

importance of girls' education. During the Camp, the Tribal Development Forum workers helped in problem solving, mobilized some resources for the Camp, and took pride in its success! In this Camp, 116 girls joined – 91 girls passed the 5th class exam, 10 passed the 4th class exam, and 15 passed the 3rd class exam.

The impact of these Camps is that the enrolment and attendance of girls in the government schools has increased. Parents have understood the need to educate their daughters – parents came 1 month in advance to fill the registration form to make sure their daughter got a chance to get educated in the Camp. And parents are now motivated to see that the problems of teachers in the school system are solved.

Watershed Work

The 500 hectare Watershed programme being implemented in Uplawas of Malwa ka Chora Gram Panchayat, Kotra Block, Udaipur District, is 60% complete. In the last year, soil conservation, pit digging, and trenching was done. Even though the work is not complete, in the 2003 monsoon, when the rains were good, the retention of moisture in the soil had increased from what it was before the Watershed work was done. As part of the Watershed project, the local people sowed a fodder seed called "puwad", and with the rains, the trenches, the increased holding of moisture capacity of the soil, the local people got a good crop, (they had never been able to sow this crop before), and sold it for a good price.

Then, further grants from CAPART were delayed, and the work stopped. When finally, a small amount of the grant was released, work started again, but within 2 months, it had to stop due to local inter-personal disputes.

2. *Vagad Mazdoor Kisan Sangathan, The Vagad Area Labourers and Farmers Organization*

In 1996, some people from Dungarpur District came to join the meetings of the Forest Land People's Movement, on the issue of displacement from homesteads on forest land, and joined the "sit-in" (dharna) in front of the Tribal Development Commissioner's Office on the issue. The people asked that Astha come and work with them in Dungarpur District, and so, in April 1997, Astha placed one worker in Dungarpur to work with the people.

The Organization has 7,775 members, and is working in:

- All 5 Blocks of Dungarpur District – Aspur, Beechiwada, Dungarpur, Sagwara, Simalwara
- 1 Block of Banswara District – Kushalgarh

	Name of the Block	Number of Gram Panchayats Where There is Work	Number of Villages Where There is Work	Number of Tribal Self Rule Villages
1	Beechiwada	22	78	38
2	Simalwada	9	20	10
3	Sagwada	10	18	7
4	Dungarpur	24	83	33
5	Aspur	8	13	10
6	Kushalgarh (Banswara District)	30	38	4
	Total	103	250	102

Families Associated with the Vagad Area Labourers and Farmers Organization Related to Specific Issues

	Name of the Block	Revenue Land Issue	Forest Land Displacement Issue	Credit Issue, Banks and/or Moneylenders
1	Beechiwada	935	790	350
2	Simalwada	370	210	180
3	Sagwada	117	190	130
4	Dungarpur	880	181	380
5	Aspur	150	--	60
6	Kushalgarh (Banswara District)	395	640	90
	Total	2,847	2,011	1,190

Some very interesting and important issues affecting large numbers of people have been taken up by the Organization in the Vagad Area. Perhaps the most interesting is the issue of exploitation in bank loan recovery

Problems of Credit (Loans and Loan Repayment) in Dungarpur District

1. Defaulters -- Since drought has lasted for about 5 years, the tribals of Dungarpur who have taken loans could not make any repayment in this period, and have been labeled "defaulters".¹

2. Subsidy Benefits Do Not Reach Tribal Borrowers -- The tribal farmers took Agriculture loans from the banks (the banks were implementing a government scheme), and the banks have created problems for the farmers in relation to the government subsidies that were part of the programme. For example: the loans were for varying amounts -- Rs. 5,000 to Rs. 20,000, and the subsidy amounts varied around 50%. So, if the farmer took a loan for the purchase of animals, or a pump set, then the bank purchased the item for them, and the farmer signed the papers for the TOTAL amount. *In other words, the amount they had to repay did not take into account the government subsidy, and the subsidy money was taken by the bank people, and the subsidy amount plus the loan amount is being taken back from the tribal farmers by the bank.*

3. Simple and Compound Interest Problems -- Compound interest was being charged on the total loan amounts. In a precedent judgement, the Rajasthan High Court had ruled that the banks could only take *simple interest*, not *compound interest*. The banks of Dungarpur are not following that.

4. So-called "Renewal of Loans" by Cooperative Department Societies (LAMPS) -- The Cooperative Societies (Government run Societies) have made many mistakes in the procedures around "*renewal of loans*" (of which there is no authorized system in banking -- although there are such systems in the traditional money-lending culture). At the end of each year, the banks have been showing their loan repayments as totally repaid -- when in fact, they have not been repaid. (The drought period has further slowed down repayments.) Then early in April, they show a "new loan" for the tribal farmer, which includes all the unpaid principle and interest, plus some arbitrary penalties which the LAMPS (Large And Multi-Purpose Societies) managers have added. The tribal farmers are asked to put their signature or thumb impression on these "new loan" papers. The balance between the principle plus interest outstanding, and the total "new loan" written is an amount that will go in the Manager's pocket!! This process has been going on for the last 7 years in Dungarpur District!

¹ Assets of Bank Loan Defaulters can be confiscated by the banks towards the repayment of their loan amounts.

5. No Receipts for Loans Repaid -- In other irregularities, the tribal farmers have repaid their loans but have not received receipts from the banks or from LAMPS for their repayment amounts.

6. Banks Ignore Reserve Bank Directives Which Benefit the Poor Who Have Taken Loans --

The Reserve Bank and NABARD, have passed a new guideline that for those who have outstanding loans (and would then be “defaulters”) since 1998 and up to March 2003. *The banks are directed to waive the total interest and make only the principle amount due.* The banks have not implemented this ruling with the masses of the people who are defaulters (because of the drought, etc.). And -- it has been found that all those tribal farmers who took loans from the Co-operative Department’s LAMPS, are not classified as “defaulters” since on the books of the LAMPS, the total loans have been cleared at the end of each year and “new loans” “loan renewals” have been done. So, this guideline cannot be applied to these farmers, and these farmers cannot benefit from the Reserve Bank and NABARD directive..

7. Animal Insurance Ignored by Banks -- The government has a scheme that when banks make loans for livestock, the government automatically insures the animals purchased and in case of death of the animals, the bank recovers its loan money from the insurance company, and not from the farmer. However, in Dungarpur, due to the inefficiency and incompetence of the bank managers, and lack of interest in the problems of the tribal farmers, when the animals have died, the reports have been given to the banks, but the bank managers have not cleared the loan accounts with the insurance money, and the bank managers continue to demand repayment of the loan amounts from the poor tribal farmers who now do not even have animals!

These problems have been uncovered by the Vagad Mazdoor Kisan Sangathan, and after hearing about a few cases, the Organization did a survey of about 1500 poor farmers with loans outstanding, taking case study information. This data reveals that there is a huge problem in this tribal area for poor farmers, and the issue has been taken up by VMKS. The Organization has handled this problem using the PESA legislation (Tribal Self Rule -- TSR legislation). Section 3 - ta-V of the State Act gives the Village Assembly (*Gram Sabha*) the power to control money lending. The PESA Village Assemblies (*Gram Sabhas*) have gotten the facts out about the cases, and if the records are correct, the tribal farmer must still repay the bank, but if there have been mistakes, the Village Assembly (*Gram Sabha*) decided to take up the case and “get it right”.

After realizing that all these “irregularities” are probably not isolated to Dungarpur District, the members of VMKS have gone to meetings of poor tribal farmers in other Blocks and Districts, and shared their insights and explained about the actions they have taken. Now, NGOs and People’s Organizations in other places are taking up surveys and investigations, and at least in Rajsamand District, there is a report that a bank manager has closed the loan accounts of persons who have paid (or more than repaid) their loans.

Money-Lenders

Likewise, VMKS has done surveys of loans given by moneylenders, and have taken action where the recovery from the poor tribal farmers has been extortion. They have shared their action with moneylenders, with other people’s organizations.

In Kumbalgarh Block of Rajsamand District, the problem of “over-recovery of loans” with extremely high interest rates (like 120%) was tackled when the People’s Organization decided to direct the poor tribal farmers to stop repayment of loans. Repayment was stopped, and the money-lenders have come to the People’s Organization there saying -- “Okay, repay the loan with only 12% interest per year”. Also in Kumbalgarh, the moneylenders have stopped recovering money against loans made!!! In addition, Jarga Development Society (*Jarga Vikas Samiti*), the People’s Organization in Kumbalgarh, has done a survey of the LAMPS loans made, and found many irregularities, and have submitted a report to the Collector, Rajsamand. The Collector has ordered an inquiry into the loaning system through government channels in the Block.

In this way, the work of Vagad Area Labourers and Farmers Organization is spreading beyond Dungarpur and Banswara, and is an example of Astha's approach – first figure out how to improve a situation in one place, and then, with the people, share the experiences and strategies with other poor and exploited people in other places.

And now, for the meetings and training programmes that Astha helped the Organization with throughout the year: First, the regular meetings held:

	Programme Meetings	Participants
1.	Every month, on the 6 th , General Body of the P.O., so 12 such General Body meetings in Dungarpur were held in the year	1,500
2.	Every month, on the 9 th , General Body of the P.O., so 12 such General Body meetings in Kushalgarh, Banswara, were held in the year	750
3.	Women's Meeting, 30 th of every month – 6 in the year	250
4.	Coordinating Committee Group, 9 meetings in the year	
5.	Workers of the People's Organization, 6 meetings	
6.	National Meeting of Tribal Self Rule organized by Bharat Jan Andolan – 2 meetings	
7.	State Level Meeting of PUCL – 2 meetings	
8.	Udaipur Area Coordination meeting of People's Organizations 6 meetings	

Date	Programme	Participants
13-14 June 2003	Leadership Training Camp	24
20-29 August, 2003	Women's Literacy Training	36
27 August 2003	Forest Land Rights Claims Submitted in the Courts, Dungarpur	460
8 September 2003	Rally of Forest Land Rights	550
18-20 September, 2003	Leadership Training Camp	62
23-24 September 2003	Study tour to Milan Mela (Large Learning and Sharing Fair, Kotra, Dist. Udaipur)	70
30 Oct. – 1 November 2003	Women's Camp, Kushalgarh, Dist. Banswara	80
24 November 2003	State Election Candidates Interaction Programme, Kushalgarh	120
25 November 2003	State Election Candidates Interaction Programme, Dungarpur	380
13-15 December, 2003	Women's Camp,	72
24 December 2003	Tribal Self Rule Annual Convention	3,200
9-12 January 2004	Tribal Self Rule Committee Camp	120
14-23 January 2004	World Social Forum, Mumbai	17
25-27 February 2004	Women's Training Camp, Dungarpur	220
13-14 March, 2004	Legal Awareness Training Camp	107
18-19 March 2004	Issue Based Camp, on Credit/Debt, Kushalgarh	92
27-28 March, 2004	Tribal Self Rule Committee Members Camp	81
27 March 2004	Debt/Credit/Forest Land Rights Rally	1500

The Astha staff working with the Vagad Area Labourers and Farmers Organization are:
 1 Full-Time Field Coordinator
 1 Fellow, a local man from Dungarpur, who is working in Banswara
 Paid workers of the Organization are 4 Animators, 3 in Dungarpur and 1 in Banswara.