

0410. 8th Progress Report on the SCNZ Programme (Mar 2001)

1. COMMUNITY ORGANISATION

There are 2,398 Member Coolie families in 68 functioning village CSUs of Gudibanda Taluk. This represents a slight rise of 55 families when compared to 6 months back.

The monthly Taluk Coolie Sangha Meetings discussed the Member cancellation problem and decided that Suspended and Cancelled Members had been given enough time to return to the fold. They gave an ultimatum for these families to return and individual village CSUs adopted the same stand. Many Suspended Member families started attending weekly meetings and became active once again. In the case of male Members who had migrated, membership was changed to the names of women from their households. As a corollary to these stringent measures, cancellations also rose. Some Suspended Members decided that their interests did not match with that of the Coolie Sangha and chose to permanently opt out of the movement.

Coverage as on 31 March 2001

	Last Report	Present
Number of villages	68	68
Normal Member families	2,343	2,398
Temporarily Suspended	177	32
Cancelled Members	107	168
Women Memberships	472 (22%)	499 (21%)
Coverage of village population	35%	35%

1.1. Issues and struggles

Issues and struggles taken up by individual village CSUs continues to be the best indicator as to where community organisation efforts are heading towards the end of this 4th year of Coolie Sangha building.

Village CSUs continued to support individual Member families when *Ryots* tried to cheat them:

- In Somalapuram and Karaganathammanahalli villages, 10 acres of disputed government waste land were sanctioned to 6 Member Coolie families. *Ryots* in these villages had also applied for titles to the same lands and banked on their influence with local leaders to secure it for them. However, CSU Members from the entire Cluster backed the Members in their claim and were successful in obtaining the land for the rightful people.
- A gullible CSU Member's land in Kondireddipalli was re-registered by a non CSU person from the same village deceitfully into his name. The Member disclosed the fraud in the CSU Meeting. This matter was also taken up for discussion at the Taluk Sangha Meeting where it was decided that a case be lodged at the Assistant Commissioner's as well as Judicial Magistrate' Courts. A complaint was also lodged with the Tahsildar at Gudibanda and at the local police station. The offender was arrested and later released on bail. The Taluk Coolie Sangha Meeting, which had planned a massive demonstration over the issue, put off this *dharna* following such firm action by the authorities. The Ju-

dicial Court's decision is awaited and the Members are sure that it will be in their favour.

- An lower caste Coolie woman in Gavikuntapalli was appointed as cook at the government run *Anganawadi* (under-5 crèche). This post has become a bone of contention with upper caste *Ryots* threatening to not send their children to eat in the *Anganwadi* unless an upper caste cook was appointed. Lower caste Coolies refused to relent and the dispute has reached the police station under the Atrocities & Anti-discrimination Act.
- 8 CSU Members in the Gundlapalli case have been given Rs 900 each as Legal Aid & Aid Distress (please see the 7th Progress Report). These Members had retaliated in an attack by the upper caste *Ryots* over a petty issue and both parties had gone to court. The matter is still pending in Court.
- Similarly in Karaganathammanahalli CSU, Members went out of their way to help a non CSU Member from a different village (Iddrahalli in Chickballapur Taluk) to get him the title deeds for a patch of government waste land which he had been cultivating. They approached concerned officials for the documents in the face of stiff opposition from landlords in Iddrahalli, who wanted to attach this land to their holdings.

Internal rectification, even at the cost of personal loss, has become an integral part of the Coolie Sangha agenda:

- 15 years back, the Gavikuntapalli VLW's father had illegally usurped 8 acres of land belonging to another Member. Following the death of his father, the upper caste VLW voluntarily transferred 3 acres of his family to the name of this Member. His action was hailed at the Taluk Sangha Meeting as an exemplary act in internal rectification as well as bridging the gap between the castes.
- Member Coolies in Cholshettihalli were not allowing 4 lepers to attend CSU meetings. Of these, 2 women are in an advanced stage and unable to work. At a CSU Meeting attended by ADATS Staff, these women wanted to tell their plight, but were forbidden to speak by the others. Noticing this, the Staff rebuked the Members. They allayed fears about the disease spreading by touch, made physical contact with the women, and welcomed them into the CSU Meeting. The CSU has sanctioned an Aid Distress of Rs 250 per month and passed their health bills totally. ADATS Staff have made arrangements for a doctor to visit them regularly and provide medicines.

All Coolie woes do not emanate from upper caste middle peasant (*Ryot*) oppression. Given half a chance, Coolies too cheat their fellow Coolies in a dog eat dog situation. The village CSUs have started taking a firm stand on all cheating, irrespective of whose vested interest they emanate from:

- The VHW's sister in Thirumani CSU abetted with her husband to acquire 5 acres of land belonging to their deceased father, using forged documents. After this incident, she stayed in her husband's house for a few months and returned right in time for sowing the crop, claiming that her sister (the VHW) did not have rights. Despite the CSU's best efforts, the matter could not be settled amicably between the 2 sisters. CSU Members therefore lodged a police complaint and granted their Village Health Worker a discretionary assistance of Rs 1,800 for legal costs. They have also collected a sum of Rs 500 and handed it over to the VHW. The matter is pending in court.
- A CSU Member in Brahmanarahalli misbehaved with another Member's wife when she went to collect firewood in the nearby forest. The woman reported this incident to her husband and the village elders. While the husband fought with the offender and wanted to lodge a police complaint, the Mahila Meeting undertook to punish him in the village itself. They called for a *Panchayat* (meeting of village elders) and abused him in public.

The elders reprimanded and banished the wroNGOer from the village. An issue which would have otherwise taken years to be decided by the judiciary was adjudicated in the presence of village elders.

- In Lakkepalli, a CSU Member's wife killed herself by jumping in to a well with her 6 month old baby following a petty quarrel with her husband. The police arrested the Member and jailed him at Gudibanda town. Other Members took care of their 2 older children, feeding them and sending them to school etc. Realising that they cannot go on feeding the children forever, they felt they had to do something to secure the father's release. They collected some money among themselves and got him released on bail.

Member Coolie families have started taking their citizen status seriously.

- Though only 1 case of birth registration came to light from Thattapalli CSU, we view this as a positive indicator. Many more mothers will start obtaining authentic birth certificates from the authorities.

1 year back, in the 6th Progress Report, we had commented on the Member Coolies' inability to strike alliances with the neutral population. Drumming on this point over and over again, the Staff have managed to create a larger unity between Members and others:

- In Korepalli, in a rare show of unity and good sense, CSU Members and non CSU persons took the initiative to repair a faulty power transformer. The transformer had been out of order for nearly 2 months. Appeals and complaints to the Karnataka Electricity Board (KEB) met with apathy from the officials. The villagers got together and decided that it was time to act. Collecting nearly Rs 2,000 from their own savings, they hired a tractor and an electrician. They took the transformer to neighbouring Chickballapur where KEB officials were forced to repair it for them. When the Gudibanda KEB officials heard of this, they had the audacity to fine the villagers and ask them to pay damages to the tune of Rs 1,000 for dismantling the transformer without permission.
- The Taluk Panchayat had unloaded gravel and other materials on the mud road from Hale Gudibanda to Ninchinabandapalli to construct a *pukka* tar road. Due to some reason, the work had been pending and the construction materials were being carted away at night. Frequent complaints fell on deaf ears of Panchayat Members. The whole Cluster got together and contributed a day's labour to get the road constructed themselves. They also arranged to provide a meal for non CSU persons who pitched in to help.
- 2 government school teachers in Eereddipalli were sent transfer orders by the government Block Education Officer. These 2 teachers had made the school an effective learning place on the lines of the Balakendra. They had even bought toys and learning material with their own salaries. The Teachers had packed their bags to leave when CSU Members came to know of this. A large number of people from the entire village, along with the government school children approached the BEO and petitioned him to cancel the transfer order. Both the teachers were retained in Eereddipalli.

1.2. VLW Training

In the 1st week of January, a series of 1-day refresher training sessions were held for all the Village Level Workers. These sessions were conducted in batches of 15 and concentrated on how to secure government benefits for the very poor households. VLWs were given an understanding on whom and how to approach for specific benefits for individuals as well as the community.

The following skills were enhanced through this effort:

- Playing a facilitator role during the CSU Meetings
- Ensuring proper utilisation and timely repayment of CCF loans by individual borrowers
- Discussing problems faced by CCF borrowers – those that effected the entire CSU
- Rectifying the database on land holdings and titles, handicap status, widows/deserted etc.
- Maintaining separate records at the Cluster level on government benefits secured through CSU efforts
- Identifying and changing family membership into names of women where men folk seasonally migrate in search of work

1.3. Government Benefits

CSUs obtained free houses from the government and electrification under the *Bhagyajothi* scheme for 8 very poor households during this reporting period.

17 senior citizens got Old Age Pensions and Widow Pensions through CSU efforts.

2. CHILDREN'S PROGRAMME

2.1. Position as on 31 March 2001

Class-wise Break-up of ADATS/SCNZ Children as on 31 March 2001

	I	II	III	IV	V	VI	VII	VIII	IX	X	TOTAL
Boys	182	177	184	159	207	174	140	182	112	86	1,603
Girls	176	186	192	218	212	189	146	133	91	58	1,601
	358	363	376	377	419	363	286	315	203	144	3,204
			Primary				Middle			High	
Boys			702				521			380	
Girls			772				547			282	
			1,474		46%		1,068	33%		662	21%

- 46% of the supported children are in Primary classes, 33% in Middle and 21% in High school.
- Overall sex parity has reached 50:50 with as many boys as girls supported. However, there are still less girls in High School. This will get balanced only with time, through preventing girl child drop-out.
- There was a drop of 231 children from Cancelled Member families during the past 6 months.
- Though spread across all classes in school, the major drop has been boys in Primary classes.
- These numbers will get increased and updated in May/June 2001 when examination results come in, and 40 more villages are taken up in Mittermari *Hobli* of Bagepalli Taluk.

2.2. Coaching classes 2001

Coaching classes were attended by 120 children (63 girls and 57 boys) from VII Std and 51 children (16 girls and 35 boys) from the X Std. The 2 month long in-house coaching went off quite smoothly, in spite of the (by now usual) petty problems created by government school teachers who view the exercise as a personal affront to their rotten performance. This time, it was the Karnataka Minister for Education himself who had to personally interfere and put the cantankerous government school teachers in place!

As in previous years, temporary teachers were hired to coach in different subjects. It has, by now, become a standard practice for brighter/older children to teach weaker/younger students. All 171 children expressed confidence after answering their annual exams.

During the actual examinations, many students were housed at the Gudibanda Campus in order to save them the time/trouble to travel daily to their villages. They slept, ate and most importantly studied together at the campus. ADATS Staff helped them with their last minute jitters.

2.3. Scholarship Benefits

Children were provided with new books, English dictionaries, *Balakendra* material, etc. in November. Notebooks for the academic year 2001-02 have already been ordered. Tailors were also hired at the end of March to stitch uniforms for children. They have set up camp at the Bagepalli Campus and are working day and night.

2.4. Children's Festival 2000

The Children's Festival was held at Jambigemaradahalli on 14 November 2000. With nearly 3,500 children participating from 56 villages, the function was as impressive as in the previous years. Jambigemaradahalli CSU, one of the strongest in the Taluk, went all out to make the event a grand success.

Finals of the cultural activities, track and field events, along with games were conducted drawing crowds from nearby villages. The grand finale of every event is conducted on the Children's Day following a month of preliminary activities.

2.5. Non Formal Education (NFE) Classes

While Non-Formal Education classes are progressing as usual, 19 more children dropped out of schools for various reasons during the academic year 2000-2001. Despite sincere efforts we have not been able to control the drop out rate which seems to be ever on the increase. The only consoling fact is that our Staff managed to re-enrol nearly 15 children into the regular stream. The break-up of children attending NFE is as below:

	1 st Semester	2 nd Semester
Boys	27	23
Girls	71	25
Total	98	48

3. EXPANSION INTO MITTEMARI

After having achieved near total village coverage in Gudibanda Taluk, ADATS and SCNZ together decided to expand the programme into adjacent Mittemari *Hobli*¹ of Bagepalli Taluk. Several factors influenced this decision:

- Mittemari *Hobli* in southern Bagepalli Taluk is geographically adjacent to Gudibanda Taluk
- Mittemari (and especially Julapalya constitutes the eastern half) is the most cut-off and poorest region in North Kolar district, needing massive development inputs

¹ A *Hobli* is about one-fifth a Taluk and covers approximately 50-60 villages

- Though ADATS started Coolie Sangha building work in Mittermari *Hobli* 6-7 years back, ours was a chequered involvement plagued with uncertain funding, staff problems, villages dropping out and coming back, etc.
- Therefore it was assessed that the villages of Mittermari *Hobli* had only finished Coolie Sangha Formation phase. This coincided with the phase at which most of the Gudibanda village CSUs were at present (the 2nd 3 year Formalisation phase in our 9 year intervention strategy)

At the beginning of this reporting period, 40 of the 53 village CSUs were selected to implement a Child focussed programme. A total of 1,684 children were identified for support – 771 (46%) in Primary classes, 661 (39%) in Middle school, and 249 (15%) in High school classes. In addition to the ADATS Consortium paid Area Field Worker and Mahila Trainer, a Case Worker was appointed to help Mittermari make preparations to formally enter the ADATS/SCNZ Programme from 1 April 2001. In January 2001 a Field Assistant was also appointed.

42 women *Balakendra* Teachers² were selected in November 2000 and put on a 5 month half-salary training period till March 2001. 5 foundation training sessions were conducted for 3 days every month. The newly appointed trainee *Balakendra* Teachers were coached on child psychology, educational psychology, developing child aptitude and skills, emphasising on activity learning, importance of physical training, etc. At the same time, they were made to actually run evening *Balakendra* classes, though without any material assistance from the programme.

Monthly sessions were held for VHWs and women CSU Representatives on the objectives of the Children's Programme, importance of girl child education, retention of the girl child till the X Std., choice marriage, health care, etc. All the Mahila Meetings in Mittermari were encouraged to invite girl children from their respective villages to air their opinions/viewpoints on personal likes, dislikes and a future of their choice.

ADATS had earlier built, with consortium funds, 7 community halls in as many of the selected villages. These were repaired and gradually handed over to the children to house their every-evening *Balakendra* activities. 43 more buildings were taken on rent. 22 sites were identified and title deeds/documents got ready for the CSUs to purchase them in their respective names, as and when funds were available.

Data on 1,684 children's data was updated in our databank with corrected ages, classes in school, etc. 98 children were identified for Non Formal Education (NFE) classes. Child measurements were taken to stitch uniforms in the new year, and assessments were made as to how many note books and text books would be needed in the 2001-2002 academic year.

4. COOLIE WOMEN

4.1. Mahila Meetings

By appointing school going girls from VIII to X Std. to record their Minutes, Mahila Meetings have shut their doors on all male Staff. In spite of this, Mahila Meetings are still disrupted by inquisitive husbands and non-CSU persons. While in the former case, the men are driven out in good humour, disruption by drunkards is viewed with contempt and treated accordingly. Coolie women are taking up the issue of unwelcome male involvement very seriously in all villages.

² Julapalya A with 132 children and Kanagamakalapalli with 75 children have 2 *Balakendra* Teachers each – all the other villages have only 1 per CSU

Discussions at Mahila Meetings include prevention of alcoholism, land and property right issues, health, women's role in sanctioning, vetoing and ensuring repayment of CCF loans, *Vokakku Sanchi Duddu* usage, etc. Many single women in various CSUs have been provided for by their respective Mahila Meetings – some with monthly Aid Distress, others with other measures.

A sample of issues discussed and problems solved by Mahila Meetings is given below:

- An alcoholic non CSU Member in Ninchinabandapalli began disrupting *Balakendra* classes by harassing the *Balakendra* Teacher and pelting stones at the building. The *Balakendra* Teacher who is a College student in Gudibanda town was also threatened by the miscreant on her way back home. The Mahila Meetings were brought to notice about this matter and they urged the *Balakendra* Teacher to hold classes without fear. The next time when the man disrupted classes, all the women got together and gave him a sound belting. Both the parties lodged cases at the town police station. On the basis of witness given by the MM, the authorities found this man to be at fault and arrested him.
- A coolie woman in Somalapuram CSU, totally fed up with her alcoholic husband, deserted her family, including 4 young children, and ran away from the village. Her in-laws who are old and feeble couldn't manage to feed the children as they themselves were unable to go for work. The Mahila Meeting sanctioned a monthly Aid Distress of Rs 250 for the family with a strict warning that none of the children be removed from school.
- A man in Someshwara CSU had an argument with his wife and sent her packing to her parents house. When this woman was missing at the Mahila Meeting, the women enquired and came to know the whole story. The husband was summoned to the Mahila Meeting and a *Panchayat* was held. He was advised to bring back his wife and refrain from quarrelling. He relented and the couple are living together again.
- A Coolie woman from the Gudibanda Town CSU lost her land through illegal acquisition to a trader. The land belonged to her husband's grandfather and was in his name. The trader went to the extent of lodging a complaint against the woman for trespassing. The police failed to listen to the woman despite her claims that the land rightfully belonged to her family and that she had records to prove it. This issue was discussed at the Mahila Meeting and it was suggested that a counter-complaint be lodged against the trader. The police were forced to issue a *status quo* order till the matter is settled in court. The Mahila Meeting is confident that the verdict will be in their favour.
- The Thirumani Mahila Meeting came to the rescue of a landless Coolie woman when she wanted to build a house. The Gram Panchayat was willing to build her a free house provided she owned a site. This woman had a ramshackle thatch house but no site. The Mahila Meeting collected Rs 600 and obtained a title deed in her name. They also sanctioned her Rs 1,500 as Aid Distress as an initial starter grant for her to build the house.

There were quite a few instances of Mahila Meetings exercising their veto power over CCF decisions:

- In Gundlapalli, a Member had been passed a CCF loan to buy sheep by the CSU. This decision came to the Mahila Meeting for approval. The Mahila Meeting immediately rejected it as the Member's wife never attended Mahila Meetings. They told the Member "Send your wife to the Mahila Meetings first and then you can have your loan!"
- In Chickathammanahalli, a Member applied for a 2nd CCF loan. The Mahila Meeting vetoed this urging that the CSU gives everybody a loan before considering 2nd loans.

- In Gandammanagepalli, the Mahila Meeting rejected the CSU decision to grant the VLW a CCF loan. They pointed out that ordinary Members should be given priority before village Staff were considered.
- A Coolie woman from Kondireddipalli CSU came drunk to the office to collect her CCF cheque. Other women protested against this and urged that she not be given any CCF assistance till she swore to never touch alcohol again.

4.2. Vokakku Sanchi Duddu

A review was held on *Vokkaku Sanchi Duddu* usage during the VHW training session held in December. Our Mahila Trainers were satisfied with the functioning of the petty credit scheme and recommended an increase of another Rs 1,000 to raise the *Vokkaku Sanchi Duddu* grants to Rs 4,000 per village.

An exercise was conducted in January to study “losses” in the *Vokkaku Sanchi Duddu*. It was found that genuine reasons like death, Member cancellation, etc. had eaten slightly into the petty credit capital. Various petty outstanding amounts totalling to Rs 1,800 were waived and replenished in order to maintain the Rs 4,000 per village capital.

4.3. Skill Training

It was decided that young girls who had dropped out of school many years ago be trained in tailoring. In early October, a batch of girls were sent to Bangalore, but they returned due to various problems like lack of accommodation, etc. This made us re-think strategy. We felt that bases had to be set up in the villages where girls could be trained for a monthly fee. A Cluster wise list of those girls who are willing to undergo such training is being prepared.

5. HEALTH

5.1. Decentralised Health Budget

Health activities in Gudibanda Taluk were decentralised in October 2000 with the depositing of Rs 350,000 into 11 Cluster bank accounts. Direct health assistance in the form of paying VHW stipends, buying monthly medicine packets and assisting patients with a part of their hospital/medical bills was stopped.

Instead, each Cluster will, through their Mahila Meetings, use the decentralised health grants given to them to themselves pay the VHWs, buy medicine packets, give discretionary assistance, and whatever else that they thought was needed.

Decentralised health grants will henceforth be given out annually for as long as ADATS is directly involved with Coolie Sangha building. After that, the activity will be self-financed by the CSUs themselves, using their Sangha Funds.

5.2. VHW Training

The Clusters have selected their own women cheque signatories. After opening Cluster bank accounts, a training was held at the Gudibanda campus in December 2000. The VHW, woman CSU Representative and 3 active women Members from each village CSU attended. The object of this training was to teach the women how to operate their decentralised health budget – budgeting for the entire year, deciding on stipends, purchasing monthly medicine kits, scrutinising bills submitted by patients and sanctioning/rejecting these applications, signing cheques and withdrawing moneys from the bank, keeping tab on overall accounts, etc.

It was made clear to the women that their health programme would suffer if they failed to follow a budget discipline. ADATS would not augment the amount mid-year just because they

had been excessively liberal. To prevent such a thing from happening, Coolie women requested our Mahila Trainers to please be present when passing health bills, at least till they got the hang of it.

6. CONSTRUCTION

6.1. Balakendra Buildings

The same panel of architects and structural engineer who had initially designed the *Balakendra* buildings were requested to make a quick appraisal of their present day usage. After visiting several villages and speaking to children, teachers and parents, they concluded that the size and openings (door and window placement) were perfect. But there were massive practical problems with the tiled roof – hot in summer, leaking during monsoons, etc. So they gave us an alternative in sloped low cost concrete.

There was some initial delay in starting the construction because of our preference for free sites from the government. Our patience finally paid off and we were able to secure 6 free sites from the Gram Panchayats.

13 *Balakendra* buildings have been constructed up to roof level. Since the design was changed from tiled roof to concrete, we had to cut down the number by 3 due to increased cost.

6.2. Campus Construction

The superstructure (foundation, brick walls, beams and roof) of 3 Staff houses has been completed up to the roof level on the ground floor. We decided to go ahead with building the superstructure of another 3 houses on the first floor before taking up finishing work (fixing doors and windows, plastering, flooring, electrification and plumbing).

As a result, we have spent only Rs 616,866 of the budgeted Rs 735,000 during this fiscal year. With the additional budget for 3 more houses in 2001-2002 we will be able to finish all 6 houses at one go by December 2002.

7. COOLIE CREDIT FUNDS

7.1. Status of the CCFs

The most impressive development of the past 6 months has been in the functioning of the decentralised village level alternate credit activity – the CCFs. There has been a huge increase in the number of interest-free loans given under the programme and there is now a tangible impact on the credit scenario in the villages. This has been as much due to a maturing in the CSUs, with Members realising that their functional unity has to be used for economic gain, as due to dedicated hard work by ADATS Staff.

Status of the CCFs in Gudibanda Taluk (as on 31 March 2001)

Total CCF Capital		1,548,423	100%
Total of Good Loans		580,800	37%
Total of Overdue		36,950	2%
1 to 6 Months Late	36,350		2%
7 to 12 Months Late	600		
Over 1 Year Late			
Bank Balances		909,623	58%

7.2. CCF Utilisation

Lending has been steady with village CSUs regularly selecting prospective borrowers. Mahila Meetings study their lists and veto what they feel is not a proper decision. Borrowers are trained for 2 days at Bagepalli every Monday and Tuesday. Veterinary and insurance support is provided. The entire CSU helps ADATS Staff in ensuring good utilisation.

- 197 fresh CCF loans amounting to Rs 736,100 were given out during the past 6 months.
- Petty trade was the most popular reason, with 121 loans amounting to Rs 543,200 given for this purpose during the past 6 months.
- Cattle rearing (sheep, cows, etc.) came second with 73 more loans amounting to Rs 190,000. This too represents a huge increase from last year's figures.

CCF Utilisation Pattern in Gudibanda Taluk (as on 31 March 2001)

Purpose	Amount Borrowed		No of Loans	
Crop Loans	2,100		2	
Agriculture	5,400		5	1%
Cattle	227,000	23%	102	23%
Trade & Entrepreneurship	732,600	75%	327	74%
Consumption & others	1,100		1	
Total	968,200	100%	437	100%

7.3. CCF Performance

For this stage of Coolie Sangha building, CCF performance figures are very encouraging. Repayment Rate is at over 96% and capital rotation stands at 63.4%. It has to be seen if the same social control is exercised when more interest-free loans are given out to a greater number of borrowers (like for example Crop Loans given out to more than one-half the entire membership of each CSU). If these trends and figures are maintained, then a genuine fiscal discipline will be imbibed in a people who have hitherto been labelled as being not credit worthy.

CCF Performance in Gudibanda Taluk (as on 31 March 2001)

CCF Capital		Rs 1,526,217
Cumulative loans given		Rs 968,200
Number of Loans		437
Average Borrowing		Rs 2,215
Repayment Rate	$100 - (\text{Overdue} + \text{Bad Debts} / \text{Cumulative Loans} \times 100)$	96.18%
Capital at Risk	$\text{Overdue} / \text{Capital}$	2.39%