

0411. 9th Progress Report on the SCNZ Programme (Sep 2001)

1. MEMBERSHIP & COVERAGE

The ADATS/SCNZ programme now covers 119 villages (*up from 68 one year back*) with an expansion into Mittemari Hobli of Bagepalli Taluk. 4,151 Coolie families stand as Normal in the membership rolls of their respective CSUs.

Coverage as on 30 September 2001

	<i>Last Report (Gudibanda)</i>	This Report (Gudibanda)	This Report (Mittemari)
Number of village CSUs	68	68	51
Normal Member families	2,398	2,634	1,517
Temporarily Suspended	32	90	0
Cancelled Members	168	178	831
Women Memberships	499 (21%)	660 (25%)	467 (30%)
Coverage of village population	35%	36%	36%

- 36% of the population of these villages are in the Coolie Sangha.
- 30% of the membership in Mittemari are in the names of Coolie women – i.e. women represent their families in the village CSUs.
In Gudibanda Taluk the figure is less at 25%.

Since Mittemari is a part of the older Bagepalli Taluk, where the CSUs had gone through a bad patch and needed to be revived, we had to give a whole lot of extra inputs.

- Staff:
 - 2 new Area Field Workers with impeccable personal character, moral credibility in money matters, intimate knowledge of the village and people, and personally committed to the revival of the Coolie Sangha in the Hobli were appointed to revive the CSUs.
 - An educated Mahila Trainer was appointed.
 - An Area Field Assistant was appointed to specially look after the Hobli.
- Meetings:
 - Earlier, Cluster Secretaries and Women's Committee Members used to sit along with their counterparts from Bagepalli Taluk during fortnightly Executive Committee meetings.
 - Separate Executive Committee meetings were organised for Mittemari functionaries alone, so that they can discuss specific issues pertaining to the Children's programme.
 - After a detailed review of the Women's Fund project, we decided to hold separate Women's Committee meetings.

2. BASELINE SURVEYS

In April 2001 we conducted a Baseline Survey where each Member family was asked what was the most pressing problem that they wanted to see solved, using the functional unity in the Coolie Sangha. Their answers became the year's agenda for community organisation efforts by ADATS and the Coolie Sangha.

For a full description of this exercise, please see our 13th Consortium Progress Report written in October 2001.

This exercise was conducted, in full measure, in Gudibanda and Mittemari also. After a 10 week long exercise that involved 2,705 Member Coolie families (65% of the total of 4,151 families) from 101 village CSUs (85% of the total 119 villages), the Baseline Survey for the current year was finalised in August 2001.

	MITTEMARI		GUDIBANDA		TOTAL
	R. Reddy	Rama-chandra	Gan-gappa	C. Babu	
Normal Members	559	596	898	652	2,705
Cancelled Population	279	151	118	200	748
Village Strength	1,536	1,337	2,780	2,360	8,013
Present Coverage	36%	45%	32%	28%	34%
Targeted Coverage	55%	56%	37%	36%	43%
Number of Villages	25	23	29	24	101
Average Strength per CSU	22	26	31	27	27

2.1. The Making of the Baselines

Functionaries from each village CSU gave figures and detailed descriptions. They went back to their respective CSUs and told the Members who, in turn, corrected their impressions. These corrected figures were taken back to the next weekly Cluster Meets. This process went on for 10 weeks – i.e. up and down, 10 times.

2.1.1. GUDIBANDA TALUK

In Gudibanda the exercise was completed very quickly. This was because VLWs and *Balakendra* Teachers had already made detailed surveys of various problems faced by Member families. We had to clarify that a Baseline Survey was not the same as a survey *per se*. A Baseline was not done in order to quantify a problem. The purpose of the exercise was to record what the Member Coolie families themselves wanted to do.

2.1.2. MITTEMARI HOBLI

The process was not quite as smooth in Mittemari. One reason was because the Hobli was still under recovery after a long period of lull and negative experiences. Many village CSUs had to be coaxed into making the Baseline Surveys by their Area Field Workers. Some were outright opportunistic.

When actually implementing the Baselines, it was from these CSUs that we found the maximum number of “152 can manage on their own”. This is because fantastic and unrealistic claims had been made in the first place, perhaps in the hope of grabbing some free benefits.

2.2. Collating the Answers

23 Clusters Meets were taken as units for implementing and monitoring the Baselines. Village-wise tables were then collated into Cluster-wise lists. These were in turn again collated for each Area Field Worker’s group of 5-6 Clusters. Baselines were translated into Kannada script-Telugu language, printed and distributed to the 101 participating villages. The 4 Area Field Workers’ task for the coming year became specific and measurable.

ISSUES PERTAINING TO COOLIE FAMILIES

		MITTEMARI		GUDIBANDA		TOTAL
		R. Reddy	Rama-chandra	Gan-gappa	C. Babu	
01.	Member families who do not have 2 meals a day	62	55	–	8	125
02.	Members who are bonded labourers	3	4	3	–	10
03.	Families who migrate every summer	4	6	50	63	123
04.	Members who have not taken even a single CCF loan	180	223	–	–	403
05.	Members who declare less than 50% of their income	–	6	–	–	6

ISSUES PERTAINING TO COOLIE PROPERTIES

		MITTEMARI		GUDIBANDA		TOTAL
		R. Reddy	Rama-chandra	Gan-gappa	C. Babu	
11.	Families without flat roof houses	136	109	63	71	379
12.	Houses without electricity	166	86	39	36	327
13.	Landless families who want/need land	40	46	96	60	242
14.	Member families tilling lands without any Title Deeds	99	82	50	53	284
15.	Title Deeds (Kathe) not in the Member's names	358	92	24	47	521
16.	Land data wrong in VPACK	559	587	4	9	1,159
17.	Member families who have left their land barren/fallow	31	18	–	–	49
18.	Member families who have mortgaged their lands	45	20	38	35	138

ISSUES PERTAINING TO COOLIE CHILDREN

		MITTEMARI		GUDIBANDA		TOTAL
		R. Reddy	Rama-chandra	Gan-gappa	C. Babu	
21.	School going age children not in school	43	37	29	15	124
22.	Children going to school hungry	178	205	3	–	386
23.	Children without 3 pairs of clothes	126	185	–	–	311
24.	Girls stopped going to school after Std. VII	15	30	13	7	65
26.	Children finished SSLC but need jobs	69	79	23	28	199
27.	Children want to go to college but cannot	8	4	–	–	12
28.	Orphan children without parents/grandparents	2	7	8	5	22

ISSUES PERTAINING TO COOLIE WOMEN

		MITTEMARI		GUDIBANDA		TOTAL
		R. Reddy	Rama-chandra	Gan-gappa	C. Babu	
31.	Women who want Membership in their names	9	6	45	38	98
32.	Domestic violence and abuse by husbands	4	10	4	23	41
33.	Single women without WF benefits	55	51	–	–	106
34.	Deserted women in financial trouble	1	–	120	64	185

ISSUES PERTAINING TO BENEFITS & SERVICES

		MITTEMARI		GUDIBANDA		TOTAL
		R. Reddy	Rama-chandra	Gan-gappa	C. Babu	
41.	GP Members who do not report to Coolie Sangha	11	6	2	–	19
42.	Number of CSU applications refused by GP		5	2	–	7
43.	No ration cards	89	79	21	28	217
44.	Old people not getting government OAP	59	–	75	49	183
45.	Old people who want additional assistance from CSU	3	27	5	–	35
46.	No bus route for the village		12	20	10	42
47.	No Milk Collection Society in the village	3	11	9	13	36
48.	Villages without Anganwadi	10	13	8	3	34
49.	Villages without Primary School	2	7	3	4	16
50.	Villages need water supply	–	5	–	–	5

2.3. Action Plans, Prioritisation, Implementation & Reporting

The 13th Consortium Progress Report explains how the Cluster functionaries were trained to make Problem Trees, Objective Trees and evolve village specific Action Plans to tackle each line item of the Baseline, how the Clusters had to prioritise, the activity processes involved in implementing the Baselines, and monthly reporting in the Taluk Coolie Sangha Meetings.

2.4. Monitoring Results

A lot of work was done by the CSU and Mahila Meetings to implement the Baselines. With just 1 month gone, it is still early to speak of Results. However, the September 2001 reports do give a pointer.

The Clusters have got 13% Results in issues pertaining to Coolie families, 6% with Coolie properties, 29% with Coolie children, 11% with Coolie women, and 15% with benefits and services.

Some comments are called for:

- Coolie Sangha building is relatively new in Gudibanda Taluk and there is much more of an initial enthusiasm than in the older Taluks. Added to this is a whole cadre of ADATS paid Staff presence in the villages. But of course, this advantage is partially offset by Mittemari Hobli where the CSUs are older, and infested with a degree of scepticism.
- Being a child focussed programme, Results will be noticeably higher in issues pertaining to Coolie children.

- Moreover, Results obtained through the implementation of this Baseline do not ADD ON to previous years of painstaking achievements – i.e. unlike in other Taluks, Baseline implementation is not an inherently more difficult “mopping up” operation.

ISSUES PERTAINING TO COOLIE FAMILIES

Code & Problem	Qty	Month	Action Taken	Results	
01. Families without 2 Meals a day	125	Sept	47 Collected grain in CSUs; 2 given Sangha Fund assistance; 4 manage own their own; 21 Rejected; 51 under discussion	49	39%
02. Bonded labourers	10	Sept	1 released; 4 not really bonded labour; 1 under discussion; 4 no action	1	10%
03. Forced Summer Migration	123	Sept	2 got govt. SC/ST loans; 18 got sand loading work; 4 got work in check dam project; 13 got govt. drought relief works; 12 CCF loans agreed to; 71 no action taken	37	30%
04. Not Taken Single CCF Loan	403	Sept	403 No action	0	0%
05. Paying Less Sangha Tax	6	Sept	6 No action	0	0%
Total	667			87	13%

ISSUES PERTAINING TO COOLIE PROPERTIES

Code & Problem	Qty	Month	Action Taken	Results	
11. Need Flat Roof Houses	379	Sept	4 received final bill; 11 received second bill; 16 received first bill; 8 sanctioned; 219 applications submitted; 12 rejected due to non availability of sites; 55 under discussion; 54 No action.	31	18%
12. Need Electricity	327	Sept	36 connections sanctioned; 237 applications submitted; 11 rejected by CSU for non payment of earlier bills; 43 under discussion	36	11%
13. Landless Families	242	Sept	37 applications submitted; 11 rejected (town); 194 no action taken	0	0%
14. Tilling Without Title Deeds	284	Sept	8 got title deeds; 34 Saguvali chiti received; 27 kimmat paid; 12 to pay kimmat; 53 acknowledgements received; 8 lands surveyed; 115 applications submitted; 27 rejected by revenue department	69	24%
15. Title Deeds Not In Their Names	521	Sept	7 got khata; 43 applications submitted for vibhaga patti; 8 schedules written; 61 under discussion; 402 no action taken	7	1%
16. Data Error in VPACK	1,159	Sept	13 surveyed and updated; 1,146 surveyed lands not updated	13	1%
17. Lands Left Barren	49	Sept	14 ploughed by themselves; 17 under discussion; 18 no action taken	14	29%
18. Mortgaged Lands	138	Sept	2 discussed with Ryots and will pay; 14 rejected (amounts too large); 43 under discussion; 79 no action taken	0	0%
	3,099			170	6%

ISSUES PERTAINING TO COOLIE CHILDREN

Code & Problem	Qty	Month	Action Taken	Results	
21. Children Not In School	124	Sept	28 readmitted; 57 attending NFE; 33 over aged; 6 rejected (failed twice in 7 th Std.)	85	69%
22. Children Going To School Hungry	386	Sept	92 got grain collected in CSUs; 2 given Sangha Fund assistance; 3 admitted in hostel; 152 can manage on their own; 137 under discussion	97	25%
23. Children Without Clothes	311	Sept	76 received from Children's Programme; 235 surveyed and placed order for 2 nd hand clothes	76	24%

24. Girls Stopped After Std. VII	65	Sept	10 readmitted; 13 attending NFE; 45 over aged; 1 cannot convince parents; 3 rejected (failed twice in 7 th Std.); 2 rejected by MM (serious illness); 4 not interested	23	35%
26. Finished School - Need Jobs	199	Sept	8 got work in Bangalore; 3 trainee drivers; 2 trainee mechanics; 2 typwriting trainees; 1 tailoring trainee; 1 handloom trainee; 84 await counselling; 19 rejected (already employed) 79 under discussion	17	9%
27. Want To Go To College	12	Sept	10 attending college; 2 under discussion	10	83%
28. Orphan Children	22	Sept	3 got grain collected in CSUs; 13 admitted in hostel; 1 adopted by VHW; 1 entrusted to relatives; 2 CSU/MM taken responsibility; 2 no action taken	20	91%
Total	1,119			328	29%

ISSUES PERTAINING TO COOLIE WOMEN

Code & Problem	Qty	Month	Action Taken	Results	
31. Want Membership In Their Names	98	Sept	4 updated; 92 agreed to but not updated; 2 under discussion	4	4%
32. Domestic Violence	41	Sept	26 under CSU/Mahila Meeting control; 15 under discussion	26	63%
33. Need Women's Fund Benefits	106	Sept	106 no action taken	0	0%
34. Single Women in Dire Straits	185	Sept	13 WF assistance sanctioned; 4 Sangha Fund Assistance agreed to by Mahila Meeting; 1 application filed under special scheme; 40 applications submitted; 9 Mahila Meeting rejected (CCF Overdue); 118 no action taken	17	9%
Total	430			47	11%

ISSUES PERTAINING TO BENEFITS & SERVICES

Code & Problem	Qty	Month	Action Taken	Results	
41. GP Members Who Don't Report	19	Sept	18 agreed to report; 1 under discussion	0	0%
42. CSU Applications Refused by GP	7	Sept	1 sanctioned; 1 agreed to sanction; 5 no action taken	2	29%
43. Need Ration Cards	217	Sept	38 obtained; 22 BPL list sanctioned; 92 applications submitted; 58 under discussion; 7 no action taken	60	28%
44. Old People Not Getting Pension	183	Sept	16 applications approved by Tahsildar; 138 applications submitted; 13 readying doctor certificates/photos; 42 rejected by CSU/MM; 10 pending with govt.; 31 under discussion; 27 no action taken	16	9%
45. Old People Wanting CSU Help	35	Sept	3 Aid Distresses sanction; 1 agreed to give Sangha Fund assistance (but not taken yet); 2 under discussion; 29 no action taken	3	12%
46. Need Bus Route	42	Sept	4 routes sanctioned; 5 applications submitted to Depot Manager; 10 rejected (bad roads); 5 rejected (close to National Highway); 18 no action taken	4	10%
47. Need Milk Collection Society	36	Sept	1 obtained; 17 rejected; 18 no action taken	1	3%

48. Need An-ganwadi	34	Sept	1 sanctioned; 5 applications submitted; 1 under discussion; 27 no action taken	1	3%
49. Need Primary School	16	Sept	1 sanctioned; 7 applications submitted; 4 rejected; 4 no action taken	1	6%
50. Need Water Supply	5	Sept	3 obtained water; 2 villages sanctioned	3	60%
Total	594			91	15%

3. COMMUNITY ORGANISATION

3.1. Issues and struggles

Apart from implementing the Baseline, many other issues affecting them were resolved by the CSUs. Besides solving problems, these struggles increased confidence and their ability to strike alliances with the neutral population. Field Workers and Mahila Trainers provided background support and let the village Staff and Coolie Sangha functionaries solve problems by themselves.

3.1.1. GUDIBANDA TALUK

- A mini water tank was sanctioned for Maravapalli and Obannagaripalli (twin villages). A local *Ryot* tried to get the sanction shifted to his private land, 4 kms away from the villages. When CSU Members got wind of this, they approached the Zilla Panchayat (ZP) Member, made her visit the spot and had it re-located within the village.
- Anasuyamma, a single woman and CSU Representative from Sadashivanahalli, suffers from TB. Unable to do strenuous work and lacking adequate income, she kept her lands barren. 15 CSU Members got together and ploughed her fields. They then followed it up by sowing *Ragi* and groundnut.
- In Koppukatepalli CSU, Muniswamy was involved in a land dispute with a local *Ryot* for the past 5 years. A year back, he followed the advice of the Coolie Sangha and filed a case against the *Ryot* for 2.5 acres of land. The court gave its verdict in favour of Muniswamy. However, the *Ryot* ignored the Court order and tried to plough the land. CSU Members forcibly took over the land and jointly ploughed it for Muniswamy.
- In Kadapalli village the government sanctioned a Community Hall for the Harijan Colony. Influential *Ryots* got it transferred to the caste village and began construction. CSU Members, along with others from the Harijan Colony, approached the BDO and apprised him of the situation. With the officer's approval the work was stopped and re-allocated to the Harijan colony.
- Jayanthi Grama didn't have a government school building for the past 20 years. After the Children's Programme started, our *Balakendra* building was used to "house" the government school during the day. Seeing the enthusiasm of the villagers and bowing to their demands, the local authorities sanctioned a proper school building for the village.
- In a tragic incident, a supported child from Yerralakkepalli died in a road accident while crossing the National Highway after school. CSU Members approached the Block Education Officer and under a children's insurance scheme, got his parents compensated with Rs 25,000 which they deposited in the bank.

3.1.2. MITTEMARI HOBLI

7 tractor loads of people representing 22 CSUs staged a *dharna* in front of the Tahsildar at Bagepalli. Their petition dealt with incorrect disbursement of Drought Relief Works, Ration Cards not being distributed fairly and other government benefits not reaching the targeted

beneficiaries. The Tahsildar agreed to look into their complaints. Local government authorities have understood that the poor will not take things lying down.

CSU Members from Kempaiah Thanda and Appaswamy Thanda were facing water problem. All their pleas for potable water connection fell on deaf ears. They staged a strike in front of the Taluk Panchayat office and water supply was sanctioned.

A similar strike to obtain water connection was conducted by CSU Members from Chinnarpalli, Gwalpalli, and Gubbolpalli villages. They too succeeded.

- In Vadigiri, CSU Member Narasimha Reddy was involved in a land dispute with his brothers. Things came to a head and the brothers decided to lodge a case against Narasimha Reddy. CSU Members intervened and got both parties to discuss their differences and a just distribution of land was agreed upon without a court case.
- Narasimappa from Cheruvumundarapalli CSU, was involved in a land dispute with a non-CSU person. He was beaten up and a case filed against him. CSU Members and the Area Field Worker held a *Panchayat* and brought the two sides to an agreement. The police case was withdrawn.
- In Julpalaya CSU, Venkatanarsamma's house got burnt accidentally when she was preparing the evening meal. All the CSU Members banded together and rebuilt her house. In the same village, CSU Members also constructed a house for Shahina Bi whose husband passed away recently in an outbreak of dengue fever.

3.2. Aid distress & Legal Aid

A total of Rs 29,450 was given out during this reporting period as Aid Distress for medical costs, to write off debts, and to purchase cement for house repairs. No Legal Aid was given.

- Kondavulapalli Ramakka's 22 years old daughter was brutally beaten by her husband over a petty matter. She left him and started living with her mother. Little did she know that her kidney had been damaged when her husband manhandled her. She had to undergo a costly operation in a major hospital at Bangalore and this cost of Rs 10,000. CSU Members did what they could to financially support her. Ramakka is now on treatment which costs Rs 250 a week. She has been given Aid Distress of Rs 1,000.
- A CSU Member in Chintakayilapalli owed a *Ryot* Rs 10,000. Unable to repay the debt due to drought and lack of coolie work, he committed suicide under a running train. CSU Members pooled together Rs 1,000 for his last rites. Another Rs 500 was collected in the CSU meeting and an Aid Distress of Rs 2,000 was given to the *Ryot*, requesting him to write off the remaining debt and spare the family.
- In Jambigemaradahalli CSU, Laxmipathi was given Aid Distress of Rs 1,000 to purchase cement to construct his government sanctioned house. All the CSU Members voluntarily worked for 2 days to complete the house.

Additionally, Aid Distress worth Rs 250 is given out every month to 8 old and disabled persons who were identified in the Baseline Survey for additional assistance from the Coolie Sangha.

3.3. VLW Training

Two 2-days training sessions were conducted for 68 Gudibanda VLWs in July. They were trained to make detailed Problem Trees & Objective Trees in order to understand each line item in their Baseline Surveys, and also to make Cluster specific Action Plans. They were also taught procedures, rules and regulations involved in applying for government benefits.

3.4. Government Benefits

Baseline Results will give an indicator of what the Coolies were able to get from the government. CSUs were able to pressurise the concerned authorities for the government benefits through shows of strength. In Mittemari and Gudibanda, they were able to get 60 ration cards, 16 old age pensions, 31 free houses and 36 free electricity connections. 7 persons were able to get their lands registered in their own names.

Below are examples of government works that the Member Coolie families benefited from.

- In Karaganathammanahalli village, pitching work was sanctioned to the Harijan colony by the Gram Panchayat. Conniving with the Panchayat Secretary, *Ryots* shifted the work to the caste village. Work began in the caste village prompting CSU Members to stage a *dharna* in front of the Taluk Office. They met the Block Development Officer (BDO) and gave him a petition which included a photo copy of the original Gram Panchayat resolution. The BDO warned the Secretary, stopped the pitching work in the caste village and it was re-allotted to the Harijan colony.
- In order to tide over the drought, the government began Drought Relief Works in some affected villages. The programme involved the distribution of 3 kgs of rice, 2 kgs of wheat and a daily wage of Rs 22 to dig trenches. The work is being carried on along the lakes and river beds to harvest rain water for sheep and cattle. This scheme was sanctioned in 2 villages with CSUs. However, political interference from the BDO Staff, along with petty officials, resulted in the work being shifted to some other villages. CSU Members got together and agitated for a re-allotment. They succeeded after a long struggle.
- There has been no bus service for the past 6 months in Lakkepalli, Korepalli and Jambigemaradahalli villages. CSU Members staged a *rasta roko* and gave a petition to the Depot Manager. Bus services have been re-routed to these villages once again.
- Gandhamnagepalli villagers were suffering from malaria and realized that the absence of sewage drains was the primary cause. They gave a formal request to the Gram Panchayat but the GP Member deliberately neglected it. Finally the CSU Members approached the MLA and got works sanctioned for Rs 15,000.
- Dhumakuntapalli faced an acute water shortage and even the borewell and mini water tank dried up. Villagers had to go to a neighbouring village, 1.5 kms away to fetch water. CSU Members decided to approach the SC/ST Corporation. They were able to garner support from non-CSU persons to tap the *Ganga Kalyani Yogana* programme and their petition for a new borewell and mini water tank has been sanctioned.
- Due to heavy rains in late October, 3 houses collapsed in Ullodu and Karaganathammanahalli villages. CSU Members approached the Tahsildar and Rs 500 was sanctioned to each victim.
- 10 village CSUs are situated near the huge Gudibanda lake. As per government regulations, lands close to the lake should not to be cultivated and people affected by the restriction get relief funds as compensation. Since the Gram Panchayat Member was a CSU Member, he was able to wield his influence to get 10 persons a sheep each under the relief programme. The Agricultural Department has assured the CSUs that any special schemes in their department will be given to these villages.

4. CHILDREN'S PROGRAMME

4.1. Position as on 30 September 2001

4.1.1. THE NUMBERS

4,956 children were supported by the programme to attend school.

- 56% are in Primary School, 31% in Middle school and 13% in High school in Gudibanda.
- In Mitemari, 60% are in Primary, 29% in Middle and 11% in High school.

According to recent changes in the Education Department, effective from this academic year, 1st to 5th Stds. is Primary School, 6th to 8th Stds. is Middle School. Only 9th and 10th Stds. are categorised High school. Hence there is a massive deviation in the percentages for high school classes from the previous report.

These changes are in order to retain more girls in higher classes-by making 8th Std. a middle class and yet continuing the same scholarship benefits as in High School. This also mean that 5th and 8th Std. children who hitherto were travelling to nearby villages or towns can now study in their own villages, thus increasing the number of girls attending/continuing school.

Class-wise Break-up as on 30 September 2001 – Gudibanda Taluk

	I	II	III	IV	V	VI	VII	VIII	IX	X	Total
Boys	163	143	186	207	220	192	170	176	159	78	1,694
Girls	178	168	185	247	210	219	156	154	109	72	1,698
Total	341	311	371	454	430	411	326	330	268	150	3,392

When we expanded the programme to adjacent Mitemari Hobli, 40 villages were selected and 1,564 more children were identified for support. Existing buildings were rented to conduct every evening *Balakendra* classes, and 8 existing *Balakendra* buildings (built earlier with Consortium funds) were repaired, electrified and white washed. In 2 villages, where no buildings were available for rent, government schools were used to conduct the every evening *Balakendra*.

Class-wise Break-up as on 30 September 2001 – Mitemari Hobli

	I	II	III	IV	V	VI	VII	VIII	IX	X	Total
Boys	95	101	108	99	85	78	95	76	59	47	843
Girls	108	98	79	80	85	85	68	59	31	28	721
Total	203	199	187	179	170	163	163	135	90	75	1,564

4.1.2. SEX PARITY

Gender disaggregated data shows that Gudibanda, in the past 4 years, has managed to retain almost all the girls in high school. There has been more than a subtle change in the sex parity in primary and middle classes – the balance tilting in favour of girls. However, the imbalance in High School is slowly being rectified.

Sex Ratio of supported Children – Gudibanda Taluk

	Primary		Middle		High	
Boys	919	48%	538	51%	237	56%
Girls	988	52%	529	49%	181	44%
	1,907	56%	1,057	31%	418	13%

Sex Ratio of supported Children – Mittermari Hobli

	Primary		Middle		High	
Boys	488	52%	249	54%	106	64%
Girls	450	48%	212	46%	59	36%
	938	60%	461	29%	165	11%

4.1.3. CHILDREN IN PRIVATE SCHOOLS

The Mahila Meetings considered that an effort should be made to improve children's language and socialisation skills. This prompted some of them to send their children to English medium schools. Though the numbers are small, an attempt was made and 148 children joined English medium schools this academic year. A total of 81 boys and 67 girls were admitted in the 1st to 7th Stds. in 2 private schools.

Our Teacher Trainer and the Taluk Secretary were made honorary Members of the betterment committee of these schools to keep tabs on performance and look into how our children were being assisted.

These 2 Head Mistresses were asked to give us monthly reports on how the children were faring. Children have taken to these 2 schools like ducks to water and are active in games and sports. But they still have difficulties to comprehend lessons in English. Special classes are being held for these children and school teachers (one of them our *Balakendra* Teacher) are taking extra interest.

4.2 Balakendra Teacher Training

It is known that in their early years, children begin to learn many skills – like language, socialisation, thought organisation – that will carry them through the rest of their lives. Keeping the need for holistic development in mind, *Balakendra* Teachers were trained in different subjects/topics/themes every month – caring for children, involving parents in daily learning activities, engaging them in creative play, giving outdoor experiences with nature, the arts, and hands-on learning of all kinds.

They were also taught to help children learn to seek solutions, be creative, use their imagination, self-motivation, and to positively respond to failure by trying again. It is our hope that the *Balakendra* Teachers can help them develop/ refine motor skills, perception, and hand-eye coordination. Teachers were asked to assign effortless homework and report on them the next day in the *Balakendra*. These include simple experiments, observations/experiences like tasting, smelling, hearing and touching

Balakendra Teachers are guided in the use of Library books, to let children learn songs, nursery rhymes, word games, questions and little jokes which help them acquire and master the language. This way they can get a head start in school. *Balakendra* Teachers prepare time tables suitable to their respective *Balakendras* and organise reading sessions for the children.

4.2.1. GUDIBANDA TALUK

Training for Gudibanda *Balakendra* Teachers has been reduced to 2 days once every 3 months from this year onward. Apart from keeping them informed about recent developments that could shape Coolie children's lives, they are also educated on Child Rights and the importance of children's participation in decisions taken about them. *Balakendra* Teachers continue with regular activities like Cluster level sports, quizzes, debates, etc. They are also trained in new activities and sports, on enhancing and encouraging creativity, helping in organising question papers for Non Formal Education (NFE) tests, guidelines to prepare chil-

dren appearing for their final exams and maintaining their performances in both, school as well as *Balakendra*.

4.2.2. MITTEMARI HOBLI

At Mittemari, 29 *Balakendra* Teachers attended training sessions every month for 3 days, throughout the past 6 months. Another 11 *Balakendra* Teachers were selected only towards the end of this reporting period.

4.3. Results of Coaching classes 2001

We have become quite infamous with the local government school teachers. They just do not like our coaching classes where we are able to do so much in just 2 months' time. Coolie children perform extremely well in their board exams and this puts government teachers to shame. Moreover, non-CSU parents question them and put pressure on them to perform better. All this means "unnecessary" problems.

The 2 main issues brought up by parents, again and again in the School Betterment Committees are:

- Demand that government school teachers conduct regular classes. Parents argue that if the ADATS/Coolie Sangha coaching classes can achieve so much in a mere 2 months, then it is crystal clear that government school teachers are doing very little during the rest of the academic year
- Pressure to complete the syllabi in time, provide proper notes and other study material.

We wish the parents well and join in their efforts. We sincerely want them to succeed. If these most reasonable demands are met, there won't be any need for our special coaching classes any more. Moreover, ALL the children in the Taluk can fare well, and this is precisely what we want.

This year's outstanding accomplishment in the 7th and 10th Std. board exams were an all time high:

Year	Our Performance 7 th Std.	Taluk Overall 7 th Std.	Our Performance 10 th Std.	Taluk Overall 10 th Std.
1998-1999	87%	82%	58%	40%
1999-2000	92%	85%	62%	35%
2000-2001	98%	90%	91%	60%

4.4. Scholarship Benefits

Text and note books, clothes, fees, etc. were distributed to all 3,392 children in Gudibanda and to many of the 1,564 children in Mittemari in June-July 2001, at the start of this academic year. But we were not able to give all 4,956 supported children in one go.

- In a few villages in Mittemari, where the CSUs were not showing signs of picking up, the distribution of scholarship benefits was delayed till they bucked up, paid their Sangha Tax, renewed acceptable levels of membership, repaid CCF Overdue, etc. As a result these children could get benefits only 3-4 months after the start of school.
- In a handful of villages in Mittemari, scholarship benefits could not be given at all. Instead the Mahila Meetings were asked to spend from their Sangha Funds and show that they were serious in their commitment to educate their children. They were told that they would get full ADATS/SCNZ benefits only from the next academic year.

Mitemari *Balakendras* were equipped with sports materials, drawing and painting material and gas lanterns. Each of these *Balakendras* was given a steel cupboard and steel trunk to keep play and study material. Worn out sports material were replaced in the Gudibanda *Balakendras*. As in earlier years, Progress Report Cards have been distributed to *Balakendra* Teachers in order to monitor children's monthly progress.

4.5. Non Formal Education (NFE) Classes

4.5.1. GUDIBANDA TALUK

Non Formal Education (NFE) classes are progressing well in Gudibanda. Tests were conducted in April and surprisingly, everyone passed. In fact, NFE children have shown more interest in learning than ever before. Though not always, girls seem to enjoy and participate in the daily activities of the *Balakendra* more than boys. We can proudly say that one of the objectives of the *Balakendra*, to give children a childhood has been amply achieved. This is specially significant for children who have been denied schooling, play and other pleasures associated with childhood.

NFE class children took part in the annual children's festival and won prizes and accolades for their respective *Balakendras*. They got benefits like 2 sets of clothes, note books and NFE textbooks prescribed by the Government.

Despite pressure and threats, 7 children dropped out of school in Gudibanda this year. Reasons varied from failing in their final exams for 2-3 consecutive years, to children who were not interested in attending school in spite of their parents' coercion, to those unfortunates whose mothers had died. Interestingly, it was boys more than girls who dropped out of school – 5 boys and 2 girls. These 7 and another 5 children identified in the Baseline Survey have been enrolled in NFE classes for 1st Semester. On the whole, dropout rate has been controlled. The break-up of children attending NFE is as below:

Children in NFE Classes – Gudibanda Taluk

	1 st Semester	2 nd Semester	3 rd Semester
Boys	7	27	23
Girls	5	71	25
Total	12	98	48

4.5.2. MITTEMARI HOBLI

NFE classes have been initiated in Mitemari from this academic year. A total of 81 children are attending these classes. 40 children within the school going age, who had dropped out for various reasons, were readmitted to school.

Children in NFE Classes – Mitemari Hobli

	1 st Semester
Boys	37
Girls	44
Total	81

4.6. After 10th Std.

The most significant aspect of the child focussed approach in Gudibanda has been the large number of children passing 10th Std. This has led to more and more youth in an indeterminate

state. Children who wish to continue further studies are not able to because of financial constraints. Those who opt to work outside the village are not skilled. The inevitable question from the parents in the CSU/Mahila Meeting is “What next?”.

The Baseline Survey identified 26 young people from Gudibanda and 76 from Mitemari who had either dropped out from High School or finished 10th Std. They needed skill training. 1 day counselling sessions were conducted by the Extension Worker for groups of 25 children at the Bagepalli campus. 53 of the 76 attended the sessions. The remaining have been given dates.

Children in Gudibanda and Mitemari wanting to study further were supported from the Children’s Programme with fees and books. Gudibanda children who have started their Pre-University classes wanted complementary training in computers and typewriting. The rest of the youth who hope to acquire skills of their choice are as follow:

- 4 have finished SSLC want to go to college
- 2 want to learn motor/electrical winding
- 2 want to be TV/radio mechanics
- 2 want to be motor mechanics
- 3 want to work as Factory Supervisors
- 17 want to learn driving
- 21 want to work with tailors
- 2 want to be loom operators

Those who wanted to finish their 10th Std. were asked to re-appear for supplementary exams in March 2002 and were told to attend our Coaching Classes. 18 of them who had some previous work experience have been placed with local tailors, mechanics and vehicle owners as apprentices, and some others in factories in Bangalore. Attempts are being made to train the rest of the youth at facilities run by other city based NGOs.

5. COOLIE WOMEN

5.1. Mahila Meetings

Mahila Meetings continue to be platforms for debate on issues that go beyond the conventional gender *rote* role for women. Coolie women continue to discuss social, political and financial empowerment strategies. With the passing of each month, they are a bit more vocal and begin to articulate problems a little more effectively.

But Gudibanda and Mitemari present vivid pictures of 2 distinctly different stages in this general development. While Gudibanda seems to be growing from strength to strength, Mitemari is a story of slow revival after a big fall.

Mahila Trainers attend meetings every night and encourage Coolie women to go ahead with their initiatives. They assure them that there are no boundaries they should not cross, nor limits to dreams and ambitions.

While implementing the present Baseline, 83 women in Gudibanda and 15 in Mitemari said that they would like to have membership in their names as they were the actual managers of their homes. These women were not single and widowed women; they had men in their households. Membership was updated in their names and they are now attending both, the CSU and Mahila Meetings.

5.1.1. GUDIBANDA TALUK

At Gudibanda, it is obvious that their attention has moved beyond discussions on standard “women’s programmes” and conventional “women’s matters”. They now discuss:

- Property rights
- Recognition of their work at home and outside
- Sharing of domestic work by their men folk
- Preventing 2nd marriages
- Awareness of their own bodies

Mahila Meetings in Gudibanda have stated that the annual Baseline Surveys should encompass other issues concerning women and have evinced an interest in preparing another Baseline, exclusively for Coolie women.

Here are some issues that Mahila Meetings have undertaken by themselves, with a little help from the CSU Meetings.

- Laxamma from Someswara CSU is cannot walk as she suffers from a spinal injury. Her husband deserted her and both her daughters are married. The Mahila Meeting has taken the responsibility to provide her with food and other necessities. Every Member contributed Rs 20 and sent her to hospital for a check-up. They have filed a case against her husband so she can get half of his property.
- In Nilugumba CSU, Ramanjinamma was subjected to ill treatment and threats at the hands of her husband and in-laws, soon after her marriage. She decided to report it to the Mahila Meeting. CSU Members advised them to separate for some time to see if matters improved. Instead they took an ugly turn and the husband re-married. Now the Mahila Meeting is on the look out for a suitable groom for the young woman. Mahila Trainers have requested ADATS Staff from other Taluks to make announcements in their respective Taluk Coolie Sangha meetings.
- Gangamma from Singapalli left her husband 15 years ago after he started physically abusing her. He forcibly took away their eldest daughter and left her with the 2 little ones. Now that the time has come for the eldest daughter to be married, he is demanding that Gangamma meets all wedding expenses. The Mahila Meeting has asked him to either pay for the wedding himself or send the daughter back to her mother. In case of the latter eventuality, the Mahila Meeting assured Gangamma that they would get her married in the monthly Taluk Coolie Sangha meeting. They have also demanded that the husband give the girl half his property.
- In Chowtathimanahalli, CSU Members didn’t their rations as the Fair Price Shop keeper distributed grain only for 3 days, against the stipulated 10 days. The Mahila Meeting staged a protest in front of the Fair Price Shop and asked him to sell grain on the specified days. Their strike succeeded.

5.1.2. MITTEMARI HOBLI

- In Bommasandra CSU, Dodanna wanted to conduct his daughter’s wedding but was financially strapped. The Mahila Meeting helped him choose a suitable boy and contributed to conduct a simple wedding.
- In Mittemari CSU, Narayanamma was facing violent and physical abuse from her alcoholic husband. Women CSU Members warned him and have been keeping a close eye to ensure that such behaviour is not repeated.
- 35 beneficiaries under the Women’s fund are continuing to receive active support and advice from their Mahila Meetings. Potential beneficiaries and women CSU Members are being helped to prepare appropriate Business Plans.

5.2. VHW Training

5.2.1. GUDIBANDA TALUK

At Gudibanda, four 2-days training sessions were conducted by the Mahila Trainers for 68 VHWs and women CSU Representatives after they received their decentralised health grants. Women cheque signatories were once again trained for 2 days in batches of 34 on the utilisation of decentralised health budgets, their role in the CCFs, etc.

5.2.2. MITTEMARI HOBLI

Earlier in Mittemari there were no steady women Staff to provide the much needed support to Mahila Meetings. This led to inconsistent inputs, and was exacerbated by an inherent opportunism prevalent in this region.

In order to rejuvenate and stabilise the Mahila Meetings, 2 days training sessions were conducted, in small batches of 30-35, for VHWs, women CSU Representatives and 3 active Coolie women from each of 51 villages. These sessions were all-women affairs conducted by the Field Assistant and Mahila Trainer. The elected BCS Secretary sat in on many sessions. Very basic matters were discussed threadbare:

- Accentuating and familiarising them with the principles and ideologies of the Coolie Sangha
- Need to be vigilant in matters relating to the girl child and on their responsibilities relating to the Children's programme
- Importance and need for health and sanitation
- Issues relating to the negative perceptions, biases, customs and attitudes towards women within the feudal /patriarchal /rural mindset
- Efficient usage of *Vokkaku Sanchi Duddu* and decentralised health budgets
- Property rights for Coolie women
- Importance, responsibilities and monitoring of the Women's Fund project
- Role of women within the Coolie Sangha and in wider forum
- Role of the Mahila Meeting within the context of feminism and gender

5.3. Vokkaku Sanchi Duddu

Fresh *Vokkaku Sanchi Duddu* grants were not given out during this reporting period.

5.3.1. GUDIBANDA TALUK

Gudibanda Mahila Meetings already have a capital of Rs 4,000 each. Half of this is kept in Post Office Savings Accounts for emergencies and the other half is being rotated by each village unit.

5.3.2. MITTEMARI HOBLI

Many Coolie women in Mittemari were rather casual regarding the usage of the petty credit fund. We even suspect that there could be male interference since Coolie women view tend to view it as just another loan scheme. A lot more effort is needed to make everyone understand that the *Vokkaku Sanchi Duddu* is a powerful instrument to give strength and space to their struggle against male domination. Once lackadaisical attitudes are changed, capital can be increased by another Rs 1,000 per Mahila Meeting.

6. HEALTH

6.1. Decentralised Health Budget

6.1.1. GUDIBANDA TALUK

All the villages in Gudibanda now have decentralised health grants. In this reporting period Rs 350,000 was deposited into 11 Cluster level bank accounts in Gudibanda. 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 has completely been stopped.

6.1.2. MITTEMARI HOBLI

In Mittemari, where we are still in the process of stabilising and revitalising the Mahila Meetings, we did not disburse any monies. They had to use their own Sangha Funds to pay VHW stipends, buy monthly medicine packets and give referral health assistance.

Mahila Meetings from both areas prepared lists of women over 30 years to undergo cervical cancer tests. Arrangements were made for community health doctors from a Cancer Hospital to conduct a camp.

6.2. Annual Health Check-up for Children

6.2.1. GUDIBANDA TALUK

In Gudibanda, the health check-up camps are yet to be completed. Children diagnosed earlier are continuing with their medication. The taluk headquarters hospitals now provide TB and epilepsy treatment free of cost and there is no more need to go to the TB Sanatorium at Kolar. Mahila Meetings ensure that patients maintain their records.

6.2.2. MITTEMARI HOBLI

In the months of August and September, annual children's health check up was done in 40 villages of Mittemari. Health reports are maintained on each child and children suffering from minor ailments were immediately treated. Major health illnesses like TB, epilepsy, visual defects, dental problems, etc. have been referred to hospitals.

101 patients from Mittemari found suffering from various ailments

Ailment	Patients
Hearing disorders	26
Dental	25
Epilepsy	22
Visual defects	16
Skin infections	6
Heart problems	3
TB	3
Total	101

7. CONSTRUCTION

7.1. *Balakendra* Buildings

14 *Balakendra* buildings have been completed and every evening classes are being conducted in them. These new buildings are the envy of villages with the earlier style tile-root buildings. Mittemari Staff and functionaries have been instructed to purchase suitable plots of land in the names of their respective CSUs, in order to build *Balakendra* buildings from next year.

7.2. Campus Construction

6 Staff houses are close to completion at the Gudibanda campus and will be occupied by the year end. Plumbing and electrification are in progress. Carpentry work is over and we will fix the doors and windows after painting is completed.

8. COOLIE CREDIT FUNDS

8.1. Status of the CCFs

8.1.1. GUDIBANDA TALUK

No fresh CCF Grants were given out during this reporting period and this budget item will be spent in the next half year.

Status of the CCFs as on 30 September 2001 – Gudibanda Taluk

Total CCF Capital		1,566,209	100%
Total of Good Loans		610,400	39%
Total of Overdue		52,350	3%
<i>1 to 6 Months Late</i>	50,950		3%
<i>7 to 12 Months Late</i>	800		
<i>Over 1 Year Late</i>	600		
Bank Balances		892,909	57%

8.1.2. MITTEMARI HOBLI

Mittemari already has a CCF Capital of Rs 3,250 per Member Coolie family, built up over the years through the ADATS Consortium Programme. No fresh CCF Grants need be given to these villages.

The Mittemari CCFs have not been faring well for the past 3-4 years. Reasons vary from Staff misbehaviour, an extremely primitive fiscal sense, to an inherent opportunism in borrowers. Overdue has now shot up to 31%, while Good Loans stand at 21%.

Measures have been taken to clear most of the Overdue by December 2001, though this now seems a doubtful target because of this year's drought. Below are a few examples of literally hundred of actions taken by CSU Members to bring the situation back under control:

- In Bandolpalli, Ramlakshamma refused to pay Sangha Tax and retain her membership. She also defaulted on her CCF repayments. Finally the CSU took away her cross-bred cow and returned it only after she paid up her dues.
- G. Ramachandrappa a Cancelled Member from the same village refused to pay up Rs 6,000 that he had borrowed from the CCF. Instead, he started building a house with the money. CSU Members warned him that they would not permit him to go ahead till he cleared his Overdue. He relented and paid up.
- In Malligurki, a Cancelled Member's CCF Overdue had mounted up to Rs 7,000. CSU Members confiscated his cross bred cow and kept it with them till he cleared his dues. A clear message was sent out that no one could get away with cheating the Coolie Sangha.

Status of the CCFs as on 30 September 2001 – Mittermari Hobli

Total CCF Capital		4,894,736	100%
Total of Good Loans		1,035,000	21%
Total of Overdue		1,5700,498	31%
1 to 6 Months Late	79,600		3%
7 to 12 Months Late	372,400		7%
Over 1 Year Late	1,118,498		22%
Bank Balances		2,335,737	47%

8.2. CCF Utilisation**8.2.1. GUDIBANDA TALUK**

Lending has been drastically cut down in Gudibanda during this reporting period as Member families and village functionaries were busy implementing their Baselines. This was also because, with an increase in the scale of operations, lender/borrower confidence is not all that high. ADATS as well as the CSUs are intent on ensuring that borrowers repay on time and do not slip into the bad fiscal habits that plague the other Taluks. Mahila Meetings continued to veto what they felt were improper decisions.

- Only 119 fresh CCF loans amounting to Rs 259,400 were given out during the past 6 months as against 197 loans in the last report.
- Preference in this reporting period given to Crop loans. These loans were given only to those Mahila Meetings which had ensured proper repayment in the past. A total of 52 loans amounting to 73,500 were lent out. Though the average works out to a mere Rs 1,400 per borrower, this portends the CSUs interest in seriously cultivating their odd patches of land.
- 37 more loans for Cattle rearing (sheep, cross bred cows, etc.) were given out, amounting to Rs 119,400.
- Petty trade has slightly slipped in popularity and only 27 loans totalling to Rs 55,600 was given out during this reporting period.

CCF Utilisation Pattern as on 30 September 2001 – Gudibanda Taluk

Purpose	Amount Borrowed		No of Loans	
Crop Loans	75,600	6%	54	9%
Agriculture	16,300	1%	8	1%
Cattle	346,400	28%	139	25%
Trade & Entrepreneurship	788,200	64%	354	63%
Consumption & others	1,100		1	
Total	1,227,600	100%	556	100%

Since there is no Women's Fund Project in Gudibanda, single women are encouraged to borrow from their CCF (albeit without a subsidy element). They have mostly borrowed for petty trade and to set up petty shops in their villages.

- Chinnamaiah from Sadashivanahalli CSU borrowed Rs 2,000 from CCF and is selling glass bangles in different villages. She is doing well and is also repaying her instalments in time.
- Pushpavathi and Rathamma from Bapujinagar Mahila Meeting (Gudibanda town) have borrowed Rs 3,000 and Rs 2,500 each for a sari and blouse business. They have set up shops in their own homes and sell saris on instalments which work out better for them instead of the 'cash and carry' affair.
- Ramalaxmamma from Chikkathammanahalli CSU borrowed Rs 2,500 to set up a petty shop in her village. She sells vegetables and groceries in small quantities.

8.2.2. MITTEMARI HOBLI

Mittemari was not given any loans in this reporting period. Field Staff attending CSU/Mahila Meetings regularly encourage defaulters to repay.

CCF Utilisation Pattern as on 30 September 2001 – Mittemari Hobli

Purpose	Amount Borrowed		No of Loans	
Crop Loans	4,311,200	44%	2,663	68%
Agriculture	188,753	1%	55	1%
Cattle	1,942,525	20%	657	16%
Trade & Entrepreneurship	3,130,330	32%	474	12%
Consumption & others	43,650		60	1%
Total	9,616,458	100%	3,909	100%

8.3. CCF Performance

8.3.1. GUDIBANDA TALUK

There was some concern when CCF repayments were delayed in Gudibanda since this bodes ill, going by the other Taluks' experience when lending increases. Repayment Rate is now at 95.74% (down from 96.18%, 6 months back) and Capital at Risk is at 3.34% (up from 2.39%, 6 months back).

CCF Performance as on 30 September 2001 – Gudibanda Taluk

CCF Capital	Rs 1,566,209
Cumulative loans given	Rs 1,227,600
Number of Loans	556
Average Borrowing	Rs 2,208
Repayment Rate $100 - (\text{Overdue} + \text{Bad Debts} / \text{Cumulative Loans} \times 100)$	95.74 %
Capital at Risk $\text{Overdue} / \text{Capital}$	3.34 %

8.3.2. MITTEMARI HOBLI

Mittemari has improved its performance in the past 6 months, but only barely so. Repayment Rates are still very low at 83.67% and Capital at Risk is at an alarming 32.08%. As already mentioned, this year's drought and crop failure is not going to make it easy for the CSUs to bring the situation back under control and re-start the CCFs.

CCF Performance as on 30 September 2001 – Mitemari Hobli

CCF Capital		Rs 4,894,736
Cumulative loans given		Rs 9,616,458
Number of Loans		3,909
Average Borrowing		Rs 2,460
Repayment Rate	$100 - (\text{Overdue} + \text{Bad Debts} / \text{Cumulative Loans} \times 100)$	83.67 %
Capital at Risk	$\text{Overdue} / \text{Capital}$	32.08 %

9. SANGHA FUNDS**9.1. Gudibanda Taluk**

As on 30 September 2001, the 2,634 Member Coolie families of Gudibanda Taluk have a total organisational savings of Rs 780,499 (a 20% increase from 6 months back). This works out to Rs 296.32 per family, built up over the past 4½ years.

Sangha Funds as on 30 September 2001 – Gudibanda Taluk

	31 March 2001		This Report	
Taluk Fixed Deposits	450,000		450,000	
Village Savings Bank Accounts	153,173		229,820	
Taluk Main Savings Bank Account	46,661	Rs 649,834	100,679	Rs 780,499

9.2. Mitemari Hobli

At Mitemari, 1,517 Normal Member families PLUS 831 Cancelled families have together built up Sangha Funds worth Rs 2,564,454 and this works out to a much higher average of Rs 1,092.19 per family. This is because many CSUs are 6-11 years old, even if they had dropped out for some time and then got revived.¹

But when compared to 6 months back, there is a drop of Rs 80,954 in the village Savings Bank collections, and an overall negative growth of 3%.

- This is because, as already mentioned, Mahila Meetings at Mitemari did not receive decentralised health grants and had to spend a part of their Sangha Funds for VHW stipends, monthly medicine packets and referral health.
- Moreover, again as already mentioned, a few CSUs were refused ADATS/SCNZ sponsorship benefits for this academic year.

Sangha Funds as on 30 September 2001 – Mitemari Hobli

	31 March 2001		This Report	
Village Savings Bank Accounts	424,908		343,954	
Village Fixed Deposits	2,220,500	2,645,408	2,220,500	Rs 2,564,454

¹ The extremely strict rules governing finances in the Bagepalli Coolie Sangha protects financial assets of village CSUs even in the case of prolonged inactivity.