

DEVELOPMENT OF WOMEN AND
CHILDREN IN RURAL AREAS, DWCRA

Preparation of a Plan with
Focus on Women

BLOCK - CHIKMAGALUR (Karnataka)

VOL I

INSTITUTE OF SOCIAL STUDIES TRUST

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1985

C O N T E N T S

VOLUME I

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ACKNOWLEDGEMENT

The Institute of Social Studies Trust would like to record its thanks to various organisations and different individuals in Chickmagalur District. In particular, we would like to thank Srimati Shanta Kumari Devaraj, I.A.S., Mr. Janaki Ram, Special District Commissioner, Mr. Padmanabhaiah, Assistant Project Officer, Mr. Parthasarthy, Deputy Commissioner, Mr. Matawar, District Development Assistant, Mr. Jabbar and Mr. Narayanaswami, the Block Development Officers, Mr. Manjunath, Special District Commissioner, Mr. Ejaz Ahmed Social Education Officer, Srimati Shivamma, Mukhyasevika and Srimati Jayalakshmi, Gramasevika. We would also like to thank local investigators who made the survey a success. Last but not the least, we would like to thank the women in the villages of Chickmagalur Taluk. This report would not have been possible without the cooperation of the women in the villages who responded to us with enthusiasm.

CHAPTER - I

INTRODUCTION

The Ministry of Rural Development in Collaboration with the State Governments and UNICEF had started a scheme of Development of Women and Children in Rural Areas (DWCRA) which was to have been implemented in 1983 (1981-1985) the current plan period. The Ministry identified a few institutions around the country of which ISST was one. They were to take up the preparation of block plans related to the scheme, of DWCRA.

According to the Circular of the then Joint Secretary, Ministry of Rural Development, Government of India the aims of the block plan exercise were as follows:

AIMS:

1. It should serve as a model to demonstrate the methodology of working from below.
2. It should demonstrate the work ability of the plan through actual implementation with the help of the institution/organisation who will be preparing the plan.

The objectives of the block plan exercise was to involve the voluntary agencies/institutions who have had the experience of working with people. This was primarily to ensure that the block plan would be practical in the sense that it could be implemented by any voluntary organisation or Government agency.

The scope according to the objectives of the plan were that:-

Firstly it "will be prepared with a focus on the women in the disadvantaged group in the context of the scheme of DWCRA. The Assistant Project Officer, the Block Development Officer, Mukhiya Sevika and the Gram Sevika will be involved in the process of the preparation of the action oriented block plans so that they are trained in the process and also are enabled to initiate some activities amongst the identified groups".

"Secondly detailed data were to be collected from a minimum of 200 households. The household data was to be supplemented with secondary data from the district/block. Available resources in the block, both human and material were to be collected. The action plan would suggest detailed projects to link the identified women with structures to provide necessary services to groups".*

METHODOLOGY

Prior to the households survey carried out in Chickmagalur District, ISST participated in the following conferences:

1. A State Level Workshop on Development of Women and Children in Rural Areas under IRDP in collaboration with UNICEF held in June 1983, Bangalore.
2. One day District Level Workshop in collaboration with UNICEF and the Karnataka State Government, on Development of Women and Children in Rural Areas organised in Chickmagalur in August 1983.
3. Development of Women and Children in Rural Areas, a State Level Seminar at Erode, Tamil Nadu, February 1984.
4. After the completion of the Survey, ISST attended the Regional Level Workshop on DWCRA at Mysore, Karnataka in June 1984.

Attendance at these workshops by ISST was supplemented by the team paying five visits to Chickmagalur in November 1983, January 1984, February 1984, March 1984 and May 1984. The first visit was to collect secondary information for the preparation of a block profile. It was also to visit some of the villages and have group meetings with the women. The second visit was to discuss about the selection of villages to be undertaken for the study, and the third visit was concerned with pre-testing of the sample questionnaire. The remaining visits were for field investigation.

* Minutes of the Meeting held on 21.4.1983 on Block Planning Enclosure with D.O.No.23020/28/82-IRD; IV Ministry of Rural Development, Krishi Bhavan, Government of India.

Out of the total of 216 villages, 20 villages were selected. This formed a 10% sample of the total number of villages. The villages were selected from the Malnad and Maidan areas of the block. Preliminary observation showed that Maidan areas of the block were dry and barren with limited opportunities for employment. Hence fifteen villages of selected sample were in the Maidan area whereas only 5 villages in the Malnad area were selected as there was adequate employment available on the plantation.

It was decided to cover 400 house holds spread over twenty villages. It was necessary to identify to what category of worker the women belonged to-whether they were self employed, wage earners or unemployed. With this end in view a three stage questionnaire was administered. It was seeking information from the knowledgeable persons in the area, the officials and from the potential beneficiaries of diverse kinds. Consequently schedules were canvassed at the village and household level.*

The following section outlines the major findings of the village survey with special emphasis on women and their employment status in the district. This section further more in its analysis of the survey data, identifies certain issues that are concerned with the implementation of the block plan.

* For an elaboration on Methodology See Vol. II Appendix.

CHAPTER - IISURVEY FINDINGS

The survey for the block plan exercise was carried out in 20 villages of Chickmagalur Taluk. The taluk has more area in the malnad region than in the maidan region. Consequently, out of the eight hoblies in the taluk, six hoblies are in the malnad region. Since the maidan region was identified as a dry barren region with limited employment opportunities/options especially, the exercise for the block plan was focussed on the maidan area. The sample consisted of 414 households drawn from 20 villages in the block. This formed a ten percent sample of the total 208 inhabited villages in the block. Table No.1 shows the number of villages covered.

TABLE : 1NAMES OF VILLAGES

| <u>MAIDAN</u> | <u>MALNAD</u> |
|----------------------|-----------------|
| 1. Beekannahalli | 1. Anoor |
| 2. Bilekallahalli | 2. Hosahallipet |
| 3. Belwadi | 3. Jakkanahalli |
| 4. Chickagouja | 4. Talihalla |
| 5. Dasarahalli | 5. Sirivase |
| 6. Hadihalli | |
| 7. Hiregouja | |
| 8. Hirekolale | |
| 9. Lakya | |
| 10. Malalur | |
| 11. Marle | |
| 12. Mugluvalli | |
| 13. Mathswara | |
| 14. Sindigere | |
| 15. Uddeborannahalli | |

Survey Findings

The men and women working on the Coffee Plantations get regular wages and maternity benefits which include leave with and without pay for women. This is in stark contrast to the situation of women in the maidan areas where wages are low without any change since 1961 (Ref. 1961 Chickmagalur Dist. Census Handbook)

Employment is available for only a few months in a year in the maidan area. This is from July-November/December which covers the sowing, transplanting and harvesting season. The lack of any other employment opportunity in the maidan areas, in the succeeding months drives the women (and men) to seek employment in the malnad areas. During coffee picking season this lasts for two months in January & February when there is a demand for additional labour on the plantation.

The wages paid for 16 days of work are Rs.110/- for women and Rs.116/- for men. This income is just enough to meet the immediate needs of the men and women who migrate temporarily to malnad areas.

The sample for both maidan and malnad areas indicates that more than half of the individuals covered are in the age group 14 - 59 years (Ref Table-2). There is no significant difference in the sex-wise breakup. Males and females have been represented comparatively in all the age groups.

TABLE : 2

DISTRIBUTION OF POPULATION BY AGE & SEX - MAIDAN, MALNAD, TOTAL

BLOCK : CHICKMAGALUR

| Age Groups | Maidan Villages | | | Malnad Villages | | | Total | | |
|------------|-----------------|--------|-------|-----------------|--------|-------|-------|--------|-------|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total |
| 0-3 | 79 | 71 | 150 | 33 | 28 | 61 | 112 | 99 | 211 |
| 3.1-6 | 64 | 103 | 167 | 17 | 28 | 45 | 81 | 131 | 212 |
| 6.1-14 | 210 | 210 | 420 | 60 | 54 | 114 | 270 | 264 | 534 |
| 14.1-59 | 472 | 493 | 965 | 167 | 163 | 330 | 639 | 656 | 1295 |
| 59 & above | 50 | 44 | 94 | 18 | 13 | 31 | 68 | 57 | 125 |
| Total | 875 | 921 | 1796 | 295 | 286 | 581 | 1170 | 1207 | 2377 |

In the malnad and maidan areas, the sample was biased towards the scheduled castes, according to the focus required of the block plan. Chickmagalur taluk has a higher concentration of scheduled caste population of 24% than the District figure of 19.6% or the Karnataka State aggregate of 16.4% * This has been reflected in the survey sample as well.

In the maidan villages, the number of scheduled caste households is 35% of the total number of house-holds whereas in the malnad area it is 69% of the total number of households (ref. Table:3). The other predominant castes in the maidan villages are Lingayats and Vokkaligas who are mainly land owners. In the malnad areas, these castes are not well represented as they were not an objective of the survey.

* Derived from Census of India, Provisional Population Totals - I - Karnataka.

Table : 3

DISTRIBUTION OF HOUSEHOLDS BY CASTE

BLOCK:CHICKMAGALUR

| Caste Category | Number of Households | Households | |
|----------------------|----------------------|---------------|-------------|
| | | Maidan | Mainad |
| Hindu Lingayat 1 | 51 (12%) | 45 (14%) | 6 (6%) |
| Hindu Vokkaliga 2 | 57 (14%) | 51 (16%) | 6 (6%) |
| Hindu Kurubas 3 | 25 (6%) | 25 (8%) | Nil |
| Hindu Setty 4 | 30 (7%) | 30 (10%) | Nil |
| Hindu Acharies 5 | 19 (5%) | 14 (5%) | 5 (5%) |
| Hindu SC 6 | 179 (43%) | 108 (35%) | 71 (69%) |
| Christians 7 | 03 (1%) | 1 (0.32%) | 2 (2%) |
| Muslims 8 | 19 (5%) | 10 (3%) | 9 (8%) |
| Others | 31 (7%) | 27 (8.68%) | 4 (4%) |
| Total | 414 (100%) | 311 | 103 |

Note: Figures in brackets indicate the percentage of households to the total households in each category.

From the data on the sample households in maidan and malnad areas (Table-4) it is apparent that more malnad households are in the higher income categories than maidan households.

Approximately 33% of the total maidan households are in the income group of Rs.1000/- to Rs.3000/- per annum in sharp contrast there are only 10% of the malnad households. They show a concentration in the Rs.3001/- - 9000/- income categories, which is nearly 76% of the total malnad households in the sample. This is because the coffee plantations in the malnad area provide regular, year - long employment with higher wages, than in the maidan area.

TABLE : 4

DISTRIBUTION OF HOUSEHOLDS - BY ANNUAL INCOME OF THE HOUSEHOLD

BLOCK:CHICKMAGALUR

| Annual Income of the Category | Number of Households | HOUSEHOLDS | |
|-------------------------------|----------------------|-----------------|-----------------|
| | | Maidan Villages | Malnad Villages |
| 1 Upto Rs.2,000/- | 47 (11%) | 44 (14%) | 3 (3%) |
| 2 Rs.2001/- to Rs.3000/- | 65 (16%) | 58 (19%) | 7 (6%) |
| 3 Rs.3001/- to Rs.4000/- | 84 (20%) | 65 (21%) | 19 (18%) |
| 4 Rs.4001/- to Rs.5000/- | 54 (13%) | 39 (13%) | 15 (15%) |
| 5 Rs.5001/- to Rs.6000/- | 55 (13%) | 41 (13%) | 14 (14%) |
| 6 Rs.6001/- to Rs.7000/- | 35 (9%) | 25 (8%) | 10 (10%) |
| 7 Rs.7001/- to Rs.9000/- | 46 (11%) | 26 (8%) | 20 (19%) |
| 8 Rs.9001/- to Rs.10000/- | 12 (3%) | 2 (1%) | 10 (10%) |
| 9 Rs.10,001/- and above | 16 (4%) | 11 (3%) | 5 (5%) |
| TOTAL | 414 (100%) | 311 (100%) | 103 (100%) |

Note: Figures in brackets indicate the percentage of households to the total households in each category.

In the malnad area there are 49% of the total number of households in the landless category (both with and without animals) as compared to only 27% of the households in the maidan area. However the percentage of marginal farmers with and without animals is the same in both the areas which is 42%. This is a significant development as it reflects the general landholding pattern in the block where most holdings are of a hectare each (Ref Table -5). In the malnad area the significantly high percentage of landless households is due to the bias in the sample wherein plantation labourers were included who owned no land living as they were in quarters provided on the estates, and working on others land. On the other hand, the maidan area has about 27% of the sample households, as small farmers (owning land between 2.5 to 5 acres each).

TABLE - 5
DISTRIBUTION OF HOUSEHOLDS - BY ASSET CATEGORY
BLOCK : CHICKMAGALUR

| Asset Category | Number of Households | HOUSEHOLDS | |
|--------------------------------------|----------------------|-------------|-------------|
| | | Maidan | Malnad |
| 1 Landless without animals | 98 (23.67%) | 59 (18.97%) | 39 (37.86%) |
| 2 Landless with animals | 36 (8.69%) | 25 (8.03%) | 11 (10.67%) |
| 3 Marginal Farmer without Animals | 65 (15.70%) | 49 (15.75%) | 16 (15.53%) |
| 4 Marginal Farmers with animals | 115 (27.77%) | 87 (27.97%) | 28 (27.18%) |
| 5 Small Farmers without animals | 19 (4.58%) | 17 (5.46%) | 2 (1.94%) |
| 6 Small Farmers with animals | 75 (18.11%) | 69 (22.20%) | 6 (5.82%) |
| 7 Big Farmers without animals | 02 (0.48%) | 1 (0.34%) | 1 (1%) |
| 8 Big farmers with animals | 04 (1%) | 4 (1.28%) | Nil |
| Total | 414 (100%) | 311 (100%) | 103 (100%) |

Note: Marginal Farmer : Upto 2.50 acres
 Small Farmer : 2.51 to 5.0 acres
 Big Farmer : 5.00 to 25.0 acres

Figures in brackets indicate the percentage of households to the total households in each category.

The occupational pattern in the sample shows that the activities are mainly agro-based. This is not an unusual pattern as Chickmagalur taluk is predominantly rural with nearly 73.38% of the population living in the rural areas.

Table 6 shows that the predominant occupation for the age group 14.1 - 59 years is cultivation and agricultural labour in the maidan villages and plantation labour in the malnad villages.

The data on the sample also reflects the fact that women are actively engaged in work, specially agricultural work and not confined to household work. The large number of individuals in the 'no work' category are from the 0-14 years age group who go to school or stay at home tending their younger sibling.

TABLE-6

DISTRIBUTION OF POPULATION BY AGE, SEX AND MAIN OCCUPATION OF MALE INDIVIDUALS

MAIDAN VILLAGES

BLOCK : CHICKMAGALUR

| Age Group | None | | Household | | Cultivators | | Agricultural labourers | | Plantation Labourers | | Others | | Total | |
|--------------|------------|------------|-----------|------------|-------------|------------|------------------------|------------|----------------------|-----------|------------|------------|------------|------------|
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 - 14 | 146 | 197 | - | 8 | 13 | 14 | 14 | 15 | 2 | 3 | 178 | 147 | 353 | 384 |
| 14.1-59 | 8 | 9 | - | 101 | 251 | 208 | 124 | 142 | 132 | 30 | 54 | 3 | 472 | 493 |
| 59.1 & above | 1 | 17 | - | 7 | 7 | 3 | - | - | - | - | 42 | 17 | 50 | 44 |
| Total | 155 | 223 | 0 | 116 | 274 | 225 | 138 | 157 | 34 | 33 | 274 | 167 | 873 | 921 |

MALNAD VILLAGES

| | | | | | | | | | | | | | | |
|--------------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|------------|------------|
| 0-14 | 58 | 71 | - | 4 | 2 | - | 1 | 1 | 3 | 5 | 46 | 29 | 110 | 110 |
| 14.1-59 | 6 | 5 | 1 | 30 | 24 | 23 | 9 | 8 | 98 | 90 | 29 | 7 | 167 | 163 |
| 59.1 & above | 3 | 2 | 0 | 4 | 2 | 2 | - | - | 9 | 2 | 4 | 3 | 18 | 13 |
| Total | 67 | 78 | 1 | 38 | 28 | 25 | 10 | 9 | 110 | 97 | 79 | 39 | 295 | 286 |

Further more the data from the survey indicate a higher number of female agricultural cultivators than agricultural labourers in the maidan areas (See Table - 7)

TABLE : 7

DISTRIBUTION OF POPULATION - BY MAIN OCCUPATION
(MAIDAN, MALNAD, TOTAL)

BLOCK : CHICKMAGALUR

| Distribution by Main Occupation | MAIDAN VILLAGES | | | MALNAD VILLAGES | | | TOTAL | | |
|---------------------------------------|-----------------|--------|-------|-----------------|--------|-------|-------|--------|-------|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total |
| None | 155 | 223 | 378 | 67 | 78 | 145 | 222 | 301 | 523 |
| Household work | - | 116 | 116 | 1 | 38 | 39 | 1 | 154 | 155 |
| Student | 186 | 163 | 349 | 51 | 31 | 82 | 237 | 194 | 431 |
| Cultivators | 274 | 225 | 499 | 28 | 25 | 53 | 302 | 250 | 552 |
| Farmers | 5 | 4 | 9 | 1 | - | 1 | 6 | 4 | 10 |
| Ag.Labourer | 138 | 157 | 295 | 10 | 9 | 19 | 148 | 166 | 314 |
| Pl.Labourer | 34 | 33 | 67 | 110 | 97 | 207 | 144 | 130 | 274 |
| * Others | 83 | - | 83 | 27** | 8 | 35 | 110 | 8 | 118 |
| Total | 875 | 921 | 1796 | 295 | 286 | 581 | 1170 | 1207 | 2377 |

*
** Other occupations : 03, 04, 09, 10, 15, 22, 30, 40, 35,
include 59, 60, 67, 69, 79 & 81.

Refer to NSS occupation code list given
in Appendix.

In the malnad areas there are more female plantation labourers than agricultural cultivators. Altogether the number of female agricultural labourers is low, as there is very limited agricultural activity in the malnad area.

Moreover, over all figures for the Karnataka State show that there are more female agricultural labourers than female agricultural cultivators (see Table 8). Female agricultural labourers comprise 55.03% and female agricultural cultivators, comprise 28.36% of the total workers. The same pattern is found in Chickmagalur District and Chickmagalur Taluk.

TABLE : 8
In percentage

| | Female Agricultural Labourers | Female Agricultural Cultivators |
|------------------------|-------------------------------|---------------------------------|
| Karnataka* | 55.03% | 28.36% |
| Chickmagalur* District | 35.09% | 23.38% |
| Chickmagalur* Taluk | 20.65% | 16.95% |
| ISST Sample | 21.17% | 33.09% |

* Source - derived from paper I of 1983 Final Population totals Census of India 1981.

However, for men, the overall Karnataka figures shows a large number of agricultural cultivators than agricultural labourers (See Table 9) which is similar to the pattern found for Chickmagalur District and Taluk and in the sample of the ISST SURVEY.

TABLE: 9

MALE AGRICULTURAL CULTIVATORS AND LABOURERS WORK PARTICIPATION RATES

| | Male Agricultural labourers | Male Agricultural Cultivators |
|---------------------|-----------------------------|-------------------------------|
| Karnataka* | 26.61% | 55.32% |
| Chickmagalur Dist* | 16.64% | 51.77% |
| Chickmagalur Taluk* | 11.00% | 43.99% |
| ISST Sample. | 18.8% | 40.5% |

*Source : Derived from Paper - I of 1983, Final population Totals, Census of India 1981 series - 9, Karnataka.

During field visits to the maidan areas, it was seen that many women found work only during the Kharif season. They were not able to secure regular employment during the rest of the year, between January and July. The survey further revealed that 20 percent of the female cultivators worked 6 months in the year, whereas another 20 percent worked for all the 12 months in year (See table:10). The rest of the female cultivators find employment ranging from 6 months to 9 months in a year. This indicates that majority of the female agricultural cultivators are seasonally employed.

DISTRIBUTION OF WORKING POPULATION (14.1 - 59 YEARS) BY MAIN OCCUPATION, SEX
AND NUMBER OF MONTHS EMPLOYED IN A YEAR - MAILAN VILLAGES

BLOCK : CHICKMAGALUR

| No. Months employed in a year | None | | Household | | Cultivators | | Agricultural Labourers | | Plantation Labourers | | Others* | | Male |
|-------------------------------------|------|--------|-----------|--------|-------------|--------|---------------------------|--------|-------------------------|--------|---------|--------|------|
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | |
| 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | - | - | - | - | 4 | 4 | - | - | - | - | - | - | 4 |
| 3 | - | - | 1 | 1 | 1 | - | - | - | - | - | - | - | 2 |
| 4 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | - | - | - | - | 2 | 2 | 2 | 3 | - | - | - | 1 | 4 |
| 6 | - | - | - | 5 | 67 | 47 | 17 | 34 | 1 | 2 | 3 | - | 88 |
| 7 | - | - | - | - | 8 | 7 | 6 | 4 | - | - | - | - | 14 |
| 8 | - | - | - | - | 24 | 38 | 19 | 19 | 8 | 6 | 1 | - | 52 |
| 9 | - | - | - | 3 | 49 | 26 | 33 | 37 | 3 | 5 | 2 | - | 87 |
| 10 | - | - | - | - | 33 | 24 | 16 | 17 | 6 | 5 | - | 2 | 55 |
| 11 | - | - | - | - | 2 | 2 | - | 1 | 5 | 4 | - | - | 7 |
| 12 | - | - | - | 3 | 36 | 17 | 25 | 24 | 10 | 8 | 31 | 7 | 102 |
| 13 | 7 | 10 | 1 | 71 | 23 | 42 | 2 | - | - | - | 24 | 12 | 57 |
| TOTAL | 7 | 10 | 2 | 83 | 249 | 209 | 120 | 139 | 33 | 30 | 6 | 22 | 472 |

Other occupations included: 02, 03, 15, 16, 19, 20, 30, 33, 35, 36, 37, 40, 50, 56, 59, 66, 67,
74, 77, 79, 81, 83, 94, 95, 97.

Note: 00 not reported.

Refer to NSS occupation code list given in Volume II Appendix 6A

From Table-10, it is also apparent that agricultural labourers do not fare as well as female cultivators. Only 17% find work for all the 12 months in a year. The remaining female agricultural labourers work for 6-10 months in the year. Similarly the plantation labourers in the maidan area do not fare well, as only 26% of them are able to find work throughout the year. However, the number of plantation labourers is not very high in the maidan area.

When comparing the duration of employment for male workers in the maidan areas, it can be seen that they do not suffer from seasonality of employment as much as women workers. From dialogues with women in the group meetings, it emerged that women could not move out of the villages as much as the men did. Apart from the limitations imposed on their mobility, the women received lower wages than men, which was only Rs.1.50 or Rs.2/- per day and this provided no incentive to look for work outside their villages.

In the malnad areas from Table 10 'A' it can be seen that most female plantation labourers are employed between 8 and 12 months. The survey revealed that the labourers are given 2 months of vacation/leave and most of the women utilised this time to prepare for the ensuing monsoon season by collecting fuel and fodder. During this time, the women also prepare and dry foodstuff for the monsoon season. From the meetings with a few women engaged in plantation labour it emerged that they were not interested in taking up any other economic activity in the slack season as they tended to do household chores then.

There are more female cultivators as opposed to female agricultural labourers in the malnad area. The cultivators cultivate small tracts of plantation more often than not acquired by encroachment on larger plantations. The few female agricultural labourers that there are in the malnad area worked on the terraced paddy fields there.

TABLE : 10 'A'

DISTRIBUTION OF WORKING POPULATION (14.1 - 59 YEARS) BY MAIN OCCUPATION,
SEX AND NUMBER OF MONTHS EMPLOYED IN A YEAR-MALNAD VILLAGES

BLOCK : CHICKMAGALUR

| Number of Months employed in Year | None (00) | | Cultivators | | Agricultural Labourers | | Plantation Labourers | | Others* | | Total | |
|---|-----------|--------|-------------|--------|---------------------------|--------|-------------------------|--------|---------|--------|-------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 01 | - | - | - | - | - | - | - | - | - | - | - | - |
| 02 | - | - | - | - | - | - | - | - | - | - | - | - |
| 03 | - | - | - | - | - | - | - | - | - | - | - | - |
| 04 | - | - | - | 1 | - | - | - | 2 | - | - | - | 3 |
| 05 | - | - | - | - | - | - | 3 | 2 | - | - | 3 | 2 |
| 06 | - | - | - | 2 | 2 | 1 | 4 | 9 | 1 | - | 7 | 12 |
| 07 | - | - | - | - | - | - | 2 | 2 | - | - | 2 | 2 |
| 08 | - | - | 1 | - | - | - | 6 | 4 | 1 | - | 8 | 4 |
| 09 | - | - | 6 | 3 | - | - | 19 | 18 | 1 | - | 26 | 21 |
| 10 | - | - | 8 | 15 | 4 | 5 | 24 | 16 | 1 | 2 | 37 | 38 |
| 11 | - | - | 1 | 1 | - | - | 14 | 11 | 1 | - | 16 | 12 |
| 12 | - | - | 6 | 1 | 2 | 2 | 25 | 24 | 12 | 3 | 45 | 30 |
| 00 | 5 | 3 | 1 | 1 | 1 | - | - | 1 | 16 | 34 | 23 | 39 |
| TOTAL | 5 | 3 | 23 | 24 | 9 | 8 | 97 | 89 | 33 | 39 | 167 | 163 |

Note: *Others include occupation such as 01, 02, 03, 04, 09, 15, 22, 30, 35,
40, 59, 60, 67, 79, 81

00 - Not reported.

Refer to NSS occupation code list given in Volume II Appendix 6A

The wages paid according to the Plantations Labour Act of 1951, for both men and women are Rs.9.35 per day with maternity benefits for women and paid leave for two months. On smaller plantations, where the plantation labour act is not in force, the women are paid up to Rs.7/- per day, whereas the men are paid Rs.8/- per day.

The women do not receive any other benefits. The wage difference exists only where the Plantation Labour Act does not apply, otherwise both men and women have to do the same kind of work for a daily wage of Rs.9.35 per day.

In comparison to the malnad area, the maidan area fares badly. The employment is seasonal with lower wages. The crop grown in the maidan area is Paddy Ragi & Jowar. The wages offered to women during the peak season ranges between Rs.3/- to Rs.5/- whereas for the men wages earned are upto Rs.6/-. No other benefits are given to either men or women. The slack season wages are even less than the regular wages. They are paid Rs.1.50 to Rs.3/- per day for women and Rs.4/- per day for men. The maidan area therefore is economically backward in terms of seasonal agricultural activity and low employment options.

The block was also scanned to see how much of the women's needs were met, both at the worksite and at the household level. The needs as perceived by the women centre around child care, fuel, fodder water & health care.

The women were questioned about their needs. From table 11 it can be gathered that amenities at the worksite have to be provided as many women expressed the need for them. The most desired need is for a creche for the younger children. At present the elder children look after them. Either missing school or work, the other needs expressed were regarding their own immediate physical needs while working on the plantation such as a shed for resting meals/food and first aid in that order of preference.

TABLE : 11

UTILISATION OF AMENITIES PROVIDED AND DESIRED AT WORK SITE BY MAIN
OCCUPATION OF THE ADULT FEMALE EARNER

BLOCK : CHICKMAGALUR

| Main Occupation of the Principal Main earner | HOUSEHOLD WORK | | CULTIVATORS | | AG.LABOURERS | | PL.LABOURERS | | OTHERS * | |
|--|----------------|---------|-------------|---------|--------------|---------|--------------|---------|----------|---------|
| | Provided | Desired | Provided | Desired | Provided | Desired | Provided | Desired | Provided | Desired |
| 1 Clean Drinking water | 2 | - | 5 | 1 | 7 | 4 | 55 | 8 | 3 | - |
| 2 First Aid/Medical Aid | 1 | 1 | 2 | 5 | 3 | 5 | 17 | 32 | - | 2 |
| 3 Meals Food provided | - | 2 | 2 | 3 | 2 | 4 | 10 | 42 | - | 2 |
| 4 Creches | - | 2 | 2 | 1 | - | 6 | - | 47 | - | 2 |
| 5 Maternity leave with pay | 1 | 1 | 1 | 6 | - | 6 | 11 | 34 | 2 | - |
| 6 Maternity leave without pay | - | - | 1 | - | 2 | 1 | 10 | 14 | - | 1 |
| 7 Shed for Resting | - | 1 | - | 1 | - | 2 | 8 | 43 | - | 1 |
| 8 Education & Train- ing facilities | - | 1 | - | - | - | 3 | - | 28 | - | 2 |
| Total | 4 | 8 | 13 | 17 | 14 | 31 | 111 | 248 | 5 | 10 |

* Others occupations include : 00, 03, 79

Refer to NSS occupation code list given in Volume II Appendix 6A

In the Maidan areas, among female workers agricultural cultivators and agricultural labourers are the largest. While examining the amenities available the need for latrine and medical facilities outweighed the rest of the needs (Table-12) which were bathroom, small savings scheme, electricity, child care facilities and fair price shops.

There are certain traditional skills that women possess apart from agriculture; these are basket making and mat weaving. In the maidan area, many women possess skills at animal husbandry which is also a traditional occupation with rural women. The case is not the same with the women in mainad area as the climate and terrain are not very conducive to rearing cattle.

Tables - 13 and 14 indicate that women in maidan area desire training in subsidiary occupations like mat making and basket weaving unlike women in mainad areas. These subsidiary occupations are mainly slack season activities which are presently carried out for home consumption. However, a study of the local market indicates that there is no market potential for mats and baskets. Hence training in these skills would not lead to substantial income generation for women as stipulated in the DWCRA scheme.

TABLE : 12

UTILISATION OF AMENITIES PROVIDED AND DESIRED AT HOUSEHOLD BY MAIN OCCUPATION OF THE PRINCIPAL ADULT FEMALE EARNER - MAIDAN VILLAGES

| Main Occupation of the Principal adult female earner | Household work | | Cultivators | | Ag. Labourer | | Pl. Labourer | | * Others | |
|--|----------------|------------|-------------|------------|--------------|------------|--------------|------------|-----------|-----------|
| | Available | Desired | Available | Desired | Available | Desired | Available | Desired | Available | Desired |
| Help in HH | 22 | 3 | 87 | 21 | 99 | 24 | 10 | 5 | 9 | 2 |
| Latrine | 5 | 20 | 7 | 0 | 4 | 114 | - | 17 | - | 9 |
| Bath Room | 15 | 18 | 36 | 63 | 21 | 89 | 2 | 17 | 4 | 6 |
| Access to Fuel | 27 | 3 | 77 | 27 | 86 | 39 | 12 | 5 | 5 | 6 |
| Access to DR WAT | 34 | 2 | 87 | 29 | 103 | 21 | 13 | 4 | 8 | - |
| Small Saving Scheme | 8 | 20 | 16 | 62 | 34 | 65 | 3 | 11 | 4 | 4 |
| Fair Price Shop | 19 | 14 | 50 | 37 | 64 | 43 | 2 | 15 | 5 | - |
| Child Care Facilities | 10 | 12 | 39 | 42 | 50 | 49 | 7 | 10 | 4 | 4 |
| Hospital | 6 | 25 | 13 | 76 | 10 | 100 | 3 | 12 | 1 | 9 |
| School | 34 | - | 101 | 3 | 166 | - | 15 | - | 10 | - |
| Roads | 31 | 4 | 83 | 16 | 109 | 6 | 15 | - | 10 | 1 |
| Transport | 19 | 8 | 68 | 13 | 90 | 16 | 14 | - | 7 | 1 |
| Electricity | 12 | 16 | 44 | 43 | 39 | 66 | 4 | 8 | 2 | 6 |
| Flour mill | 10 | 5 | 50 | 6 | 61 | 10 | 3 | 4 | 5 | 1 |
| Post Office | 8 | 5 | 31 | 7 | 37 | 12 | 8 | - | 3 | - |
| Mahila Mandal | 4 | 8 | 17 | 31 | 26 | 40 | 1 | 3 | 2 | 2 |
| TOTAL | 264 | 163 | 806 | 558 | 999 | 684 | 112 | 111 | 79 | 51 |

Occupations Include: 00, 10, 67, 74, 75, 77, 79, 81, 99

to NSS occupation code List given in Volume II Appendix 6A

DISTRIBUTION OF HOUSEHOLDS - AGAINST TRAINING FACILITIES UTILISED - BY MAIN OCCUPATION
OF THE PRINCIPLE ADULT FEMALE EARNER OF HOUSE HOLD - MAIDAN VILLAGES

| Main Occupation of the Adult | EXISTING SKILLS | | | | | | | | | | | | | | TRAINING DESIRED | | | | | | | | | | | | | |
|---------------------------------|-----------------|---|---|---|----|---|----|---|---|----|----|----|----|----|------------------|----|---|----|----|---|-----|---|----|-----|-----|----|----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| Female Earner | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| House Hold Work | 1 | - | - | - | - | - | 1 | - | - | - | 6 | - | - | 1 | - | 2 | - | 1 | 3 | 1 | 16 | - | 13 | 26 | 19 | - | 1 | - |
| Cultivator 61 | 1 | 1 | 1 | - | 11 | - | 4 | - | - | 4 | 22 | - | - | 4 | 8 | 2 | - | 3 | 9 | 1 | 51 | 5 | 36 | 75 | 65 | 4 | 5 | 7 |
| Unskilled Labour 63 | 7 | - | - | - | 8 | - | 4 | - | - | 1 | 23 | - | - | 2 | 17 | 9 | 2 | 6 | 15 | 4 | 45 | 3 | 37 | 72 | 70 | 5 | 6 | 4 |
| Skilled Labour 64 | 1 | - | - | - | 1 | - | - | - | 1 | - | 4 | - | - | - | - | - | - | 1 | 2 | - | 6 | - | 6 | 14 | 11 | - | - | - |
| Others * | - | 2 | - | 1 | 4 | - | 2 | - | - | 1 | 2 | - | 1 | 1 | - | - | - | - | 3 | 1 | 2 | - | 4 | 6 | 7 | 1 | 1 | 1 |
| Total | 10 | 3 | 1 | 1 | 24 | - | 11 | - | - | 6 | 57 | - | 1 | 8 | 25 | 13 | 2 | 11 | 32 | 7 | 120 | 8 | 96 | 193 | 172 | 10 | 13 | 12 |

Other occupations include : 00, 16, 26, 36, 67, 74, 75, 77, 81, 96

Refer to NSS occupation code list given in Volume II Appendix 6A

Refer to skills listed 1 to 14 in Volume II Appendix 6B

TABLE : 14

DISTRIBUTION OF HOUSEHOLDS - AGAINST - TRAINING FACILITIES UTILISED - BY MAIN OCCUPATION OF THE PRINCIPLE ADULT FEMALE EARNER OF THE HOUSEHOLD - MALNAD VILLAGES

BLOCK : CHIKMAGALUR

| Occupation of the Adult Female | Existing skills | | | | | | | | | | | | | | Training Desired | | | | | | | | | | | | | |
|--------------------------------|-----------------|---|---|---|---|---|---|---|---|----|----|----|----|----|------------------|---|---|---|----|---|----|---|----|----|----|----|----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| House Hold work | - | - | - | - | - | - | 2 | - | - | 1 | 1 | - | - | 1 | 1 | 1 | - | - | 3 | - | 3 | - | 2 | 7 | 3 | 2 | 1 | 1 |
| Cultivator | 2 | 1 | - | - | - | - | - | - | - | - | 2 | - | - | - | 1 | - | - | - | - | - | 3 | 1 | 3 | 2 | 1 | 1 | - | 1 |
| Ag. Labourer | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | 1 | 1 | - | 3 | 1 | 4 | 7 | 9 | - | - | - |
| Pl. Labourer | 4 | 1 | - | - | 1 | - | - | - | - | - | 4 | - | - | - | 5 | 2 | - | 1 | 8 | - | 19 | 2 | 17 | 35 | 39 | 8 | 3 | 2 |
| Others* | 1 | - | - | - | - | - | 1 | - | - | 1 | 1 | - | - | - | - | - | - | 1 | - | - | 2 | - | - | 3 | 4 | 1 | - | - |
| Total | 8 | 2 | - | - | 1 | - | 3 | - | - | 2 | 8 | - | - | 1 | 8 | 3 | - | 3 | 12 | - | 30 | 4 | 26 | 54 | 56 | 22 | 4 | 4 |

OTHER OCCUPATION INCLUDE
00, 03, 44, 48, 49, 79

Refer to NSS occupation code list given in Volume II Appendix 6A
Refer to skills listed 1 to 14 in Volume II Appendix 6B

During group meetings in the maidan areas women expressed that any training programme for activities should be conducted during slack season. Many women also stated that they would prefer to take up tailoring probably because any training for women is identified with tailoring classes held at Mahila Mandals.

In conclusion it can be stated that the women agricultural labourers from the maidan area are among the poorest in the block. However, there are a larger number of female cultivators in the block who own small tracts of land and also function as agricultural labourers. Therefore, any income generating scheme devised for women should concentrate on these occupational groups. The following section therefore deals with the available resources in the block and identifies the gaps that exist. This section also gives suggestions to overcome the short fall in order to promote women's activities, benefits.

CHAPTER - III

RESOURCES

Having identified the main occupations of women in the block as well as the main sub-areas in the block and the concentration of the various occupations in each sub area the discussion now concentrates on those resources which are relevant to women's needs.

These resources will be examined in relation to the findings as revealed by the village survey. The resources are water, public health, civic amenities and social welfare schemes. There is a shortage of water supply in the taluk. In the 208 inhabited villages, 48 villages and 90 hamlets suffer from inadequate water supply compared to the maidan areas. The malnad area does not suffer from acute water shortage because of heavy rainfall. The maidan area on the other hand, is located in the rain shadow area and receives considerably less rainfall.

During the field survey it was observed that the supply of water dwindled during the summer months even though borewells had been sunk. ^{They} were quite useless as the wells had dried up or the water was unfit for drinking. In addition to these irrigational facilities for the fields were inadequate therefore, the villagers complained of lack of activity during the summer months. Thus for the area development it is necessary to ensure an adequate drinking water supply as well as irrigational facilities. The annual plan of Chickmagalur District of 1981-82 (latest source available) states that minor irrigation is to receive an impetus with an outlay of 65 lakhs. Minor irrigation schemes are advantageous in the sense that

it is spread over a larger geographical area with a shorter gestation period of construction. It entails construction renovation improvement of tanks, pick-up channels etc.

The next important resource to be examined in the area is public health. As mentioned earlier the women in the villages surveyed expressed a desire for the betterment of medical facilities as one of their priority needs. There is only one hospital in Chickmagalur block, located at the taluk headquarters. There are two primary health centres and ten primary health units. There are two family welfare centres, three maternity and child welfare centres and 110 private health clinics. As of March 1982 rural population per primary health center was 83,473. The expenditure on public health in the block was very low in 1983-84, i.e. only Rs.3,320/- which was only 0.15% of the total expenditure of the taluk development board, while in 1984-85 there was no expenditure incurred whatsoever. Therefore, to meet the women's needs it is necessary to have a better coverage which entails a larger outlay on public health facilities.

When questioned about civic amenities, Women in the malnad and maidan areas expressed ^{that} they desired the provision of toilet and bathroom facilities for their use both at home as well as the work site.

While the provision of toilet facilities was one of the priority needs of women, civic amenities received a low priority as indicated by the expenditure pattern of the taluk development board. In 1983-84 civic amenities received only 1.4% of the total outlay whereas in 1984-85 the expenditure upto July 1984 was only 0.32%.

As expressed earlier the women felt the need for a creche near the worksite as one of their most important requirements. At present there are only 36 creches (Sishu Vihars) and four women welfare centres with creches attached in the block. The crèches or Sishuvihars receive grants from the Taluk Development Board and the Karnataka State Social Welfare Advisory Board. The women welfare centers are run by the Department of Scheduled Caste and Scheduled Tribes.

Since the taluk is not covered by the Integrated Child Development Scheme, 40 creches indicates an inadequate coverage of 208 villages in the block. There are 66 voluntary organisations for women in the block. Even this indicates a poor coverage to meet women's needs in the rural areas. All this shows that there should be a greater number of creches and women's voluntary organisation in the villages of the block. From the budget of the Taluk Development Board, it emerged that in 1983-85 only 28% of the sanctioned amount allocated for women welfare centres was spent.

CHAPTER - IV

ACTIVITIES:

Viewing the situation of employment of women, especially in the maidan areas where there are limited employment options due to poor land, two activities were identified that could be utilised for income generation. These activities have been identified for the women in the maidan area because their occupational status is characterised by low wages and seasonal employment. This means women are able to find work only for 6 months. Therefore, horticulture and rope making were identified as feasible activities.

Fifteen villages were covered in the maidan area of the block. Two separate groups of women from poor households were identified during group meeting who were willing to take up activities under DWCRA. It was found that of the two groups in each village, one group belonged to the schedule caste women, who preferred to remain as a homogeneous caste group under the DWCRA scheme due to the local caste hierarchy. There were three hundred women from the 15 villages who were willing to take up income generating activities under DWCRA.

It was found feasible that out of total of fifteen villages, women in 10 villages could take up horticultural activities and in the other five they could take up rope making.

Horticulture

This activity was identified as there were a number of criteria which indicated the feasibility of becoming an income generating activity for the 200 women in the ten villages.

It is evident from the survey that the majority of the households had marginal landholdings. This holds true for the taluk as well. There a majority of the land holdings are also marginal in size i.e. upto 2.5 acres.

The women find employment only seasonally i.e., during the peak agricultural season from June to November/December. Horticulture can be taken up seasonally too as there are several crops that can be grown in the agricultural slack season from January - June.

2. Horticulture is an activity that requires no additional input of training or a new outlook on the part of women, as it needs traditional skills of agricultural work.

3. A report prepared by the Lead Bank section on the credit plan states that the climatic conditions of the block have much potential for the development of fruits and vegetables.

4. Since it was necessary to suggest some activity for the slack dry season the investment costs for the Rabi season for one hectare has been calculated.

The following table gives the break up for Vegetables:

| Vegetables | Investment per hectare in '000 Rupees' | Return per hectare in '000 Rupees' |
|-------------|--|------------------------------------|
| Tomato | 5,200 | 17,833 |
| Cabbage | 5,000 | 11,465 |
| Brinjal | 4,800 | 17,501 |
| French Bean | 4,350 | 10,715 |
| Carrot | 3,980 | 11,181 |

Source: Derived from Subramanian K.V. 'Choose the Right Vegetable for Higher Returns' - Indian Horticulture' - January - March 1983.

6. Investment costs include seeds, manure, fertilizer, human & bullock labour, plant protection chemicals and interest on working capital.

7. On examining the credit plan from Chickmagalur District it emerged that there was a substantial outlay for horticulture. This is given below:

TABLE - 16

FINANCIAL OUTLAY FOR HORTICULTURE IN CHICKMAGALUR
DISTRICT 1983-84

| Name of Scheme | Out lay in Lakhs Rs. |
|---------------------------------|----------------------|
| Fruits Total | 0.445 |
| 1. Fruit development scheme | 0.200 |
| 2. Package Programme on citrus | 0.190 |
| 3. Package Programme on Banana | 0.037 |
| 4. Package Programme on Mango | 0.018 |
| Vegetables | 0.600 |
| 1. Vegetable development scheme | 0.050 |
| 2. Vegetable seed farm | 0.550 |
| Training in Horticulture | 0.225 |
| Buildings (under extension) | 0.400 |
| Special component plan | 3.300 |
| Tribal Sub-plan | 1.900 |

Source: District credit plan 1983-85 Annual Action Plan 1983 for Chickmagalur District - Canara Bank Lead Bank Section, Chickmagalur.

ROPE MAKING:

Women from five villages in the South East side of the maidan area of the taluk could take up coir rope making, this is a subsidiary activity in relation to agriculture which is the main activity of women in the block.

1. The South-East side of the maidan area of the taluk is under a substantial area of coconut plantation. This was observed during field visits. Therefore, coconut fibre, the raw material would be available locally.
2. The main shandy in the block i.e., at Chickmagalur which was studied carefully was found to have coir rope for sale brought from Mangalore in Dakshina Kannada District.
3. Coir rope making was a subsidiary activity which could be taken up during the slack season i.e. the summer months. This could be done without displacing women from their main agricultural activities.
4. Coir rope making is a traditional activity and also a home industry. It does not require any excessive mobility on the part of women to undertake this activity.
5. Rope making entails simple technology and does not require any sophisticated inputs for training or manufacturing. Rope making can be supported by the Karnataka State Central Coir Co-operative Marketing Society Limited or the Khadi Village Industries Commission.

Based on the survey and the scan of resources the two activities of vegetable growing and coir rope making were suggested for women in the block. These two activities are subsidiary activities that could be taken up during slack season without displacing the women from food crop cultivation which is their main activity.

CHAPTER - V
REVIEW OF DWCRA

Section 1

The survey on women's employment indicated certain possibilities regarding activities to be introduced in the Chickmagalur block. Based on this report two major income generating activities dealing with vegetable growing and coir rope making were identified for women to follow. In order to discuss the feasibility of these activities in the taluk, ISST visited Chickmagalur in September 1984. During this visit, meetings were arranged with the Special Deputy Commissioner, Assistant Project Officer, Block Development Officer, Canara Bank Manager and the other lead bank officials.

DWCRA as a Scheme: A major outcome of these meetings revealed that the block officials had already prepared an annual plan 1984-85 for DWCRA activities. They had identified twenty eight activities in all for women. The DWCRA Scheme was taken up as a sub-scheme of IRDP in Chickmagalur District where women were expected to take up income generating activities in order to better their economic status. An amount of 6 Lakhs had been set aside from IRDP funds for women beneficiaries for the whole district.

DWCRA was a time bound scheme. Three groups under DWCRA were to be started in Chickmagalur taluk in 1983. Since this had not been done, 73 groups have now been identified in the district as a whole for the implementation of DWCRA in 1984-85. The Special Deputy Commissioner had asked for permission to start more than ten groups in the Chickmagalur Taluk. The limit imposed by the Government had been ten groups.

Once the DWCRA action plan had been prepared and the scheme had to be implemented the BDO's Office had started its initial work of survey of village to identify women's groups and to help them start bank accounts with the nearest bank extending credit. So far twelve villages had been identified in the taluk where women had come forward willingly *. A group of women consisted of fifteen beneficiaries in each village, who were from IRDP families. Women engaged in agricultural and plantation labour were not included in the DWCRA scheme. This was specially the case in the malnad areas where only a minimum of activities were to be pursued under DWCRA. It was felt that since women were already getting Rs.9.35 per day there was no need to introduce DWCRA scheme in the malnad areas. Besides, it would also involve drawing them away from their plantation work and further upsetting the labour market. There was also no provision for seasonally employed women under DWCRA. There were several difficulties envisaged in implementing the scheme for these women. There was the problem of repayment of loan specially if the production was not continuous. More over, there would have been no continuity in the work of these women.

Problems in Implementation: The discussions further revealed that there were considerable problems involved in starting group activity in the taluk. There was no co-operation among women to start group activity or to maintain this 'group feeling' for DWCRA. The women felt suspicious of each others capability to produce out-put of equal measure.

*List of village with activities is given in Vol.II, Appendix

Moreover, the scheduled castes wanted to remain separate as a group. They were willing to weave mats and prepare broom sticks. However, they wanted the raw material to be supplied to them. They would go and procure it for themselves. It was realised that the group in the villages have to be mobilised, taught and trained. It was not possible to get ready made groups.

ACTIVITIES:

While discussing the activities suggested by ISST, it was realised that the vegetables at the shandy were grown locally in the area around Chickmagalur Town. ISST, was informed that the bank had extended maximum credit to vegetable growers and did not think it feasible to extend any more credit especially under DWCRA. Moreover, any land based activities required man and women working together. ISST was further informed that vegetable growing is not feasible in Chickmagalur taluk because there is no land or water facility. On the other hand, even if women were given a working capital to buy vegetables and sell them in the local shandy, it would not work as this would provide work for only one day. Such a scheme would not be feasible under DWCRA.

Regarding coir rope making there was a divided opinion. Some officials indicated that coir rope making was not possible in Chickmagalur taluk because the women were not used to this; they can only make plain broom sticks. It was expressed that the coir industry was possible in Kadur Taluk. However, bank officials felt that coir rope making could be introduced in Chickmagalur taluk to families where traditional occupation is twisting rope. The technology of twisting rope could be improved by supplying them with rope twisting machines. This has been done in Kerala which has a larger output compared to Karnataka.

Pappad and pickle making were suggested activities in the annual plan and activities accepted by some of the surveyed villages. But it is difficult to find a ready made market for them. As a preliminary measure, the DRDS office has thought of creating a market for these items by selling them to Government, Students hostels by issuing a government order to buy these items. Also, the products made by these groups of women could be disposed of either in the local shandy or the Janata Bazar.

According to the officials, the feasible activities that were identified were as given in the DWCRA action plan 1984-85*. The bank officials had reacted favourably to them; they felt that there were ready markets for all these activities. They further suggested that one of the most feasible activities was rabbit meat export. In North Kanara rabbit farms had been started and they had been successfully exporting the meat. The meat was in good demand both at home and abroad as it was considered a delicacy. This activity therefore could be promoted under DWCRA.

Another feasible activity that could be considered was poultry farming on a small scale. In this activity, the poor women can manage small birds and generate a modest supplementary income. The programme model can be a blend of collective operations and individual enterprise, with income accrual to both the collective group and to individuals. This approach would enable a large number of women to be helped in the taluk, with relatively small donor funding. In a Bangladesh programme, household units of 15-20 cross bred birds have proved economically

*DWCRA Annual Action Plan 1984-85, DRDS Chickmagalur Dist.

viable. These birds do not compete with human for scarce food resources. Cross breeding through the introduction of exotic cocks can succeed if a central farm executes and monitors the breeding programme. Cross bred eggs can then be hatched by indigenous hens at the village level. The women can then find a way of marketing the eggs and the birds. Moreover, backyard poultry projects have succeeded in India, as in the case of a CARE project in selected Kerala villages where 30 eggs were distributed to each rural woman and hatched by the families. The women functioned as a group for certain operations, while the rearing was conducted individually. Backyard poultry projects appear to be a profitable activity for generating supplementary income because family labour is not included in large computations. Small house hold poultry units based on scavenging require very little outlay on chicken feed. This keeps the cost low but might affect productivity.

Banks did not find it feasible to finance any families for purchase of live stock. There was a feeling among some officials that the banks were under financing the scheme. The income generated from these milch animals was used for the feed and otherwise absorbed by the family. There is therefore, no money left to repay the loan. Therefore, a system of supplying cross bred animals would be feasible. It was felt that if the banks could extend credit for at least 50 animals in a village/area then the District Rural Development Society (DRDS) could start a milk route.

Extension of Credit:

The bank officials informed ISST that the contact between the women and the bank was done by the DRDS and BDO functionaries. The representatives from voluntary agencies would also have an important part to play in the implementation of the programme. The trainees are to be from the voluntary agencies.

Two anganwadi teachers have been recruited from the Kadur Block to work as Gramasevikas in the DWCRA Blocks of Chickmagalur and Kadur taluks. Their job is to visit the village, study the feasibility of trade, enlist women in a group and conduct a survey of children below five years of age.

Section II

The Block plan exercise was undertaken to provide the DWCRA scheme some initial guidelines on the organisation of women, activities to be promoted and the infrastructure to be developed. The Block plan was therefore formulated by a systematic approach with group meetings questionnaires canvassed at the household and village level and also with a scan of the Block's resources and infrastructure.

It was further revealed during discussions with the Block officials, that though the names of adult women were entered for the DWCRA scheme, the younger girls of the household would benefit from this scheme by engaging themselves in the DWCRA activities. So, the possibility of 'benami' beneficiaries exists.

The selection of these women have also been from families where the women have volunteered and the question is whether these women are not usually more aware than other women from poor households who are the target group of DWCRA.

Employment: When examining the 28 activities suggested under DWCRA, it can be seen that there are very few agriculture related activities (only 3). The activities suggested do not draw on the women's traditional agricultural skills. The ISST survey shows that majority of the women are engaged in agriculture either as labourers or cultivators, which shows that their traditional skills have not been tapped under DWCRA.

Though many women are engaged as agricultural labourers in Maidan areas, they have not been included in the DWCRA scheme. These women agricultural labourers are able to secure employment only seasonally but the DWCRA scheme does not provide for any activities for seasonally employed women whereas ISST has taken into account the seasonal employment of women and has suggested appropriate activities.

Training: The training input for DWCRA has to be evolved from the state level which is yet to be started. The various aspects of training have not been marked out as yet, inspite of the state level conference being held in July 1983.

At the other level of the women who are to become beneficiaries of DWCRA - the training programme has not been started as yet. The women are also being given trades which are new, and which require training in some of the skills. There is no mention of the training programme before the women start on their new activities.

Market: Though the banks and the block officials feel that the markets are guaranteed for these products at the local shandies, perishable food products face a problem of being marketed especially as these products face intense competition in the open market. Hence these products will be given to district level institutions like hostels, etc. which will be guaranteed by a Government order. But if the district level institutions fail to pick up the food products then they will be dumped. Another draw back with this as mentioned by a senior district officials is that there is a sanction of only Rs.100/- per student per month towards expenses for boarding and lodging in these hostels. Hence luxuries like pappads and pickles cannot be bought regularly from the DWCRA women.

Other problems were also mentioned by the block officials. One was that there was lack of any group bonding among the women. Many women had expressed that they would like to take up activities on an individual level.

The other major problem expressed by the block officials, especially by the gramsevikas and mukhyasevika was about the operation of bank accounts. The block officials felt that the withdrawal of money required too many procedures, especially as this could be done easily.

In conclusion it can be said that employment strategies for women should focus on activities that are durable. The activities suggested under DWCRA by the block level officials are mainly stereo type activities which are home based. It is therefore necessary for a word of caution to see that women are not marginalised by these stereotyped activities.
