

**CASTE-BLIND  
GENDER BUDGETING**

**&**

**GENDER-BLIND  
DALIT BUDGETING**

**DALIT WOMEN  
DOUBLY  
EXCLUDED**

**SOCIAL WATCH – TAMILNADU**  
**October 2013**

**‘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 the 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

Dalit women in India, numbering nearly 94 million as per the 2011 Census, are one of the largest socially segregated groups anywhere in the world.

Living and struggling, all over the country, at the cutting edge of multiple discriminations of class, caste and gender, they continue to suffer increasing violence and socio-economic deprivations 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.

Yet, in spite of their large size and unimagined discrimination, dalit women remain near-totally absent in the Public Policy and Budgetary formulations of India and its various States.

A research project, sponsored by the United Nations Women, New Delhi, provided the opportunity for Social Watch–Tamilnadu to look closely into the budget formulations of Tamilnadu, through a methodology of intersectionality, from the perspective of dalit women.

The present publication carries the shocking results of the study. Social Watch-Tamilnadu offers this publication to the Central and State governments as well as the civil society and dalit organizations in the country – as a focal point for informed debate, leading to concerted responses.

Social Watch-Tamilnadu is thankful to United Nations Women, New Delhi, for their financial support; to Fr. Manu, our advisor, and Ms. Kamatchi, our senior researcher, for having kept the research on course; and to our research associates, Ms. Sandanamary, Ms. Semmalar, Ms. Sherin of Velicham, Mr. Chinnappan of Kalvi Kendra, Mr. Dayalan of Human Resource Development Foundation and Mr. Israel of Janodhayam for their cooperation.

**Chennai**  
**October 2013**

**Fr. John Kumar**  
**Director, SW-TN**

***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.

*Dalit* 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 caste-based 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

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## **THE STUDY<sup>1</sup>:**

In September 2011, Social Watch-Tamilnadu signed a contract with United Nations Women, New Delhi, to undertake a 18-month research project, entitled, *“Tracking State Budget with Intersectionality Framework for an evolution of Gender Responsive Budget for Dalit Women in Tamilnadu”*

The study primarily involved a desk-study of the Tamilnadu Government budgets for the three years, 2009-10, 2010-11 and 2011-12 from the point of view of benefits to dalit women in the State.

The study also attempted to identify the gaps that exist between present policy frameworks / schemes and the actual socio-economic reality of dalit women by in-depth studies of some key state government schemes in areas crucial for the lives and livelihoods of dalit women in the State. Thus we chose ‘Livelihoods’, ‘Access to Credit’, ‘Access to higher education and ‘Rehabilitation of women manual scavengers’ as issues crucial for dalit women and chose ‘NREGA’, ‘Mahalir Thittam’, ‘Post-Matric Scholarships’ and ‘NSLRS’ as schemes respectively for deeper analysis.

Given the potentiality of the study 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, spread over more than 10 districts of the State, viz-a-viz specific state schemes, the study attempted to identify the gaps that exist between these schemes and the actual needs and reality of the dalit women.

We also interacted with a group of dalit women panchayat presidents, as to their expectations regarding the implementation of Special Component Plan to suit the interests of dalit women.

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<sup>1</sup> For the complete study Report, refer [www.swtn.org/Gender Budgeting/](http://www.swtn.org/Gender Budgeting/)

## 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”

**(The above quotations are mostly from Ramu Bishwakarma & co., “Education of Dalit Women; Beyond a One-Dimensional Policy Formulation”, Himalaya XXVII (1-2), 2007)**

**Refer also; “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; and “Unheard Voices – Dalit Women” an Alternate Report to the Committee on Elimination of Racial Discrimination (CERD), prepared by the Tamilnadu Women’s Forum, 2007.**



## **Gender-Blind SCP & Caste-Blind GRB**

In recent decades, Special Component Plan for Dalits (SCP) 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>2</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!

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<sup>2</sup> Refer [www.swtn.org/publications](http://www.swtn.org/publications) 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

## 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>3</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>4</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>5</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>6</sup>

**But our concern here was to ask the question, “How Gender-sensitive has Special Component Plan been in the State?” In other words, “How far has Special Component Plan in TN been dalit women-focused, given the fact that dalit women constitute 49.96% of the State Dalit Population?”**

To find answers to the above questions, we did a detailed analysis of all the schemes that have been brought together under SCP in the State Budget during the three years 2009-10, 2010-11 and 2011-12. The following table reveals the complete details:

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<sup>3</sup> Speech to the Dalit Mahila Federation, 1942

<sup>4</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](http://www.swtn.org/publications))

<sup>5</sup> ADTW Department Policy Note 2010-11

<sup>6</sup> Refer Thudi publication, “We can STILL praise the TN Government”, April 2010.

## TN SCP (State Plan Schemes) Allocations

(in Rs 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	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 for abolition of special fees in aided schools	714.00	----	750.00
10	220202789JG	Compensation 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	Assistance under CM's Framers Security Scheme	----	100.00	160.00
13	220203789JB	Assistance to Agricultural children studying Law	10.00	10.00	----
14	220280789JA	Educational assistance to students studying in ITI's	10.28	9.30	----
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 infrastructures with NABARD Loans	5040.00	----	----
19	220300789JA	Assistance to students studying polytechnic & engineering	----	30.00	50.00
20	220300789JB	Reimbursing Tuition Fees for first generation students	0.00	----	5225.00
21	220400789UA	Expenditure on NSS	0.00	----	----
22	220400789UB	Expenditure on NSS in higher secondary schools	0.00	----	----
23	221080789JA 222501282JA	Welfare of SCs – Health	5015.00		----
24	221080789JA	Kalaingar's Insurance Scheme	----	25003.01	4003.00
25	221080789JB	Ambulance services under NRHM	---	----	638.50
26	221080789JC	CM's 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 Grant to Slum Clearance Board, as per 12 <sup>th</sup> Finance Commission	4000.00	----	----
31	221704789JG	Integrated Housing and slum Development Programme	1320.00	2000.00	400.00
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	Distribution of Colour TVs	15000.00	----	----
35	222060789JA	Distribution of Colour TVs	----	15000.00	----

36	222501102UA	Assistance to SC agriculturists in cooperatives	20.00	----	----
37	222501277JA/JB/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 Christian converts for BA/BSC/B.Com	----	94.50	94.50
43	222501277JU/JX/JY/KB/KC/KD	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 for studies abroad	0.01	----	21.55
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/JB/ 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 622501800JA05/ 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 destitute widows	22.65	----	45.50
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 for widows, handicapped and 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 Board members	362.00	362.00	48.24
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/JN /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 components	41.23	----	28.46
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 Constituency Development Scheme	7050.00	----	9400.00
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 Christian converts for professional courses	3.44	3.50	----
190	622501800JE	Interest-free loans to SCs in cooperative societies	25.00	25.00	25.00
<b>TOTAL</b>			<b>261544.37</b>	<b>382783.50</b>	<b>500749.52</b>

NB: Schemes that had nil allocation for all 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)

**“Dalit Women-Oriented” Schemes**

(in Rs Lakhs)

<b>No</b>	<b>Head of Account</b>	<b>SCHEME</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>
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	223560789JI	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	----	----
<b>TOTAL</b>			26578.18	32742.62	48877.68

As can be seen in the table in pages 10-21, about 190 schemes were brought under SCP in the State, with a value of Rs 2615.44 crores (in 2009-10), Rs 3827.84 crores (in 2010-11) and Rs 5007.50 crores (in 2011-12).

Now the next question was, “How many of these 190 schemes were specifically dalit women-oriented?”

**As can be seen from the table in the opposite page (pg 22), 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!) can be taken as pro-dalit women or dalit women-oriented.**

**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!**

Obviously, even a relatively progressive scheme such as the Special Component Plan in the State has remained, highly gender-blind! There seems absolutely no strategy, in terms of schemes or projects, specifically geared to the welfare of dalit women.

Going beyond mere calculations of allocations, the very quality of even 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 a lot more inclusive of the demands and needs of dalit women, both in terms of adequate allocation of funds to them as well in terms of the quality of the schemes.**

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

In spite of concerted efforts by civil society<sup>7</sup> as well as by the Central Ministry of Women and Child Development<sup>8</sup>, the Tamilnadu State governments and the state bureaucracy have continued, over the decades, to assert that the State does not need gender budgeting of any type.

So, in the absence of any GRB schemes in the State Budget, our effort was to identify, first, ‘women-targeted schemes’ (WTS) and ‘pro-women schemes’ (PWS) in the State Plan Budget over the three years and then, to see whether any of them had any specific dalit women-focus.

Our own earlier studies have already shown clearly the abysmal levels in which the state planning lies, in terms of any meaningful gender responsive budgeting<sup>9</sup>.

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 and to see as to what space dalit women have within them.

The following table reveals the results of our calculations:

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<sup>7</sup> Refer SW-TN, “Towards Gender Budgeting in Tamilnadu”, 2008

<sup>8</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>9</sup> Rf SW-TN. Towards Gender Budgeting in Tamilnadu”, 2008



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

(in Rs Lakhs)

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 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
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	WTS	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 married BPL couples	WTS	0.01	----	----
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 SCP	WTS	----	4425.00	9982.90

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	----
<b>TOTAL</b>				142157.37	109580.23	225182.84

Source:

2009-10 – TN Finance Department, Budget Publication 62, Annual Plan – Plan-Budget Link

2010-11 – TN Finance Department, Budget Publication 62, Annual Plan – Plan-Budget Link

2011-12 – TN Finance Department, Budget Publication 65, Annual Plan – Plan-Budget Link

As can be seen in the following table, out of the 86 schemes that were planned under ‘women-targeted’ or ‘pro-women’, 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.

**Obviously dalit women get excluded from schemes that are meant both for dalits and for women!**

### “Dalit Women-Oriented” Schemes

(in Rs lakhs)

No	SCHEME CODE	SCHEME	GRB	2009-10	2010-11	2011-12
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	----
<b>TOTAL</b>				52622.76	36842.62	49131.14

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)

## **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>10</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 union 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 as regular monitoring and evaluation is needed.

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!

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<sup>10</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”, Norrköping, Sweden, 2007 and Ramu Bishwakarma & co, “Educating Dalit Women: Beyond a One-Dimensional Policy Formulation”, Himalaya XXVII (1-2), 2007.





**TAMILNADU  
STATE  
SCHEMES  
&  
DALIT WOMEN**

**GAPS &  
CONCERNS**

As earlier stated in the section “The Study”, the second major objective of the study was to identify the vast gap that exist between the existing schemes evolved by the State Government and the actual grassroots reality and the 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 160 dalit women, spread across more than 10 districts of the State, 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 (MGNREGS)
- Access to Higher Education
  - Tamilnadu State Post-Matric Scholarships

**DALIT WOMEN  
&  
ACCESS TO CREDIT**

**‘MAHALIR THITTAM’  
What Benefits to Dalit Women?**

**CASE STUDY:**

**MALLIGA**

**(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 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.

## **“MAHALIR THITTAM” & Dalit Women in Tamilnadu**

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

The Tamilnadu Government 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.

The 2012-13 Policy Note of the Department of Rural Development and Panchayat Raj, Government of Tamilnadu asserts that there were 5.56 lakhs Self Help Groups in the State, with a membership of 85.70 lakhs and total savings of Rs 3,374.60 crores and a total amount of credit linked to banks of Rs 15,633.83 crores.

Truly a great achievement! But our question was: “How far is this mega programme relevant to the dalit women of the State?”

Though the programme does allow for mixed groups (in terms of caste) as well as exclusively dalit women groups, data with regard to caste-wise composition of the SHGs, linked to the Mahalir Thittam, is hardly available, at the level of both the State and the districts.

Local studies done by NGOs have calculated that most of the SHGs run by dalit women under “Mahalir Thittam” 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 meant for women in general!

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.

## **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!**

## Findings from the Field:

To get a deeper understanding of the gap that might exist between the “Mahalir Thittam” scheme and the socio-economic reality of dalit women in the State, Social Watch – Tamilnadu enabled ‘Kalvi Kendra’<sup>11</sup>, an NGO based at Villupuram and one of our Research Associates of the Study, to undertake a sample study of 30 dalit women from the two districts of Villupuram and Cuddalore viz-a-viz their experiences in access to credit through SHGs, linked to Mahalir Thittam.

Our case studies and over-all findings of the study only confirm our fear that schemes like “Mahalir Thittam”, meant for women in general, do not benefit dalit women in general, unless, supported by extra enabling mechanisms.

- When asked if they were able to develop any income generating projects out of loans from SHGs or Banks, as many as 22 of the 30 dalit women studied said “NO”. Only 8 of them were able to take up small initiatives like a ‘milch cow’, an ‘idly shop’ and a ‘soap making unit’
- 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. Here lies the hope for the future: if properly designed and implemented, these programmes can still empower dalit women too!

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<sup>11</sup> For more details about KALVI KENDRA, refer [www.kalvikendra.org](http://www.kalvikendra.org)

## **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 number of 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<sup>th</sup> standard, almost all the school-going aged children are in school or have completed some education – 23 girl children have completed 12<sup>th</sup> 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.

### **Dalit Women and Access to Credit**

- a. TAHDCO 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.
- l. 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.

**(Recommendations of Dalit women panchayat presidents, at a workshop on 15 December 2012, organized by Human Resources Development Foundation, one of the Research Associates of our study)**

## **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, thus facilitating proper planning for the effective functioning of these groups.**
- 2. Tamilnadu Government should ensure that out of the total allocation for Mahalir 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.**

**REHABILITATION OF  
WOMEN MANUAL  
SCAVENGERS  
In TAMILNADU**

**ALL THE SCHEMES  
UTTER FAILURES**

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.

And Dalit women constitute a sizeable section of manual scavengers in the State.

The Centre and the State have launched a series of schemes, meant for the rehabilitation of manual scavengers and their dependents. But the vast gaps that exist between the visualization of these schemes and the actual socio-economic reality of manual scavengers have ensured that almost all the schemes have ended up as colossal failures.

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

In March 1992, Government of India launched the NSLRS scheme. 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

But, till today the story of NSLRS has remained one of huge 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:**

**NIRMALA K.**

**(Chennai)**

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 trap. 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 December 1992, following the launch of the scheme by the Centre, the State Government appointed TAHDCO as the implementing agency of NSLRS in the State.
- 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, the State Government claimed that out of the 35,561 scavengers identified, 23,832 had 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.
- And without checking ground realities, the State Government announced that all the 23,832 manual scavengers had been rehabilitated!

But, as seen by various studies by quasi-government organizations and private agencies, there have always been wide gap 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 of 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 TAHDCO at the end of March 2002.**
- The Report, citing TAHDCO 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 TAHDCO to various banks during 1998-2002, were rejected on various grounds. As a result, Rs 32.72 crores out of 57.80 crores had remained unutilized.

## **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.



- 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.**

### **SANITARY MART SCHEME**

- 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 lakhs (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)
- Rs. 40.17 crores was sanctioned to the State to set up 1000 sanitary marts.

**But the 2003 CAG Report held that, against a target of 1000 marts to be set up for rehabilitating 25,000 persons, only 158, benefitting about 3100 persons, were established.**

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

- There was hardly any infrastructural initiatives to market the products
- No capacity building or skill training was provided to the beneficiaries
- Serious management problems of having 20 members in a group were never handled professionally
- Restricting the scheme to sanitary materials revealed a casteist mindset and did not have any economic logic!

## **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 of 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!

## **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.

The Tamilnadu Women Development Corporation, implementing “Mahalir Thittam”, was put in charge of the scheme. The maximum project assistance was fixed at 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 of Rs 5 lakhs (consisting of Rs 100,000 subsidy, Rs 75,000 as margin money and Rs 3,25,000 as term loan) was promised.

- But in August 2005, the TAHDCO MD was forced to admit, **“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!”** (Refer ADTWD G.O. MS No 136, dated 19.08.2005).
- Sanctioning of a revolving fund of Rs 10,000 to each of the Subamathi groups did not improve the situation.
- Even though in 2007, TAHDCO claimed that 1397 Subamathi SHGs, consisting of 17,897 persons had been formed and a financial assistance of Rs 730.50 lakhs had been provided, it is now the common belief of both government officials and civil society organizations that the scheme hardly exists at present!

### **Findings from the field:**

To get a deeper understanding of the gap that exist between the various rehabilitation schemes for manual scavengers and their dependents and the actual grassroots socio-economic reality of manual scavengers, especially the women among them, Social Watch–Tamilnadu enabled ‘Janodhayam’ (an NGO, based at Chennai and long experienced in the process of empowering manual scavengers), one of our Research Associates of the Study, to undertake a sample study of 30 women manual scavengers. Of the 30 women, 20 were from Chennai, 5 from Vellore and 5 from Tirunelveli districts of Tamilnadu.

All the 30 women claim that they had applied for some loan under the various rehabilitation 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

- 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
- 2 mention ‘No Training’ or ‘Too small amount’
- 1 mention that she has no knowledge of the scheme.

These findings as well as the accompanying case studies show clearly how the various rehabilitation schemes have proved futile in their basic objectives. Surely there is a serious need to recast all the rehabilitation schemes suited to the actual potentialities and limitations of the beneficiaries!

**DALIT WOMEN  
&  
NREGA in TN**

**SUBTLE CASTEISM  
AT WORK?**

## 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.

### MGNREGS – TN Fact File (2005-2012)

Year	HHs provided work	Women	SC/ST	HHs given 100 days work	Person-days generated (in lakhs)	Person-days generated (%)	Labour Budget (in crores)	Expenditure (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

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

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>12</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.

Our search at present, of course, is more specific: How far has the NREGA project in the State has truly helped dalit women? If not why?..

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<sup>12</sup> Refer the reports in Times of India (25 April, 2013) and The Hindu (17 may, 2013)

### **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
- l. 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.

**(Recommendations of Dalit women panchayat presidents, at a workshop on 15 December 2012, organized by Human Resources Development Foundation, one of the Research Associates of our study)**



## MGNREGS & CASTE

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

A general employment guarantee scheme like MGNREGS 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>13</sup>. Government statistics also show that nearly 60% of SCs and STs in the State benefit by the scheme<sup>14</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>15</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”**

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<sup>13</sup> Refer “TN ranks 2<sup>nd</sup> in employing women under job scheme”, Times of India, 28 February, 2013

<sup>14</sup> Refer “beneficiaries to audit rural job scheme works”, The Hindu, 6 February, 2013

<sup>15</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

## **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”

### **Findings from the Field:**

To get a deeper understanding of the gap that exist between the implementation of NREGA and the actual socio-economic situation and needs of dalit women in the State, Social Watch–Tamilnadu enabled Ms. Sandanamary, a strong dalit political activist, based in Sivagangai and one of our Research Associates of the Study, to undertake a sample study of 30 women with experience of working under the NREGA scheme. The 30 women were chosen 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 the opposite page) were truly significant, providing us material for further explorations of the issue at a deeper level.

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 disaggregated data to identifying projects specifically focused on the dalit women is essential.

**DALIT WOMEN  
& ACCESS to  
HIGHER EDUCATION  
In TAMILNADU**

**Running from  
Pillar to Post?**

## **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

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 getting 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. Of all the schemes announced for the year 2011-12, 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 is 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.
- 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.

Our efforts to do a sample study on the above questions did not succeed due to organizational limitations. But the case study below reveals the gap that exist between the schemes visualized and the actual reality of dalit women!



## **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.”

### **Dalit Women and Access to Higher 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.

**(Recommendations of Dalit women panchayat presidents, at a workshop on 15 December 2012, organized by Human Resources Development Foundation, one of the Research Associates of the study)**

## 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 [www.swtn.org](http://www.swtn.org))