

0408. 6th Progress Report on the SCNZ Programme (Mar 2000)

1. COMMUNITY ORGANISATION

1.1. Coverage

The Gudibanda Programme grew to cover 2,238 families in 68 villages in the last 6 months, with the addition of 2 new village CSUs and decrease of 38 Member Coolie families.¹

- The figures include 2 town CSUs and 10 villages which are technically not in Gudibanda, but whose location, road links, market contacts and other affinities fall within the taluk.
At the end of 3 years, we have achieved almost total coverage, except for 8-10 villages where it is not viable to operate a sponsorship scheme and children's programme.
- The last 6 months saw a dip in Member families per village in spite of an increase in the number of villages. Population coverage dropped from 39% to 34%.
- The all-women town CSUs resulted in a huge rise in women membership from 12% to 16%.

Coverage as on 31 March 2000

	<i>Last Report</i>	This Report
Number of Villages	66	68
Normal Member Families	2,276	2,238
Temporarily Suspended	148	144
Cancelled Members	328	340
Women Membership	342 (12%)	444 (16%)
Coverage of Village Population	39%	34%

1.2. Reflections on Membership

Taken together, membership figures portend an alarming trend. It has been our experience, in the other 4 taluks, that membership figures drop after the 1st 3 year Formation phase. We are worried that Gudibanda shows signs of going the same way. This has to be prevented. Our efforts have to be directed at STABILISING and INCREASING the number of Member Coolie families per village CSU. In the last week of March 2000, serious reflections were held to properly place our fingers on the problem.

The very first thing that we reflected on was that, unlike a Bank or Co-operative Society, the Coolie Sangha is not a single faceted externity in the lives of small and poor peasant families. It is a multifaceted instrument that holistically operates at every level of village life in order to alter the balance of power and advantage in favour of the rural poor – a precarious re-adjustment of power equations that permit the Coolie caste-class to benefit a little more in the every-day events that comprise daily living, through an increase in bargaining power. The advantages that Coolie families derive are as much in the ethereal realms of status, dignity, social standing and self-worth, as in the material plane of physical and monetary succour and security. Furthermore, these have to be understood as individual advantages as well as collective ones obtained by the entire caste-class.

¹ The figures indicate that there has been a clerical error in figures given in the last Progress Report.

Therefore it would be a fallacy to imagine that the level of material benefits alone, operating in isolation, will attract membership and prevent cancellation. It is NOT the quantum of benefits that they derived from ADATS that attracts Coolie families to join the CSUs. It is a mystery-mix of very many imponderables along with what can be seen, felt and measured.

Activities like the children's programme, referral health, CCFs and the DLDP therefore only assist groups of Coolies who had already embarked on a self-reliance path. They are not substitutes for the Coolies' own determination to take their lives into their own hands.

As part of our strategic planning exercise for the next 3 year phase of Coolie Sangha Formalisation, we took some nuanced decisions that considered both poles of dilemmas that faced us at this stage of Coolie Sangha building:

- Developing managerial proficiency and an implementation efficiency should not lead to our concentrating only on the so-called "successful" running of projects and programmes.

If we were to do so and lose our socio-political orientation, we will incur, just as in the other taluks, a huge membership drop.

But, at the same time, we should be wary of using this as an excuse to pass off shoddy services delivery.
- Local issues should not be glossed over when wider ones are tackled. At the same time, we realise that only the tackling of broad based issues can give the organisational wherewithal needed to sustain achievements made through individual struggle. The conversion of achievements (of individual villages) into lasting accomplishments will not take place unless a wider strength is obtained at the taluk/regional level.

CSU and Mahila Meetings will be encouraged to give adequate attention to village level aspirations of individual Member Coolie families.

But this will not, under any circumstance, be used as a pretext for ADATS Staff to directly deal with individual families and develop a patronising overtone.
- Field Workers and Mahila Trainers will undertake massive cadre training sessions. Village Staff (VLWs, VHWs, and *Balakendra* Teachers) will be strengthened through socio-political and ideological training and their facilitating capacity to themselves deal with village issues will be enhanced.
- Many 3 year old village CSUs are ready for Community Worker withdrawal. But we cannot do so while each Cluster still has many 1 and 2 year old CSUs.

Community Workers will take care to not becoming over-bearing and "disempowering elements" in the older CSUs. They will responsibly back out of mundane affairs tackled by the more mature CSUs and make themselves partially redundant.
- Field Workers will prevent conventional leadership from emerging in the CSUs. Vigil will be exercised to prevent a few self-styled Coolie leaders from hijacking the Coolie Sangha for their own ends.

Instead, the emphasis will be on promoting collective responsibility and projecting the feminist principle of Representation over Leadership.
- Along with a shift in CSU membership from male Members to Coolie women, serious efforts will be made to achieve matching shifts within the family hierarchy. Institutional changes will be incorporated at the village level to make the shift more than just nominal. Instruments which will be used are:

 - Mahila Meetings will exercise veto powers over CCF decisions taken in "mixed" CSU Meetings from the very beginning.
 - The ratification of the "mixed" Cluster Meets over decentralised health decisions taken in Mahila Meetings will be done away with as soon as Coolie women are confi-

dent of handling their own budgets.

– “Mixed” CSU Meetings will not be insisted upon (as in the case of the Town CSUs) whenever Mahila Meetings are themselves confident of running their CSUs. But, at the same time, care will be taken to ensure that the programme does not change into a “women’s activity” with no role or responsibility for men.

In the last weeks of this reporting period, we notice that the Field Staff have an acutely increased sensitivity to make nuanced and subtle assessments of situations.

- Families without benefiting children were dropping out in a few villages. The Field Staff spent considerable time with them, emphasising that the Coolie Sangha was not just for grabbing benefits...
There are indications that many will once again start attending CSU and Mahila Meetings.
- One of the reasons for the increase in women membership has been drought and seasonal/temporary migration. In some families, there is a tendency for menfolk to feel that they have better and more important things to do (i.e. more paying propositions), and to coax their womenfolk to attend to “less important” CSU related matters like attending meetings, etc.

Field Workers have discussed this phenomenon in many CSU Meetings and explained the risk in principles of unity eroding, and the Coolie Sangha degenerating into a “club” or sectoral institution (like the Bank or Co-operative Society).

- Following the established Coolie Sangha custom, many CSUs put aspiring Member families on hold till they:
 - (a) attend 10-15 weekly meetings and prove their seriousness, and
 - (b) contribute as much to the accumulated Sangha Funds as the older Member families.
 But some of the older Members, those who have etched a place for themselves and feel that their newly-gained positions of vantage and importance could get threatened/diluted through the entry of these new families, keep placing obstacles. The Field Workers have a tough time to overcome this problem without, at the same time, ruffling the feathers of old and trusted compatriots.

1.3. Gram Panchayat 2000 Elections

1-3 year old CSUs in Gudibanda taluk participated in the Gram Panchayat elections, following a call given by the Coolie Sangha to capture the local bodies in all 5 taluks. Their overall performance did not lag behind that of the more mature CSUs in the other 4 taluks.

1.3.1. CSU CANDIDATES’ PERFORMANCE

- The CSUs contested 31 of the 101 seats in the taluk, exhibiting a self-confidence of 31% (*much higher, when compared to the overall average of 25%*).
- But when these figures are calculated for villages with functioning CSUs alone, and not for the entire taluk as a whole, they exhibited a self confidence level of 66% (*same as the overall average of 67%*).
- CSU supported candidates polled 11% of the total vote, and 24% in villages with functioning CSUs (*lower than the overall averages of 13% and 29% respectively*).
- They converted 58% of their contests into victory (*a shade higher than the overall average of 55%*). This shows that their self-perception of strength was not fanciful.
- They finally won 18% of the GP seats in the taluk (*higher than the overall average of 14%*) and 38% in villages with functioning CSUs (*same as the overall average of 37%*).

(figures for GP Booths with functioning CSUs given alongside)	Gudibanda		5 Taluks Total	
Number of Gram Panchayats	7	7	97	82
Total Seats	101	47	1,361	500
Votes Polled	48,649	22,036	561,822	241,297
CSU PERFORMANCE				
Seats Contested	31	31	334	334
Self Confidence/Perception of Strength (Seats Contested/Total Seats)	31%	66%	25%	67%
Votes Polled	5,362	5,362	71,117	71,117
Percent Polled	11%	24%	13%	29%
Seats Won	18	18	184	184
Conversion (Seats Won / Seats Contested)	58%	58%	55%	55%
Actual Strength (Seats Won / Total Seats)	18%	38%	14%	37%

1.3.2. ALLIES' PERFORMANCE

But the Gudibanda Coolies could not emulate the other taluks when it came to choosing proper Booth Allies and supporting them through the contests. They appear to have “deserted” their Allies, who were unable to perform as well as they should have.

- CSU Allies contested 43 of the 101 seats in the taluk, exhibiting a self-confidence level of 43% (*far below the overall average of 65%*).
- In villages with functioning CSUs, their Allies exhibited a still lower self confidence level of 38% (*once again, lower than the overall average of 44%*). This shows that their Allies did not fully trust the CSUs to see them through.
- Allies polled 17% of the total vote, and 16% in villages with functioning CSUs (*much lower than the overall averages of 37% and 22% respectively*).
- CSU Allies converted 37% of their contests into victory (*way below the overall average of 56%*). This shows that doubts regarding their CSU partners was quite justified – i.e. the Coolies did not help their Allies with their campaigns.
- Allies won 16% of the GP seats (*abysmally lower than the overall average of 36%*) in the taluk; 13% in villages with functioning CSUs (*overall average 21%*). Both figures are abysmally low, but relatively better in villages with functioning CSUs.

(figures for GP Booths with functioning CSUs given alongside)	Gudibanda		5 Taluks Total	
ALLIES PERFORMANCE				
Seats Contested	43	18	881	219
Self Confidence/Perception of Strength (Seats Contested/Total Seats)	43%	38%	65%	44%
Votes Polled	8,296	3,516	208,372	52,405
Percent Polled	17%	16%	37%	22%
Seats Won	16	6	494	106
Conversion (Seats Won / Seats Contested)	37%	33%	56%	48%
Actual Strength (Seats Won / Total Seats)	16%	13%	36%	21%

1.3.3. COMBINED PERFORMANCE

As a result of poor alliance behaviour, their combined performance figures dipped, and they were together able to get a clear majority in only 2 of the 7 Gram Panchayats.

- The combination of CSU candidates and Allies contested 74 of the 101 seats in the taluk, exhibiting a self-confidence of 73% (*lower than the overall average of 89%*).

- In villages with functioning CSUs, the combined alliance exhibited a self confidence level of 104% (*very much lower than the overall average of 111% - i.e. candidates in the other 4 taluks were so sure of the alliance's strength that they cut into each other's chances by pitting themselves against one another in 11% of the seats they contested*).
- The combined alliance polled 28% of the total vote, and 40% in villages with functioning CSUs (*miserably lower than the overall averages of 50% and 51% respectively*).
- The combined alliance converted 46% of their contests into victory (*10 points lower than the overall average of 56%*).
- The combined alliance won 34% of the GP seats in the taluk (*very much lower than the overall average of 50%*); and slightly better, at 51% in villages with functioning CSUs (*still lower than overall average 58%*).
- The combined alliance was able to get clear majorities in only 2 of the 7 Gram Panchayats (*overall figure = 57 wins out of 97 contests; 59%*).

<i>(figures for GP Booths with functioning CSUs given alongside)</i>	Gudibanda		5 Taluks Total	
COMBINED PERFORMANCE				
Seats Contested	74	49	1,215	553
Self confidence/Perception of Strength (Seats Contested/Total Seats)	73%	104%	89%	111%
Votes Polled	13,658	8,878	279,489	123,522
Percent Polled	28%	40%	50%	51%
Seats Won	34	24	678	290
Conversion (Seats Won / Seats Contested)	46%	49%	56%	52%
Actual Strength (Seats Won / Total Seats)	34%	51%	50%	58%
GPs with a clear Majority	2	2	57	48
	29%	29%	59%	59%

1.3.4. CONCLUSION

- On the surface, these figures speak of the CSUs' political immaturity, especially in striking alliances with Booth partners and honouring electoral understandings.
- But a deeper look at the figures reveals that their Allies were also at fault in Gudibanda. Being a loose, non-party formation with no cohesive intra-party discipline, their performance was markedly worse in villages/booths without CSU presence.
- Yet the CSUs surprised us with a just below average performance, in villages with CSU presence, in their maiden foray into electoral politics.

We can only conclude that, true to their character of being in the 1st 3 year Formation phase of Coolie Sangha building, the nascent CSUs of Gudibanda taluk were more concerned with establishing their presence and identity as a distinct section of village society, than with capturing the local civic body.

1.4. Drought & Irregular Village Meetings

Rains have failed for 3 successive years and North Kolar district is in the grip of a severe drought. Near famine conditions prevail in most of the region. Already, long before summer had set in, irrigation tanks are dry, borewells have failed, drinking water problems have started, and there is hardly any fodder. Crop failure, disinvestment of hard earned assets and mounting debts have forced many families to migrate in search of work and wages. Many have gone to the temple town of Tirupati, 300 km away, in search of miscellaneous jobs like road repair, laying telephone cables, and construction labour.

Erratic and spatial rainfall has not spared Gudibanda taluk. Villages like Pasupallodu, Jayanthi Grama, Gavikuntapalli and Korepalli are worst hit. CSU and Mahila Meetings have not been as regular as they should have been, these past 6 months.

In spite of these seasonal migrations, the Coolie rallied bravely for GP'2000 elections. Every single voter made it a point to return on voting day and cast her vote in favour of CSU candidates!

1.5. Issues & Struggles

A sample of village level issues and struggles that we give below shows that sensitivity to local issues has not been lost. Local problems that effect the lives of Member Coolie families have been taken up by the CSUs with support given by the Field Staff. Rs 33,860 has been given out as Legal Aid and Aid Distress during these past 6 months.

- Member Coolie families from Ganganpalli, Jambigemarahalli, Katepalli, Kalvagadapalli and Doddanancherla had been working as *hamalis*, loading sand from the dry river beds onto trucks bound for Bangalore. While the sand contractors became rich, these Coolies barely earned Rs 40-60 a day. On the initiative of the Coolie Sangha, an informal committee of 2 Members each per CSU was set up. This committee hired trucks and sold the sand directly to Bangalore. Eliminating middlemen, CSU Members are now able to earn Rs 100-120 per day.
- After Legislative Assembly elections in October 1999, the relationship between CSU Members and upper caste *Ryots* at Chowtathimmanahalli got soured. They assaulted VLW Narayanaswamy and told him to stop conducting the *Balakendra* and CSU Meetings in the village community hall. The *Ryots* claimed that they had built the hall and it couldn't be used by the CSU any more. Undeterred by their threats, the VLW lodged a police complaint. The Circle Inspector, Tahsildar and Executive Officer of the Taluk Panchayat made a spot inspection and ruled in favour of the CSU. *Balakendra* classes and CSU Meetings are being conducted smoothly ever since, without any *Ryot* interference.
- 2 persons had been sanctioned government houses in Karaganathammanahalli under the *Ashraya* Scheme, one a CSU Member and the other not. The non-CSU Member decided to cheat the authorities and collect a bogus bill. He submitted a photo of another person's completed house and got his bill sanctioned. The CSU Member plodded along according to rules. He built his house to the required stage and asked for his 1st bill (payments are released in 3-4 stages). But his authentic bill was rejected. The CSU was furious. They took the matter up with the Taluk Panchayat and saw to it that action was taken against the corrupt official who had colluded with the cheat.
- Due to the planned construction of a 4-lane expressway, 15 houses in Jayanthi Grama village, along with the *Balakendra* building, are scheduled for demolition. CSU Members approached the Tahsildar and the District Commissioner to explain their problem. The officials assured them that they would provide alternative housing and give part-compensation for the *Balakendra* building.
- A drinking water project undertaken by a private development agency in association with the Gram Panchayath required interested villagers to deposit Rs 5,000 at the GP office. CSU Members in Jayanthi Grama and Singanpalli, who faced a severe water problem, collected Rs 100 each and paid up this deposit, and got borewells drilled in their respective villages. They then got together and themselves constructed mini water tanks, saving huge profits that would otherwise have gone to civil contractors.

- At Chikkathammenahalli, a cancelled CSU Member, on the behest of the *Ryots*, tried to disrupt the construction of the *Balakendra* building. He prevented the tractor, carrying material to the site, from passing through “his” passageway. When the CSU tried to reason with him, he and the *Ryots* assaulted them. CSU Members lodged a police complaint and got the Circle Inspector to visit the village, check the documents and settle the issue. He warned the cancelled Member not to prevent the flow of traffic. As soon as the Circle Inspector left, the tractor was once again prevented. CSU Members decided that they would transport material by head-loads to the site and proceed with construction. A few pessimistic Members did not join in. When the determined Members finally finished building the *Balakendra*, the others wanted to return to the CSU. They were told to stay out until they show a positive interest in the Coolie Sangha and its activities.
- A woman from a neighbouring taluk arrived at Sadashivanahalli after her husband deserted her. Having no money and 2 children to support, she wanted to join the CSU. All the Members pooled some money for her to settle down till she could find coolie work in the neighbouring village. One of the them allowed her to stay in his house, without rent, till she could build a hut of her own.
- An educated *Ryot* leader was against the CSU in Obannagaripalli. He used his clout to secure government benefits only for his supporters. For the past 2 years, CSU Members saw that no government benefits reached them. The VLW took the initiative and approached the horticulture office and found out details regarding benefits to his village. He has managed to secure some coconut and mango saplings for the CSU Members under a government horticulture scheme. We hope that this is just the first step...
- CSU Members from Yellodu had thus far failed to get a plot of land to construct their *Balakendra* building. When export quality granite was discovered in the village, land prices had shot up, way beyond the reach of Member Coolie families. The cheapest site that they could obtain was priced at Rs 13,000. After many meetings, the CSU decided that they really needed a *Balakendra* and ADATS would not cave in; they collected Rs 5,000 from among themselves. Seeing their desire to construct the *Balakendra*. When we saw this huge effort from their side, ADATS yielded and contributed the balance. A *Balakendra* has now been built at Yellodu.
- 2 people from Narasapura village were being paid Rs 900 each for maintenance of a designated forest area in Yellodu village. Their work was to water the saplings, but they showed no interest. This issue was discussed in the CSU Meeting. Members decided to approach the Forest Department and petition them to give the job to villagers from Yellodu. They said that since the forest was situated in their village, it was appropriate that they should maintain it. The Forest Officer saw sense in the argument and granted the job to 2 CSU Members from the Yellodu.
- For many years, the Harijan Colony in Gavikuntapalli lacked streetlights. CSU Members ran from pillar to post asking the Gram Panchayath and Taluk Panchayat, but to no avail. Finally they plucked the courage to demonstrate. Gavikuntapalli now has 3 streetlights in the Harijan Colony.
- When some miscreants in Chikkathammenahalli set fire to Aswathappa’s house, the CSU approached the Tahsildar for compensation. The Tahsildar gave Aswathappa Rs 500 from the government fund. When this matter came to the notice of the Field Staff, they helped him to get Aid Distress of Rs 1,000 from ADATS so that he could purchase some food, clothes and vessels. They have also requested all the CSU Members to help Aswathappa rebuild his house.

- The VLW from Beechaganahalli, Ramappa, had an extra-marital affair with a woman from the same village. When his wife Laxminarasamma, voiced her disapproval, the VLW beat her black and blue and told her to go back to her parents' house. Coolie woman came straight to the Gudibanda campus and asked the Field Staff to intervene. The Field Staff immediately went to the village and warned the VLW to behave himself. The couple are living together for the moment...
- CSU Members from Gundlapalli got together, prepared the records, and managed to secure Old Age Pensions for 3 Members.

1.6. Adult Literacy Programme (ALP) Classes

ALP Classes were started in the 2nd week of January in 62 villages. Each Member was given an ALP textbook, note book and pen. Classes had to be suspended for nearly 15 days in February due to the Gram Panchayath elections. ALP Classes were resumed in March and are now a top priority for the village and Field Staff. Classes have been regular in most CSUs, in spite of the drought and seasonal migration by menfolk.

As part of our strategic planning exercise for the next 3year Formalisation phase, we seriously wondered whether NFE classes (please see para 2.5. of this Report) were a substitute for ALP classes. After considering the other organisational benefits derived from this every-evening activity, we decided that ALP classes for the 25-40 years age-group has to co-exist with NFE.

ALP classes have helped in enhancing unity among Member Coolie families in newer villages. Cultural activities like drama and songs have been incorporated into the curriculum to make learning more interesting.

ALP classes were large contributors to the Coolies' success in their maiden electoral foray.

1.7. Sangha Funds

Sangha Funds have grown from Rs 263,794 to Rs 358,321 in the past 6 months. This works out to a paltry average of Rs 160 per Member Coolie family. This figure is abysmally low and does nothing to ensure the financial self-sufficiency of the Coolie Sangha after ADATS withdrawal. Field and Village Staff have discussed this matter and decided to make serious and concerted efforts in the next 6 months to improve Sangha Fund contributions.

24 of the older CSUs have opened their respective Savings Bank Accounts with Canara Bank at Renumakalapalli (4-5 kms away from Gudibanda town). Their Sangha Fund collections will henceforth be credited into their own bank accounts.

Sangha Funds as on 31 March 2000

	Last Report		This Report	
Fixed Deposits	219,000		219,000	
Savings Bank Accounts	44,794	Rs 263,794	139,321	Rs 358,321

On 1 January 2000 we had a very bad experience. Someone sneaked into our Main Office at Bagepalli and robbed the Gudibanda *Hundi*, which had been brought for the bi-monthly counting/crediting into the bank account. Our guess is that we lost between Rs 15-20,000. Being the very first time in 23 years that something like this has ever happened, the mood of the New Year was shattered. We have, since then, firmly bolted the stable doors.

2. CHILDREN'S PROGRAMME

2.1. Position as on 31 March 2000

A total of 3,168 children are being supported from 66 villages. This includes 1,485 girls and 1,683 boys. 1,665 are linked to SCNZ sponsors and 1,503 are extra.

Linked & Extra; Boys & Girls as on 31 March 2000

	Linked Children		Extra Children		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Boys	803	48%	880	59%	1,683	53%
Girls	862	52%	623	41%	1,485	47%
Total	1,665	53%	1,503	47%	3,168	100%

Class-wise break-up as on 31 March 2000

Class	I	II	III	IV	V	VI	VII	VIII	IX	X	Total
Boys	270	223	189	176	191	203	210	107	96	37	1,702
Girls	245	235	175	184	203	161	131	72	44	16	1,466
Total	515	458	364	360	394	364	341	179	140	53	3,168

2.2. Case Histories

With no villages being taken up during the first 3 months of this reporting period, linkages were sought from the older villages itself. In October, 30 Case Histories were sent of those children who had either been missed out, overlooked or, due to some other reason, not "linked" earlier.

Date	Number of Case Histories sent
14 October 1999	30
14 December 1999	30
9 February 2000	75
Total	135

In November, increasing shortfall in sending Case Histories made us reconsider our guideline of not linking boys above 5th Std. and girls above 6th Std. 30 more Case Histories were dispatched in December. With the starting of a new CSU in Mallenahalli early this year, Case History preparation got an impetus and we could secure 75 new linkages which were sent in January.

Now with a marked reduction in the number of new Case Histories to be prepared, we decided that one of the 2 Desk Workers would be shifted to economic programmes. Stanley Liviera will, from April 2000, be the Extension Worker to look after government programmes, construction of *Balakendra* buildings, run the CCFs, etc. while Mahesh Taurus alone will continue as Desk Worker (Sponsorship).

2.3. *Balakendra* Teachers' Review Meeting

Instead of regular *Balakendra* Teachers' training for 3 days a month, 2 sessions of 2 days each were held for 30-35 Teachers per batch. This review was to analyse the programme and search for improvement. Issues discussed by the *Balakendra* Teachers were:

- Why the educational system has failed to deliver the goods – flaws in the system and possibilities to improve
- Status of the Girl Child
- Intensive Coaching Classes & Dropout Rates
- Health
- Improvement of *Balakendras*

We did not insist that the *Balakendra* Teachers be “practical” and only confine themselves to mundane matters “within the realm of their experience and expertise”. They were encouraged to free-float with theory, fond wishes, critique and suggestions. Though this was the very first time for most of them, there was nothing lopsided or incomplete in what they discussed. Below is a synopsis of some surprisingly lucid observations that they made.

2.3.1. EDUCATIONAL SYSTEM

A good education system is necessary. But educational institutions are ill-equipped to deal with the many problems that they currently face, and decidedly worse off when it comes to meeting bigger challenges that lie ahead. The system can be improved through quality of teaching/learning. Since activity learning is generally superior to learning by rote, schools that move toward participatory and individualised modes of learning will be at an advantage when compared to those where Teachers talk/write and children listen/read. Early intervention, standards, curriculum and achievement assessment are the needs of the hour.

Early intervention

The mental and physical development in children's early years effect learning readiness, academic achievement and dropout rate. Problems faced by poor children in their early years (such as stunted mental and physical development and lack of pre-school preparation) has set the stage for low academic achievement, high dropout rates and functional illiteracy. Schools should tap the curiosity of children by providing a better learning/teaching environment. Children should be given the freedom to choose activities corresponding to their inherent capacity and pace of learning. Providing favourable conditions during these formative years acquires a paramount importance.

Standards, Curriculum and Achievement Assessment

It is also important for the educational institutions to

- establish standards for what children should know and be able to do at various stages of the education system,
- participate in internal evaluations of educational achievement, and
- develop good assessment systems.

Government schools do not identify these factors, and even when they do, they most certainly do not put them into action.

2.3.2. STATUS OF THE GIRL CHILD

Despite significant progress made in expanding access to primary education, gaps in enrolment and achievement persist between boys and girls. The reasons are many and complex. Parity considerations and the economic and social benefits associated with girls' education should be critically discussed in the CSUs. Only then can the gender gap be reduced.

Successes has been achieved in the field of access to schooling. A larger number of girl children now go to school, than ever before. Many more attend NFE classes. Despite this, much more remains to be done. When working to improve girls' enrolment, retention, attainment and achievement, the *Balakendra* Teachers, Village and Field Staff should take a number of varied approaches like increasing access to closer schools, improving the quality and relevance of education, educating parents and communities on the benefits of girls' education, etc.

Inequality in access, outright exclusion, biased distribution of resources, unfair treatment meted out to the girl child, etc. are issues that the Mahila Meetings have already taken up. Getting progress on these issues is tough, but the CSUs should make long term and innovative plans to improve equality in the years to come.

Two issues were targeted for extra effort:

- Girls' education, and
- High School enrolments which are exceptionally low.

In the tables below, we give comparisons between the 4th Progress Report (March 1999) and the 6th Progress Report (March 2000).

The Girl Child in school (4th Progress Report)

	Primary School (1 st to 4 th Std.)		Middle School (5 th to 7 th Std.)		High School (8 th to 10 th Std.)		Total	
Boys	795	49%	501	56%	189	72%	1,485	54%
Girls	821	51%	389	44%	75	28%	1,245	46%
Total	1,616	100%	890	100%	264	100%	2,770	100%
	58%		32%		10%		100%	

The Girl Child in school (6th Progress Report)

	Primary School (1 st to 4 th Std.)		Middle School (5 th to 7 th Std.)		High School (8 th to 10 th Std.)		Total	
Boys	858	51%	604	55%	240	65%	1,702	54%
Girls	839	49%	495	45%	132	35%	1,466	46%
Total	1,697	100%	1,099	100%	372	100%	3,168	100%
	54.6%		34.7%		10.7%		100%	

Though the total number of girls attending school still stands at 46%, as it has been in the previous year, High School enrolment has gone up by 7%. This is no mean achievement. We hope that, in the years ahead, we will be able to achieve what we have set out to do – i.e. educate more and more girls and achieve a sex parity at all 3 levels of schooling.

2.3.3. INTENSIVE COACHING CLASSES

School Teachers are the crucial determinant of what is being learnt in the classroom, and Teachers' commitment to improvement is essential. Special attention will have to be paid to the processes of teaching 7th and the 10th Std. children who face Board Exams. Children attending the Intensive Coaching classes have been doing exceptionally well, even when compared to their classmates who could afford private tuition. The overall pass percentage of Gudibanda Taluk has grown since the intensive coaching classes began 3 years ago.

The popularity of this activity has brought about a discernment among the non-CSU Members. They, in turn, are coercing the Government school Teachers to achieve the same for

their children. Government schools in the taluk, to cover up their inefficiency and careless attitude, have resorted to victimising Coolie children.

The schools place obstacles to sending Coolie children to the coaching classes. Even when these children have the required attendance, government school Teachers resort to threatening them with low attendance which disqualifies them from appearing for Board Exams. In many villages, children are threatened that they will be denied "Hall Tickets" which permits them to enter the examination halls. Though the Deputy Director of Public Instruction (DDPI), who is in charge of all the public schools in the district, issued a letter to the Block Education Officer (BEO) directing him to co-operate with us, nothing came of it. It is still a tough and uphill battle.

The tables below show the syllabi that was not completed, by government schools that our Coolie Children are studying in, during the academic year for the 7th Std. and 10th Std.

Incomplete 7th Std. syllabus for the year 1999-2000

Sl. No.	Govt Higher Primary School	Kannada 25 Lessons	English 16 Lessons	Hindi 26 Lessons	Math 16 Lessons	Science 14 Lessons	Socials 25 Lessons
1.	Gudibanda	16%	25%	62%	31%	14%	42%
2.	Hampasandra	20%	38%	50%	25%	14%	29%
3.	Yellodu	32%	44%	46%	31%	29%	58%
4.	Chenduru	16%	19%	-	31%	14%	50%
5.	Beechaganahalli	12%	50%	-	50%	36%	29%
6.	Somenahalli	20%	13%	-	25%	21%	17%
7.	Dapparthi	40%	38%	-	31%	36%	38%
8.	Puttaparthi	28%	38%	50%	19%	21%	42%
9.	Bagepalli (Girls)	32%	31%	62%	19%	14%	21%
10.	Bagepalli (Boys)	32%	25%	42%	31%	21%	29%
11.	Buttavaripalli	16%	25%	80%	44%	29%	33%
12.	Thirumani	24%	31%	-	38%	36%	33%
13.	Chowtakuntahalli	24%	38%	-	38%	36%	46%
14.	Kadehalli	32%	6%	-	38%	7%	8%
15.	Koppukatenahalli	20%	63%	-	38%	21%	25%
16.	Nuligumba	20%	31%	-	31%	21%	21%
17.	Polampalli	28%	38%	-	69%	21%	33%
18.	Haleperesandra	44%	25%	54%	25%	29%	13%

Incomplete 10th Std. syllabus for the year 1999-2000

Sl. No.	Government High School	Kannada 24 Lessons	English 20 Lessons	Hindi 27 Lessons	Math 15 Lessons	Science 26 Lessons	Socials 24 Lessons
1.	Gudibanda	21%	25%	26%	33%	31%	38%
2.	Beechaganahalli	21%	30%	22%	33%	23%	17%
3.	Hampasandra	8%	30%	11%	13%	12%	13%
4.	Somenahalli	17%	50%	11%	27%	27%	38%
5.	Yellodu	13%	15%	19%	20%	8%	8%
6.	Chenduru	13%	20%	19%	13%	8%	21%
7.	Chickballapur	17%	25%	22%	20%	12%	25%
8.	Peresandra	8%	40%	26%	13%	35%	21%
9.	Bagepalli	8%	10%	11%	13%	12%	17%
10.	Bagepalli	17%	20%	15%	27%	23%	25%

Given this state of affairs, how are Coolie children expected to fare well in the Board exams? Is the Government deliberately putting a block to prevent poor children from going to higher classes? Though the Education Policy says free education for all? Why have government officials been opposing our coaching classes, which can only bring them fame and name? What do they fear? These are some of the unanswered questions.

Coaching classes concluded on 10 March for 7th Std. and on 20 March for 10th Std. children. Children were tested every evening and a preliminary exam was conducted on the same lines as the Board exam. Comparisons of the Board's final exam question papers and our preliminary exam question papers were made. On an average, the comparison revealed that nearly 74% of the Board questions had been covered in our question papers.

Subject-wise coverage of questions in the preliminary exams for 7th Std. and 10th Std.

Subject	Kannada	English	Maths	Socials	Science	Hindi
7 th Std.	85%	70%	81%	75%	65%	60%
10 th Std.	70%	60%	70%	65%	Paper 1 – 52% Paper 2 – 70%	70%

The final results are expected in mid May. We expect to do better than last year.

2.3.4. HEALTH

Children's health affects their ability to learn. Children who are ill, hungry and malnourished attend school irregularly. When they do attend, they are unable to concentrate. Although most Coolie children have access to schools, they often suffer most from ill-health. We have continued to implement simple, cost-effective *Balakendra* based health services such as de-worming, iron supplements, etc. VHWs are provided with the monthly medicine packages. The impact has been good. Girls, the poor and the malnourished have especially benefited. The goal is to help improve children's health, school attendance and their ability to achieve.

2.3.5. IMPROVING THE *BALAKENDRAS*

High on the agenda of the *Balakendras* are activities aimed at improving quality in both basic and post-basic education: establishing a common set of expectations for learners that relate to what is needed for later life – study and work; building up a curriculum framework within which Teachers can help their children meet those expectations; ensuring that the curriculum is delivered in a language that is appropriate for their children and; devising assessment instruments that enable them to measure children's achievement. The *Balakendra* Teachers mutually agreed on the following:

Access

Children who are ready to learn need shelter, nutrition, health, parental support and home supportive learning environment. Immense progress has been achieved in this aspect in the past 3 years. Immense challenges still remain. The main success has been in access, but many girls are still excluded at all levels of education especially at higher grades. Many more are enrolled but are learning little. The result is that far too many children do not have the foundation skills required to survive –let alone advanced skill needed to thrive –in a complex and competitive world. The future aim is to improve the quality of teaching and the relevance of learning, and to offer everyone a good education.

Quality

The long-term goal of the *Balakendra* in education is nothing less than to ensure every child completes a basic education of adequate quality, acquires foundation skills – literacy, numeracy, reasoning and social skills such as teamwork – and has further opportunities to learn

advanced skills throughout her life. If children are not gaining the knowledge, skills and values they need, resources invested in teaching and learning are wasted. Good quality education requires efficient systems that provide supportive learning environment and motivated staff, adequate access to resources, and children who are eager to learn. Improving quality also means achieving detectable gains in the knowledge, skills and values acquired by children, through upgrading the environment in which these children learn. The learning environment includes the children's immediate surroundings, as well as the system in which the children, Teachers, parents and the community. The quality of learning outcomes influences and is influenced by factors outside education system.

Performance

Balakendra Teachers should have clear responsibilities and accountability for their actions, should be able to analyse the policies and have the capacity to plan and should demand for effective and efficient use of resources. Evaluation, which has to be sufficient (not excessive) and monitoring and feedback to influence the plans

2.4. Parent-Teacher Sessions

Prof. Kodi Rangappa (Education) and Prof. Shivarama Reddy (Psychology) conducted 2 day sessions at Ullodu and Korepalli Clusters for parents and *Balakendra* Teachers. Members attended from the surrounding villages. Important suggestions were to include parents, children, families, communities, local Teacher groups and various private persons to achieve what the *Balakendras* and CSUs have set out to.

The more this rich array of partners can work together, the better results can be – and the faster education can improve. Children, their families, and communities have some of the most crucial and too often under-appreciated and under-supported roles, extending far beyond just being consumers of schooling. Parents and family members can make a particularly important contribution to children's cognitive, social and cultural development. Active local participation in the governance of schools, with a sense of shared ownership is vital for schools to succeed.

Some issues raised during the Parent-Teacher sessions were:

- Care of the Girl Child – emphasising the need of caring for girl children, their health and education
- Reproductive and Child Health – facilities from the health department. The health of mother and child, nutrition, sanitation, drinking water and immunisation
- Girl Child Drop-out – various causes and suggestions to promote education
- Strengthening Women – gender inequalities and its consequences
- Quality of Life – age for marriage, child birth, Reproductive and health care, skill training and employment
- Motivation to Mothers – motivation through sharing success stories from rural areas. Emphasised that poverty should not be a draw-back for the education and prosperity of their children.

2.5. Drop-out Children

Nearly 120 drop outs in the 1st semester and 53 drop outs in the 2nd semester are undergoing Non Formal Education (NFE). Children in the 1st semester will take their exams in April-May. *Balakendra* Teachers have tightened their teaching schedule to concentrate on these 173 children who have been denied normal schooling. Still more children are expected to join the course during this academic year.

NFE has given many children a second chance. They have participated in the Children's Festival and have also won many prizes. They are treated on par with children who attend the regular school. They are given the same benefits.

- A school drop-out from Kambalapalli village who had just finished her 2nd semester in the NFE course applied for a job in a garment factory at Bangalore and got the job. Seeing this, 2 other drop-out girls from Dapparthi village have also got jobs for themselves.

Functional literacy, numeracy, independence, self-esteem, are what we expect these children to achieve at the end of their 3 semesters of NFE.

2.6. Other Activities

2.6.1. CHILDREN'S DAY

The 3rd Annual Children's Festival was held on 15 Nov 1999 at Chenduru village. Nearly 3,200 children turned up for the mega event. For the first time, Merit Certificates were awarded to the winners.

- Lakkepalli children won the coveted Rolling Trophy for their all round performance in individual and team events.
- An inspired speech in English by a Dhumakuntapalli village girl marked the spirit of competition in the debating round. Though she had to contend with the 2nd prize it showed us the change we were ushering-in in the lives of these Coolie children.
- Sharing in the sporting spirit of the children, older women got down to a match of *Kabaddi* (traditionally a rough-and-tough all-male game).

The Coolie children of Gudibanda showed everyone present that participating, not winning, was what counted.

2.6.2. SPORTS, UNIFORMS, SWEATERS AND LIBRARY MATERIAL

Woollen sweaters were distributed to nearly 3,300 (regular and dropout) children in 65 villages in late December. These dark green sweaters matching the ADATS/SCNZ uniforms had been purchased in bulk from Bangalore.

Replacements of old and damaged sports materials were also distributed to older villages and new ones bought for the new villages. English books were deliberately bought for the *Balakendra* libraries so that children can start improving their command of the language.

2.6.3. BALAKENDRA BUILDINGS

All but 3 *Balakendra* buildings were completed and are being used for the every evening activity. 2 have minor completion works due to a cash flow problem at the end of this reporting period. In yet another village, we have collected all the material, but there is a dispute regarding the plot of land that the CSU has bought for themselves.

As earlier mentioned in this Report, the prospect of demolishing the Jayanti Gram *Balakendra* looms large due to a road widening project that is being taken up by the central government.

2.6.4. HEALTH

From October to November, the ADATS Health Worker conducted a survey in nearly 6 clusters coming under the programme. The main objective was to ascertain the knowledge of the village folk regarding use of toilets, sewerage and sanitation facilities especially of the girl child and women. He also undertook to educate them about the ill effects of tobacco consumption, water borne diseases and its control. Unfortunately, before he could complete his

study he had to leave the organisation in December due to family problems. Before leaving, he has made some valuable suggestions for follow up work.

Village	Toilets		Bathrooms		Water			Oral cancer/ water borne diseases	Family Planning		Women's Personal Hygiene		Nearest medical facility and distance in terms of Kilometres (Kms)
	No.	Used	Public	Private	Supply	Cleant every	Remarks on Sewage	Knowledge/ Action	Vasectomy	Tubectomy	%age of usage of undergarments among girl children	Leucorrhoea Cases	
Benneparthi	0	-	0	All	Tank	2 months	No	Average/ None	10	69*	60	5	Bagepalli- 10
Maravapalli	0	-	0	15	Bore	-	No	Good/ Average	3	20	50	DNA	Bagepalli- 7
Obannagaripalli	0	-	1	DNA	Bore	-	No	Good/ Average	0	0	30	DNA	Bagepalli- 6
Kadapalli	0	-	10	50	Tank	1 month	Irregular	Good/ None	12*	72*	75	7	Bagepalli- 5
Gundlapalli	0	-	10	30	Bore/Tank	1 month	No	Good/ None	10*	30*	50	10	Bagepalli- 12
Pulasanavoddu	0	-	0	15	Bore	-	No	Good/ None	0	20*	25	3	Gudibanda- 9
Yerrahalli	2	1	4	30	Bore/Tank	6 months	No	Good/ None	0	25*	50	20	Bagepalli-10
Chenduru	8	8	14	70	Tank	1 month	No	Good/ None	20	75*	60	10	Hampasandra- 5
Korepalli	0	-	8	20	Mini Tank	1 month	No	Good/ None	15	25*	50	10	Hampasandra- 4
Dhumakuntapalli	0	-	5	20	Mini Tank	1 month	No	Good/ None	12	25*	50	3	Beechganapalli- 4
Gandhammanagena-halli	0	-	2	15	Mini Tank	1 month	No	Good/ None	3	22*	50	5	Bagepalli- 12
Thattapalli	0	-	4	18	Mini Tank	2 months	No	Good/ None	0	20*	50	10	Bagepalli- 13
Bathalapalli	6	6	1	10	Mini Tank	2 months	No	Good/ None	0	25*	50	4	Bagepalli- 13
Beechaganahalli	24	24	45	DNA	Mini Tank	2 months	No	Good/ None	15	150*	75	20	Beechganapalli - 0
Chikka Kurubarahalli	3	3	5	15	Mini Tank	3 months	No	Good/ None	10*	35*	50	10	Beechganapalli- 2
Gavikuntapalli	2	2	6	20	Mini Tank	6 months	No	Good/ None	5	30*	40	5	Beechganapalli- 3
Dapparthi	0	-	10	25	Mini Tank	6 months	No	Good/ None	10	38*	60	10	Beechganapalli- 4
Somalapura	1	0	0	4	Mini Tank	1 month	No	Good/ None	0	27*	40	7	Gudibanda- 4
Chinnapalli	0	-	8	DNA	Mini Tank	1 month	No	Good/ None	0	35*	75	4	Gudibanda- 2
Karaganathammana-halli	2	-	15	DNA	Mini Tank	1 month	No	Good/ None	5	25*	75	6	Gudibanda- 4
Brahamanarahalli	2	0	25	0	Mini Tank	1 month	No	Good/ None	0	24*	75	DNA	Gudibanda- 2
Ullodu	7	5	20	DNA	Mini Tank	1 month	No	Good/ None	0	11*	75	7	Gudibanda- 5
Ninchinabandapalli	0	-	17	0	Mini Tank	1 month	No	Good/ None	0	30*	40	5	Gudibanda- 3
Chowtathimmanahalli	5	3	40	0	Mini Tank	6 month	No	Good/ None	0	27*	50	6	Gudibanda- 4
Kondavulapalli	0	-	2	0	Mini Tank	2 months	No	Good/ None	2	17*	50	7	Gudibanda- 5
Kondireddipalli	0	-	2	0	Mini Tank	3 months	No	Good/ None	2	21*	50	3	Gudibanda- 6
Pasupallodu	0	-	0	16	Mini Tank	2 months	No	Good/ None	7	20*	50	5	Gudibanda- 9
Machapalli	0	-	3	0	Mini Tank	DNA	No	Good/ None	1	25*	50	DNA	Gudibanda- 9
Lakkepalli	0	-	3	10	Mini Tank	15 days	No	Good/ None	6	12*	50	DNA	Gudibanda- 9
Yellodu	15	13	40	DNA	Mini Tank	1 month	No in HC	Good/ None	7	170*	50	15	Nagargiri- 5
Ambapura	0	-	3	0	Mini Tank	1 month	No	Good/ None	5	20*	75	DNA	Nagargiri- 3
Kambalapalli	0	-	2	10	Mini Tank	6 month	No	Good/ None	3	40*	75	DNA	Nagargiri- 2
Bulsandra	3	3	8	10	Bore	-	No	Good/ None	5	75*	50	DNA	Nagargiri- 3

DNA- Details Not Available

*- Approximate

HC- Harijan Colony

3. COOLIE WOMEN

Mahila Meetings have become a regular feature in the newer villages. As per our gender policy, women were given an additional responsibility of being cheque signatories in the 24 villages where CCF has begun.

In villages, it is the duty of the bride's parents to conduct the marriage reception and feed the guests. To flaunt their social standing, the girl's parents borrow money or mortgage their meagre assets. They end up neck deep in loans or losing their land. Mahila Meetings have taken it upon themselves to make Member families understand the benefits of simple marriages. At the CSU and Mahila Meetings, Members discussed the futility of going in for lavish ceremonies.

- They conducted 2 exemplary marriages of couples from Kalvagaddapalli and Jambigemaradahalli CSUs at the monthly staff meeting.

Mahila Meetings also discussed social maladies in their villages, especially the practice of *Naligulu* – a religious function held to announce the attaining of puberty of a girl child.

In newer villages, Mahila Meetings hold discussions on social and political strategies.

Coolie women had a major say in the selection of candidates for the local body elections. It goes to the credit of the Mahila Meetings that 3 Coolie women Yamakka from Sadashivanahalli, Laxamma from Singanahalli and Alivelamma from Varlakonda have become *Adhyaksh* of the Gram Panchayats.

3.1. Issues taken up by the Mahila Meetings

- In Pasupallodu, the thatched house of Maddakka, a widow with an infant child, collapsed during rains. She was given shelter by another woman Member. The Mahila Meeting discussed her case and raised this issue at the CSU Meeting also. The CSU brought it to the notice of the Field Staff and an Aid Distress of Rs 2,000 for the rebuilding of her house was sanctioned. For the Members part, Rs 1,500 was collected by CSU contributions. Members also worked for a few days and set up a small hut for Maddakka.
- In Ullodu, Sallakka, a handicapped widow with no children had been surviving on the little contributed by Members. They were contributing Rs 100-150 every month so that she could live by it. When they found it difficult to continue their aid, the Mahila Meeting requested the office to do something about it. A monthly Aid Distress of Rs 250 is being given to Sallakka. The Members with the help of Field Staff have also applied for a grant of widow pension.
- The case of Ravana, a 15 year old illiterate orphan handicapped by polio was brought to the notice of the Gudibanda Town Mahila Meeting by his sister-in-law Kumari. The Coolie women identified this as a genuine problem which needed to be looked into. This issue was brought to the notice of the staff and a sum of Rs 5,000 was decided to be given to Ravana for his livelihood. Ravana now runs a petty shop near the Gudibanda office and has contributed to shoulder the responsibility of the family. The women have also taken responsibility of seeing to it that at least a sum of Rs 50 is put by every week as a security for Ravana's future.
- Children of 7th Std. and 10th Std. from Kalvagaddapalli, Katepalli, Minchanahalli and Yellodu, who prematurely returned from the ADATS/SCNZ coaching classes were sent back following an intensive debate over the issue in their respective Mahila Meetings. Parents were warned to take their children's education and the coaching classes seriously.

- In Chinnapalli Mahila Meeting, women vetoed the CSU decision to grant a CCF loan of Rs 1,000 to a Member. They reasoned out that the Member should not be granted CCF because he did not have an additional Rs 500 of his own to put up a stone cutting business. The women argued that he would not use the CCF loan for which it was granted.

3.2. Vokkakku Sanchi Duddu

VSD was increased by another Rs 1,000 in December 1999 in 51 villages. This has taken the total VSD per village to Rs 3,000. It was decided that the VSD be raised following discussions in all Mahila Meetings that CSUs with greater memberships would not find a VSD of Rs 2,000 sufficient.

The VSD has turned out to be a timely help in the villages. It goes to the credit of the Coolie women that they have repaid this help in the full and at any given point of time every Mahila Meeting has at least Rs 1,000 in hand.

- A stray case of misuse of VSD was brought to the notice of the Mahila Trainers from Ninchinabandapalli. Laxmamma, a VHW having spent Rs 600 for household purposes from the total VSD for the village failed to give a satisfactory answer to the women Members. They pulled her up for misusing the VSD without bringing it to the perusal of the Mahila Meeting. The VHW was replaced and was given 2 months to repay the amount. Even after many warnings and threats when Laxmamma failed to repay the amount, the women contributed Rs 20 each and reimbursed the amount.
- In Kalvagaddapalli, CSU Representative Anjinappa, fell down from a coconut tree and broke his back. His wife ran from pillar to post to borrow some money and shift him to a nearby hospital. When her efforts met with no success, she came to the CSU and was immediately given Rs 1,000 from the VSD. Anjinappa was rushed to the CSI Hospital in Chickaballapur. He is in good health and able to walk around now.
- Ramalaxmamma from Chikkathammanahalli village also found the VSD to be a timely help when her daughter Komala had an attack of epilepsy one day. She borrowed Rs 600 and took her daughter to hospital.

4. COOLIE CREDIT FUNDS (CCFs)

24 CCF bank accounts and an equal number of CSU accounts were opened in December last year in the Renumakalapalli branch of Canara Bank. In the first stage, loans to the tune of Rs 44,800 were given to 66 CSU Members in all the older villages. Per village a maximum permissible amount of Rs 2,000 to be repaid in 3 monthly instalments was passed in the first round. Again in the first stage, CCF loans amounting to Rs 79,000 have been given to the same villages. So far, the repayment rate has been 100% in these older villages.

85% of CCF recipients in the first round have been women. Many Members raised doubts as to why such a meagre amount was being given in the first round. The CCF Field Worker has explained to them that every body is entitled to receive CCF loans depending on their needs. This initial amount would serve as pointers as to how the loans are utilised and the amount repaid.

	1st Round		Amount		2nd Round		Amount	
Women	56	85%	38,050	85%	42	48%	36,500	46%
Men	10	15%	6,750	15%	45	52%	42,500	54%
Total	66	100%	44,800	100%	87	100%	79,000	100%

The Field Workers have been explaining to the Coolies that the CCF is like a common resource property which needs to be protected by the CSUs for their own benefit. From February to March all the CCF beneficiaries were given training on how to use the loan and its timely repayment. Every Monday and Tuesday, senior and experienced CCF Field Workers from other taluks train CCF beneficiaries at the Bagepalli campus. Women have been actively involved in the decision making process of granting CCF loans. It was also taken into consideration that a majority of women be beneficiaries in the first round. They have started petty trades like selling fruits and vegetables, cloth pieces, bangles etc.

The initial amount, which was to be repaid in three instalments, saw a 100% rate of repayment. This prompted us to go in for Rs 4,000 in the second round in these villages from the first week of March. The CSUs have been asked to give out this amount to nearly 4-5 Members according to their needs and capacity to repay. This amount, which is to be repaid in three instalments, is expected to be returned by the end of June.

The CCF has played a key role in the financial improvement of the Coolies in the villages. In the second stage, CCF loans will be given to 16 more villages.