

0207. 2nd Clarification Letter to Icco (1 Jun 1992)

Contains clarifications on the Adult Literacy Programme (ALP), training, health, financing the future, Coolie women, economic activities, the cost of interest-free loans, and sustainability of Sangha development.

Dear Berry:

This is our 2nd letter in reply to yours of 12 May 1992 where we will try to answer the questions you have raised on the reports.

Literacy Programme

Adult Literacy Programme (ALP) classes were conducted in 3 stages:

i. When we first entered the villages, ALP classes were purely voluntary with whosoever wishing to do so attending. These voluntary classes introduced an every evening activity in the villages and ADATS/DDS staff and the coolies came to know each other.

These classes led to the making of membership lists of 1 person per family to form the CSUs. The idea of regular and weekly CSU Meetings with minutes formally recorded and a quorum of two-third the membership insisted upon was also introduced. VLWs were identified and appointed during these voluntary ALP classes. In other words, these initial ALP classes served to introduce the systems and procedures of the Coolie Sangha in the villages.

Literacy, during those 3-6 months, was only an incidental objective.

ii. Once the CSUs were formed with definite membership lists and fixed meeting days, compulsory ALP classes were conducted for 6-12 months. 1 adult over the age of 25 years had to compulsorily attend from each member family, though attendance was often much higher. Continuous and deliberate absence, on the other hand, resulted in the family's membership being suspended.

2 impartial tests were conducted by central teams during the course of the 1st ALP Book, at dates asked for by the teachers and learners. More often than not, the 1st ALP Book was completed in this phase and many learners went on to the 2nd ALP Book. Proficiency in the 1st ALP Book qualified them for being recognised as functionally literate. Going through the 2nd ALP Book enabled them to even write and peruse the very complicated CSU and Cluster Minutes Books!

iii. In the 2nd and 3rd years, special rounds of ALP classes were conducted for 6-12 months. This time it was exclusively for coolie women. Though women were not barred from attending the earlier 2 rounds - voluntary and compulsory - men were not allowed to attend these special classes for women. Apart from a lot of women learning, we were also able to identify and appoint quite a few women Village Level Workers at this stage, thereby enriching our human infrastructure.

In many villages, the 2nd ALP Book was simultaneously, but at different locations, being taught to a mixed group of learners who had finished the 1st Book.

After having completed the 1st ALP Book, learners were given an opportunity to use the 2nd ALP Book if they so wished. Though ADATS/DDS did not make this compulsory many CSUs in the Chickballapur area did.

Continuing the ALP with Children's classes

Now that ALP classes are over - we still believe that they should be dead ended within 3 years - we will continue with an educational activity for coolie children. This activity will

encourage coolie children to attend government schools in their villages, have supplementary evening classes with tuition and extra curricular activities and special evening classes will be held for non school going coolie children. This is the follow up which has grown out of the ALP effort.

The main thrust of this activity with children is that it will be decentralised. Not only will it be run by the coolie women - the mothers - themselves but it will also be continually monitored and reviewed by them. Otherwise our 11 years experience in this field tells us that it will not have a sustaining and meaningful impact.

We were not able to see eye to eye with ActionAid on the need for such a decentralised participation of coolie women. While we were not against the role of expert outside advice in terms of curriculum building, we insisted that such input should be in the form of strengthening the mothers' own concepts and perception of their children's education. ActionAid, at that time, could not appreciate what we were saying and so we had no choice but to end our relationship even though this meant the stoppage of an activity which was very vital for coolie development. Fortunately the BCS and just about every member coolie did understand what we were saying and agreed to put the activity in cold storage till some other northern NGO agreed to support it.

The surprising turn to these events is that classes for coolie children are still being held in more than 25 of the 103 functioning CSUs of Bagepalli taluk for the past 18 months without any external funding. Every CSU Member, irrespective of whether she has a benefiting child or not, contributes Rs 5 per month towards the salary of a CSU appointed Teacher. Some of these Teachers in the smaller CSUs work for stipends as less as Rs 75 per month. This vindicates our stand on the necessity for a children's education programme as a village level, Mahila Meeting run activity.

If NOVIB and EZE had come forward to support about 3,000 coolie children (approx. 1 child per member coolie family) with annual grants of Rs 200 per child to the Mahila Meetings in Bagepalli taluk, it would have been money well spent. But we suppose they had their own reasons for considering this an unproductive and charity type activity which they would not support. Would ICCO be inclined to support these Mahila Meetings of Bagepalli taluk for the next 3 years with a grant of Rs 1,800,000 ?

As for the "plateau effect" which Vanaja Ramprasad claims to have observed, we still do not know what exactly she means in spite of several long discussions we have subsequently had. But in any case she and Peter van der Werff observed only Bagepalli taluk during the evaluation. Chelur was where we started the ALP effort with a lot of resource and research material borrowed and adapted from CROSS. Things did not go even half as well in Chelur as in the Extension Programme areas since it was learning ground for us. And in Gulur we really regret to say that the ALP was never taken as seriously as it should have been. Since then a lot of advance has been made in ADATS/DDS's own implementation technology where adult literacy is concerned.

Training

There are 2 types of training which are imparted at ADATS/DDS. These are conceptual and skill training. As far as conceptual training is concerned, there is no sharp division between meetings and training in our schema. The methodology is totally participatory and the examples are personal.

As a result, training on conceptual matters is imparted with the same frequency as meetings. At the highest level, these reflections take place during the weekly Situation Meetings. At the very lowest level, all the elected functionaries together reflect on the practical ramifications of many of these in the monthly BCS Meetings. In the Extensions, the weekly Area Staff

Meetings were used as fora for such training. Depending on the importance - or fundamental nature - of the issue, CSU and Mahila Meetings are also used to discuss an issue threadbare. The issues include a broad societal analysis leading to deeper discussions on class, caste, religion, marriage, gender, environment and the political economy, including the very concrete electoral political scenario and economic policies of the state. During last year, as was to be expected, most of our discussions in practically all the fora, was on the changing macro economic environment, capitalism and the collapse of the communist system, and the strategy we had to etch for ourselves.

The central team plays a major role in initiating discussions and these are then carried down by various staff members and Coolie Sangha functionaries. Rather than conventional teaching, the emphasis is on *communicating* ideas, facts, possibilities and feelings. As a result, teaching becomes a 2-way process with a lot of ideas and opinions coming up from the bottom levels also and our having to reflect and react.

Specialist outside intervention comes only in the form of occasional encounters we at the central team have with outsiders, and what we can gather from books and the media. Bagepalli sees a surprising number of visitors who contribute a lot in terms of ideas, facts, reflections, etc. Their background is political, academic as well as scientific. Most of us spend a lot of time in reading books and magazines, listening to the radio, watching good video and TV, etc. and do not consider this as different from our work. The many papers and Progress Reports we write are communicated in draft form to the village level before they are finalised. Even letters like this one are shared to the Community Workers/Cluster Secretaries level.

In order to initiate discussions and within concrete issues like caste, caste and religion, we do a lot of planning and do not “go about with an open mind” from day 1. Similarly the team of Mahila trainers have developed their own “syllabus” and time frame to deliver this syllabus in. But here again our approach is poetic since we are clear that the intervention made by training is cultural, rather than knowledge imparting. Our “syllabus” for the continuous every week training of batches of 25 women from 5 CSUs cannot really be shared with others unless they are willing to also learn from our larger world view, our relationship with the learners, etc.

Impact assessment is also at 2 levels of the individual and the CSU using the yardstick of difference. It is only by comparing how different the inhibition free participation of “trained” coolie women is when contrasted to that of other women in the CSU that one can assess the achievement. Similarly it is through the subtle and somehow more holistic and brave decisions taken by CSUs who have formed a different opinion on a societal issue that one can assess the extent to which a cultural impact has been made. And ultimately, combining these 2 levels of influence, impact has to be found in the different style of living and the different values a people hold as dear.

It is in this last light that we ascertained that it was the creation of a vast human infrastructure of VLWs, VHWs and CSU Representatives which was a clearly visible achievement of ours in the past 3 years in the Extensions.

But when it comes to skill training, none of the above holds good. ADATS has always followed an entirely different and totally contradictory approach which, I must confess, has worked only for us.

Whether these be the imparting of health skills to VHWs (as opposed to discussions on health policy), writing Minute Books to VLWs, singing songs, drama practice, new techniques in dry land farming, using power tillers to plough the land, milking cross bred cows, growing vegetables, learning social laws, proper book keeping or even using the computer, we go

about with a “gawd-help-us” attitude which frightens most outsiders. The atmosphere in these sessions can best be described as Boot Camps.

Perhaps because we are so convinced of the wider reasons for learning these skills and want to squeeze the maximum from these opportunities, we don't follow subtleties like regular timings, rest, etc. So much so that development workers from other NGOs who join us often drop out in the first days.

The teachers for these sessions are usually top notch outside experts who enjoy working at our pace. And the impact of these skill training sessions is evident in the sheer efficiency with which executive tasks are performed at ADATS/DDS.

Health

The basic medicines were supplied free of cost to member families. But this has not led to any irresponsible proliferation of drugs for 2 reasons. The first was that the drugs budget was not high enough to afford more than just the very basic. The second was the very thorough training that the VHWs got from the community health team of CSI Hospital, Chickballapur, where such matters were very seriously highlighted.

The same health care delivery system of trained VHWs buying basic medicines every month and referring patients to hospitals only when they cannot manage, dealing with community health and preventive issues, providing pre and ante natal care, etc. which we introduced in the past 3 years will continue these next 3 years when the health budget is decentralised, except of course for improvements which will result from continued training of VHWs.

Financing the future

We have taken the liberty to broaden your question regarding the future of the health activity to include the future financing of the Coolie Sangha itself. Though we will speak of Bagepalli taluk, the same could apply to the Extension taluks also in a few years.

A combination of Sangha Funds and the income from some of the productive assets of the BCS will meet a part of the health expenses. But, as we explained to you during your visit, we definitely see the need for an endowment fund in order to support CSU activities like community health, children's education and the creation of a safety net for coolies who enter-prise.

Sangha Funds alone will not be enough to build up this endowment though the coolies have already made a substantial contribution of Rs 1,810,751 through small every day contributions. By the time all external funding for the Bagepalli taluk CSUs stops in the next 2-3 years, this figure would have doubled. But it still will be only a fraction of what is required. At that time there will also be the additional need to plough a part of the Sangha Funds into the CCFs in order match the gap between the real and nominal values of CCF capitals.

But in addition to this cash in the bank, there will also be other productive assets like the 42 acre farm which we are developing for the BCS. As we had explained to you, these cannot be viewed as only income-generating enterprises but also as asset creating ventures. It may, at some stage in the future, be more profitable to sell these assets and add the proceeds to an endowment fund of cash in the bank, than to continue running them.

Our educated guess - which, we must confess, is only as good as the other person's - is that such an endowment fund for 150 CSUs in Bagepalli alone will have be to the tune of Rs 50,000,000 in order to realise Rs 500,000 every month and yield an approximate income of Rs 3,000 per CSU per month.

We anticipate a spurt in memberships with many of the 48 dropped out villages coming back. They have left mainly because of the BCS' emphasis on internal rectification, but now with

the past 1 year's emphasis on economics, all these suspended and cancelled members are having second thoughts.

The reason why we haven't approached any northern NGO is because such endowments cannot be built with funds alone. It is vital that each and every member coolie and her family members are aware of the need to build such an opportunity which will give permanence to a particular type of living and striving. They have to all together and individually dream the concepts behind such an endowment and derive the concrete objectives by themselves. They then have to work out the minute details of the operational mechanisms and checks and controls to govern such an institution, keeping in mind that they are planning for a very long term entity, stretching into a mortal eternity.

Only such an acute and broad based awareness will make such an endowment work. Otherwise the coolies' control over it will only be nominal and at the behest of the few persons who actually sign the cheques, however well meaning their intentions may be.

The creation of such an endowment is not a new thing or thought. It started in 1985 when we first gave the call for coolies to contribute 10% of their income, from whatever source, to their respective village level Sangha Funds. Every time a coolie contributed a few coins or soiled notes into the dumb box in her village, she reflected on the posterity of the Coolie Sangha and made a personal statement in her own diction and vernacular.

Later she found a recognition of her opinion as well as contribution in a larger sum which was perhaps too big for her to fully comprehend in quantum. But still it was *her's*. Like all the glittering jewels studded in the crown of the deity through contributions she had made into the *Hundi* in the temple at Tirupati...

Even if a northern NGO were to contribute, say, 75% of the capital required to set up an endowment fund, it would still be an organ to promote permanence which belonged to the thousands of individual coolies and their families. This is the passion behind the Sangha Funds; something quite separate and different from mere transparency.

But passion alone is not enough to make something work, even when it will not without it. Formal procedures and safeguards have to be built. Only the coolies have the passion to reflect upon and build these. Our role in the shaping of this endowment fund should be restricted to acting as a sounding board, checking out on statutory and fiscal legalities, exploring safe forms of investment and the like.

Just as with the Sangha Funds, we do not foresee any ADATS or DDS role in the holding or handling of this endowment fund. The Coolie Sangha can strive for permanence only if it is firmly entrenched in a pluralistic and participatory democracy. This will immediately translate into the endowment being as split and fragmented into village level CSUs as the Sangha Fund contributions and holdings presently are, with village level elected coolie functionaries themselves controlling the earnings from the fund, and all the coolies collectively controlling the capital itself.

But there are many points in all this which need the acid test of time and experience. Let me draw a real life scenario:

The balance of unspent Sangha Funds at the end of each fiscal year is, as per the by-laws of the BCS, automatically declared a contribution to the corpus fund and placed in Fixed Deposits in the names of the respective CSUs. This prevents anyone from ever touching these moneys. Since the Income Tax allows the dissolution of a corpus fund only when the body itself winds up, and the village level CSUs are not independent corporate bodies - they are only branches of the BCS - the dropping out of a CSU is not sufficient legal ground to break the Fixed Deposits.

The 48 CSUs which have temporarily dropped out of the BCS hold a sizeable proportion of the existing Sangha Funds in their respective CSU Fixed Deposits and the interest is automatically credited to their Savings Bank Accounts. The by-laws of the BCS prevent anyone - even the central BCS itself - from dipping into these SB Accounts.

If these CSUs were not to return to the fold, will the BCS be a mute spectator to these ex-CSUs' decision, year after year, to take out the FD interest earnings and distribute it among their ex-members? Or will the BCS use this every year opportunity as the focal point to rally opinion on the question of drop outs and set right the problem?

Women

Except at the level of Field Assistants, the women:men ratio in our staff is on an equal parity. It is impossible to have a policy to appoint women as Field Assistants. We just have to keep this deficiency in mind and be on the continuous look out for women candidates for this post. In the meantime, we have recruited women as Field Workers and they are doing quite well.

There are very many concrete procedures wherein the BCS decision on mandatory ratification of women works through:

The Cluster Meet will not consider a CCF loan unless the CSU as well as Mahila Meetings pass it.

The decentralised health budget is used exclusively by the Mahila Meetings without any male interference. 5 women per CSU from each of the Extension Programme villages have been given special training in simple book keeping for this purpose.

The children's education budget in the Extensions will be used exclusively by the Mahila Meetings without any male interference.

No Review Meeting can be conducted unless 50% of the participants are women folk.

But to answer your question at a more subjective level, the almost equal participation of coolie women in Coolie Sangha matters is very visible in the day to day functioning of CSU and Cluster matters. And the role being played by single women - the ones who are brave enough to live on their own after becoming widows or separating from their husbands - in village and taluk affairs is so new and impressive that we cannot help feeling that we have been largely responsible.

Sensitising and training on gender issues of both, women as well as men, is an ongoing and important aspect of our work with the coolies. This becomes a very concrete activity when we take a deliberate decision to not separate our politics from our personal lifestyles.

Very definite decisions are taken in the training sessions and meetings. These are communicated to larger fora like the BCS Meeting itself where intense discussions follow between the ones who originally take the decision and the remaining who want to know the rationale behind it.

Economic activities

Rather than attempting to do so now, we will start describing the economic activities of the coolies in greater detail in our next reports. We will also give some typical illustrations to highlight what is happening in this field of coolie enterprise.

We do realise that the Activity Reports give the misleading impression that all we are concerned with is monitoring repayment. But what we would like to inform you now is that we have, in the meantime, developed very many more indicators on the utilisation pattern, borrower analysis, frequency of rotation of CCF capitals, etc.

ADATS has a policy to immediately distribute the sanctioned CCF grants to the village bank accounts as and when we receive remittances. It is then at the village and cluster level that

they place the limit of Rs 1,000 as the maximum capital which can be used by the borrowers in the 1st instance; Rs 2,000 in the 2nd instance after the 1st round of borrowers repay; Rs 4,000 in the 3rd instance and so on, doubling the release each time.

This is why the 24 CCFs of Dibburahalli/Siddalaghatta got the entire grant of Rs 200,000.

The cost of interest-free loans

The absence of interest rates in the Coolie Credit Fund is, in a sense, only terminological. This has always caused some confusion to our friends and supporters. Please permit us to explain the background.

In 1985, the coolies themselves planned the CCFs as a reaction against rampant usury. The word “*interest*” was ugly and the coolies refused to charge any.

ADATS was caught in a dilemma. We realised that a non sustainable situation would be created through the provision of free credit. The difference between the nominal and real value of their CCFs would grow reducing their effort to be a temporary and non lasting exercise. We suggested a politically acceptable solution which would satisfy everyone.

CCF loans would be interest-free. But, in accordance with the BCS decision that everyone contributes 10 % of their earnings to their Sangha Funds, borrowers could contribute 10 % of the amount they borrowed to their respective village Sangha Funds.

In real terms, thereby, a loan of 1 year duration carries an indirect interest rate of 10%, a crop loan of 6 months costs 20% p.a., and a 3 year loan taken by a landless woman to rear sheep costs her 3.3% p.a. by way of hidden interest.

In this manner, the CCF capitals in Bagepalli taluk have expanded by 16% in the 1st 6 years. But these amounts are in the Sangha Funds. The CSUs can decide to plough back these amounts into their CCFs every once in so many years in order to counter the problem of shrinking capital.

Sustainability of Sangha Development

In order to reduce the gap between the economic base of the poor and the strength of the people's organisation, we have taken on a massive project to promote entrepreneurship in the Old and Chelur areas of Bagepalli taluk with NOVIB support. The comment in the evaluation report was actually on this project which was at that stage in a proposal stage.

Since then, this project has been sanctioned and is being implemented with tremendous enthusiasm and success. It entails the increasing of CCF grants by Rs 1,000 per acre and introducing new techniques in order to give a serious thrust to the coolies' dry land cropping, increase irrigation potential, further increasing the CCF capitals to encourage the coolies to enterprise, etc. The coolies of Bagepalli have a clear objective for this project, “To become rich within 3 years!”.

We will send you the Activity and Progress Reports when we make them for the NOVIB.

Training centres

There honestly is nothing to write home about the design of our training centres.

Each time we find it impossible to continue meeting under some trees or some other temporary place, we mobilise the barest minimum funds to build a simple shed with huge cement ventilators for windows. We try to keep the design as bland and box like as possible because that is how all the buildings around it are. But wherever possible - i.e. when the width of the building is less than 4 meters and it is technically feasible - we try to roof it with concrete since this is cheaper to maintain.

We normally try not to invest on facilities like furniture (except for a blackboard), toilets, bathrooms, store rooms and kitchens. But this time as a concession to the many women working in ADATS and DDS, each of the community halls in the central villages of the Extension areas have a toilet attached.

Our solutions to problems are indigenous and they work in the very particular atmosphere which prevails at ADATS/DDS. Take the monthly BCS Meetings for example:

600 to 700 people gather for 2 days every month for the past 8 years. We cannot recall a single month when the BCS Meeting was ever cancelled or had an attendance of less than 400 persons. Everyone meets in a plot of land measuring 10 meters x 17 meters which has a 2 meter high compound wall all around it. A brightly coloured cloth tent called a *Shamiana* is hired every month to cover these 170 square meters and so too are 3 big vessels to cook rice and a lentil gruel.

Since there is no way at all that everyone can find space to sleep, we solve the problem by simply not sleeping for 1 night every month. The monthly BCS Meetings are held from 11 a.m. on the 1st day to 5 p.m. on the 2nd without any gap. There is a plot of land left empty by its owners next to this plot of ours. That is where all the cooking is done out in the open. A whole lot of shop keepers also set up their stalls to sell essentials during the BCS Meetings. And when it rains, everything is put on animated suspension till the shower passes.

The training sessions for smaller groups of people like 25 village level workers or a handful of Community Workers are conducted in small rooms which we have within our campuses or homes.

At Bagepalli this room measures about 6 meters x 13 meters and there are other facilities like toilets and baths. At Chickballapur it is about half the size. And at Chintamani and Sidalaghatta it is the front room (which we call a hall) of the Field Assistants' homes. The trainees are given a flat amount of about Rs 3 per meal and they contract with some cook, in advance, to prepare some lime rice for everyone to eat.

[The difference in tenor between Activity and Progress Reports](#)

You have commented on the difference in tenor between the project application on the one hand and activity reports and situation meetings on the other. We believe that this is something positive in ADATS/DDS.

While we are able to be unsparingly critical of our actions and achievements on the one hand, we do not allow this to paint pessimistic pictures which give room for cynicism. In this manner we are able to continually be on our toes and improve on our day to day actions while, at the same time, taking the total effort forward. Take the instance of the senior staff problems we have had in the Extensions, for example. While we did not fool ourselves that there was no problem, we still placed it as *our* problem which should not effect the overall effort of Coolie Sangha building in those 4 areas.

Whenever we find these day to day actions going too bad, ADATS has had the resilience to press the pause button, critically reflect and draw rectification strategies before proceeding any further. Our decision to not implement a Dry Land Development Project till the accounts/admn wings were properly established in the 3 Extension taluk headquarters is an illustration of this.

We honestly do not feel that this is due to the contradiction between the general and implicit. On the other hand, we have been very careful in our choice of words even when making broader assessments (what we call the *Progress Reports*).

We remember that when discussing the many drafts of the para 7.1. of the project application, most of the Extension staff objected to using the word "*strong*" and instead "*Functioning*"

was used to accurately describe the CSUs built in 148 villages, and in para 7.2. we go on to say that the creation of the human infrastructure is the most important visible achievement. In para 7.6. we refuse to fool ourselves that we have already contributed to any “*killing*” of caste in the villages, and in para 7.7.4. we admit to an outright failure.

While one could argue that these are mere semantics, these distinctions are important for us to properly gauge our own impact. Though we must confess that sheer laziness makes us write these Progress Reports only when we are pressed to do so, they are still in the main addressed to ourselves than to any external audience.

What gives you the positive impression is not any clever presentation of a flawless process, but our ability to extract and elucidate the positive from the real life muddle that project implementation really is, and still have the enthusiasm and energy to go forward. We will certainly take note of your suggestion on additional indicators. What is described in para 10.12 of the project application is more at a higher level of programme monitoring by the central team. They certainly will not be the limited parameters used by the actual Extension staff and Coolie Sangha functionaries.

Financial Reports

We have taken note of your request to give brief explanations in the activity reports.

This letter has turned about to be as long as a missive can possibly be. We will tackle the last page of your letter in a 3rd letter. But it will be nice to receive your response to some of the points in this letter.

With every best wishes, I remain,
yours sincerely,

Ram Esteves