

## 0304. 3<sup>rd</sup> Progress Report on the Consortium Programme (Sep 1986)

*This Report begins with a Resume on Membership & Coverage, Meetings, Issues & Struggles, Coolie women, CCFs, Sangha Funds ALP and the DLDP.*

*After that, Sections, "A" through "D" contain data on the 4 Extension Taluks.*

### 1. BRIEF RESUME

#### 1.1. Membership & Coverage

There has been a substantial increase in membership and coverage during the past 6 months, in spite of an adverse socio-political situation in Chickballapur Taluk. There are now 13,318 Normal Member families in 486 functioning CSUs in the 4 Extension Areas. When compared to figures from the previous Progress Report, this represents a rise of 1,305 families and 22 villages. 21% of the membership continue to be in the names of women, and population coverage has risen by 3 points to 38%. The present membership represents a total of 23,570 adults and 28,362 minors.

The increases have mainly been from the Scheduled castes and tribes who now constitute 59% of the membership. Close to half the SC/ST population and those belonging to the middle castes in the 4 Taluks are now in the Coolie Sangha.

Caste group composition				
Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
7,850	59%	Scheduled Castes/Tribes	16,644	47%
2,969	22%	Middle Castes	6,100	49%
2,499	19%	Forward Castes	11,567	22%
<b>13,318</b>	<b>100%</b>		<b>35,121</b>	<b>38%</b>

#### 1.2. Issues & struggles

A tremendous maturity can be seen from the type of issues that the CSUs have tackled. They know when to involve the entire village, when to stay out, and when to press on.

#### 1.3. Meetings

All the village Meetings were conducted during this reporting period. The regularity of Cluster Meets has stabilised at over 70% in the older CSUs and 65% in the newer ones. The Sidalaghatta Taluk Coolie Sangha Meeting seems to have turned the corner.

Fortnightly Staff Meetings were re-started at Julapalya & Mitemari, thereby de-linking these Areas from the more mature BAGEPALLI COOLIE SANGHA. This has proved to be a good move.

#### 1.4. Coolie Women

An unfortunate incident at Chickballapur whereby 2 Staff members forged and misappropriated moneys from the *Vokkaku Sanchi Duddu* and CCFs was handled in a very mature manner. Internal audits were voluntarily carried out at the other 3 Extensions by the women themselves. A lot of learning was extracted and hopefully such incidents will not recur. Coolie women have articulated their need for transaction costs to be met from Sangha Funds.

We cannot still claim that a shift has already taken place from addressing women's problems to a more total gender approach. But the trends certainly portend that this is the direction in which the Mahila Meetings are moving.

### 1.5. Decentralised health

The Mahila Meetings have, with their decentralised health budget, continued to render first aid for minor problems and helped over 400 families to go to hospitals. VHWs have worked hard to get the government machinery respond to epidemics of malaria and typhoid. The general awareness on major diseases has grown. Prevention is being given a far more important status.

### 1.6. Children's programme

9,801 Coolie children were supported to attend government schools in their villages. Of them, 4,276 are girls and 5,525 are boys. Night classes were being held in all the villages to give the children extra tuition.

### 1.7. CCFS

There has been a marked improvement in CCF performance. Overdue has reduced to 7%, CCF bank balances have declined to 44%, and Repayment Rates are close to 94%. The problem of short term Overdue has been controlled. The Coolie Sangha is making very serious efforts to make Cancelled Members in dropped out CSUs to repay their loans.

Total CCF Capital			Rs 155,48,308.70	(100%)
Total of Good loans			76,77,344.10	49%
Total of Overdue	10,16,644.00	7%		
1 to 6 Months Late	2,51,250.00	2%		
7 to 12 Months Late	2,47,500.00	2%		
Over 1 Year Late			5,17,894.00	3%
CCF Bank Balances			68,45,320.60	44%
Cumulative loans given	Rs 163,91,970.00			
Number of loans	9,962			
Average borrowing	Rs 1,645.45			
Repayment Rate	93.79%			
Capital at Risk	6.54%			

There is every indication that this same seriousness will be maintained and the slogan to "Become Rich in 3 Years!" will catch the imagination of Member families in the Extensions.

### 1.8. Sangha Funds

From a figure of Rs 4.6 million recorded in the previous Progress Report, Sangha Funds soared up to Rs 6.8 million. But this astounding increase of 48% in just 6 months is not all Coolie contribution to their permanence and posterity. *Vokkaku Sanchi Duddu* repayments into the respective CSU bank accounts account for a substantial part of the additional amount. Yet we cannot deny that, just as at Bagepalli, Coolie Families from the erstwhile ICCO Area from where we will be withdrawing by March 1988, see the creation of a financial where-withal as the most vital preparation for taking over their mass organisation.

### 1.9. Adult literacy classes

There are now a total of 578 adult learners in Siddalaghatta Taluk. They are obtaining functional literacy skills through night classes.

### 1.10. DLDP

Impressive results can be seen on the slopes of Coolie lands. Natural filling is leading to a gradual terracing. Smokeless *Chullas* have come to stay in the villages, but the *Seema jali* effort needs an extra push in the coming months. The Vermicompost experiment is proving to be very promising and a whole lot of women are willing to come forward and rear earthworm to convert organic wastes.

Now the main goal before Coolies from the erstwhile ICCO Areas is to work extra long and extra hard in 1997 in order to finish all their pending soil and water conservation works before the end of this project. Their subsistence agriculture, which was a poor imitation of peasant practices and fell into the category of a survival strategy, has already given way to the concept of food security. Coolies are willing to give up short term gains like higher wages and crop residues, etc. and are showing a determination to gradually adopt sustainable land use practices.

The main environmental issues that were being discussed were on saving trees from being felled for brick kilns, and how moneyed persons with clout were usurping granite fields at the expense of traditional *Vadde Bovi* stone cutters.

## SECTION "A" : CHICKBALLAPUR

### A.1. MEMBERSHIP & COVERAGE

	<b>Last Report</b>		<b>This Report</b>		
Total Villages	45		146		
1st 3 year Formation phase			4		
2nd 3 year Formalisation phase	79		80		
3rd 3 year Consolidation phase	39		39		
Dropped out Villages	27		23		
Normal Member Families	2,809		3,232		
Cancelled Members	1,995		1,589		
Women Memberships	613	(21%)	705	(21%)	
Coverage of Village Population	33%		37%		
Adults	5,739		6,379		
Minors	6,603		7,682		
<b><u>Caste Group Composition</u></b>					
	<b>Member Families</b>	<b>Percent in CSUs</b>	<b>Caste Group</b>	<b>Total Families</b>	<b>Ethnic Cover</b>
	2,060	64%	Scheduled Castes/Tribes	4,291	48%
	394	12%	Middle Castes	1,128	35%
	778	24%	Forward Castes	3,205	24%
	<b>3,232</b>	<b>100%</b>		<b>8,624</b>	<b>37%</b>

2 points regarding coverage are noteworthy.

- Firstly, membership increases have mainly been from the erstwhile NOVIB Area. This was largely due to the successful tackling of issues and struggles. Very few families have paid up their Sangha Tax and re-joined in the erstwhile ICCO Area during the last 6 months. Many families have had a change of heart regarding the declaring of income and paying of tax, but they will do so only from the next financial year.
- Secondly, the ethnic cover of Harijans and other SC/ST families in the CSUs has substantially risen during this reporting period. This has happened in spite of an adverse political situation which is not very sympathetic to the multiethnic composition of the Coolie Sangha.<sup>1</sup>

### A.2. ISSUES & STRUGGLES

#### A.2.1. LAND ISSUES

In the erstwhile ICCO Area 1 major and 5 minor land issues came up during this reporting period. The erstwhile NOVIB Area witnessed 8 minor land issues. The Kolimenahalli case regarding 8 acres of grazing land which was reported in the last Progress Report has been settled in Court in favour of the Coolie Sangha.

- About 90 acres of land were reserved for cattle grazing in R. Chokkanahalli and Chenarepalli villages. The forest department encroached upon this land to raise a nursery. This caused inconvenience to the villagers. They requested the Coolie Sangha to take

<sup>1</sup> An entire Cluster is under pressure to pack up unless they are willing to join the ruling party.

up the issue. Member Coolie families approached the concerned officials and represented the injustice caused to them. The forest officials, instead of hearing their grievance, physically assaulted the Coolies for daring to enquire their act. About 7-10 CSU Members were seriously injured and admitted in the Gudibanda Hospital. The Cluster Meet took up the issue and complained to higher officials. After enquiry, the matter was settled in favour of the villagers. Now the entire 90 acres of grazing land is under Coolie Sangha control.

- At Doddaganahalli village, non-members started constructing a building on a CSU Member's barren land, which he had left uncultivated. When he objected, he was badly beaten and told that it belonged to the public. He filed a police complaint with the support of the CSU. On furnishing the relevant documents the land was restored to him.
- At Kudavathi CSU, Narayanaswamy was granted 3 acres of land by the government. But he was attacked by the forest officials when he went to work on it. They claimed that it belonged to their department. Narayanaswamy narrated the matter in the CSU. Members together went to his land and ploughed it. The forest officials were mere spectators.
- In Avulahalli village, 3 landless non-members were trying to illegally occupy a piece of land sanctioned for the village cemetery. CSU Members advised them to stop since they could not enjoy permanent title for it. They then approached the Revenue Department and succeeded in getting an alternate piece of land sanctioned to the non-members. After this issue was settled, these non-members joined the Coolie Sangha.
- In Kadaseganahalli village, a local *Ryot* illegally occupied land which was allotted for about 60 Harijans to build houses. Of these, 15 were CSU Members. The effected CSU Members approached the MLA and other officials. When several requests went in vain, CSU Members started to construct houses on the land. The entire Cluster supported them. Coolie Sangha membership registered a marginal increase after the successful tackling of this issue.

#### A.2.2. OTHER ISSUES

- In Chikka Aruru village, due to a political rivalry between 2 groups, the primary school building could not be built as nobody was willing to give land. CSU Members decided to put an end the problem and provided a house on a temporary basis. They then went to the concerned department and succeeded in getting a piece of government land sanctioned for the school building.
- In Marlakunte, a local *Ryot* blocked a regular village path by laying boulders across it. He claimed that it belonged to him. CSU Members took the initiative to clear the path for public use. The whole village felt grateful to the Coolie Sangha.
- In Kolimenahalli village, during the MP elections, some village miscreants had torn the wall posters of a candidate. The *Ryots* blamed the CSU Members and gave a false complaint to the police. When the police arrested some of the Members, the entire Cluster went and explained the facts. They succeeded in getting them released.
- After the DLDP works were over at Gurkulanagenahalli CSU, Balakrishnappa requested the Members to work without wages for 1 more day since his allotted plan was not enough to complete the work. A huge rock that they were working under slipped and claimed 2 lives. The grief stricken Members immediately contributed towards funeral costs and approached ADATS for further support for the dependants. ADATS sanctioned Rs 500 to each family and arranged for the 3 orphaned children to be looked after by the entire CSU.

- In Bandapalli CSU, one of the Member's house caught fire and they lost everything. The CSU immediately approached the Tahsildar and succeeded in getting compensation. All the Members in the Cluster contributed to rebuild the house.

#### A.2.3. COOLIE CAPACITATING IN DEALING WITH ISSUES AND STRUGGLES

In the erstwhile ICCO Area, Coolies maintained their solidarity in an adverse socio-political climate. Issues and struggles were handled diplomatically, keeping in mind that they had recently lost out in the Taluk's power equation. They were able to obtain government benefits effectively due to an increased bargaining capacity. Meanwhile, they took up conceptual issues for discussion in their regular Meetings. These included sustainability of the Coolie Sangha after the withdrawal of ADATS, intensification of children's education, increasing coverage, etc. ADATS Staff played a role in initiating and guiding these discussions.

In the erstwhile NOVIB Area the taking up of issues and struggles helped them to increase coverage. The success of some issues which indirectly benefited poor families not in the Coolie Sangha made them come forward to join.

#### A.2.4. GOVERNMENT BENEFITS

There was a marked increase in the amount of government benefits that Coolies tapped during the past 6 months. Given the adverse political climate in the Taluk, coupled with the fact that the administration responds at its own pace, it cannot be claimed that the CSUs had been overtly successful during this reporting period. Instead we conclude that these are the fruit of earlier efforts.

However, from the few Gram Panchayats where the Coolie Sangha had a clear majority, the Coolies were able to extract a lot of immediate benefits. About 70% of their attempts were successful. This compared very well with other Gram Panchayats where they did not have a majority. There the success rate was only 40%. The Taluk offices are completely under the influence of the MLA who is against the Coolie Sangha. As a result they have a negative attitude and do not favour the Coolies in their struggle to get government benefits. The Coolies were able to tap only 25% of the schemes which were under the purview of these officials.

	<b>Icco Area</b>	<b>Novib Area</b>
Houses under various schemes	69	141
House sites	-	68
Mini water supplies	9 villages	4 villages
IRDP loans	45	88
Pitching works	685 meters (19 villages)	720 meters (10 villages)
Old age pensions	26	12
Street lights	18	26
<i>Bhagyajothi</i> electric connection	95	166
Free bore wells	2	6
Drainage channel	240 meters (4 villages)	-
Land titles	72 acres for 32 Members	80 acres for 34 Members
Cooking Utensils for SC/ST	8	16
Artisan tools	-	5

### A.3. MEETINGS & TRAINING

#### A.3.1. STAFF MEETINGS

The frequency of Staff Meetings has doubled from one a month to once a fortnight. This is because there is so much to be done before ADATS withdraws from the erstwhile ICCO Area in March 1998.

In the erstwhile NOVIB Area, apart from monitoring the progress of CCF, DLDP and other project activities, VLWs and VHWs were given orientation on their changing role in the Formalisation phase. The new role of VLWs was to empower the elected CSU Representatives. This was emphasised during Staff Meetings. Due to a lack of Mahila Trainers, VHWs were asked to take more responsibilities to run effective Mahila Meetings. VLWs were directed to deal diplomatically with government agencies in the adverse socio-political situation of the Taluk.

#### A.3.2. TALUK COOLIE SANGHA (CCS) MEETINGS

All 6 monthly CCS Meeting were held with full participation by CSU Representatives. The following were the main points of discussions and activities undertaken:

- The 1996-97 Taluk Secretary was elected in a keenly fought triangular contest.
- Decided to form CSU level committees of elders (senior Members, who had struggled and sacrificed for the building of the Coolie Sangha) as advisory bodies in each and every CSU. They would be responsible for membership matters.
- Decided to send the Executive Committee Members (Cluster Secretaries) to attend the BCS Meeting at Bagepalli and get a better understanding of the concept of NGO withdrawal.
- Settled a husband and wife quarrel at Hurulagurki CSU, which could not be solved by the Cluster.
- 4 simple marriages were conducted.
- Discussed the details of the fraud and misappropriation and ways by which these could be prevented.
- Discussed the role of Mahila Trainers and ADATS Staff in general.
- Discussed the problems of dropped villages and chalked strategies to try and bring them back.
- Explored ways to intensify children's education; discussed the reason for the BAGEPALLI COOLIE SANGHA going so deep into the question of the girl child.

#### A.3.3. EXECUTIVE COMMITTEE MEETINGS

Weekly Meetings of all the Cluster Secretaries continued during this reporting period. Apart from discussions on setting agenda for the next CCS Meeting and following up CCS decisions, the Executive Committee also took the following decisions:

- Health and Children's grants given out by ADATS should be known to each and every CSU Member in the Taluk.
- Decided to hire a building and start the CCS Co-operative Society.
- Selected CSU candidates from Kachur and Nasathimanahalli to contest Milk Collection Society elections.
- Monitored the temporary recall of *Vokkaku Sanchi Duddu* moneys into CSU bank accounts.
- Discussed various strategies to increase the CCF absorption capacity of individual Members.

#### A.3.4. REGULARITY OF CLUSTER MEETS

When compared to the 1st and 2nd Progress Reports, there has been a marginal drop in the regularity of Cluster Meets in the erstwhile NOVIB Area. This is not the case in the older Clusters of the erstwhile ICCO Area. The Executive Committee has already taken note of this and are examining whether the Coolie Sangha is failing to meet Member aspirations in any way.

Area	Clusters Meetings	Total	Regular	Irregular	Cancelled
ICCO Area	11	286	221 (77%)	41 (14%)	24 (8%)
NOVIB Area	14	364	235 (65%)	63 (17%)	66 (18%)

#### A.3.5. TRAINING SESSIONS

- 2 days of residential training on the Role of VLWs and VHWs in the Formalisation phase was conducted in 2 batches at the Taluk headquarters during this reporting period. The concept of Formalisation was explained by senior ADATS Staff. VLWs and VHWs were asked to formulate their own job descriptions in the light of these reflections.

### A.4. COOLIE CREDIT FUND (CCFs)

#### A.4.1. STATUS OF THE CCFs AS ON 30 SEPTEMBER 1996

Grants given to 146 village level CCFs				Rs 41,17,325.00	
Add: Interest earned				2,23,199.30	
Total CCF Capital in the Taluk				43,40,524.30	(100%)
Total of Good loans in the Taluk				24,30,750.00	56%
Total of Overdue in the Taluk				1,44,205.00	3%
1 to 6 Months Late	42,200.00	1%			
7 to 12 Months Late	71,150.00	2%			
Over 1 Year Late	30,855.00	0%			
CCF Bank Balances in the Taluk				17,56,569.30	40%
Cumulative loans given				Rs 53,56,900.00	
Number of loans				3,009	
Average borrowing				Rs 1,780.29	
Repayment Rate				97.31%	
Capital at Risk				3.32%	
<b>Utilisation pattern</b>		<b>Amount borrowed</b>			<b>No of loans</b>
Crop Loan	9,02,025.00	16%		1,044	34%
Agriculture	6,18,700.00	11%		269	8%
Cattle	31,46,800.00	58%		1,154	38%
Trade & Entrepreneurship	5,59,325.00	10%		301	10%
Consumption & others	1,30,050.00	2%		241	8%
<b>Total</b>	<b>53,56,900.00</b>				<b>3,009</b>

Chickballapur has shown a total recovery of CCF problems. Not only have short term Overdue been contained to 1% but Cancelled Members from dropped out CSUs have been forced to repay their debts. Overdue of more than 1 year is less than 1 percent point and Repayment Rates have crossed 97%.

#### A.4.2. UTILISATION

There is nothing dramatic in the manner in which CCF loans were utilised in Chickballapur. Some observers have even gone so far as to comment that ventures undertaken by the Coolies are not even enterprises in the classical sense of the word.

But they serve a vital function in helping the poorest of the poor strengthen their caste-class based occupations and even dare to explore others which suit them better. They serve as stepping stones for the most under-privileged and deprived sections of village society to dare aspire and get out of the rut of a debilitating poverty. They offer women a chance to break away from gender defined rote roles. And most of all, the CCFs permit them to attempt this ascension in a dignified manner which enhances self esteem. They believe that they are becoming Rich!

- Narasamma of Sadenahalli CSU was earning her living by cutting wood from a nearby forest patch. The CSU decided to stop this in order to protect the wood lot, and arranged an alternative livelihood for her. They gave her a loan of Rs 4,000 from the CCF for rearing pigs. Now she has got 16 piglets and totally manages her household through this venture.
- Marappa of Inminchenahalli was a nomad belonging to the Hakkibikki tribe. He begged for his livelihood. He joined the Coolie Sangha, took a loan of Rs 2,500 and started selling ready made photo frames and began to earn a good profit. This gave him confidence and he took another loan to start a cloth business in addition to the first venture. Now the family has stopped begging and are leading a respectable life.
- Narayanappa of Mannarpura village had borrowed Rs 10,000 for a cross-bred cow from a Bank. Since there was no community control over him he misused the amount and could not repay the loan. The Bank officials auctioned his belongings to recover their dues. He could not bear the insult and committed suicide. His widow, Savitramma, approached the Coolie Sangha. After listening to her problems, the CSU gave her a primary Membership and later provided a CCF loan of Rs 3,000 to rear a country cow. Now she is earning her livelihood by selling milk.
- Nandana Rao of Angrekanahalli CSU was hiring mike sets at functions and earning quite a good amount of money. He took a loan of Rs 3,000 from the CCF to buy another mike set. He now hires both the mike sets for village programmes like marriages. He has increased his family income.

### A.5. COOLIE WOMEN

#### A.5.1. MAHILA MEETINGS & WOMEN'S ISSUES

A senior Mahila Trainer and Area Field Worker were dismissed in April 1996, when forgery, fraud and misappropriation of CCF and *Vokkaku Sanchi Duddu* moneys came to light during the annual audit. It became impossible for the other Mahila Trainer to continue though there was no concrete proof of her involvement. Coolie women refused to trust her and literally begged ADATS to not appoint any Mahila Trainers for at least 6 months, till they took stock of matters.

Women from the erstwhile ICCO Area actually said, "the Mahila Trainers should *assist* us, not control our affairs and run everything for us. Unless we women learn to control our own affairs, we are simply handing over everything on a silver platter to some outside Staff. Why blame them for running away with whatever they can lay their hands on?"

Due to this mature and positive attitude, the dearth of Mahila Trainers did not adversely affect the Taluk. On the contrary, VHWs and women CSU Representatives took the extra responsibility for continuing the women's agenda with a little assistance from the (male) Field

Workers. In fact the whole of Chickballapur rallied together so well that the team was tremendously strengthened after this unfortunate incident.

This was in the backdrop of a mood of suspicion and inventorisation that prevailed for 3 terrible months. ADATS Staff from Bagepalli did a thorough internal audit and the results were independently verified by our Chartered Accountant.

- Every rupee of *Vokkaku Sanchi Duddu* moneys was either collected back and deposited into the respective CSU bank accounts, or properly accounted for as genuinely used up by a Coolie woman borrower. After a decent interval to ensure that there was no “adjustment”, these were once more withdrawn by the Mahila Meetings to re-start their petty credit activity.
- Every single CCF borrower was questioned as to how much she had repaid to verify whether any Field Staff had pocketed or even temporarily misappropriated CCF repayments.

Fortunately for the morale and reputation of the organisation, not a single questionable incident came to light after the initial discoveries. We were also able to extract signed confessions from both the culprits and recover a substantial portion of the misused moneys.

The issue of “marriage” was given importance during this reporting period. Problems created by early and child marriage, second marriage, forced marriage, wasteful expenditure during marriage ceremonies, etc. were thoroughly discussed in all the Mahila Meetings. Women made it a rule that all marriages should get the sanction of the respective Mahila Meeting in order to avoid post-marriage problems. The education of the girl child was also given prominence in the Mahila Meetings. These decisions have attracted other women and we could see non-Member Coolie women attending the weekly Mahila Meetings. We can expect a further rise in CSU Membership in the coming months.

In the erstwhile NOVIB Area, Mahila Meetings have gradually begun to analyse the causes of problems faced by Coolie women. They will soon begin to understand gender as a social relationship.

- Laxmidevamma of Nallaguttapalya CSU was harassed by her husband, demanding dowry. This forced Laxmidevamma to leave him and go to her parent’s house in Nallamaddireddipalli village. When the husband tried to re-marry, the Mahila Meeting of Nallaguttapalya informed the Members of Nallamaddireddipalli. Women from both the CSUs got together and prevented the marriage. They threatened the husband with dire consequence if he continued his harassment. Now husband and wife are living together in relative peace.
- Mahila Members of Haleperesandra CSU succeeded in drilling a government drinking water bore well in its originally sanctioned place when non-members tried to change the location to suit their convenience.
- In Jarabandahalli CSU, Venkatalaxmamma’s husband deserted her. The Mahila Meeting sent her to the ADATS Skill Training Centre to learn tailoring. After completing her training she is now working at a garment factory in Bangalore. The estranged husband is trying to re-join her, but she is resisting.
- Ramappa of Bommenahalli CSU decided to arrange his daughter’s marriage to a boy from Halehalli village. Mahila Members of Halehalli CSU immediately informed the Bommenahalli Mahila Meeting to stop the marriage since the boy was already married.

#### A.5.2. CHILDREN’S PROGRAMME

ADATS gave out grants to the Clusters in the month of July, soon after schools opened for the new academic year. After re-doing the exercise 2 to 3 times, Coolie women were finally

able to arrive at a support table for schooling their children within their allotted grants. They still overshot a little but had opening balances of unspent moneys from the previous year.

A total of 3,428 children are being supported from 128 villages to go to government schools in their villages. 44% of them are girls and 53% in primary classes.

Supported children	3,428	77%
Dropped children	1,012	22%
Primary School	1,821	53%
Middle School	1,031	30%
High School	575	16%
Girls	1,510	44%
Boys	1,918	55%

Opening balance	Rs 66,363.00
This year's grants	5,91,200.00
Spent to date	<u>6,25,230.00</u>
Present Balance	32,333.00

A thorough discussion on the importance of educating girl children in order to prevent them from falling into the same situation as their mothers took place in all the Mahila Meetings.

#### A.5.3. DECENTRALISED HEALTH

ADATS delayed the giving out of health grants at Chickballapur till the internal audit was over. As a result, no VHW stipends were paid for 3 months and referral health came to a total stop. Once the air was cleared, the activity was re-started. A few VHWs and Mahila Meetings protested, saying that they were being punished for someone else's wrong doings. But the overwhelming majority took a firm stand that thievery of any scale would not be tolerated in the Coolie Sangha.

The decentralised health budget helped women learn about some major diseases. Coolie women continued to be strict and careful when using their budgets. During this reporting period, the Mahila Meetings were able to support 93 families with problems like cancer, TB, accidents, complicated deliveries, etc.

This year's grants	4,60,706.00
Spent to date	<u>1,50,057.00</u>
Present Balance	3,10,649.00

- At Ramapatna CSU, Vijayamma was sick for a long time. The Mahila Meeting decided to send her to Bangalore for a thorough check-up. There she was declared HIV positive. When the village isolated her fearing the spread of the disease, the Mahila Meeting created awareness among the public regarding misconceptions on AIDS. They then supported Vijayamma with Rs 2,500 towards her medical expenses.
- At Bommenahalli CSU, Shekarappa met with an accident and fractured his leg. The Mahila Meeting immediately gave him an advance of Rs 1,500 from their *Vokkaku Sanchi Duddu* and sent him to a hospital in Bangalore.

#### A.6. SANGHA FUNDS

In the erstwhile NOVIB Area the system of contributing every week was maintained at a good pace during the reporting period. In the erstwhile ICCO Area, the *Hundi* system was abandoned with the introduction of Sangha Tax. Sangha Fund collections now total to Rs 2.46

million in Chickballapur Taluk. Compared to last period's figure of Rs 1.53 million, this represents a 61% increase during the past 6 months.

Village Fixed Deposits	Rs 11,59,450.00	
Village SB Accounts	9,54,837.90	
Taluk Main Fixed Deposits	1,42,750.00	
Taluk Main SB Accounts	2,01,187.30	24,58,225.20

## A.7. DRY LAND DEVELOPMENT PROGRAMME

### A.7.1. SALIENT FEATURES OF THE 1996 DLDP

Works commenced on 1 March 1996 and ended on 17 June 1996.

- Works carried out in 47 selected villages.
- Total area covered under the DLDP was 3,254.42 acres.
- Actual works were carried out on 2,460.00 acres
- 1,009 families worked on their lands for 100 days.
- 49,000 meters of contour bunding was done.
- Pebble clearing was done on 800 acres.
- 150 acres of land was cleared and brought under cultivation for the first time.
- Allotted budget was Rs 807,000; wages paid were Rs 628,060; utilisation was 78%.

### A.7.2. WAGE PAYMENTS & CCF OVERDUE

After discussions with the Taluk Coolie Sangha, we agreed upon a rule that DLDP wage payments would not be made till the village's CCF Overdue was fully cleared. Of the 30 CSUs in the erstwhile ICCO Area, 24 started their works on time and continued non-stop till the very end even though they had CCF Overdue and were not paid their wages for some time. Some CSUs worked for 50 to 60 days without any wages. However, after they cleared the dues, everyone got their full wages.

Another 6 CSUs stopped the DLDP work once and for all after having worked for 25 to 30 days without wages. They challenged the Coolie Sangha decision to link DLDP wages to CCF Overdue, but we stood firm. This is the reason for the temporary fall in utilisation. Now that these CSUs have fallen in line and cleared their CCF Overdue, they will work overtime, for extra days in 1997, to make up for their obstinacy. We therefore expect utilisation figures in 1997 to cross 120%.

### A.7.3. TECHNICAL GAINS

In this, the 3rd year of DLDP works, technical achievements are clearly visible. Works carried out 3 years back, in 1994, have stabilised to become permanent features of the landscape. Very impressive results are visible. A lot of top soil, eroded from the upper slopes of contour banded fields, has settled on the lower slopes, next to the stone bunds built by the Coolies. A levelling can already be seen and terracing of entire slopes can be envisioned. This will gradually improve the physical and chemical properties of soil in the coming years. Coolies now realise why we had insisted on stone bunds and even stopped payments where earth bunds were built.

There has been an additional spin-off benefit. Since large boulders and stones scattered all over the holdings have been removed and used for the construction of bunds across the slopes, Coolies find that cultivation operations like ploughing and inter-cultivation have become faster and easier with little damage to the ploughs and bullocks.

#### A.7.4. DLDP STORIES

- Lakshamma of Kachur CSU started off with 3.5 acres of land. In the 1st year of DLDP (1994), major bunding work was completed on her land. Last year (1995), there was no bunding work on her land. So they deepened an open well which was submerged with stones and mud. This year (1996), stone lining was done to make the side walls secure. Now the well is full of water and is enough to cultivate 0.5 acres of land. She is lifting the water using a kerosene motor and is assured of a good crop.
- Puttamma from Sadenahalli CSU had been allotted 4 days of DLDP work. She finished bunding her land within 2 days. She then used the remaining 2 days to de-silt and clean an old public pond. Now this is filled with water and used by everyone in the village.
- At R. Chokkanahalli CSU, Lakshamma was a landless *Vadde Bovi* (stone cutter caste). The CSU cleared and got her 2 acres of land hugging a hillside. She has broadcast sown horse gram since she still needs to get implements and generally re-organise her family to undertake cultivation.
- At Madrenahalli CSU, when they were working on Krishnoji Rao's land, his neighbour came and stopped the work claiming that they had encroached upon his land. This dispute could not be settled since neither had proper documents.
- At Chikkapailagurki CSU, Narashimhappa was putting a bund across his newly cleared land with the help of other Members. On the 2nd day of work, a non-member came and started abusing them for having built the bund on his field. The DLDP Staff intervened and abused him back, saying that if this was true he should get down on his knees and thank the CSU!
- At Medamakalahalli CSU, Venkata Reddy's 1 acre lies adjacent to a large holding of the village landlord. This landlord had his eyes on grabbing Venkaata Reddy's land. However, the Coolies altered themselves to the situation and took up the issue in a strong way. The dispute couldn't be settled through a Panchayat or even in the police station, due to the landlord's clout. The matter is now in Court.
- At Doddaganahalli CSU, 4 Harijana Members collectively acquired 8 acres of land near a hill side and divided it equally among themselves. But they were unable to clean it due to financial constraints, and it lay barren. The DLDP came as a boon for them. Adjacent to this 8 acre plot, a Taluk Panchayat member owns 10 acres of land. He had planned to acquire this 8 acres and extend his holding. But the CSU fought with unity and his attempts were foiled.
- It was a sad day at Gurukalanagenahalli when 2 CSU Members died during DLDP works. The incident occurred when the Coolies were clearing a large boulder on Balakrishna's land. When work was going on in full swing, no one noticed a large boulder detached itself and roll down from the top of a slope. Within seconds Balakrishna and Gangamma were trapped under the boulder and crushed to death. A year back, Balakrishna had married and his wife was pregnant when he died. She has now given birth to a baby girl child and left with no source of income. The CSU has decided to give her Rs 300 every month from their Sangha Fund as a pension. They also sanctioned her a CCF loan of Rs 8,000 to buy a cross bred cow. The other victim, Gangamma, left behind her only daughter. The CSU decided to give Rs 200 every month for her livelihood.

#### A.7.5. ALLIED ACTIVITIES

5 Coolie women, all traditional village sweepers, were selected by their respective CSUs for vermicompost training and sent to experimental units in various parts of Karnataka. 3 of them are Harijans, 1 a *Vokkaliga* and the last a *Vadde Bovi*. 4 of them have already built their ver-

micompost units with 5 pits each. The 5<sup>th</sup> trainee is caught in a site dispute with a non-member neighbour. The CSU is helping her sort it out.

40,000 worms were brought from Mandya and distributed. The first production cycle was completed in 30 days and each woman produced 180 to 300 kgs. At a rate of Rs 4 per kg, this earned them an average income of Rs 1,000. But this is an effort which will need our continued technical and all other manner of support for at least 10 cycles. It is only after 1 year that we can expect the women to make a stable and sustained income from the venture. ADATS is sensitive to the fact that enterprises undertaken by women tend to need much more and varied care than just the direct attention that a venture alone demands.

5 units may not be enough to demonstrate the effort properly in such a large Taluk. But we want to wait and see the initial results before plunging ahead. The next units will have a CCF loan as well as subsidy component, because we have to demonstrate the financial viability in a convincing manner before we can confidently recommend the venture as a paying enterprise.

Chickballapur is surrounded by a number of grape gardens and vegetable plots. There is an assured market for the produce. Many farmers are already coming forward to book the vermicompost which will be produced by these 4 Coolie women.

It was very difficult for the DLDP Staff to convince the Coolies to adopt the practice of digging trenches across their slopes and burying crop residues. Coolies claimed that if they went in for vertical mulching with crop residues, they would be left with no fuel for kitchen stoves, and fodder for their cattle.

We therefore decided to identify specific holdings which, from a technical point of view, needs this radical measure and then persuade the owners of these plots that it was in their long term interest to undergo some short term hardship.

Coolies were impressed by this simple but technically efficient way of preventing the loss of nutrients from compost heaps. We had good results in practically all the villages. But it still has to be carefully monitored for many more years in order to prevent them from slipping back to the lazier practice of simply dumping everything in a heap and letting it rot.

The directly sown seeds germinated quite well and we were very happy. Nearly every holding border had *Seema jali* saplings growing. But after some weeks, due to the climatic aberration and rodent attack most of the young plants died. As an experiment, we raised seedlings in polythene bags and then planted slightly more hardy plants at Gaggilarahalli village. This was a success. Now we will use this method to plant enough to solve the fuel wood problems of Coolie women.

The *Chullas* built last year are being extensively used. Repair and maintenance has been minimal. During this reporting period, Coolies have contributed for 200 more Astra portable *Chullas* which they will use in thatched huts.

## SECTION "B" : CHINTAMANI

### B.1. MEMBERSHIP & COVERAGE

	Last Report		This Report		
Total Villages	221		233		
1st 3 year Formation phase	117		129		
2nd 3 year Formalisation phase	61		62		
3rd 3 year Consolidation phase	26		26		
Dropped out Villages	17		16		
Normal Member Families	6,022		6,545		
Cancelled Members	1,854		1,910		
Women Memberships	1,335	(22%)	1,540	(23%)	
Coverage of Village Population	35%		36%		
Adults	11,679		11,726		
Minors	12,984		14,076		
<b>Caste Group Composition</b>					
	<b>Member Families</b>	<b>Percent in CSUs</b>	<b>Caste Group</b>	<b>Total Families</b>	<b>Ethnic Cover</b>
	4,050	62%	Scheduled Castes/Tribes	8,589	47%
	1,453	22%	Middle Castes	3,952	37%
	1,021	16%	Forward Castes	5,496	19%
	<b>6,524</b>	<b>100%</b>		<b>18,037</b>	<b>35%</b>

### B.2. ISSUES & STRUGGLES

#### B.2.1. LAND ISSUES

- At Muddalapalli CSU, Coolies had been cultivating 36 acres of government land for the past 5 years. They decided to apply to the government for documents. They sought the support of a sympathetic *Ryot* leader and approached the Tahsildar. He made a spot visit along with the land survey team and sanctioned it to the Members. The Coolies have now got their *Saguvadi Chittis* (free title deeds for land) from the government.
- At Perumachalapalli CSU, a Coolie had been cultivating a government land of 4.17 acres for the past 30 years without any legal documents. He left it barren for 4 years and Harijans from neighbouring Chapur village encroached upon it and erected huts. When the Member objected, the encroachers filed a false case of caste atrocity with the help of the DSS. The Member and his brother approached the DSS leader but their efforts were in vain. ADATS Field Staff met with the DSS leadership and suggested that they settle the issue in a village Panchayat rather than go to Court. The false case is now withdrawn but the Panchayat is yet to be held.
- At Diguvapalli CSU, Member Coolie families, along with a few non-member families, had been cultivating a government land of 84 acres for the past 6 years without any documents. A neighbouring *Ryot* encroached upon 5 acres of this plot. The issue was discussed at the CSU and they decided to approach the government. The *Ryot* used his political connections to create problems. The Cluster Meet decided to broaden the issue

and involve Coolies from neighbouring CSUs to stage a demonstration in front of the Tahsildar's office. The date for the *dharna* has not yet been fixed.

- At Palepalli, Narayanaswamy's site was forcefully taken over by a person who tried to build a house on it. The CSU decided to bring down the structure. Muniyappa filed a police case and 13 Members were arrested. The rest of the CSU, with the support of ADATS Field Staff, bailed them out and got a stay order from the Court to stop further construction.
- At Yadahalli CSU, 2 brothers together owned 2.10 acres. After the death of the elder brother, his grown up sons took over the land and refused to give their uncle any share. The CSU intervened and settled the dispute.
- At Kenchanayakanahalli CSU, a family consisting of 2 brothers, 2 unmarried sisters and their aged parents, owned 5 acres of land. The eldest brother claimed 3 acres of the land, leaving only 2 acres to the rest. When the younger brother objected, he filed a false police complaint against the entire family. The matter was brought to the CSU Meeting where it was decided that 1 acre be given to the parents, and 2 acres each to the brothers. The brothers were also asked to equally bear the marriage expenses of their sisters. The police complaint filed by the elder brother was withdrawn and the issue got settled in the village itself.
- At Shettipalli CSU, a Member owned 2.5 acres of mango orchard. The neighbouring land owner encroached upon it and even took away the entire crop. The issue was discussed at the Cluster Meet. With the support of neighbouring CSUs, a police complaint was filed against the encroacher. The Member furnished proper documents and the police restored the orchard back to the Member.
- At Kendanahalli CSU, there was an unoccupied government land adjacent to the main road. The village *Ryots* were plotting to take it over and build private poultry sheds. On realising this, the CSU erected huts over night and thus got physical possession of the land. Later they applied to the concerned authorities and got it sanctioned as house sites. They also got 10 houses through the Dr. Ambedkar housing scheme. These are now under construction.
- At Doddakattigenahalli (HC) CSU, 2 Coolies had a boundary dispute over a 12 feet strip of land. The CSU decided that both share it equally.
- At Chikkakattigenahalli CSU, Muniswamy had a long standing dispute with ex-CSU Member Ramachandrappa over some trees grown on their common boundary. Muniswamy filed a police complaint against Ramachandrappa. When the matter came to the CSU's notice, they took objection and convinced him to immediately withdraw the complaint. Since the issue involved a non-member, the CSU decided to convene a village Panchayat. At that assembly, attended by CSU Representatives, village leaders and ADATS Field Staff, it was decided that both share the trees equally.

#### B.2.2. OTHER ISSUES

- At Bommaikkal (HC) CSU, a Member was physically assaulted by upper caste persons when he was passing through their lands. When the CSU learnt about the incident, they filed an atrocity case against the *Ryots*. The police arrested the culprits and they were later released on bail. The matter is in Court.
- At Mailapura there is just one mini water supply tap for the whole village. Upper caste non-members objected to lower caste people using it and the issue was discussed in the CSU and Mahila Meetings. CSU Members belonging to the upper caste decided to themselves take the initiative to convince the other villagers to allow lower caste people

to use the tap. The issue is now settled and the whole village uses the same tap, irrespective of their caste.

- At Mailapur (MV), VHW Doddakka's pumpset was deliberately cut off with a hack saw blade and dropped into the bore well by some unknown culprits. Jealousy could have been the only motive since the VHW was an outspoken woman who had worked hard to establish the CSU in her village. The matter was brought to the notice of the CSU and Cluster Meet. The Cluster collected Rs. 1,000 and ADATS gave another Rs. 2,000 for her to retrieve the motor.
- At Munganahalli, CSU Representatives complained to the Tahsildar and other Taluk authorities about the mismanagement of their fair price shop. The Food Inspector paid a surprise visit and took the shop keeper to task. Now the shop is open throughout the week and stocks are sold at proper prices.
- At M.Gollahalli, the entire village contributed towards the construction of a temple. After completion, upper caste people objected to the admission of lower caste CSU Members. This sensitive issue was thoroughly discussed in the CSU where it was decided that either the temple be opened to all castes or be closed down. Presently, it is kept closed as the issue is unsettled.
- CSU Representatives from M.Muddalahalli were continually irregular to Cluster Meets. Even CSU Meetings were not held properly. Furthermore, they were not repaying their CCF loans and Overdue was mounting. The Cluster decided that all the CSU Members would go to M. Muddalahalli. As they were trying to get to the root of the problem, a local *Ryot*, Anjineya Reddy, intervened. There was violence and some Members from neighbouring CSUs were injured. The ADATS motor cycle was also damaged. The Cluster filed an assault case against the *Ryot*, but not against the ex-CSU Members. Anjineya Reddy was arrested by the police. Some days later, a Panchayat was held and village leaders decided that Anjineya Reddy was at fault for interfering in Coolie Sangha affairs. He was made to apologise from the police station. It was only after this that the Cluster withdrew their complaint and he was released from custody. However, the Cluster decided to keep M. Muddalahalli CSU under suspension until their CCF Overdue was fully cleared, and also for having allowed the situation to get so far out of hand.
- At Chintamakalapalli CSU, Chikkappaiah has 3 wives. Of his 6 acres of land, he gave away 2 acres each to 2 sons from his first wife and kept back 2 acres for himself. 3 sons from the 2nd and 3rd wives were left in the lurch. But the Member refused to recognise them. Since he defied both, the CSU as well as the Cluster Meet, his membership was suspended. A Court case was filed on behalf of the aggrieved sons.
- At Devaganahalli CSU, Ramappa was working for many years as a bonded labourer in the house of Venkataswamy Reddy. When Ramappa expressed his desire to quit, the *Ryot* threw them out of the house that his family had been living in. One of the CSU Members offered to shelter the family until a permanent arrangement was made. The CSU then got a house site sanctioned from the Panchayat Secretary and supported Ramappa to build a small house.
- A new Milk Collection Society was started at Y.Gollapalli, covering 2 villages. The post of President was given to a non CSU person. CSU Members protested and the post was offered to them.

### B.2.3. COOLIE CAPACITATING IN DEALING WITH ISSUES & STRUGGLES

In the erstwhile ICCO Area almost all the CSUs were able to handle issues like minor land disputes, family quarrels, etc. by themselves. CSU Representatives took the initiative to involve the rest of the village when some issues had to be dealt with by everyone, Members and

others. Cluster Secretaries played a facilitation role and co-ordinated between different CSUs. The help of Taluk Coolie Sangha Secretary was sought whenever necessary. He dealt with the Taluk Panchayat and district level government officials. Mixed Meetings of CSU and Mahila have become quite common. Separate Mahila Meetings are conducted to discuss confidential and sensitive matters related to women. ADATS Staff initiated and guided conceptual discussions on sustainability, gender, democratic participation, proactive budgets, etc.

In the erstwhile NOVIB Area the assistance of the Taluk Secretary and Cluster Secretaries was taken more often when dealing with major issues like murder, rape, and atrocity. Men and women both took an active interest in discussing women's issues. Joint struggles were fairly common. ADATS Staff confined their input to citing concrete examples from older villages.

In the erstwhile EZE Area family problems of CSU Members were dealt with by the respective CSU and Mahila Meetings. But Community Workers were still needed to tackle slightly bigger issues. In a few CSUs, their intense involvement gradually waned and we saw an increase in the level of responsibilities that the Coolies themselves were willing to shoulder. ADATS Staff involvement is required when dealing with most major issues. VHWs played a prominent role in building the Mahila Meetings.

#### B.2.4. FAMILIES WHO GOT GOVERNMENT BENEFITS

	Icco Area	NOVIB Area	EZE Area
Houses under different schemes	23	98	54
House sites	–	10	18
<i>Bhagyajothi</i> electric connections	29	95	35
IRDP loans	10	29	12
Pitching works	5	4	6
Borewells under SC/ST schemes	1	2	20
Free wells	1	2	–
Pensions	10	25	58
Hostel seats in High school	4	–	–
Ration cards	–	65	–
Open wells	–	3	–
Government school buildings (DDEP)	1	2	–
Spinning loom	–	6	–
Karnataka <i>Nirmal Yojana</i>	10	–	–

### B.3. MEETINGS & TRAINING

#### B.3.1. STAFF MEETINGS

In the erstwhile NOVIB Area, VLWs met every month. They gave their reports on happenings in their respective CSUs. Occasionally they sought the advise of senior ADATS Staff to tackle particular issues. During DLDP works, Staff Meetings were held every fortnight. Since large amounts of moneys flowed into the villages, emphasis was given to the personal conduct of VLWs. They were repeatedly warned to be careful when using other people's money. Stray cases of alcoholism and obnoxious sexual behaviour were severely dealt with. We now feel that a decent and committed cadre has been built up in the erstwhile NOVIB Area.

VLWs, VHWs and Community Workers of the erstwhile EZE Area continued to meet every month. During these Meetings the VLWs were encouraged to take responsibility for monitoring CCF utilisation and repayments. Problems faced by the older CSUs were openly explained and the strategies they had followed to solve these were critically discussed. VHWs were made to understand the importance of Coolie women using their veto power over CCF decisions. It was impressed upon them that this should not be perfunctory procedure. The concept of decentralisation was explained. VLWs were given practical skills to conduct tui-

tion classes for school going children. Community Workers met once a fortnight. They shared their assessment of the strength and weaknesses of particular VLWs, VHWs and CSUs. They decided to conduct Cluster-wise Review Meetings to chalk different strategies.

### B.3.2. TALUK COOLIE SANGHA(CCS) MEETINGS

All 6 CCS Meetings were held with full attendance. The following are the main points discussed in these monthly fora:

- The new Taluk Secretary for 1996-97 was elected in a triangular contest.
- Strengthen the Taluk Coolie Sangha and evolve strategies to capture Taluk level bodies, as at Bagepalli.
- Concept of withdrawal and Coolie Sangha sustainability.
- Increase Sangha Funds and create assets for the CCS.
- Increase coverage by taking up new villages and bring back the dropped CSUs in a responsible manner, without encroaching upon village autonomy.
- Evolved an understanding of the need to support the girl child.

### B.3.3. EXECUTIVE COMMITTEE MEETINGS

All the Cluster Secretaries continued to meet every fortnight during this reporting period. The BCS President attended most of these Meetings. Apart from setting the agenda for the following CCS Meeting, and following up on previous CCS decisions, the following points were discussed and decided upon:

- Made lists of deserving Coolies to avail government benefits under various welfare schemes.
- Visited Kencharlahalli police station and succeeded in withdrawing a false complaint against the Muddalahalli CSU Members.
- Invited the Range Forest Officer to the CCS Meeting to share his knowledge regarding the raising of *Seema jali* plants.
- Discussed the misappropriation of funds at Chickballapur and examined the existing checks and controls at Chintamani.
- Monitored the temporary repayment of *Vokkaku Sanchi Duddu* moneys into the CSU bank accounts.
- Monitored CCF Overdue.

### B.3.4. REGULARITY OF CLUSTER MEETS

There wasn't any appreciable change in the regularity of Cluster Meets when compared to figures from the last 2 Progress Reports. This suggests that we have arrived at an optimal performance. A peculiarity is that attendance at the newer EZE Area seems to be as high as in the erstwhile ICCO Area.

Area	Clusters Meetings	Total	Regular	Irregular	Cancelled
Icco Area	5	130	88 (68%)	14 (11%)	28 (22%)
NOVIB Area	9	234	147 (63%)	49 (21%)	38 (16%)
EZE Area	18	468	318 (68%)	63 (13%)	87 (19%)

### B.3.5. TRAINING SESSIONS

- A 2 days residential training was held for the VHWs and women Representatives from the erstwhile EZE Area on the role of the *Vokkaku Sanchi Duddu* in strengthening the position of women. This was imparted at the Taluk head Quarters by the senior ADATS Staff, in 2 batches. After the training the *Vok-*

*kaku Sanchi Duddu* grants were released to the VHWs and women Representatives so that they may start the petty credit activity in their Mahila Meetings.

## B.4. COOLIE CREDIT FUNDS (CCFs)

### B.4.1. STATUS OF THE CCFs AS ON 30 SEPTEMBER 1996

Grants given to 233 village level CCFs					Rs 54,77,249.00
Add: Interest earned					2,12,525.40
Less: Safety Net					3,100.00
Total CCF Capital in the Taluk					56,86,674.40 (100%)
Total of Good loans in the Taluk					26,17,150.00 46%
Total of Overdue in the Taluk					2,66,280.00 4%
1 to 6 Months Late	82,350.00	1%			
7 to 12 Months Late	93,150.00	1%			
Over 1 Year Late	90,780.00	1%			
CCF Bank Balances in the Taluk					28,03,244.40 49%
Cumulative loans given					Rs 49,91,902.00
Number of loans					3,084
Average borrowing					Rs 1,618.64
Repayment Rate					94.66%
Capital at Risk					4.68%
<b>Utilisation pattern</b>					
	<b>Amount borrowed</b>			<b>No of loans</b>	
Crop Loan	12,86,220.00	25%		1,124	36%
Agriculture	3,39,850.00	6%		156	5%
Cattle	22,15,150.00	44%		1,034	33%
Trade & Entrepreneurship	11,23,792.00	22%		747	24%
Consumption & others	26,890.00			23	
<b>Total</b>	<b>49,91,902.00</b>			<b>3,084</b>	

In the erstwhile ICCO Area a marked reduction in the CCF bank balances indicates a gradual increase in the absorption capacity of the Coolies. Borrower as well as lender confidence has risen during the past 6 months. The slogan to “Become rich in 3 years” has seeped into their everyday lives. This has resulted in opening new possibilities that had earlier not existed in their imagination. As a result, various new ventures are now being contemplated by prospective CCF borrowers.

A drop in the CCF Overdue of Cancelled Members shows the real strength of the Coolie Sangha as a whole. On the one hand, the functioning CSUs have been able to counter a “take the money and run” tendency, and persuade Cancelled Members and dropped CSUs to repay their debts. On the other hand, Coolies as a whole, including the presently Cancelled ones, have begun to get a lurking realisation of the importance of the CCFs as instruments for their true economic development.

On the whole, it can be said that the Coolies have created a congenial milieu for proper utilisation. Now they have to concentrate on feasibility and viability questions and build up a technical capability to undertake bigger ventures. We are certain that the Coolies, who hitherto had a faith only in farm and off-farm ventures, are ready to explore other value adding activities. It is now up to us at ADATS to enhance our knowledge and provide back-up support in this direction.

In the erstwhile NOVIB Area, their absorption capacity is steadily increasing. Even though a small amount of Overdue is appearing, honest discussions on these problems will take care of

the problem. A stable environment for the performance of the CCFs will soon be built. Some CSUs in this new Area have tried to over-reach. This is because they have not understood the need to build up a socio-political milieu as a precursor for enterprise. ADATS has had to be careful in steering this over enthusiasm in a non-patronising manner. We have, for example, given higher CCF grants to the CSUs and then asked them to carefully consider matters before releasing individual loans.

In the erstwhile EZE Area, it is not so much an absorption capacity that has to be built up at this stage. They are still at the phase where systems and procedures have to become established. The CCFs have to be seen as a learning process without, at the same time, suffering losses.<sup>2</sup> Prolonged discussions before giving out CCF loans provide opportunities for deepening such an understanding. But once again, substantial CCF capital has to be there in the CSUs if these discussions are to be conducted in a serious tone.

#### B.4.2. UTILISATION

- Venkatarayappa of Korlparathi CSU was working as a daily labourer in a brick making unit. He took a CCF loan of Rs 6,000 and started his own brick making unit. He is expecting a profit of Rs 10,000 in 6 months and has plans to expand.
- Puttamma of K. Devaganahalli CSU was working as an agricultural labourer. Through the DLDP she was able to cultivate her 3 acres of land for the first time. Now she has taken a crop loan of Rs 2,000.
- Kadirappa of Dodda Karakamakalapalli CSU had borrowed Rs 750 for rearing pigs about a year back. Now his livestock is worth Rs 7,000. In addition to his previous venture he is now planning to start a stone quarrying business for which he needs a capital of Rs 10,000. He has put up his plan in the CSU Meeting and is awaiting their decision.
- Venkatesh of Burgamakalapalli CSU started a small cloth business with Rs 600 before joining the Coolie Sangha. He took a CCF loan of Rs 3,000 for expanding this business and was able to reach a larger market with his newly established contacts through the Coolie Sangha. He is now planning to buy a moped to move around from village to village.

#### B.4.3. CCF STAFF

Immediately after writing the last Progress Report we appointed 2 more Executive Field Workers to look after credit activities in the Taluk. One of them was the outgoing Taluk Secretary and the other was a Community Worker withdrawn from the erstwhile EZE Area. Since both of them had an intimate understanding of the Coolie Sangha, they only had to learn CCF systems and procedures.

Now that they are a bigger team with a distinct identity within the NGO, they are able to go deeper into questions of credit and entrepreneurship. ADATS has a good expertise in building authentically decentralised alternate credit structures at the village level. This has come as much from experience as from constantly examining tangible outcomes in a harsh and unsparing mood of self-criticism. When coupled with the detailed knowledge that CCF Staff have on each family's potential as well as intentions, they Staff are able to achieve solid results.

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<sup>2</sup> Till now there has not been a single rupee of Overdue from these 125 CSUs.

## B.5. COOLIE WOMEN

### B.5.1. MAHILA MEETINGS & WOMEN'S ISSUES

Mahila Meetings continued with their normal vigour and regularity during this reporting period. A whole lot of sensitive issues were tackled by Coolie women, gradually contributing to the establishment of a gender sensitive value system within the Coolie Sangha.

By far their most remarkable action followed the misappropriation at Chickballapur. They voluntarily decided to recall all *Vokkaku Sanchi Duddu* moneys into the respective CSU bank accounts. They thereby conducted an internal audit of sorts to ferret out possible misappropriation. Happily, not a single case of theft or fraud was found in Chintamani.

But the women did notice that the petty credit activity was not going as well as it should have in a few villages. There were some instances of male interference, and prompt rotation of the capital was absent in a few stray cases. These were quickly set right by the women themselves, through deep discussions on the declared objective to combat sexual exploitation. Women found that reasoning and persuasion did not always work. A few *Vokkaku Sanchi Duddu* moneys did not voluntarily come back in spite of all their efforts. 2 CSUs were punished with health and children's grants kept back. On the whole, Coolie women from the erstwhile ICCO Area displayed a great maturity and even handedness.

The unfortunate incident at Chickballapur was, however, not totally without repercussion at Chintamani. Coolie women critically examined the role of Mahila Trainers. They felt that just about any young woman, on the basis of her sex alone, was being palmed off by ADATS. We had to accept this criticism. Senior women Staff at ADATS agreed to shoulder extra responsibilities and all the "doubtful cases" were requested to leave. We promised the women from the erstwhile ICCO Area that we would try and find more mature, experienced and qualified women Staff to help them. Till then, Coolie women felt that they would be better off on their own.

- At Dodda Karakamakalapalli village, a CSU Member's daughter, Gulab Jaan, was married to a mason from Bangalore. Her husband and parents-in-law were constantly harassing her for dowry. When they tried to pour kerosene and set her ablaze, she escaped with her 3 year old daughter and came back to her parent's home. Her husband got re-married to another woman. Gulab Jaan shared her tragic story with other women at the Mahila Meeting. The matter was later discussed at the Cluster Meet. The Cluster functionaries, along with ADATS Field Staff, approached the Women's Counselling Centre at the Police Commissioner office in Bangalore. The Women's Counselling Centre called her husband and got the couple legally divorced. It was decided that the daughter was to remain in the custody of the mother until she was 9 years old and that the husband should meet the cost of the child's upbringing. Further the husband was asked to return all the articles, clothing, jewellery etc. given to the bride at the time of marriage. In addition he had to pay a *Mehar* of Rs 5,000 as per Islamic laws. In the meantime the family is searching for a suitable boy to get Gulab Jaan re-married.
- Anusuyamma of Y.Gollapalli CSU shared an irrigation well with her cousin Venkata Reddy. Due to electricity power cuts, Venkata Reddy denied her access during the day, and said that she could pump water only at night. Being a woman, this caused her a lot of hardship. With the support of the Mahila Meeting, she filed a police complaint. The police took the view that this was a frivolous complaint by a cantankerous woman, and delayed taking action. Coolie women picketed in front of the police station and gheraoed the Sub Inspector. The Circle Inspector rushed to the spot and immediately decided in Anusuyamma favour, ordering Venkata Reddy to pump water during the night.

- Women of Venkatapura had to walk quite a distance to fetch water from the bore well. The Mahila Meeting got another bore well sanctioned from the Tahsildar. But events took a strange turn and the new bore well was drilled far away from the village. The disappointed women staged a *dharna* in front of the Tahsildar office and got a Mini Water Supply sanctioned. The government was forced to fit a pumpset, construct a small cistern, and lay pipes to bring the water to the village.
- At Nandanahosahalli CSU, Shanthamma went into a depression over her husband's extra marital affair and tried to commit suicide. Fortunately the attempt failed. The CSU warned her husband of dire consequence if he continued the affair. The Mahila Meeting scolded her and gave her any number of reasons as to why she should not mould her entire life around the miserable existence of her husband. CSU Membership was transferred to her name.
- At Korlaparthi CSU, Venkatamma stopped her 8 year old daughter from going to school and got her married. After hearing talks on the importance of educating the girl child, she went to her "son-in-law", convinced his family, and brought her daughter back. The so-called marriage is now annulled and the child has rejoined school.
- At Rampamthotti, Narasamma's husband deserted her and re-married a woman from Bagepalli. The Member lives in the village with a blind father and a mentally retarded mother. Severe depression made her attempt suicide by jumping into a well. She was saved in time and later the women gave her confidence to live on her own and think of re-marrying. With the women's support she is now seeking a legal divorce from her husband.
- At Kadirepalli Cross CSU, Gangamma's daughter Rathnamma left her husband and came back home after 6 months of a disastrous marriage. The women helped the family to select another boy for Rathnamma and got them married at the Sub Registrar's office. The couple are now living at Nagdepalli.
- At Burudagunta CSU, a Muslim woman was excommunicated for having an affair with a boy from other community. The Mahila Meeting found her a suitable Muslim boy and got them married. The boy was well aware of the earlier situation and had no objections. The couple now live in the village.
- At Kendenahalli (HC) CSU, a Harijana girl was raped. Enraged by this incident the women filed a case against the boy and got him arrested. The case is now in the Court.
- At Jangamseegalahalli CSU, a 22 years old Harijana girl had come to her parent's home on a holiday. She was lured into a mango orchard by 3 men belonging to the upper caste and gang raped. The Mahila Meeting took up the issue and filed a case against the culprits. They were arrested and later released on bail. The case is in Court. But in the meantime, the girl's husband has deserted her. The Mahila Meeting is determined to bring about a rapprochement and explain to him that the victim is never at fault.
- At Doddagutlahalli CSU, 2 sisters were married to the same person. The younger sister, unable to endure the humiliation and hardship, left him and came back with her 3 year old daughter. The Mahila Meeting helped convince her parents that it was they who were at fault. They then helped them find a suitable boy to re-marry the girl and accept her daughter. The couple are now living in the same village and the women have recommended that the boy be given a CCF loan to improve his trade.
- At Gajjiganahalli CSU, a Member was repeatedly told by the women to stop selling liquor and instead start a petty shop. But their plea fell on deaf ears. The women cancelled his family's Membership and also succeeded in throwing the liquor shop out of the village. Now this arrogant man is left in a lurch.

- At Naramakalapalli CSU, Coolie women succeeded in throwing the liquor shop out of the village.
- At Naramakalapalli CSU, the women prevented a 11 year old girl from getting married to a 45 year old man. The women convinced the mother of the girl that they would take the responsibility of finding a suitable boy and conducting her marriage when the girl reached a proper age.
- At Yadahalli and Kuruburu CSUs, the women were instrumental in conducting 2 simple marriages, bearing all the expenses.
- At Y. Gollahalli CSU, a mother of 2 children was suddenly deserted by her husband. She had been working as a bonded labourer for the past 5 years with a local *Ryot*, earning Rs 3,000 a year to support the ungrateful husband! The Mahila Meeting confronted the *Ryot* and demanded the immediate release of the woman. Unable to withstand the pressure of the adamant women, the *Ryot* gave in to their demand. The woman now lives with her children and earns a living by going for Coolie. She has the support of all the Coolie women to deal with day to day difficulties.
- At Yesagalahalli CSU, a widowed woman died in an accident. Since she had no other relatives, her son and daughter were orphaned. When the case was being discussed in the Mahila Meeting, one of the women decided to adopt both the children and raise them as her own.

#### B.5.2. CHILDREN'S PROGRAMME

Discussions on children's education, and especially the status of the girl child, took place in all the Mahila Meetings. Apart from deciding on the spending of their budget to give scholarships, Coolie women decided to monitor their children's school performance. There seems to be an implicit admission that they had not been very serious about this activity during the past years. ADATS finds this to be a positive and encouraging sign, suggesting that attention to Coolie children would continue even after our withdrawal.

The Mahila and the CSU Meetings are taking responsibility to control irregular school teachers. Special classes for school going children are being conducted very regularly. In many villages the Members have contributed an extra amount, over and above regular Sangha Fund collections, and appointed part time Teachers to conduct tuition.

Supported children	2,697	74%
Dropped children	946	25%
Primary School	1,543	57%
Middle School	751	27%
High School	403	14%
Girls	1,144	42%
Boys	1,553	57%

Opening balances	Rs 60,940.00
This year's grants	5,14,200.00
Spent to date	<u>5,17,805.00</u>
Balance	57,335.00

#### B.5.3 DECENTRALISED HEALTH

In almost all the Mahila Meetings, apart from using the decentralised health budget as a weapon to strengthen the position of women, they also got a lot of health awareness. VHWS

were able to identify the early symptoms of major diseases like cervical cancer, TB, typhoid etc. They referred themselves to hospitals in time to properly treat the diseases. Women from a Cluster decided to bring in a specialist to check them all up since they felt that the white discharges problem was more in women who had undergone family planning operations. If they find irrefutable medical evidence that the 2 are related, they plan to take the matter up very seriously with the authorities.

Before passing the health grants, Mahila Meetings carefully considered the economic position of the petitioning family. Along with their veto power over CCF decisions, this turned out to be an important instrument in strengthening Coolie women at Chintamani. Most women claimed that the health budget was used as a tool to control the bad habits of their husbands.

This year's grants	4,05,796.00
Spent to date	<u>1,56,229.00</u>
Balance available	2,49,567.00

- Narayanappa of Bodagundlapalli CSU was a drunkard who landed up with acute ulcers. He was hospitalised at Gownapalli. The Mahila Meeting promised an amount of Rs 500 on the condition that he gives up drinking. But after recovering, he went back to his old ways. When he produced his health bills for settlement, the women flatly refused. They also threatened to agitate for his primary Membership to be cancelled if he did not stop drinking.
- In Guttapalli CSU, a Member's daughter was bitten by a snake. Villagers advised him to take her to a local village quack for treatment. The VHW and women Representatives intervened to insist that the girl to be taken to a nearby government hospital. Her life was saved.
- When the dreaded brain fever (encephalitis) broke out in 2 Clusters of the erstwhile NOVIB Area, VHWs and women Representatives took the initiative to approach the District Health Officer and prevented a lot of infant deaths.

## B.6. SANGHA FUNDS

Sangha Fund collections in Chintamani now total Rs 2,246,810. Compared to the last Progress Report figure of Rs 1,580,181 this represents a 42% increase in 6 months.

Village Fixed Deposits	Rs 7,92,450.00	
Village SB Accounts	9,57,495.00	
Taluk Main Fixed Deposits	92,672.00	
Taluk Main SB Accounts	<u>304,193.00</u>	22,46,810.00

## B.7. DRY LAND DEVELOPMENT PROGRAMME

### B.7.1. SALIENT FEATURES OF THE 1996 DLDP

- Works commenced on 1 March 1996 and ended on 20 June 1996.
- Works carried out in 52 selected villages.
- Total area covered under the DLDP was 3,651 acres.
- Actual works were carried out on 2,692 acres
- 1,143 families worked on their lands for 100 days.
- 68,580 meters of contour bunding was done.
- Pebble clearing was done on 1,900 acres.
- 180 acres of land was cleared and brought under cultivation for the first time.
- Allotted budget was Rs 935,880; wages paid were Rs 752,520; utilisation was 80%.

### B.7.2. WAGE PAYMENTS

Unlike Chickballapur and Siddalaghatta there were no major problems due to CCF Overdue at Chintamani. We had problems because of CCF Overdue only in Chintamakalapalli CSU. At Goraloddapalli CSU, Members were irregular. The quality and quantity of work suffered only in these 2 CSUs. The overall performance was very good and Members took maximum advantage from the works

### B.7.2. TECHNICAL GAINS

A solid and visible improvement has taken place in the erstwhile ICCO Area villages where works were being carried out for the 3rd year in succession.

### B.7.3. ALLIED ACTIVITIES

4 women were selected for training and sent them to Mallayanadoddi village in Mandya district for training. A professional vermicompost making farmer gave them practical training for 7 days. After DLDP works were completed, vermicompost pits were built in these 4 villages. 40,000 worms brought from Mandya and introduced into these pits. Worms are healthy and conversion process is going on.

Just as at Chickballapur, the DLDP Staff gave technical guidance and support to a number of other like green manuring, vertical mulching, compost making, planting Seema jali, etc.

3 of the 4 women run Nurseries succeeded. 2 of them have decided to continue without our support. We are trying to convince the remaining woman to also plant saplings and sell them in the open market.

The smokeless *Chullas* are being used extensively. There were some problems in 5-6 CSUs but the women masons came and repaired them in no time. During this reporting period, 34 more families have paid up for the portable Astra *Chullas* since they live in thatched huts and cannot install the fixed variety.

## SECTION "C" : SIDDALAGHATTA

### C.1. MEMBERSHIP & COVERAGE

	<b>Last Report</b>		<b>This Report</b>		
Total Villages	100		96		
1st 3 year Formation phase	23		19		
2nd 3 year Formalisation phase	44		46		
3rd 3 year Consolidation phase	21		22		
Dropped out Villages	12		9		
Normal Member Families	1,618		2,075		
Cancelled Members	1,109		1,056		
Women memberships	281	(17%)	389	(18%)	
Coverage of Village Population	37%		38%		
Adults	3,337		3,443		
Minors	3,611		3,881		
<b>Caste Group Composition</b>					
	<b>Member Families</b>	<b>Percent in CSUs</b>	<b>Caste Group</b>	<b>Total Families</b>	<b>Ethnic Cover</b>
	940	45%	Scheduled Castes/Tribes	2,605	36%
	741	35%	Middle Castes	1,020	72%
	394	18%	Forward Castes	1,752	22%
	<b>2,075</b>	<b>100%</b>		<b>5,377</b>	<b>38%</b>

When compared to the last Progress Report, the total number of families has increased because data from the Sadali Area has been entered into our data bank. Membership increases have mainly been from the erstwhile NOVIB Area, but many families have rescinded and paid up their taxes in the erstwhile ICCO Area also.

### C.2. ISSUES & STRUGGLES

#### C.2.1. LAND ISSUES

7 land issues came up during this reporting period. All were minor ones. 2 were from the erstwhile ICCO Area and 5 from the erstwhile NOVIB Area. The Hosahalli CSU Members, whose story was narrated in the previous Progress Report, succeeded in getting proper titles for 33 acres of land.

- At Karipalli CSU, a *Ryot* with 30 acres of land tried to grab another 5 acres meant for the landless poor, by bribing the concerned officials. The CSU Members smelt something fishy and immediately informed the higher officials. They succeeded in getting the land allotted to landless Coolies in the village.
- At Shettikere CSU, Harijans were allotted 16 acres of land and given proper title deeds. Adjacent to them a non-member owned 10 acres. A person from Bangalore wanted to buy a 30 acres contiguous plot. So the non-member made some false documents for the 16 acres of Harijana lands and tried to sell the entire plot as his. The CSU immediately got into action and prevented him with the help of the police.
- At Kondarajanahalli CSU, 3 Members were homeless and living in a temporary shelter. The CSU approached the Gram Panchayat and succeeded in getting houses under a

government scheme. When they were about to start construction, non-members obstructed saying that the land should be left vacant for constructing a village temple. But the CSU, with the help of the Cluster, proceeded with the work and completed it in record time.

### C.2.2. OTHER ISSUES

- Coolies from Pallacherlu Cluster paid Rs 20 each to obtain membership in the Tree Growers Association and got different kinds of plants to grow on their waste lands.
- At Marihalli CSU, Venkatarayappa did not pay Sangha Tax and consequently lost his primary membership. 3 months back his 15 year old daughter was raped when going to school. Venkatarayappa was threatened not to complain to the police. He approached various persons and agencies and sought their help, but to no avail. Finally he went the CSU and apologised. They cursed and said that this was the last chance they would give him to mend his opportunist ways. They then went with him to register a case. The rapist was finally arrested.
- During MP elections at Vantoor village, a group clash between 2 parties caused serious injuries to the public. Later the matter was settled when the villagers decided to form a permanent Peace Committee and prevent such incidents from recurring. The Cluster Secretary was invited to be one of the Committee Members.
- At Chokkanapalli CSU, Peeramma was working as a bonded labourer under Narasimha Reddy of Ganjikunte village about 10 years back. During that period Narasimha Reddy had taken a benami loan of Rs 10,000 from a Bank in Peeramma's name. She had signed the documents without knowing what they were. Many years later the Bank sent a notice to Peeramma to clear the dues. The CSU threatened Narasimha Reddy with dire consequences and succeeded in making him pay up.
- At Kothuru, the CSU threatened the local Postman who was delaying the distribution of pensions to the old and handicapped. He immediately stopped rotating the money for his personal use.

### C.2.3. COOLIE CAPACITATING IN DEALING WITH ISSUES AND STRUGGLES

Coolies in the erstwhile ICCO Area begun to realise the need for setting long term goals and seeing them through. This indicated the next phase after the initial euphoria of building a unity and struggling for recognition was partially accomplished. They started making serious attempts to instil a fiscal discipline and increase coverage. There was a subtle change in the way that ADATS Staff supported them. The relationship was more mature with our helping them to strategize and achieve *their* goals. Discussions centred around permanency and the posterity of the Coolie Sangha. This was a natural forerunner to reflections on the concept of NGO withdrawal. Bagepalli experiences have to now be reflected upon in a critical and un-sparing manner.

#### C.2.4. FAMILIES WHO GOT GOVERNMENT BENEFITS

	Icco Area	Novib Area
Houses under different schemes	65	77
House sites	32	45
IRDP loans	25	47
Pitching works	–	210 meters (3 villages)
Pensions	12	18
Land titles	105 acres (35 Members)	156 acres (52 Members)
Artisan tools	24	37
Free bore wells	4	12
Street lights	16	24
Free hostel facility	11	17
Silk reeling sheds	2	–

CSUs were quite successful in tapping government benefits from Gram Panchayats and the Taluk Panchayat. Almost 75% of the applicants met with success when recommended by their respective CSUs. This was because the Panchayat Raj institutions were directly controlled by the Coolie Sangha and its allies. But at the district level they were not able to achieve much. Coolies from Siddalaghatta did not have a favourable representation in the Zilla Panchayat.

This may, for the time being, be an indirect blessing since most Zilla Panchayat works favour more the tout cum contractor than individual beneficiary. As the CSUs mature into more effective village bodies, as at Bagepalli Taluk, they will need to negotiate with district authorities and get special schemes sanctioned, Taluk level aberrations rectified, etc. We are confident that their political clout will also develop in time.

### C.3. MEETINGS & TRAINING

#### C.3.1. STAFF MEETINGS

VLWs and VHWs from the erstwhile NOVIB Area continued to meet every fortnight. Keeping the special problems of Siddalaghatta in mind, these Meetings concerned themselves with politicising Coolie Sangha activities and emphasising on processes rather than mere project implementation. The role of VLWs and VHWs as empowering agents and the need to build CSU Representatives as a village level cadre was emphasised. We believe that we have been quite successful in steering this directional change.

Weekly Meetings of Community Workers from Sadali were also held during this reporting period. Their day to day activities were monitored and they were given guidance to conduct Adult Literacy classes and built new CSUs.

#### C.3.2. TALUK COOLIE SANGHA (SCS) MEETINGS

After reflecting on observations in the previous Progress Report, ADATS Field Staff and functionaries decided to visit all the other Taluk Coolie Sangha Meetings at Chickballapur, Chintamani and Bagepalli in order to learn how they were being conducted. They then decided that the Siddalaghatta Coolie Sangha was not mature enough to adopt monthly themes and imitate the depth of discussions that prevailed in other Taluks. It was decided to change the style of functioning to a business-like manner for some time.

Their efforts have paid off during this reporting period. SCS Meetings have been regular and lively, with full attendance and participation. Everyone was encouraged to briefly share their experiences, and no speaker was allowed to give lengthy details on any single issue. We

knew that the flip side would be that serious policy matters could not be deliberated. Yet we decided to maintain a brisk pace and functional style for some more months. Thematic concerns can slowly be introduced once the forum is physically built up with proper attendance and regular frequency. But women's issues did get discussed in a deep manner in these monthly Meetings. It now appears that SCS Meetings will eventually become an accepted forum in the Taluk's politics.

The following is a sample of some of the decisions taken in the SCS Meetings:

- The new Taluk Secretary for 1996-97 was elected in a triangular contest.
- Formed a Committee to pressurise the Police and follow up on rape cases filed by Marihalli and other CSUs.
- Decided to give primary membership to 378 families from the Sadali Area.
- Decided not to give scholarship support to children in the 1st and 2nd Stds.
- Compensated a pick pocket victim who could not legally file a police complaint and prove that he had suffered a heavy loss.
- Selected participants from CSUs in the erstwhile ICCO Area to attend a conceptual training on withdrawal at Bagepalli.
- Formed a committee of 10 women Representatives to deal with husband/wife quarrels that could not be settled in the Clusters.
- Decided to temporarily call back *Vokkaku Sanchi Duddu* moneys and thereby conduct an internal audit on their usage.

### C.3.3. EXECUTIVE COMMITTEE MEETINGS

As just mentioned, the Executive Committee played a vital and commendable role in improving the quality of Taluk Meetings. Elected Cluster Secretaries and the Taluk Secretary had an exhaustive schedule for about 5 days every week, visiting other Taluk headquarters and reflecting on observations. They also found time to set the agenda for the next SCS Meetings, and follow up on decisions taken in the Taluk forum. Following are highlights from this reporting period:

- Succeeded in countering the designs of village touts and including some deserving villages which were deliberately left out when making government lists for special component programmes.
- Met with the District Health Officer and assisted his team in taking emergency measures when Malaria effected certain belts of the Taluk.
- Made lists of deserving beneficiaries for SC/ST welfare programmes.
- Made each and every CSU Member familiar with how much moneys they had in their Sangha Funds, CCFs, Children's and Health Budgets in order to provoke them to make village level proactive plans.
- Discussed ways to increase Sangha Funds; asked Members in the erstwhile NO-VIB Area to keep an annual track of their family incomes so that they could themselves measure tangible economic gains.
- Monitored the temporary recall of *Vokkaku Sanchi Duddu* moneys into CSU bank accounts.

### C.3.4. REGULARITY OF CLUSTER MEETS

Siddalaghatta shows the same trend as at Chickballapur. Regularity was slightly higher in the erstwhile ICCO Area where the CSUs touch upon more facets of the Coolies' every day living.

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Erstwhile ICCO Area	7	182	133 (73%)	38 (21%)	11 (6%)
Erstwhile NOVIB Area	8	208	140 (67%)	47 (23%)	21 (10%)

### C.3.5. NEW CSUS IN THE SADALI AREA

A 1st ALP Tests were conducted by the Field Assistant in 20 villages. Learners were assessed on half the ALP Text Book. It was announced that if half the learners in a village passed, Volunteers would be taken on as ADATS paid Village Level Workers. 18 Volunteers got appointed as VLWs through this performance assessment exercise. In 5 more villages, ALP classes were started late. 103 men and 38 more women enrolled their names in the attendance registers during this reporting period. This took the total number of enrolled adult learners from 437 to 578.

Primary membership was given to 378 families from 18 villages after assessing their regularity, discipline and interest in ALP Classes. In the meantime, Community Workers were successful in getting government benefits for the Coolies through their liaison work. The following is a list of benefits obtained in these new CSUs during this 6 month reporting period:

Sadali Area	
Houses under different schemes	8
Pensions	22
Artisan tools	20
Land titles	26
	(96 acres)

## C.4. COOLIE CREDIT FUNDS (CCFs)

### C.4.1. STATUS OF THE CCFs AN ON 30 OCTOBER

Grants given to 96 village level CCFs				Rs 26,92,600.00
Add: Interest earned				1,55,082.00
Total CCF Capital in the Taluk				28,47,682.00 (100%)
Total of Good loans in the Taluk				13,77,700.00 48%
Total of Overdue in the Taluk				2,26,235.00 7%
1 to 6 Months Late	76,100.00	2%		
7 to 12 Months Late	61,500.00	2%		
Over 1 Year Late	88,635.00	3%		
CCF Bank Balances in the Taluk				12,43,747.00 43%
Cumulative loans given				Rs 33,08,840.00
Number of loans				1,898
Average borrowing				Rs 1,743.33
Repayment Rate				93.16%
Capital at Risk				7.94%
<b>Utilisation pattern</b>	<b>Amount borrowed</b>		<b>No of loans</b>	
Crop Loan	11,10,600.00	33%	971	51%
Agriculture	2,26,950.00	6%	77	4%
Cattle	13,70,603.00	41%	496	26%
Trade & Entrepreneurship	5,88,437.00	17%	330	17%
Consumption & others	12,250.00		24	1%
<b>Total</b>	<b>33,08,840.00</b>		<b>1,898</b>	

### C.4.2. UTILISATION

In the previous Progress Report, we had said that Overdue in the erstwhile ICCO Area was a temporary phenomenon. This was proved right. Overdue by Normal Members has considerably reduced. The Coolie Sangha has even been able to tackle the problem of Overdue by Cancelled Members during this reporting period. They have made Cancelled Members from the functioning CSUs to re-pay their dues. The same effort is being made in dropped out CSUs. Discussions on fiscal discipline have started to yield results. CCF bank balances have reduced, indicating an increase in utilisation capacity.

In the erstwhile NOVIB Area, the problem of short term Overdue still persists since it cannot be rectified so fast. Borrowers had miscalculated their projected returns at the time of borrowing. Now it will take an entire cycle for them to learn that they should not have been so optimistic when giving repayment dates.

- Hanumanthappa of Chinna Tekahalli CSU was afraid of taking loans and had never borrowed. For the very first time in his life, 2 years back, CSU Members encouraged him to borrow Rs 2,500 to rear sheep. He repaid his instalments on time and has now gained confidence to undertake an even bigger venture - he has borrowed Rs 7,800 from the CCF for a cross bred cow.
- Nanjamma of Kanapanahalli CSU has taken a CCF loan of Rs 6,500 to improve her petty business. She had never thought this possible even in her wildest dreams before joining the Coolie Sangha.
- Rathamma of Doddadasenahalli CSU lost her husband, 2 children and cattle when her house collapsed during the monsoons. The CSU decided to help her by giving a CCF loan instead of charity. Some Members voluntarily took back their applications in order to help Rathamma since there was not enough CCF capital for all of them. Rathamma was given Rs 6,000 for a cross bred cow and a long term repayment plan since she had to rebuild her entire life.
- Chowdappa of Peddanahalli, who had never dared to ever borrow a big amount, has taken Rs 12,000 to install a pump set to the free bore well which he got under a government scheme.

## C.5. COOLIE WOMEN

### C.5.1. MAHILA MEETINGS & WOMEN'S ISSUES

Mahila Meetings in the erstwhile ICCO Area have become a part and parcel of day to day living. Regular activities like the passing of health grants, monitoring the *Vokkaku Sanchi Duddu*, using their veto power over CCF decisions, etc. were carried out in a matter of fact manner. This indicates a gradual cultural change wherein the fulfilling of women's aspirations becomes a normal thing in society.

Coolie women have shown maturity in understanding that in spite of a special focus given to women's issues, all matters concerning normal life actually belong to their purview. While discussing the causes for their present position in the society, Mahila Meetings are quite honest and introspective. They discuss their own attitudes towards themselves and how these cause a hindrance for their development. Sexual discrimination against girl children by their own mothers, and a totally unnecessary and disruptive superiority which often comes with a "queen mentality" in their assemblies are seen as some matters which need attention.

- Coolie women of Kanapanahalli CSU refused to give scholarship support to children from families where the principles of the Coolie Sangha were not being followed in the so-called private and personal matters, even if these Members had paid the Sangha Tax.

Women argue that the mere paying of Sangha Tax does not automatically entitle them to claim benefits from the Coolie Sangha.

- Narayanamma of Turkeshanahalli CSU is a widow who had a relationship with a man from a nearby village. The villagers threatened her with dire consequences. They argued that she had no right to enjoy a sexual life since everything was over for her after the death of her husband. The Mahila Meeting took up this issue and supported Narayanamma saying that she had every right to enjoy her life even after the death of her husband.

#### C.5.2. VOKKAKU SANCHI DUDDU & TRANSACTION COSTS

The temporary repayment of *Vokkaku Sanchi Duddu* moneys into CSU bank accounts went quite smooth after some initial resistance from a few Mahila Meetings. This defiance turned out to be good because it raised the question of transaction costs.

We were made to realise that there are a whole lot of unaccounted expenses incurred in the running of any forum. In the CSUs these are taken care of by various male Members who spontaneously contribute.

- At a reflective Meeting at Somnathpura in Bagepalli Taluk, a Member recounted how his child had been struck by lightning when grazing sheep in an open field. The Project Director seized this opportunity to find out how much moneys various persons had spent to deal with the crisis. The Cluster Secretary said that they had spent a total of Rs 1,100 to bring the Doctor and Police officers, conduct a post-mortem and bury the boy. He said that they had decided to spend this amount from their Sangha Funds. The Project Director then asked everyone else to state how much they had spent from their pockets to deal with the crisis. There was an embarrassed reluctance to disclose this information. But when pressed, one Member finally said that he had spent Rs 30 in order to himself go to a neighbouring village and inform the victim's uncle. Then another Member related how he had bought white cloth to wrap the body for burial. Yet another mentioned flowers. Yet another something else. The total soon crossed Rs 2,000. A figure which was completely hidden by the official count.

Similar expenses have to be incurred to conduct the Mahila Meetings. But these cannot normally be met by Coolie women who often do not have even loose change with them. Thus the tendency to dip into *Vokkaku Sanchi Duddu* moneys and meet pressing transaction costs. These include buying a tender coconut for a visiting official, meeting the bus fare of a serious patient, laundering a sari, food costs when attending Meetings and training sessions, and a horde of other exigencies. When done in a clandestine manner, this leads to a whole lot of questionable cover-up actions and opens the doors for real and unpardonable misappropriation.

It was therefore suggested that, in addition to the *Vokkaku Sanchi Duddu*, Mahila Meetings operate a small amount of money to themselves spend and account for in their own assemblies. This could meet transactions costs in an open and legitimate manner. Such amounts could be given to women by their respective CSUs from their Sangha Funds, and operated in the same in-camera manner as the petty credit fund.

#### C.5.3. CHILDREN'S PROGRAMME

Instead of merely deciding on how much scholarship benefits to give their children, Mahila Meetings in the erstwhile ICCO Area spent 2 months discussing various aspects of their children's education. They opined that it would be a waste to spend a whole lot of time and money unless their children studied till the 10th Std. and followed this up with some skill training. Reflections on the girl child were deep and sincere. There was hardly any cliché in either their mood or vocabulary.

Some women even went to the extent of saying that they would prefer their daughters to be fully schooled even if it meant that they got “spoilt” and lost their virginity. When ADATS Staff tried to take a more conservative stand and state that school going girls were not at a greater risk of attracting boy friends when compared to the ones who stayed at home, Coolie women shocked us. They revealed their minds that a basic change in sexuality was long Overdue and that girls *should* try to develop healthy relationships with boys. “Getting pregnant is a problem; Preserving virginity is not!”, many said, parroting a recent slogan from Bagepalli.

These discussions resulted in an increase in the number of school going children. The Mahila Meetings decided not to support children in the 1st and 2nd Stds. One reason was that their budget was not enough to accommodate the increased numbers. The other was that they felt that parents ought to take more responsibility since this alone would ensure continuity.

Though these matters were not so intensely discussed in the erstwhile NOVIB Area, we can feel the impact of the Taluk level debate on children and their education.

Supported children	2,127	70%
Dropped children	893	29%
Villages	148	
Primary School	1,186	55%
Middle School	627	29%
High School	312	14%
Girls	944	44%
Boys	1,183	55%

Opening balances	Rs 82,731.00
This year's grants	4,20,200.00
Spent to date	<u>4,36,420.00</u>
Balances	66,511.00

#### C.5.4. DECENTRALISED HEALTH

A technicality is beginning to get introduced in the erstwhile ICCO Area. Coolie women decided to give more importance to preventive measures than curative. But this should be seen as a response to budget constraints rather than as a conscious policy choice. The trained VHWs are playing an effective role and women are now able to themselves identify early symptoms of diseases like cervical cancer and TB. The Mahila Meetings have supported about 178 families to deal with major diseases like TB, cancer, malaria and typhoid.

In the erstwhile NOVIB Area the decentralised health budget is used as a weapon to strengthen the position of women. They have slowly started to test the waters and exercise their powers. We believe it will take some more years for them to establish themselves and intensify the health aspects of the activity, giving more importance to technical aspects.

- The Chokkanahalli Mahila Meeting rejected the medical bill of a Member who had contracted a venereal disease from an extra-marital affair. But they assured his wife that they would support her in the event of her getting infected.

This year's grants	2,84,799.00
Spent to date	<u>1,96,337.00</u>
Balance available	88,462.00

## C.6. SANGHA FUNDS

In the erstwhile ICCO Area the CSUs decided to spend from their Sangha Funds to meet transaction costs of the CSUs, like the paying of electricity bills, maintenance of community halls, buying minutes books etc.

In the erstwhile NOVIB Area, *Hundi* collections were adversely effected during the DLDP works since the Members were already contributing 15% of their wages. After completing the DLDP works, it was a little difficult to re-introduce the system of *Hundi* collections in all the CSUs. Yet there was an impressive increase of 42% in Sangha Fund collections which grew from Rs 911,459 reported 6 months back, to Rs 1,297,847.

Village Fixed Deposits	Rs 5,44,500.00	
Village SB Accounts	5,79,700.20	
Taluk Main Fixed Deposits	46,042.00	
Taluk Main SB Accounts	1,27,605.40	12,97,847.60

## C.7. DRY LAND DEVELOPMENT PROJECT

In the months of January and February 1996, the DLDP Staff visited each and every holding on which soil and water conservation works had been carried out for the past 2 years. They collected information on how much work was completed and how much was left over. Based on this assessment, the 1996 DLDP Plans were prepared.

### C.7.1. SALIENT FEATURES OF THE 1996 DLDP

- Works commenced on 7 March 1996 and ended on 15 June 1996.
- Works carried out in 25 selected villages.
- Total area covered under the DLDP was 2,973 acres.
- Actual works were carried out on 2,200 acres
- 732 families worked on their lands for 100 days.
- 49,200 meters of contour bunding was done.
- Pebble clearing was done on 1,250 acres.
- 270 acres of land was cleared and brought under cultivation for the first time.
- Allotted budget was Rs 678,455; wages paid were Rs 517.290; utilisation was 76%.

### C.7.2. WAGE PAYMENTS AND CCF OVERDUE

DLDP wage payments were linked to CCF Overdue. CSUs with CCF Overdue did not get their wages till they clear these dues. 12 villages commenced works on time and continued the same though they had some CCF Overdue. They worked for 40 to 50 days without wages and in the meantime cleared their dues and thereafter drew wages on a regular basis. But as at Chickballapur, some CSUs rebelled against the linkage and did not start their works on time. As a result, they lost precious days and could not complete works on everyone's land. Some other unrelated problems delayed the start of the DLDP in some more villages.

- A murder took place at Chikka Tekuhalli CSU. The police enquiry resulted in a general panic and many CSU Members feared harassment and absconded till the real culprits were caught. This was a very tough time for women and children who had to go about their day-to-day business without any menfolk present. They were even scared to come out of their houses, with the police patrolling the village. The DLDP Staff were sensitive to their problem. We decided to pay DLDP wages even when they did no work! The women were so touched that they decided to slowly venture out and do some light work like pebble clearance. This situation continued for 40 to 50 days till the culprits were caught and the menfolk returned. They wanted to show their gratitude to us. We

said that they could do so by working very hard on their own fields. Excellent soil and water conservation works were carried out.

By the end of the 1996 DLDP works in mid June, our assessment is that about 45% of the required works have been completed in 12 CSUs. In the remaining 13 CSUs, only 25%. The implication is that Coolies have to buck up and work much harder and longer in 1997 in order to bring their lands to shape.

Another interesting observation was that the majority of work gangs<sup>3</sup> were led by VHWs and women CSU Representatives. Perhaps this is not very strange since women in Siddalaghatta have shown a much greater interest in preserving the Coolie Sangha than at the other Taluks. It may be recalled from the previous Progress Report that many men seem to find the lure of the town irresistible

Whenever a CSU did not have someone to jot the attendance or write the special minutes after completion of each work, temporary arrangements were quickly made by the DLDP Staff and Cluster Secretaries.

### C.7.3. TECHNICAL GAINS

Rainfall at Siddalaghatta is very low and insufficient for cropping in most years. A good part of the showers received in August, September and October are lost as run-off. Precipitation is not absorbed by the soils as fast as they are received. This is the rationale behind contour bunding the fields. Coolies were quick to realise the importance of this activity and the value of technical guidance that the DLDP Staff could give them. In 1995, the second year of DLDP works, a whole lot of works were carried out.

In this the third year of DLDP works, we could see concrete results. And by and large the Coolies were able to themselves decide what kind of technical intervention needed to be done on their holdings. A majority of the degraded, uncultivable, waste and neglected holdings have been properly cropped for the first time.

### C.7.4. ALLIED ACTIVITIES

3 scavenger Coolie women belonging to the Harijana and barber communities were selected for vermicompost training and sent to Mandya district where a progressive farmer is effectively converting organic wastes like sugar cane thrash, rough paddy husk, parthenium and other crop residues into vermicompost. These trainees stayed in his village for a week and practically involved themselves in the conversion procedure, starting from collection of different organic wastes and ending with the final product. During this training, they also visited many other small farms and got exposed to the crops of the region. They also received some theoretical sessions on marketing.

After this training, we helped them built vermicompost units with 5 pits each measuring 3' by 4' by 2.5' with a steel frame to support a hatch shading. We then brought 30,000 worms from Mandya and started the 1st cycle in just 2 pits each. Over 1,000 kgs of vermicompost was produced by these 3 units (6 pits) in 45 days. They transported it to Chickballapur where there was a ready market and sold at Rs 4 per kg. We have now targeted to cover all 87 villages with 1 unit per CSU, through a judicious combination of CCF loans and DLDP subsidies..

Advice was imparted just before the sowing season and even after the sowing operations were over. Constant visits are being made to help the Coolies overcome many problems like disease and pest menace that they face when trying to crop in a technically sound manner, but without too much chemical input.

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<sup>3</sup> Please recall that Members at each CSU divided themselves into manageable work gangs of 13-15 persons so that an optimum number of persons would work on the fields.

As already reported, 2,500 kgs of horse gram seeds were distributed to Coolies from the erstwhile ICCO Area as green manuring crop in 1995. The impact of the practice was very impressive and many coolies claim that their *Ragi* yields have increased. Now the practice is no more subsidised by us. But *Ragi* croppers in Siddalaghatta continue it on their own. We had, however, made a mistake. There was no need to green manure fields where groundnut was being grown since the crop itself is a nitrogen fixing one.

This practice has not gained momentum, since the availability of dry crop residue is very limited. Whatever little is available is being used for kitchen stoves. But just as at Chickballapur, wherever this is technically needed, Coolies have agreed to it.

Coolies were unaware of the loss of the nutrients through evaporation when their compost heap was allowed to rot in a pit. They are now following the proper way of preparing compost and preventing nutrient loss. But this is an activity which has to be followed through for many years till it settles down.

Directly sown Seema jali on the boundaries of Coolie land holdings and other waste patches failed to establish due to moisture constraint. A few germinated seedlings were destroyed by rats and sheep. As a result we are now planning to plant well stabilised 6 month old saplings on the fields. The District Forest officials at Kolar has shown an interest in the effort and promised to supply as many 6 month old saplings as they can during the 1997 monsoons.

Seedling raised by Coolie women in the nurseries were distributed in the last kharif season. One year after planting, coconut and teak seedlings are coming up very well. There is a good demand for horticulture species like mango, sapota, guava and jack. DLDP Staff have to support these women so that they do not give up after just 1 cycle.

The maximum orders for the portable *Astra Chullas* (suitable for those living in thatched huts) was from Siddalaghatta Taluk. 300 were already distributed and there was a further order for 150 more during this reporting period. Coolie Families have paid up for another 100 fixed ones which have yet to be built by the women masons.

## SECTION "D" JULAPALYA & MITTEMARI

### D.1. MEMBERSHIP & COVERAGE

	<i>Last Report</i>		<i>This Report</i>		
Total Villages	72		72		
1st 3 year Formation phase	8		8		
2nd 3 year Formalisation phase	38		38		
3rd 3 year Consolidation phase	8		13		
Dropped out Villages	18		13		
Normal Member Families	1,308		1,466		
Cancelled Members	954		978		
Women Memberships	209	(16%)	278	(19%)	
Coverage of Village Population	39%		44%		
Adults	1,783		2,022		
Minors	2,236		2,723		
<b><u>Caste Group Composition</u></b>					
	<b>Member Families</b>	<b>Percent in CSUs</b>	<b>Caste Group</b>	<b>Total Families</b>	<b>Ethnic Cover</b>
	779	53%	Scheduled Castes/Tribes	1,159	67%
	381	26%	Middle Castes	1,075	35%
	306	21%	Forward Castes	1,114	27%
	<b>1,466</b>	<b>100%</b>		<b>3,348</b>	<b>44%</b>

### D.2. ISSUES & STRUGGLES

#### D.2.1. LAND ISSUES

- Arigepalli village was situated in the midst of 6 acres of fertile land but the people shifted their houses to the government allotted sites to build new houses. The old houses were illegally acquitted by a landlord, Keshava Reddy, from Varadaigaripalli village. The CSU fought hard to resist him and succeeded.
- Mittemari town is surrounded by 60 acres of forest land. The DSS tried to cut the trees but 3 Members from CSUs (Kodipalli, Kothakota and Pillagutta) opposed them. They failed since the DSS had the support of a caste based organisation which has gained clout in the new political equation of the district, as well as the local MLA who used the opportunity to curry their favour. The CSUs have not given up and have vowed to fight to the very end.

#### D.2.2. OTHER ISSUES

- Coolies from Hosahudya had to travel 6 kms every morning and evening to the Milk Collection Society. They decided to collect shares and start their own Society in the village.
- The government gives 2kgs of rice free every month through the Fair Price shops to all families who have children attending primary school. But the person running the depot at Julapalya was cheating. CSU Representatives gave a complaint to the Tahsildar and the matter was solved.

- Arigepalli does not have a school building and so classes were run in the village temple. The CSU gave a complaint to the Assistant Education Officer and the Taluk Panchayat has now sanctioned them a building.

#### D.2.3. FAMILIES WHO GOT GOVERNMENT BENEFITS

	<b>Julapalya</b>	<b>Mitemari</b>
Houses under different schemes	25	35
House sites	20	25
Pitching works	1,650 meters (6 villages)	2,200 meters (8 villages)
Coconut plants distributed	1,000	2,500
Mango orchard development	25 acres	35 acres
<i>Saguvadi Chitti</i> (free title deeds for land)	15	30
Trysem training	7	10
Pensions	5	12

### D.3. MEETINGS & TRAINING

#### D.3.1. MEETINGS

After reflecting on the pros and cons of being a part of the more mature CSUs of Bagepalli Taluk from where ADATS had withdrawn, it was decided to hold weekly Staff Meetings for VLWs and VHVs from Mitemari and bring them under the administrative control of the Area Field Staff. There was some initial resistance from the village Staff but this was dealt with quite strictly. This has proved to be a very good move and there is a lot of visible improvement in programme performance.

#### D.3.4. REGULARITY OF CLUSTER MEETS

<b>Area</b>	<b>Clusters</b>	<b>Total Meetings</b>	<b>Regular</b>	<b>Irregular</b>	<b>Cancelled</b>
Julapalya	4	96 (100%)	68 (71%)	20 (21%)	8 (8%)
Mitemari	5	120 (100%)	90 (75%)	20 (17%)	10 (8%)

## D.4. COOLIE CREDIT FUNDS (CCFs)

### D.4.1. STATUS OF THE CCFs AS ON 30 SEPTEMBER 1996

Grants given to 64 village level CCFs			Rs 24,26,175.00	
Add: Interest earned			2,49,853.00	
Less: Safety Net			2,600.00	
Total CCF Capital in the Taluk			26,73,428.00	(100%)
Total of Good loans in the Taluk			12,51,744.10	46%
Total of Overdue in the Taluk			3,79,924.00	14%
1 to 6 Months Late	50,600.00	1%		
7 to 12 Months Late	21,700.00	0%		
Over 1 Year Late	3,07,624.00	11%		
CCF Bank Balances in the Taluk			10,41,759.90	38%
Cumulative loans given			Rs 27,34,328.00	
Number of loans			1,971	
Average borrowing			Rs 1,387.28	
Repayment Rate			86.10%	
Capital at Risk			14.21%	
<b>Utilisation pattern</b>	<b>Amount borrowed</b>		<b>No of loans</b>	
Crop Loan	12,60,350.00	46%	1,325	67%
Agriculture	1,19,753.00	4%	35	1%
Cattle	11,56,525.00	42%	433	21%
Trade & Entrepreneurship	1,70,050.00	6%	121	6%
Consumption & others	27,650.00	1%	57	2%
<b>Total</b>	<b>27,34,328.00</b>		<b>1,971</b>	

### D.4.2. CCF PERFORMANCE

Unlike in the other 3 Extensions, we cannot claim any dramatic improvement at Julapalya & Mittemari. Repayment Rates are still around 86% but bank balances have dropped to 38%. We still need some more time to turn the corner and set everything right in this Taluk.

## D.5. COOLIE WOMEN

### D.5.1. MAHILA MEETINGS

Regular Meetings were conducted during this reporting period. Just as at the other 3 Extensions, *Vokkaku Sanchi Duddu* moneys were temporarily recalled into the CSU bank accounts and then re-taken by the women.

- The VHW from Pillagutta eloped with a person from Mittemari. She even took her children with her. The entire CSU took the initiative to bring her back, but her husband had already decided to re-marry. The Mahila Meeting spend many days in convincing him to forgive her and they are now living together.

### D.5.2. CHILDREN'S PROGRAMME

There are a total of 1,549 Coolie children being supported by their Mahila Meetings to go to government schools in their villages. 43% of them are girls and 53% in primary classes. Besides, night classes are being held in all the villages to ensure that these children put in an extra effort.

Supported children	1,549	69%
Dropped children	693	30%
Primary School	827	53%
Middle School	442	28%
High School	278	17%
Girls	678	43%
Boys	871	56%

This year's grants	3,97,336.60
Spent to date	<u>3,31,480.00</u>
Balances	65,856.60

#### D.6. SANGHA FUNDS

Village Fixed Deposits	Rs	3,56,324.00	
Village SB Accounts		4,24,234.50	
Taluk Main SB A/cs		<u>8,955.00</u>	7,89,513.50