# TOWARDS BUDGETING FOR DALIT WOMEN IN TAMILNADU

# -An Intersectional Approach

SOCIAL WATCH – TAMILNADU (Sponsored by UN WOMEN) June 2013

# SOCIAL WATCH – TAMILNADU

# (SW-TN)

SW-TN is a State-level Public Policy Research-cum-Advocacy Centre in the South Indian State of Tamilnadu.

Social Equity is the central concern of SW-TN. And the Centre undertakes various research and advocacy initiatives, by interfacing with policy makers, social researchers and Human Rights-cum-grassroots movements in the State and outside, in its efforts to ensure Social Equity by linking public policy with livelihood rights of the socially marginalized sections in the State, such as dalits, tribals, women and children.

SW-TN uses Budget Advocacy as a key instrument of monitoring Public Policy as well as of evolving Alternate Policy formulations.

'Social Equity Budgeting' is the over-arching framework of SW-TN in its various research and advocacy efforts.

(For further details, refer <u>www.swtn.org</u>)

## **UN WOMEN – SOCIAL WATCH-TAMILNADU**

When, in 2011, UN Women, New Delhi, agreed to sponsor a miniresearch on "Tracking Budget with intersectionality framework for an evolution of Gender Responsive Budget for Dalit Women in Tamilnadu", it was sort of a dream come true for SW–TN. Having spent many creative years in the spheres of dalit and gender budgeting research and advocacy, SW–TN was, then, in the process of moving to a higher level of explorations, vaguely visualized as 'Social Equity Budgeting'. And the UN Women offer was grabbed as a potentially excellent step to move in the same direction.

The present Report is the result of almost 20 months of collective search, involving not only the staff of SW-TN but also many other organizations and individuals, long committed to the empowerment of dalit women in the State.

SW-TN is happy to present its findings and recommendations to UN Women as well as to the Government and civil society in Tamilnadu (especially the organizations and individuals working among dalit women), for their critical comments and future action.

We sincerely hope and wish that this study would lead to committed debates and discussions at different levels, so that dalit women in the State would truly obtain adequate and sustained financial resources from the State, as they struggle for greater dignity and empowerment!

Chennai June 2013 Manu Alphonse Project Managing Director

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SW-TN has continued to collaborate with Ms. Deepthi Sukumar of Safai Karamchari Andolan, Ms. Fatima Burnad of Tamilnadu Women's Forum, Ms. Esther Mariaselvam of Action Aid, Ms. Sheelu Francis of TN Women's Collective and Ms. Ruth Manorama of NAWO on shared concerns of dalit women. Their individual interactions and perceptions have surely contributed to the shaping of this research. SW-TN will continue to work with them in its future efforts towards ensuring budgetary rights of dalit women. Sincere thanks to each one of them!

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# TOWARDS

# INTERSECTIONAL BUDGETING

# FOR

# **TN DALIT WOMEN**

# Dalit Women at the Intersection of Multiple Forms of Discrimination

"Multiple forms of discriminations mean that overlapping oppression often creates specific forms or ways of experiencing discrimination. Intersectional discrimination multiplies and amplifies the obstacles women face, thus leaving them in a situation of further disadvantage. The intersection of gender discrimination with other barriers (e.g. poverty, caste, rural residence, etc.) similarly has a multiplicative effect. It produces something unique and distinct from any one form of discrimination standing alone.

D*alit* women are at the intersection of triple discrimination, which reinforces the vicious cycle of oppression and the systemic denial of their human rights.

- 1. As untouchables and outcastes, they face caste discrimination;
- 2. As women, they face gender discrimination; and
- 3. As poor, they face class discrimination.

In general, when *Dalit* issues are raised, the focus is on castebased discrimination and the gendered aspects of oppression of *Dalit* women are rendered invisible.

Similarly, when women's issues are discussed, caste-based oppression faced by women is left out..."

# - PWESCR, "Dalit Women in Rajasthan", 2009

## **INVISIBLE DALIT WOMEN**

Dalit women, all over India, live and struggle at the cutting edge of multiple discriminations of class, caste and gender<sup>1</sup>. Being 'one of the largest socially segregated groups anywhere in the world', they continue to suffer violence and socio-economic marginalisations across the country. Denied access to all productive assets like land and credit and bereft of skills needed in a competitive and globalised market economy, they continue to languish at the lowest rungs of Indian society.

And, dalit women in Tamilnadu, numbering 59,245,79 (as per the 2001 Census), constitute a sizeable section of the population (9.49% of the State population, 19.11% of the State women population and 49.96% of the State Dalit population).

And yet, in spite of their large size, these dalit women remain neartotally absent in the public policy and budgetary formulations in the State, as well as in the country.

Do these dalit women have effective access to adequate, or at least a proportional, share in the State's public – financial / budgetary – resources?

Are there any policy frameworks and budgetary formulations, geared towards their holistic empowerment?

What are the specific strategies and schemes evolved by the State to ensure their liberation from bondage and their socio-economic empowerment?

If not, what is the way forward?...

These questions lie at the basis of the present research.

<sup>&</sup>lt;sup>1</sup> Refer, for example, "Unheard Voices – Dalit Women" an Alternate Report to the Committee on Elimination of Racial Discrimination (CERD), prepared by the Tamilnadu Women's Forum, 2007; "Dalit Women Speak out – Violence Against dalit Women in India", NCDHR, 2006; and "Human Rights and Dignity of Dalit Women", Report of the Conference in the Hague, 20-25 November 2006.

# Methodologies and Processes<sup>2</sup>

Given the exploratory nature of the research and its potentiality for long term and sustained advocacy initiatives in the State in the future, SW-TN formulated the research as sufficiently broad-based and inclusive. Organisations and individuals, long involved in grassroots and research processes linked to dalit women in the State, were brought in as research associates and as collaborators / advisors.

Drawing key understandings of the grassroots reality of these dalit women through a sample study of about 160 dalit women<sup>3</sup>, spread over more than 10 districts of the State, vis-a-vis specific state schemes, relating to 4 crucial spheres of their lives (right to livelihoods, right to access to credit, right to access to higher education, and rehabilitation of women manual scavengers), the study attempts to identify the gaps that exist between these schemes and the actual needs and reality of the dalit women.

And, with a small group of dalit women panchayat presidents, the study attempts to evolve an alternate way of budgeting for dalit women at the local bodies level, based on their real life-concerns.

Further, the study attempts to link the gaps that exist in the above realms with the Special Component plan for Dalits and the women-targeted / pro-women schemes of the State Government through an intersectional exploratory methodology, leading to specific recommendations.

<sup>2</sup> Refer Appendix 2: "Tracking Budget with inter-sectionality framework for an evolution of Gender Responsive Budget for Dalit women in Tamilnadu – Methodology and Processes", SW-TN, March 2012.

 $<sup>^{3}</sup>$  Refer Appendix 7 for the complete list and details. (Though originally planned to be 150, minor limitations in the field and new opportunities brought the number to 160)

# Gender-Blind SCP & Caste-Blind GRB

In recent decades, Special Component Plan for Dalits (SCP)<sup>4</sup> and Gender Responsive Budgeting (GRB) have emerged as relatively progressive public policy and budgetary formulations and frameworks at the national and state levels in India, in terms of social equity and greater social inclusion. Visualised around genuine philosophical themes of proportionality, auto-decision-making, convergence etc, they have played major roles in making the issue of social equity as a central concern in budgetary formulations and allocations and ensuring proportional, if not adequate, share in the financial resources of the Centre and the States.<sup>5</sup>

But, even such progressive budgetary formulations nowhere reach dalit women nor do they provide sufficient share or space for dalit women to duly benefit from them.

As shown by the following budgetary exercises relating to the State of Tamilnadu, even these relatively progressive frameworks seem totally incapable of providing effective access to dalit women! So then, what will provide effective access to Dalit Women?

<sup>&</sup>lt;sup>4</sup> Though, in recent years, the government, in an effort to dilute the scheme, has renamed the scheme as Scheduled Castes Sub Plan (SCSP), we have maintained the original name, both for its significance and for reasons of continuity.

<sup>&</sup>lt;sup>5</sup> Refer <u>www.swtn.org/publications</u> for the earlier publications of SW-TN, especially, "Social Development of Dalits and Tamilnadu Govt. Budget", 1999, "Special Component Plan – Dalit Hopes betrayed?", 2003 and "Towards Gender Budgeting in Tamilnadu", 2008

We, Dalit women of India, demand the following:

- Recognize dalit women as a distinct social group and as the most marginalized rather than mask them under the general category of women
- Make segregated data on dalit women available in census reports, status reports, performance reports, progress and impact study reports of the government
- Mandate the National Commission for Women, the National Human Rights Commission, National SC/ST Commission, National Safai Karamcharis Commission etc to look specifically into the conditions of dalit women's rights
- Allot adequate reservation facilities for dalit women in education and in employment in both public and private sectors
- Enact laws with stringent measures to ensure just and living wages to dalit women labourers
- Make a survey of dalit women and girl safai karamcharis and rehabilitate them on a war footing towards a decent standard of living
- Make special and distinct provisions for dalit women in the planning and implementation of developmental and welfare programmes and allocation of finances for this purpose
- Evolve a national perspective plan for the overall development and mainstreaming of dalit women for equality and justice

(Declaration of Dalit women, National Dalit Women's Conference, New Delhi 1999)

### **GENDER-BLIND SCP IN TAMILNADU – A GLIMPSE**

# "The Progress of the Dalit Community should be measured in terms of the progress made by its womenfolk"

– Ambedkar<sup>6</sup>

Among the various States of India, it was Tamilnadu which had, both at the level of the bureaucracy and civil society, already in the late 1990's, raised the debate about proper implementation of the Special Component Plan for Dalits.

SW-TN itself has been at the centre of advocacy and research towards the proper implementation of the scheme in the State.<sup>7</sup>

And Tamilnadu has been widely acknowledged as a frontline State in the implementation of SCP. Actually in 2010, the State Government proudly announced, "This is the first time that the State Government have allotted a sum of Rs 3828.00 crores in the Budget of 2010-11 for Scheduled castes Sub Plan (Divisible), which is 19.14% of State's Annual Plan Outlay. The entire allocation has been made under the minor head – 789, meant for Scheduled Castes Sub Plan (SCSP)"<sup>8</sup>. Even the civil society in the State welcomed the effort, though strongly criticizing the despicable and demeaning nature of the schemes that went to fill the SCSP budget.<sup>9</sup>

In the recent years, the struggles have been to take the quantitative commitment of the State Government to a qualitatively empowering 'basket of schemes' that would surely turn the SCSP a potent instrument in the empowerment of dalit individuals and communities.

<sup>&</sup>lt;sup>6</sup> Speech to the Dalit Mahila Federation, 1942

<sup>&</sup>lt;sup>7</sup> Refer Tamilnadu People's Forum for Social Development, "Social Development of Dalits and Tamilnadu Govt. Budget", 1999; and SW–TN, "Special Component Plan – Dalit Hopes Betrayed?", 2004 (both accessible at www.swtn.org/publications)

<sup>&</sup>lt;sup>8</sup> ADTW Department Policy Note 2010-11

<sup>&</sup>lt;sup>9</sup> Refer Thudi publication, "We can STILL praise the TN Government", April 2010.

Table 1(in Rs Lakhs)					s)
No	Head of Account	SCHEME	2009-10	2010-11	2011-12
44	222501277JX	Special Incentive for SC girls literacy (Standards III-V)	300.00	400.00	400.00
45	222501277JY	Special Incentive for SC Girls literacy (Standard VI)	300.00	400.00	400.00
51	222501277KJ	Supply of bicycles to Girl students studying X-XII stds	1488.76	2077.87	2268.39
52	222501277KK	Free Education to SC convert Girl students doing PG courses	50.00	52.50	52.50
83	223502789JD	Mahalir Thittam of TNWDC	744.88	1331.96	1259.89
84	223502789JE	Imparting training to SHGs	500.00		847.39
85	223502789JF	Marriage Assistance to BPL Girls	5000.00	10000.00	12855.25
87	223502789JH	Marriage Assistance to daughters of BPL women	100.00		399.17
89	223502789JJ	Supply of sewing machines to destitute widows	22.65		45.50
90	223502789JL	Marriage Assistance for orphan girls	14.80		52.25
92	223502789JN	Assistance to Girl Children welfare scheme	1875.00		1875.00
97	223560789JC	Maternity assistance for BPL women for deliveries	7000.00	9000.00	14893.05
102	223560789JH	Pensions to deserted wives	7250.90	1464.00	3105.10
103	223560789Л	Free Ration schemes for widows, handicapped and old age pensioners	291.85	441.29	441.29
113	223560789JT	Destitute Widows pension	1139.34	4425.00	9982.90
116	223560789SB	Indira Gandhi National Widow Pension Scheme		3150.00	
179	422501277SB	Construction of SC/ST Girls hostels	500.00		
		TOTAL	26578.18	32742.62	48877.68

Our present effort here is to have a close look at the Special Component Plan for dalits at the State level and determine as to how much space it provides to dalit women, who constitute 49.96% of the State dalit population.

Indeed a deeper analysis of the State schemes that go to make the Special Component Plan for the three years (2009-10, 2010-11 and 2011-12) clearly reveals the extent to which the Special Component Plan in the State has remained, to a large extent, gender-blind!<sup>10</sup> There is absolutely no strategy, in terms of schemes or projects, geared to the welfare of dalit women.

As can be seen from Table 1, out of the about 190 state schemes that go to constitute the SCP fund for the three years, hardly a handful (17 to be exact!) given below, can be taken as pro-dalit women or dalit womenoriented.

It is indeed revealing to note that allocations specifically for dalit women (who constitute 49.96% of the dalit population) is just 10.16%, 8.55%, 9.76% of the total SCP allocation during the three years respectively!

Bureaucrats who relish notional allocations which means actually nothing in actual life and who coolly claim that half of all SCP allocations will automatically reach the dalit women are fairly well known in the history of SCP in this country.

But such so low levels of specific investment in dalit women and near-total lack of any schemes designed specifically to empower dalit women are clearly a call for serious reflection and concrete redressal!

Going beyond mere calculations of allocations, the very quality of the minimal schemes too calls for serious introspection. Except for schemes related to marriage and delivery assistances, pensions and education of dalit girl children, there are hardly any substantial schemes geared towards asset creation, employment, and empowerment of dalit women.

Surely if dalit women need to claim SCP as their own, the scheme needs to be lots more inclusive of the demands and needs of dalit women, both in terms of schemes as well as adequate allocation of funds to them.

<sup>&</sup>lt;sup>10</sup> Refer Appendix 4 for the complete list of schemes that constitute the SCP in the State for the three years (with the dalit women/girls-oriented schemes in bold letters)

Tabl	e 2			(in Rs l	akhs)	
Ν	SCHEME	SCHEME	GRB	2009-10	2010-11	2011-12
0	CODE					
6	A3104001	Provision of free LPG Connections and stoves to poor families under SCP	PWS	3000.00	4500.00	
17	A3709010	Assistance to women for deliveries under SCP	WTS	7000.00	9000.00	14893.05
22	A4201A27	Promotion of literacy among SC Girls studying standard 6	WTS	300.00	400.00	400.00
23	A4201A41	Supply of bicycles to SC/ST Girls studying in XI and XII standards	WTS	1488.76	2077.87	2268.39
24	A4201A43	Free education to SC/ST girls studying PG courses	WTS	50.00	52.50	52,50
35	A4403020	Scheme for welfare of girl children under SCP	WTS	1875.00		1875.00
55	A4404047	Marriage Assistance to orphan girls under SCP	WTS	14.80		52.52
56	A4404048	Assistance to school children of poor widows under SCP	WTS	2.30		
57	A4404049	Marriage Assistance to daughters of poor widows under SCP	WTS	100.00		399.17
61	A4408010	Inter caste marriage assistance scheme under SCP	PWS			698.72
65	A4405007	Supply of sewing machines to destitute widows under SCP	WTS	22.65		
70	A4408041	Pension to deserted wives under SCP	WTS	22699.65	1464.00	3105.10
73	A4408044	Destitute Widows Pension under SCP	WTS		4425.00	9982.90
76	A4409001	Mahalir Thittam under SCP	WTS	744.88	1331.96	1259.86
77	A4409002	Trainings to SHGs under SCP	WTS	500.00		847.39
78	A4409003	Marriage Assistance to BPL girls under SCP	WTS	5000.00	10000.00	12855.25
79	A4409008	Pension for physically challenged and destitute widows under SCP	PWS	9532.87		
81	A4409009	Free Ration schemes for widows, handicapped and old age pensioners under SCP	PWS	291.85	441.29	441.29
86		National Widow Pension scheme under SCP	WTS		3150.00	
		TOTAL		52622.76	36842.62	49131.14

### CASTE-BLIND GRB (WOMEN-ORIENTED SCHEMES)

Tamilnadu Governments have never believed in Gender Responsive Budgeting. In spite of concerted efforts by civil society<sup>11</sup> as well as by the Central Ministry of Mother and Child Welfare<sup>12</sup>, the State governments and the state bureaucracy have continued, over the decades, to assert that the State does not need gender budgeting of any type and that the State is already doing to the women of the State, through schemes such as "Mahalir Thittam" (the State-sponsored micro credit programme for women Self Help Groups), much more than any gender budgeting can achieve.

Earlier analyses by SW-TN of the State schemes by identifying 'women-targeted schemes' (WTS) and 'pro-women schemes' (PWS) have shown clearly the abysmal levels in which the state planning lies, in terms of any meaningful gender responsive budgeting.

In the present exercise, as an exploration into intersectional possibilities of Gender budgeting in the State, we have closely looked into schemes that could be termed as 'pro-women' or 'women-targeted' among the state schemes for the years 2009-10, 2010-11 and 2011-12<sup>13</sup> and to see as to what space dalit women have within them.

As can be seen in Table 2, out of the 86 schemes that were planned, only a few (18) can truly be claimed as either "dalit women-targeted" or "pro-dalit women". And if one removes the schemes that are under SCP, there are hardly any schemes, visualised exclusively for the welfare of dalit women.

<sup>&</sup>lt;sup>11</sup> Refer SW-TN, "Towards Gender Budgeting in Tamilnadu", 2008

<sup>&</sup>lt;sup>12</sup> During 19-21 April 2011, the Ministry of Women and Child Development, in collaboration with the National Institute of Public Cooperation and Child Development (NIPCCD), organized a State level Gender Budgeting workshop for officials of the Tamilnadu Government. Both SW-TN and CBGA had been invited as resource persons at the workshop. The resistance to gender budgeting of any type, especially among the higher bureaucracy of the State, was evident during the workshop and nothing positive has emerged since the workshop.

<sup>&</sup>lt;sup>13</sup> For a complete list of schemes during the three years, refer Appendix 5.

## **INTER-SECTIONALITY**

"The idea of 'intersectionality' seeks to capture both the structural and dynamic consequences of the interaction between two or more forms of discrimination or systems of subordination. It specifically addresses the manner in which racism, patriarchy, economic disadvantages and other discriminatory systems contribute to create layers of inequality that structures the relative positions of women and men, races and other groups. Moreover, it addresses the way that specific acts and policies create burdens that flow along these intersecting axes contributing actively to create a dynamic of disempowerment."

"Intersectionality as an analytical tool explores the ways in which gender intersects with other aspects of identity; such as class or ethnicity, and how these intersections contribute to oppression and discrimination. This does, according to most scholars, not mean that the different aspects of discrimination should be understood as additives but as producing *substantively distinct experiences*."

"Intersectionality highlights the social processes through which power structures and different forms of inequality are constructed and maintained."

"Intersectional analysis reveals different types of discrimination and disadvantages that occur as a consequence of the combination of multiple forms of identities."

"The strength of an intersectional analysis is the development of a theoretical perspective which connects power structures and inequality to an individuals' possibility to act within the societal structures, institutions and prevailing ideologies."

"Translated into an Indian context, the different grounds of discrimination, problematised by intersectional analysis will be GENDER, CASTE and CLASS"

## **INTER-SECTIONAL BUDGETING for DALIT WOMEN**

## - AN URGENT NEED

Dalit women, caught up as they are in a multiple web of discriminations, constitute the classical field for an inter-sectional analysis.<sup>14</sup> And given their extra vulnerabilities, it is essential that specially focused schemes and projects, with adequate budgetary allocations, so that they do not get subsumed in general categories and even in general gender and dalit categories.

Hence it is very important that the learnings in both Gender Responsive Budgeting and Special Component Plan for dalits are taken further and be intersectionally integrated for the benefit of dalit women.

Concretely, every gender responsive budgeting effort must have a well-defined component of special component plan for dalits. Similarly every special component plan for dalits effort must have a well-defined component of gender responsive budgeting.

To this extent every cell that deals with GRB or SCP at the level of central ministries as well as the departments of state governments must have a dedicated intersectional unit for dalit women, adequately funded and duly empowered.

Of course, going by earlier experiences of both GRB and SCP, mere adequate allocations will not suffice. The quality of the schemes developed is crucial as well regular monitoring and evaluation.

As the following section "Tamilnadu State Schemes & Dalit Women – Gaps and Concerns", clearly shows, existing schemes are hardly ever based on real needs and capabilities of dalit women and hence prove totally ineffective. An effort towards intersectional budgeting for dalit women should keep these concerns in focus!

<sup>&</sup>lt;sup>14</sup> For concepts on inter-sectional analysis and its tools, refer, for example, Karin Armgren, "The truly Untouchables – Dalit widows: Caste, Gender and class-based discrimination", Norrkoping, Sweden, 2007 and Ramu Bishwakarma & co, "Educating Dalit Women: Beyond a One-Dimensional Policy Formulation", Himalaya XXVII (1-2), 2007

'We, dalit women, are looking for reparation for the past violations of our human rights.

We are not working against governments that do not know anything.

We have Constitutions.

We, Dalit women, must pledge to liberate all of our people.

Our rights are rising like the sun.

Who can deny us the sunrise?'

- Ruth Manorama, Hague Conference, 2006

# TAMILNADU STATE SCHEMES & DALIT WOMEN

# GAPS & CONCERNS

Issue	Scheme	Research Associate	Districts Studied	
1. Access to Credit	Mahalir Thittam	Mr.Chinnappan, Kalvi Kendra	Villupuram, Cuddalore	
2. Rehabilitation of Women Scavengers	NSLRS	Mr.Israel, Janodhayam	Chennai	
3. Livelihoods	MGNREGA	Ms.Sandanamary	Ramanathapuram Pudukottai	
4. Access to Higher Education	Post-Matric Scholarship	Ms.Semmalar, Ms.Sherin-Velicham	Chennai	
Access to Local Governance – an over arching issue				

As stated in the project proposal and in the paper on methodologies, SW-TN turned its attention at the vast gaps that exist between the existing schemes evolved by the State Government and the actual grassroots reality and needs of dalit women in the State.

To do this effectively, SW-TN, along with the Research Associates, undertook an in-depth study of about 150 dalit women, spread across more than 10 districts of the State,<sup>15</sup> around 4 schemes related to 4 significant issues, related to the lives of these dalit women. The schemes chosen, along with the issues concerned, were as follows:

• Access to Credit

– Tamilnadu Women Development Corporation's "Mahalir Thittam"

• Rehabilitation of women scavengers

 National Scheme for Liberation and Rehabilitation of Scavengers and their Dependents (NSLRS)

- Livelihoods
  - Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA)
- Access to Higher Education

- Tamilnadu State Post-Matric Scholarships

<sup>&</sup>lt;sup>15</sup> For a complete list of the dalit women studied, refer Appendix 6:

### KALVI KENDRA

SW-TN chose Kalvi Kendra as its Research Associate to study the theme "Dalit Women and Denial of Access to credit".

Kalvi Kendra, a rights-based NGO, head-quartered at Villupuram, Tamilnadu, was originally established in 1982, in the context of the 1979 violence on Dalits in Villupuram Town. It was registered in 1988 and now operates in the districts of Villupuram and Pondicherry.

Starting from a general non-formal education programme in the 1980's, Kalvi Kendra, over the 1990's, began concentrating on Self-Help Programmes for women, initiated by the State Government under "Mahalir Thittam". Today Kalvi Kendra is widely recognized by Government and civil society circles as a creative promoter of SHGs, providing also inputs in policy formulation and training designs. Kalvi Kendra has successfully adopted the strategy of federating the SHGs into clusters at the panchayat and other levels as well as transforming cluster-level federations into Cluster Resource Centres with the objective of making the SHGs self-sustaining.

Today there are more than 5000 women SHGs in Villupuram district, covering about 90,000 families, nurtured and maintained by Kalvi Kendra. As on date, the groups have the savings of Rs. 41,02,29,466 and have leveraged the credit support of Rs.97 crores from banks / MFIs which is lent to above 54000 members for purposes of income generation activities like small business, land development, agriculture, animal husbandry, Health and Education.

The Kalvi Kendra Centre at Villupuram also functions as a credible resource-cum training centre, at the service of different stakeholders in the SHG process, such as NGOs, government officials, bankers etc.

Mr. Chinnappan, the Executive Secretary of Kalvi Kendra, has been recognized by the Government of Tamilnadu as a resource person in the field of SHGs. He has travelled widely to different parts of the country, as well as to countries like South Africa, imparting training to several stakeholders in the SHG world. He is also the editor of "Mutram", the monthly periodical run by the Tamilnadu Women Development Corporation (Government of Tamilnadu) for the benefit of the more than 2,00,000 members of SHGs spread throughout the State.

(Refer www.kalvikendra.org for further details)

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# DALIT WOMEN & ACCESS TO CREDIT

# **'MAHALIR THITTAM'**

# -A Budgetary Critique

# ACCESS TO CREDIT

# - "MAHALIR THITTAM" of Tamilnadu Government

Access to adequate and timely credit is essential in any process of economic wellbeing and empowerment.

The Tamilnadu Government, while consistently refusing to implement any type of gender budgeting processes in the State, has always claimed its achievements in the sphere of Self Help Groups (SHGs) for women, especially its flagship programme of "Mahalir Thittam" (Women's Programme), as proof of its commitment to women in the State. The achievements of Mahalir Thittam are constantly projected in the public sphere, even to the extent of asserting that the State does not need any gender budgeting.

Based on this original success in selected districts, the State launched the Mahalir Thittam Project in 1997-98, to be managed by the Tamilnadu Corporation for Development of Women (TNCDW). In 2006 TNCDW was shifted from the Social Welfare Department to Rural Development and Panchayat Raj Department, for greater synergy and administrative control<sup>16</sup>. The scheme is implemented in partnership with NGOs and banks.

Over the past 20 years, SHGs, linked to Mahalir Thittam, have spread to the entire length and breadth of the State. As per the 2012-13 Policy Note of the Department of Rural Development and Panchayat Raj of Tamilnadu Government, the details regarding SHGs under the Mahalir Thittam are as follows:

No. of SHGs	5.56 lakhs
No. of SHG Members	85.70 lakhs
No. of Rural SHGs	3.72 lakhs
No. of Members in Rural SHGs	57.37 lakhs
No. of Urban SHGs	1.84 lakhs
No. of Members in Urban SHGs	28.33 lakhs
Total Savings	Rs.3,374.60 crores
No. of SHGs credit Linked	4.85 lakhs
Total amount Credit Linked	Rs 15,633.83 crores

<sup>&</sup>lt;sup>16</sup> Rf G.O. Ms. No 81, Rural Development and Panchayati Raj Department, Government of Tamilnadu, dated 20.07.2006

Mahalir Thittam defines a SHG as a forum of 12 to 20 married women in the age group of 18-28, below poverty line, residing in the same village/habitation, and willing for collective action.

After an initial period of training in entrepreneurship and capacity building and monitoring, the SHGs are rated for their credit worthiness, with key parameters like regularity of savings, frequency of meetings, proper maintenance of registers, internal loaning and repayment etc. and the credit worthy SHGs are provided with a revolving fund (usually Rs 10,000/-) through schemes like Swarnajayanti Gram Swarozgar Yojana (SGSY) or by the Tamilnadu Adi Dravida Housing Development Corporation (TAHDCO) and needed linkages for loans are made by banks.

Besides banks, there are a number of Micro Finance Institutions (MFIs) that also provide loans to SHGs. Even though interest for loans given by MFIs are usually higher than by banks, often SHGs prefer to approach MFIs, given the less procedural haggles and relaxation in terms of purpose of loans, even to meet immediate and emergency needs.

Since 2006-07 Panchayat Level Federations (PLF) that federate SHGs at the village / panchayat level, have played great roles towards pooling of talents and resources and exploiting economies of scale in production and marketing by the SHGs.

SHGs are periodically graded as follows:

- Active: vibrant and empowered groups that vigorously take up community issues, along with prompt savings and credit activities
- Weak: Groups where savings and lending goes on, but cannot mobilize loans and members are losing interest
- **Defaulted**: Groups that have defaulted in repayment of loans taken from banks
- **Defunct:** Groups who do not meet anymore and savings and lending activity has stopped

# CASE STUDY:



# (Thoppu Veeranam Village, Kandamangalam Block, Villupuram District)

"I was born in a poor family and my parents brought me up, with their hard earnings...

I was married at the age of 17 and gave birth to a girl child; but meanwhile my husband was relating to another woman and after much struggle, he managed to get the villagers to agree to him marrying the other woman as a second wife.

So I shifted to Mel Veeranam, a nearby village. There I came in contact with Ms. Mala, the field organizer of the NGO Kalvi Kendra, which was helping poor women to form SHGs. I felt that the SHG would be an outlet for me and quickly got involved in gathering 19 women and we formed a SHG, named "Annaiyar Women SHG". I took up the leadership and the responsibility of convening the meetings as well as collecting and depositing the savings of the group.

Seeing my progress through the SHG, my husband came back and in spite of all my resistance, I gave birth to another daughter. But my husband kept fighting with me and kept spending all his money on his second wife.

This again strengthened my resolve to take up life as a challenge and I began to earn money through hard labour. By accessing SHG loans, I bought a milch cow. And by selling the milk, I was able to purchase all the articles needed for the house as well as educate both my daughters.

Due to my hard work, I was made the secretary of the State Government scheme "Vaazhnthu Kaattuvom" ("We will show we can Live") in my village. In 2008 I availed a credit of Rs 20,000 from the SHG. I took half an acre of wet land on lease and by cultivating sugarcane, earned an income of Rs 25,000/-

I constructed a hazard-free house.

In 2010, I contested in the Panchayat elections and got elected as a ward member

I continue to render my service to my villagers. Now my first daughter is doing the first year of graduation. And, to the astonishment of my villagers, I am leading a normal life!

## DALIT WOMEN AND ACCESS TO CREDIT

SHGs can be for mixed groups (in terms of caste), but can also be exclusively for dalit women or non-dalit women. But both at the State level and at the level of the districts, data with regard to caste-wise composition of the SHGS, linked to the Mahalir Thittam, is hardly available.

But the general impression is that dalit women disproportionately benefit from the Mahalir Thittam and that most of the SHGs run by dalit women are either 'weak' or have 'defaulted' or become 'defunct'. This is quite understandable, given the debilitating socio-economic conditions of dalit women, which largely prohibits them from benefitting by the programme, unless there is a very specific focus of this section of women!

Due to their multiple socio-economic discriminations and disabilities, dalit women rarely have access to adequate credit, which can help them in the process of their economic empowerment. And most of the credit schemes of the Government and financial institutions and banks do not reach dalit women in a substantial manner.

Hence as part of its research study on "Tracking Budget with intersectionality framework for an evolution of Gender Responsive Budget for Dalit women in Tamilnadu", sponsored by UN Women, New Delhi, Social watch – Tamilnadu chose the topic of access to credit to dalit women and its link with the public policy and budgetary processes in the State.

To get a deeper insight into this issue, SW–TN attempted a sample study of 30 dalit women visa-vis their experiences in access to credit through SHGs, linked to Mahalir Thittam.

Kalvi Kendra, the Research Associate Organisation, identified 30 dalit women from the two districts of Villupuram and Cuddalore for the sample study.

Dr. Vettivel<sup>17</sup>, well-known development consultant, helped in the process of codifying the results.

<sup>&</sup>lt;sup>17</sup> Rf, for example, "Women's Own: The self-help movement of Tamilnadu", C.K. Gariyali IAS and Dr. S.K. Vettivel, Vetri Publishers, 2004; "Pillars of Hope – NGOs in Women Self-Help Movement of Tamilnadu", C.K. Gariyali IAS and Dr. S.K. Vettivel, Vetri Publishers, New Delhi, 2006

# CASE STUDY:



RANI

### (Vikravandi, Villupuram District)

"I belong to a big agricultural family, with 4 brothers and 2 sisters. My parents brought us up through their meager income through wage work.

I completed 10<sup>th</sup> std and got married at the age of 18. Ours was a love marriage and, in spite of opposition from my husband's elder brother, we got our marriage registered. My husband was a B.A. graduate and we got two boys and two girls.

My husband became an alcohol addict and died in 1995. Though I was not accustomed to take up any outside work, I had to change myself to take care of my children and their education. I took up wage work in others' farms.

Witnessing my dreadful situation, my younger sister helped me to run an idly shop. With income, I barely could handle the expenses of the family, much less the education of my children.

I came in contact with Ms. Selvi, the field organizer of the NGO Kalvi Kendra and joined a SHG in my village and soon I was selected as the Animator of our "Annai Theresa SHG" I was also elected as the leader of the Federation of SHGs in our village.

I have availed petty loans from SHG and met the educational needs of my children. I have availed a credit of Rs 30,000/- from the SHG and invested it mineral water sales.

Later I approached the manager of Indian Bank at Vikravandi for a loan. Even though he initially refused, saying that our SHG does not come under his area, he subsequently sanctioned a loan of Rs 1,32,000/- towards the expenses of my daughter's B.Ed studies.

Through the SHG and Kalvi Kendra, I have come to understand the outside world. They have been a bridge in my life, by offering me livelihood support. I remain grateful to them.

Today, even those who, like my husband's brother, who despised me and my children, are today astonished by the educational progress of my children!"

Basic Data and Findings from the Study

- Of the 30 dalit women, 5 were aged 25-30, 13 aged 31-40, 8 aged 41-50 and 4 aged above 50
- Of the 30 dalit women, 25 were married and 5 were widows
- Of the 30 dalit women, 8 were illiterate, 3 had studied 1-3 standards, 18 had studied 6-10 standards and 1 had completed std XII
- Of the 30 dalit women, 11 lived in Government-provided Group houses, 17 lived in thatched houses and 2 in tiled houses.
- All the 30 dalit women were daily coolie workers
- Of the 30 dalit women, 3 earned less than Rs 10,000 income per year, 18 had income between Rs 10,000 20,000, 6 had between Rs 20,000 30,000 and 3 had Rs 36,000 as income per year
- The 30 dalit women had, on the whole, 77 children (41 girls and 36 boys)
  - It was very significant that all the children, in school going age, were either in school and had been educated
    - 7 of them reported education between standards 1-10, 15 had std XII, 3 B.A.'s, 1 T.T. and 1 M.Ed. and 3 M.Litt.'s

## CASE STUDY:



### (Meenambur Village, Gingee Block, Villupuram District)

"I got married at the age of 16 and have 3 daughters and 2 sons. The income that we get from our daily agricultural wage work is hardly enough to meet our needs. I also take up household works, so that I get some extra income.

On the suggestion of my house-owner lady, I enrolled myself in the "Annasipazham SHG", promoted by Kalvi Kendra. For three years, I saved Rs 10 every week. Now I have enhanced it to Rs 25 per week. I have also taken some petty loans from the SHG for my family needs.

When I joined the SHG my house had been a thatched one. I availed Rs.10,000/- from SHG as loan and got the house repaired. Again I accessed Rs.7000/- and Rs.25,000/- and have, to my great satisfaction, renovated the house with asbestos sheet roof.

I have also accessed Rs. 75,000 as loan from the SHG towards my children's education and my family needs. My husband being an alcoholic, spending half his income on liquor, I have found it difficult to run the family and repay the loans availed from the SHG.

Our SHG availed a loan of Rs.3,75,000/- from Pallava Grama Bank for procuring and selling the paddy. Due to wrong advice and mismanagement, we stocked up the paddy, hoping for a better price, but finally had to sell it at a low price, thus incurring a loss of Rs. 50,000/- Our further attempts to get loans from the banks have not been successful. We do not have any financial support to continue the business or to make up the loss.

Data about SHGs

- In the reporting area from where the 30 dalit women were operating, there were over all 888 SHGs and 332 of them were exclusively dalit SHGs
- All the 30 dalit women studied were involved in exclusively dalit SHGs
- When asked about their initial expectations from joining a SHG, the dalit women expressed their expectations as follows (the women expressed more than one expectation!)
  - o 27 expected "Freedom from excessive bondedness"
  - 13 expected "Asset creation"
  - o 13 expected "Staring a small business"
  - o 13 expected "Education of Children"
  - o 2 expected "Meeting Family Expenses"
  - o 2 expected "Building a House"
- The 30 dalit women, over all, had taken Rs 5,85,700 / in 88 installments as loans from the SHG for the following purposes
  - Children's Education
  - Family Expenses
  - Medical Expenses
  - House Repair
  - Buying a Cow
  - o Cultivation
  - o Land Lease
- Rs 3,10.500/- (31 installments) Rs 2,17,200/-(49 installments) Rs 30,000/-(3 installments) Rs 16,000.-(2 installments) Rs 5,000/- (1 installment) Rs 5,000/-(1 installment) Rs 2,000/-(1 installment)

#### CASE STUDY:



#### **KASTHURI**

#### (Pombur Village, Vaanur Block, Villupuram District)

I got married at the age of 18 and have two sons and a daughter.

My eldest son met with a road accident and is unable to walk and he requires constant attention and medical treatment.

My husband and myself are daily wage earners. My husband is an addict to alcohol and wastes all his income in drinking. With my meager income, I manage the family and struggle to meet the educational and medical needs of my children.

In 1998, I enrolled myself as a member of the local "Annai Theresa SHG" in my native village Pombur.

First I took a loan of Rs 7,500/- for my children's education and I repaid the loan in time.

Next I took a loan of Rs 10,000/- for my daughter's marriage, but due to financial constraints, I have not repaid the loan.

Since I am the animator of the SHG and have not repaid the loan, other members in the group too have not repaid their loans.

From the beginning, banks have been unwilling to give loans to our group. Even when we were functioning properly, the manager of Punjab National Bank, Pombur was always reluctant to give any loan. In spite of our many attempts to approach him, he has refused our demands. He keeps asking for land documents as collateral for loans. We do not have any land documents or any other assets to use as collateral.

14 years after the formation of our SHG, all our hopes of socio economic empowerment through the SHG remain just shattered dreams. Now our SHG has got defunct.

We have not gained any social status nor have we grown economically. We continue to sail in the same old boat of low status!

- Similarly they had taken Rs 8,77,100/- in 54 installments as loans from Banks, for the following purposes
  - o Family Expenses
  - Children's Education
  - o House Lease
  - o Provision shop
  - House Construction
  - o House Repair
  - Buying cows
  - Repaying loans
  - Buying Tailoring machine
  - Setting up Idly shop

- Rs 1,80,350/-(30 installments)
- Rs 1,07,500/-(9 installments)
- Rs 2,00,000/-(1 installment)
- Rs 2,00,000/-(2 installments)
- Rs 62,500/-(3 installments) Rs 57,500/-(3 installments)
- Rs 35,000/-(2 installments) Rs 35,000/-(2 installments)
- Rs 20,000/-(1 installment)
- Rs 9,250/-(2 installments)
- $D_{0} = 5 000/(1 \text{ installment})$
- Rs 5,000/-(1 installment)
- When asked if they were able to develop any income generating projects out of loans from SHGs or Banks, as many as 22 dalit women said "NO".
  - Only 8 of them were able to take up small initiatives as follows:
    - 2 of them bought milch cows (though one of them sold it off later!)
    - 2 were able to set up idli shops
    - 1 set up a provision store
    - 1 set up a soap making unit
    - 1 set up a tailoring unit
    - 1 made some paddy sale
- When asked as to whether they were able to create any assets for themselves out of loans from SHGs or banks, as many as 26 out of the 30 said "NO"; only two mentioned 'house', one mentioned 'land' and one mentioned 'cow'!
- When asked as to whether they had experienced any progress in life due to their involvement in SHGs, 11 mentioned "NO"; 9 said that they were able to get their children educated and 10 of them said that though they had not got any economic progress, they had grown in confidence, leading to a much better status in the village community.

#### CASE STUDY:



#### RANI

#### (Paaloor Village, Cuddalore District)

I got married at the age of 16 and I have 3 daughters. My husband and I are agricultural daily wage labourers, barely able to maintain the family.

We used to take big loans from money lenders to meet the educational requirements of our children.

Hence in 2004 I joined an SHG organized by the NGO BWDA with the hope of improving the economic condition of our family.

I have accessed a loan of Rs 5,000 /- to start an idly shop, which brings me a monthly profit of Rs 1,000/- With this extra income, I have managed to get two of my daughters married.

I also took a loan of Rs 2,000/- for the higher education expenses of our third daughter.

Since the rate of interest for the loan availed by our SHG from the private MFI is very high, we have not been able to repay it. At present, our SHG is in a very weak condition.

All our efforts to approach the bank manager for a loan have ended in failures as he does not trust us and is unwilling to provide us loans. He keeps demanding land documents as collateral security. Hence we have not been able to use the bank for any credit.

#### **MAJOR FINDINGS**

- 1. There is hardly any disaggregated data, officially available, to professionally assess the impact of the State schemes like Mahalir Thittam on the process of empowerment of dalit women. There is no data regarding the relative number of 'mixed' Vs exclusively dalit groups at the State and districts level; nor is there any data regarding the amount of funds allocated or spent on exclusive dalit women groups.
- 2. Given their acute socio-economic disabilities, dalit women are rarely equipped to benefit from the various possibilities of a programme like Mahalir Thittam, designed as a general programme for all women. Dalit women cite factors such as acute destitution, unemployment, migration, financial bondedness, besides family factors such as drunken husbands etc., as major reasons for their inability to benefit from SHGs on a sustained basis. This is also the reason as to why dalit women use loans from SHGs mostly for 'family expenses' and not for any entrepreneurial or asset-creating purposes.
- 3. One of the major purposes for which dalit women take loans from SHGs is for the education of their children. The positive role of SHGs in enabling dalit children's education is re-enforced by the education status of the children viz-a-viz their parents: while 8 of the 30 women are illiterate and none of the 30 went beyond  $12^{th}$  standard, almost all the school-going aged children are in school or have completed some education 23 girl children have completed  $12^{th}$  standard and above! It is also interesting that the dalit women themselves see children's education as the only area that they have been helped by the SHG.
- 4. Hardly any dalit woman has been enabled to start any small business nor create any assets. Even when some dalit women have attempted to do so, they have not been able to sustain their efforts, due to many family and social factors.
- 5. There is a widely prevalent reluctance on the part of bank managers to provide loans to dalit women groups. Most of the bank managers who deny loans to dalit SHGs give reasons either of "No proper documents as loan security" or "Previous experience of dalit groups not repaying the loans properly". This has been mentioned as one of the chief demotivating factors for dalit women groups to launch into substantial initiatives.

#### RECOMMENDATIONS

- 1. The Tamilnadu Development Corporation for Women should initiate steps so that disaggregated data regarding the number and status of exclusively dalit women SHGs in the State, as well as percentage of funds allocated to these groups are collected, thus enabling proper planning for the effective functioning of these groups.
- 2. Tamilnadu Government should ensure that out of the total allocation for Mahlir Thittam, adequate financial resources are set apart and properly utilized for dalit women groups, as per the principles of Special Component plan for dalits and Gender Responsive Budgeting. For this purpose, a separate cell on SCP has to be established within the Tamilnadu Women Development Corporation.
- 3. Tamilnadu Development Corporation for women should initiate a pilot project on "Mahalir Thittam for Dalit Women", focusing on real needs and capabilities of dalit women. In this effort, experts from civil society, long experienced in micro credit and with empowerment of dalit women as well as bureaucrats and NGOs, specialized in the fields of Special Component Plan for dalits as well as Gender Responsive Budgeting, must be involved.
- 4. Given their acute socio-economic disabilities and lack of professional capabilities, leading to lack of motivation and synergy, exclusively dalit women SHGs require a sustained process of hand-holding at different levels and spheres, such as specialized strategic training modules for motivational and capacity building exercises.
- 5. In spite of all the odds, some dalit women do manage to use SHG loans effectively for economic empowerment as well as asset creation. Such success stories need to be documented and made available as source material for motivation for others.
- 6. Tamilnadu Government has to find an effective alternative to banks that systematically refuse loans to dalit women groups through establishing specialized banks and micro finance institutions as well as tapping the resources of agencies such as TAHDCO, Scheduled Castes Finance and Development Corporations etc.



Dr.Vettivel providing training on 'Coding and MasterSheet' during the meeting held on 26.07.2012 at Kalvi Kendra, Villupuram.

#### JANODAYAM

SW-TN chose Janodayam as its 'Research Associate' for its study on "Rehabilitation of women manual scavengers – A Critique of NSLRS and related schemes"

Janodayam, started in 1983, is the premier organization, working among the Adi-Andhras (Arundhathiyars), employed as conservancy workers and manual scavengers in the city of Chennai. Over the years, Janodayam has also spread its attention to all over the state of Tamilnadu, working in close collaboration with other organizations involved in liberation and empowerment of manual scavengers in the state.

'Tamilnadu Adi Andhra Arunthathia Mahasabha' (TAAMS), the community-based organization, initiated and developed by Janodayam, has played significant roles in lobbying with central and state governments as well as with civil society, ensuring the rights of manual scavengers.

Through front organizations such as "Aronjyothi Women Development Sangams" and "Association of part-time scavengers", Janodayam has drawn the women from the community into public life and service.

Rehabilitation and education of dependents of manual scavengers remains a significant element of Janodayam's efforts.

Ms. Israel, the secretary of the organization, having arisen from within the oppressed community, has been providing excellently enabling leadership to the community.

(For further details, refer <u>www.indiacom.com/janodayam</u>)

### REHABILITATION OF WOMEN MANUAL SCAVENGERS In TAMILNADU

### A Critique of NSLRS & Related Schemes

The 2007 ILO Report on India expressed serious concern about the continuing practice of manual scavenging in India. The Report expressed its concern not only about the practice of manual scavenging as a form of caste-based discrimination and an inhuman form of labour that is often underpaid, but also the fact that manual scavenging is also a form of bonded labour. The ILO urged the Government of India 'to take decisive action to eradicate manual scavenging and to report on nation and state-wide action on the progress made in the identification, liberation and rehabilitation of scavengers.'

The United Nations Committee on Elimination of Racial Discrimination, in its 2007 recommendation (CERD/C/IND/CO/19, dated 5 May 2007), expressly stated that the continuing practice of manual scavenging in India is a form of racial discrimination. The committee, after reviewing India's periodic report, requested India, in its concluding remarks, to take concrete steps to end the practice of manual scavenging.

The United Nations Committee on the Elimination of Discrimination against Women (CEDAW), in its observations on India, expressed serious concern 'that despite a law banning manual scavenging, this degrading practice continues with grave implications for the dignity and health of the Dalit women who are engaged in this activity.'

#### **MANUAL SCAVENGING – Research Study**

Even after more than 60 years since Independence, manual scavenging is widely prevalent in the State and the country and continues to remain a matter of shame. There has been neither strong political will nor sufficient civil society pressure to eliminate the practice.

Dalit women constitute a sizeable section of manual scavengers in the State. Yet these women, just like all dalit women, remain highly invisible and absent in most of the public policy and budgetary formulations of the central and state governments of India. Even supposedly progressive budget frameworks such as the Special Component Plan for dalits (SCP) and Gender Responsive Budgets (GRB) remain oblivious to the presence of these women, who continue to live and struggle at the cutting edge of multiple discriminations of class, caste and gender. It is truly a case of Gender-blind SCP and caste-blind GRB!

The present UN Women-sponsored research by SW-TN takes a hard look into the whole process of rehabilitation of manual scavengers and their dependents in the country and in the State. The study focuses on the various schemes undertaken by the State under the banner of the National Scheme of Liberation and Rehabilitation of Manual Scavengers and their Dependents (NSLRS) and identifies the vast gaps that exist between the schemes and the actual reality on the ground.

#### A BETRAYAL OF NUMBERS

"All the state governments have informed us that no manual scavengers remain to be rehabilitated. The states don't have the problem, but Census 2011 has given us some contrary information. Now the Government is trying to find out the actual numbers of manual scavengers in the country"

 Social Justice Minister, Mukul Wasnik, at the ASSOCHAM Conference, 18 July 2012

Right through the decades of Independent India, both the Central and State Governments have been continuously in a state of denial in accepting or identifying the actual magnitude of 'safai karmacharis' (manual Scavengers) in the country and in the State.

In 2003, in reply to a writ petition in the Supreme Court filed by the Safai Karamchari Andolan, the Union ministry of Social Justice and Empowerment admitted the existence of 6.76 lakh manual scavengers, and 92 lakh dry latrines, spread across 21 States and Union Territories. But most of the States hotly denied having scavengers and claimed that most of them had been rehabilitated in alternative professions.

In 1993, the Tamilnadu Housing Development Corporation (TAHDCO) had asserted, based on a survey it had done, that there were only 16937 families with 35561 persons (including 15235 women) as scavengers in the State. And later, the State Government asserted that out of the persons identified as manual scavengers, only 12,447 persons were yet to be rehabilitated. It also claimed that there were no dry latrines in the State and hence, all scavengers had been rehabilitated. And in an affidavit, filed before the Supreme Court in 2004, the State Government asserted that manual scavenging had been completely eradicated in the State.

But there have been widespread criticisms, both by public and private agencies, that such surveys and claims are not factual and large number of eligible scavengers and their dependents get excluded in such surveys.

- The 2003 Report of the Comptroller and Auditor General (CAG), which studied the functioning of NSLRS during 1997-2002, stated that despite the Centre's advice, Tamilnadu State Government had not conducted any study to identify the scavengers in urban and semi-urban areas.
- In **2003-04 Janodayam, in collaboration with TAAMS,** conducted a State level survey on manual scavengers in the urban areas of the State and found that there were as many as 48,646 safai karamcharis employed in the various urban local bodies of the State, not accounted for, as follows:

٠	In the 6 Corporations of the State, there were at least 23,015
	manual scavengers under various categories, as follows:

Corporation	Permanent	Consol. Pay	Daily	Non-muster	Total
	Workers	Workers	Wagers	Roll/Acting	
Chennai	8206	1659	1666	269	11,800
Coimbatore	2500	700	NA	NA	4,200
Salem	888	700	NA	427	2,015
Trichy	1743	257	NA	NA	2,000
Madurai	2494	206	NA	NA	2,700
Tirunelveli	1000	300	NA	NA	1,300
TOTAL					23,015

- In 102 Municipalities of the State, there were 16,839 manual scavengers.
- And in the 611 Town Panchayats of the State, there were 8,792 manual scavengers.

- Besides these, there were 50,000 sweepers and cleaners employed in various State Government departments (Metro Water & Sewerage Board, Slum Clearance Board, Housing Electricity Board. Transport Department, Boards. Government hospitals, Schools etc.) and a further 3,00,000 employed as sweepers and cleaners in the private sector companies, hospitals, clinics, lodges, schools, colleges, hostels, shops, apartments, marriage halls cinema theatres, bungalows, public conveniences (Sulab International), Civic Exonora, Onyx contracts and private offices, besides contract-based housekeeping workers and household toilet cleaners.
- During June-July 2011, the Safai Karamchari Andolan (SKA), in collaboration with the Peoples' Movement for Social Justice, surveys two panchayat unions and one Town panchayat in Rajapalayam taluk of Virudhunagar district and found the existence of 4 dry latrines and more than 28 persons employed by the panchayats for manual scavenging both in dry latrines and in areas of open defecation.

Given such a state of denial on the part of governments on the very existence and magnitude of manual scavenging in the country, against all evidences to the contrary, a proper survey by a professional body, mandated and monitored by the Supreme Court becomes is a prime need. In the absence of such a serious exercise, all discussions about rehabilitation of manual scavengers remain a farce!

#### NATIONAL SCHEME FOR THE LIBERATION AND REHABILITATION OF SCAVENGERS AND THEIR DEPENDENTS (NSLRS)

In March 1992, Government of India launched the "National Scheme for the Liberation and Rehabilitation of Scavengers and their Dependents (NSLRS)"

And the twin objectives of the scheme (to be achieved within a period of 5 years from 1991-92) were articulated as follows:

- Liberate the sanitary workers and their dependents from their existing hereditary obnoxious and inhuman occupation of manually removing night soil and filth
- Rehabilitate the workers and their dependents

And the two main Strategies were:

- Conversion of all dry latrines to wet latrines
- Providing alternate, dignified gainful employment

In 1993, Government of India enacted the "**The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act**. The Act prohibits manual scavenging and directs State Governments to provide alternate employment and rehabilitation of those involved in manual scavenging. The Act also provides for a penalty of imprisonment upto one year, with or without a fine upto Rs 2000/-. Further, in case of repeated contraventions, a fine of Rs 100/- per day for the entire period of contravention is also provided.

In 1997, the National Safai Karamcharis Finance and Development Corporation (NSKFDC) was incorporated as the apex institution to provide concessional financial assistance to safai karamcharis and their dependents for taking up income-generating and rehabilitating schemes.

But, till today the story of NSLRS has remained one of funds wasted and promises belied!

The Comptroller and Auditor General Report, in its audit of the scheme for the 10 year period 1992-2002, mentioned that the Rs 600 crores grant given by the Centre to the States had 'gone, literally, down the drain.'

#### **CASE STUDY:**



My husband was a sanitary worker, working for daily wage all his life. Given the unhygienic atmosphere of his work and denied any basic protective gear, he died in service at an early age.

Now a widow, with 2 sons and 2 daughters, I am forced to take up the same work of manual scavenging and struggle every day to make ends meet.

None of my children have been able to complete their studies, due to my financial situation.

After all the deductions for repayment of loans etc, my take home wage is a mere Rs 4000/- per month. I take up extra domestic work for some extra money but, with all that, life is a constant struggle.

To escape from my debt trap, I took a loan from the Society, but even that has not helped. For a loan from the society, I had to pay Rs 5000/- as bribe to the agent. Not aware of the rate of interest and other conditions, I am back in a worse debt track. I take loan from the society, mainly to rotate among various money lenders.

I was given a 10 days training under the NSLRS scheme. Encouraged by the promises made with regard to rehabilitation, I attended the course, even foregoing my daily wages for 10 full days. But the training has not lead to any process of rehabilitation. Even though I was invited for an interview with TAHDCO, nothing came of it. Syndicate bank refused to advance any loan.

#### NSLRS IN TAMILNADU

- In September 1992, Government of India identified TAHDCO as the implementing agency of NSLRS in the State (refer Ministry of Welfare, GOI / 11023 /37/92-SCD/dt: 15.09.02)
- In December 1992, the State Government appointed TAHDCO as the implementing agency of NSLRS in the State (Refer ADTW Dept G.O. (MS) No 45, dated 30.12.92)
- In November 1993, the State Government entrusted TAHDCO the task of identifying scavengers in the State and also the trades in which they should be trained. A Central assistance of Rs 5.80 crores which includes the cost of training to the liberated scavengers, subsidy and margin money loan share of GOI was made. (Refer ADTW Dept G.O. (MS) No 347, dated 27.11.1993)
- The scheme consisted of financial assistance, given to Scavengers and their dependents for various self employment programmes, upto Rs 50,000/- (consisting of a subsidy of 50% or maximum Rs 10,000/-, 15% margin money of Rs 7,500/- and term loan of Rs 32,500/- from a nationalized bank)
- In 2006, Government of Tamilnadu claimed, "Out of the identified 35561 scavengers, a total number of 13798 persons have been given training at a cost of Rs 214.00 lakhs upto the year 2005-06, as per TRYSEM pattern for 3 months to 6 months period in the activities of manufacture of mats, sericulture, automobile workshops, coir making, tailoring, screen printing, toys and doll making, servicing of two/three wheelers, carpentry, plumbing and sanitary work etc.
- In 2006, the State Government also claimed that, under the Rehabilitation programme, a total number of 23832 scavengers have been given financial assistance of Rs 4156.207 lakhs (with subsidy of Rs. 2005.881 lakhs, margin money of Rs 581.33 lakhs, NSKFDC term loan and bank loan Rs 1568.99 lakhs) for starting various self employment ventures in the sector of small industries, service and business such as provision store, fruit/vegetable shop, furniture making, washing powder making, tailoring, cycle shop, auto rickshaw, DTP centre, cloth business etc.

And the Government claimed that, out of the totally identified 35561 scavengers, 23832 scavengers were rehabilitated by giving financial assistance upto 2005-06 and only 11729 scavengers yet to be rehabilitated.

#### CASE STUDY:



**SIRONMANI** (Choolai, Chennai)

Born in a manual scavenging family, where both my parents were involved in sanitary work, I have been working as a part-time scavenger at a Chennai Corporation school.

Married to a man who turned alcoholic and deserted me, I have been trying my best to run my family. I have been taking up extra work like running a Tiffin stall and tailoring and working in export companies, to meet my family expenses.

Having been associated with Janodayam and being the vice president of TAAMS since 2001, I joined twenty of us, women manual scavengers and formed a group under the Sanitary Mart Scheme of TAHDCO. We were given a 10 days training in the techniques of running a mart and related issues.

Yet, in spite of all our efforts and commitment, we could not sustain the mart due to the following drawbacks of the scheme:

- The Rs 4 lakhs given by TAHDCO (Rs 2 lakhs as loan and Rs 2 lakhs as subsidy) is too small an amount to start a sanitary mart and run it in a sustained and profitable manner. We found most of the money went away in rental and other expenses.
- TAHDCO payments were never in time, forcing us to borrow from other sources.
- The training given to us was too minimal in the fields of marketing strategy, management skills etc. There was hardly any follow-up in terms of hand-holding or capacity building.
- If instead of giving the scheme to a group of 20 women, it had been given to individuals with adequate support, the scheme could have succeeded. When the motivation levels of the majority are low, even the extra efforts of a few individuals prove ineffective.

But, as seen by various studies by quasi-government organizations and private agencies, there have always been wide gaps between the funds allocated and the actual expenditure incurred by the various agencies implementing the scheme, indicating large amounts of funds unutilized.

- The 2003 CAG Report held that, even after 10 years on implementation of NSLRS, about 12,500 scavengers identified by the State had not been given any assistance and that the central assistance of about Rs 30 crores for the scheme lay unutilized with THADCO at the end of March 2002.
- The Report, citing THADCO reports, said that the shortfall in rehabilitation was mainly due to refusal of banks to provide loans to the beneficiaries. The test check revealed that nearly 60% of around 40,000 applications, forwarded by THADCO to various banks during 1998-2002, were rejected on the grounds of non-viability of projects proposed, applicants not living in the service area of the banks, prospective beneficiaries not having experience in trade, non-fixing of targets by the banks for provision of loans and ineligibility of applicants. The inability of the targeted group to offer collateral security was also attributed as another reason. As a result, Rs 32.72 crores out of 57.80 crores had remained unutilized.
- On June 8, 2011, at a meeting of the National Safai Karamcharis Finance Development Corporation, TAHDCO representative reported that out of the Rs 50 crores received in 2009 for NSLRS, there was an unspent balance of Rs 38 crores. The State Government was asked to return the Rs 38 crores.
- In the same meeting, Ms. Deepthi Sukumar, national team member of Safai Karamchari Andolan, said that SKA had handed to the Department of Adi Dravida Welfare a list of 174 manual scavengers in 12 districts of the State, identified by them for action under NSLRS. She also mentioned that not a single manual scavenger identified in the State by SKA was covered under the scheme.
- SKA requested the chief minister of the State to give the unspent balances of NSLRS to the manual scavengers as grant in aid, but the request remains unheeded! (Rf The Hindu, 9 July 2011).

#### CASE STUDY:

#### PADMA

#### (Kilpauk, Chennai)

I come from a family where my father was a sanitary worker.

My husband, the only bread-winner in the family, earns minimal amount by selling tea in front of KMC hospital. For the sake of extra income, I organized a chit programme in my neighbourhood.

My three sons have completed studies upto 12<sup>th</sup>, 10<sup>th</sup> and 7<sup>th</sup> standards respectively.

I have been associated with Janodayam for the last 7 years. I am the leader of Aron Jyothi Women Development Sangam and I have gained much self-respect and courage in public due to my association with Janodayam.

When TAHDCO announced the Subamathi CHG scheme for women manual scavengers, Janodayam took the effort to mobilize 40 groups in Kilpauk as well as get them registered after much paper work and bureaucratic hurdles.

In my group 4 of us out of the 10 members applied for the loan, but the bank manager never sanctioned our loans. I had to even pay Rs 2500 to a middle man to get the loan sanctioned, but nothing came of it.

It is obvious that the whole scheme was initiated for political gain and not concerned about the real empowerment or rehabilitation of women manual scavengers. The big Cheques that were given on stage by political leaders could never be encashed!

Even though the loan was provided by TAHDCO, the grading was done by Mahalir Thittam officials and none us proved equal to their expectations!

Except for one of our groups, which managed to get an amount of Rs 3.75 lakhs (of which Rs 2 lakhs was a loan), none of the others succeeded in getting any money. Even that group could not survive and they ended up with dividing the money they had among themselves, after all the expenses incurred!

The whole scheme has been a bitter experience for both for us women manual scavengers and for Janodayam!

#### SANITARY MART SCHEME (NSLRS)

- In 2000, GOI introduced the Sanitary Mart Scheme, where groups of minimum 20 persons were given assistance to manufacture and sell sanitary items like phenol, bleaching powder, toilet materials etc. Groups of 20 members were allocated Rs 4 lakh (consisting of Rs 20,000 per person with 10,000/- subsidy, Rs 3000 as 15% margin money and Rs 7000 as 35% Term Loan from NSKFDC)
  - In 2000, GOI sanctioned Rs 40.17 crores to Tamilnadu to set up 1000 sanitary marts in the State, but released only Rs 22.53 crores, to be used along with the unspent balance of Rs 17.64 crores of NSLRS subsidy as on 31.03.2000
  - But, during 2000-01 to 2001-02, only 158 sanitary marts were set up at a cost of Rs 6.15 crores, as follows: (All amounts in Rs lakhs)

Year	Marts	Persons	Subsidy	Margin	Term	Total
				Money	Loan	
2000-01	128	2530	253.00	75.90	177.10	506.00
2001-02	30	544	54.40	16.32	38.08	108.80
Total	158	3074	307.40	92.22	215.18	614.80

The whole scheme has been severely critisised for poor visualization and implementation:

- There was hardly any infrastructural initiatives to market the products
- o No capacity building or skill training to beneficiaries
- Compulsion having minimum 20 members in a group led to serious management problems
- Restricting to sanitary materials revealed a casteist and not sufficiently economic logic

The 2003 CAG Report held that against a target of 1000 marts to be set up for rehabilitating 25,000 persons under the Sanitary Mart Scheme, only 158, benefitting about 3100 persons, were established. This was despite the Centre sanctioning about Rs 40 crores for the scheme for two years (2000-2002). The Report added that the matter was brought to the notice of the Government in July 2002 but there was no response till December 2002.

#### SUBAMATHI SHGs

- In June 2002, the State Government presented to the Central Government 'a new scheme for the economic development of Scavengers and their dependents' (Refer GOTN Letter No 5109/ADW-8/2001-B, dated 18.06.2002)
  - Under the scheme, poorest scavengers and their dependents were to be organized into "Subamathi Self Help Groups" and vocational training and financial assistance to be provided for any self employment schemes.
  - Under the new scheme, the task of forming SHGs for SCs and dependents was entrusted to Tamilnadu Women Development Corporation, which is the implementing agency of the State Government scheme of "Mahalir Thittam", the project that supports SHGs involved in micro credit.
  - The maximum project assistance was Rs 50,000 (including Rs 10000 as NSLRS subsidy, Rs 7500 as 15% margin money and Rs 32,500 as Term Loan) per individual. For groups of 10 members, assistance was for Rs 5 lakhs (consisting of Rs 100,000 subsidy, Rs 75,000 as margin money and Rs 3,25,000 as term loan)
  - Subsidy and margin money components will be met from the NSLRS funds available with TAHDCO.
- In November 2002, ADTWD appoints TAHDCO as the agency to implement the new scheme (ADTW Dept G.O. (MS) No 97 dated 21.11.2002). TAHDCO begins 'a NSLRS pilot project in Chennai city and adjoining areas of Chennai'
- In 2005, ADTWD claims that the beneficiaries of the scheme have been organized into "SUBAMATHI SHGs", (as per the norms of TNCDW) in municipal/corporation areas of all urban bodies and that priority is given to scavengers on daily wages/consolidated pay etc in the rolls of Corporation schools, Hospitals and in any other Government and quasi government department.

- But in August 2005, MD, THADCO, while requesting the release of revolving fund to the 1000 Subamathi groups to be formed in Tamilnadu, writes that "in view of the poor economic condition of its members, compounded by debt problems, most of the Subamathi groups are unable to function as SHGs, which makes it difficult for them to be graded for revolving fund" and hence "the need for revolving fund (for capacity building of the groups) for Subamathi groups is far greater than other SHGs." (Refer ADTWD G.O. MS No 136, dated 19.08.2005).
  - In response the State Government ordered that 'a revolving fund of Rs 10,000 shall be released to each of the Subamathi groups for formation of SHGs in two installments of Rs. 5000 each. The first installment of Rs 5000 shall be released to the Subamathi group immediately after the opening of bank account by them. Subsequently, after the period of three months depending on the satisfactory functioning of the group, the second installment of Rs 5000 shall be released. The bank's contribution of Rs 15,000 shall be released after regular grading of Subamathi groups.
  - The expenditure for the revolving fund assistance to the tune of Rs 1 crore shall be met from the NSLRS funds available with THADCO.
- As on 28.02.2007, TAHDCO claimed, as against the 2006-07 target of 10000 manual scavengers and their dependents to be rehabilitated under Subamathi NSLRS scheme at a total outlay of Rs 5845 lakhs, 1461 had been rehabilitated by providing financial assistance of Rs 730.50 lakhs. It also claimed that, as of date, 1397 SHGs, consisting of 17897 manual scavengers and their dependents, had been formed.

But now, as accepted by both government officials and civil society organizations, the scheme hardly exists, with the Subamathi SHGs unable to survive and much less to compete and flourish!

#### **UN WOMEN RESEARCH – SAMPLE STUDY**

Janodayam, our Research Associate, chose 25 women manual scavengers for the study on the impact of rehabilitation schemes by the State on these dalit women.

Given the fact that the experience regarding the implementation of NSLRS is greater in the city of Chennai and nearby districts, Janodayam identified 20 women manual scavengers in Chennai city, 5 in Vellore district and, for comparisons sake, 5 in Tirunelveli district.

Basic Data and findings from the Study

- Of the 30 women, 2 were aged 21-30, 7 aged 31-40, 15 aged 41-50 and 6 aged above 50
- Of the 30 women, 13 were married and 17 were widows (Important to note that a high percentage of widows among women involved in manual scavenging is a clear sign of high levels of vulnerability and if this vulnerability is not seriously factored into the designing of any rehabilitation scheme, they are bound to fail!)
- Of the 30, 17 were illiterate, 6 had completed standards 1-5 and 7 had completed standards 6-10 (High levels of illiteracy and low levels of formal education again are crucial factors!
- All the 30 were employed as manual scavengers, 12 of them for 21-30 years and 18 for 10-20 years.
- Most of them said that the family has been involved in manual scavenging for at least 2-3 generations.
- Of the 30, 29 were employed in municipal corporations and one in a private agency
- Of the 30, 28 were full time and 2 part-time employees
- The 30 women, among them, had 80 children (45 girls and 35 boys)
- Most of the 30 women give the figure of Rs 11,000-17,000 as annual salary, but mention Rs 3000-7000 as 'take home salary'.

#### Feedback on NSLRS SCHEMES

All the 30 women claim that they had applied for some loan under the various NSLRS schemes. (While 20 had applied for themselves, 5 had applied on behalf of their son and 5 others on behalf of their daughter)

When asked about their experience with the scheme, 7 did not provide any meaningful data, but out of the 23 who replied

- o 13 mention that they were not selected, in spite of applying
- 7 mention that they got the loan but spent it for some other purpose
- o 2 mention 'No Training' or 'Too small amount'
- o 1 mentions that she has no knowledge of the scheme.

#### SANDANAMARY

SW-TN chose Ms. Sandanamary, aged 62, as its Research Associate for its study on "Dalit Women & Livelihoods – A critique of MGNREGS in TN".

Sandanamary, coming from a Myanmar-returnee family, grew in poverty and hardly completed her primary schooling. Being the eldest daughter, she has been involved in daily wage work since the age of 12.

But involvement in common issues of the community has led her to be involved in a variety of public forums, ranging from the catholic Church-sponsored Sivagangai Multipurpose Society to the radically militant Indian People's Front.

Today she is a powerful public voice and leader, well recognized in the districts of Ramanathapuram and Sivagangai and much in demand from all women's movements and organizations across the State, both for her mobilizing capabilities and her public oratory.

At present she is the leader of "Working Women's Movement", an outfit which she started to ensure basic rights of dalit women in the area.

Even at an elderly age, she is a daily wage earner, much dependent on the MGNREGS scheme for her basic needs and to maintain her family.

But such grassroots experiences gave given Sandanamary sharp insights into the working of the socio-political system in the State and in the country and the cruel plight of dalit women within that context.

# DALIT WOMEN & LIVELIHOODS

# - A critique of MGNREGS in TAMILNADU

#### **MGNREGS & INTER-SECTIONALITY**

The 2012 UN Women-sponsored study on "MGNREGA & Women's Empowerment<sup>18</sup> has the following relevant comments:

"MGNREGA is not designed with the objective of promoting gender equality. As far as women's role in MGNREGA is concerned, MGNREGA offers 33 percent employment to women, guarantees child care facility at the worksite and provides scope to women to participate in planning and implementation of MGNREGA and in conducting social audit as members of Gram Sabha and of Gram Panchayat. Apart from these, there is no direct focus on women's empowerment or gender equality under MGNREGA...

"In spite of the absence of any direct focus on gender equality, MGNREGA seems to have benefited women in multiple ways..."

"Two important research questions are: (1) whether MGNREGA has addressed the dynamics of gender inequality in our rural economy / society, and (2) what kind of further steps are needed to strengthen empowerment of women under the programme? And if there are some negative impacts observed, how can one address these impacts?"

While the gender lens used by UN Women in analysing the empowerment dynamics of a programme like MGNREGS is highly relevant and needs to be pursued further, complex realities such as dalit women clearly pose a huge challenge to UN Women (and related organizations and researchers) to move beyond general gender perspectives to more intersectional perspectives-inspired studies, wherein the impact of a programme like MGNREGS can be more relevantly assessed at the cross roads of gender, class and caste.

<sup>&</sup>lt;sup>18</sup> Refer "MGNREGA & Women's Empowerment" by Indira Hirway (supported by Shampa Batabyal), UN Women 2012

#### **MGNREGS in Tamilnadu:**

Tamilnadu is generally rated among the better performing states of India, when it comes to implementation of MGNREGS. And if figures such as the ones below, generated by government agencies, are true, then the record is truly impressive.

Year	HHs provided work	Wo- men	SC/ST	HHs given 100 days work	Person- days generated (in lakhs)	Person-days generated (%)	Labour Budget (in crores)	Expen- diture (in crores)
2005-06	23,141	41	25	N.A.	2.29	N.A.	N.A.	3
2006-07	6,83,481	81	58	N.A.	182.87	N.A.	N.A.	151.64
2007-08	14,18,825	82	61	0.77	642.99	84	615	516.42
2008-09	32,56,419	78	62	6.39	1203.60	56	1722	1005.15
2009-10	40,04,871	83	62	8.84	2391.75	82	1963	1762.37
2010-11	44,13,124	83	58	11.29	2685.63	93	2895	2294.08
2011-12	58,16,369	83	59	14.08	3205.99	110	3572	2932.52
2012-13	55,47,170	84	56	4.66	3047.11	80	5002	3109.91

MGNREGS – TN Fact File (2005-2012)

Note: The figures in percentage under the column of 'person-days generated' are arrived by comparing with the figures of target

HHs – Households N.A. – Not Available

- As of 31 December 2012
- As of 23 January 2013

SOURCE: State Rural Development Commissionerate

#### Sandanamary

#### on MGNREGS & Dalit women

"MGNREGS has become the sole livelihood source for most marginalized families like dalits, but even though it is a Government scheme, casteism is widely prevalent in its operation"

"When the panchayat leaders belong to the dominant castes, women belonging to that caste get the easiest work and are treated with respect, while dalit women are forced into heaviest works and are treated authoritatively and abused. Recently, in our area, dalit women were clubbed into an exclusive group and were allotted the toughest works possible."

"Often we would be given work to clean up the dominant caste hamlet, but the same will be entered in the books as 'Cleaning dalit colony' or 'digging holes in dalit colony'

"Dalit women are constantly subjected to verbal abuse, but the dalit women continue, though in an atmosphere of fear and threat, lest the job card be snatched away from them"

"The 'People's Welfare workers' in charge of the work, constantly ill-treat dalit women and often carry stories against dalit women to bureaucrats and high caste panchayat leaders."

"Occasionally when the 'peoples' welfare worker' happens to be a dalit woman, she is constantly harassed by high caste panchayat leaders and is treated in a degrading manner."

"Payments of wages are never done daily or even weekly and are often postponed by even 4-5 weeks. Such a situation pushes dalit women into a debt trap, as they are forced to meet their basic family needs. When such payments are delayed, it is the height of cruelty that high caste women lend money to dalit women at exorbitant rates of interest."

"Since the payment is paid into the banks, it lays another burden on poor dalit women. While opening a bank account can mean about 10 days of losing daily wage and running around, even drawing money from the bank branch would mean travelling 15 kms, spending a minimum Rs 30 for the travel and losing her daily wage."

"In none of the work spots, child care shelter is available. And often, the dalit women have no shelter even to have their lunch" But, against a near-perfect picture presented by the State Government, there have been serious criticisms, raised by both the civil society organizations as well as inter-governmental agencies.

The recent Report of the Comptroller and Auditor General (CAG), tabled in the Parliament in April 2013 and presented at the State assembly on 15 May 2013<sup>19</sup>, made quite a few negative remarks in the implementation of the scheme by the State Government

- Even though the scheme is intended to provide 100 days of work to every rural household, only 24% of the households that registered for the scheme in TN were given 100 days of work.
- Even though the State Government claimed that 98% of the workers had received cash payments, only 43% of the works undertaken during 2007-12 (only 1.11 lakh out of 2.57 lakh works) had been completed.
- The average wages paid were in the range of Rs 72-Rs 87, against the prescribed minimum wages of Rs 90-Rs 119 during the period 2009-12.
- The works undertaken under the scheme have generally not led to creation of durable assets
- There were several discrepancies in the maintenance of records and muster rolls not only at the level of village panchayats but also at the block and district level.

Even though the State Government vehemently opposed the findings of the CAG report, it only confirms the many critical questions that have been consistently raised by civil society organizations and political parties regarding the implementation of the scheme in the state.

<sup>&</sup>lt;sup>19</sup> Refer the reports in Times of India (25 April, 2013) and The Hindu (17 may, 2013)

#### CASE STUDY:

#### PANDIAMMAL

I am an illiterate Arunthathiyar woman, with 3 children and an alcoholic husband. The meager income that my husband makes as a village drummer goes in drinks and I am forced to look for ways to raise some income.

Since the inception of the 100 days work in our area, it has been the sole sou income to support my family

I raise questions whenever dalit women are discriminated or abused during work. I have even filed a case in the court against atrocities.

#### **CASE STUDY:**

#### AROKIAMARY

I am a Pallar woman with two children, separated from my husband. Due to my physical ailments, I have not been able to get proper employment.

In spite of personal problems, I get involved in public work. I have been elected as the leader of Mahalir Thittam by our panchayat.

The 100 days work provides me income to manage my family.

Even though there are many problems in the scheme, I rarely open my mouth.

The biggest problem is the constant trips to faraway bank for transactions.

#### **MGNREGS & CASTE**

In a caste-ridden society like Tamilnadu and India, no sphere of life, private or public, is free from casteism and it is always the dalits and dalit women who turn victims in such situations.

A general employment guarantee scheme like MGNEREGS does not have a dedicated component for dalits or dalit women, hence leaving the dalits to compete in the open, though governments often claim that a vast majority of SC/STs benefit from the scheme.

There have been studies to show that TN employs more than 73.3% of rural women in its MGNREGS and stands second in the country, next only to Kerala<sup>20</sup>. Government statistics also show that nearly 60% of SCs and STs in the State benefit by the scheme<sup>21</sup>. But there are no equivalent data regarding dalit women specifically.

There are really no exhaustive studies to show the actual position of dalits and dalit women viz-a-viz MGNREGS. But there have been quite a few local analyses and experiences to show that casteism does prevail in the implementation of the scheme.

The official social audit of NREGS in Villupuram district in 2007 had the following comments<sup>22</sup>:

"Intriguing findings have started emerging from the social audit... Employment is rotated between different wards. As it turns out, the wards are inhabited by different caste groups, so that employment is effectively segregated by caste... Instead of contributing to social inclusion, NREGA in Villupuram is in danger of solidifying social divisions"

"A reluctance to engage with SC/ST and BPL communities and a lack of transparency in administration were significant concerns. Ms. Annie Raja, member of the NREG Council, warned that a significant problem was a widespread reluctance in the State to take up projects on SC/ST and BPL lands"

<sup>&</sup>lt;sup>20</sup> Refer "TN ranks 2<sup>nd</sup> in employing women under job scheme", Times of India, 28 February, 2013

<sup>&</sup>lt;sup>21</sup> Refer "beneficiaries to audit rural job scheme works", The Hindu, 6 February, 2013

 <sup>&</sup>lt;sup>22</sup> Refer Jean Dreze & Sowmya Kidambi, "Long Road to Employment Guarantee", The Hindu, 2 August 2007;
 "Rural Job Scheme: Many Positives, A Few Concerns", The Hindu, 30 December 2007

#### **Case Study:**

#### MUTHAMMAL

Belonging to a Paraiyar family, I have completed 10<sup>th</sup> standard.

My husband is a coolie worker, often without employment.

With two children to take care of, the 100 days work is often very helpful.

In our area, dalits are ostracized by the dominant castes, because of raising our voices for our rights.

This affects our position within the 100 days work too.

WE, dalit women are never respected, either by the panchayat leaders or the officials.

#### **Case Study:**

#### MICHAELAMMA

I belong to the Pallar caste and within my own community, I have suffered due to the sexual exploitation of us by our own men. I have a child from a physically challenged man and another two girls from an elderly person.

Still I have struggled and managed to give my children basic education.

The 100 days work is often the only source of income for me, to take care of my family.

Often there is a delay in payment of wages and in such instances, I am forced to go into debts, mainly for the educational needs of my children.

We, dalit women are often ill treated during the 100 days work and I keep raising my voice.

#### **UN WOMEN RESEARCH – SAMPLE STUDY**

SW-TN, with the help of Ms. Sandanamary, the Research Associate, identified 30 dalit women, with experiences of having worked under the MGNREGS, from the two districts of Ramnad and Pudukottai.

But given the fact that the Research Associate did not have an organizational support, all our extra efforts did not succeed in getting sufficiently credible data from the sample, to help us to make specific conclusions.

But the deep insights of Ms. Sandanamary (as seen in page 62) and the sharing of those whom we took as case studies, were more than sufficient compensation – confirming many of the issues that we had raised regarding the role of dalit women vis-a-vis MGNREGS.

As earlier mentioned, if at all a scheme like MGNREGS has to be effectively useful to a section like dalit women, surely a serious intersectional approach to the scheme – starting from generating deaggregated data to identifying projects specifically focused on the dalit women is essential.

#### SEMMALAR SELVI

SW-TN chose Ms. Semmalar as its Research Associate for its study on "Dalit Women and Access to Higher Education"

Semmalar, a dalit woman herself, has been involved actively in dalit concerns. Formerly she was a research coordinator on dalit budgeting in the National Campaign for Dalit Human Rights (NCDHR)

Right now she is pursuing her doctoral studies on 'Dalits and Higher Education' in the Department of Humanities and Social Sciences, IIT-Madras.

She is also involved in raising funds to help poor dalit girls to pursue higher education.

(Semmalar can be contacted at semmalar.t@gmail.com)

#### SHERIN

SW-TN approached Ms. Sherin for additional information on "Dalit Women and Access to Higher Education"

Sherin, a very committed dalit woman activist, has taken up various struggles, through many forums, to ensure social justice to dalits and dalit women.

In 2005, she started 'VELICHAM' (meaning 'light / brightness'), based on her strong conviction that only education can truly uplift a long oppressed community like dalits.

Velicham is dedicated to providing financial support and guidance to dalit youth in their pursuit of higher education. Once educated, these youth are motivated to support their younger generations in the same path.

(For further details, refer <u>www.velicham.org</u>)

## DALIT WOMEN & ACCESS TO HIGHER EDUCATION

## A Critique of POST-MATRIC SCHOLARSHIPS in TAMILNADU

#### DALIT WOMEN AND ACCESS TO HIGHER EDUCATION

As the ongoing debates around the Right to Education Act reveals, education, especially at a higher level, still remains a right denied to marginalized sections like dalits and tribals, and more so to women among them.

Even though quite a few efforts have been taken by the Central and State governments to deal with the above issue through various schemes, we can easily identified the major drawbacks, as, for instance, articulated in the 2007 CAG Performance Report on "Educational Development of Scheduled Castes and Scheduled Tribes:

- Under-utilisation of funds, inter-state imbalances in allocation of funds, non-availing of central assistance, delayed/non/short release of funds, unspent balances lying with States/UTs, diversion of funds etc which are symptomatic of deficient financial management were observed in respect of most of the schemes.
- The schemes were not given adequate publicity resulting in poor awareness of different schemes amongst the target population.
- Large numbers of cases of short delivery and non delivery of benefits i.e. scholarships, book banks, hostels, coaching classes, awards, etc in respect of most of the schemes came to notice in the audit.
- There were delays in disbursement of scholarships, establishment of book banks, construction of ashram schools and hostels etc.
- Ineligible beneficiaries including those whose parents' income exceeded the prescribed limit were recipients of benefits such as scholarships, which indicated lax internal control.
- The hostel accommodation provided to beneficiaries lacked basic facilities like drinking water, toilets, furniture and power supply etc.
- Failure to monitor the receipt of different reports and returns relating to the schemes, maintain databases in respect of different schemes, carry out on the spot inspections in the states/UTs/NGOs, conduct independent evaluation of schemes and inadequate internal audit rendered the internal controls weak.

And the various Recommendations made by the same Report too are very timely and need to be seriously looked into:

- Financial management and control of the educational schemes for Scheduled Castes and Scheduled Tribes should be strengthened by greater attention to utilisation of funds, adjustment of unspent balances, prevention of diversion of funds etc.
- Issues such as inter-state imbalances in allocation of funds and lack of initiative on the part of state governments should be addressed by adopting a pro-active approach.
- The reasons for short, delayed, deficient delivery of benefits should be identified and corrective action taken.
- Systems for the selection of beneficiaries, establishment of book banks etc should be streamlined in order to eliminate deficiencies such as delivery of benefits to ineligible persons, excess payments, purchase of outdated/irrelevant books, etc.
- The quality of hostels, which lacked basic facilities like toilets, water and power supply, adequate staff etc should be improved. Likewise, the quality of special coaching where infrastructure was inadequate and the required number of sessions were not held also merit attention.
- The implementation of schemes through NGOs needs to be reviewed in order to ensure that intended benefits are realised and to prevent misuse of funds.
- Effective monitoring mechanisms need to be set up and implemented at both the Union and the State levels in order to enhance the effectiveness of schemes.

#### DALIT WOMEN AND ACCESS TO HIGHER EDUCATION IN TAMILNADU

As the Policy Notes and Performance Budgets of the Adi Dravida and Tribal Welfare Department of the Government of Tamilnadu (ADTW GOTN) of the recent years reveal, the State Government does claim a substantial amount being spent for scholarships to SC/ST students in different levels.

For example, as per the 2011-12 Policy Note of the ADTW, GOTN,

- Rs 18,615.62 lakhs were allocated for the 'Post-Matric Scholarship (beyond X standard) for 2011-12
- Rs 919.06 lakhs were allocated for the 'State Government's Special post-Matric scholarship (beyond X standard) for 2011-12
- Rs 1813.50 lakhs were allocated for the 'Higher educational Special Scholarship' for 2011-12
- Rs 21.55 lakhs were allocated for 'Overseas Scholarship' for 2011-12
- Rs 750.90 lakhs were allocated for 'Tuition Fee Concessions' for 2011-12
- Rs 94.50 lakhs were allocated for 'Special fee and Examination Fee concessions to U.G. Students' for 2011-12
- Rs 52.50 lakhs were allocated for the 'Special fees and Examination Fee Concessions to P.G. Girl students' in 2011-12

By the ADTW G.O. No 6, dated 2012.01.09, the state Government further extended the Pre-Matric Scholarships to SC/ST students studying in self-financed private institutions too. The State Government also claimed (in the 2012-13 performance Budget of ADTW) that, during 2011-12, Rs. 36068.56 lakhs had been spent and that 7,42,329 students had benefitted from the scheme.

Without going into the real implementation of these schemes, our concern here is to look into inter-sectional perspectives of these schemes, with a special focus on dalit women/girls attempting higher education.

It is obvious that, just as in most of the others schemes meant for SC/STs, a conscious gender component is minimal or totally lacking. It can

be seen that even among the many schemes announced for the year 2011-12 above, only one, costing a mere 52.50 lakhs, was specifically focused on girl students!

An analysis of the SCP allocations on higher education in the recent years would also reveal as to how gender-blind these allocations are. Similarly an analysis of women-targeted or pro-women schemes on higher education in the State reveal an analogous caste-blindedness!

There are hardly any studies, government or private, that focus on the issue of access to higher education of dalit women/girls.

A significant exemption has been the 2011 study done by the Evaluation and Applied research Department, Government of Tamilnadu, titled, 'Evaluation Study on the Levels of participation of SC/ST Women students in Engineering, Medical, Agricultural, Veterinary and Law Courses'. And the major findings of the study are indeed enlightening:

- The overall proportion of SC/ST students taken up the engineering courses had shown a marginal increase from 9.5% in 2006-07 to 10.8% in 2009-10
- The number of SC/ST students admitted in the private engineering colleges is low.
- Out of the total SC/ST students admitted in engineering Colleges about one third of them were females.
- The proportion of SC/ST female students in engineering courses which was at 26% in 2003-04 had increased to 35% in 2008-09, though a marginal decline was noticed in 2009-10.
- Among the sample districts, more female participation in engineering was seen in Kanchipuram, Madurai and Salem as compared to Chennai, Coimbatore, Cuddalore and Tirunelveli districts.
- The SC/ST female students' participation in medical colleges stood at 8.8% in 2010-11. Among the SC/ST students enrolled in medical colleges, the female students' enrolment is more than that of male SC/St students.

#### POVERTY DEALS A BLOW TO DALIT GIRL'S DREAMS

25 July 2009, The New Indian Express

CHENNAI: The long cherished dream of a young Dalit girl to become a doctor has been shattered as her poor widowed mother could not mobilise the money — Rs 2.25 lakh — to pay the fees at a private medical college in which she was allotted an MBBS seat under the government quota.

Since V Revathy from Elavampattur in Villupuram district failed to pay the fees before the last day — July 23 — at the self-financing college, Adhiparasakthi Institute of Medical Sciences and Research at Melmaruvathur, she lost the seat. Now, she can get admission only if the government selection committee issues a recommendation letter, Murugesan of the administrative office of the college told Express.

Revathy, who stood first in the Class X examination in the local government higher secondary school, moved to the Mount Park School in Thiyagadurgam for her higher secondary, bagging a government scholarship. She scored 1105 marks out of 1200 in Class XII and her rank for medical admission was 331 in the Scheduled Castes category.

"I wanted to make sure that nobody is denied proper medical treatment," Revathy said. "I studied hard to get a medical seat but all that went in vain as the college authorities told us to either pay or get out" she told Express over phone from Elavampattur.

"My mother, who is concerned about my education, is helpless as she earns just Rs 80 a day," she said.

The administrative Officer of the college said that the college had 97 seats under government quota and 53 seats under the management quota. He said that Revathy was supposed to pay Rs 2.25 lakh to the college and another Rs 25,000 to the selection committee. Revathy had paid the initial amount (Rs 25,000) but not the fees to the college, he said. "We had to state our vacancy positions by 4 pm to the government. The girl has now lost the seat," he said.

Nagarajan, Revathy's Maths teacher till Class VIII, said she always dreamt of becoming a doctor. Disappointed, Revathy said, "To realise your dreams, hard work is not enough. You need loads of cash too."

- On an average, about one-third of the SC/ST students admitted in Veterinary University were females (35%). Female participation level in Veterinary sciences was at 26% in 2003-04 and 2005-06 and at a maximum of 45% in the year 2006-07.
- On an average, among the total SC/ST students admitted in Law Courses, 27% were females.

More focused studies such as the above are surely an urgent need to truly assess the actual position of dalit women viz-a-viz access to higher education!

#### **UN Women Sample Study**

All our strenuous efforts, both through Ms. Semmalar of IIT-Madras and Ms. Sherin of Velicham, failed to generate any substantial data or even meaningful case studies on the issue of dalit women and access to higher education.

But from our observations, it is clear that though there are many schemes of helping dalit girls in their pursuit of higher education, the very corrupt system that governs these schemes and factors such as difficulties of getting the scholarship money etc., often force many dalit girls to fail in their pursuits – unless supported by private individuals or organizations supporting them.

This surely needs a deeper analysis!

#### HUMAN RESOURCE DEVELOPMENT FOUNDATION

#### (HRDF)

SW-TN Chose Human Resource Development Foundation (HRDF) as its Research Associate for the study on "Dalit Women and Governance"

HRDF, situated at Thirukazhukundram in Kanchipuram district of Tamilnadu, was launched in 2002 by a group of socially committed human rights activists, researchers, lawyers and professionals, with the chief aim of building capacity of dalit men and women, by providing them human rights knowledge, so that they can claim their rights.

Facilitating participatory democracy through sustained capacity building and empowering of dalit women and men panchayat presidents and elected representatives at the panchayat level has been a significant contribution of HFDF over the years.

By combining promotion of sustainable and equitable development through awareness about resource management, especially of water, and ecological protection, HRDF has played significant roles in the sphere of planning from below.

Over the years, HRDF has consistently collaborated with SW-TN in monitoring the implementation of the Special Component Plan for dalits at the panchayat level and evolving alternate schemes, geared towards the real empowerment of dalit and oppressed communities in the area.

Mr. Dayalan, the Director of HRDF, is an experienced social activist, trainer and leader, recognized all over the State for the creative work that he has done for well over decades.

Mr. Dayalan can be contacted at dayalanhrdf@gmail.com

# TOWARDS ADVOCACY for BUDGETARY RIGHTS of DALIT WOMEN in TAMILNADU

# A Beginning





One of the important aims of the SW-TN and UN Women research is to develop a sustained process of advocacy at the State level, focused on the budgetary rights of dalit women in the State.

SW-TN intends, over the future, to bring in various stakeholders linked to budgetary rights of dalit women into a coalition that can take the process forward.

Towards this end, SW-TN collaborated with HRDF, its research associate and identified 30 dalit women from the two districts of Thiruvallur and Kanchipuram, who are functioning as panchayat presidents, who are intended to form a core of this process<sup>23</sup>.

On 15<sup>th</sup> December 2012, a one-day workshop on "Creating people's plan and budget in the panchayat, to ensure the livelihood rights, equity and participation of rural dalit women" was organized by HRDF, in collaboration with SW-TN at Chennai.

The aim of the workshop was to help the participants to deeply study state schemes related to NREGA, micro credit and education in terms of their relevance to dalit women and make specific recommendations.

28 dalit women panchayat presidents from the two districts of Thiruvallur and Kanchipuram participated at the workshop.

Ms. Deepthi Sukumar of Safai Karamchari Andolan, Mr. M.L.Doss of Malaragam, Dr. Krishnamurthy of CRY, besides Fr. John Kumar of SW-TN and Mr. Dayalan of HRDF, were the resources persons.

<sup>&</sup>lt;sup>23</sup> For complete details about the 30 dalit women panchayat presidents, refer Appendix 8





The participants, after day-long deliberations, came up with the following recommendations:

#### 1. Dalit women and MGNREGS

- a. 3:1 representation should be given to dalit women in the social audit group that monitors MGNREGS
- b. Dalit women should be appointed as "Panithala poruppalar" ("local in charge")
- c. A minimum daily wage of Rs 250 should be given.
- d. In every panchayat, 100 acres of common land must be identified and given to dalit women for cooperative cultivation
- e. Employment guarantee for minimum 200 days in a year must be ensured for every dalit woman aged 21 and above
- f. A subsidy of Rs 30,000 a year must be provided to dalit women to develop their land
- g. In every panchayat a separate plan for the development of dalits' lands must be evolved.
- h. For all those employed in MGNREGS, tools must be provided twice a year.
- i. Every panchayat must create a village bank and a corpus fund of Rs 1 crore, taken from SCP funds, be provided to the bank
- j. Dalit women should be appointed as staff in the bank, including in first grade posts.
- k. Village level Agricultural committees by involving dalit women must be created in order to promote cooperative cultivation
- 1. A dalit woman should be appointed as nurse wherever MGNREGS is undertaken
- m. MGNREGS should be re-modeled, geared towards stopping of migration of dalits
- n. MGNREGS should have an insurance scheme for the workers
- o. Rs 2.5 lakhs for accidents and Rs 5 lakhs for death must be provided for MGNREGS workers
- p. The total fund for a year must be allocated to the MGNREGS workers.

#### 2. Dalit Women and Access to Credit

- a. THADCO should provide loans of Rs 10 lakhs to dalit SHGs, 75% of it being subsidy
- b. Government should create market linkages for the products of dalit SHGs as well as provide funds for purchasing vehicles and marketing
- c. Training in auto driving and license for driving must be provided to dalit women
- d. Dalit women SHGs must be provided with tractor, driller, backlines and planting machines
- e. Every village must have a bank to facilitate micro credit and dalit women should be appointed as staff in the bank
- f. Dalit women SHGs must be provided Rs 10 lakhs for purchasing and developing land.
- g. Every panchayat should have a community welfare centre for dalit women
- h. Solar powered units should be created for each SHG with full subsidy
- i. Educated dalit women should be appointed as staffs.
- j. At least 60% of the SHGs accounts maintenance staff must be from Dalit women, with a minimum monthly salary of Rs 10,000/-
- k. Organic fertilizer production must be encouraged at the panchayat and SHG level with full subsidy for construction and marketing.
- 1. Dalit SHGs must be given license to run PDS shops
- m. Dalit women must be given priority in contracts for any panchayat scheme
- n. Dalit widows, physically challenged and destitute women should be provided pension of Rs 5,000 a month.

#### **3. Dalit Women and Education**

- a. Dalit students who have passed higher secondary education should be provided the educational and transport fees demanded by private and government colleges, already at the beginning of the academic year
- b. In each district block, by integrating dalit panchayats, 75% subsidy must be given for constructing arts and engineering colleges and all dalit students of the area must be given free admission.
- c. Dalit girls who have dropped out must be provided funds for continuing studies
- d. Residential colleges, with all facilities, must be started for dalit students in every block.
- e. Hostels with all facilities must be constructed in every block and contracts for providing food should be given to Dalit SHGs
- f. Along with mid-day meals, breakfast too should be provided to dalit school students
- g. Free transport should be provided to dalit school and college students and contracts for these should be given to dalit SHGs
- h. Dalit women artists, writers, poets, singers etc must be identified and provided with Rs 1 lakh rupees
- i. From every panchayat, Government should take responsibility for 3 dalit students for medicine and engineering courses.
- j. Dalit students who aspire for IAS, IPS etc, should be given their educational expenses.

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# APPENDICES

#### Appendix 1:

#### **PROJECT PROPOSAL (Excerpts)**

#### "TRACKING BUDGET WITH INTERSECTIONALITY FRAMEWORK FOR AN EVOLUTION OF GENDER RESPONSIVE BUDGET FOR DALIT WOMEN IN TAMILNADU"

#### **Organizational information**:

- Social Watch-Tamilnadu (SW-TN) is a State-level **Public Policy Researchcum-Advocacy Centre** in the South Indian State of Tamilnadu.
- Social Equity is the central concern of SW-TN, which undertakes various research and advocacy initiatives, by interfacing with policy makers, social researchers and Human Rights cum grassroots movements in the State and outside, in its efforts to ensure Social Equity by linking public policy with livelihood rights of the socially marginalized sections in the State, such as Dalits, tribals, women and children.
- SW-TN uses **Budget Advocacy** as a key instrument of monitoring Public Policy as well as of evolving Alternate Policy formulations. "**Social Equity Budgeting**" is the over-arching framework of SW-TN.
- Based on the 8 years (1995-2003) experience of the Tamilnadu Peoples Forum for Social Development, as a broad alliance in the field of social development in the South Indian State of Tamilnadu, Social Watch – Tamilnadu was started in 2004 as a State-level Public Policy Research cum Advocacy Centre to link policy and budgetary processes to the basic human rights and empowerment of the marginalized.
- **Dalit Budgeting** has been one of the key areas of public policy advocacy, research and alliance-building that SW-TN (and earlier TNPFSD) has been involved in, right from its beginning. And it is an area where SW-TN can duly claim some credit too! SW-TN contributed the section on Dalit budgeting / SCP in the Alternate Report to the UN Committee on Eradication of racial discrimination, prepared by NCDHR. In 2007, SWTN joined as one of the petitioners along with NCDHR in filing a 'Public Interest Litigation on the non-implementation of SCP for SCs in New Delhi'.
- SW-TN's learning experiences in the sphere of **Gender Budgeting** too have been substantial. In 2008, SW-TN published a well-researched monograph, "Towards Gender Budgeting in Tamilnadu" and along with key women's organizations, has taken up the advocacy towards making Gender Budgeting a reality in the State, though with no success.

- Hence we hope we will be able to initiate over the next year certain processes, so that we can catalyse the process of linking policy and budgetary processes geared towards greater empowerment of Dalit Women.
- Based on the past experiences, Social Watch Tamilnadu has evolved this project proposal along with a strategic Program of Action for a year and half (2011 -2013) towards evolving gender budgeting for Dalit women in Tamil Nadu.

#### **Problem analysis**

Dalit women who are about eight percent of the population are at the bottom of the social ladder and pyramid. They experience multiple levels of oppressions and vulnerabilities. They are poor; they are Dalits; they are women; they are involved in unclean occupations; they are largely in unorganized sector; they have many challenges in accessing higher education and employment; they make up the majority of the casual labour in both rural and urban areas; they live in segregated habitats; they have poor access to water and sanitation; their active participation in governance is negligible; they have very meager access to financial or credit institutions; they are the majority of the victims of forced labour; they are the victims of the worst forms of violence and discrimination. To add to all these, there is very little disaggregated data for Dalit women in the national surveys and reports. So the actual status of Dalit women has not been officially recorded. The only area where there is affirmative action for Dalit women is in the Panchayat Raj institution. In all other areas be it education, employment in the private or public sector, national and the state governments there are no affirmative action ensuring the inclusion and participation of Dalit women.

The national and state budgets also do not give any disaggregated allocation to or information on Dalit women. An analysis of the national and the state budgets, schemes and policies do not give any indication of responding to the situation of Dalit women. The provisional population totals of census of India 2011 for women is 58,64,69,174. The population of Dalit women at 16 percent of this would be 9,38,35,068. This slice of the population of about 94 million is too large for any nation to hide under any carpet or flush down any drain. And also, for a country like India with a budget that has increased manifold over the past two decades, since liberalization, this number of 94 million women is easily manageable to empower and ensure to them social equity.

#### **Objectives of the project**

- Undertaking research and advocacy activities towards evolving focused formulations of Dalit women budgeting and gender budgeting in line with the livelihood rights of Dalit women in the state
- Increasing awareness and capability among the civil society actors towards broad-based "Dalit Women Watch" alliances in the State
- Launching a campaign for gender responsive budgeting for Dalit women in Tamil Nadu.

#### **Appendix 2:**

#### "TRACKING BUDGET WITH INTER-SECTIONALITY FOR AN EVOLUTION OF GENDER RESPONSIVE BUDGET FOR DALIT WOMEN IN TAMILNADU"

#### Methodology and Processes (Excerpts)

#### **METHODOLOGIES & TOOLS**

In its advocacy experience on budgetary rights of dalits, Social Watch-Tamilnadu has found the methodological tool of "Special Component Plan for Dalits" (with its principles of 'proportionate allocation', 'convergence of schemes', 'nodal agency' etc.) very effective and successful; similarly in its advocacy on budgetary rights of women, the various tools of Gender Responsive Budgeting have been found very meaningful and have been tested.

The present research project will attempt to apply all the known methodologies and tools of Special Component Plan for Dalits and Gender Responsive Budgeting in an inter-sectional way, applicable to dalit women – hopefully leading to further methodologies and tools. The tools of **proportionate allocation** of funds for dalit women, **convergence** of schemes, ensuring inclusion of only those schemes that truly lead to empowerment of dalit women and of **nodal agency**, ensuring that the budgetary process would truly be monitored by dalit women and their representatives will be studied in-depth will be applied and tested.

The study intends to do this by research on the budgets of TN State Government over a 3-year period (2009-2012) – in terms of the departments and schemes that have bearing on dalit women. Specifically, the study will focus on four issues, identified as crucial to the empowerment of dalit women in Tamilnadu (Manual Scavenging, Livelihoods, Access to Credit, and Higher Education) and a significant scheme relating to each of these four issues (National Scheme on Liberation and Rehabilitation of Scavengers, Mahatma Gandhi National Rural Employment Guarantee Scheme, TN State Government Mahalir Thittam and Post-Matric Scholarships respectively). Such a research linked to existing tools above will reveal the gaps that exist in public policy visa-vis dalit women, leading to advocacy on these aspects.

The study also will also attempt a complementary study on the reality and possibility of Special Component Plan and GRB for dalit women at the local panchayat level, done by and for elected dalit women representatives.

#### **RESEARCH PROJECT PROCESSES**

1. In order to ensure that the study will be an **inclusive one** – involving many stakeholders related to dalit women in the State, 5 major organizations / individuals (Janodayam, Tamilnadu Women Labourers Movement, Kalvi Kendra, Human Resource Development Foundation and Ms. Semmalar) that have long experience of working with dalit women in the chosen areas and among elected representatives have been brought in, as Research Associates. Their experiences and insights, coupled with the budgetary research resources of Social Watch-Tamilnadu, along with committed bureaucrats and chosen civil society leaders, will hopefully keep the project on track and relevant. An Advisory Committee,

consisting of high profile dalit women leaders in the State (such as Ms. Burnad Fatima, Ms. Esther Mariaselvam, Ms. Deepthi Sukumar...) will add their professional expertise to the research process.

2. With the help of the Research Associates, an in-depth understanding of the rights and needs of dalit women will be attempted through documentation of primary data (government and private), which will be complemented by a qualitative study (through Interviews, focused group discussions and data collection) of about 150 dalit women. While this study might result in useful insights, it will also lead to the formation of a core group of dalit women who will take the advocacy processes forward in a sustained manner in the future.

The choice of the about 150 women to be studied and the districts from which they come has been made, mainly keeping in mind the presence and capacities of the 5 partner research organizations as well as the relevance to the issue studied, the significance of the districts vis-a-vis reality of dalit women etc

- Livelihood Districts of Pudukkottai and Ramanathapuram In terms of human development as well as reality of dalits, the two districts come near the bottom in the State; the research associate organization has a strong presence in the two districts
- Access to Credit Districts of Villupuram and Cuddalore From a preliminary study of the State Govt programme, the two districts have greater experience of the Scheme to be studied; the research associate organization has a strong presence in the two districts.
- Manual Scavenging Districts of Chennai, Vellore and Tirunelveli – The scheme to be studied has been done mostly in the city and District of Chennai and the research associate organization has maximum experience and data in the district. Another rural district (Vellore) and a district in the South of the State (Tirunelveli) have also been chosen, for purposes of comparisons in the State.
- Access to Higher Education Districts of Chennai and Kanchipuram Even though the girls come from different districts, they have undertaken higher education mostly in the above two districts. The Research Associate organization has greatest contacts from the institutions of higher education in these two districts.
- Special Component Plan for Dalit women Districts of Kanchipuram and Tiruvallur The research associate organization has long been involved in working with dalit women elected panchyat leaders in the two districts and the two districts are in the frontline of taking budget advocacy for dalits at the local bodies levels
- 3. The Project will focus on **the gaps that exist** between present policy and budgetary processes and actual socio-economic reality of dalit women by an indepth of study of 4 major Government schemes that have bearing on 4 crucial issues / dimensions of the lives and livelihoods of dalit women. These identified gaps will form the basis for suggesting alternatives in the content and processes of budgeting in the State.

- 4. The Project intends also to bring in about 30 elected representatives among dalit women both in the stage of field study and budget monitoring, so that the project will be able to take up the advocacy on budgeting for dalit women at the level of local governments too.
- 5. Towards the final stage, systematic capacity building (based on the tools, methodologies and budgetary data developed or generated) for about 25-30 dalit women / elected representatives will be undertaken so that these women / elected representatives would form the core of a sustained campaign and people's lobby, along with committed bureaucrats and others for sustained budget advocacy in the future in the State.

Result	Indicators	Means of Verification	Assumptions	Time Frame
FINAL OUTCOME:	By 2013, State Budget	Campaign;	Dalit women	Oct
Evidence based	session, an effective	Publications	& civil society	2011 -
advocacy by people's	advocacy by activists/	Research	on behalf of	March
lobby on budgetary	elected representatives on	Material;	them can be	2013
rights of Dalit women in	relevant budgeting for Dalit	Capacity	motivated to	
Tamil Nadu	women	Building	take up the	
		Exercises	advocacy	
OUTPUT 1:	No. of stakeholders			
An inclusive budget	involved in the budget			
advocacy process	advocacy process for Dalit			
established for Dalit	women.			
women in the TN				
ACTIVITY 1:	Advisory Committee;	The lists		Oct-
Identifying and	5 Research Associates;		NO	Dec
involving committed	15 surveyors;			2011
stake-holders into the	150 Dalit women			
process	to be studied			
OUTPUT 2:	'Status Report on Dalit			
Socio-Economic reality	Women in Tamilnadu'			
of Dalit Women in TN				
(in terms of their rights				
and needs) assessed				
ACTIVITY 1:		Status	Availability of	Jan-
Prepare a status report	Govt Data from	Report	Disaggregated	June
on Dalit women in the	Census; HDRs etc;		Data on dalit	2012
State through	Private data		women	
documenting secondary				
data				
<b>ACTIVITY 2:</b>		Analytical	Will depend	April-
Conduct a Qualitative	Data Collection;	Report	on the	June
study of about 150 Dalit	Interviews;		commitment	2012
women	Focus Groups		and capacities of the	

#### LOGICAL FRAMEWORK

			organizations	
OUTPUT 3: Gaps between Budgetary processes and reality of Dalit women identified	Research study on major Government schemes bearing on crucial issues / dimensions of the lives and livelihoods of dalit women			
ACTIVITY 1: Tracking budget documents; schemes; Applying SCP/GRB related to Dalit women; Evolving advocacy tool(s) for advocacy		Dossier; Budget Sheets; Study materials	Availability of minimum budget data	July- Sept 2012
OUTPUT 4: Enhanced capacity of a select sample of Dalit Women to undertake advocacy and lobbying on budgeting rights for Dalit women.	No of Dalit women who received capacity development training: <i>Target: 25-30</i> No of trained Dalit women who undertake advocacy work following their participation in the training. <i>Target: 20-25</i> Percentage of respondents who recall the advocacy campaign on Dalit budgeting rights in the state. <i>Target: 50%</i>			
ACTIVITY 1: Conduct capacity building training for about 25-30 Dalit women/ elected representatives on budgeting rights of Dalit women	Issue-based Consultations; Training sessions	Study Materials; Reports	The trained women can be motivated to play leadership roles.	Sept- Dec. 2012
<b>ACTIVITY 2:</b> Develop an advocacy campaign in the State	Networking; Linking with committed political forums and individuals	Campaign materials; Reports of meetings	,,	Jan- March 2013

# Appendix 3:

## UN WOMEN SOCIAL WATCH-TAMILNADU RESEARCH

DATE	EVENTS		
2011.05.21	Ms. Deepthi Sukumar (Safai Karamchari Andolan) forwards to Fr. Manu Alphonse, the then director of Social Watch–Tamilnadu (SW-TN), the "Request for Proposal" from UN Women		
2011.05.23	Manu writes to Deepthi, confirming SW-TN's willingness to take up the project, noting that the deadline for submission of proposals has been extended to June 15.		
2011.05.25	Manu writes to Ms. Yamini Misra (UN Women), Mr. Subrat Das (CBGA). Mr. Paul Divakar (NCDHR) and Deepthi regarding the significance of the UN Women Project and requesting collaboration.		
2011.05.26	Deepthi replies, expressing the willingness of SKA to work with SW-TN.		
2011.05.28	Paul Divakar replies suggesting that we present 2 proposals to UN Women.		
2011.08.24	Yamini writes to Fr. John Kumar, Director of SW-TN, that the SW-TN project has been approved.		
2011.08.30	Social Watch – Tamilnadu forwards the proposal with a budget for Rs 38,25,500/- to UN Women, along with the needed documents.		
2011.09.21	Kumar writes to Ms. Burnad Fatima (Tamilnadu Dalit Women's Forum) and Ms. Sheelu Francis (Tamilnadu Women's Collective) inviting them to be on the steering committee of SW-TN's UN Women Project		
2011.09.24	Kumar writes to UN Women, announcing Manu as Managing Director and Ms.		
2011.09.25	Manu writes to Yamini, Subrat Das, Burnad Fatima, Sheelu Francis and Deepthi, requesting cooperation. Subrat and Burnad reply, expressing their support. Manu writes also to Mr. Dayalan of HRDF, Mr. Israel of Janodayam and Ms. Semmalar (IIT), requesting them to join the project.		
2011.09.25	Dayalan replies, expressing his willingness to join the project.		
2011.09.27	Manu writes to Ms. Ranjani Murthy, requesting her to join the project. UN Women sends the draft contract for the project.		
2011.09.28	Manu replies to UN Women, suggesting minor modifications to the draft contract.		
2011.09.30	Israel replies expressing his willingness to be part of the project.		
2011.10.04	SW-TN forwards to UN Women the Institutional Vendor Profile and a reduced budget for Rs 26, 30,000/-		
2011.10.07	The Contract, duly signed, is dispatched by courier to UN Women		
2011.10.13	Kumar, Manu and Kamatchi work out an internal working contract within SW-TN		
2011.10.24	Manu and Kamatchi participate in the one day methodology workshop at UN Women office, New Delhi. Yamini, Navanita and Nagalakshmi from UN Women, along with Mr. N.C. Saxena, Mr. Subrat Das of CBGA and Ms. Asha Kowtal of NCDHR participate.		

# Diary (May 2011 – May 2013)

2011.10.27	Kumar writes to UN Women regarding the Loyola College Account for the project.			
2011.10.29	Ms. Sophia Das is selected as the accountant for the UN Women project			
2011.11.04	MOU with Dayalan as Research Associate on "Dalit Women and Governance" is finalized			
2011.11.07	MOU with Mr. Chinnappan of Kalvi Kendra as Research Associate on "Dalit Women and Access to Credit" is finalized			
2011.11.08	MOU with Ms. Semmalar as Research Associate on "Dalit Women and Access to Higher Education" is finalized			
2011.11.09	Manu and Kamatchi meet Mr. Israel regarding possibilities of involving Janodayam in the project.			
2011.11.10	Ms. Asha Kowtal of AIDMAM, NCDHR, visits SW-TN office for 2 days to learn from the experiences of SW-TN and to plan for the UN Women Project			
2011.11.18	Fr. Manu and Ms. Kamatchi meet with Chinnappan			
2011.11.22	Manu and Kamatchi brief the staff of SW-TN about the UN Women Project.			
2011.11.24	Dayalan forwards data related to his study			
2011.11.25	MOU with Ms. Sandanamary, as Research Associate on "Dalit Women and Access to Livelihoods through NREGA", is finalized.			
2011.11.30	Kumar writes to UN Women giving details about the new account for the project.			
2011.12.05	Manu and Kamatchi meet Israel. Mr. Chinna Muthuchamy is chosen as the Research Associate (on behalf of Janodayam) on "Rehabilitation of women manual scavengers".			
2011.12.06	Manu and Kamatchi have a sitting with Semmalar			
2011.12.07	Manu and Kamatchi have a sitting with Dayalan			
	The first instalement of Rs 5,60,000/- from UN Women is received.			
2011.12.08	Manu and Kamatchi discuss with Mr. Krishnamurthy of SW-TN regarding his possible role in the study on MNREGA			
2011.12.12	Semmalar presents the draft questionnaire for the field study.			
2011.12.21				
To 2012.01.03	Winter Vacation for SW-TN staff			
2012.01.04	Manu writes to Ms. Esther Mariaselvam of Action Aid, requesting her involvement in the UN Women research Project.			
2012.01.09	Esther Mariaselvam responds positively to Manu's request.			
	MOU with Chinna Muthuchamy as Research Associate is finalized.			
2012.01.11	Manu, Kamatchi and Krishnamurthy meet with Sandanamary to finalise the field study on MNREGA. Ms. Kala, Ms. Pandima and Ms. Rajeswari are identified as field surveyors.			
2012.01.12	Kamatchi writes to the 5 research associates, inviting them for a common meeting on 24 <sup>th</sup> January.			
2012.01.20	Manu writes to UN Women, giving a detailed update on the progress of the project.			
2012.01.24	All the 5 research associates of the project have a day-long consultation with Manu and Kamatchi. Krishnamurthy is also present.			

2012.01.27	Kamatchi meets with Esther.
2012.02.02	Telephonic conversation among Navanita and Swapna of UN Women with Manu and Kamatchi, regarding the methodology paper and the monitoring framework. A meeting is planned for 13 <sup>th</sup> February.
2012.02.03	Manu and Kamatchi meet Israel and Chinna Muthuchamy.
2012.02.14	Navanita and Swapna of UN Women visit SW-TN and have a half-a-day consultation. Manu, Kamatchi and Kumar participate. After the power point presentation by Manu on the "UN Women – SW-TN Project" as a convergence of Goals and Perspectives, Kamatchi presents the Event Diary, Profiles of research associates and field surveyors and the Interim Financial Statement. Swapna makes a power point presentation on Logical Framework, tools, time frame etc.
2012.02.15	Manu writes to UN Women, appreciating the fruitful interactions the previous day but also suggests serious modifications of the methodology of the research project.
2012.02.21	Manu and Kamatchi meet Ms. Shanthi of Janodayam along with Chinna Muthuchamy regarding the progress of field study on women manual scavengers. It is decided to focus the field study to Chennai, Vellore and Tirunelveli districts and to the "National Scheme for Liberation and Rehabilitation of Scavengers" (NGLRS)
2012.02.22	Manu and Kamatchi meet with Dayalan. It is decided to focus the field study to dalit women panchayat leaders of Kanchipuram and Thiruvallur districts and a study on Special Component Plan (SCP) for dalits at Panchayat level.
2012.02.23	Manu and Kamatchi meet with Semmalar. It is decided to focus the field study to Chennai and Kanchipuram districts and a study on Post Matric Scholarships.
2012.02.24	Manu and Kamatchi meet with Chinnappan. It is decided to focus the field study to Villupuram and Cuddalore districts and a study on "Mahalir Thittam".
2012.02.27	Navanita of UN Women writes, expressing her happiness with the project. Manu replies, sharing the plans of SW-TN with regard to Social Equity Budgeting. A mini-sectoral Consultation on women manual scavengers takes place. Manu and Kamatchi interact with Israel, Shanthi and Chinna Muthuchamy, along with Ms. Muthumari and Ms. Mary, field surveyors.
2012.03.27	Manu and Kamatchi meet with Dayalan
2012.04.01	Manu sends to UN Women the finalized paper on "Methodologies, Processes and Time Frame of our Research Project on Budgeting for Dalit women in Tamilnadu, with an inter-sectional Focus".
2012.04.03	Kamatchi has a discussion with Shanthi, regarding the responses to the preliminary data on women manual scavengers.
2012.04.10	A Sectoral Consultation on "Dalit Women and Access to Credit" is organized. Manu, Kamatchi and Chinnappan, along with Ms. P. Lakshmi, Ms. M. Selvi and Ms. Mary Dhanaselvi, field surveyors, participate.
2012.04.11	In the morning, a combined sectoral Consultation on "Dalit Women and Livelihoods" and "Dalit Women and Governance" is organized. Manu and Kamatchi, Sandanamary and Dayalan, along with Ms. Kalyani D., Ms. Bhakiyalakshmi, Ms. Jeya and Ms. Jyothi Vimala, field surveyors, participate. In the evening, a sectoral consultation on "Dalit Women and Access to Higher Education" is organized. Manu, Kamatchi and Semmalar, along with Ms. Sarala, Ms. Gnanamani and Ms. Sathyaselvi, field surveyors, as well as Ms. Sherin of Velicham participate.

	SW-TN forwards to UN Women the interim Financial Statement (October 2011 –
2012.04.16	March 2012).
2012.04.19	Based on queries from UN Women, a revised financial statement is sent.
2012.04.26	Kamatchi discusses with Sandanamary regarding a field visit
2012.04.30 To 2012.04.31	Krishnamurthy and Dayalan visit Ramanathapuram and Pudukottai districts and interact with Sandanamary and field surveyors.
2012.05.02	Kamatchi interacts, telephonically, with the 5 Research Associates regarding the progress of the respective field studies.
2012.05.04	Navanita informs about a one-day workshop on Monitoring and Evaluation on 23 <sup>rd</sup> May, at New Delhi which UN Women is organizing for partners.
2012.05.07	Krishnamurthy and Dayalan submit their report on their field visit
2012.05. To 2012.06.	Summer Vacation for SW-TN staff
2012.05.23	Kamatchi participates in the UN Women workshop on "Monitoring and Evaluation for Effective Management and Gender Responsive Governance" at New Delhi
2012.06.04	UN Women releases the second instalement of Rs 13,15,000/- (But given the confusion of different accounts, the money is received only on 13 <sup>th</sup> June)
2012.06.12	Chinnappan submits all the materials relating to the field study
2012.06.14	Dayalan submits all the materials relating to the field study
2012.06.15	Kamatchi contacts the various Research Associates regarding the progress of the respective field studies
2012.06.18	Kamatchi presents a SWOT Analysis, based on the field report of Dayalan and Krishnamurthy.
2012.06.25	The detailed questionnaire on women manual scavengers prepared by Shanthi is approved and sent to the field surveyors and 30 <sup>th</sup> June 2012 is set as deadline for submission of reports.
2012.06.26	Shanthi replaces Chinnamuthuchamy as Research Associate on women manual scavengers and is paid the remuneration for two months.
2012.06.28	Navanita of UN Women writes, reminding about the 6-months Report
2012.07.09	It is decided to continue with the services of Dayalan and Chinnappan as research associates for the rest of the project period.
2012.07.17	Manu and Kamatchi have a consultation with Dayalan and Chinnappan regarding the professionally codifying and analyzing the data on 150 dalit women collected through the field studies. Mr. Surendra Kumar Vettivel, independent Development consultant from New Delhi, is chosen as expert advisor for the process.
2012.07.24	Manu and Kamatchi meet with Dr. Surendra Kumar Vettivel and Chinnappan and plan for a meeting at the office of Kalvi Kendra, Villupuram.
2012.07.26	<ul> <li>One-day training session on coding and analyzing by Dr. Surendra Kumar Vettivel is organized at Kalvi Kendra office, Villupuram.</li> <li>Participants: <ol> <li>Dr. Surendra Kumar Vetrivel</li> <li>Fr. Manu (SW-TN)</li> <li>Ms. Kamatchi (SW-TN)</li> <li>Mr. Chinnappan, Research Associate</li> </ol> </li> </ul>

	5 Mr. Davalan Basaarah Associata			
	<ol> <li>Mr. Dayalan, Research Associate</li> <li>Ms. Gnanakriba, Field Coordinator, HRDF</li> </ol>			
	<ol> <li>Ms. Ghanakriba, Field Coordinator, HRDF</li> <li>Ms. Sindhu Sathyan, Field Coordinator, HRDF</li> </ol>			
	<ol> <li>Ms. Sindhu Sathyan, Field Coordinator, HKDF</li> <li>Ms. Vijayarani G., Field Coordinator, Kalvi Kendra</li> </ol>			
	9. Ms. Selvi M., Field Coordinator, Kalvi Kendra			
	10. Ms. Rajakumari R., Field Coordinator, Kalvi Kendra			
	11. Ms. Johnsi Rani M., Field Coordinator, Kalvi Kendra			
	12. Ms. Mary Dhana Selvi A., staff, Kalvi Kendra			
	13. Ms. Lakshmi P., staff, Kalvi Kendra			
	14. Mr. Pragasa raja Y., staff, Kalvi Kendra			
	14. Mr. Pragasa raja Y., staff, Kalvi Kendra 15. Ms. Gomathi B., staff, Kalvi Kendra			
	16. Ms. Malarvizhi A., staff, Kalvi Kendra			
	17. Mr. Manibalan T., staff, Kalvi Kendra			
	18. Mr. John Paul S., staff, Kalvi Kendra			
	10. MI. John Faul S., Staff, Kalvi Kehula			
	Following the training given by Dr. Surendra, the participants divide themselves into groups and take up the professional coding of the answers to the questionnaires given by the 30 dalit women studied by Kalvi Kendra.			
	It was decided that Dayalan and Kamatchi, following the model provided by Dr. Surendra, would take up the coding for the other 4 focus areas.			
2012.08.28	Dayalan submits the completed coding details of the 30 dalit women studied by his group			
2012.09.04	Navanita of UN Women speaks of the possibility of a field visit by the M&E team from UN Women in December 2012			
2012.09.07	Kamatchi, with help from Kumar, documents the data on SCP for dalits in TN			
2012.09.15	Kamatchi documents budget details about Mahalir Thittam			
2012.09.18	Manu has a day-long consultation with Chinnappan and his team of field surveyors and identify gaps to be filled			
2012.10.02	Manu prepares "SHG Study Findings" (preliminary analysis of the coded field data on 30 dalit women on "Dalit women and Access to Credit") and sends it to Chinnappan, suggesting clear guidelines for the future, including a publication, "Dalit Women and Access to Credit – Experiences with Mahalir Thittam" to be co- produced by SW-TN and Kalvi Kendra			
2012.10.09	Kamatchi documents TN GRB data for the years 2009-10, 2010-11 and 2011-12			
2012.10.07	Manu prepares a Note on NSLRS in Tamilnadu (based on a deeper study of the field data codified) and sends it to Israel, suggesting a consultation with a small group experienced in monitoring the scheme, in order to make up for the major limitations in the field study on rehabilitation of women manual scavengers. A co-publication on the theme is also suggested.			
	A consultation on monitoring of NSLRS is organized. It is decided to collect more			
	documents on the scheme as well as document case studies of good practices.			
	Participants:			
2012 10 22	1. Mr. Israel, Director, Janodhayam			
2012.10.22	2. Ms. Shanthi, Research Associate			
	3. Mr. Pandian, Retd Community Development Officer, TAHDCO			
1	5. Mill Fulldhand, feeta Community Development officer, fifth Deo			
	<ol> <li>Mr. Balaji B.N., Ex-State Monitoring Committee member</li> </ol>			

	<ol> <li>Mr. Yacob S., Ex-District Beneficiary Selection Committee Member</li> <li>Fr. Manu, SW-TN</li> <li>Ms. Kamatchi, SW-TN</li> </ol>
2012.10.26	Manu prepares a Note on "Dalit Women and Governance – Special Component Plan at Village Panchayats" (based on a study of the field data) and sends it to Dayalan for deeper analysis and for taking the process forward. A Co-publication on the theme is also suggested.
2012.11.28	As requested by UN Women, a financial statement is prepared and sent
2012.11.29	Dayalan sends the programme schedule of the proposed consultation on "Dalit Women and Governance"
2012.12.04	Chinnappan submits further data on the field study
2012.12.05	Chinnappan submits three case studies on Dalit Women and Micro Credit
2012.12.11	Based on feedback from UN Women, a revised financial statement is sent.
2012.12.14	Chinnappan submits two more case studies on Dalit women and Micro Credit
2012.12.15	A one-day consultation on "Dalit Women and Governance" is organized. 30 dalit women Panchayat leaders participate.
2012.12.18 To 2013.01.02	Winter vacation for SW-TN staff
2012.12.19	Ms. Bhumika Jhamb of UN Women writes, asking for the Narrative Report and related documents.
2012.12.20	The third instalement of Rs 5,26,000/- from UN Women is credited in the bank.
2013.01.03	Kamatchi begins preparing the narrative report
2013.01.07	Dayalan sends the report (in Tamil), along with the photos of the December 15 <sup>th</sup> Consultation. He is requested to translate the report into English. Shanthi promises to send the answers to the field questionnaires by the evening, but is not able to do so.
2013.01.09	Israel submits data about Subamathi scheme
2013.01.10	Manu, Kumar and Kamatchi meet with Dr. Sandra, Ms. Lohitha and Ms. Babitha, researchers on the SW-TN-CBGA research on NREGA. A suggestion is made to collect supportive data on Dalit women and NREGA from Kadambathur block in Thiruvallur district.
2013.01.11	Kamatchi discusses with Bhumika and Navanita of UN Women about the narrative report. 14 <sup>th</sup> January is set as deadline for the submission of the narrative report.
2013.01.12	The narrative report, along with supportive documents, is dispatched to UN Women
2013.01.22	Kamatchi and Dayalan decide to meet soon, with regard to the "Alternative basket of schemes for Dalit women", as requested by Manu.
2013.01.23	Semmalar expresses her inability and frustration in not able to find any data on post-matric scholarships.
2013.01.29	As requested by Manu, Kamatchi writes to Dayalan, Chinnappan and Israel, regarding the three booklets to be co-produced by them along with SW-TN.
2013.02.06	Dayalan, Chinnappan and Israel promise to send the materials requested at the earliest.
2013.02.08	Bhumika of UN Women speaks to Kamatchi regarding the progress of the project.

	She reminds about the impending monitoring visit of Ms. Shreyasi and informs about the project of video-documentation on GRB by Mr. Goutham.				
2013.02.11	Dayalan promises to get Kalayani, the field surveyor to work with Babitha in collecting extra information on Dalit women and NREGA in Poondi and Kadambathur blocks.				
2013.02.17	Kalayani sends a report on NREGA in Thruvallur				
2013.02.18	Manu sends to UN Women an official note on the progress of the Project and makes concrete recommendations. Specifically, he requests that the project be extended for a further period of six months, with no additional financial burden; that the monitoring visit be postponed to October 2013 and that the video documenting be postponed to a later date.				
2013.02.25	Bhumika from UN Women writes back, acknowledging the note, that there is no problem in extending the project to October 2013, but suggests that the monitoring visit be held sometime in May-June. She also re-iterates the usefulness of the video documenting as well as an advocacy brief on GRB and intersectionality.				
2013.02.26	Manu replies to UN Women, expressing the commitment of SW-TN to the UN Women research Project but pleading that UN Women understand better the practical difficulties faced. Manu, Kumar and Kamatchi begin an intense intersectional exercise of analyzing				
	the SCP and GRB schemes of the Tamilnadu State Government during the three years 2009-10, 2010-11 and 2011-12, with a focus of dalit women				
2013.02.27	Yamini Misra writes, asking for greater clarity from Manu				
2013.03.08	Manu replies, reiterating the points that he raised in his initial letter.				
2013.03.21	Manu writes to Chinnappan and Kamatchi, requesting additional input on "Dalit women & Access to Credit.				
2013.03.25	Manu writes to Israel and Kamatchi, requesting additional input on "A Critique of NSLRS Schemes"				
2013.03.26	Kamatchi begins the process of collecting case studies of women manual scavengers.				
2013.04.15	Ms. Sherin of Velicham is approached for case studies on "dalit Women and Access to Higher Education"				
2013.04.17	Sandanamary visits SW-TN office				
2013.04.18	Kalvi Kendra send the photos of case studies				
2013.04.25	Case studies on MGNREGS arrive.				
2013.05.01	Manu presents to Kumar and Kamatchi the preliminary draft report of the research project, requesting comments				
2013.05.19 To 2013.06.02	Summer Vacation for SW-TN Staff				
2013.06.02	Manu presents the final draft of the Report to Kumar and Kamatchi				
2013.06.10	SW-TN submits the Final Report to UN Women				
2012.00.10					

# Appendix 4:

## **TN SCP (State Schemes) Allocations**

# for the years 2009-10, 2010-11 and 2011-12

	(in Rs Lakhs)				Lakhs)
No	HEAD of ACCOUNT	SCHEMES	2009-2010	2010-2011	2011-12
1	220201789JA	Sarva Shiksha Abhiyan	8871.27	14580.00	17992.66
2	220201789JD	Supply of science text books to students	143.64		
3	220201789JE	Provision of computers in middle schools	1000.00	1000.00	200.00
4	220202789JA	Provision of computers in higher secondary schools	284.21		
5	220202789JB	Imparting computer literacy in high schools	36.70		
6	220202789JC	Educational assistance to XII std pass students	20.00		20.00
7	220202789JD	Educational assistance to X Std pass students	159.00		159.00
8	220202789JE	State share of Secondary Education Improvement scheme	5400.00	4500.00	4500.00
9	220202789JF	Compensation of loss for abolition of special fees in Govt- aided schools	714.00		750.00
10	220202789JG	Compensation of loss for abolition of special fees in municipal schools			10.00
11	220203789JA 222501789JD	Supply of text books – Director of School Education	958.12		
12	220203789JA	Educational assistance under CM's Farmers Security Scheme		100.00	160.00
13	220203789JB	Educational assistance to Agricultural children studying Law	10.00	10.00	
14	220280789JA	Educational assistance to	10.28	9.30	

		students studying in ITI's			
15	220280789JB	Assistance to Children studying Veterinary studies	6.40	6.40	
16	220280789JC 240100789UD	Assistance to Children studying Agricultural science	105.75		
17	220280789JD	Assistance to Children studying medical / para medical courses	32.15		32.15
18	220300789JA 420201789JA	Construction of school infrastructures with NABARD Loans	5040.00		
19	220300789JA	Assistance to students studying polytechnic and engineering courses		30.00	50.00
20	220300789JB	Reimbursement of Tuition Fees for first generation students	0.00		5225.00
21	220400789UA	Expenditure on National Service Scheme	0.00		
22	220400789UB	Expenditure on NSS in higher secondary schools	0.00		
23	221080789JA 222501282JA	Welfare of SCs – Health	5015.00		
24	221080789JA	CM Kalaignar's Insurance Scheme		25003.01	4003.00
25	221080789JB	Ineligible cost of Ambulance services under NRHM			638.50
26	221080789JC	CM's Comprehensive Health insurance Scheme			3750.00
27	221100793SA	Health Sub-centres in AD Colonies	3989.53		
28	221501789JA 421501789JA	Rural Water supply under Minimum Needs Programme	16000.00		
29	221603789JB	Construction of concrete houses for SCs	16200.00	9000.00	63770.71
30	221704789JE	Special Problem Grant to Slum Clearance Board, recommended by 12 <sup>th</sup> Finance Commission	4000.00		
31	221704789JG	Integrated Housing and slum	1320.00	2000.00	400.00

		Development Programme			
32	221704789JH	JNNURM basic services to urban poor	4000.00	5200.00	9600.00
33	221704789JT	Slum Improvement by 13 <sup>th</sup> Finance Commission Grant			1875.00
34	222060789JA 222501789JC	Free Distribution of Colour TVs	15000.00		
35	222060789JA	Free Distribution of Colour TVs		15000.00	
36	222501102UA	Assistance to SC agriculturists in cooperatives	20.00		
37	222501277JA/J B/JC/JG/JI/JJ	Welfare of SCs – Education	3111.87		
38	222501277JG	School Education		2650.01	2362.61
39	222501277JJ	Upgrading AD primary schools into middle schools		171.17	201.11
40	222501277JL	Upgrading AD high schools into higher secondary schools		154.48	202.93
41	222501277JR	Special ITI's for SC/STs		28.64	46.20
42	222501277JS	Scholarships to SC/ST Xtian converts for BA/BSC/B.Com		94.50	94.50
43	222501277JU/J X/JY/KB/KC/K D	Welfare of SCs – Education	3818.97		
44	222501277JX	Special Incentive for SC girls literacy (Standards III-V)	(300.00)	400.00	400.00
45	222501277JY	Special Incentive for SC Girls literacy (Standard VI)	(300.00)	400.00	400.00
46	222501277KB	CM's Merit award to AD students going to college		67.64	67.64
47	222501277KD	Hostels		1542.78	2415.87
48	222501277KE	Opening hostels for AD Post Graduate students		118.73	128.20
49	222501277KF	Upgrading AD middle into high schools		687.19	713.77
50	222501277KH	Scholarships to SC/ST students	0.01		21.55

		for studies abroad			
51	222501277KJ	Supply of bicycles to Girl students studying X-XII stds	1488.76	2077.87	2268.39
52	222501277KK	Free Education to SC convert Girl students doing PG courses	50.00	52.50	52.50
53	222501277KL	Scholarships to SC/ST students for higher education	1420.00	1696.73	1813.50
54	222501277KM	Educational Concessions	12463.57	12500.00	12463.57
55	222501277KN	Construction of hostels in universities	0.01		
56	222501277KO	Supply of bicycles to boy students studying X-XII stds	1380.53	1854.92	2017.72
57	222501277KP	Coaching for entrance exams of professional courses	0.01		
58	222501277KQ	Special coaching to std X-XII stds students in AD schools	60.00	67.32	73.26
59	222501277KR	Welfare schemes to SCs	2500.00	2500.00	2500.00
60	222501277KS	Scholarships to meritorious students in reputed schools	173.60	180.00	180.00
61	222501277SA	Educational Concessions	2656.35		
62	222501277SB	Upgrading the merit of SC students	0.04		
63	222501277UA	Educational Concessions	146.99	150.60	
64	222501282JA	Drinking water wells in SC Colonies		15.00	15.00
65	222501283JA/J B/JE/JH/JQ	Welfare of SCs – Housing	1157.30		
66	222501283JA	House sites/infrastructures for SCs		1103.43	1103.43
67	222501283JQ	House sites/infrastructures for ADs under TN Raffle scheme		111.09	
68	222501789JA	Supply of text books	1235.90	1313.62	1604.48
69	222501789JB	Supply of Uniforms	1157.20	1211.86	3504.93

70	222501789JD	Supply of text Books	0.00	1172.64	1480.32
71	222501789JE	Supply of footwear to school going children			475.00
72	222501793SB	Welfare schemes for SCs	5200.00		
73	222501800JA/ JB/JI/JL 622501800JA0 5/07	Welfare of SCs – Other Expenditures	226.54		
74	222501800JA	Type-writing/shorthand coaching for SC/ST students		3.98	
75	222501800JB	Assistance to technically trained persons		100.01	100.01
76	222501800JI	Provision of pathways and burial grounds		75.84	75.84
77	222501800JC/ JD/JE/JJ/JN/ LS	Welfare of SCs – Other Expenses	62.00		
78	222501800LS	Setting up coaching-cum- Guidance Centres for SCs/STs		64.27	57.68
79	222501800LX	Dr. Ambedkar Awards		1.25	
80	222501800UL	Machinery for enforcement of 1955 PCR Act		27.40	22.81
81	223001789JA	Grants to Unorganised labour Welfare Board	0.00	1500.00	2700.00
82	223003789JA	Skill Development Programme for Unemployed youth	240.00	248.35	240.00
83	223502789JD	Mahalir Thittam of TNWDC	744.88	1331.96	1259.89
84	223502789JE	Imparting training to SHGs	500.00		847.39
85	223502789JF	Marriage Assistance to BPL Girls	5000.00	10000.00	12855.25
86	223502789JG	Assistance for SHGs of youth	500.00		500.00
87	223502789JH	Marriage Assistance to daughters of BPL women	100.00		399.17
88	223502789JI	TN Inter caste marriage assistance scheme	470.00		698.72
89	223502789JJ	Supply of sewing machines to	22.65		45.50

		destitute widows			
90	223502789JL	Marriage Assistance for orphan girls	14.80		52.25
91	223502789JM	Assistance to school children of poor widows	2.30		
92	223502789JN	Assistance to Girl Children welfare scheme	1875.00		1875.00
93	223502789JO	World Bank aided TNEPR Project		5524.25	
94	223502789PA	World Bank aided TNEPR Project			9453.30
95	223560200JK 223560789JS	Distribution of handloom cloth to BPL people	6400.00		
96	223560789JB	Implementation of Annapurna Scheme	110.60	110.60	110.60
97	223560789JC	Maternity assistance for BPL women for deliveries	7000.00	9000.00	14893.05
98	223560789JD	Payment of relief to unemployed youth	1845.80	1894.32	1200.00
99	223560789JE	Indira Gandhi Old Age pensions	14696.64	14000.00	26457.24
100	223560789JF	Pensions for Physically handicapped and destitute and destitute widows	1106.99	1181.25	2337.03
101	223560789JG	Pensions for destitute agricultural labourers	1174.98	1775.00	6526.21
102	223560789JH	Pensions to deserted wives	7250.90	1464.00	3105.10
103	223560789JI	Free Ration schemes for widows, handicapped and old age pensioners	291.85	441.29	441.29
104	223560789JJ	Supply of dhoties and sarees to old age pensioners	988.97	1523.02	1523.02
105	223560789JK	Distress Relief Scheme	600.07	404.31	404.31
106	223560789JL	Assistance for funeral expenses	2104.00	2104.00	1993.49
107	223560789JM	Assistance for marriage expenses of Agricultural labour	362.00	362.00	48.24

		Board members			
108	223560789JN	Assistance for marriage expenses of children of members	1990.00	1990.00	482.04
109	223560789JO	Old age pension to members	381.70	384.45	1677.70
110	223560789JP	Assistance for accidents, deaths and funerals of members	278.00	278.00	826.42
111	223560789JR	Provision of free LPG connections and gas stoves	3000.00	4500.00	
112	223560789JS	Free Distribution of handloom Cloth to poor persons		6400.00	6400.00
113	223560789JT	Destitute Widows pension	1139.34	4425.00	9982.90
114	223560789JU	Free Distribution of Electric fans, mixie and grinders			31250.00
115	223560789SA	Indira Gandhi National Disabled Pension Scheme		393.75	
116	223560789SB	Indira Gandhi National Widow Pension Scheme		3150.00	
117	223602789JD	TN ICDS Phase-III	4389.08	5700.01	5700.01
118	223602789JE	Nutritious Noon Meals Scheme (Children of age 5-9)	1724.36	3139.49	2307.45
119	223602789JG	Feeding of children ages 2-4	685.67	2042.26	2415.23
120	223602789JH	Supply of protein-rich nutritious food	3.61		
121	223602789JI	Nutritious Noon Meals Scheme (Children of age 10-14)	678.62	1748.95	2081.87
122	223602789JJ	Feeding of Old Age Pensioners under Nutritious Meal Scheme	106.23	58.70	73.50
123	223602789JK	Supply of eggs for Noon Meal Scheme	3534.34	3480.44	8065.98
124	223602789JL	Supply of eggs for ICDS		1776.20	1770.19
125	223602789JM	Supply of food items for Noon Meal Scheme		115.14	152.18
126	223602789JN	Nutritious Noon Meal Scheme (Children of age 5-9)		1679.61	1373.66

127	223602789JO	Nutritious Noon Meal Scheme (Children of age 10-14)			1049.97
128	240100789JA	Procurement and distribution of paddy and millet seeds	656.36	951.53	1066.53
129	240100789JB	Multiplication and distribution of pulses seeds	240.62	240.62	240.62
130	240100789JC	Crop and Plant Protection	35.43	35.43	35.43
131	240100789JD	Development of Horticulture	45.95	45.95	73.15
132	240100789JE	Increasing production of oil seeds	455.22	456.15	456.15
133	240100789JI	Improving income of farmers operating pump sets	250.00	250.00	
134	240100789JJ	State subsidy for Agricultural Insurance	712.50	712.50	712.50
135	240100789JK 240100789JL	NADP-RKVY Scheme (Agriculture/Horticulture)	477.03		
136	240100789JK	NADP-RKVY scheme (Agriculture)		1377.60	1972.69
137	240100789JL	NADP-RKVY scheme (Horticulture)		750.00	884.72
138	240100789JM/J N/JO/JP/JQ	Crop Insurance schemes	287.50		
139	240100789JM	State subsidy for crop insurance scheme		37.50	37.50
140	240100789JN	State subsidy for crop insurance scheme (Horticulture)		12.50	12.50
141	240100789JO	State subsidy for Agricultural Insurance scheme (Horticulture)		167.90	237.50
142	240100789JP	National Agricultural Insurance Scheme		8000.00	8000.00
143	240100789JQ	Incentive to farmers during paddy procurement		8000.00	4000.00
144	240100789PB	Micro Irrigation under TNIAM- WARM project		293.20	133.80

145	240100789PC	Micro Irrigation in Non-tank command areas under TNIAMWARM Project			133.20
146	240100789UA	Integrated Cereals Development Programme – Rice	337.00	30.20	32.00
147	240100789UB	Intensive Cotton Development Programme	100.00	25.00	22.25
148	240100789UC	Integrated Pulses Development Programme	161.14	39.75	
149	240100789UD	Oil Palm Development Programme		25.72	30.72
150	240100789UF	Sugarcane-based cropping	0.02		
151	240100789UH	Oil seeds Production programme	258.68	64.66	67.16
152	240100793UA	Integrated Coarse Cereal Development – Maize	20.50		
153	240200789JC	NADP-RKVY Agricultural Engineering		1100.00	1446.00
154	240300789JA	Veterinary Dispensaries	49.70	49.68	61.76
155	240300789JB	Upgrading veterinary hospitals	8.60	5.88	
156	240300789JC	Mobile Veterinary units	19.10	16.65	21.95
157	240300789JE	Distribution of sheep to BPL persons			3375.00
158	240300789JF	Distribution of milch cows to BPL persons			1400.00
159	242500789JA	Interest subsidy for co-operative institutions	4000.00	4000.00	4000.00
160	250106789JA	SJGSY Project	657.10		740.20
161	250501789JD	Indira Awaas Yojana			6832.57
162	250501789JE	Improving Kutcha houses under Indira Awaas Yojana	440.52		
163	250501789JH	MGNREGS	10500.00	15000.00	17610.00
164	347500789JA	Urban Wage Employment Programme	94.91		85.36
165	347500789JB	Assistance to SJSRY community	41.23		28.46

		components			
166	400103789OS	Power transmission and distribution			11796.17
167	420201789JA	Construction of school buildings and infrastructures from NABARD's RIDF funds		5000.00	7384.55
168	420201789JB	Free Distribution of Laptop computers			22800.00
169	421501789JA	Rural water supply under Minimum Needs Programme		15134.00	15064.00
170	421501789JB	National Rural Drinking Water Programme			9481.00
171	421602789QA	Emergency Tsunami Reconstruction Project	499.00		
172	421603789JA	Kalaignar Housing scheme		78000.00	
173	421603789JB	Solar powered Green House Scheme			18220.00
174	422501190JE	Investments in Public Sector and Other Undertakings	331.50	331.50	1320.01
175	422501277JA	Provision of infrastructures to AD hostels		1302.50	4835.50
176	422501277JB	Construction of AD Schools	139.20		
177	422501277JI	Construction of SC hostel buildings	0.01		
178	422501277JK	Upgrading infrastructure in AD Schools with NABARD loans	0.01		
179	422501277SB	Construction of SC/ST Girls hostels	500.00		
180	422501277UA	Constructions for Govt hostels	250.00		
181	422501800JA	Construction of community halls	0.01	100.01	100.01
182	422501800JB	Infrastructure facilities for SC habitations under RIDF	6087.00		
183	451500789JA	Anna Marumalarchi Thittam - Villages	9152.20	9058.83	
184	451500789JB	Legislative Assembly	7050.00		9400.00

		Constituency Development Scheme			
185	451500789JC	Anna Marumalarchi Thittam – Unions	500.00		
186	451500789JD 505404789JA	Improvement of rural roads with NABARD loans	7100.01		
187	451500789JD	Road works with NABARD funds		7000.00	
188	505404789JC	Comprehensive Road Development	12238.00	13385.00	31000.00
189	622501800JA	Loans for SC/ST Xtian converts for professional courses	3.44	3.50	
190	622501800JE	Interest-free loans to SCs in cooperative societies	25.00	25.00	25.00
		TOTAL	261544.37	382783.50	500749.52

NB: Schemes that had nil allocation for all the three years have been removed from the list

- Sources: 2009-10 TN Finance Department, Budget Publication 62 (Annual Plan – Plan-Budget Link) – Annexure IV (Special Component Plan) – State Schemes (pages 254-269)
  - 2010-11 TN Finance Department, Budget Publication 62 (Annual Plan – Plan-Budget Link) – Scheduled Castes Sub-Plan (pages 47-53)
  - 2011-12 TN Finance Department, Budget Publication 65 (Annual Plan – Plan-Budget Link) – Scheduled Castes Sub-Plan Details (pages 79-91)

### Appendix 5:

### TN GRB Calculations for the years 2009-10, 2010-11 and 2011-12

					(in Rs L	akhs)
No	SCHEME CODE	SCHEME	GRB	2009-10	2010-11	2011-12
1	A0109036	Distribution of coconut seedlings to female infants	WTS	0.01		
2	A0110022	Distribution of farm machinery to women SHGs	WTS	0.01		
3	A0702020	Relief scheme to fisherwomen during lean months	WTS	1432.12	1815.00	1815.00
4	A1302A14	Mahalir Thittam under Tribal Sub Plan	WTS			79.20
5	A3103008	Provision of free LPG Connections and gas stoves to poor families	PWS	1000.00		
6	A3104001	Provision of free LPG Connections and Gas stoves to poor families under SCP	PWS	3000.00	4500.00	
7	A3201006	Education of Girls at elementary level under SSA	WTS	23985.29		
8	A3201D01	Free supply of uniforms to pupils	PWS	4628.82	4689.88	14757.60
9	A3202L12	Free supply of bicycles to XI and XII students	PWS	264.46	383.60	383.60
10	A3203C01	Opening of degree courses in Govt colleges (men and women)	PWS	204.77		328.49
11	A3203F03	Free education for girls from poor families for PG courses	WTS	30.00		15.00
12	A3203H04	Opening of computer centre for visually impaired students (men and women)	PWS	3.20		
13	A3709002	Child and maternal mortality Services	PWS	2970.99		3389.97
14	A3709003	Obstetric and new-born care services	PWS	20.00		
15	A3709004	Grants to voluntary health institutions for post-partum programmes	WTS	0.01		
16	A3709007	Assistance to women for deliveries	WTS	18000.00	27000.00	44083.43
17	A3709010	Assistance to women for deliveries under SCP	WTS	7000.00	9000.00	14893.05
18	A3709012	Assistance to women for deliveries under TSP	WTS			595.72
19	A3709013	Menstrual Hygiene Programme	WTS			4560.91
20	A3713007	State Family Welfare Bureau	PWS	2.01		
21	A4201A26	Promotion of literacy among SC Girls studying standards 3-5	WTS	300.00	400.00	400.00
22	A4201A27	Promotion of literacy among SC	WTS	300.00	400.00	400.00

		Girls studying standard 6				
23	A4201A41	Supply of bicycles to SC/ST Girls studying in XI and XII standards	WTS	1488.76	2077.87	2268.39
24	A4201A43	Free education to SC/ST girls studying PG courses	WTS	50.00	52.50	52,50
25	A4202B07	Conducting tailoring courses for tribal women	WTS	13.04		
26	A4204A19	Incentives to rural MBC/DNC girl students studying in standards 1-6	WTS	600.00	700.00	700.00
27	A4204A24	Supply of bicycles to MBC/DNC Girls studying in XI and XII standards	WTS	1680.19	2388.47	2548.40
28	A4204A26	Supply of bicycles to BC Girls studying in XI and XII standards	WTS	2652.03	3457.34	3580.40
29	A4204B04	Supply of sewing machines to Backward Classes	PWS			40.00
30	A4302E03	Starting Industrial Training Institutes for women	WTS	80.44	65.68	60.90
31	A4402011	Scheme for the physically challenged deaf and dumb and women	PWS	0.01		
32	A4402022	Starting rehabilitation homes for adult mentally retarded girls	WTS	19.98		
33	A4403001	Setting up reception centres for adopting female babies	WTS			47.45
34	A4403017	Scheme for welfare of girl children	WTS	5625.00		5625.00
35	A4403020	Scheme for welfare of girl children under SCP	WTS	1875.00		1875.00
36	A4404001	Saving Scheme for encouraging widow re-marriage	WTS	33.40		51.09
37	A4404003	Assistance to school children of poor widows	WTS	9.02		
38	A4404008	Construction of working women's hostels	WTS	0.01		
39	A4404005	Marriage Assistance to daughters of poor widows		300.00		1411.71
40	A4404007	Marriage assistance of orphan girls	WTS	40.00		116.56
41	A4404009	Assistance to inmates of service homes and Government orphanages for higher studies (under women welfare)	WTS	1.60		
42	A4404010	Managerial training for field and executive staff (under women welfare)	WTS	3.00		
43	A4404013	Service homes in districts (under women welfare)	WTS	94.96		
44	A4404015	Mahalir Thittam	WTS	2979.50	5327.85	4960.24
45	A4404016	Setting up family counseling centres by Social Welfare Board	WTS	6.60		

46	A4404035	Grants to TNCWD for providing free gas connection to newly	WTS	0.01		
		married BPL couples				
47	A4404036	Assistance to vocational and skill training programmes	WTS	0.01		
48	A4404037	Assistance to formation of SHGs	WTS	87.50		175.00
49	A4404038	Setting up a cell to prevent trafficking and commercial sexual exploitation of women and children	WTS	0.05		
50	A4404040	Special Programme for women weavers	WTS	0.01		
51	A4404041	Imparting training to SHGs	WTS	1500.00		2542.17
52	A4404043	Running hostels (under women welfare)	WTS	0.02		
53	A4404044	Marriage Assistance to BPL girls	WTS	10000.00	20000.00	35782.90
54	A4404045	Assistance to SHGs of youth (under women welfare)	WTS	1500.00		
55	A4404047	Marriage Assistance to orphan girls under SCP	WTS	14.80		52.52
56	A4404048	Assistance to school children of poor widows under SCP	WTS	2.30		
57	A4404049	Marriage Assistance to daughters of poor widows under SCP	WTS	100.00		399.17
58	A4405012	Pension for poor old spinsters	WTS			1710.09
59	A4407002	Tailoring centres for tribal women	WTS			8.49
60	A4408009	Inter caste marriage Assistance scheme	PWS			35.66
61	A4408010	Inter caste marriage assistance scheme under SCP	PWS			698.72
62	A4404053	Supply of sewing machines	WTS	55.00		
63	A4404B04	Constructions of working women's hostels	WTS	37.50		
64	A4405009	Supply of sewing machines to destitute widows	WTS	132.00		
65	A4405007	Supply of sewing machines to destitute widows under SCP	WTS	22.65		
66	A4406013	Assistance to girl children in halfway homes	WTS	0.01		
67	A4408015	Free rations to widows, handicapped and old age pensioners	PWS	811.37	661.93	621.81
68	A4408028	Pension for physically challenged and destitute widows	PWS	7271.66		
69	A4408029	Pension to deserted wives	WTS		4636.00	10179.13
70	A4408041	Pension to deserted wives under SCP	WTS	22699.65	1464.00	3105.10
71	A4408049	Pension to deserted wives under TSP	WTS			269.12
72	A4408043	Destitute widows pension	WTS			33962.89
73	A4408044	Destitute Widows Pension under	WTS		4425.00	9982.90

		SCP				
74	A4408045	Destitute Widows Pension under TSP	WTS			993.65
75	A4408036	Organising competitions among SHGs	WTS			160.00
76	A4409001	Mahalir Thittam under SCP	WTS	744.88	1331.96	1259.86
77	A4409002	Trainings to SHGs under SCP	WTS	500.00		847.39
78	A4409003	Marriage Assistance to BPL girls under SCP	WTS	5000.00	10000.00	12855.25
79	A4409008	Pension for physically challenged and destitute widows under SCP	PWS	9532.87		
80	A4408052	Free Ration schemes for widows, handicapped and old age pensioners under TSP	PWS			40.12
81	A4409009	Free Ration schemes for widows, handicapped and old age pensioners under SCP	PWS	291.85	441.29	441.29
82	A4501032	Feeding of pregnant women under Nutritious Meal Scheme	WTS	0.05		
83	A4801033	Construction of PHCs, HSCs and non-taluk hospitals with NABARD loans	PWS	0.02		
84	A4801040	Upgradation of PHCs with NABARD loans	PWS	0.03		
85	A4801075	Buildings for PHCs	PWS	1.70		
86		National Widow Pension scheme under SCP	WTS		3150.00	
		TOTAL		142157.3 7	109580.23	225182.84

Sources: TN Finance Department, Budget Publication 62 (Annual Plan – Plan-Budget Link) for the years 2009-10, 2010-11 and 2011-12

# Appendix 6:

#### **SAMPLE STUDY – Details**

No	THEME	NAME	DISTRICT	AGE	MARITAL STATUS	EDUCN	JOB
1	Access to Credit	Ms. Chengani	Cuddalore	31	Widow	Illiterate	Coolie
2	Access to Credit	Ms. Navneetham	Cuddalore	39	Married	5 <sup>th</sup> Std	Coolie
3	Access to Credit	Ms. Sivasundari	Cuddalore	29	Married	8 <sup>th</sup> Std	Coolie
4	Access to Credit	Ms. Kala	Cuddalore	37	Married	Illiterate	Coolie
5	Access to Credit	Ms. Chandra	Cuddalore	40	Married	5 <sup>th</sup> Std	Coolie
6	Access to Credit	Ms. Rani	Cuddalore	55	Married	Illiterate	Coolie
7	Access to Credit	Ms. Deivaanai	Cuddalore	48	Married	3 <sup>rd</sup> Std	Coolie
8	Access to Credit	Ms. Shantha	Cuddalore	46	Widow	Illiterate	Coolie
9	Access to Credit	Ms. Gauri	Cuddalore	49	Widow	10 <sup>th</sup> Std	Coolie
10	Access to Credit	Ms. Bhismillah	Cuddalore	27	Married	7 <sup>th</sup> Std	Coolie
11	Access to Credit	Ms. Parameswari	Cuddalore	30	Widow	10 <sup>th</sup> Std	Coolie
12	Access to Credit	Ms. Paapathi	Cuddalore	51	Married	Illiterate	Coolie
13	Access to Credit	Ms. Velankanni	Cuddalore	32	Married	7 <sup>th</sup> Std	Coolie
14	Access to Credit	Ms. Pitchammal	Cuddalore	50	Married	Illiterate	Coolie
15	Access to Credit	Ms. Valli	Cuddalore	33	Married	8 <sup>th</sup> Std	Coolie
16	Access to Credit	Ms. Sumathi	Villupuram	37	Married	12 <sup>th</sup> Std	Coolie
17	Access to Credit	Ms. Vijayakumari	Villupuram	28	Married	10 <sup>th</sup> Std	Coolie
18	Access to Credit	Ms. Mayavathi	Villupuram	54	Married	10 <sup>th</sup> Std	Coolie
19	Access to Credit	Ms. Kaliyammal	Villupuram	40	Married	10 <sup>th</sup> Std	Coolie
20	Access to Credit	Ms. Rani S.	Villupuram	48	Married	10 <sup>th</sup> Std	Coolie
21	Access to Credit	Ms. Kasthuri	Villupuram	45	Married	8 <sup>th</sup> Std	Coolie

- 22	A	11	¥ 7*11	20		1 oth g. 1	<b>A</b> 1'
22	Access to	Ms.	Villupuram	39	Married	10 <sup>th</sup> Std	Coolie
- 22	Credit	Krisnakumari	* 7*11			10.1 0.1	a i
23	Access to	Ms. Maheshwari	Villupuram	33	Married	10th Std	Coolie
- 2.1	Credit		* 7'11			711	
24	Access to	Ms. Revathi	Villupuram	55	Married	Illiterate	Coolie
25	Credit	M D 1	\$ 7*11	47		c <sup>th</sup> C 1	
25	Access to	Ms. Devaki	Villupuram	47	Married	6 <sup>th</sup> Std	Coolie
26	Credit		* 7'11	20		1 oth G 1	C II
26	Access to	Ms. Poongodi	Villupuram	28	Married	10 <sup>th</sup> Std	Coolie
27	Credit	Ma Causia	X7:11	40	Manula 1	7 <sup>th</sup> Std	Castia
27	Access to	Ms. Saroja	Villupuram	49	Married	/ Sta	Coolie
20	Credit		X7'11	25		T11'4 4	C I
28	Access to	Ms. Malliga	Villupuram	35	Married	Illiterate	Coolie
20	Credit	Ms. Krishnaveni	Villanova	25	Mounied	9 <sup>th</sup> Std	Castia
29	Access to	Ms. Krisnnaveni	Villupuram	35	Married	9 Sia	Coolie
20	Credit	Ms. Siyakami	Villion	40	Widow	10 <sup>th</sup> Std	Castia
30	Access to Credit	INIS. SIVakanni	Villupuram	42	Widow	10 Sta	Coolie
31	Manual	Ms. Laksmiamal	Chennai	39	Married	8 <sup>th</sup> Std	MS
51		IVIS. Laksiillaillai	Chennar	39	Married	o Siu	MS
32	Scavenging Manual	Ms. Chinna	Chennai	56	Married	Illiterate	MS
52	Scavenging	Kondamma	Chennar	50	Married	Interate	MS
33	Manual	Ms. Kamatchi	Chennai	50	Widow	Illiterate	MS
55	Scavenging	IVIS. Kalilatelli	Cheminai	50	WILLOW	Interate	IVIS
34	Manual	Ms. Pencilamma	Chennai	50	Widow	Illiterate	MS
54	Scavenging	INIS. Felicitalilita	Chemiai	50	WILLOW	Interate	MB
35	Manual	Ms. Lakshmi J.	Chennai	50	Married	Illiterate	MS
55	Scavenging	WIS. Laksinin J.	Cheimai	50	Warned	Interate	NIS
36	Manual	Ms. Indira	Chennai	38	Widow	Illiterate	MS
50	Scavenging	wis. mana	Cheimai	50	W Idow	micraic	NIS
37	Manual	Ms. Nagamani	Chennai	49	Married	Illiterate	MS
57	Scavenging	ivis. i vagailialli	Chemia	т <i>)</i>	Warned	interate	1015
38	Manual	Ms. Kondamma /	Chennai	52	Widow	5 <sup>th</sup> Std	MS
50	Scavenging	Padma	Chemia	52	Wildow	5 514	MIG
39	Manual	Ms. Sarasamma /	Chennai	45	Married	8 <sup>th</sup> Std	MS
	Scavenging	Esther	Chemin			- 514	1110
40	Manual	Ms. Padma	Chennai	36	Married	Illiterate	MS
	Scavenging						~
41	Manual	Ms.	Chennai	30	Widow	Illiterate	MS
	Scavenging	Sampoornam					
42	Manual	Ms. Nirmala	Chennai	39	Widow	Illiterate	MS
_	Scavenging						
43	Manual	Ms. Vishranti	Chennai	38	Widow	Illiterate	MS
	Scavenging						
44	Manual	Ms. Valli C. /	Chennai	42	Married	10 <sup>th</sup> Std	MS
	Scavenging	Radha					
45	Manual	Ms. Senthamarai	Chennai	54	Widow	8 <sup>th</sup> Std	MS
	Scavenging						
46	Manual	Ms. Thiruvasugi	Chennai	51	Widow	10 <sup>th</sup> Std	MS

	Scavenging						
47	Manual	Ms.	Chennai	28	Married	5 <sup>th</sup> Std	MS
- 77	Scavenging	Emmiliamma /	Cheminar	20	Married	5 514	1010
	beuvenging	Mary P.					
48	Manual	Ms. Hemalatha	Chennai	46	Widow	Illiterate	MS
	Scavenging						
49	Manual	Ms.	Chennai	40	Married	Illiterate	MS
	Scavenging	Venkatamma					
50	Manual	Ms. Prema	Chennai	47	Married	Illiterate	MS
	Scavenging						
51	Manual	Ms. Thulasi	Vellore	45	Married	Illiterate	MS
	Scavenging						
52	Manual	Ms. Sarojammal	Vellore	37	Widow	3 <sup>rd</sup> Std	MS
	Scavenging						
53	Manual	Ms. Sugila	Vellore	48	Married	8 <sup>th</sup> Std	MS
	Scavenging						
54	Manual	Ms. Krishnaveni	Vellore	48	Widow	5 <sup>th</sup> Std	MS
	Scavenging						
55	Manual	Ms. Athilakshmi	Vellore	50	Widow	6 <sup>th</sup> Std	MS
	Scavenging						
56	Manual	Ms. Pappa G.	Nellai	57	Married	Illiterate	MS
	Scavenging						
57	Manual	Ms. Gnammal	Nellai	45	Widow	2 <sup>nd</sup> Std	MS
	Scavenging						
58	Manual	Ms.	Nellai	47	Widow	Illiterate	MS
	Scavenging	Muniyammal				nd	
59	Manual	Ms. Rani	Nellai	45	Widow	3 <sup>rd</sup> Std	MS
	Scavenging						
60	Manual	Ms.	Nellai	47	Widow	Illiterate	MS
- 1	Scavenging	Muniyammal		20		1 oth cu 1	
61	Manual	Ms. Subhashini	Chennai	38	Married	12 <sup>th</sup> Std	MS
()	Scavenging		<u> </u>	27		and as 1	
62	Manual Sasuan ain a	Ms. Padma P.	Chennai	37	Married	3 <sup>rd</sup> Std	MS
62	Scavenging	Ma Eathar M	Channai	25	Manniad	8 <sup>th</sup> Std	MC
63	Manual Scovenging	Ms. Esther M.	Chennai	25	Married	o Siu	MS
64	Scavenging Manual	Ms. Asirvathama	Chennai	55	Married	5 <sup>th</sup> Std	MS
04	Scavenging	ivis. Asii vaulallia	Cheilliai	55	wanneu	5 510	1013
65	Manual	Ms. Sarah M.	Chennai	39	Married	6 <sup>th</sup> Std	MS
05	Scavenging	1v15. Garan 1v1.	Cilciniai	59	IVIAIIICU	0.50	1410
66	Manual	Ms. Raniamma	Chennai	50	Married	4 <sup>th</sup> Std	MS
00	Scavenging	1415. Ixamannina	Chemiai	50	maineu	- 50	1410
67	Manual	Ms. Sulokshana	Chennai	36	Married	Illiterate	MS
	Scavenging		chieffinia	20			1.16
68	Manual	Ms. Nirmala	Chennai	21	Widow	9 <sup>th</sup> Std	MS
	Scavenging						
69	Manual	Ms. Ruthamma	Chennai	40	Married	Illiterate	MS
	Scavenging	E.		-			
70	Manual	Ms. Lalithamma	Chennai	45	Single	10 <sup>th</sup> Std	MS

	Scavenging						
71	Livelihoods /MGNREGS	Ms. Valli M.	Pudukottai	35	Married	Illiterate	Coolie
72	Livelihoods/ MGNREGS	Ms. Velammal S.	Pudukottai	37	Married	Illiterate	Coolie
73	Livelihoods/ MGNREGS	Ms. Rakkammal	Pudukottai	60	Married	Illiterate	Coolie
74	Livelihoods/ MGNREGS	Ms. Velaiammal	Pudukottai				
75	Livelihoods/ MGNREGS	Ms. Pappa M.	Pudukottai	38	Married	Illiterate	Coolie
76	Livelihoods/ MGNREGS	Ms. Nagalakshmi	Pudukottai	40	Married	Illiterate	Coolie
77	Livelihoods/ MGNREGS	Ms. Malar N.	Pudukottai	38	Married	6 <sup>th</sup> Std	Coolie
78	Livelihoods/ MGNREGS	Ms. Chinnaponnu	Pudukottai	38	Married	Illiterate	Coolie
79	Livelihoods/ MGNREGS	Ms. Dharaneswari	Pudukottai	35	Married	Illiterate	Coolie
80	Livelihoods/ MGNREGS	Ms. Mookayee	Pudukottai	45	Married	Illiterate	Coolie
81	Livelihoods/ MGNREGS	Ms. Sonachi	Pudukottai	37	Married	Illiterate	Coolie
82	Livelihoods/ MGNREGS	Ms. Saraswathi	Pudukottai	48	Married	Illiterate	Coolie
83	Livelihoods/ MGNREGS	Ms. Arumugam R	Pudukottai	28	Married	7 <sup>th</sup> Std	Coolie
84	Livelihoods/ MGNREGS	Ms. Arokiamary	Ramnad	28	Married	12 <sup>th</sup> Std	Coolie
85	Livelihoods/ MGNREGS	Ms. Ponnammal	Ramnad	38	Married	Illiterate	Coolie
86	Livelihoods/ MGNREGS	Ms. Michalammal	Ramnad	28	Married		Coolie
87	Livelihoods/ MGNREGS	Ms. Gandhi Mary	Ramnad	40	Married	Illiterate	Coolie
88	Livelihoods/ MGNREGS	Ms. Pandiyammal	Ramnad	35	Married	Illiterate	Coolie
89	Livelihoods/ MGNREGS	Ms. Anbumani	Ramnad		Married		Coolie
90	Livelihoods/ MGNREGS	Ms. Natchiammal	Ramnad		Married		Coolie
91	Livelihoods/ MGNREGS	Ms. Kaliammal	Ramnad	38	Married	Illiterate	Coolie
92	Livelihoods/ MGNREGS	Ms. Usha	Ramnad		Married		Coolie
93	Livelihoods/ MGNREGS	Ms. Chittu	Ramnad		Married		Coolie
94	Livelihoods/ MGNREGS	Ms. Chinammal	Ramnad	33	Married	9 <sup>th</sup> Std	Coolie

95	Livelihoods/	Ms. Fauzia	Ramnad	32	Married	9 <sup>th</sup> Std	Coolie
	MGNREGS						
96	Livelihoods/ MGNREGS	Ms. Bhanumathi	Ramnad	45	Married	Illiterate	Coolie
97	Livelihoods/ MGNREGS	Ms. Kulandai Therese	Ramnad	42	Married	5 <sup>th</sup> Std	Coolie
98	Livelihoods/ MGNREGS	Ms. Muthammal	Ramnad	57	Married	Illiterate	Coolie
99	Livelihoods/	Ms.Jyothi	Ramnad	29	Married	7 <sup>th</sup> Std	Coolie
"	MGNREGS	Vimala	Kannau	29	Warned	7 510	Coone
100	Livelihoods/	Ms. Jaya	Sivagangai	35	Married	8 <sup>th</sup> Std	Coolie
100	MGNREGS	1015. Juju	Situgungui	55	101uiiiou	0 Dia	coone
101	Access to H	Ms. Ruth	Thanjavur	21	Single	12 <sup>th</sup> Std	_
	Education	Prasanna	j		~8	~~~	
102	Access to H	Ms. Ranjitha R.	Cuddalore	18	Single	12 <sup>th</sup> Std	-
	Education	Ū			C C		
103	Access to H	Ms. Rekha	Thanjavur	21	Single	12 <sup>th</sup> Std	-
	Education		5		C		
104	Access to H	Ms. Agasthaiya	Cuddalore	18	Single	12 <sup>th</sup> Std	_
	Education	· · ·			C C		
105	Access to H	Ms. Poongodi	Cuddalore	20	Single	12 <sup>th</sup> Std	-
	Education	C C			C		
106	Access to H	Ms. Nanadhini	Perambalur	18	Single	12 <sup>th</sup> Std	-
	Education				C		
107	Access to H	Ms. Ranjitha G.	Erode	19	Single	12 <sup>th</sup> Std	-
	Education	U U			C		
108	Access to H	Ms. Vaishnavi	Thanjavur	20	Single	12 <sup>th</sup> Std	-
	Education		-				
109	Access to H	Ms.	Villupuram	18	Single	12 <sup>th</sup> Std	-
	Education	Mahalakshmi	-				
110	Access to H	Ms.	Nagai	20	Single	12 <sup>th</sup> Std	-
	Education	Bagyalaksmi	-		_		
111	Access to H	Ms. Karpagam	Ariyalur	20	Single	12 <sup>th</sup> Std	-
	Education		-				
112	Access to H	Ms. Kasthuri	Thiruvarur	19	Single	12 <sup>th</sup> Std	-
	Education						
113	Access to H	Ms. Kamatchi S	Sivagangai	19	Single	12 <sup>th</sup> Std	-
	Education		_				
114	Access to H	Ms. Prabhavathi	T.Malai	20	Single	12 <sup>th</sup> Std	-
	Education						
115	Access to H	Ms. Suriya P.	Perambalur	20	Single	12 <sup>th</sup> Std	-
	Education						
116	Access to H	Ms. Yazhini	Virudhu-	19	Single	12 <sup>th</sup> Std	-
	Education		nagar				
117	Access to H	Ms. Sakhthidevi	Tiruchy	20	Single	12 <sup>th</sup> Std	-
	Education						
118	Access to H	Ms. Martina	Kanchi	19	Single	12 <sup>th</sup> Std	-
	Education						
119	Access to H	Ms. Anitha	Chennai	24	Single	12 <sup>th</sup> Std	-

	Education						
120	Access to H Education	Ms. Ragavi	Chennai	19	Single	12 <sup>th</sup> Std	-
121	Access to H Education	Ms. Kalpana	Kanchi	20	Single	12 <sup>th</sup> Std	-
122	Access to H Education	Ms. Suganya	Chennai	21	Single	12 <sup>th</sup> Std	-
123	Access to H Education	Ms. Maria	Vellore	19	Single	12 <sup>th</sup> Std	-
124	Access to H Education	Ms. Juli	Chennai	19	Single	12 <sup>th</sup> Std	-
125	Access to H Education	Ms. Kavithanjali	Kanchi	19	Single	12 <sup>th</sup> Std	-
126	Access to H Education	Ms. Geethanjali	Villupuram	19	Single	12 <sup>th</sup> Std	-
127	Access to H Education	Ms. Thenmozhi	Tiruppur	20	Single	12 <sup>th</sup> Std	-
128	Access to H Education	Ms. Nandhini	Tiruppur	22	Single	12 <sup>th</sup> Std	-
129	Access to H Education	Ms. Vijaya Bharathi	Kanchi	19	Single	12 <sup>th</sup> Std	-
130	Access to H Education	Ms. Valli M.	Kanchi	18	Single	12 <sup>th</sup> Std	-
131	Governance/ Panchayats	Ms. Krishnaveni	Kanchi	49	Married	7 <sup>th</sup> Std	
132	Governance/ Panchayats	Ms. Satya R.	Kanchi	27	Married	10 <sup>th</sup> Std	
133	Governance/ Panchayats	Ms. Suguna P.	Kanchi	41	Married	B.A.	Self Employed
134	Governance/ Panchayats	Ms. Easwari K.	Kanchi	25	Married	B.A.	Self Employed
135	Governance/ Panchayats	Ms. Latha V.	Kanchi	34	Married	12 <sup>th</sup> Std	Cultivation
136	Governance/ Panchayats	Ms. Gomathi Lakshmi	Kanchi	29	Married	M.Sc	Cultivation
137	Governance/ Panchayats	Ms. Stella Mary D.	Kanchi	24	Married	B.Com	Cultivation
138	Governance/ Panchayats	Ms. Maalamani	Kanchi	32	Married	10 <sup>th</sup> Std	Cultivation
139	Governance/ Panchayats	Ms. Jothi P.	Kanchi	35	Married	10 <sup>th</sup> Std	Cultivation
140	Governance/ Panchayats	Ms. Dilliammal	Kanchi	36	Married	10 <sup>th</sup> Std	Coolie
141	Governance/ Panchayats	Ms. Lavanya M.	Kanchi	26	Married	10 <sup>th</sup> Std	Cultivation
142	Governance/ Panchayats	Ms. Chellammal	Kanchi	59	Married	Illiterate	Coolie
143	Governance/ Panchayats	Ms. Tamilselvi	Kanchi	30	Married	6 <sup>th</sup> Std	Coolie

144	Governance/ Panchayats	Ms. Bommi B.	Kanchi	32	Married	Illiterate	Cultivation
145	Governance/ Panchayats	Ms. Jeyaselvi S.	Kanchi	35	Married	10 <sup>th</sup> Std	Coolie
146	Governance/ Panchayats	Ms. Sujata R.	Kanchi	34	Married	8 <sup>th</sup> Std	Cultivation
147	Governance/ Panchayats	Ms. Poongodi S.	Kanchi	32	Married	10 <sup>th</sup> Std	Coolie
148	Governance/ Panchayats	Ms. Nirmala R.	Tiruvallur	35	Married	Illiterate	Coolie
149	Governance/ Panchayats	Ms. Manohara M.	Tiruvallur	56	Married	9 <sup>th</sup> Std	Self Employed
150	Governance/ Panchayats	Ms. Maragatham	Tiruvallur	52	Married	8 <sup>th</sup> Std	Coolie
151	Governance/ Panchayats	Ms. Padma G.	Tiruvallur	35	Widow	Illiterate	Coolie
152	Governance/ Panchayats	Ms. Mary D.	Tiruvallur	28	Married	8 <sup>th</sup> Std	Coolie
153	Governance/ Panchayats	Ms. Mariammal	Tiruvallur	54	Married	Illiterate	Coolie
154	Governance/ Panchayats	Ms. Shyamala	Tiruvallur	42	Married	B.Com	Coolie
155	Governance/ Panchayats	Ms. Kalaivani K.	Tiruvallur	32	Married	5 <sup>th</sup> Std	Coolie
156	Governance/ Panchayats	Ms. Amulu R.	Tiruvallur	35	Married	8 <sup>th</sup> Std	Cultivation
157	Governance/ Panchayats	Ms. Selvi D.	Tiruvallur	37	Married	10 <sup>th</sup> Std	Cultivation
158	Governance/ Panchayats	Ms. Rajeswari E.	Tiruvallur	39	Married	8 <sup>th</sup> Std	Coolie
159	Governance/ Panchayats	Ms. Menaki D.	Tiruvallur	45	Married	Illiterate	Cultivation
160	Governance/ Panchayats	Ms. Shanthi M.	Tiruvallur	35	Married	8 <sup>th</sup> Std	Cultivation

# Appendix 7:

# **SAMPLE STUDY – Field Surveyors**

No	THEME	Field Surveyors (Short Profiles)
1	Access to Credit	<b>Ms. JYOTHI AMALA</b> is the president of WIDA, a women's NGO. She has 17 years' experience in Social mobilisation and about 12 years in micro credit.
2	Access to Credit	<b>Ms. M. SELVI</b> has 19 years experience in Social mobilization, including 6 Years' experience in micro credit.
3	Access to Credit	Ms. P. LAKSHMI has 11 years' experience in micro credit.
4	Women Manual Scavengers	<b>Ms. SHANTHI</b> is an experienced trainer and mobiliser in JANODHAYAM
5	Women Manual Scavengers	<b>Ms. MUTHUMARI</b> is the President of 'Women and Children Welfare Trust' (WCWT), involved in mobilizing dalit women.
6	Women Manual Scavengers	<b>Ms. MARY</b> has 15 years' experience of working with women, especially Arunthathiyar women.
7	Livelihoods (MGNREGS)	Ms. PANDIMA has 15 years' experience in women's movement.
8	Livelihoods (MGNREGS)	Ms. JYOTHI VIMALA has 5 years' experience in women's movement
9	Livelihoods (MGNREGS)	Ms. JAYA has been involved in women's movement.
10	Access to Higher Education	<b>Ms. SARALA</b> is pursuing her IInd year B.Com in CSI Ewarts College for Women, Singaperumalkoil.
11	Access to Higher Education	<b>Ms. GNAMANI</b> is a Graduate in Micro Biology and is at present pursuing her IInd year M.A. (Social Work) in Madras Christian College.
12	Access to Higher Education	<b>Ms. SATHYA SELVI</b> is doing her Ist year B.Com in Queen Mary's College, Chennai.
13	Governance	<b>Ms. KALYANI</b> has 10 years experience in field of women's rights, child's rights and micro credit
14	Governance	Ms. N. GEETHA has 10 years experience in PRI & women's rights.
15	Governance	<b>Ms. VELLAMMAL</b> has 10 years experience of working among rural women.

#### **APPENDIX 8:**

#### DALIT WOMEN PANCHAYAT PRESIDENTS

No	NAME	Position	District	Age	Education	Party	Experience
1	Ms. Rajeswari	President, Kilambakkam Panchayat	Thiruvallur	47	5 <sup>th</sup> Std	ADMK	2 <sup>nd</sup> time
2	Ms. Menaga	President, Senbedu Panchayat	Thiruvallur	40	Illiterate	Indepen- dent	1 <sup>st</sup> time
3	Ms. Selvi	President, Sengarai Panchayat	Thiruvallur	37	10 <sup>th</sup> Std	DMK	1 <sup>st</sup> time
4	Ms. Ammulu	President, Athur Panchayat	Thiruvallur	34	8 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
5	Ms. Shanthi	President, Kakkavakkam Panchayat	Thiruvallur	32	8 <sup>th</sup> Std	СРМ	1 <sup>st</sup> time
6	Ms. Poongodi	President, Authur Panchayat	Thiruvallur	31	8 <sup>th</sup> Std	Indepen- dent	2 <sup>nd</sup> time
7	Ms. Sujatha	President, Budur Panchayat	Thiruvallur	33	8 <sup>th</sup> Std	Indepen- dent	2 <sup>nd</sup> time
8	Ms. Nirmala	President, Panchetti Panchayat	Thiruvallur	32	Illiterate	ADMK	2 <sup>nd</sup> time
9	Ms. Maragadam	President, Vellivoyal Panchayat	Thiruvallur	40	8 <sup>th</sup> Std	ADMK	1 <sup>st</sup> time
10	Ms. Manohara	President, Kummanoor Panchayat	Thiruvallur	47	9 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
11	Ms. Padma	President, Erukuvoi Panchayat	Thiruvallur	38	Illiterate	Indepen- dent	2 <sup>nd</sup> time
12	Ms. Mariammal	President, Palavakkam Panchayat	Thiruvallur	54	Illiterate	ADMK	2 <sup>nd</sup> time
13	Ms. Shyamala	President, Periyapulliyur Panchayat	Thiruvallur	41	B.Com	ADMK	3 <sup>rd</sup> time
14	Ms. Mary	President, Thervoi Panchayat	Thiruvallur	29	8 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time

15	Ms. Kalaivani	President, Karadiputhur Panchayat	Thiruvallur	32	5 <sup>th</sup> Std	ADMK	1 <sup>st</sup> time
16	Ms. Latha	President, Keeyamoor Panchayat	Kanchipuram	34	12 <sup>th</sup> Std	ADMK	1 <sup>st</sup> time
17	Ms. Eswari	President Kongaramambat Panchayat	Kanchipuram	25	B.A		
18	Ms. Suganya	President Kadampur Panchayat	Kanchipuram	40	B.A.	Indepen- dent	1 <sup>st</sup> time
19	Ms. Jayaselvi	President, Theetalam Panchayat	Kanchipuram	42	10 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
20	Ms. Sathiya	President, Anandmangalam Panchayat	Kanchipuram	25	10 <sup>th</sup> Std	DMK	1 <sup>st</sup> time
21	Ms. Jothi	President, Thenpakkam Panchayat	Kanchipuram	35	9 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
22	Ms. Delliammal	President, Ammanambakan Panchayat	Kanchipuram	37	9 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
23	Ms. Selvi	President, Chinnakaypakam Panchayat	Kanchipuram	25	10 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
24	Ms. Bommi	President, Kalpattu Panchayat	Kanchipuram	35	9 <sup>th</sup> Std	ADMK	1 <sup>st</sup> time
25	Ms. Lavanya	President, Perambakkam Panchayat	Kanchipuram	26	10 <sup>th</sup> Std	Indepen- dent	1 <sup>st</sup> time
26	Ms. Mala	President, Edayathur Panchayat	Kanchipuram	30	8 <sup>th</sup> Std	DMK	1 <sup>st</sup> time
27	Ms. Gomathi Lakshmi	President, Karanai Panchayat	Kanchipuram	25	M.Sc.	ADMK	2 <sup>nd</sup> time
28	Ms. Stella Mary	President, Manambathi Panchayat	Kanchipuram	24	B.Com	Indepen- dent	1 <sup>st</sup> time
29	Ms. Krishnaveni	President, Devathur Panchayat	Kanchipuram	49	8 <sup>th</sup> Std	DMK	1 <sup>st</sup> time
30	Ms. Chellammal	President, Perambakkam Panchayat	Kanchipuram	50	Illiterate	ADMK	1 <sup>st</sup> time