

## 0414. 12<sup>th</sup> Progress Report on the SCNZ Programme (Mar 2003)

### 1. MEMBERSHIP & COVERAGE

#### 1.1. Socio-political Presence

Socio-political presence is the capacity of the village CSU to influence village/taluk level happenings at a broader level – be this communal harmony, establishing corruption-free civic services, protecting women in families, child focus, or whatever. It also includes the ability to influence, if not win, electoral contests.

Using 4 parameters (*tax age of the CSU, coverage of the Coolie class, coverage of village population, and caste variety in the membership*) our computer calculates the overall strength and influence of individual village CSUs. Applying algorithms to these factors, an accurate assessment of socio-political presence of each village CSU is arrived at.

#### Socio-political Presence Rating in SCNZ supported villages (31 March 2003)

Excellent	82 village CSUs	54%
Very Good	29 village CSUs	19%
Good	16 village CSUs	11%
Not Good	24 village CSUs	16%

Overall presence in the SCNZ supported villages has just reached an impressive 51%, with a potential to rise to 58%. This is an historic moment in Coolie Sangha building efforts. Only 31% of the region's population (*3 percentage points higher, at 34% in functioning villages*) are in the Coolie Sangha. Yet this numeric minority of 3,518 Member Coolie families has, through sheer diligence and determination, been able to convert itself into an *Effective Minority*<sup>1</sup> and claim a commanding position in the power balance.

Viewed against the background that Coolie Sangha building in Gudibanda taluk is only 6 years old and that Mittermari *Hobli* is only just recovering from a severe burnout, the achievement is even more remarkable. The strategic option for the Coolie Sangha can, from here on, only be 2 pronged:

- Maintain/enhance this enviable position by continuing to be customer focussed and relevant to their demands, not letting a garnered opposition destroy hard earned unity.
- Quickly convert socio-political strength into functional unity (which is very different from politically/ideologically motivated getting together) and make socio-economic gains which alone can ensure sustainability.

#### 1.2. Membership

##### 1.2.1. THE NUMBERS

6 years since the ADATS/SCNZ programme began, the programme now covers a total of 131 villages (*down 3 from six months back*) with 3,518 Member Coolie families (*up 175 from six months back*) participating. 34% of the population of these functioning villages actively benefit from the day to day functioning of the Coolie Sangha.

<sup>1</sup> Psephologists consider a presence of 35% to be the magic number. Some maintain that this is mere population coverage; others demand a committed vote bank.

**Coverage in SCNZ supported villages (31 March 2003)**

	30 September 2002	This Report
Number of village CSUs	134	<b>131</b>
Normal Member families	3,343	<b>3,518</b>
Cancelled Members	1,851	<b>1,676</b>
Women Memberships	1,141 (34%)	<b>1,194 (34%)</b>
Coverage of village population	31%	34%

**1.2.2. CONTROLLING THE CANCELLATION PROBLEM IN MITTEMARI**

1,676 families are still Cancelled in functioning village CSUs. Much has been done to address this problem, but we need to delve deep into the figures in order to understand what happened.

There was an overall membership increase of 175 families these past 6 months. But 660 Coolie families got cancelled due to the introduction of the Sangha Tax practice in Gudibanda taluk. This means that another 835 previously cancelled families from Mittermari *Hobli* returned to the Coolie Sangha. However, this effect got offset by cancellations in Gudibanda taluk.

**1.2.3. CANCELLATIONS IN GUDIBANDA**

Sangha Tax is a double edged thing. On the one hand it steals the membership and removes unwanted “*hangers-on*”. On the other hand it reduces the actual number of families in the Coolie Sangha.

When introducing the Sangha Tax regime of everyone declaring their annual income then paying tax in order to retain membership, it was a calculated risk that we took in Gudibanda. We knew that there would be an initial dip in membership. In the other 4 taluks, after such an initial dip, there was a surge.

Can we therefore look forward to a substantial increase in membership next year? This is the question that we will examine later in this Progress Report.

**1.2.4. WOMEN MEMBERSHIPS**

Immediately after commenting on how so many women became Members in our last Progress Report, we recoded the web application to allow any family member to become a village staff/functionary. Memberships which had inadvertently been changed to the names of little girls, just out of school, merely because they had been appointed as *Balakendra* Teachers in Mittermari *Hobli*, were reverted back to the names of their mothers and fathers.

Yet, women memberships still constitute 34%. This proved that it was not, as we had then feared, merely a procedural detail which resulted in such a high percentage – perhaps the Coolie Sangha is genuinely moving towards sex parity.

**1.3. Ethnic Coverage**

With the return of many cancelled Members in Mittermari, the ethnic composition has shifted these past 6 months. Harijans and Tribals now constitute 55% of CSU membership (*down 3% from six months back*). in spite of 41% of their population being in the Coolie Sangha.

This indicates that it was the middle and upper castes who had got cancelled and were now returning to the folds of the Coolie Sangha.

**Caste Group Composition in SCNZ supported villages (31 March 2003)**

Member Families	Percent in CSUs	Caste Group	Village Population	Ethnic Cover
1,932	55%	Scheduled Castes/Tribes	4,759	41%
565	16%	Middle Castes	2,212	26%
1,021	29%	Upper Castes	3,362	30%
<b>3,343</b>			<b>10,333</b>	<b>34%</b>

## 2. COMMUNITY ORGANISATION

### 2.1. Baseline Performance

Making and implementing customer demand<sup>2</sup> baselines continues to be the mainstay of community organisation efforts.

In the previous Progress Report, we explained how Member Coolie families realised that a rational use of their functional unity would result in ordinary, every day issues getting addressed in a more sensible manner than through atomised efforts of resource-poor individuals. We also explained how an approximate indicator to gauge the maturity of individual village CSUs began to emerge.

Using this broad principle and applying extensive algorithms to a host of complex factors, our computer rates baseline performance as 32%. Achieving good results in the currently ongoing Summer Agenda '03 will push up this rating.

**Baseline Performance in SCNZ supported villages (31 March 2003)**

Excellent	20 village CSUs	16%
Very Good	20 village CSUs	16%
Good	36 village CSUs	28%
Not Good	51 village CSUs	40%

### 2.2. Monsoon Agenda '02

Of 2,219 demands recorded in the 134 SCNZ supported villages only 1,412 were solved by the time the agenda was officially closed in mid November 2002. Success rate was 64% (*and not 87% that Staff and functionaries had over-confidently predicted*).

### 2.3. Making the Summer Agenda '03

The currently ongoing Baseline, made in February 2003, identified a more sober 1,677 demands. Once bitten twice shy, no one wants to estimate a rate of success.

- Staff and functionaries were careful to keep the Baseline Demands SMART and not let flights of fancy tempt them to record unrealistic demands that cannot be solved within a 3-4 month timeframe.
- In spite of this, relatively easier demands have already been addressed in the earlier 3 baseline making/implementing exercises. The residue are bound to be difficult ones. Moreover, Member families who may have treated preceding exercises with some wariness, now have made far more ambitious demands.

<sup>2</sup> In order to promote customer centricity, we have taken a conscious decision not to use the terms "Issues" and "Problems". Instead we will speak about "Demands" and "Action Points".

**Summer Agenda 2003**

Qty	Action Item	No Action	Under Action	CSU Reject	Govt Reject	Failed	Success
198	Agriculture	174	15			9	5%
53	Child Care	31	15			7	13%
124	Business Opportunities	37	59			28	23%
101	Justice	60	16	1		24	24%
114	Old Age	47	38			29	25%
241	Health	167	34			40	17%
165	Women in Families	76	36			53	32%
665	Civic Benefits	300	190			175	26%
16	Safety Net	7	1			8	50%
<b>1,677</b>		<b>1,798</b>	<b>404</b>	<b>1</b>		<b>373</b>	<b>22%</b>

**2.4. Monitoring the Summer Agenda '03**

373 (22%) demands have already been met and 404 are under action, 1 month into implementation. These were the easy ones that could quickly be met. Action is yet to be taken on 1,798 demands.

The remaining demands may not be so easy to meet. To varying degrees, the novelty of baseline making/implementing has begun to wear off for government bureaucrats and local politicians. At first, they were quite awed by citizens/voters listing customer demands. Officials in Bagepalli taluk, especially, actually cooperated with our Staff and functionaries in ironing out the actual processes by which issues could be tackled. On the other hand, officials in Gudibanda taluk never really cooperated and it was uphill all the way.

Now the Coolie Sangha has to increasingly rely on direct action and grassroots pressure, and not just polite liaison work.

- 136 Member Coolie families want temporary title deeds for lands they are tilling, from the government, and another 53 want title deeds transferred from dead ancestors to their names. Both these jobs are completely dependent on procrastinating government officials who first want to find ways to extract a rental income from this opportunity.
- 77 new Old Age pension applications have to be made, once again to the same bunch of procrastinating government officials.
- Registering properties in the joint names of wives and husbands has never been easy when dealing with an overtly patriarchal bureaucracy.
- Applying for 97 houses and follow up on 90 earlier house applications, repairing 60 houses under a special government scheme, getting 17 house sites, getting 133 free electricity connections and follow up on 29 earlier electricity applications is tough. With the CSUs refusing to bribe petty officials, it becomes a Herculean task to build up the necessary records and paper work. Elected officials and sanctioning authorities, who the Member Coolies helped during elections, now look to filling their pockets with easy pickings that come from government anti-poverty programmes.
- In the case of applying for 77 ration cards and follow up on 85 earlier applications, the Coolie Sangha faces a special problem. The government is finalising a nation-wide "Below Poverty Line" list, and there are all out efforts by everyone to get their names

into these BPL lists. Corruption is rampant and large numbers of deserving families are conveniently excluded to make room for *Ryot* names (*only an already prescribed percentage of the population can be declared as being below the poverty line!*).

- 111 Member Coolies want moral and non-material support to re-start their old businesses (hiring sericulture equipment, trading in cattle, rearing cattle, petty shop, poultry, etc.). Unless these businesses run for 2 months, they cannot be recorded as results.
- 101 disputes need to be settled outside Courts and Police Stations. They include house and land disputes within families, with outsiders, land boundary cases with neighbours, petty criminal offences, and the like. Each and every single case requires a minimum of a full day's cajoling and serious persuasion.

But the dilemma we face is rooted in the inherent limitation of direct action. Grand causes like equity, gender justice, corruption-free services, *et al* have a broad appeal that motivates hundreds and thousands to assemble and demonstrate. Large struggles like strikes and demonstrations focus on these lofty goals and often forget the immediate cause for direct action in the first place. But once a wider policy statement is forcefully made (or resentment recorded, as the case may be), the crowd disburses. Details are once again left to atomised drudgery by case workers and process owners.

### 3. CHILDREN'S PROGRAMME

#### 3.1. The Numbers

5,016 children are supported by the ADATS/SCNZ programme. 82% of school age children (*up 4% from six months back, mainly due to data correction*) from Member Coolie families in functioning CSUs are in school.

##### Gender Analysis of Children in School in SCNZ supported villages (31 March 2003)

	Total Children		Boys	Girls	SC/ST	Middle	Upper
Primary School (I to V)	2,712	54%	51%	49%	55%	18%	27%
Middle School (VI to VII)	1,029	21%	52%	48%	52%	15%	33%
High School (VIII to X)	1,078	21%	59%	41%	52%	15%	33%
PUC	132	3%	70%	30%	42%	12%	46%
Degree	16	0%	81%	19%	12%	19%	69%
Diploma/Other	8	0%	88%	12%	25%	12%	62%
NFE	41	1%	46%	54%	41%	37%	22%
<b>Total</b>	<b>5,016</b>		<b>53%</b>	<b>47%</b>	<b>53%</b>	<b>17%</b>	<b>30%</b>

#### 3.2. Balakendra Teacher Training

##### 3.2.1. GUDIBANDA TALUK

###### New Teachers in the older *Balakendras*

During the past 6 months, all male *Balakendra* Teachers in Gudibanda were replaced with women (in Mittermari we strictly started with only women *Balakendra* Teachers). This was also an opportunity to change some older/ineffective Teachers. 18 new appointees are young girls who have finished their SSLC through the ADATS/SCNZ Children's Programme. Some of them are now studying PUC in college.

During the Teacher Training sessions, we had to re-introduce some of the topics dealt with 5 years back. Sessions continued with activity based learning like assignments on 7 Wonders of the World, protecting Forests, and work on simple Science Projects. Games which brought

laughter and fun without using any play materials were taught, and thought provoking games like Word Building, Filling the Right Number, etc. were initiated along with other activity games like Fun Partners and Lucky Colours. Trainees were asked to discuss these games and come up with their feelings and thoughts.

#### Life Skill Assessment

In Gudibanda, the older/experienced *Balakendra* Teachers are quite articulate in stating their problems and airing views. Key issues they want to deal with in the coming months are Life Skill Education, Computer skills, introduce a Scientific Attitude, Quality of Life Improvement programmes.

We will introduce Life Skill Education for VII Std. Children and above. The basic concept is to ensure that academic achievement of a child is fully supplemented with growth in areas that will help her deal with real life situations. In order to develop a curriculum based on this approach, we have approached experts in Bangalore who are willing to help. Their suggestions need to now be adapted to the rural environment. We are developing a plan to introduce this training methodology for all *Balakendra* Teachers in SCNZ and non-SCNZ supported villages.

#### Assessing Children

They also want to start assessing the performance of children. In the last 2 Training sessions we introduced this subject. According to most *Balakendra* Teachers, Marks Sheets alone could not be sole tool to assess the performance of children. Studying for an entire year and then racing against time to show results in a span of 3 hours, they said, should not be considered as the sole index to measure a child's performance. A 3-hour annual examination cannot judge the capability and talent of a child.

Responding to this opinion is not easy. We will now have to find ways to integrate traditional annual examination-based assessment with a continuous and comprehensive evaluation system at the *Balakendra* so that the over-all performance of a child can be assessed. Developing a holistic approach is easier said than done.

#### **3.2.2. MITTEMARI HOBLI**

5 dropped-out villages in Mittermari Hobli came back by declaring and fully paying up their Sangha Tax. This meant that 5 more *Balakendras* had to be set up in this *Hobli* during the past 3 months.

7 ineffective *Balakendra* Teachers were replaced and 5 new Teachers appointed. These Teachers attend sessions alongside the new Teachers of Gudibanda Taluk and go through the same syllabus as Gudibanda Teachers.

Meanwhile, we have conducted a few crash courses to bring the Mittermari Teachers up to level of Gudibanda Teachers.

### **3.4. Non Formal Education (NFE) Classes**

#### **3.4.1. GUDIBANDA TALUK**

Children in 3<sup>rd</sup> semester have successfully finished their programme, and only 9 children continue in NFE classes in Gudibanda taluk. They now would like to join some skill training programme.

This goes to prove the effectiveness of Children's Programme. Dropout has been totally curtailed by the village CSUs. Any family who even thinks of removing their child from school is punished with severe consequences.

### 3.4.2. MITTEMARI HOBLI

In Mittemari Hobli, NFE classes continue to be an effective tool to bring out-of-school children to the *Balakendra*. After a hard day's work grazing cattle of sheep or working on their fields, these children are now able to experience childhood for a few hours. Yet there are mixed results.

- 2 boys opted out of NFE in one of the villages, in spite of our best efforts.
- Bandolapalli CSU, on the other hand, is doing very well with 4 girls and 2 boys enrolled.

We will another batch of enrol fresh children into the 1<sup>st</sup> semester in June 2003.

	2 <sup>nd</sup> Semester	3 <sup>rd</sup> Semester
<b>Boys</b>	10	5
<b>Girls</b>	18	9

### 3.5. Balakendra Teachers in Non-SCNZ Villages

#### SELECTION OF *BALAKENDRA* TEACHERS

For the past 5 months, *Balakendras* have started functioning in non-SCNZ villages with the selection of *Balakendra* Teachers. There has been a staggered start in 57 villages in Sidalaghatta, 59 in Bagepalli, 72 in Chintamani and 79 in Chickballapur. *Balakendra* Teachers in 23 more villages of Chintamani taluk were also selected, but for reasons best know to them, they did not make it to the Training sessions.

The selection process of *Balakendra* Teachers was the same as in Gudibanda, except that the respective CSU and Mahila Meetings had a greater say since they were going to pay salaries. The minimum qualification we insisted on was X Std. The candidate had to be a woman from a Member Coolie family. Final screening/acceptance was done by the Extension Worker.

Most villages produced newly wedded daughters-in-law who were not familiar with basic concepts of the Coolie Sangha and *Balakendra*. Some were young girls studying in PUC or who had just finished their X Std. Some of them were accepted. Others not. We could not apply any universal criterion and each case had to be assessed separately.

#### SETTING UP THE *BALAKENDRAS*

Buildings with electricity and empty fields nearby, for children to play, were rented by each CSU. Rent agreements were finalised and *Balakendra* Teacher salaries fixed.

A major problem was electricity cuts during class time. 130 gas lanterns were bought with ADATS consortium funds.

#### TRAINING CSU SELECTED *BALAKENDRA* TEACHERS

The first 5 rounds of Training sessions have concentrated on the basics. These include how the *Balakendra* should function, the keeping of records, listing individual child talents, abilities and disabilities, helping the VHWs improve health records, etc. They were also told of the importance of visiting the government/private schools that children were studying in to check progress and attendance.

The new *Balakendra* Teachers from non-SCNZ villages were introduced to principles like the childhood, focus on the girl child, child rights, child participation, castelessness, sexual division of labour, sex parity at all levels of schooling, being sensitive towards drop-outs, especially girls, importance of reenrolment, etc.

English was introduced right at the beginning of their training. They were given simple Objective type question papers to answer in English and to our surprise 75% of the teachers could manage. This has given us the fortitude to go ahead with planned sessions.

Since March and April were end of the academic year, they were trained on how to verify marks cards and promotion lists.

## CHALLENGES

We do not expect all 267 *Balakendra* Teachers from as many non-SCNZ villages to automatically succeed. As already mentioned, it has been a staggered start. Not all of them have, for example, each attended 5 rounds of Training sessions.

Some village CSUs who do not have a committed child focus will give up. They will realise that a broad based “children’s programme” where they merely hand out annual scholarships and bundle children into local schools is enough for them. Others will grumble when the new approach does not bring in tangible material benefits to adult functionaries (as different from benefits to children).

Some candidates will have to be replaced. Our main contact with the new child focussed programme in non-SCNZ villages is mainly going to be through the Training sessions. Below are some of the challenges that we have to overcome:

- *Balakendra* Teachers generally lack self-confidence. Some are still controlled by dominant male members within their CSUs. Only time can solve this problem.
- Some girls have come forward with a preconceived idea that they will be mere tuition teachers
- The *Balakendras* lack toys, study and referral material. This makes it very difficult for Teachers to relate what is taught in their training to actual practice.
- Some girls are just unable to cope with the intensity of the *Balakendra*. They are not used to doing a whole lot of things, all at once as it were, over and over again.

## 4. COOLIE WOMEN

### 4.1. VHW Training

One of the Gudibanda Mahila Trainers quit in search of a government job. Since then, we have had just 1 Mahila Trainer advising all the Mahila Meetings. Fortunately the current year Taluk Secretary is a woman and that helps.

During this reporting period, Village Level Workers (VLWs) were withdrawn from all the villages in Gudibanda and this means that VHWs and CSU Representatives have much more responsibility.

A 2 days training session was held for the VHWs on how to manage the CSU Minutes Books without the VLWs. The focus of the training was on conducting CSU and Mahila Meetings effectively with proper quorum, participating in baseline making – focussing on women’s issues, and *Vokkaku Sanchi Duddu* related matters. VHWs were guided in procedures to approach government officials. They were also urged to raise awareness in their respective Mahila Meetings about local body elections and to participate actively.

### 4.2. Vokkaku Sanchi Duddu

#### 4.2.1. GUDIBANDA TALUK

Reviewing the working of their petty credit fund, the *Vokkaku Sanchi Duddu*, is now more a business transaction whereby women CSU Representatives give an account on the use of their moneys. 3 new villages were given their 1<sup>st</sup> grant of Rs 1,000 and another with a higher

membership was give Rs 2,000 during this reporting period. 12 older villages were given an additional grant of Rs 1,000 to raise their capital to Rs 4,000 each.

#### 4.2.2. MITTEMARI HOBLI

Here too, *Vokkaku Sanchi Duddu* reviews are done at Cluster level, and only insolvable problems are discussed in specially conducted sessions. Fortunately, during this reporting period, we found no reason to hold such a special meeting.

Nevertheless, a meeting cum training session was held for 15 villages. 11 villages were given extra grants of Rs 1,000 each and another 3 were given fresh grants of Rs 2,000 each.

#### 4.3. Stories from the Field

- In Nilgumba CSU, Ramanjinamma was deserted by her husband. For the past 2 years she has been living with her parents. Her husband used to come and often abuse her, demanding that she fulfils his sexual needs. The CSU threatened to file a police complaint against him if he came any more, and got her a divorcee. The Mahila Meeting found her a suitable alliance from Bagepalli and got her re-married.
- In Muthyalammagudi CSU, Sunitamma was always being abused by her husband who suspected her of infidelity. The Mahila Meeting intervened and counselled them to save their marriage for the sake of 2 small children. Unfortunately, the harassment continued and she committed suicide. A case has been registered against the husband. The kids are being looked after by her sister who is also the VHW.
- In Kargantammanahalli CSU Satyavati, a student in her 2<sup>nd</sup> year PUC, eloped with Gangadhara, a boy from Somlapura CSU. The members traced them in Bangalore and bought them back. The girls parents wanted to file a police complaint against the boy as she was a minor, but the CSUs settled the matter by promising to get them married after 6 months, by which time she would be 18 years old.
- In Jambigemaradahalli CSU, an *Anganwadi* was sanctioned by the government. The Gram Panchayat Chairman, who was from a nearby village, tried to get it shifted to his village to gain political mileage. A decision was taken at the Cluster level and they petitioned the BEO against the Chairman. The Anganwadi was finally constructed at Jambigemaradahalli.
- In Chikkatammanahalli CSU, Anjinamma who belonged to a lower caste was married to an upper caste Reddy for the last 20 years. After his death in a recent road accident, his first wife along with her brothers laid a claim to all the property even though she was divorced nearly two decades back. The CSU tried to settle the matter, but they were adamant and went to Court. The Mahila Meeting is supporting Anjinamma with legal aid.
- In Korepalli CSU, a Member's father had pledged 1 acre of wet land for a partly sum a few years back. When the son, Narsimhappa, went to the *Ryot* to repay the money and claim the land, he refused to hand it over, claiming that he had paid the land tax and hence it belonged to him. The CSU approached the Court and got a stay order.

## 5. HEALTH

### 5.1. Decentralised Health Budget

51 villages in Gudibanda and 29 villages in Mittermari *Hobli* were given were decentralised health grants worth Rs 782,565 during this reporting period. The Mahila Meetings have, as usual, been prudent in using these grants.

Once they took total control of village CSU bank accounts with Coolie women being appointed as cheque signatories, the Mahila Meetings credited all their decentralised health grant moneys, hitherto kept in private accounts, into their respective CSU bank accounts and started spending moneys through the fiscal procedures of the Coolie Sangha. This will help us keep a keener track of how they spend the moneys, on whom, during which peak periods, etc.

### 5.2. Annual Health Check-up for Children

In addition to what was reported in the previous Progress Report, annual Health Check-up for the rest of the Gudibanda villages was completed during this period. Follow-up of medication for children who were suffering from long term illness was taken seriously by both, *Balakendra* Teachers as well as VHWs.

These annual health camps are long term efforts that yield results only when taken up year after year. Epilepsy is a case in point. Mittermari *Hobli* still reflects a high number of epilepsy cases as this is only the 2<sup>nd</sup> time an annual health check was done in these villages. Some children had discontinued their medication, perhaps because their parents did not realise that much more than a once-off effort was needed. On the other hand, dramatic improvements can be seen in the condition of children suffering with epilepsy in Gudibanda. Another observation in Mittermari is that 65 children have bad oral hygiene. This is not such a widespread problem in Gudibanda.

Considering the large number of children who have to be taken for further investigations to different specialists, we consulted the Medical Superintendent of Chickballapur Government Hospital. We asked her whether there was any facility to hold health camps in our Campus itself, instead of sending children to hospitals in Bangalore. She immediately agreed and arranged to send a team of specialists like Paediatricians, Ophthalmologists, ENT specialists, Dermatologists, Dentists and General Physicians. This have resulted in a major saving on transportation for 241 children to various hospitals, consultancy charges and other miscellaneous expenses.

2 such camps were held, one in Bagepalli on 11 February and another in Gudibanda on 25 February 2003. of the same month. Children were brought by their *Balakendra* Teachers and the doctors arrived with their gear. After examining the children thoroughly, medication was dispensed immediately. 31 children suffering from Night Blindness were treated with A&D concentrated syrup which was supplied free of cost by the Government Hospital.

The Medical Superintendent has also advised us to take the help of the local government hospitals to get supplies of iron and multivitamin supplements, free of cost. None of the doctors charged us to attend the camps.

13 children were referred for further investigation. 5 for filling cavities and removing decayed teeth, 1 for hernia, 3 for epilepsy, 2 for TB, and 2 for eye check-up.

**Annual Health Check-up results 2002-03**

Diagnosis	Gudibanda Taluk	Mittermari Hobli
Epilepsy	14	52
ENT Problem	12	22
Ophthalmic	18	13
Dental	15	65
Dermatologist	4	16
Physically Disabled	5	-
Cardiologist	-	2
General	1	-
Tuberculosis	-	2

**5.3. Cancer Detection Camps – Follow-up Surgery**

The Cancer Camps were all held before September 2002, during the previous reporting period. Mahila Trainers and the respective VHWs kept track of all the patients who were asked to go for further check-up.

During this reporting period, 22 cases were sent to the Church of South India Hospitals in Chickballapur. The Medical Superintendent was requested to give special concession to our patients. Being a Gynaecologist herself, she consented and another junior doctor also agreed to forgo her consultation fees. After another screening, 13 of these 22 women were advised surgery. The rest were treated as out-patients and are now completely alright. The other 13 have all been operated and are now back at home. Mahila Trainers and VHWs will have to make sure that they revisit their doctors.

**6. SANGHA FUNDS****6.1. Gudibanda Taluk**

The 6 year old self-finance call given to Member Coolie families to contribute 10% of their earnings, from whatever source, for the running of their village CSUs is definitely one of the big successes at Gudibanda. Sangha Fund in Gudibanda Taluk rose by Rs 1.08 million to Rs 2.06 million (*110% increase from 6 months back*).

This was definitely due to increased Member contributions. But major administrative transfers that were effected during this reporting period increased the volume by Rs 0.84 million. An analysis of the audited accounts statements show a total receipt of Rs 1,243,119 in the financial year April 2002 to March 2003:

- MEMBER CONTRIBUTIONS (*Rs 402,691*)
- Rs 39,154 (*10%*) from *Hundi* (dumb box) collections.
- Rs 239,030 (*59%*) from Sangha Tax contributions.  
*1,496 Coolie families from Gudibanda taluk paid up their Sangha Tax for the very first time and renewed their CSU Memberships.*
- Rs 124,507 (*31%*) from general voluntary contributions.
  - Rs 48,735 (*39%*) was collected by children in their Balakendras.
  - Rs 31,360 (*26%*) was contributed by CCF borrowers.
  - Rs 44,083 (*35%*) was contributed by Member Coolies from their DLDP wages.

- ADMINISTRATIVE TRANSFERS (*Rs 840,428*)
- Rs 393,346 (47%) was contributed by the Mahila Meetings.  
Once they took total control of village CSU bank accounts with Coolie women being appointed as cheque signatories, the Mahila Meetings credited all their decentralised health grant moneys (hitherto kept in private accounts) into the CSU bank accounts and expend through the fiscal aegis of the Coolie Sangha.
- Rs 425,985 (51%) was transferred from Cluster bank accounts to the Taluk Main account.  
ADATS Staff and Member Coolie families had, over the years, contributed to their respective Cluster bank accounts. The Coolie Sangha decided to transfer these accumulated amounts to the respective taluk main bank account and convert these moneys into taluk level Fixed Deposits – contributions to a central corpus to meet taluk level expenses.
- Rs 21,097 (2%) was the bank interest earned on village CSU bank accounts.

For the very first time, village balances were placed in Fixed Deposits in the names of the respective CSUs.

#### **Sangha Funds in Gudibanda Taluk (31 March 2003)**

	30 September 2002	This Report
Taluk Main Savings Bank Account	166,976	619,534
Taluk Fixed Deposits	450,000	450,000
Village Savings Bank Accounts	362,200	62,827
Village Fixed Deposits	-	931,000
	979,176	<b>2,063,361</b>

## **6.2. All SCNZ Supported Villages**

Since most village CSUs in Gudibanda taluk have crossed the formation/formalisation phases, we will, from now onward, report on Sangha Fund collections in all the SCNZ supported villages as a whole.

- Sangha Fund balances in the SCNZ supported villages has crossed Rs 7.3 million
- Rs 5 million (69%) is in village level Fixed Deposits to form the decentralised village level corpus of the Coolie Sangha.  
As per law, these Fixed Deposits are for perpetuity and can never be broken. The interest earned from these FDs is credited to the respective village CSU bank accounts (and not to any other CSU or Cluster or main account) to form that village's current year revenue.
- Rs 1.09 million (17%) is current year collections contributions by Member Coolie families.  
A portion of this will be spent on current year revenue expenditures of the respective village CSUs and the balance unspent will be added to the village Fixed Deposits by the end of the calendar year.

#### **Sangha Funds in SCNZ supported villages (31 March 2003)**

Taluk Main Savings Bank Account	619,534	8%
Taluk Fixed Deposits	450,000	6%
Village Savings Bank Accounts	1,092,850	17%
Village Fixed Deposits	5,005,000	69%
		<b>7,305,200</b>

### 6.3. Sangha Tax

#### 6.3.1. INTRODUCTION OF SANGHA TAX IN GUDIBANDA TALUK

In Mittermari *Hobli*, which is a part of Bagepalli taluk, the Sangha Tax practice is already 10 years old. But in Gudibanda taluk, the practice of declaring the previous year's income and paying a fixed percentage as Sangha Tax in order to retain Coolie Sangha Membership has just begun.

The whole of December 2002 was spent in (once again) explaining the Sangha Tax regime in each and every CSU and Mahila Meeting. Each and every family's Income Declaration form was filled up in the presence of the remaining Members and certified to be accurate by 3 elected Representatives. These forms were then entered into our database.

The whole of January 2003 was spent in actually persuading each prospective Member to pay up. The final Compliance Rate (*declared ÷ tax paid percentage*) was 82.7%, far below that of any other taluk, but acceptable for a new taluk where the process had only just been introduced. Field Staff insist that compliance would have been slightly higher if the 31 January deadline had been extended. But the Gudibanda Coolie Sangha flatly refused to do so.

Average income declared was also lower than the other taluks at Rs 3,396, and the actual percentage of tax paid was 4.68% against the agreed 5%.

- A total of 1,808 Coolie families declared their incomes for the year 2002. This was a dip of 348 members (84% of the previous year membership of 2,156).
- Once again, only 1,496 families from those who declared their incomes actually paid Sangha Tax and renewed CSU membership. This resulted in a further dip of 312 families.
- The total drop in membership due to the introduction of Sangha Tax was 660 families (30.6%).
- The compliance rate (income declared : tax paid) was 82.7% which is far less than the ideal of 90-95% which we witness in other taluks.

#### Income Declared in Gudibanda (31 March 2003)

Year	Coolie families	Total Declared	Average Income
2002	1,808	6,139,950	3,396

#### Tax Paid in Gudibanda (31 March 2003)

Year	Coolie families	Total Tax Paid	Average Tax Paid
2003	1,496	239,352	159

#### 6.3.2. DISSATISFACTION SURVEY IN GUDIBANDA

As already mentioned in the beginning of this Progress Report, it is our experience in other taluks that an initial dip in membership is followed by a surge in the coming years. But will this happen in Gudibanda also? In order to answer this question, the Gudibanda Field Staff made a Dissatisfaction Survey of 312 families who declared their incomes, but did not pay up Sangha Tax. 41% of them responded.

- Respondent CSUs felt that they were better off without 113 families (36%). Most were dismissed as non serious declarations, some as dominating personalities, others as wanting unreasonable and arrogant guarantees that they would get ADATS benefits if they paid up.

- 16 losses (5%) were seen as regrettable losses. The rules of the BCS do not permit the paying of tax after a deadline. In the interest of discipline, Gudibanda too wanted to stick to the general regulation.  
Nevertheless, the respective CSUs will continue to treat these 16 Coolie families as part of their group – i.e. they too will receive DLDP wages and child benefits.
- 183 Coolie families (59%) did not respond to the survey.  
Those who did answer were extremely evasive. Perhaps they should be treated as those with a “scheme mentality” – i.e. families who never believed in the Coolie Sangha as a way of life in the first place...

#### Dissatisfaction Survey Results in Gudibanda taluk

NON-REGRETTABLE LOSSES (36%)			REGRETTABLE LOSSES (5%)		
Dominating personalities – the rest of the Members do not want them	25	22%	Widows prevented to pay Tax by their in-laws	3	19%
Do not feel they need the CSU since they have now got good jobs	25	22%	No money to pay tax because their sons didn't give them	2	13%
Gamblers & Drunkards who want only free benefits	16	14%	Member in hospital; missed deadline	11	68%
Double entry – database error	11	10%	<b>TOTAL</b>	<b>16</b>	<b>100%</b>
Feel resentment toward the CSU because they were punished for theft and other misdemeanours	7	6%	<b>REASONS NOT KNOWN (59%)</b>		
Want unreasonable/arrogant guarantees that all programmes will continue	10	9%	Refused to respond / Could not ask	183	100%
Internal fights among Members	19	17%			
<b>TOTAL</b>	<b>113</b>	<b>100%</b>	<b>TOTAL</b>	<b>183</b>	<b>100%</b>

As to why 348 Normal Member families did not at all declare their incomes in the first place, the Gudibanda Staff have no satisfactory answers. This is something they have to talk about in all the villages and learn lessons from.

On the whole, Field Staff and Cluster functionaries are not able to definitely say as to how many of these 660 families will return in 2004. It could, for example, even be *earlier* Members, who were initially active in the village CSUs and then dropped out for various reasons, who get attracted by the new system. They just have a gut feeling that membership will definitely rise, if not actually surge.

#### 6.3.3. SANGHA TAX IN MITTEMARI

As already mentioned, the Sangha Tax practice is now 5 to 9 years old in Mittemari *Hobli*, which is a part of Bagepalli taluk. Field Staff and Cluster functionaries alike are much more experienced. They did not lose a single Member family who was Normal in 2002.

Once it became apparent that large numbers of cancelled members were keen on returning, the Field Workers and Cluster Secretaries tightened down. They insisted that Income Declaration forms needed to be accompanied with bank *challans* showing that the returning Member family had already deposited their Tax into the CSU bank account! This was because they wanted to pursue a high Compliance Rate (*declared ÷ tax paid percentage*) and maintain their performance rating. In the end, the Mittemari CSUs managed to get 835 cancelled Member families to return to their CSUs and a compliance rate of 100%. Staff and functionaries earned a 1 month bonus for an activity process excellently executed.

#### 6.3.4. INCOMES DECLARED OVER THE YEARS

Studying income declared patterns of the past 9 years in Mittermari *Hobli*, some interesting observations can be made. But first, we must point out that there is a uniform under-declaration of incomes when it comes to paying tax. This is an international phenomenon that the Coolie Sangha is not exempt from. However since this is a uniform symptom, effecting all villages and all families, it still lends scope to compare income levels over the years.

Average annual incomes of Coolie families tend to dip and rise. When compared against general crop yields, we find a strange phenomenon – income declarations are higher during bad crop years (drought) and lower during good harvest years.

After much deliberation, we have come up with a twisted and ironic interpretation which is nevertheless true.

- Wage labour, be it from agriculture or migration, provides a far higher income than cropping in these semi-arid drought prone regions.  
But being a part and parcel of the peasantry, Coolie families are also caught in the tradition of not leaving their fields barren even if it entails a monetary loss.
- After a good harvest, when there is plenty of grain in the house and money in the pocket, Coolie families get a false bravado that they can survive on their own. They would not go so far as to reject the validity of the Coolie Sangha, but still... It is a false boast that they know to be untrue, yet it happens. Adherence to Coolie Sangha regulations are at best perfunctory...
- After a total crop failure there is an irrational panic that grips everyone. Loyalty to the Coolie Sangha and faith in unity and mutual support is at it's highest. Everybody suddenly tells the truth.

Some villages countered our interpretation with a kinder interpretation of what happens after a good harvest.

- After a good harvest, it was time to repay “other debts” incurred on the sly with “friendly *Ryots*” and “moneylenders”.  
The Coolie Sangha, on the other hand, and especially the personality of ADATS, was a benign factor in their calculations – one that would never harm them.  
So it did not really matter if slightly less incomes were declared, or less tax was paid, or CCF repayments put off for a while...

It was not very flattering to unravel the dynamics of Member Coolie thinking, but nevertheless very educative!

#### Income Declared in Mittermari (31 March 2003)

Year	Coolie families	Total Declared	Average Income	Crop Yields
1994	124	560,793	4,523	
1995	582	2,132,500	3,664	
1996	686	2,974,021	4,335	
1997	829	3,314,180	3,998	
1998	1,493	5,091,625	3,410	75%
1999	1,856	4,642,100	2,501	75%
2000	1,782	6,055,362	3,398	50%
2001	1,891	12,191,375	6,447	20%
2002	2,027	10,149,371	5,007	0%

**Tax Paid in Mittermari (31 March 2003)**

Year	Coolie families	Total Tax Paid	Average Tax Paid	% Tax Paid
1995	111	27,578	248	5.49%
1996	567	119,083	210	5.73%
1997	590	116,429	197	4.55%
1998	662	104,599	158	3.95%
1999	1,374	214,433	156	4.58%
2000	1,748	211,497	120	4.84%
2001	1,639	284,764	173	5.11%
2002	1,618	416,781	257	4.00%
2003	2,022	506,788	251	4.99%

**6.3.4. SOURCES OF INCOME**

As is to be expected in a drought with crops failing for 3 successive years, incomes from farming was just 35%, and income from off farm ventures 4%. However, wage income from labour obtained in the village as well as through migration, was high at 46%.

**Sources of Declared Income during the year 2002 in the SCNZ supported villages**

Income Source	Amount	Percent
Coolie (Village & Migratory Wages)	7,573,910	46%
Farming	5,731,530	35%
Off Farm Ventures	777,352	4%
Petty Business	420,700	2%
Salaries & Stipends	1,008,350	6%
Other	777,480	4%

If we were to datamine the past 10 years' records and compare against a baseline, we will get an even better insight.

**6.4. Sangha Tax Performance**

96% of the SCNZ supported village CSUs and 74% of Member Coolie families (whether they are not Normal or Cancelled) have participated in the Sangha Tax process.

**Sangha Tax Performance in SCNZ supported villages (31 March 2003)**

Excellent	21 village CSUs	15%	916 families	21%
Very Good	28 village CSUs	19%	1,021 families	23%
Good	20 village CSUs	14%	623 families	14%
Not Good	80 village CSUs	56%	1,901 families	43%

**7. COOLIE CREDIT FUNDS****7.1. CCF Capital**

From this Progress Report onward, we will not report separately on Gudibanda and Mittermari since most village CSUs in Gudibanda have come of age. However, it is important to note the difference in age and CCF Capital.

Though the village CCFs are much older in Mitemmari *Hobli* the CCF Capital is not all that high due to its chequered history of Staff misbehaviour and resultant drop-out.

	CCF Age	Village CSUs		Member families		CCF Capital		Capital Per capita	Donor
Gudibanda	3 years	61	46%	1,808	51%	4,477,793	42%	Rs 2,476	SCNZ
Mitemmari	13 years	73	54%	1,710	49%	6,067,894	58%	Rs 3,548	Consortium
<b>Total</b>		<b>134</b>	<b>100%</b>	<b>3,518</b>	<b>100%</b>	<b>10,545,687</b>	<b>100%</b>	<b>Rs 2,997</b>	

## 7.2. Monitoring CCF Activity

After reengineering/digitizing the loan giving activity, we expected that there would be a rush to take CCF loans as per their computer generated eligibility lists. But this did not happen. Instead there was responsible behaviour. Over the past 6 months, only 56 village CSUs passed CCF loans while 72 CSUs repaid – i.e. 16 CSUs chose only to repay overdue instalments and not take any fresh loans.

We cannot claim that a uniform good sense prevailed in all the villages. Often it was the dictum of Cluster Meets and sometimes restrictions placed by ADATS Field Staff to force a fiscal discipline and not let overdue run out of hand.

- 179 loans amounting to Rs 522,100 were given out.
- 299 loan instalments amounting to Rs 213,749 were repaid.

### Cumulative Loans Given/Instalments Repaid in SCNZ supported villages (31 March 2003)

CUMULATIVE PERIOD	LOANS GIVEN OUT			INSTALMENTS REPAID		
	CSUs	Number	Amount	CSUs	Number	Amount
Previous Week	7	16	42,450	15	45	39,820
Previous Month	8	19	48,250	22	66	54,090
Previous Quarter	27	73	200,800	54	189	127,479
Previous Half Year	56	179	522,100	72	299	213,749

## 7.3. Status of the CCFs

Due to the CSUs overt concern with Overdue and fiscal discipline, and also because there was an influx of Rs 1.6 million given out to 61 village CCFs in Gudibanda towards the end of the fiscal year, 62% of CCF Capital stayed unutilised, as Bank Balances, in the respective villages.

This situation will suddenly change in June/July 2003 when massive Crop Loans are given out with the onset of the monsoons.

### Status of the CCFs in SCNZ supported villages (31 March 2003)

Total CCF Capital	10,545,687	100%
Total of Good Loans	2,271,324	22%
Total of Overdue	1,744,660	17%
1 to 6 Months Late	199,222	11%
7 to 12 Months Late	84,900	5%
Over 1 Year Late	1,460,538	84%
Bad Debts	600	0%
Bank Balances	6,528,901	62%

#### 7.4. CCF Utilisation

Over the years, Trade & Entrepreneurship has turned out to be the biggest demand in terms of moneys. But Crop Loans stand out as the biggest single reason for borrowers to use their village CCFs.

##### CCF Utilisation Pattern in SCNZ supported villages (31 March 2003)

Purpose	Amount Borrowed		No of Loans	
Crop Loans	4,609,761	32%	3,360	56%
Agriculture	367,080	3%	121	2%
Cattle	3,331,325	23%	1,136	19%
Trade & Entrepreneurship	6,142,544	42%	1,209	20%
Consumption & others	85,415	1%	140	2%
<b>Total</b>	<b>14,536,125</b>	<b>100%</b>	<b>5,966</b>	<b>100%</b>

#### 7.5. CCF Performance

Our computer constantly assesses the performance of each individual village CCF. As a first step, points are given for the age of each village CCF, volume of capital, number of Member families serviced, and the general scale and uniformity of past activities. As a second step, points are given for timely repayment of loan instalments.

Overall CCF performance is rated at 25% with a potential to rise to 27% in the foreseeable future.

##### CCF Performance in SCNZ supported villages (31 March 2003)

Excellent	13 village CCFs	11%
Very Good	15 village CCFs	12%
Good	41 village CCFs	34%
Not Good	51 village CCFs	43%

- Rotation of capital stands at 1.38 with Rs 14.5 million worth of loans given with a Capital base of Rs 10.5 million.
- Repayment Rate is at an acceptable 88%, though 2 percentage points less than our Log-frame target.
- Capital at Risk is manageable at 17%.

##### CCF Performance in SCNZ supported villages (31 March 2003)

CCF Capital	Rs 10,545,687
Cumulative loans given	Rs 14,536,125
Rotation of Capital	1.38 times
Number of Loans	5,966
Average Borrowing	Rs 2,436
Repayment Rate $100 - (\text{Overdue} + \text{Bad Debts} / \text{Cumulative Loans} \times 100)$	88%
Capital at Risk $\text{Overdue} / \text{Capital}$	17%

## 7.6. Quality of the Loan Portfolio

When we use conventional credit programme indicators, there is much to be done to improve the quality of the loan portfolio.

- The Exposed Portfolio Rate is very high at 47%. It can be brought down to an ideal of 15% only if many more loans are given out. Crop loans, which account for a major chunk of CCF loans, can be given out only with the onset of timely rains in June/July. Similarly, cattle loans can also be given out only towards the end of the calendar year when the fodder and water positions improve. We expect this performance indicator to improve to 20-30% by September 2003.
- Delinquency Rate is also very high at 43%. It can be brought down to an ideal 15% only if the Overdue problem in cancelled village CSUs is relentlessly tackled. It is lower in the functioning village CSUs, but cancelled villages offset any improvement in performance.
- In spite of all these problems, Recovery Rate is still maintained at a high of 86%. This is because the functioning villages are closer to the ideal of 95%, pushing up the overall rate.

	Functioning Villages	Cancelled Village	Overall
Exposed Portfolio Rate (outstanding balance of contaminated loans / total outstanding; ideal = 15%)	42%	69%	47%
Delinquency Rate (total overdue / total outstanding)	38%	69%	43%
Recovery Rate (repayments made to date / repayments that had to be made to date)	88%	70%	86%

## 8. DRY LAND DEVELOPMENT PROGRAMME

### 8.1. Background

The DLDP is not an activity funded by SCNZ in Gudibanda taluk and Mittermari *Hobli*.<sup>3</sup> But in Mittermari *Hobli* we have already implemented Rs 7.97 million worth of Soil & Water Conservation (S&WC) works with Consortium funding. On these holdings, and also in Gudibanda taluk, we need to make an additional investment of Rs 10.46 million over the next 5 years.

This is the volume of financing that Icco and EZE, with European Union back funding, are committed to.

#### DLDP Works Needed in SCNZ supported villages (31 March 2003)

Acres	Percent	Work Needed	Amount
2,315	21%	No work needed	
1,667	15%	1 year work needed	750,150
2,391	21%	2 years work needed	2,151,900
3,109	28%	3 years work needed	4,197,150
1,028	9%	4 years work needed	1,850,400
674	6%	5 years work needed	1,516,500
<b>11,186</b>	<b>100%</b>		<b>Rs 10,466,100</b>

<sup>3</sup> However SCNZ supports a huge DLDP programme in Chintamani taluk.

## 8.2. DLDP Works undertaken in Mittermari & Gudibanda

### 8.2.1. TOOLS & IMPLEMENTS

Under normal circumstances, DLDP works are carried out during the 5 summer months between February and June every year. But this year was an exception. The June/July 2002 rains totally failed and not a single acre of dry land was ploughed or planted in 5 taluks. Coolies and *Ryots* alike watched in stunned disbelief as the drought entered its 3<sup>rd</sup> successive year.

350 sets of a crowbar, spade and iron pan were procured and distributed to double the number of families who were undertaking DLDP works for the very first time in Gudibanda taluk. These tools are not only for implementing DLDP works, but for their general use as agricultural labourers.

### 8.2.2. DLDP WAGES

Rs 2.43 million worth of DLDP Plans were given out in 86 SCNZ supported villages (26 in Gudibanda and 60 in Mittermari) to undertake 3 months of DLDP works from October to December 2002.

By the time the programme was stopped for the year on 31 December 2002, Rs 1.37 million was paid out as DLDP wages.

#### Plan & Utilisation (October to December 2002)

Taluk	Villages	Plan		Completed	
		Works	Allotment	Works	Paid
Mittermari	60	1,403	1,839,120	977	1,189,350
Gudibanda	26	655	591,855	209	182,010
<b>TOTAL</b>	<b>86</b>	<b>2,058</b>	<b>2,430,975</b>	<b>1,186</b>	<b>1,371,360</b>

### 8.2.3. S&WC WORKS CARRIED OUT

Impressive works were carried out with the building of new contour bunds topping the list.

#### S&WC Works Carried out (October to December 2002)

Number	Description of Work	Quantity	Unit
9	Built Cattle Wall	780	metres
52	Built Field Bunds	4,159	metres
703	Built New Contour Bunds	57,937	metres
51	Built Retention Wall (Kanji)	1,267	metres
24	Checked Ravine & Gully	24	
51	Cleared Shrubs & Boulders	124	acres
1	Deepened Open Well	1	
133	Dug Diversion Channel	10,914	metres
1	Dug Farm Pond	1	
161	Strengthened Existing Bunds	13,856	metres

### 8.2.4. PROCESS REENGINEERING/DIGITIZATION

Extensive process reengineering and digitization/automation was carried out. Our browser based application could effortlessly generate DLDP Plans, allocate villages to respective

Field Workers, monitor works, and electronically transfer pay orders to Accounts. This made it possible to take on a much larger volume of work without compromising on quality.

- Village-wise DLDP Plans were automatically generated based on the individual assessment of each landholding.
- Agriculturists and Field Workers visited as many works as they could during implementation. These were mandatory visits to check attendance registers, give technical advice, and to iron out problems.
- On the completion of each work, the respective Field Worker compulsorily made a “Final Visit” to measure the actual work done and note attendance.
- These measurements and attendances were recorded into our database using the newly developed ADATS/Coolie Sangha Intranet.
- Pay orders were electronically transferred to the concerned Accounts Staff.
- Accounts Staff then went to the same fields and made DLDP wage payments on the spot, directly to each participating family – i.e. to those who actually laboured on the fields, and not to the landowners.

This new monitoring software calculated the average time between the work finish date and the Final Visits by Field Workers as 4 days. The average time between this Final Visit and actual payment by Accounts was 10 days.

### 8.3. 2003 DLDP Works in Mittermari & Gudibanda

In February 2003, immediately after the current year (tax based) Memberships were finalised, fresh DLDP plans worth Rs 3.77 million were generated and given to a total of 102 SCNZ supported villages. *(At the time of writing this report, in April 2003, 47% of the works have already been completed and Rs 1.77 million paid out as DLDP wages.)*

#### Plan & Utilisation (March to April 2003)

Taluk	Villages	Plan		Completed	
		Works	Allotment	Works	Paid
Gudibanda	32	832		317	354,795
Mittermari	70	2,003		1,070	1,419,450
	<b>102</b>	<b>2,835</b>	<b>3,771,195</b>	<b>1,387</b>	<b>1,774,245</b>