house in Harijan colony secluded from the main village. The family own two acres of dry land.
The main occupation is cooli along with agriculture. In order to buy a pair of bullocks she approached village Panchayat member and worked in their lands for several days. At last a sum of Rs. 13,000 was sanctioned including as subsidy in 1997 for the purchase of bullocks. They paid Rs. 500 to village secretary as bribe for loan application. They spent Rs. 6000 for the purchase of bullocks and the rest of the loan amount was used for domestic expenses.

As a response to one question regarding the utility of IRDP loan, Thimmakka said: "My husband used to get Rs. 25 a day as labour prior to the purchase of bullocks. Now he works with the bullocks and get about Rs. 150 per day. He gets work for about a month or so during sowing season, 10 to 15 days during weeding and another 10 days during harvest of crops. In addition, with the bullocks we plough our lands and get good yields. This has enabled us to have better clothing, good food and some cash in hand unlike in the past where we use to borrow or ask for advance for future labour work from the landlords. Now, we celebrate festivals and visit fairs. Our neighbors and others in the village treat us human beings".

When enquired about changes in her personal life, Thimmakka said, "For me it is a pride to own a pair of bullocks in the house. As she said earlier the economic position of family has improved. All these were possible due to extra burden borne by me. The main responsibility of bringing green fodder rests with me. Wherever I go for labour work, I use to come home with a bundle of fodder. Any additional asset in house will increase the physical burden to women".
She narrated her difficulties especially to maintain the bullocks. Apart from fodder, there is no shelter for bullocks. She requested the government to sanction another loan for construction of a house under Indira Awaz Yojana or under any housing scheme for the poor, such, that a separate house for bullocks could be built.

Case 4. Transformation from Dependency to Independency

Papamma w/o. Neelappa aged about 45 years belongs to Golla Caste. She has three sons and a daughter. The family own three acres of dry land and stays in Aralahalli village. The family depends on animal husbandry for its livelihood. The land has no significance as it is very difficult to get proper returns. However, they cultivate the land by hiring men and material and grows groundnut, tur etc. In addition, the eldest son is working as lorry driver who also contributes his earnings to the family. The second son works in a private factory in Bangalore. Both husband and wife work as casual labourers during agricultural season along with their last son and daughter.

Papamma is the key person in the family where she approaches the village leaders for government assistance. Few years back she was able to get assistance for house construction under Indira Awaz Yojana on her husband's name. When she leaned about the IRDP loans which are being given to women, she approached the village leaders and got assistance of about Rs. 8000 for the purchase of a buffalo. She paid Rs. 800 as bribe and other expenses to the village middlemen.

Papamma narrated her story of how she has managed the asset and family. She said "myself and my husband are illiterates. We own only dry land which yields poorly.
Since our village is close to Pavagada town, I decided to sell milk in the town. Due to poverty I was unable to buy cows or buffaloes. For several years we worked as agricultural wage labourers. After IRDP loan, I started selling milk by going from house to house. Of course, there are several permanent customers who buy milk daily and pay once in a month. From the two buffaloes we bought, now, we have another two which are also yielding milk. At present the major source of income is from the sale of milk.

"Since we are uneducated, I decided to give education to my children. Two of my sons and daughter have studied up to SSLC and a son failed in degree. All of them are involved in one or the other job and earn for their bread. The income from selling of milk was used not only for my children’s education, but also for the purchase of household durables, about 15 grams of gold, electrical fan, table and chairs, almairah etc”.

Papamma also said that, due to the purchase of buffaloes, the family occupation has shifted from wage labour to animal husbandry. Much attention is given to agriculture as the cow dung is good for the farm. Now, she is a member of “Stree Shakthi” a Self Help Group facilitated by government of Karnataka for the upliftment of poor women. She saves Rs. 10 every week and attends weekly meeting with active participation. She is of the opinion that another IRDP loan should be provided to such beneficiaries who have repaid loan like her and utilized the assets properly for the improvement of the family income.
Case 5. Helping the Helpless

Vijayamma w/o Nagaraju aged about 35 years and belongs to Agasa (Washerman) caste. She has studied up to SSLC and lives with her husband and along with a son and a daughter in Panusamudru village. Her husband is a primary school teacher. They own 4 acres of dry land which they have given out on share cropping (leased out).

Vijayamma is a house wife. She got training in tailoring from an NGO in the village. The local NGO was imparting skill development programme with the assistance from the women welfare department. In addition, the NGO organize the village women Self Help Groups for mutual help. The NGO also provide information to women on the development programmes and schemes for women. IRDP was one such programme where now involved in helping the poor women. It is not out of place to hear a few words from Vijayamma about the NGO. She said “The NGO promoter is Mr. Shivalingappa of the same village brings money from the government for several programmes in the village including women development. But it is on paper, all the funds were diverted to his personal improvement. When IRDP was introduced in the taluk, he became active and asked several women associated with the NGO for IRDP loan. Since my husband was a friend and I use to visit the NGO for their meeting and also whenever officials visits the organization. As a goodwill measure he asked me to apply for IRDP loan. When a sum of Rs. 8000 was sanctioned he took Rs. 1000 as a share to the NGO and another Rs. 1000 as sundry expense including bribe to the local officials, the bank and others. Finally I got Rs. 6000 only. With that assistance, tailoring machine was purchased and started stitching clothes to the village women and girls. Once established as a tailor my husband
encouraged me to impart training to young girls in the village. Training was on paid basis. Accordingly, Rs. 150 per month per trainee was fixed and there are about three to four trainees. Training will be given for about 3 to 4 months per batch. Only two batches per year will be taken as there will be less demand for training.

Vijayamma’s case is a classic example where the officials and middle men (NGO) has involved in identifying a non deserved beneficiary. The economic position of Vijayamma was good due to her husband’s income from his regular monthly salary. All the rules of selection of beneficiaries have thrown to wind. She also knew about the fact and justified her selection in the following manner. She said “yes there are many poor families in the village which need assistance. But many of them have taken loan for several times for several purposes under different programmes. None of them utilized the loan properly to built assets and improve their economic conditions. In my case, of course we are economically better but it would be difficult for us to save money from my husband’s salary and spend for the household. At least, the IRDP was not only useful to me but also to others in the village who get training from me. Though several others (rich people) got assistance for tailoring machine none of them are using it”.

It was reported that the income from stitching clothes and tailoring training she keeps it. Her husband never interferes with this income. She has the freedom to spend the way she prefers. She purchased a TV, wrist watch, wall clock, good clothes to the family members, etc. Her visits to the town and taluk head quarters increased. Her status in the village community has improved considerably in spite of her low caste background.
Case 6. Occupational Mobility led to Improve Social Status

Hanumakka W/o Narasimhappa aged about 45 years belongs to Vokkaliga caste and live in Chikanayakanalli village. The couples are illiterate and they encouraged their only son to study B.A. degree course. The family reside in small kiccha house and own one acre of dry land which was converted into irrigation by purchasing water from a neighboring farmer who sunk a bore well. The family depends on business as well as agriculture. The family run a cassette (prerecorded) shop in the village which was possible due to the IRDP assistance.

While interviewing, Hanumakka said “We own only one acre of dry land and use to cultivate another two acres of dry land on share cropping basis. In addition, we also work as agricultural labourers only in the fields of Vokkaligas and other higher castes. When I learnt about the IRDP loans to the poor, I approached village Panchayat member and requested him to recommend my name for IRDP loan. Accordingly, IRDP loan was sanctioned for the purchase of buffalo. Purchase of buffalo posed a problem as fodder and additional person for looking after. Thus, we took a decision to invest Rs. 8000 to open a cassette shop. We paid Rs. 1000 as expenses for sanctioning the loan to the Panchayat member. Since my son goes to the town daily for his college, he buys cassettes on his return. Initially there was good business, we use to get around Rs. 120 to 150 as profit. Gradually, the profit margin comes down as the cassette sales gone down. Introduction of Television and cable network was also responsible for low sale. We thought to introduce few other electronic goods like video players, videocassettes etc. same extent stabilized our profits.
With the income from the cassette shop, we paid advance to the bore well owner and entered with an agreement to give water for an acre of dry land for about four years period. Now, we grow paddy, ragi and few vegetable crops. All these enabled us to enhance our economic status.

Since, we gave up agriculture labour and started selling cassettes, our social status has improved. I became an active member of Self-Help Group of *Stree Shakti* programme and save Rs. 10 per week. I also help the needy women by giving small loans to meet their emergences. I owe my improvement entirely to the assistance provided by the IRDP”.

Hanumakka expressed her regrets for the misappropriation and misuse of IRDP loans by the officials and the beneficiaries respectively. They repaid the loan in two installments. They hope to get another loan so that they can expend their business.

**Case 7. IRDP Loan a Road to Development**

Lakshmi aged about 43 years old and belongs to Kuruba caste. She lives with her husband and two sons in Rajavanthi village in Pavagada Taluk. They own one acre of land and a house constructed with the assistance from the government under Indira Awaz Yojana. Both husband and wife are illiterate. They wanted their children to have at least high school education. Accordingly, their two sons passed SSLC and one of them is helping in agriculture and the other work as an assistant in a bakery in Pavagada town.

The family depend on daily wage labour for several years prior to leasing in land for cultivation. Even after leasing in land, the family’s major share was from wage labour.
It was a boon for Lakshmi to have a brother in the same village who have good political contacts. With his influence Lakshmi’s family got several benefits including an IRDP loan for the purchase of sheep. During 1997 a sum of Rs. 13,500 was sanctioned under IRDP through the DCC Bank with a subsidy of Rs. 4500. She paid Rs. 1000 to her brother to meet the expenses in securing a loan for her. They spent another 2500 to meet the agricultural needs, domestic expenses, clothes, education, etc. With the remaining amount of Rs. 10,000 they bought 10 sheeps of good health and young enough to bear a lamb.

Initially, it was difficult for them to house the sheep comfortably in a house during night as they were living in a small house belonging to one of their relatives. Her brother again helped them to get a housing site as well as financial assistance for house construction under Indira Awaz Yojana scheme. Under the scheme they got Rs. 20,000 as loan. The family mobilized another Rs. 10000 from their well-wishers on simple interest and it enabled them to construct a house for them as well as provided space for their animals.

In the beginning Lakshmi and her husband use to look after the sheep by turns. Once the younger son completes his high school education, he was asked to graze the sheep. Within a year seven out of 10 sheep gave birth to a lamb each and during subsequent years the flock grown in size reaching the number to about 40 in 2002. The family decided to sell the sheep and buy agricultural land. Accordingly, they sold all sheep for Rs. 42,000 and purchased one acre of dry land. During last five years they use to sell 3 to 4 grown up sheep yearly for their domestic and other expenses. With such
sales Lakshmi purchased 10 grams of gold ornaments, a wall clock and a tape recorder. Before selling the sheep, the family has cleared IRDP loan.

As her husband was leasing in land for cultivation, the family use to get food grains and cash from the sale of groundnuts. After their elder son's completion of high school he was sent to a bakery to work as an assistant. All these helped the family to reduce their dependence on daily wage labour. However, they have not altogether given up daily wage labour. Even after purchase of land, the lease in cultivation has continued as one acre of their own land is too small for a family to depend fully for them to sustain. After selling sheep, the younger son took to agriculture and also works as daily wage labour outside the village whenever he gets an offer.

She said “prior to IRDP loan I was only a casual labour working outside the house and my husband use to collect the wages once in a week from the landlord or the contractor. The life use to be very miserable. I have two little kids and the wages we earn were not sufficient to feed them with good food or provide decent clothing. Though my husband used to consult me in the family matters, he never took me into confidence in dealing with outsiders in the village community”.

The above scenario has drastically changed when I got support from my brother for IRDP assistance. My husband stopped to take wage labour on my behalf. Further he allowed me to use the money the way I wanted. Of course, it uses to form a part of family purse to be used during emergencies. Gradually, I took initiative to provide good food and clothing to children, get them education, buy things need for the family and sell items like eggs, milk, etc.
"Now, I am a member of a self help group (Stree Shakthi) along with others. I attend the meetings regularly and discuss developmental issues. Now I am able to get personal loan not only from the self help group but also from the fellow villagers which was not so prior to IRDP loan."

"Another request to the government is that, it must provide additional loan to the successful beneficiaries so as to enable them to cross the poverty line and lead a decent living in the village".

Case 8. Might is Right: A Case of Wrong identified IRDP Beneficiary

Nagamma W/o Ramappa is aged about 32 years and belong to Nayaka caste which is classified as Scheduled Tribe. She resides in a semi pucca house with her husband and children (one daughter and two sons) at Gudisalupalli village. The family own 2 acres of land which is being irrigated with the bore well and also sell water to the neighbouring farmers on annual contract.

Nagamma gives the details of her family and occupation along with her future plans and requirements. She said "we are basically agriculturists. We own only 2 acres of dry land which was brought under irrigation by drilling a bore well. We could able to drill a bore by selling groundnuts grows in the plot along with the savings which we managed since several years. In order to buy a submersible pumpset and to get electricity connection, a minimum of Rs.50000 was needed. It was difficult for us to mobilize such an amount as our family income was less than 5000 per year. During such a situation one
of the brothers of my husband came forward and arranged finances on simple interest. This gave us a sort of boost and we started to work for extra hours and able to use the water judiciously and economically. In the process we learnt that there is enough water available in the bore well and we can give water to neighbours as well. Accordingly, water was given to a farmer for an acre of land. He pays Rs. 2500 to 3000 per acre per crop based on the type of crop grown and the yields. In addition, we took 10 guntas of land on lease from another farmer by paying Rs. 2000 per year. We grow two to three commercial crops a year and get about three to four thousand as profit.

Since we have sufficient fodder and other facilities, we thought of buying a buffalos or cow. Again my husband’s brother helped us in getting an IRDP loan for the purchase of buffalos. We got the loan Rs. 4000 only through Kalpataru Grameena Bank in 1998. With that money we bought a good buffalos which gave birth to a female calf in the same year. Now, we have two buffalos which give 8 liters of milk daily. Since there is no milk dairy in the village, we send one of our children by cycle to sell the milk in the neighboring village dairy. With the sale of milk and sale of agricultural produce, we repaid the loan to the local moneylender. Now we are happy with our assets.

During the discussion Nagamma confessed that there are still poorer families in the village than us who does not able to get a loan. Influence, bribe and contacts are important factors responsible for getting a loan. Nagamma wanted few more facilities for her improvement. She said “there are instances in our village where few beneficences of IRDP have sold their animals soon after the loan was sanctioned due to lack of proper cattle shed of their own. Though we have already repaid private loan, we have not yet
repaid the IRDP loan only because we are under the hope that the government will waive off our loan”.

Regarding her personality development, she reported that there was not much difference even after she got IRDP loan and the economic improvement as her role in the whole process was to put her thumb impression wherever her husband or husband’s brother asks her to put.

Case 9. Little Efforts Change the Destinies of the Poor

Sakamma W/o Venkatappa aged about 37 years, lives with her husband and two children (one son and a daughter) in Lingadahalli Village. The couples are illiterate but encouraged their children to become literates. Son is in high school and daughter is studying in 7th standard. Sakamma looks after the petty business and her husband works in the village landlord’s fields for a fixed wage of Rs. 25 per day. The landlord has provided a hut free for them to live.

Sakamma narrated her story as how they led a life in the village, what made her change after IRDP loan etc. she said “prior to IRDP loan both of us (husband) were working in the fields of the village landlords. Our life was depend on the whims and fancies of the landlord and other members of his family. We use to vote to any person they name. We use to get very little money as wages which was insufficient to meet the demands of our growing family. There are several instances where my husband and myself use to sleep without food. Under such pathetic conditions I decided to send my children to school so that they can lead a good life. When several people were applying
for IRDP loan, I also pressurised my husband to talk to the landlord and other village elders to get a loan for us. Accordingly, my husband pleaded the village elders and put an application in my name for a loan to install handloom weaving unit. A sum of Rs. 6000 was sanctioned and we got Rs. 5000 only after deducting Rs. 1000 as expenses for travel, bribe for middlemen, etc”.

Sakamma reported that though loan was sanctioned for weaving unit, it was not possible for them to establish a weaving unit as they lack proper accommodation, skills and ability to manage. As Sakamma seems to be an intelligent lady, the village elders suggested her to go for a petty shop. Accordingly, she spent about 1200 for a small wooden shop which can be fixed at any place. She managed a place at the bus stand and started her business from morning to late evening. It is good to hear Sakamma’s experience from her own words. Sakamma said “Initially it was a thrilling experience. Though invested about Rs. 3000 on several items, I have no way to check them as I could not read and write. My children were young to assist me as they were going to the school. It took nearly six to ten months to establish myself in the shop. My son also helped me in writing accounts pertaining to small credits given to the villagers. Now, I am in a position to earn Rs. 50 to 75 a day which is much higher than my husband’s daily wage who still works with the landlord’s family for Rs. 25 a day.

The business experience gave me the confidence to meet people, to know the day to day happenings in the village, to visit my children’s school, to become a member of Stree Shakthi a Self Help Group and take loan whenever money is needed. Now, my husband and children depend on my advice and I take most of the decisions
independently and sometimes take advice of my husband and the landlord or village elders. I have not repaid the loan as the loans need not be repaid as per the government instructions. The government will pay the loan to the bank on our behalf as we are poor and unable to repay such big loans.

Case 10. IRDP loan pocketed by rich with the thumb impression of the poor

Akkamma w/o Thimmappa aged about 82 years belongs to Harijan caste (Madiga) which is classified as Scheduled Caste and lived with two children along with her husband in a separate colony meant for scheduled caste population in Rajavanti Village. Though both husband and wife are illiterate, they are sending their children to school where son is studying in 7th standard and daughter in 5th standard.

Akkamma and her husband work as bonded labourers with the landlord’s house in a neighbouring village and get the work throughout the year. The family depends on the mercy of the landlord. There are another four to five families which also work as bonded or attached labourers in the landlord’s house for a loan either paid in advance or to clear the earlier loan.

When IRDP loans were giving to poor families, the landlord brought three forms and asked Akkamma to put her thumb impression on the paper along with other two women working in his fields. It is better to hear the rest of the story from Akkamma herself. she said “After I put my thumb impression, the landlord told that the government may give loan for the purchase of sheep. I was delighted as the family can release from
the clutches of the landlord. It took few months to get the loan. One day landlord came with few officials and asked to put my thumb impression for the release of Rs. 13380. I went to bank with my husband, along with another two women who also got loan for different purposes, only to put our thumb impression. The landlord adjusted the IRDP loan amount to the loan he paid to my husband and to his father. I have not even seen the money nor was my husband released from the bandage. The landlord told us that the amount was sufficient only to clear 50 percent of the total loan paid by him”.

Akkamma asks innocent but relevance questions. “If the above scenario continues in the whole area what is the use of IRDP loans? Why should government distinguish between husband and wife in providing loan without proper empowerment of wife? Why can’t the officials identify the problem and bring to the notice of policy makers?”

She also suggests some measures to improve the condition of poor in general and women in particular. They include “1) Develop the drought prone areas with suitable opportunities. 2) Establish small-scale industries and provide employment and do not pay money to the rich or poor for small-scale industry because it will be misused. Government should think on these lines to eradicate poverty and empower women”.
Loan has taken for Goat

Loan has taken for Tailoring
Loan has taken for Livestock but they put Tea Stall.

Beneficiary has joined the Stree Shakti group
Loan had used for provision store.

Loan had taken for livestock but they put fruit stall
Loan has taken $ for Buffalo

Loan has taken for bullocks.
Loan has used for cassette shop