

The Other Side of the Picture

Many readers of *Manushi* felt that the first issue of *Manushi* presented a grim picture of the situation of women. Here is a report on a new form of self-organization which highlights the points of strength of the women whose lives were portrayed in the first issue of *Manushi*.

THE Annapoorna Mandal was promoted by Prema Purav, a political worker who had many years of experience with working class families in Bombay, and had good rapport with them. In 1975 she initiated a programme to organize women who run small eating places in their own homes, for factory workers. They had been working at this trade of 30-40 years and were heavily indebted to moneylenders who charged 16-20 per cent rates of interest. They mortgaged jewellery but were also forced to buy their daily requirements of grocery like grain vegetables and fuel on credit. The result was that in spite of 18 hours of work, they could not make any profit.

The major objective of the organization is to provide the women with an easy source of credit.

Other objectives are :

(a) to make the women, mostly illiterate, understand the need for budgeting.

(b) to support them in what they are already doing.

(c) to mobilize them for social education and collective responsibility.

The credit scheme, operated through Bank of Baroda, was started in Byculla areas with 200 members. They all are wives of factory workers, and belong to intermediate or lower castes. In some areas there are a large number of 'scheduled castes'. Now there are 4,500 members. The areas covered are Nyculla, Naigan, Lalbugh, Worli, Kotiwada, prabhadevi, Telgussion, Parel Elphinstone.

Any woman who has at least 10 boarders can apply for a loan. The initial loan is upto a maximum of Rs. 1,500. Later loans can go up to Rs. 2,000. For Rs. 1,000 loan, repayment is by monthly instalments. When an instalment is paid, Rs. 60 is taken for repayment of loan and Rs. 10 goes to a compulsory savings deposit scheme. Each woman receives a pass book and account book in which stamps of different colours for different amounts are stuck to show her debit-credit position. Though illiterate, she can quickly learn to keep account. Interest charged upto Rs. 1,500 is 4 percent. If the amount is larger,

rates are higher – the highest being 15 per cent. There is an area committee from among the working women. This committee contacts all the others members of the areas, collects repayment, loan applications, keeps records. The bank representative contacts the area president every month. This saves the women the time and trouble of going to the bank.

The women work nearly 18 hours with just a short break at noon. Their work begins at 3 a.m. The first session is still noon. The second session begins at 2.30 p.m. and goes on till midnight. Some boarders eat a meal and carry the second meal. The meal served is of adequate quantity not quality. Leftovers are given to children. The relationship is highly personal. Often boarders; wives may be given boarding accommodation. Once a year, boarders present a gift to the *khanawali*.

The major benefit of this scheme is that women escape from moneylenders and can make cash purchases instead of credit purchases. The organization of the women meal-providers, has stopped boarders from shifting from one person to another.

All members of the mandal participate in literacy classes run by the local committees. Voluntary social workers make some attempt to educate them in family planning, health and hygiene. The committee members accompany the president, prema Purav, to the bank, the municipal office. They learn something of financial management, how to contact various officials, and do take part in decision-making.

The purchases of provisions for meal preparation are done individually. Three or four women may go together to do the marketing. Though pooled buying may save time, they have not tried it for fear of misappropriation. If a woman falls sick, others help her. The women care very much for each other.

From the point of view of boarders, the meal is very cheap. In a hotel they would have to pay Rs. 5 per meal.

Women have gained in self-confidence. They give interviews, have appeared on TV and sign their names. Leelatai Adav, Vice-President of the mandal lives in one room, 10' x 10'. Her husband is a retired millhand. She has a son, a daughter-in-law, 3 grandsons, fourth grandchild is on the way. The daughter-in-law has decided to go in for tubectomy. When asked why her son should not get sterilized instead, she said there'd be gossip if the wife gets a child later. Also, he is "weak", she said. They buy 5 bottles of milk and take mutton twice a month. The grand child goes to a municipal school but her mother wants to send her to an English medium school. The son is a *badli* worker in a textile mill. He has studied upto

the tenth Standard.

The daughter-in-law feels Leelatai is doing too much for the committee. She gets little help from her mother-in-law in the care of the children. The cooking for boarders is done by both Leelatai and her daughter-in-law. The daughter-in-law feel that now Leelatai is a “big person” as she goes to a bank talks with officials and she should get a good job, for her son. Leelatai replies that committee work does take up a lot of time but she gets respect. She is also aware of how much the mandal has helped them.

Paroobai Suryanvanshi is another committee members who assists Leelatai. She has 70 boarders, but has 5 relatives to help her. She has cramped living quarters. Her husband is a drunkard who doesn't pay a penny. She has fully paid one loan and now has taken another.

The major success of the scheme is its democratic functioning, without much official sponsoring. The scheme is successful because it is built on an existing productive organization. Collectivization of the women to get financial aid was easier because the women were already producers.

Secondly, it has not involved displacement of any sort, the women's method of operation has been retained and their independence preserved. Thirdly, unlike most loan schemes, this one has restricted the amount of loan and built in a scheme

of orderly repayment through monthly instalments. Only when an initial loan is repaid, can a second one be taken. There is a compulsory savings deposit scheme.

Many women have repaid their first loan and gone in for a second loan. The savings have definitely increased. Each household has visible additions to its assets. As expenses on food are saved, cash income of other earning members is used for the family's welfare. There is awareness of family planning.

While the standard of living has gone up, there is a tendency to copy the consumption styles of the well-to-do. Less is spent on health needs than could be, while expenditure on clothes, jewellery goes up. Awareness needs to be built up.

Expectations are raised. Again and again, the women say they do not want to continue in this occupation. They want to do “something better”. When their children grow up, they wish to leave this occupation. Some of their sons who have received high school education, aspire for white-collar jobs and would not like to be factory workers.

Having made their own work more paying, it is now for the women to move on to the next stage. The best part of the scheme is that the women are actively thinking of what to do next.

*Summarised by V. Meera, from a report by
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