

0120. 1st Application to Novib for Coolie Sangha Consolidation (Sep 1992)

Project Application submitted to NOVIB in September 1992 describes the situation in which the project is conceived, lists 8 arguments for the need of the project, and describes the implementation plan

1. APPLICANT ORGANISATION

Agricultural Development & Training Society (ADATS)

Bagepalli 561 207,
Kolar district, Karnataka,
India.

2. LEGAL STATUS

Reg. No: 97/78-79 under the Karnataka Societies Registration Act, 1960.

Union Home Ministry Number: 094570001 under the Foreign Contributions Regulation Act, 1976.

3. BANKERS

Account Number: 3314 with Canara Bank, Bagepalli branch.

4. PROJECT TITLE

CHELUR EXPANSION PROGRAMME III Phase
(Coolie Sangha Consolidation)

5. LONG TERM OBJECTIVES¹

- To permanently establish the BAGEPALLI COOLIE SANGHA (BCS) as a taluk level mass organisation of Coolies so that small and poor peasants struggling for their development can continually take stock of wider societal changes and make necessary adjustments to survive with dignity and security in a rapidly changing political economy.
- To create the financial wherewithal to guarantee permanence and posterity for the BAGEPALLI COOLIE SANGHA.

6. SPECIFIC OBJECTIVES

- To assist the Coolies in this final phase of Coolie Sangha Consolidation so that the Coolies can take over all and every responsibility by the end of 1994 when ADATS totally withdraws from Bagepalli taluk.
- To establish an Endowment Fund of Rs 25 million in the name of the BAGEPALLI COOLIE SANGHA which will add on to the Coolies' own decentralised village level Sangha Funds which should have accumulated to about Rs 5 million by that time.

¹ There is a natural convergence of long term and specific objectives since this is the final 2 year phase of involvement in Bagepalli taluk.

- To enhance finance management and budgetary skills in the Coolies and help evolve and install the formal mechanisms for check and control in such a manner that individual member Coolies, especially Coolie women, do not ever lose control over the funds and assets of the BCS.
- To accompany the DLDP 2nd Phase project (Ida 014-90-002) with skill training and efforts to attract outside entrepreneurs and capital into the taluk.
- To discover a higher and deeper role of accompaniment for ADATS to further its relationship with the independent BAGEPALLI COOLIE SANGHA after this final 2 year phase.

7. SITUATION IN WHICH THE PROJECT IS CONCEIVED

7.1. Coverage

ADATS has worked in 156 villages of Bagepalli taluk for varying lengths of time - in 29 villages of the Old Area for 15 years, in 65 villages of the Chelur Area (CEP) for 7 years, and in 58 villages of the Gulur Area (GEP) for 6 years. As on today 110 village level Coolie Sangha Units (CSUs) with 3,545 Member Coolie family families are properly functioning in the taluk. They represent 27% of the total population of the taluk.

46 bigger CSUs with 3,055 member families have dropped out over the years, for various reasons. About half of them are now on the verge of coming back. But more importantly, there is an appreciable and active trend for new villages to join the BCS in spite of it being clearly known that ADATS is on the verge of withdrawing and so the chances of getting material benefits are at best doubtful. These Coolies from villages which had kept out of Coolie Sangha building for one and a half decades are the clearest testimony of the effectivity and success of the BCS as an independent people's organisation.

Coverage figures are, in the coming years, likely to stabilise at over 40% of the total population with more than one-half the Coolie population organised into village level CSUs.

	Old Area	CEP Area	GEP Area	Total
Supported by:	NOVIB	NOVIB	EZE	
Villages:	33	65	58	156
Functioning CSUs:	14	51	45	110
Member Families:	531	1,485	1,529	3,545
Population Coverage:	16%	32%	33%	27%
Dropped CSUs:	19	14	13	46
Dropped Members:	1,237	968	850	3,055

7.2. Coolie Sangha Consolidation

For the past year we are in the 3rd and final phase of our 9 year intervention strategy which we call the Coolie Sangha Model of Development in 51 villages of the CEP Area. The Old Area was where we developed the model and so our initial intervention had been haphazard while we experimented, groped and learnt. It is therefore fair to say that we entered this final phase only a year back in 14 villages of the Old Area also. In September 1992 45 villages of the GEP Area also entered into the Coolie Sangha Consolidation phase.

As a result, in spite of different lengths of involvement, all 110 CSUs are more or less at the same stage of development, needing the same type of intervention - serious preparations for responsible NGO withdrawal within 2 years.

In this past 1 year we have made some solid preparations to totally withdraw from the taluk and hand over all responsibilities to the Member Coolie families and their elected function-

aries. Enclosed please find a Progress Report dated October 1992 where we have explained these in some detail.

7.3. Structures of grassroots democracy, autonomy and pluralism

The Coolie Sangha is not a monolithic unification trampling upon individual identities and reducing people to a common denominator. Each CSU is different in its membership composition and prioritisation of problems, responding to very specific situations in their respective villages. And each adopts a different strategy to achieve its aims. They are all linked together in an organic bond through their apex co-ordinating body, the BAGEPALLI COOLIE SANGHA, which itself evolved as a logical consequence of their getting together. The rules governing this getting together are continually being evolved bottom up and adhered to by individual CSUs not due to any pressure of imposition but because of their desperate intuition to stay together.

This grassroots process is reflected in the basic building block of the Coolie Sangha - primary membership in the village CSU. There are no hard and fast rules governing admittance, suspension and cancellation of members, except perhaps that the decision of the CSU is sacrosanct. However, even a superficial look at the members reveals that only those who do not employ wage labour are taken in. Such an analysis also reveals a unification across caste lines, suggesting that when left on their own, the poor would like to break down sectarian and parochial divisions.

But organic bonds inevitably result in two-way flows of influences. Commonalties are forged by the BCS. Political opportunism in refusing to commit themselves to any one particular political party is the first such commonality which comes to mind. An emphasis on the poorest of the poor is another. The importance given to women headed households and the handing over of serious community responsibilities to Coolie women is yet another. A blanket rejection of money consuming social customs even at the risk of losing their ethnic identities is still another.

The relationship between the village level CSU and the taluk BCS is truly a study in demonstrating that unity and the forging of strength through numbers are not anathema to grassroots democracy, autonomy and pluralism.

7.4. Position of Coolies in village society

Largely due to the structural changes they were able to effect, the socio-political position of Coolies in village society has dramatically changed over the past 15 years. The present situation bears absolutely no resemblance whatsoever to conditions that prevailed before the building of the Coolie Sangha.

15 years back, Coolies had no personal identity and a zero social standing in village society. They were equated to cattle and other necessary inputs for peasant cultivation. Their opinion was never sought and they hardly had enough independence to decide on even their most private and inter-personal matters. Low wages, unequal wages for women, bad and often forced work conditions including disguised forms of bonded labour, the need to seasonally migrate in search of work, low productivity on Coolie lands, lands often left barren for want of credit and timely inputs, high usurious interest rates making them loose their little assets to middle peasants, exposure to severe harassment from the landlord-police combine, outright cheating by petty bureaucrats, etc. all formed an accurate description of the typical peasant political economy that prevailed.

Coolie women were doubly exploited, first as Coolies and next as women. They were subject to an everyday insult which was as tormenting as the frequent occasions of rape and sexual abuse. A feeling of being useless was deeply internalised in them.

No political parties represented the Coolies, they did not get their just share of civic amenities. Centrally planned anti-poverty programmes of the government had failed to alleviate the position of the Coolies. They had only fostered petty corruption and created a class of village touts and corrupt officials who served the electoral needs of political parties while pursuing systematic cheating and dupe as a lucrative career.

It was in this background that the Coolie Sangha helped the Coolies to liberate themselves from the clutches of middle peasant domination and find their own identity and person status to live with dignity. After successfully undertaking major land and wage struggles against the middle peasantry, they went on to wage dangerous political battles in the early '80s.

Their credibility as admirable persons who one is proud to associate with was proven when, as a result of critical self-reflections on these struggles, an uncompromising internal rectification drive was immediately launched from the mid '80s. The BCS then embarked on a serious agenda of economic development where they have been equally successful.

7.5. Effects on village society

Socio-political gains made by the organised Coolies have had results across the board, positively effecting the position of all the Coolies, including those who are not members and in villages without CSUs. These include the total stoppage of extra-economic coercion and caste discrimination, a political mien in the taluk where Coolie opinions are sought after and acted upon, and an increase in civic services from the local government.

Similarly, economic gains also spill over to benefit the poor as a whole. The self confidence of all the Coolies in the taluk has been raised to such an extent that there are spontaneous struggles resulting in the getting back of lands unjustly lost due to usury, a four fold rise in daily wages from an average of Rs 3 to about Rs 12, and equal wages for women and men.

But the purely monetary gains obtained through a tripling of dry land farming yields, the adding on of at least one off-farm venture like sheep rearing or petty trade or whatever to enhance family earnings, and the learning new skills to command more lucrative wages and working conditions could not be emulated by non members. An obvious reason for this is that projects like the DLDP and CCF did not directly benefit non members. But a more subtle cause is that these gains did not come about merely as a result of exclusive opportunities provided to Member Coolie family families. They have occurred within the structures of specific support and control mechanisms which their CSUs provided them.

Electorally the Coolie Sangha is the single most serious force that political parties have to contend with in the taluk. It commands a solid one-quarter of the vote which, apart from being unlikely to get fragmented, influences a chunk of the remaining voters with its awesome and well dispersed presence.

Having openly declared its unwillingness to ever contest polls and publicly weeding out those with electoral ambitions, the BCS makes no secret of its blatant electoral opportunism. This results in deep feelings of abhorrence in those who stake their everything in political fortunes. Conventional politicians can no longer ignore day to day village happenings on which the CSUs are continually active and still claim to play politics, citing non issues as larger concerns that the electorate just do not care about.

But it also results in the BCS wielding a unique bargaining and policy influencing power, very akin to an effective consumer movement in industrial society. This is put to good use by buying peace in between elections, even if through uneasy truces. The neutral population expresses its gratitude for this dangerously purchased tranquillity by further supporting the BCS' ploys and stratagem during elections.

The BCS has always been careful to cultivate a just and reasonable image with the so-called neutral population, realising that it is their values and opinions which comprise the normative values of village society as a whole. Coolies realise that, in the final analysis, these are the opinions that count and will determine the continuance of their organisation without obstructions hurled at its path in day to day matters.

From this very carefully strategised relationship of mutuality are born the Coolies' cultural interventions in village society. Their dexterity is displayed when tackling issues and settling controversies. While being very careful, almost to the point of being finicky, to strictly adhere to law, prevailing socio-legal norms of village society are at the same time challenged.

Whether this be to foster a participatory and equitable democracy, question hitherto unchallenged practices of corruption, foster genuine communal tranquillity, or alter the image and position of women. These are not areas where one can lay claim to outright achievements or instant changes. They are interventions with resonance, and one only hopes to have produced a prolonged, subtle, stimulating effect beyond the initial impact.

7.6. Positive discrimination in favour of women

Perhaps the most remarkable and outstanding of these resonant impacts of the Coolie Sangha has been the attitudinal changes that have come about with regard to women. This is reflected in the rather complicated but very mature BCS policy of positive discrimination in favour of Coolie women being widely accepted by a majority of the village population.

It is by now commonly accepted that Coolie women are doubly exploited and that the causes for their severely repressed status are many and intricately woven in myths and half truths. For them to be unravelled, one has to part from deeply ingrained prejudices and suppositions which are very private and personal in character. The basic maladies which need focus are that on the one hand women are prevented from participating in decision making by their male family members as well as by macho norms of village society, and that on the other hand women are victims of their own in-built inhibitions and undeveloped faculties. But the matter is not quite so simple and a clear management solution will not solve these afflictions.

It is not enough to merely be fair and even handed when it comes to the question of women. Attempts to give a separate attention to women could very easily disguise more intricate forms of discrimination through apartheid like policies of separateness where, ultimately, pitiabilities are thrown at them. It is therefore vital that compulsory spaces are provided for women to participate in all the normal and every day activities of the development effort - the Coolie Sangha - while at the same time creating special fora for them to meet and develop separately.

Women do represent values which are apart and different from macho male attitudes. But there is a great danger in stating such an idealistic stand. Just as the intellectuals of yore did with the proletariat, men will quickly learn to glorify all that woman stands for, pretend to imbibe feminist values and shunt the person of the woman once again to the sideline. It is far more difficult to realise that while many feminist values have to be learnt and genuinely be imbibed by men, they can become a force at play in society only through their natural agents, women themselves.

Male perceptions of women represent the ultimate mental alienation which prevent a community from moving forward. The individualism that comes from a change in this most deeply held perception is the ultimate mental liberation which stands apart in strength and possibilities from the other base greed which laissez faire promotes. Gender perspective, as different from but not excluding special activities for women, therefore becomes the pivot around which sustainable development rotates to gain a relevance.

7.7. Coolie women

The general campaign on gender consciousness in the late '80s preceded a special attention given to enable women to participate within the structures of the Coolie Sangha as more than equals. These included the setting up of Mahila Meetings as exclusive and parallel fora in each and every CSU, *Vokkaku Sanchi Duddu* moneys being put aside for women to run their own petty credit schemes with the explicit objective of safeguarding Coolie women from sexual exploitation, the decentralised health and children's education budgets were handed over to their exclusive discretion, Coolie women enjoyed veto powers to overrule decisions of the mixed CSU Meetings on CCF and other matters without disclosing their reasons to men, and a conscious attempt was made to root out sexism from the general vocabulary and Coolie demeanour.

All these have resulted in Coolie women beginning to contribute as equals to all and every aspect of running the Coolie Sangha in a vast majority of the 110 functioning CSUs in the taluk.

7.8. Basic services

The CSUs have had a history of ensuring that basic services like drinking water, electricity, health, education and shelter reach the Coolies. So much so that this has turned into a reputation. Non Member Coolie families and even the middle peasants in most villages turn to the CSUs to ensure that civic amenities reach them. Some of the earliest struggles of 15 years back when we first began to build the Coolie Sangha were against petty corruption and for civic amenities from the local government.

ADATS has all long held that these have to be met by the State and that the people have to be organised to struggle for them. But we refused to take a purist stand on the issue because a people who are deprived of the bare minimum's cannot be organised to take other aspects of their lives into their own hands. We have therefore had no hesitation to augment these services, specially in the fields of community health and children's education, with externally mobilised efforts and resources. But we are particular that such service delivery schemes should not be acts of charity on our part. They have to be conceived, planned, monitored and reviewed by the structures of the Coolie Sangha itself.

The political economy of the country has, in the meanwhile, drastically changed since mid 1991. Even the most basic of amenities like drinking water, electricity, roads and low cost houses are no longer citizen rights that the population can demand and a conscious State has to at least pretend to satisfy in some measure. They have instead become infrastructure that the State chooses to build to meet the needs of industrialisation. Instead of meekly giving in to this lopsided logic of capitalism, the Coolies will now have to intensify their struggle to disallow this un-stated policy and at the same time prevent pilferage and leakage in the delivery of meagre services which are still available.

7.9. Credit & entrepreneurship

ADATS has granted out a total of Rs 14,021,220 to 147 of the 156 CSUs in Bagepalli over the past 8 years for them to run their own alternate credit structures, the Coolie Credit Funds (CCFs). Initial CCF grants were small and ADATS kept increasing them with matching grants from time to time based on proper utilisation and prompt repayment. In this way each CSU was given time to mature its practical unity and build management capability through running its CCF.

A total of 11,789 loans amounting to Rs 12,182,169 have been given out by the CSUs to date. Member Coolie families borrow for just about anything they want and themselves decide when they will repay, provided their CSU and Mahila Meetings approve of the purpose,

amount and repayment schedule. Most CCF borrowing have been for crop loans and cattle rearing. They also borrow to improve their agriculture, for trade and entrepreneurship, and for consumption.

Purpose	Loan amount		Borrowers	
Crop Loans	4,251,336	38%	6,525	55%
Cattle	5,204,529	47%	2,389	20%
Agriculture	1,121,531	10%	538	5%
Trade & Entrepreneurship	1,007,680	9%	912	8%
Consumption & Others	597,093	5%	1,425	12%
Total	12,182,169	100%	11,789	100%

The strong social control of the CSUs over its members has ensured that the overall repayment rate is 93% in spite of the fact that only 110 of these 147 CCFs are still functioning.

The CCFs are much more than a successful economic model for Coolie development. They are anchored in a particular world view and strategy of the Coolies and their CSUs where the individual gets support from her community to constantly take stock of wider society and adapt through economic enterprise. In this sense the development of the CCFs and CSUs go hand in hand. Each CSU makes its own priorities, sets its own targets and achieves these self imposed goals with an impressive efficiency and effectivity. 110 CCFs, along with their CSUs, have matured into vital and autonomous pluralistic village level instruments for Coolie entrepreneurship.

In 1990-91 the Coolies decided to empty their coffers and give out all the CCF capital as loans to the poorest of the poor and ensure that no CSU member had an income of less than Rs 500 a month. Through this action they made a very definite political statement which was a precursor to forging the CSUs into communities that transcended superficial unities of convenience forced onto them by their poverty and subjugated status. Then was their decision, made possible largely due to enhanced CCF capitals through the DLDP 2nd Phase project (Ida 014-90-002), to make major entrepreneurial adjustments in their own lives as a response to the sudden and unexpected changes in the Indian political economy.

To us, the most impressive facet of this adjustment is not merely the speed with which they took stock of wider developments in society and adapted to their own micro situations. It was the Coolies' willingness to overnight shed deeply ingrained behavioural patterns. On the surface, these included a looking up to governmental goodwill, protection, subsidies and reservations which resulted in a lack of enterprise, and various feudal norms like wasteful social custom, the joint family and counter productive attitudes towards women. But at a deeper level one realises that it was a survival strategy of apathy and resignation, developed with deep wisdom over the years, that the Coolies shed without reservation once they realised that it was no longer needed. In doing so, they have redefined the concepts of power, leadership and struggle itself.

The Coolies have, almost overnight, imbibed an awesome fiscal discipline in their lives and prepared themselves to enter into the cracks and crevices of the new order, once again convincing us that, with an effective geopolitical coverage, they are capable of influencing larger developments in the political economy of the country as a whole. And the CCFs were the instruments they chose to effect these changes.

Enclosed please find an elaborate Progress Report dated September 1992 where we have explained the status and functioning of the CCFs in the CEP Area.

7.10. Skill training

Coolies themselves taking up off-farm ventures is only one means to raise income levels. It has many limitations. Equally important is for the Coolies to learn off-farm skills, build themselves up as an efficient work force and attract outside entrepreneurs to invest in the taluk. With this in mind ADATS started a skill training centre where batches of 100 Coolie youth were brought in for periods of 6 months to learn industrial skills under outside entrepreneurs who were willing to run their manufacturing businesses at this centre.

These outside entrepreneurs were invited to start their own ventures, provided the specialised workers they employed were prepared to use Coolie youth as apprentices under them. In this manner our youth would be taught both, a practical industrial skill as well as the intangible sense needed to survive in an upcoming enterprise.

37 girls and 98 boys are presently undergoing training as apprentices under an entrepreneur from Bagepalli who has started making ready made garments with orders from wholesalers in Bangalore. About 20 children are learning welding, fabrication and motor re-winding under 2 other entrepreneurs from Bagepalli. An export garment manufacturer from Bangalore is going to start with very sophisticated technology in the next weeks. A practising lawyer from Bagepalli has finalised his plans to start a silk twisting industry.

A realistic target we have set for ourselves is to train 400 Coolie youth through 4 batches of 6 months each over the next 2 years, and get each and every one of them placed in jobs which will fetch them a minimum wage of Rs 1,000 a month. We will then review the scheme and evaluate the extent of outside capital we have been able to attract into the taluk.

7.11. Physical infrastructure

ADATS has helped the Coolies build a vast and decentralised physical infrastructure of meeting places, training facilities, houses and offices to support their endeavour. 95 community halls have been built in as many villages, 4 cluster villages have additional facilities, there is a place for the BCS to conduct its monthly meetings when about 500 people gather for 2 days and a night, adequate infrastructure at the BCS farm to hold residential training sessions for extended periods, and accommodation for the taluk functionaries of the BCS to live and work from.

All these properties with clear and formal title and worth over Rs 10 million, are owned and controlled by the various village level CSUs, Clusters and the BCS though they were built by ADATS with funds from northern NGOs and nominal contributions from Member Coolie family families in the form of labour and supervision.

There are additional physical infrastructure owned by ADATS which are available to the BCS. These include a well equipped office with adequate work space, transport, a sophisticated communication system, and a computerised data bank with custom developed software to monitor each and every activity of the Coolie Sangha. This infrastructure, located at the central ADATS campus in Bagepalli, is used by ADATS to support Coolie Sangha building in 3 more taluks apart from Bagepalli and therefore will not be handed over to the BCS in the foreseeable future.

7.12. Assets

Impressive assets have been created in the name of the BAGEPALLI COOLIE SANGHA. These include a 42 acre organic farm which should yield a minimum income of Rs 50,000 every month after a few more years, another 5 acre coconut farm, and a 10,000 birds capacity poultry farm. Besides being income generating ventures these are also value adding in nature. The

market value of our investment of about Rs 5.5 million has more than doubled in the past 4 years.

7.13. ADATS organogram

ADATS follows a 2 Organisations policy wherein the NGO and people's organisations are kept separate. While independence, village autonomy, pluralism and grassroots participatory democracy are some of the vital principles that govern the management of the people's organisation, efficient management is the guiding principle for ADATS.

Efficiency and good management cannot be achieved without a positive organisational culture which promotes the total involvement and full participation of each and every staff member at every level of project implementation. A total and unreserved transparency in all matters, including our private lives and finances, is the main instrument we use to foster this organisational culture.

In the ADATS organogram Field, Executive and Accounts/Admn are kept as clearly separate wings. The staff of each wing is independent of the other and they have different line responsibilities, roles to perform, schedules to follow and targets to meet. The point of working contact for these different staff are the Cluster Meets where Representatives from 5-6 CSUs meet every week at the central village, and they co-ordinate with each other in weekly Staff Meetings.

7.14. ADATS staff

The 7 core staff of ADATS, comprising the Project Director (Ram Esteves), Accounts Admn Assistant (Pradeep Esteves), Executive Assistant (Mario Esteves), Accounts Assistant (Vivy Thomas), 2 Projects Assistants (Maggie and Javid) and the BCS President (Venkatashivappa) are stationed at Bagepalli. They co-ordinate all the Coolie Sangha building work in the 4 taluks where ADATS works. They are assisted by Desk Workers, Drivers and Helpers.

4 Area Field Workers - 2 for the NOVIB supported Old and CEP Areas and 2 for the EZE supported GEP Area - are the only ADATS staff present in the 110 CSUs of Bagepalli taluk for the past 3 years, besides a Veterinarian who accompanies the DLDP 2nd Phase project (Ida 014-90-002). They make it a point to attend all the Cluster Meets in their Areas and each of them visits at least one CSU or Mahila Meeting every night. They are assisted and accompanied by the BCS President and Secretary.

7.15. BCS organogram

When implementing various service activities, ADATS consciously encourages the beneficiary Coolie families to organise themselves into village level bodies called CSUs, weekly Cluster Meets, and monthly Taluk Meetings. These beneficiary bodies find their formal structure and legal corpus in the BCS which provides a corporate identity to all the CSUs, Cluster Meets and Taluk Meetings. Such identity is what permits the operation of bank accounts, placing of Fixed Deposits, holding of property, and most importantly, the legal basis for the structures of membership, meeting and voting rights.

The BCS is registered under the Indian Trusts Act, 1882, and bears Registration No: 350 of 86-87 dated 18-2-1987. It is also registered as a charitable trust with the Commissioner of Income Tax, Bangalore, and bears Registration No: Trust/718/10A/ Vol/BI/B-138 under Sec 12A(a) of the Income Tax Act, 1961. But the BCS does not enjoy recognition under the FCRA.

The BCS has three Trustees including the President, Treasurer and founder Member. They are the guardians of the charter of the Trust. They cannot receive any remuneration or fees for

any services rendered to the BCS in any capacity. The President appoints returning officers for all elections in the beneficiary bodies of the Trust and formally recognises their democratic choices. He also nominally presides over all the meetings. The Treasurer looks after the financial interests of these bodies.

The actual affairs of the BCS are controlled and directed by the elected functionaries who include the BCS Secretary, Cluster Secretaries and CSU Representatives. Together with the President and Treasurer, the BCS Secretary and Cluster Secretaries form the Executive Committee for each taluk.

Enclosed please find the BCS Trust Deed, Income Tax registration and the latest Audit Report and Balance Sheet.

7.16. BCS staff

The BCS has 2 full time staff members who work under the directions of the Executive Committee. These are the Desk Worker who maintains all the accounts of the 110 CSUs and 22 Cluster Meets, and a Liaison Worker who helps Coolies get their work done at Bagepalli. Each Mahila Meeting appoints its own Village Health Worker whose stipend is paid by them from their decentralised health budget. The elected functionaries, 22 Cluster Secretaries and 1 BCS Secretary, are paid from their Sangha Funds, and elected Representatives get a travel stipend from their respective CSUs.

7.17. Sangha Funds

The mechanism to self finance the Coolie Sangha through voluntary contributions made by member families themselves was introduced in 1985 when the BCS was formally given a legal status. Everyone was asked to contribute 10% of their income from whatever source, whether it be from daily wages earned from middle peasants, benefits received from ADATS or the government, or crop incomes, to their respective Sangha Funds. It was decided that no contributions made to a particular CSU would ever be transferred to any other CSU or Cluster under any circumstances.

Each CSU would use its Sangha Funds to meet their organisational costs. These include the paying of rents, taxes, electricity bills, stationery, stipends, and whatever else that the CSU decided on. The balance unutilised amounts at the end of each financial year would be placed in Fixed Deposits in the names of their own CSUs and these would accrue to form a decentralised corpus fund of the BCS.

After some initial scepticism the call began to catch on. All the CSUs invested in *Hundi* (dumb boxes) where daily contributions started trickling in. The monthly BCS Meetings started to monitor *Hundi* collections on a regular basis and pressure was built up. CCF borrowers started contributing 10% of their borrowing to their respective Sangha Funds without fail. So too did all those receiving direct and indirect benefits from their CSUs. But contributions from their daily wages and other sources of petty income were wanting for a long time. The education campaign undertaken from mid 1991 did a lot to clarify what exactly the Coolies wanted from the Sangha Funds and for the first time they started talking about financing the future of the BCS. They decided that they needed a corpus fund of about Rs 30 million for the BCS and would build it up through Sangha Fund contributions.

Since most of the organisational expenses of the CSUs were met by ADATS with funds from our northern partners, residual savings accrued quite fast. The 110 CSUs of Bagepalli today have a balance of Rs 3,107,430. Savings are growing at the rate of about Rs 1 million a year and their balances can be expected to reach about Rs 5 million by the time ADATS with-

draws by the end of 1984. This will give a monthly income of about Rs 50,000 which will work out to just over Rs 14 per member family per month.

7.18. Investments

The investments made in Bagepalli are not mean or meagre. Apart from the bravery, sacrifice and single minded contribution of hundreds of ADATS staff, Coolie Sangha functionaries and Member Coolie family families over the past 15 years, 3 northern NGOs have made a substantial contribution of Rs 65,152,428 to the building of the Coolie Sangha in Bagepalli taluk.

NOVIB	Rs 35,924,438	(55%)
EZE	Rs 18,747,080	(29%)
ActionAid	Rs 10,480,910	(16%)

These moneys have been spent on service programmes like health, children's education, legal aid and aid distress (36%), economic projects like dry land development and the CCF (38%), capital expenses (13%), administration (9%) and asset creation (4%).

7.19. Spreading the model

Time and time again the Coolies have demonstrated their belief in spreading the model to other villages and effect a coverage of northern Kolar district.

In 1985 the Coolies of the Old Area were the ones who went out and started building CSUs in the CEP Area. In 1986 they did it again in the GEP Area. In 1989 the BCS took the initiative for ADATS to start work in 150 villages of 3 neighbouring taluks. In 1992 we were once again pressurised by the BCS to take on 150 more villages in these same taluks. Their aim was to obtain strength in numbers to convert their isolated status to that of an effective minority.

They have continued to show an active and participating interest in happenings in these neighbouring taluks, controlling staff, guiding new CSUs, and even negotiating with our northern partners. The village bank accounts of these 3½ year old CSUs have the same legal status of branch accounts of the BAGEPALLI COOLIE SANGHA, as those at Bagepalli taluk.

Even before starting Coolie Sangha Formation activities in the new selected villages, those Coolies were brought to the monthly BCS Meetings so that they could observe, first hand, what the final results of their organisation efforts would turn out to be. The 3 Taluk Coolie Sanghas at Chickballapur, Chintamani and Siddalaghatta were formally launched in 1992 by the BCS President and Secretary.

All these go to show that the Coolies' concerns are clearly not to chase after big numbers or boast large achievements. They are the authors of the concept of geopolitical coverage.

Geopolitical coverage does not imply a pre-defined fixed number or area. It is an organic concept born from the realisation that a people, even if in demographic minority, can be effective through a strength that comes from sheer numbers. Depending on the objectives, such geopolitical coverage will vary in its quantum definition. A wage strike, for example, needs a base of about half a dozen contiguous villages to be successful. Positively influencing a larger societal evil like communalism, on the other hand, needs a much wider coverage. As the organised poor reach out to achieve higher and deeper societal objectives, they will themselves constantly redefine the size of a geopolitical coverage.

8. ARGUMENTATION FOR THE NEED OF THE PROJECT

8.1. After so many years of NGO experience in organising the poor, there is an irrefutable place for time bound interventions with definite start and end points for various inputs of the

development strategy. But sustainable development itself cannot be viewed as a finite end product which at some point of time is attained.

It is a state of affairs where a people, having taken control of their own lives, continually keep adjusting to the larger environment so that they may live with some degree of socio-economic security and political self respect. For a chunk of the rural poor this may, in all probability, only translate into an assurance of minimum's to survive. But even such an assurance can be guaranteed only through a ceaseless and ongoing effort which just cannot stop.

Consequently, NGO withdrawal cannot be viewed as a pulling out after having completed a job. It is a handing over of responsibilities for the people to themselves manage the ups and downs and nitty gritty details of their development effort.

With a clearly defined 2 Organisations policy, ADATS started making preparations for such a withdrawal from the very day we began working with the Coolies of Bagepalli taluk 15 years back. Now we feel that the time has come for the BCS to be accompanied for just 2 more years, till March 1995, during which period we will make final preparations for responsible NGO withdrawal.

8.2. Such an opinion is by no means an incontrovertible conclusion. That would have the flawed implication that membership and coverage figures in Bagepalli taluk have stabilised at the present strength and the Coolies will be able to plan their long term needs based on these definite numbers.

This is not true. As explained at some length in the September Progress Report, the disaffection of many who left the Coolie Sangha could well be with the personality of ADATS. There is every likelihood that many dropped CSUs will soon return to the independent BAGEPALLI COOLIE SANGHA. There is also a trend for new CSUs still being formed in the taluk, under the guidance of their respective Clusters.

The financial wherewithal of the BCS may not be able to cope with, say, a doubling of membership without additional capital in their CCFs, Vokkaku Sanchi Duddu or whatever. They may still be forced at some point in time to approach a northern NGO like the NOVIB for more support.

Withdrawal should therefore not be perceived as the rounding off of an effort to clean the slate of further commitments, even if in every probability this will be the case. Withdrawal should be seen as the next necessary step to take the logic of the development effort further.

8.3. It is very likely that ADATS will still have a role to play in helping the Coolies in the future. But such a role cannot be the unimaginative one of continuing to perform the same old mundane supervisory functions which can well be carried out by the Coolies themselves. It will have to be a higher and deeper one which by definition cannot be articulated right now. We will have to be sensitive enough to discover it during these coming 2 years if at all we want to continue to share in the thrill and exhilaration of the Coolies and their efforts.

Such a role will neither be material nor monetary even if it were to involve, at some point of time in the future, the channelling of moneys from a northern NGO to the independent BCS. It will come about through a change in the development workers' constituency.

8.4. Financial wherewithal is the touchstone to determine whether an effort can stand on its own. We had held that such capability in a people's organisation should be internally built by the Coolies themselves without any outside assistance. But this does not seem to be pragmatic. The arithmetic's of the Coolies themselves saving enough for the posterity of their Coolie Sangha just doesn't work out.

To maintain the 110 CSUs on a bare skeleton budget the BCS needs a monthly income of Rs 280,000. This will permit central BCS expenses to be met and basic services to be provided at just about the same level as today.

To generate this income they will need a corpus fund of Rs 28 million placed in Fixed Deposit yielding an interest of 12% per annum. Organisational savings accrued in their Sangha Funds total to only a little over Rs 3 million. Any way we look at it, the Coolies are short by Rs 25 million and we request NOVIB to please contribute this amount.

Income calculations:

1. Monthly interest earning on a Fixed Deposit of Rs 28 million @ 12% p.a.		280,000
2. Less central BCS expenses:		
- BCS Secretary	1,500	
- 22 Cluster Secretaries	11,000	
- Desk Worker	2,500	
- Liaison Worker	1,500	
- Motorcycle maintenance	1,500	
- BCS Meeting costs	10,000	
- Farm maintenance	<u>20,000</u>	<u>48,000</u>
3. Balance available to give out to the 110 CSUs every month:		232,000
4. Per capita monthly income for 3,500 member families to spend on health, children's education, CSU overheads, etc.		Rs 66

Projected expenditure pattern of each CSU:

1. Decentralised health	Rs 35	
2. Children's education	Rs 10	
3. Electricity, taxes, stationery	Rs 10	
4. Accident and hut insurance	Rs 2	
5. Legal aid and Aid distress	<u>Rs 9</u>	Rs 66

After 3 years, when the BCS farm starts yielding, two things will happen. Profits of about Rs 50,000 will start getting generated every month and the maintenance expense of Rs 20,000 will get saved. This will result in an additional amount of Rs 70,000 being available to give out to the 110 CSUs every month. This works out to an additional per capita of Rs 20 available for health, children's education, CSU overheads, and to be ploughed back into the CCFs and *Vokkaku Sanchi Duddu* to counter inflation.

If, on the other hand, the BCS assets are sold to realise about Rs 10 million and the proceeds added to the corpus fund, the additional interest earning of Rs 100,000 every month will work out to an additional per capita monthly income of Rs 28 for each member family.

In the meantime, Sangha Fund collections will also keep increasing by about Rs 1 million every year through contributions made by the Coolies into their village *Hundis*. A part of this will be spent by the Coolies and the residual balances will be added on to the corpus fund at the end of every financial year in the names of the respective CSUs.

8.5. Different from wherewithal is financial culture. It is very easy for an institution with a large capital base to slither into undesirable directions. ADATS has all along been making conscious efforts to instil a positive financial culture of transparency, openness and grassroots control of moneys in the BCS. Because the creation of such an endowment is not a new thing or thought. It started in 1985 when we first gave the call for Sangha Funds.

The manner in which Sangha Funds have been collected has ensured that each and every Coolie reflected on the posterity of the Coolie Sangha and made a personal statement in her own diction and vernacular. This will guarantee that even when NOVIB contributes Rs 25 million to a central endowment in the name of the BCS, it will still be an organ belonging to thousands of individual Coolies and their families.

This passion has to now be used to together evolve the formal procedures and safeguards which need to be built into the endowment fund. It has to be ensured that interest earnings are decentralised and do not become a weapon in the hands of a controlling few. Member Coolie

families and their village level elected functionaries alone should control the earnings of the fund, and all the Coolies together should control the capital itself.

This requires a lot of preparations to get sound legal and financial advice, discuss with each and every Member Coolie family and together draft the formal and legally binding charter of the endowment fund.

8.6. The gradual build up of the corpus fund at the village level through *Hundi* collections has a very important implication and possibility which the Coolies immediately grasp. While the endowment fund from NOVIB will be centrally placed in the name of the BCS and interest earnings distributed to the 110 CSUs at the start of every financial year as per their current membership strengths, the residual savings of their *Hundis* will, on the other hand, be placed in Fixed Deposits in the names of their own CSUs.

This will mean that, even if it takes many years, 110 parallel and decentralised village level endowments will be built up, steadily increasing the independence of each CSU vis-à-vis their own apex co-ordinating body. Apart from promoting grassroots autonomy and the possibility for pluralistic expressions, this will also enable the Coolies to repay their social debt by reducing their need to tap from the central endowment fund and releasing more and more of the earnings to other Coolies in other CSUs who would be needing similar support to assure the posterity of their efforts.

8.7. As with dry land farming, there is a definite ceiling to agricultural and off-farm activities in semi arid drought prone regions like Bagepalli. The training of Coolie youth in industrial skills so that a climate is created to attract outside entrepreneurs to invest in Bagepalli taluk is imperative to raise standards of living beyond a certain point.

We believe that this taluk, precisely because of the Coolie Sangha, has a lot to offer to entrepreneurs by way of a self disciplined, reliable and responsible work force. But it needs a whole lot of imaginative efforts from senior ADATS staff over the next 2 years to remould the CSUs to deal with new contradictions and shifting targets in a constructive manner.

8.8. Our final argument in favour of total ADATS withdrawal and the setting up of an endowment fund to make the BCS genuinely independent is that it has a lead role to play for all NGO efforts to organise the poor.

15 years back ADATS broke with the then held convention and became one of the first NGOs to organise the poor as an effective instrument for their development. Our contributions to the development debate have included the Coolie Sangha Model itself, the 2 Organisations policy, the concept of geopolitical coverage, a policy of positive discrimination in favour of women and an internally evolved NGO management system and philosophy. These have fused together to evolve into an implementation technology.

Today we are on the brink of a new and innovative experience when the organised Coolies will themselves define the boundaries of their achievements and take the development debate forward, expressing their ambitions and capabilities through their own autonomous and pluralistic structures. This has to be made possible with a final parting grant to make their organisation financially sustainable.

9. PROJECT IMPLEMENTATION PLAN

- Immediately on receipt of the Sanction Letter from NOVIB, the BCS will apply to the Union Home Ministry for special FCRA prior permission to receive Rs 25 million and place it in endowment. They will also approach the Income Tax Department for similar clearance. It is realistic to expect these permissions to come through only by the end of 1993.

- We have already sounded our bankers, legal advisers and chartered accountant to explore the best possible manner in which to place the endowment - whether it should be placed in Fixed Deposit with a nationalised bank or with the Unit Trust of India, in Rupees or in foreign currency, etc. We will also hold discussions with other NGOs like AWARE, PRIYA and FAIR who have created endowment funds in order to benefit from their experience. These decisions will be finalised by mid 1993 after discussing the various options with the Coolies and their functionaries.
- The formal and legally binding charter of the endowment fund will be drawn up and discussed in all the CSU Meetings, Mahila Meetings and Cluster Meets for about 6 months before it is formally adopted by the BCS Meeting before the end of 1993. It will then be communicated to NOVIB with a request for the actual remittance to be sent in April 1994.
- An exceptionally large number of special meetings and training sessions have been planned for these 2 years and the campus is likely to be more busy than usual. The 4 Field Workers will continue attending Cluster Meets, CSU and Mahila Meetings for 2 more years. They will make active preparations for the Coolies to be able to manage on their own from April 1995. The ADATS core group will assist in the education campaigns and training sessions.
- Since there will be no income forthcoming till March 1995 when interest earnings from the central endowment fund start accruing, ADATS will have to continue to meet central BCS expenses for 2 more years. In the meantime, the CSUs will have to manage their decentralised service delivery activities on a tight budget.

They will get a per capita income of Rs 8.57 from the Rs 3 million already in village level Fixed Deposits. Additionally, if they use their entire *Hundi* collections of Rs 1 million a year, they will have another Rs 23.80. The total available thus works out to Rs 32.37 per member family per month, which is less than half their bare minimum requirement.

- 135 Coolie youth are presently apprenticing under a garment manufacturer at our skill training centre, and 20 more youth are learning welding, fabrication and motor winding in Bagepalli town. We are confident of being able to find jobs that pay a minimum of Rs 1,000 a month after 3 more months of training for all of them.
- 4 more batches of 6 month skill training will be conducted for 400 more Coolie youth under independent outside entrepreneurs from April 1993. They too will be found placements at the end of their training.
- We will continue to find new entrepreneurs who are willing to participate in the scheme, offering fully equipped sheds, water, power, machinery and as incentives. At the end of the training sessions these entrepreneurs will have the option to buy the equipment and machinery at the market price. The BCS can then decide, in consultation with NOVIB, how to use this money to further promote skill training and the converting of their members into an efficient industrial work force.

Our friends in the corporate sector at Bangalore still show interest in the scheme. They will help with free managerial assistance to the entrepreneurs, open up their contacts to explore markets for them, and help in the placement of trained Coolie youth. ADATS will welcome volunteer assistance from the Netherlands to help enhance any part of this skill training scheme.

10. PROJECT BUDGET

1.	Salaries:		
1.1.	Project Director @ Rs 3,000	72,000	
1.2.	Accounts Admn Assistant @ Rs 3,000	72,000	
1.3.	Executive Assistant @ Rs 3,000	72,000	
1.4.	Accounts Assistant @ Rs 3,000	72,000	
1.5.	BCS President @ Rs 1,500	36,000	
1.6.	2 Field Workers @ Rs 1,500	72,000	
1.7.	2 Helpers @ Rs 500	24,000	
1.8.	Staff fund	84,000	504,000
2.	Running Costs		
2.1.	Administrative costs @ Rs 12,000	288,000	
2.2.	Travel costs @ Rs 3,000	72,000	
2.3.	Meeting/training costs @ Rs 10,000	240,000	
2.4.	2 Motorcycle maintenance @ Rs 1,500	72,000	
2.5.	AMC for central computer	300,000	
2.6.	Computer Consultant @ Rs 4,000	96,000	1,068,000
3.	Central BCS Expenses for 2 years (till the Endowment Fund is established and starts giving an income)		
3.1.	BCS Secretary @ Rs 1,500	36,000	
3.2.	22 Cluster Secretaries @ Rs 500	264,000	
3.3.	Desk Worker @ Rs 2,500	60,000	
3.4.	Liaison Worker @ Rs 1,500	36,000	
3.5.	Motorcycle maintenance @ Rs 1,500	36,000	
3.6.	BCS Meeting costs @ Rs 10,000	240,000	
3.7.	Farm Maintenance @ Rs 20,000	480,000	1,152,000
4.	Skill Training		
4.1.	Food costs for training 4 batches of 100 Coolie youth for 6 months each @ Rs 10 per trainee per day	720,000	
4.2.	Cost of mats, bed sheets and personal effects for 400 trainees @ Rs 200	80,000	
4.3.	1 Field Worker @ Rs 1,500	36,000	
4.4.	4 Helpers @ Rs 500	48,000	
4.5.	Cost of machines and equipment to be owned by ADATS/BCS and placed at the disposal of the entrepreneurs (This amount will be recovered when the machinery is sold at cost price to the entrepreneurs themselves)	1,000,000	<u>1,884,000</u>
Total:			<u>4,608,000</u>
5.	Amount requested to be kept in endowment in the name of the BAGEPALLI COOLIE SANGHA		<u>25,000,000</u>