

0303. 2nd Progress Report on the Consortium Programme (Mar 1996)

This Report begins with a brief resume and then contains a brief reflection on the Coolie Sangha itself. After that, once again, Sections, "A" through "D" contain data on membership and coverage, issues and struggles, government benefits, meetings and training, CCFs, and Coolie women on the 4 Extension Taluks.

1. THE WRITING OF THIS DOCUMENT

This is the second 6 monthly Progress Report on the 3 year ADATS Consortium programme to build the Coolie Sangha in north Kolar district. Unlike the first one, which was an Activity Report, this document contains far more critical reflections and self-suggestions for improving our intervention. Most such contemplation are found interspersed in the main body of the document. We have used 93 actual village experiences to illustrate points which would otherwise need voluminous explanations.

Like the previous time, all the Field and Executive Staff at each Extension compiled their own reports. This exercise took 5 days from 20-25 March 1996. In the final week of the fiscal year, ADATS core group compiled the 4 reports and elucidated points for comment, criticism and reflection. The 1st draft was shared with all our Staff on 1 April 1996. Since then the document has gone through half a dozen more drafts before finally being accepted by one and all on 8 April 1996¹. The past 3 weeks have therefore been an intense period of introspection and self evaluation. We are certain that this exercise will benefit us by resulting in a more honed and sensitive intervention in the coming 6 months.

We have continued to use the terms "erstwhile EZE Area" to mean CSUs which are a little more than 1 year old, "erstwhile NOVIB Area" to mean CSUs which are now 3-4 years old and mostly in the 2nd phase of Coolie Sangha Formalisation, and "erstwhile ICCO Area" to mean CSUs which are about 7 years old, in the 3rd and final phase of Coolie Sangha Consolidation.

2. BRIEF RESUME

2.1. Membership

There are 11,819 families in 464 functioning CSUs in the 4 Extensions. Of these, 2,475 (21%) memberships are in the names of Coolie women. When compared to the previous reporting period, a total of 1,587 families dropped out. Of these, 538 were in protest against the newly introduced Sangha Tax system and 1,049 for various other reasons. 764 new Coolie Families joined the CSUs during the past 6 months. As a result population coverage now stands at 35%.

2.2. Issues & struggles

A wide range of land and other struggles have taken place in the villages. Some interesting observations are:

- Most of the older CSUs have gained the tacit support of the neutral population in the villages. This vastly improves their effectivity.

¹ ADATS Staff have been doing this since mid 1992 when, under the guidance of Floris Blankenberg of NOVIB, we designed the so-called *Grid of Parameters* to report our activities.

- Men and women both take an active interest in enquiring into problems effecting women and together struggle for solutions.
- Coolies from the older villages are quite capable of handling their affairs by themselves. The 3-4 year old CSUs are definitely on the way there. But capacitating is comparatively poor in the 1 year old CSUs at Chintamani.
- Trusting district officials to redress injustices done to Coolies is a folly. All they seem to be interested in is to prevent and/or solve law and order problems in the villages.
- The CSUs have managed to grab a whole lot of government benefits. But this could have been because of the year-end rush to spend their moneys and not particularly because of an increased bargaining power in the Coolies.

2.3. Meetings

CSU and Mahila Meetings were conducted very regularly. The Coolies have been active on a day to day basis, discussing various problems, ADATS programmes, government benefits, etc.

Of the scheduled 1,761 weekly Meetings of 80 Clusters, 1,361 (77%) were conducted on time, with full quorum and complete minutes recorded. 240 (13%) were not as regular. Only 172 (10%) Cluster Meets were cancelled.

Staff met regularly, except at Julapalya & Mittemari where Area Staff Meetings were abandoned. These are going to be re-started from April 1996.

Executive Committee Meetings were very regular and all the elected Cluster Secretaries do try to act as a team at each Taluk. But one gets the distinct impression that they engage themselves in routine and mundane affairs. Unless this vital body improves its reach and capacity, eventual NGO withdrawal is going to be fraught with efficiency problems in the independent people's organisation.

Monthly Taluk Coolie Sangha Meetings were held regularly in Chickballapur and Chintamani. The CCS at Chintamani is showing tremendous promise. The forum at Chickballapur is not developing sufficient clout in the Taluk's socio-political scene. This could adversely effect the Coolies' pursuit of their self chosen "development agenda". At Siddalaghatta the Coolies don't seem to be showing much interest in building up their Taluk level apex co-ordinating body. This may change with an increase in membership and coverage.

2.4. Coolie women

Most Mahila Meetings are running very well. They have managed their decentralised budgets for referral health and children's education quite well. But there were some problems in the usage of *Vokkaku Sanchi Duddu* in the newer Mahila Meetings.

There was a marked difference, as has to be expected, in the effectivity of Mahila Meetings in the older and newer CSUs. Coolie women, who were earlier preoccupied only with solving their own problems, are now participating in the implementation of various ADATS programmes and Coolie Sangha activities. The older Mahila Meetings have been able to make the men take much more interest in "women's problems".

The problem mentioned in the previous report continues. ADATS has still not been able to appoint senior women Staff to deal exclusively with women's affairs. We have begun to feel this dearth rather acutely.

2.5. CCFs

The Executive Staff have done a good job in trying to understand the level of economy at each Taluk and region. Credit needs were assessed against these assessments. They have also been fairly objective in studying the functioning of the CCFs.

Short term overdue has been found to be the biggest problem in the 3 Extensions. Unless checked with the infusion of a fiscal discipline, this could lead to serious problems. Great care should be taken to not convert this into a cliché as the economic fad of the moment seems to be. The term has as holistic and wide reaching implications, as the reasons for “fiscal indiscipline” are multifarious and difficult to grasp.

3-4 year old CSUs are making earnest preparations to adopt the “Become Rich in 3 Years!” slogan. But Julapalya is an exception. The region’s particular political economy gives birth to a line of popular reasoning and convoluted logic which is truly mind boggling. But patience and perseverance will give good results in these very backward and truly deserving villages.

Under-Staffing of the CCFs was found to be a major problem. We plan to immediately go about recruiting more Extension Workers and Executive Field Workers.

2.6. Sangha Funds

There is an impressive total of Rs 4,592,515 accumulated as organisational savings in the 4 Extensions. 60% of this amount is in Fixed Deposits and 40% is in 464 village level CSU bank accounts, each operated by their elected signatories.

Rs 1,063,296 (23%) of the total collection has emanated from the CCFs. But the balance of 77% has been voluntarily contributed by poor families who envision taking their CSUs into posterity.

2.7. DLDP

The 1996 Soil & Water Conservation Works have just started, in March 1996. As a result we will not be covering this major programme in this report.

3. BACK TO THE BASICS – THE CONCEPT OF THE SANGHA

A good and hard look at the nuts and bolts of the Extensions -be they weekly Meetings, the decentralised health and children’s budgets, CCF, DLDP, or whatever²- gives us only a limited insight into what is happening there. It does not address the fact that the Extensions are exactly what they claim to be - a repetition of successes and failures at Bagepalli.

8 years back, when we first mooted the idea of extending the Coolie Sangha Model into 3 neighbouring Taluks, the then President of ADATS, M. Kurian³, had this to say,

“NGO growth is normally propelled by a horizontal compulsion. This is usually the repetition of stale and tested ideas, which have once failed to deliver the goods, into another larger area, for want of nothing better to do. I believe that ADATS should not fall into this trap. ADATS has the capability to vertically grow and reach towards higher goals. This can be

² We deliberately exclude issues and struggle from this list.

³ In spite of absolutely no personal or organizational contact between us from 1977 to 1985, we at ADATS and M. Kurian’s own NGO had made near identical developments in the development of what we called the *Coolie Sangha Model of Development* and they called the *Sangham Model*. Through a series of incredible accidents, we had not even heard of each other’s efforts! In an attempt to further develop the Model and explore it’s full possibilities, we invited Kurian to be the President of ADATS on the explicit understanding that he would have absolutely no role in financial, administrative or implementation details. What many friends do not know is that we arrived at this mutual understanding mainly in order to maintain the “purity” of our respective lines of development. Kurian did, at one stage, make a feeble attempt to include us in the “CROSS Tree” but quickly withdrew when we objected. This extremely promising arrangement had to be abandoned when CROSS fell into disrepute for no fault of the *Sangham Model*.

done only through a horizontal extending of your geopolitical coverage. For this reason, I support your decision to expand.”

This note of caution is one of the reasons for our declaring that we would extend towards a geopolitical coverage, and that the Extensions would not be the setting up of separate “projects” (growth for growing sake). We declared:

ADATS’ involvement in 3 Extension Programmes is not a nursing through probation or flanking assistance being rendered to our senior Staff to enable them to set up shops for the direct selling of wares of their choice. The objectives of the Extensions are very clearly to help the Coolies through an increase in Area coverage and to help the NGO contribute deeper in this enabling process. In this sense the Extension organisation can never be independent of ADATS as long as it is sincere in its intentions and true to its objectives.

At the same time, one of our clear objectives was:

To ensure that the Area analysis, the Coolie Sangha building process, and also the village, Cluster and Taluk level fora that emerge as a result of these Extension Programmes remain relevant to the specificity of the Chintamani, Chickballapur and Siddalaghatta situations and that the Coolies do not get reduced to mere abstractions in a common denominator in our concern to build a larger mass organisation.

This posit had all the makings of a major dilemma trapped in it. It was bound to surface once the mundane task of building the structures and systems of the Coolie Sangha got done. We anticipate the moment to arrive soon. To be well prepared and take the Model to really higher levels, we need to obtain some clarity on the limitations that riddle any “copycat development” effort. For there is no getting away from the fact that it is efforts at Bagepalli (which have once SUCCEEDED to deliver the goods) that are being repeated at the Extensions. Even if this repetition is being done in a sensitive manner by a responsive Staff.

The major limitation that we have to frankly admit is that the spirit of searching and discovering the Model through trial and error is markedly absent in the Extensions. At Bagepalli, this groping, testing, proving or discarding resulted in a very particular relationship between us, development workers, and the people, Coolie Families in over a hundred villages. We are not referring to the one large single search for the Model, but the hundreds of individual quests which broadly fall under 5 categories:

- The quest to prove that Coolies were human beings capable of thinking, planning and acting out on their own, as opposed to the then prevailing view that they had to passively exist in a political economy shaped and dictated by the Ryots.
- The quest for developing a suitable organisational structure with the fora, leadership and identity which could facilitate joint discussion and collective struggle, as opposed to an undisciplined and faction ridden existence split vertically as well as horizontally by parochial and caste loyalties.
- The quest for developing an intervention strategy with timely non material and material inputs.
- The quest to develop a suitable NGO structure with an appropriate organisational culture, personnel and finance management system.
- The quest to envision and place all the above in a total framework which we call an implementation technology.

All our individual quests fitted into these broad headings and were searches that were motivated as much by articles of faith and emotional conviction as by logic and deduction. Our not knowing the answers resulted in a particular symbiotic relationship of mutuality which

was cyclic in nature. It can be very simplistically stated as one where our entire work and living was directed to finding ways for their holistic development; while their major concern was to support us in our quest.

The physicist Gerhard Robbins, commenting on the scientific method, says:

"...strictly speaking, no hypothesis or theory can ever be proven. It can only be disproved. When we say we believe a theory, what we really mean is that we are unable to show that the theory is wrong - not that we are able to show, beyond doubt, that the theory is right.

*"A scientific theory may stand for years, even centuries, and it may accumulate hundreds of bits of corroborating evidence to support it. Yet a theory is always vulnerable, and a single conflicting finding is all that is required to throw the hypothesis into disarray, and call for a new theory. One can never know when such conflicting evidence will arise. Perhaps it will happen tomorrow, perhaps never. But the history of science is strewn with the ruins of mighty edifices toppled by an accident, a triviality."*⁴

The Coolies intuitively knew of this deepest of dangers, unavoidably imbibed in quests of this nature. They thus became more fervent in their efforts to succeed. Every year at Bagepalli witnessed the undertaking of a goal which was still loftier and objective which was yet higher. We can hardly make a similar claim at the Extensions.

The dilemma now unfolds itself with more incredulity. If the partnership between the bourgeois intellectual and the Coolies was the very basis for the Coolie Sangha, how then can we claim that we have built units of the people's organisation in the Extensions?

The answer, of course, is in subtle shades and degrees. It would be totally brazen to say that no symbiotic relationship exists between the Staff and the Coolies in the Extensions. The tackling of issues and struggles would not have been possible if this were the case. The attempt by the Coolies of Chickballapur to form their own Co-operative Society is another example. One can discern dozens more. But what we cannot claim is that ALL that was done at the Extensions was the result of a partnership between us and the people.

The Coolie Sangha is, at the same time, propelled by forces of autonomy and pluralism embedded in its very content. Each village unit is (and wants to be) different in composition, prioritisation and functioning. Decentralism is a powerful instrument which translates the trait in full measure. This came out very strongly during the Sangha Tax exercise, especially at Chintamani, when CSUs weeded out those they considered undesirable in spite of our obvious reluctance to lower coverage. The manner in which different Mahila Meetings have used their budgets is another example. This is an inherent characteristic which contradicts all that has just been said about the "copycat development" effort.

The two are bound to clash. Unforeseen predicaments which serve as turning points are bound to come up from now on. It is up to us as to how we handle them. We can either offer quick managerial solutions to solve each problem as it arises, or we can guide each conflict through and let the Taluk Coolie Sanghas develop in their own right.

⁴ Quoted by Michael Crichton at the end of his fictional expansion of the epic poem *Beowulf*.

SECTION "A" CHICKBALLAPUR TALUK

A.1. MEMBERSHIP & COVERAGE

	<i>Last Report</i>	<i>This Report</i>			
Total Villages	146	145			
1st 3 year Formation phase	88				
2nd 3 year Formalisation phase	5	79			
3rd 3 year Consolidation phase	38	39			
Dropped out Villages	15	27			
Normal Member Families	3,375	2,809			
Suspended Members	132				
Cancelled Members	1,150	1,995			
Women Memberships	730	(21%)	613 (21%)		
Coverage of Village Population	38%	33%			
Adults	7,168	5,739			
Minors	7,221	6,603			
<u>Caste Group Composition</u>					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	1,753	62%	Scheduled Castes/Tribes	4,291	41%
	362	13%	Middle Castes	1,128	32%
	694	25%	Forward Castes	3,205	22%
	2,809	100%		8,624	33%

Membership figures and coverage at Chickballapur are quite disturbing. The figures show a drop of 566. But this is misleading. When studied more carefully, we find that 147 new families joined the CSUs and so the number of families that dropped out during the past 6 months is actually a very high 713.

3 kinds of dropout occurred:

- There were 1,039 families in 42 CSUs from the erstwhile ICCO Area. Of these only 798 families paid the Sangha Tax and retained their membership. 241 families dropped out in protest against the Taluk Coolie Sangha decision to make everyone declare their annual income and pay 10% as a compulsory tax. 1 village totally dropped out and there was a substantial decrease in the membership of 7 more.
- About 221 memberships were normal dropouts of a few families in each CSU. This is actually a healthy sign which shows that the CSUs were active on a day to day basis. The number also includes wrongly entered names (double entries of 2 persons from the same household, etc.) from the newer CSUs of the erstwhile NOVIB Area and do not merit any special inference.
- 251 memberships were lost in toto when 9 villages in the erstwhile NOVIB Area ceased to continue after the Formation phase. The reasons for this can be traced to a weakening of the Sangha after GP'93 elections, the influence of the DSS, etc.

Population coverage in the Taluk dropped by 5 points and stands at 33%. While it can be argued that the Coolie Sangha now has a more committed membership, there is no overlooking the fact that this is a sign of weakness.

The caste composition of the membership has not changed at all. It was not a particular caste group which has protested against the Sangha Tax system or been victimised by the harsh measure. Women membership continuing to stay at a steady 21% is yet another indicator of this fact.

A.2. ISSUES & STRUGGLES

A.2.1. LAND ISSUES

About 16 land issues came up during this reporting period. Both the Areas witnessed 1 major land issue each. 5 minor land issues came up in the erstwhile ICCO Area and 9 minor land issues in the erstwhile NOVIB Area. An interesting feature that comes out is the support of the neutral population. CSUs have been able to muster this only because of their own fair and acceptable behaviour.

Major land issues

- In Byraganahalli, the village leader acquired a land which was reserved for cattle grazing. CSU Members raised objections. The leader got the support of other *Ryots* from nearby village and CSU Members were badly beaten. Some other villagers who are not in the Sangha condemned this act and supported the CSU Members by taking them to hospital. The police were informed and immediate action was taken. This issue is now in Court and we expect a verdict against the leader.
- Laxamma of Kuduvathi had bought a piece of land for Rs 10,000 from a person from a nearby village about 3 years back. She had not registered the property but only signed some agreement papers. All of a sudden the seller prevented her from cultivating the plot. People of both groups had a physical clash and 7-8 CSU Members were seriously injured. All the villagers of Kuduvathi now know the truth and have assured Laxamma of their support if she decided to continue the struggle. The case is pending in Court.

Issues narrated in the previous report

- The Kolimenahalli case regarding 8 acres of grazing land is still in progress. Member Coolie families regularly attend all the Court hearings but we realise that it is going to be a long drawn out affair.
- The pathway problem at Gurukalanagenahalli has turned out to be a total success with no further trouble.
- The Kadiseegnahalli Coolies have lost out. *Ryot* oppression continues unabated in this Cluster.

Minor land issues

- In Shettikere, a *Ryot* acquired a piece of forest land which was reserved for raising a nursery. When doing so he also encroached onto the land of a CSU Member claiming that it belonged to the Forest Department. The CSU informed the forest officials about his illegal act. They took action against him and the CSU Member got back possession of his encroached land.
- In Tumakunta and Shettivarapalli, CSU Members had been cultivating 40 acres of land for the past 10 years. They had paid taxes and applied for temporary title from the government. But recently some Forest officials, claiming that the land belonged to the Department, asked them to vacate. The CSU went to the concerned officials and succeeded in convincing them that they had full rights over the land.

- Venkataramanappa of Nallappanahalli and Gopala of Kerenehalli could not agree on their land boundary. Venkataramanappa brought this issue up at the Nallapanahalli Cluster Meet. CSU Representatives and other Members called Gopala and settled the dispute after listening to both sides. They made Gopala pay Rs 2,000 as compensation for Venkataramanappa's loss. Gopala agreed and paid up in full.
- In Bommanahalli a local *Ryot* had been in illegal possession of a piece of land for the past 20 years. He was vacated by the government and the plot was granted to CSU Members Venkatamma and Muniswamy. Both of them got a shock when they received letters from the Tahsildar's office asking them to clear some old dues. They have now registered a case against the *Ryot* for cheating, conniving and false pretence.
- Manjulamma of Kuduvathi CSU is a widow. She has filed a civil suit in Court claiming a share of her father's property. Her brothers were enjoying the share and neglecting their sister even in her bad times. CSU Members decided to help her file the suit when several requests of theirs fell on deaf ears.

A.2.2. OTHER ISSUES

- After a series of small and big harassment which they could no longer tolerate, women from Kulumenahalli Cluster staged a *dharna* in front of Nagendrappa's house. This Taluk Panchayat member had been using his proximity to the MLA to create very many day to day problems for them on an almost continuous basis. His general attitude towards the Coolie Sangha was also very negative since the CSUs interfered with his plans to make a quick and easy earning.
- At Maralukunte CSU, Bhagyamma started getting harassed by her husband soon after her marriage. He was having an affair with another girl and claimed that he had been forced into the marriage. CSU Members (men as well as women) succeeded in persuading him to accept the fact that he was now married to Bhagyamma and the problem is temporarily solved.
- Thippenahalli CSU Members collected Rs 1,000 and used the money to release Devappa, who was a bonded labourer. A whole lot of tricky negotiations with the *Ryot* preceded this collective act of solidarity.
- At Pathur CSU, Rathnamma's husband planned to get re-married. CSU Members got wind and threatened him with dire consequences. They have, for the moment, succeeded in preventing the man from deserting Rathnamma.
- At Haristhala CSU, a CSU Member had bonded his daughter in a nearby village. The entire Cluster collected Rs 1,000 and ADATS gave them another Rs 500. They cleared the *Ryot's* dues and released the girl. They have now given the father a CCF loan of Rs 3,000 to rear sheep and are closely monitoring the girl's whereabouts.
- CSU Members of Inimanchenahalli succeeded in catching a local thief red handed and handing him over to the police. This man had been robbing their sheep and causing a lot of sleepless nights in the village.
- At Pathur, CSU Member Muniswamy had plans to acquire a non-CSU Coolie's land. The CSU advised him not to proceed and prevented him from acting illegally.

A.2.3. COOLIE CAPACITATING IN DEALING WITH ISSUES AND STRUGGLES

In the erstwhile ICCO Area, as already mentioned in the last Report, the number of issues against *Ryots* are decreasing. Efforts by external agents to de-stabilise the Sangha's unity could be observed in only a few CSUs where they have not proved their strength. These Sanghas still need the support of ADATS Staff. In the other CSUs, except for some major land issues with complex legalities, the Coolies are themselves able to handle problems with

the help of ex-VLWs and CSU Representatives. Quite a lot of women's issues are getting equal attention in the mixed CSUs.

In the erstwhile NOVIB Area villages, power equations have yet to settle in. Except for the solving of minor internal issues, the role of ADATS Field Staff is quite prominent.

A.2.4. FAMILIES WHO GOT GOVERNMENT BENEFITS

	Icco Area	Novib Area
Houses under various schemes	10	103
House sites	-	62
Mini water supplies	2 villages	7 villages
IRDP loans	5	-
Pitching works	450 meters (6 villages)	515 meters (14 villages)
Old Age pensions	-	3
Widow pensions	-	3
Street lights	-	32 (16 villages)
<i>Bhagyajothi</i> electric connections	14	122
Free Borewells	-	4

A.3. MEETINGS & TRAINING

A.3.1. STAFF MEETINGS

In the erstwhile NOVIB Area VLWs and VHWs continued to meet once a month. Staff Meetings were held quite regularly with a good attendance. VLWs were re-trained to record comprehensive minutes of discussions held by Coolies in the CSU and Mahila Meetings.

Area Staff Meetings helped track CCF dues. *Hundi* collections of each CSU was also monitored. The village Staff were given a lot of assistance on how to avail different government benefits.

A.3.2. TALUK COOLIE SANGHA (CCS) MEETINGS

All the 5 monthly CCS Meetings were held on the 2nd weekend of every month. Attendance was good and the level of discussions high. Highlights of decisions taken and issues discussed:

- Coolies from the erstwhile ICCO Area CSUs to declare their annual income and pay 10% as Sangha Tax.
- Progress made in the formation of the CCS Co-operative Society was closely monitored. 305 Member families have thus far paid their share capital.
- Suggestions were given to Kolimenahalli Cluster when they faced a major land problem.
- 2 simple marriages were conducted.
- Reasons for some Members not paying the Sangha Tax was discussed. It was decided to extend the dates and give concessions to some really deserving families.
- The problem of short-time CCF overdue was discussed. It was decided to stop giving loans to some CSUs till the Members were responsible enough to remember and stick to their repayment dates.

But still the Chickballapur Taluk Coolie Sangha gives the appearance of an ostrich with its head buried in the sand. Unlike at Bagepalli and in Chintamani, the forum does not have a felt presence in the Taluk's political scene and concerns itself almost exclusively with Coolie

Sangha affairs. Though they pursue a “development agenda” and struggle for government benefits, the fact of their not wielding political clout does negate a lot of their efforts. In a word, in spite of being able to positively effect village society at a very localised plane, Coolies at Chickballapur have failed to transform themselves into an effective minority at the Taluk level.

A.3.3. EXECUTIVE COMMITTEE MEETINGS

The Executive Committee continued to meet once a week. They concerned themselves with implementing decisions taken at the Taluk Coolie Sangha Meetings and formulated the agenda for the next CCS Meeting.

The Executive Committee decided to intervene in a land problem at Pathur Cluster and succeeded in solving it in the CSU’s favour. The Executive Committee took upon itself to make the Members understand the concept of Sangha Tax and pay up. They also decided to study the reasons for CCF overdue problems and take remedial action. They selected CSU candidates to contest local body Co-operative elections.

A.3.4. REVIEW MEETS

The Taluk Secretary, along with the respective Cluster Secretary, reviewed the Minutes Books of CSUs, Mahila and Cluster Meets in order to get a clear understanding on the regularity of Meetings and topics discussed. These exercises at self assessment helped tone up the functioning of village fora.

A.3.5. REGULARITY OF CLUSTER MEETS

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Erstwhile ICCO Area	11	242	178	47	17
Erstwhile NOVIB Area	14	308	237	50	21

A.3.6. TRAINING SESSIONS

- A 2 days residential training was held for VLWs and VHWs from the erstwhile NOVIB Area. Cluster Secretaries from both Areas also attended. It was a refresher course on writing minutes and petitions. They reinstated the guiding principles of the Coolie Sangha. The Cluster Secretaries from the erstwhile ICCO Area shared their experiences.
- The erstwhile NOVIB Area VLWs, VHWs, CSU Representatives and 7-8 Members from each CSU were given training in 2 batches just before the start of DLDP works. This training was aimed at politicising the DLDP to strengthen the CSUs’ position in village society. In addition to reiterating the socio-political aspects of the DLDP, the basic rules and regulation to be followed while implementing DLDP works were reviewed. The need to maintain a high technical standard was also emphasised.

A.4. COOLIE CREDIT FUNDS (CCFs)

A.4.1. STATUS OF THE CCFs AS ON 31 MARCH 1996

Grants given to 145 village level CCFs					Rs 41,16,603.00
Add: Interest earned					2,22,998.30
Total CCF Capital in the Taluk					43,39,601.30 (100%)
Total of Good loans in the Taluk					18,11,350.00 41%
Total of Overdue in the Taluk					1,94,255.00 4%
1 to 6 Months Late	1,55,200.00	3%			
7 to 12 Months Late	15,350.00	0%			
Over 1 Year Late	23,705.00	0%			
CCF Bank Balances in the Taluk					23,33,842.30 53%
Cumulative loans given					Rs 42,75,050.00
Number of loans					2,733
Average borrowing					Rs 1,564.23
Repayment Rate					95.46%
Capital at Risk					4.48%
Utilisation pattern			Amount borrowed		No of loans
Crop Loan	8,88,825.00	20%		1,039	38%
Agriculture	5,32,700.00	12%		246	9%
Cattle	22,12,950.00	51%		919	33%
Trade & Entrepreneurship	5,10,525.00	11%		288	10%
Consumption & others	1,30,050.00	3%		241	8%
Total	42,75,050.00			2,733	

A.4.2. UTILISATION

- Narayanaswamy of Haleperesandra had taken Rs 6,000 from the CCF for trading in cloth pieces. He had also invested his own capital of Rs 5,000. Now he has cleared his entire CCF loan and is earning a net profit of Rs 1,000 per month. He once again wants another CCF loan in order to expand his business.
- Venkataravanappa of Kachur has got 4 sewing machines of his own. He had taken Rs 6,000 from the CCF and is producing ready-made garments. He has cleared his 1st instalment and is earning a net profit of Rs 1,500 per month.
- Chikka Gorappa of Nainpalli took Rs 4,000 from the CCF to buy a buffalo. He did not take anybody's suggestion or guidance while buying the buffalo. He was duped and the animal is just not worth what he paid for it. Now he is under loss and struggling to repay the CCF.
- Ramanji of Jarabandahalli took a business loan of Rs 4,000. He invested his own capital of Rs 2,000. But when he started making profits, he started drinking and neglected his business. Now he has no alternative but to close down the venture. He is in dire streets with no clue as to how he is going to repay the CCF.

ADATS Executive Staff, after making a detailed and objective study, decided that the only problem with CCF operations was timely repayment. Less than 1% of the capital was seriously overdue (over 1 year late) and repayment rates were good at over 95%.

Decisions taken when giving out CCF loans were well debated, and utilisation was also very good (prompt, for the said purpose, at a good price, etc.) in almost all cases. Most ventures were running at a profit. A sense of belonging and ownership definitely exists since apart

from taking loans from their CCFs, the borrowers invest fairly large percentages of their own capital in cash as well as in kind.

It was generally decided that there was a good potential to increase the CCFs and help Coolies further enterprise. The balance of 53% is mainly in the newer CSUs of the erstwhile NOVIB Area and will soon be given out to become good loans.

A.4.3. CCF STAFF

Once the CSU and Mahila Meetings have approved a loan and the Cluster Meet recommended it, an ADATS Extension Worker and Executive Field Worker take over to process it. This involves checking the Member's utilisation and repayment behaviour, checking for overdue in the village, filling out the CCF Form, verifying bank balance, writing out the cheque, obtaining signatures and handing over the cheque to the borrower in the village. Some of these operations like recording the transaction in the computer are done at Bagepalli where the Executive Assistant has a final look at CCF Forms before cheques are released. A week later the CCF Staff check on utilisation and iron out any problems that arise therein.

The CCF Staff also keep reminding the CSUs of their repayment dates. But they do not have the time to follow up on overdue. Since the Coolie Sangha takes a political view on the matter, this is done by the entire CSU, assisted by the Area Field Workers. Area Field Workers also pitch in during peak lending seasons like when crop loans have to be released. They help in verifying CSU, Mahila and Cluster Minutes Books, and sometimes actually attend CSU Meetings to help the Coolies take mature decisions.

Chickballapur has 1 Extension Worker and 1 Executive Field Worker. The former concerns himself mainly with policy matters - i.e. feeding ADATS and the Taluk Coolie Sangha with detailed and village-wise information on demand, utilisation and other credit related trends, and the translation of broader decrees into village level decisions. The latter concerns himself with actual operations described in the preceding paragraphs. Now with the CCFs operating in the newer CSUs of the erstwhile NOVIB Area, we have decided to appoint 1 more Executive Field Worker.

A.5. COOLIE WOMEN

A.5.1. MAHILA MEETINGS & WOMEN'S ISSUES

Mahila Meetings in the erstwhile ICCO Area are running well. Coolie women, who were earlier preoccupied only with solving their own problems, are now participating in the implementation of various ADATS programmes and Coolie Sangha activities. They take a keen interest with regard to CCF overdue, make everyone understand and follow up on the Sangha Tax decision, manage the DLDP, etc. Women have also shown remarkable dexterity in getting various government benefits sanctioned.

- The Nallaguttupalya CSU was showing some carelessness in paying Sangha Tax. They tried to hide their real income. Coolie women took the initiative in the Mahila Meeting and declared their real family income, much to the disgust of their men folk.
- In Ittappanahalli the Mahila Meeting took initiative to clear their long standing CCF overdue.
- In Shettikere the Mahila Meeting succeeded in getting the Gram Panchayat to lay pipelines to the Harijana Colony from the main water tank in the centre of the village.
- In Kachur CSU, Coolie women became shareholders of the Milk Collection Society.

In the erstwhile NOVIB Area, about 10 Mahila Meetings are yet to gain momentum. Progress at the remaining Mahila Meetings is quite satisfactory. Most Mahila Meetings are immersed in everyday problems like the settling of husband-wife quarrels, preventing second marriages,

utilising the *Vokkaku Sanchi Duddu*, passing referral health grants, monitoring the children's programme, etc. So much so that the gender agenda is yet to settle in these relatively new CSUs. After that, we hope that these issues do not remain as exclusive "women's concerns" and, like in the erstwhile ICCO Area, men and women will both begin to see something ugly and undesirable in 2nd marriages, wife beating and the rest.

- In Urulugurki village, Nagarathnamma's husband deserted her, accusing her of having bad character. The Mahila Meeting persuaded him and succeeded in uniting them.
- Devamma of Thippenahalli CSU was harassed by her husband. She was forced to go back to her mother's village since her parents did not fulfil some dowry like obligations. The Mahila Meeting was not able to solve this problem.

Some of the newer Mahila Meetings in the erstwhile NOVIB Area blundered in the use of their *Vokkaku Sanchi Duddu*. ADATS had to very reluctantly ask them to close their Post Office Bank Accounts (operated by the women themselves, without CSU or ADATS control) and deposit the moneys in the common CSU bank accounts (operated by elected CSU Representatives - 2 men and 1 woman). This was a sad but necessary step since we could not tolerate petty thievery in the name of politics.

A.5.2. CHILDREN'S PROGRAMME

In the erstwhile ICCO Area the Mahila Meetings are following up progress made by their children in government schools. Most Mahila Meetings arranged special tuition for children studying SSLC (school finals). Their budget was not enough and so they raised collections to meet the balance.

In the erstwhile NOVIB Area, where most supported children are still in the primary classes, Mahila Meetings monitored evening classes held by the VLWs.

Grants for the year	Rs 659,473
Spent on child support	<u>593,110</u>
Bank balances	66,363

A.5.3. DECENTRALISED HEALTH

In the erstwhile ICCO Area, the Mahila Meetings were careful in deciding on the monthly purchase of first aid medicines, as well as with referral help to sick patients. No bill was rejected by any Cluster Meet due to improper or irresponsible decisions by Mahila Meetings. This was a matter of great pride for neoliterate women who were initially challenged and ridiculed that they would not be able to handle money responsibilities.

In the erstwhile NOVIB Area, Mahila Meeting decisions were okay, except in a few cases. Coolie women were strict in the usage of their health budgets. But some health bills were rejected by Cluster Meets when found to be fake. Women CSU Representatives were warned to be more careful and develop skills to ferret out false claims.

- Jayamma of Sulakunte CSU, is a widow. When she fell sick Coolie women passed her medical expenses and also gave her an extra amount so that she could meet her daily expenses since she had no earnings during her illness.
- In Kanganahalli Cluster, after conducting self check-ups as they had been trained to, 7 women suspected the worst and themselves went to the Kidwai Cancer Institute at Bangalore for early detection of cervical cancer.

Decentralised health grants were given out to the various Cluster accounts in July and November 1995.

Grants for the year	Rs 1,344,251
Spent on referral health	<u>562,157</u>
Bank balances	782,094

A.6. SANGHA FUNDS

In the erstwhile NOVIB Area, the *Hundi* system maintained a good pace. Some CSUs have made *Hundi* contribution a criterion for continued membership. In the erstwhile ICCO Area, *Hundi* collections have been abandoned since the Sangha Tax system is now in place.

The 118 functioning CSUs of Chickballapur Taluk have so far collected a sum of Rs 1,531,622 which is deposited in their respective village level Bank accounts as balances and Fixed Deposits. Not a single rupee of these collections has been given by ADATS. But Rs 427,505 (28%) has been indirectly mobilised through the CCFs since borrowers voluntarily contribute 10% of their loan amounts to their respective Sangha Fund accounts. The per CSU average is high at Rs 12,980 and the per Member figure is Rs 545.

SECTION "B" CHINTAMANI TALUK

B.1. MEMBERSHIP & COVERAGE

	Last Report		This Report		
Total Villages	232		221		
1st 3 year Formation phase	149		117		
2nd 3 year Formalisation phase	34		61		
3rd 3 year Consolidation phase	25		26		
Dropped out Villages	24		17		
Normal Member Families	5,943		6,022		
Suspended Members	411				
Cancelled Members	926		1,854		
Women Memberships	1,211	(20%)	1,335	(22%)	
Coverage of Village Population	32%		35%		
Adults	13,002		11,679		
Minors	11,357		12,984		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	3,951	66%	Scheduled Castes/Tribes	8,316	48%
	1,111	18%	Middle Castes	3,863	29%
	960	16%	Forward Castes	5,179	19%
	6,022	100%		17,358	35%

Though the membership figures show a net increase of 79 in Chintamani Taluk, this is once again misleading. 596 new families joined the newer CSUs of the erstwhile EZE Area and so the number of families who dropped out during the past 6 months is actually 517.

Like at Chickballapur, only 478 of the 624 Coolie Families from 29 CSUs in the erstwhile ICCO Area paid the Sangha Tax and renewed their membership. 146 families dropped out. There were 2 reasons:

- About 80 families were identified as "undesirable" and refused membership. The CSUs refused to accept their Income Declaration Forms and decided that they would be better off without them! ADATS Staff, in keeping with our time tested policy, refused to interfere in the matter of primary membership in the Coolie Sangha on the grounds that this was purely a matter for the primary units to decide.
- 66 families themselves refused to pay.

There is a plethora of reasons for the remaining 371 members dropping out. The positive thing in Chintamani is that the Field Staff have this information at their finger tips. Keeping such detailed knowledge constantly in mind will avoid future mistakes.

- Some villages had "A class" and "B class" CSUs in the erstwhile NOVIB Area. When the Project Director visited these villages, he put his foot down and said that this was totally unacceptable. When these were clubbed into single CSUs, 59 better off families dropped out.

- Irresponsible behaviour by VLWs and VHWs caused entire CSUs to drop out. 56 Member families have got cancelled. It is likely that these families re-group themselves, find new village functionaries and re-enter the Coolie Sangha. Such a process is, in fact, healthy even if not totally desirable.
- Cross voting in elections for directors of a Milk Collection Society covering 3 villages resulted in 20 Members being cancelled by the respective CSUs.
- 71 double entries of 2 persons from the same household were rectified in the data bank.
- Day to day CSU functioning caused 98 families to be censored by cancelling their primary membership. This, as we have already commented, is actually a healthy sign.
- 18 richer families who had somehow wangled their ways into new CSUs in the erstwhile EZE Area were removed during the re-survey.
- 49 Coolie Families from 8 CSUs were cancelled when their women folk refused to attend Mahila Meetings. Care has been taken not to cancel families where women were PREVENTED from attending Mahila Meetings.

Population coverage increased by 3 points to 35% and women membership by 2 points to 22%. Nevertheless, the dropping out of 146 mature member families after 7 years of intensive socio-political investment is definitely a disturbing sign.

The change in demographic composition of adults and minors merely reflects data correction through a painstaking exercise we carried out in January and February 1996. (We had all along suspected that relative ages had been wrongly entered in our data bank since adults outnumbered children at Chintamani - this is not normally the case in respect of Coolie Families.)

11 villages were removed from our data bank since CSUs had not even started in these villages. 7 were unnecessarily being reflected as dropped out and 4 were shown as being in the 1st phase of Coolie Sangha building. 1 CSU from the erstwhile ICCO Area dropped out completely.

B.2. ISSUES & STRUGGLES

B.2.1. LAND ISSUES

Major land issues

- At Gadagavarapalli CSU, the VLW's brother had given his land on lease to a local *Ryot* for Rs 2,400 in order to meet the medical expenses of his son. He eventually cleared his dues but the *Ryot* refused to return the land. CSU Members got together and forcibly ploughed the land. The *Ryot* went to the police station but he could not prove his claim.
- At Kanganahalli CSU, the village leader who, with the new MLA's support, had opposed the Coolies getting united, blocked the common road going to Coolie fields. This traditional pathway had been in use for the past many years. In spite of several requests by the Coolies to not place unnecessary obstructions, the *Ryot* did not oblige. He even got the help of the local police station. When the CSU went to remove the obstruction, he brought thugs from nearby villages and assaulted the Coolies. About 10 CSU Members, including 3 women, were admitted in the hospital for 6 days. CSU Members went to the District Commissioner's office at Kolar to complain the injustice. The District Commissioner immediately inspected the spot and ordered the police to arrest the culprits.

Issues narrated in the previous report

- The Appasanapalli issue is settled once and for all.
- But in Jangampura the Coolies shared the 7 acres they got from the Assistant Commissioner with the *Ryot*. Perhaps it was village prudence that prompted them to thus compromise. But we cannot help wondering if it was not done from a position of weakness, and whether an older CSU would have thus acted.
- At Gadigavaripalli the Deputy Commissioner and the Tahsildar have cleverly avoided granting the 370 acres of land to 46 CSU Members. It now appears that they were only interested in tiding over the sensitive moment with no real intention to help the Coolies.

Minor land issues

- At Apsanahalli the local *Ryot* leader illegally encroached upon 15 acres of land which had big trees on it. This land belonged to the government and some landless CSU Members had applied for title. CSU Members brought this encroachment to the notice of the Tahsildar and brought him to the spot for verification. The Tahsildar assured them that the plot would be distributed to deserving Coolies after a survey of the entire land was carried out. He warned the *Ryot* not to proceed with his encroachment.
- At Marbanahalli, a CSU Member had been cultivating his land for the past 15-20 years. A *Ryot* from a nearby village tried to occupy it by creating some false documents with the help of the Panchayat Secretary. CSU Members came to know his intentions and immediately complained to the Tahsildar. A case has been booked against both of them.
- In Jangampura CSU, Narasappa, a *Ryot* encroached upon a 10 feet strip of land belonging to CSU Member Narasimhappa. When Narasimhappa went to question him, he was badly beaten up with the help of nearby villages. A case has been registered in the police station.

B.2.2. OTHER ISSUES

CSUs continued to be active on a day to day basis. They struggled against *Ryots* as well as petty government officials in their slow but steady attempt to build platforms of strength for Coolies.

- At Korlaparthi, the Gram Panchayat Secretary was taking bribes of Rs 10 for each Ration Card he issued. The Cluster Meet raised this issue and warned him. The Secretary got scared and stopped taking bribes.
- At Nandanahosahalli, the government primary school Teacher was very prompt and sincere in his work till recently. Of late the local leaders influenced him and he totally changed. He began to neglect his duties and started misusing school funds. CSU Members observed this and advised the Teacher to rectify his behaviour. But when he did not listen to them they reported him to the Deputy Director of Public Instruction. After due enquiries, the Teacher was discharged from his duties. Other Teachers who were irregular before this incidence have quickly bucked up.
- CSU Members from Murugmala and Mohammadpura succeeded in stopping the mismanagement of a fair price shop by taking it over and running it themselves.
- At Vaddarahalli, CSU Representative Narasimha Murthy contested for the post of president in the local Milk Collection Society. Muniswamy Reddy, a local *Ryot*, smelt defeat and tried to trap Narasimha Murthy by charging that he had tried to rape his minor daughter. But he could not prove his charges and CSU succeeded in filing an atrocity case against the *Ryot*. The matter is now in Court.
- At Doddamunimangala CSU, a local *Ryot* had a grudge against the VHW for initiating the Coolie Sangha in the village. He prevented her from transporting some bricks

through his land. She got the help of CSU Members and decided to use another route from the kiln rather than compromise with the local leader.

- Narasimhappa works as a Guard in the Forest Department. When the daughter of local *Ryot* leader tried to collect firewood illegally from the forest, Narasimhappa objected. The next day his family members were beaten up and a false complaint was lodged in the police station by the girl's father, stating that the Guard had tried to rape her. CSU Members went to the police station and explained the situation. Now an atrocity case has been registered against the girl's father.

Coolies used their collective strength to get many government benefits.

- Lakkepalli CSU Members took the initiative and succeeded in getting a Milk Collection Society sanctioned. This will cover 6 nearby CSUs. CSU Members have a majority of the shares and are determined to keep this village body under their control and run it efficiently.
- Doddaguttahalli and Deshavarapalli villages did not have a government school. CSU Members from both villages succeeded in getting one sanctioned.
- At Guttapalya CSU, 6 Ashraya houses were sanctioned. But they later got cancelled due to political pressure from local leaders. The entire CSU staged a *dharna* in front of the BDO Office. The BDO and MLA were forced to visit the spot and re-sanction the houses.
- Harijans in Gunnapalli CSU depended on local *Ryots* for drinking water since there was no borewell in the village. Then these *Ryots* put the condition that water would be given only if they disbanded the Coolie Sangha. But the CSU Members did not agree to their condition and succeeded in getting water connection to the Harijana Colony by getting a mini water tank sanctioned.

The tackling of issues has a tremendous learning value. Often times this can be at great cost and severely painful.

- Narayanaswamy of Gollapalli died in a tractor accident. The tractor owner requested the Gollapalli CSU Members not to register a case and assured them of Rs 20,000 as compensation within a month. The Coolies believed him and agreed. But after 1 month he refused to give the amount and asked them for proof of his promise. The CSU realised its mistake in dealing outside the system, without any legal or written agreements.

Coolies living in abject poverty showed a strong solidarity and concern for each other. It was as if the CSUs were a trigger to bring out the best in them.

- At Chikkakurubarahalli, CSU Members collected Rs 2,000 and ADATS gave another Rs 4,000 for releasing a boy from bondage. One among them, a mason, has taken him on as an apprentice.
- In Balehalli CSU, Coolies contributed Rs 600 and released Venkatalaxamma, a CSU Member's daughter, who was forced to work in a *Ryot's* house under near-bonded conditions.
- In Kurupalli CSU the Members contributed *Ragi*, clothes and arranged for immediate relief when Gangulappa's house accidentally caught fire.

At the same time, the Coolie Sangha is not just the ganging up of the poor and using bullying tactics to bargain for a place and position in village society.

- Narayanaswamy of Nidugurki got cheated of Rs 7,000 when buying a bullock. The VLW and CSU Representatives succeeded in threatening the cheat and getting the money back. They advised the Member to take the CSU's suggestions in future and not go about conducting his business as if he were a lone ranger.

But just a month later, in November 1995, the very same brash and abrasive rough and tough tactics of the VLW resulted in half the members getting alienated and the CSU has temporarily closed down.

Another type of issue has come to be common in the villages. These suggest that Member Coolie families are beginning to take the slogan of castelessness and rejection of social custom quite seriously, internalising a deep and fundamental secularism.

- In Raspalli CSU a Harijana girl had an affair with an upper caste boy from the Reddy community. The Reddy community got united and beat up the Harijans. They warned them to keep control over their girl and threatened to kill her if she continued to “tempt and spoil” their boy. The Harijans, with the support of other CSUs, lodged a police complaint. The police registered a non-bailable atrocity case and arrested a few leaders. CSU Members are still living under sheer threat in this village.
- VHW Shanthamma of Nagendrahalli Colony succeeded in arranging a registered marriage of an orphaned Muslim girl with a Harijana youth. Some orthodox villagers opposed this and decided to boycott the VHW from social ceremonies. But the CSU was not convinced and wholly supported Shanthamma.

This also has another side. *Ryots* are quick to point out what will happen if the prevailing order of things are disturbed, specially in such fundamental matters like sexuality and segregation.

- At Mylapura CSU, a 15 year old son of a CSU Member tried to rape a 10 year old daughter of another CSU Member. The CSU got divided into 2 groups. The Cluster Secretary, along with CSU Representatives and sensible Members from the surrounding villages, interfered and settled the matter.

B.2.3. COOLIE CAPACITATING IN DEALING WITH ISSUES AND STRUGGLES

In the erstwhile ICCO Area, problems created by *Ryots* were much less during this reporting period. The few incidents which did come up were settled in the CSUs. Women’s issues were given a lot importance in the CSUs. Participation of both, men and women, seems to be the general rule when solving women’s problems. The ex-VLWs (who had worked hard to build up CSUs in their respective villages for 6 years) take a lot of initiative and work in the same spirit as before their withdrawal.

In the erstwhile NOVIB Area, there was a noticeable contribution of ADATS Staff and the Taluk Secretary in tackling serious problems like rape, murder, atrocities, etc. Some petty land disputes were handled by the CSUs themselves. Incidents of CSU Members being physically brutalised have reduced and Coolies live with a far greater physical security with the passing of every day. Men and women alike take an active part in discussing women’s issues and joint struggles are becoming increasingly common.

In the erstwhile EZE Area, issues arising between CSU Members and *Ryots* are settled either in police stations or in Courts of law. ADATS village Staff and Community Workers assist in most cases. Hardly any problem between CSU Members and outsiders were settled through village level negotiations. Even in the rare instance when this was possible, ADATS Field Staff played a lead role.

Member Coolie families in these new CSUs have not yet succeeded in wooing the neutral population onto their side. This makes it difficult for them to directly tackle issues by themselves, and then go to the authorities as a final resort. Surprisingly, the police have been sympathetic to Coolie grievances, for otherwise their success rate would have been very small.

Most women’s issues are tackled by male CSU Representatives or male village Staff in these new villages of the erstwhile EZE Area. VHWs and women CSU Representatives merely accompany them. This gives a benign colour to the tackling of women’s issues and does little to

strengthen the overall position of women. These young CSUs, which are only 1-2 years old, are a far way off from internalising a gender agenda.

In availing government benefits the Community Workers play a supporting role in the erstwhile EZE Area. They accompany village Staff and the benefiting CSU Member. The Taluk Secretary also gets involved whenever political pressure is needed to get a job done.

On the whole, the newer CSUs of the EZE Area are showing far slower progress with regard to the capacitating of Member Coolie families when compared to CSUs which were, some years back, at the same stage in the other Areas. This is a worrisome thing and our Field Staff have to work very hard to shed their "social worker" role and image.

B.2.4. FAMILIES WHO GOT GOVERNMENT BENEFITS

	Icco Area	NOVIB Area	EZE Area
Houses under different schemes	10	67	92
House sites	-	10	23
<i>Bhagyajothi</i> electric connections	6	24	63
IRDP loans	-	18	38
Pitching works	3	6	2
Borewells under SC/ST schemes	1	1	-
Free wells	1	-	-
Pensions	10	17	66
Hostel seats in high school	-	-	-
Ration Cards	-	75	-

B.3. MEETINGS & TRAINING

B.3.1. STAFF MEETINGS

VLWs from the erstwhile NOVIB Area continued to meet once a month. Attendance at these Area Staff Meetings were quite regular. Every Staff Meeting started with a review of happenings in each CSU. Senior ADATS Staff guided in chalking out future courses of action. Apart from this standard agenda, VLWs were made to understand their role in enhancing the CCFs. A lot of discussion centred around the economy of the villages and how individual families could avail maximum benefits from emerging markets. They have understood that each family's potential for economic development has to be individually identified since there is no blanket shortcut to grandiose success.

All the VLWs, VHWs and Community Workers from the erstwhile EZE Area met separately once a month. The Projects Assistant attended 4 Meetings and the BCS President presided over 2. VLWs reported on the month's happenings at their respective CSUs and explained how they solved problems. Reasons why some villages dropped out was discussed. The objectives of the CCFs within the overall framework of the Coolie Sangha was made clear to the relatively newer village Staff. VLWs were trained to write minutes and observe formalities connected to the CCFs. They were also taught to use various government schemes, training courses, medical camps, etc. VHWs shared problems they encountered when conducting Mahila Meetings.

During this reporting period the VLWs were asked to make a thorough re-survey in order to correct our data bank and elicit more detailed family-wise information on the education and occupation of each person in every Member household.

Community Workers from the erstwhile EZE Area met once a fortnight. The Projects Assistant attended all these Meetings. Each and every VLW's and VHW's strength and weakness was assessed and strategies decided upon to strengthen village Staff. Community Workers know that they have only 2 more years before these village functionaries take over. They are

determined to develop a human infrastructure as their personal and lasting contribution to the villages they are working in.

B.3.2. TALUK COOLIE SANGHA (CCS) MEETINGS

4 monthly Taluk Coolie Sangha (CCS) Meetings were held with 1 abandoned due to heavy rains. 700 to 800 CSU Representatives and village Staff took part in serious discussions for 2 days and 1 night every 3rd weekend. The Meetings were a forum for critical evaluation and ADATS Field Staff were not spared. Highlights of activities and decisions taken:

- All Member Coolie families from the erstwhile ICCO Area would henceforth declare their annual income and contribute 10% to their respective CSUs as a compulsory Sangha Tax. Membership would be decided on the basis of paying tax. Cluster Secretaries and CSU Representatives should take extra responsibility to make each family understand the importance of the tax system in the building of a civic democratic body.
- 2 simple marriage were conducted in the CCS Meeting.
- A group of CSU Representatives went to Kolar to pressurise the Superintendent of Police to take note of a white slavery case. The Circle Inspector was *gheraoed* for his negligent attitude towards Coolie women; he assured them that there would be an immediate change in his behaviour.
- A call was given to make maximum use of the skill training and placement facility at Bagepalli.
- Reasons for CCF overdue in the older CSUs was discussed and preventive measures to be taken in the newer Areas were decided upon.
- The Chintamani Taluk Coolie Sangha has developed into a forum with political clout in the Taluk. Perhaps it does not have as much public recognition as at Bagepalli, but they are definitely on the way. Coolies identify with their CCS and respect even unpalatable decisions taken there as binding on one and all.

B.3.3. EXECUTIVE COMMITTEE MEETINGS

Cluster Secretaries from the erstwhile ICCO and NOVIB Areas met every fortnight. The Taluk Secretary presided over these Meetings which were sometimes attended by the BCS President. Executive Committee Meetings started with a review of decisions taken in the previous CCS Meeting and reported on implementation. The following were their main activities:

- Followed up CCS decision on 10% Sangha Tax. Evaluated the causes and consequences of some Members' decision to not pay up.
- Visited Rasapalli CSU in order to make a first hand appraisal of long standing CCF overdue and decide on the future course of action.
- Made a list of CSU Members who genuinely deserved to benefit from various government housing schemes and get ration cards.

B.3.4. REGULARITY OF CLUSTER MEETS

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Erstwhile NOVIB Area	9	194	156	18	20
Erstwhile ICCO Area	5	108	84	10	14
Erstwhile EZE Area	18	389	311	23	55

B.3.5. TRAINING

- A 2 days residential training was given to VLWs, VHWs, CSU Representatives and 7 to 8 Members from each CSU in the erstwhile NOVIB Area. This was done through 2 batches in February just before the commencement of the DLDP. The rules and procedures to be followed during the DLDP were thoroughly discussed.
- A 3 days residential training was given to 103 VHWs through 3 batches by the ADATS Secretary. The BCS President and Mahila Trainers from Chickballapur also attended. This was a refresher course on gender. The social status of Coolie women in their families and in village society, physical problems faced by Coolie women (firewood, water, child care and domestic work), and role of Mahila Meetings to strengthen them were reflected on.

B.4. COOLIE CREDIT FUNDS (CCFs)

B.4.1. STATUS OF THE CCFs AS ON 31 MARCH 1996

Grants given to 221 village level CCFs						Rs 54,78,542.00
Add: Interest earned						2,12,551.40
Less: Safety Net						3,100.00
Total CCF Capital in the Taluk						56,87,993.40 (100%)
Total of Good loans in the Taluk						5,91,275.00 10%
Total of Overdue in the Taluk						3,04,865.00 5%
1 to 6 Months Late	2,11,135.00	3%				
7 to 12 Months Late	16,025.00	0%				
Over 1 Year Late	77,705.00	1%				
CCF Bank Balances in the Taluk						47,92,108.40 84%
Cumulative loans given						Rs 25,42,302.00
Number of loans						1,760
Average borrowing						Rs 1,444.49
Repayment Rate						88.01%
Capital at Risk						5.36%
Utilisation pattern	Amount borrowed		No of loans			
Crop Loan	8,63,270.00	33%	817	46%		
Agriculture	1,44,750.00	5%	89	5%		
Cattle	8,69,050.00	34%	443	25%		
Trade & Entrepreneurship	6,39,542.00	25%	390	22%		
Consumption & others	25,690.00	1%	21	1%		
Total	25,42,302.00		1,760			

B.4.2. UTILISATION

In the erstwhile ICCO Area problems of overdue were thoroughly discussed in all the Meetings. It was found that there were no problems when deciding on the giving out of loans or during utilisation. Eventually, most of the outstanding loans are returned.

Like at Chickballapur, it was **TIMELY REPAYMENT** which was the real problem. 1-6 month late loans accounted for 3% of capital and dropped the repayment rate to a mere 88%. This causes problems since there is neither borrower confidence to take the very high bank balance of 84% of the capital, nor is there lender confidence to give.

When Coolies from the erstwhile NOVIB Area wanted to adopt the “Become Rich in 3 Years!” slogan, the core team from Bagepalli spent 3 weeks visiting each and every Cluster in order to appraise the Coolies’ potential to adopt an economic agenda. It was decided that

each CSU Member should personalise the slogan and reflect on possibilities at the family level. CCF grants were accordingly released. Quite predictably, CSUs closer to Chintamani town were interested in off-farm ventures like petty business, sericulture reeling, brick making, etc. CSUs further away from the town showed interest in agriculture related activities like animal husbandry and land development.

In the erstwhile EZE Area, ADATS Staff explained the objectives of the CCFs and related problems faced in the older Areas. Coolies have understood that the CCFs should be looked upon as part and parcel of everyday Coolie Sangha activity and not as a separate loan giving programme. The 1st round of CCF loans were decided in the CSU Meetings and separately ratified by the Mahila Meetings. Both these Meetings were held in the presence of ADATS Staff in order to give an in-field training and also to avoid domination. 20 CSUs decided not to take CCFs till they were a little more mature in their unity. Quite a few decisions taken in CSU Meetings were rejected by their Mahila Meetings and sent back for more detailed family level discussions.

B.4.3. CCF STAFF

When discussing the reasons for the rather high bank balances we realised that the CCF was severely understaffed. Right now we have 1 Extension Worker and 1 Executive Field Worker who look after 88 village CCFs. Once the newer CSUs of the erstwhile EZE Area start their CCFs, the number will rise to 221. This will become a truly impossible situation. There is an immediate need to appoint 2 more Executive Field Workers and ADATS will be doing so in the coming weeks.

With the “Become Rich in 3 Years!” slogan being adopted in the erstwhile NOVIB Area, the ADATS Projects Assistant (Entrepreneurship) spent far more time in Chintamani Taluk. But with the start of DLDP works in March 1996, he has been otherwise engaged.

B.5. COOLIE WOMEN

B.5.1. MAHILA MEETINGS & WOMEN’S ISSUES

Mahila Meetings in the erstwhile ICCO Area were quite regular except in 2 CSUs. Apart from discussions on the children’s and health budgets, Coolie women showed a keen interest in the long term development of the child. Women showed an interest in Coolie Sangha politics. 2 women Gram Panchayat Members from the Coolie Sangha regularly shared experience in their Mahila Meetings.

- Shankamma of Kalaksandra CSU used to go to a nearby village for daily labour. She took a CCF loan to rear sheep and stopped going for Coolie. When the local Ryot called her to do his cultivation work she refused. He misbehaved with her and threatened bad consequences. She put the matter in the CSU Meeting and asked for protection. All the CSU Members, with the support of neighbouring CSU Representatives, confronted the Ryot. The Ryot got scared and apologised. He quickly agreed that Shankamma was not his bonded labourer and was free to do whatever she wanted.
- Coolie women from Kendanahali have always stood out. Some months back they had succeeded in throwing the liquor shop out of the village. This time, all the women paid up shares and formed an All-Women’s Milk Collection Society. They then went to Kolar and managed to get 6 loans for cross bred cows sanctioned from the Milk Union. Today we can see a total role reversal in these families with women being the owners and managers of the main family enterprise, with men playing a supportive role.

10 Mahila Meetings from the erstwhile NOVIB Area were not quite satisfactory. Just as in some CSUs of Chickballapur, they too floundered in the usage of their *Vokkaku Sanchi Duddu*. The interference of men, women Cheque Signatories’ negligence and fiscal miscalcu-

lation, were some of the reasons. Just as in Chickballapur, ADATS had to ask them to close their separate Post Office accounts and place unused moneys in the CSU Bank Accounts. Some Mahila Meetings did not agree, saying that they would not be punished for some other groups' mistakes.

Till recently we were not able to appoint a separate Mahila Trainer for the erstwhile EZE Area. The 3 male Field Workers had to make an extra effort to help the Mahila Meetings. The other Area Mahila Trainers helped out in selecting 2 new persons and orienting them. In spite of all these management problems, progress in the Mahila Meetings was quite satisfactory. These young Mahila Meetings mainly discussed personal problems faced by Coolie women. The *Vokkaku Sanchi Duddu* was used judiciously. But we had misuse problems in 4 Mahila Meetings and ADATS had to ask them to close their separate Post Office accounts.

- Narayanamma of Muddulahalli was deserted by her husband 3 years back. Since she was alone she wanted to go back to her parents' village. CSU Members and Coolie women convinced her to stay on, assuring her of their total support and protection.
- The Nadimpalli Mahila Meeting decided to spend part of the children's budget to pay for tuition for those children who needed extra attention before the public examinations.
- Errappa of Chikkakatigenahalli was ill for a long time. He wanted his son to be taken back from school since there was nobody to look after him. The Mahila Meeting convinced him not to do so and contributed Rs 500 towards his personal expenditure, apart from paying his medical bill from the health budget.
- The Shettinayakanahalli Mahila Meeting succeeded in preventing a 13 year old girl from getting married by persuading her parents.

Rs 6,000 was replenished to 3 Mahila Meetings at the erstwhile NOVIB Area and Rs 4,000 to 12 Mahila Meetings from the erstwhile EZE Area during this reporting period. These were moneys that the women had used up and could not collect back for a variety of reasons. ADATS Secretary used her personal discretion to take these decisions based on confidential requests from the respective Mahila Trainers.

For quite for some time, ADATS has not had senior women Staff exclusively dealing with women's affairs. This is a definite disadvantage. The Mahila Trainers are able to take issues up to a certain point and not beyond. Consider a typical example.

- Marakka, a deaf and dumb woman from Burudugunte, was raped by a local youth. The Cluster supported Marakka and a non-bailable case had been registered against the culprit. Marakka's mother was very supportive throughout the struggle, but her husband rejected her for some days. ADATS Field Staff and other Cluster functionaries succeeded in convincing him that his wife was totally blameless.

We did not have a conceptually trained Staff member in Chintamani who could take this issue further in order to explain to the Mahila Meetings that this was a classical stereotype attitude towards rape. First there is anger against the perpetrator. This is followed by a general feeling of disgust. Then there is the searching for scintillating "reasons" why it happened in the first place. And finally a blaming it all on the victim. The pattern is typical to the point of being tragically boring. The victims' reactions and the various stages of suffering and rebellion they go through are also fairly predictable.

Had someone immediately discussed this phenomenon with Coolie women in a spontaneous manner, we could have achieved a tremendous lot in beginning to break this pigeonhole thinking and reaction. To rake up the issue later would be terribly insensitive to the feelings of an already injured and victimised person. We realise that the contribution of senior women Staff in an NGO go far beyond this limited (even if terribly important) role that we have just suggested. But this is the single largest dearth we acutely feel in the organisation.

B.5.2. CHILDREN'S PROGRAMME

Children's classes are running very well in all the villages. VLWs conduct tuition classes for Coolie children who attend government schools every evening. The Mahila Meetings take their responsibility of following up on school attendance quite seriously. Their main problem is that they have spent off all their moneys.

Grants for the year	Rs 500,575
Spent on child support	<u>500,796</u>
Bank balances	- 219

B.5.3. DECENTRALISED HEALTH

In the erstwhile NOVIB Area the decentralised health budget has been responsibly handled by the Mahila Meetings in almost all the villages. Women were very strict in passing health bills. They thoroughly checked the attendance register, contributions to Sangha Fund, etc. before entertaining referral health requests. A part of the budget was used to encourage men to undergo birth control operations.

- Padmamma of Mohmadpura was deserted by her husband immediately after her child was born. She had nobody to take care of her. The Mahila Meeting took care of Padmamma by providing a health grant for food and clothes. The women also persuaded her to undergo a family planning operation.

Decentralised health grants were given out to the various Cluster accounts in July and November 1995.

Grants for the year	Rs 848,025
Spent on referral health	<u>406,320</u>
Bank Balances	441,705

B.6. SANGHA FUNDS

In the erstwhile NOVIB Area, except for 2 villages, *Hundi* collections have become positively integrated into the Coolie Sangha's daily activity. These CSUs are also discussing the pros and cons of the new experiment at Sangha Tax in the erstwhile ICCO Area. In the erstwhile EZE Area, except for 18 villages, *Hundi* collections were regular. But the volume of collections was still low. Some CSUs have made it compulsory to contribute to the *Hundi* to retain CSU membership.

Chintamani Taluk has a total Rs 1,580,181 in 204 CSU level bank accounts and Fixed Deposits. Only 16% (Rs 254,230) of this collection has emanated from the CCFs. Because 117 CSUs of the erstwhile EZE Area are still in the Formation phase, the per CSU average is low at Rs 7,746 and the per Member figure is only Rs 263.

SECTION "C" SIDDALAGHATTA TALUK

C.1. MEMBERSHIP & COVERAGE

	Last Report		This Report		
Total Villages	79		100		
1st 3 year Formation phase	46		23		
2nd 3 year Formalisation phase	28		44		
3rd 3 year Consolidation phase	nil		21		
Dropped out Villages	5		12		
Normal Member Families	1,954		1,618		
Suspended Members	164				
Cancelled Members	588		1,109		
Women Memberships	348	(17%)	281	(17%)	
Coverage of Village Population	44%		37%		
Adults	4,189		3,337		
Minors	4,168		3,611		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	885	55%	Scheduled Castes/Tribes	2,083	42%
	346	21%	Middle Castes	939	37%
	387	24%	Forward Castes	1,351	29%
	1,618	100%		4,373	37%

At Siddalaghatta too, 357 families dropped out during the past 6 months. The figures show a drop of 336. But this hides the fact that 21 new families joined the CSUs. Membership from 23 CSUs of the Sadali Area have not yet been entered into our data bank. This is because we make the Coolie Families go through 2 or 3 rounds of ALP classes before formally admitting them into the Coolie Sangha.

Only 412 out of 563 Coolie Families opted to pay the Sangha Tax. As a result 151 families dropped out. 3 of the 26 CSUs from the erstwhile ICCO Area totally ceased to function in protest against the compulsory Tax.

- 206 more families dropped out from CSUs in the erstwhile NOVIB Area where we lost 4 entire villages. It is very interesting to note that nearly all these persons were cancelled when their respective CSUs disciplined them.
- 92 Member families were cancelled when they refused to repay CCF overdue in spite of persistent cajoling and pressure. There was a moderate school of thought which suggested that these families should be kept in the CSUs "at least till they repaid their debts". But the other, more strict opinion prevailed. Now the Coolie Sangha is determined to collect back the overdue even with these ex-Members "in the opposite camp".
- Cross voting in Milk Collection Society elections resulted in 21 families being cancelled by their respective CSUs.
- 26 families were cancelled when they showed a reluctance to work together, shoulder to shoulder in the hot sun, during DLDP works.

- 34 families were cancelled for being “too busy” to attend CSU Meetings.
- When 20 Coolie women refused to attend their respective Mahila Meetings, their family memberships were cancelled.
- There were 13 double entries which were rectified in our data bank.

Population coverage dropped by a huge 7 points and now stands at 37%. But this figure will rise once Sadali Area memberships are entered. The caste composition of the membership has changed only very slightly, in favour of Harijans and tribals. Women membership also continues to stay at 17%. Both these indicate that while droppage has been across all sections, it is the slightly better off who chose not to take the Coolie Sangha into permanence.

C.2. ISSUES & STRUGGLES

C.2.1. LAND ISSUES

7 land issues came up during this reporting period. In the erstwhile NOVIB Area, the Coolies faced 1 major and 3 minor ones. The erstwhile ICCO Area witnessed only 3 minor land issues. We noticed that the CSUs have begun to assert themselves as effective arbitrators. This is possible because of a tremendous rise in their self image, and confidence that theirs is a body which has come to stay.

MAJOR LAND ISSUES

- In Hosahalli village nearly 33 acres of land was in the possession of 11 CSU Members for the past 20 years. They had applied to the government for proper title. Since there was no problem as such, they had not taken much interest in obtaining the papers. A local *Ryot* who knew this started making false documents in his name by bribing the concerned officials. When the Coolies went to their lands for harvest operations, the *Ryot* appeared with some policemen claiming that the crop belonged to him. He then produced his false documents. CSU Members returned home empty handed. The Cluster Secretary arranged a special Cluster Meet the following day. All the CSUs decided to go ahead with a forcible harvest. The next day nearly 125 Coolies started to harvest the crop. The *Ryot*, who had not expected this show of solidarity, was a mute spectator and did not dare produce his false documents. The Cluster Meet advised the CSU to immediately get proper title.

ISSUES NARRATED IN THE PREVIOUS REPORT

- Nothing much happened at Varahunasenahalli. Just as at Chintamani Taluk, here too the officials' main concern seems to have been to simply tide over the moment and avert an incident. All that our CSU Members got was a compassionate hearing and compensation for their burnt huts. The corrupt petty officials seem to be off the hook and the Deputy Commissioner has still not settled the matter in HIS VERY OWN special Court.

On reflection, one seriously wonders if real justice can be obtained through petitioning and appealing to their sense of justice and fairness. Most officials have the dual responsibility of maintaining public order and also implementing the letter and spirit of the law. They are quite prompt in discharging their primary obligation and are not too concerned with the latter. Theirs seems to be a classical colonial attitude that the natives deserve what they get. That it is in their blood to fight. Theirs is just to ensure that they do not kill each other.

The Coolie Sangha is far more adept at dealing with politicians who are constantly accountable, and political realities which reflect the moods of the electorate. Officials, on the other hand, are an authority onto themselves. We truly look forward to the establishment of *Nyaya Panchayats* in the villages (as envisaged in the Panchayat Raj Act) and the divesting of all non-magisterial powers from district officials.

MINOR LAND ISSUES

- At Ammarathimmanahalli, Seethamma and Venkataramanappa, both CSU Members, had a boundary dispute. Both went to the police station to lodge their respective complaints. The police officer demanded a big bribe to unofficially settle the matter and showed reluctance to register the case. Neither could pay the bribe and appealed to the CSU Meeting for settlement. CSU Members amicably settled the matter and warned them that their memberships would be cancelled if they ever again went to an outside agency instead of first taking recourse in the CSU.
- In Lakkepalli, CSU Member Sadanandappa bought 5 acres of land from a *Ryot*. A tamarind tree which stands in the middle of the land was not mentioned in the registration deed. Some time later, the seller claimed his right over the tree and demanded an extra compensation. The CSU, along with other villagers, threatened him with dire consequences if he dared to raise such flimsy objections.

C.2.2. OTHER ISSUES

- At Doddadasenahalli, CSU Members contributed Rs 400 and collected Rs 1,000 from the neighbouring CSUs to release a boy from bonded labour.
- At Varahunasenahalli CSU, a Harijana youth fell in love with a non-CSU Reddy girl, ran off from the village, and got married. The caste people threatened CSU Members with dire consequences and a social boycott was enforced. The situation is still tense and the Coolies are able to live there mainly with the support of nearby CSUs for day to day assistance in buying rations, etc.

C.2.3. COOLIE CAPACITATING IN DEALING WITH ISSUES AND STRUGGLES

In the erstwhile ICCO Area issues against *Ryots* have reduced. Outsiders have stopped playing foul tricks to de-stabilise the Coolie Sangha since they are now convinced that it is here to stay. Most CSUs now give attention to internal rectification. Lack of fiscal discipline in some, and drop outs when the Tax system was introduced, were the 2 main concerns of mature CSUs. ADATS Staff supports them to make critical evaluations of progress, continually raising disturbing questions. Strengths and weaknesses of the CSUs, causes and consequence of internal bickering, were some of the problems that the Field Staff forced them to reflect upon in the Meetings. Citing examples from Bagepalli, some serious envisioning of the future took place.

In the erstwhile NOVIB Area, CSU Representatives played a brave role when tackling issues. The services of VLWs was used for technical matters like writing complaints and applications, filling forms, etc. ADATS Staff support was sought for guidance in legal matters. During Area Staff and Executive Committee Meetings, information was given on different anti-poverty schemes of the government and the changing socio-legal scenario.

C.2.4. FAMILIES WHO GOT GOVERNMENT BENEFITS

	ICCO Area	NOVIB Area
Houses under different schemes	44	15
House sites	30	29
Pitching works	5 villages	8 villages
Free Borewells	2	2
Training under Trysam	15	10
<i>Saguvadi Chitti</i> (free title deeds for land)	14	22

C.3. MEETINGS & TRAINING

C.3.1. STAFF MEETINGS

VLWs and VHWs from the erstwhile NOVIB Area continued to attend their fortnightly Area Staff Meetings. SCS Meeting decisions were reviewed to monitor compliance. VLWs and VHWs were guided on how they could contribute to the process of strengthening Coolie women. VLWs were also kept informed about CCF due dates in their respective villages. Information was given on various government schemes, skill training in Bagepalli, health check-up camps, etc.

The weekly Meetings of Community Workers from the 1 year old Sadali Area also continued during this reporting period. The daily activities of these ADATS paid Staff was monitored and they were given a lot of socio-political and technical input on how to build brand new CSUs. Criteria to select Volunteers (who would later become VLWs) were evolved in these Staff Meetings.

C.3.2. TALUK COOLIE SANGHA (SCS) MEETINGS

In addition to CSU Representatives and village Staff from the erstwhile ICCO and NOVIB Areas, Community Workers and Volunteers from the Sadali Area also attended the 2 days SCS Meetings held on the 4th weekend of every month. Highlights:

- After a prolonged discussion, the SCS decided that everyone in the 7 year old CSUs of the erstwhile ICCO Area would pay 10% of their income to the Sangha as a compulsory Tax. Membership in these CSUs would henceforth be determined by this criterion.
- CCF overdue position of the Taluk were reviewed every month. It was decided to send the Executive Committee to problematic villages.
- *Hundi* collections to be taken seriously in the erstwhile NOVIB Area villages.
- Skill training opportunities at Bagepalli to be fully utilised.

Siddalaghatta has a serious problem. Though CSU, Mahila and Cluster Meets are held quite regularly, SCS Meetings have not really caught the imagination of the Coolies. Only 2 SCS Meetings were held with full quorum. 2 were irregular and 1 had to be abandoned. Common issues concerning the entire Taluk, yet outside the immediate purview of the Coolie Sangha, hardly ever came up in these 2 day Meetings. Instead, the assembled CSU Representatives and functionaries informed each other on happenings in their villages and Clusters in a near casual manner.

The reason for this indifference can be traced to a low level of political aspiration in parts of the Taluk which are closer to the town. This has a definite economic basis. Siddalaghatta town is a sprawling cocoon market and silk reeling centre. Once a newcomer learns the ropes, it is fairly easy to get a job as a casual labourer, work very hard and earn Rs 40-60 per day. The ancillary and informal sectors are also quite prominent and those with some ingenuity can set up a variety of small businesses.

The Coolie Sangha Model has evolved in and traditionally appeals to a population who have no such "easy way out". They have to struggle for every meagre concession, be it a few rupees increase in daily wages, grain and clothes at concession rates through the public distribution system, better terms of tenure, less harassment and oppression, or whatever. Consequently the structures, procedures and discipline of the Coolie Sangha are all honed to this slow paced, semi-feudal (peasant based) village reality underlined with a frugal conservatism. It is probable that those in a booming small town economy do not find it necessary to unite, meet and function in quite the same fashion.

Almost half the villages of the erstwhile ICCO Area are close to Siddalaghatta, caught between a Bagepalli like village reality and the lure of the town. It is typical to see Coolie women more interested in building and preserving the CSU, while the more adventurous men venture into town with half loyalties and split compulsions. “*Petaki poyinadu*” (meaning “Gone to the town”) is a common expression with double meaning, literal as well as figurative, in Siddalaghatta Taluk.

The villages of the erstwhile NOVIB Area are further north, far away from the town. Their becoming accredited and participating members of the Taluk Coolie Sangha about a year back (after Community Worker withdrawal, in the 2nd phase of Coolie Sangha Formalisation) has introduced an element of seriousness in the Taluk forum. With the induction of CSU Representatives and Cluster functionaries from the Sadali Area in another 2 years, the forum is going to be truly representative of the Taluk’s geographic and economic diversity. Till then it is quite probable that SCS Meetings hover on the border of the perfunctory.

C.3.3. EXECUTIVE COMMITTEE MEETINGS

The Executive Committee met once a fortnight. The following were the main activities:

- Made the Coolies understand the concept of Sangha Tax and convinced them to pay up.
- Discussed reasons for weak Taluk Coolie Sangha and searched for ways to increase attendance and make discussions in SCS Meetings more effective.
- Made a list of deserving beneficiaries for the different government schemes and decided to place these in Gram Sabha Meetings.

C.3.4. REVIEW MEETS

The Taluk SCS Secretary conducted 3 Review Meets covering as many Clusters in October and November 1995. Unlike at Chickballapur, these Review Meets were held for 2 days in the central village and 8-10 Coolies per CSU participated. ADATS Staff sat back and observed the process. They went through their CSU, Mahila and Cluster Minutes Books and discussed all that happened in the past 2 years. Their main conclusions were:

- Depending only on agriculture and Coolie work would not improve the economic situation of the Coolies and they should go in for new ventures and learn new skills whenever they get the opportunity; CCFs should be utilised keeping this in mind.
- Forming an informal committee comprising of senior Members in each CSU would give recognition to experienced seniors, even if they were not elected as CSU Representatives. They could act as impartial advisors and arbitrators to safeguard the policy directions and guiding principles of the Coolie Sangha.

C.3.5. REGULARITY OF CLUSTER MEETS

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Erstwhile ICCO Area	7	154	128	18	8
Erstwhile NOVIB Area	8	176	142	22	12

C.3.6. NEW CSUS IN THE SADALI AREA

A 1st round of adult literacy programme (ALP) classes was started in 18 villages of the Sadali Area from October 1995. 329 men and 108 women were on the rolls. The main objective of this round was to initiate an everyday activity in the villages and simultaneously test the sincerity, efficiency and continued interest of schooled Coolie youth who had come forward as Volunteers.

These Volunteers were given training on the practical skills needed to conduct ALP classes. Petromax lamps, black boards, attendance registers and musical instruments were distributed to the villages. The 1st ALP text books, note books and pens were distributed to each learner. ADATS Staff has already started playing a liaison role in encouraging the Coolies to represent grievances with government bodies. The Coolies have also been helped to resist middle peasant oppression during the Coolie Sangha building process.

The importance of adding 23 CSUs from Sadali to the Taluk Coolie Sangha cannot be underestimated, for 2 reasons. Firstly, this northern most one-quarter of the Taluk bordering on Bagepalli is a chronically drought prone region and represents the stark reality of a chunk of Siddalaghatta. Without due representation to Coolie Families and their plight in these villages, a misleading picture of the Taluk's economy can get painted. Secondly, as has already been argued, it is such people from similar regions who have evolved the Model. From a somewhat permissive and self-centred point of view, Coolie Families from Sadali have to be cultivated in order to make the Coolie Sangha succeed in Siddalaghatta.

C.4. COOLIE CREDIT FUNDS (CCFs)

C.4.1. STATUS OF THE CCFs AS ON 31 MARCH 1996

Grants given to 78 village level CCFs					
Add: Interest earned					
Total CCF Capital in the Taluk					
Total of Good loans in the Taluk					
Total of Overdue in the Taluk					
1 to 6 Months Late	1,59,005.00	5%			
7 to 12 Months Late	21,550.00	0%			
Over 1 Year Late	75,995.00	2%			
CCF Bank Balances in the Taluk					
Cumulative loans given					
Number of loans					
Average borrowing					
Repayment Rate					
Capital at Risk					
Utilisation pattern	Amount borrowed		No of loans		
Crop Loan	6,96,600.00	31%	704	48%	
Agriculture	1,35,050.00	6%	59	4%	
Cattle	8,27,953.00	38%	360	24%	
Trade & Entrepreneurship	5,06,287.00	23%	298	20%	
Consumption & others	12,250.00		24	1%	
Total	21,78,140.00		1,445		

C.4.2. OVERDUE PROBLEM

The overdue problem is more serious here in Siddalaghatta than in the other 2 Taluks. 2% of the total capital is in serious trouble. The tackling of this problem, though, is providing a good learning experience. We are certain that repayment rates will rise with most of the outstanding loans returned. Unutilised capital is high at 75% but this figure will also come down. In the erstwhile ICCO Area, bank balances could not be released due to repayment problems. ADATS strictly adhered to the policy of fiscal discipline and no fresh loans were released till old dues got cleared. This procedure was thoroughly discussed in all the fora and has the general, even if reluctant, support of the Coolie Sangha.

Meanwhile we found that the utilisation of CCF loans was excellent. There was not a single case of deliberate malpractice. After making an in depth study of the repayment problem, Executive and Field Staff found that the attitude of expecting everything free was the main reason for overdue.

Crop loans were an exception where fiscal indiscipline alone was to blame. Utilisation was excellent, rainfall good, and the harvests were earlier than expected. Instead of repaying their CCF loans before the due date, borrowers made the mistake of re-investing for a second purpose. Some failed in this second investment and got into trouble.

- Somashekara of Pallacherlu (MV) has taken a crop loan of Rs 2,500. He raised a groundnut crop and got yields of Rs 5,000. But instead of repaying the CCF he invested all the money on an onion crop. He expects a good harvest in another month. But he is already overdue by 3 months and his general standing in the CSU has taken a beating.
- Peddapillamma of Marihalli has also taken a crop loan of Rs 2,500. She got a good harvest and earned Rs 6,000 which she spent on silk worm rearing. She is expecting good profit by another 15 days. Once again her CCF repayment is over 3 months late.

Another fairly obvious observation is that those who are far away from Siddalaghatta town show a keen interest on farm ventures - land development, crop loans, rearing animals, etc. This cliché has the sound of a hackneyed statement. But what we do not immediately realise is that it reduces their CCF capital absorption capacity.

CSUs closer to town show an inclination towards off-farm ventures. This is good. But the flip side of it is that they neglect their agriculture and place themselves in a risky situation with no food security. If and when businesses fail, they will have nothing to fall back on. We have come across countless examples of good crops coming to the rescue of families whose other businesses went under loss. Apart from family level suffering, it will also result in CCF overdue problems with Coolies getting sucked into the vortex of a downward spiral that they cannot get out of.

In the erstwhile NOVIB Area, the problem of CCF overdue did not arise at all. Repayments were earlier than due dates and loans were utilised quite well. But these are very early days with small capital and smaller per capita borrowing. These CSUs were inclined to borrow for a mix of farm and off-farm ventures.

- CSU Members of Chinnatekahalli have all decided to buy Cross Bred Cows since they have just now succeeded in getting a Milk Collection Society opened in their village.

C.4.3. CCF STAFF

The 66 functioning CCFs of Siddalaghatta are looked after by just 1 Executive Field Worker. He is literally denuded with work. In addition to the overdue problem, this is definitely another factor responsible for high bank balances in the Taluk. There is an urgent need to appoint a more conceptually oriented Extension Worker who can make better analysis of various economic trends and come to grips with the emerging overdue problem. In the meantime, the Field Staff at Siddalaghatta pitch in to help the Executive Field Worker with as much of his work as possible.

C.5. COOLIE WOMEN

C.5.1. MAHILA MEETINGS AND WOMEN'S ISSUES

In the erstwhile ICCO Area, Mahila Meetings were quite regular. The debates on hypothetical issues which started during the last reporting period continued. The results of the hypothetical debates were visible in the day to day functioning of the Mahila Meetings.

Many Mahila Meetings had to convince their men folk to pay up their Sangha Tax, themselves tackle the CCF overdue problem, etc. There were clear instances of CSUs failing to manage themselves and women taking over. Now it is imperative that they do not once again take the back seat once problems are solved.

- Byrappa of Ammagarahalli CSU, in order to avoid paying Sangha Tax, tried to shift his membership to a nearby village from the erstwhile NOVIB Area where the Tax rule does not apply. But his wife Narasamma objected and forced her husband to pay up. The Mahila Meeting decided to change the membership in her name.
- In Busetihalli, Coolie women took it upon themselves to make CSU Members declare income and pay up their Sangha Tax when there was a general hesitancy.
- In Kumbarahalli CSU, Members did not declare their proper income in the CSU Meeting. The Mahila Meeting rejected the forms and revealed their proper family income.

In some Mahila Meetings discussion are taking place on the traditional division of labour. Coolie women decided that the DLDP should have an over-riding agenda for 1996 - equal wages for women and men. They have already realised that “equal wage for equal work” can be a clever way to hide wage disparities by claiming that women do less work. House work, care of children, etc. is being looked at afresh in both, Mahila Meetings as well as CSU Meetings.

In the erstwhile NOVIB Area, 3 year old Mahila Meetings were quite regular but the issues were rather mundane. They were more involved with the passing of referral health bills, solving inter-CSU conflicts, utilising the *Vokkaku Sanchi Duddu*, helping fellow women in distress, etc. VHWs and other prominent women sometimes take matters into their own hands and the women’s fora have a long way to go before they become functioning democracies with nuances of their own flavour and creation.

- At Shettikere CSU, a young girl had an pre-marital affair and got pregnant. The VHW used the *Vokkaku Sanchi Duddu* for abortion without anyone’s knowledge.
- At Varasandra CSU, the husband of Jayalaxmamma got re-married to a younger girl without the wife’s knowledge. The Mahila Meeting lodged a criminal complaint against him and filed a civil suit for Jayalaxmamma’s share in the property.
- At Yelagalapalli CSU, the Mahila Meeting contributed money and gave immediate relief when the just harvested *Ragi* crop of a CSU Member accidentally caught fire.

C.5.2. CHILDREN’S PROGRAMME

In the erstwhile ICCO Area, Mahila Meetings have taken interest in following up children’s progress in schools. Most Mahila Meetings collected moneys and appointed extra teachers of their own choice to give tuition. In the erstwhile NOVIB Area, a Mahila Meeting arranged a children’s tour to Mysore and Bangalore, with only minimum support from the Mahila Trainer.

Grants for the year	Rs 432,943
Spent on child support	<u>374,757</u>
Bank balances	58,186

C.5.3. DECENTRALISED HEALTH

In the erstwhile ICCO Area, Mahila Meetings used the decentralised health budget to improve the quality of the referral system. Some of them rejected medical bills obtained from non-qualified doctors and unauthorised medical shops.

In the erstwhile NOVIB Area, the health budget was used more to politically strengthen women than towards the meeting of health objectives. Health requests of those who were ir-

regular to Mahila Meetings, not serious about contributing to the Sangha Funds in spite of good earnings, etc. were rejected.

Decentralised health grants were given out to the various Cluster accounts in July and November 1995.

Grants for the year	Rs 863,944
Spent on referral health	<u>411,529</u>
Bank balances	272,415

C.6. SANGHA FUNDS

In the erstwhile NOVIB Area, *Hundi* collections are yet to take a serious turn. The Coolies considered collections more as a routine CSU activity than as a measure to finance their future.

Yet the 66 CSUs of Siddalaghatta Taluk have together collected an impressive sum of Rs 911,459 which is in as many village Bank accounts and Fixed Deposits in the names of their respective CSUs and operated by elected signatories. Most of it has, ironically, come from the 21 CSUs of the erstwhile ICCO Area. Rs 217,814 (24%) of this amount was mobilised as voluntary contributions received when giving out CCF loans. The per CSU average is Rs 13,809 and the per Member family figure is Rs 563.

SECTION "D" JULAPALYA & MITTEMARI

D.1. MEMBERSHIP & COVERAGE

	Last Report		This Report		
Total Villages	73		72		
1st 3 year Formation phase	-		8		
2nd 3 year Formalisation phase	42		38		
3rd 3 year Consolidation phase	13		8		
Dropped out Villages	18		18		
Normal Member Families	1,370		1,308		
Suspended Members	2				
Cancelled Members	890		954		
Women Memberships	246	(18%)	209	(16%)	
Coverage of Village Population	41%		39%		
Adults	2,469		1,783		
Minors	2,522		2,236		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	707	53%	Scheduled Castes/Tribes	1,159	61%
	366	28%	Middle Castes	1,075	34%
	235	18%	Forward Castes	1,114	21%
	1,308	100%		3,348	39%

Drop in membership in Julapalya & Mittemari Areas is slightly more complex. The entire drop of 62 families is from Julapalya Area and not Mittemari. This definitely indicates that the newer CSUs of Mittemari were not as active as they should have been. But Sangha Tax alone could not be the reason for drop out. CCF overdue, as we shall shortly discuss, was the main reason for families to drop out, mainly from 3 troublesome Clusters in the Julapalya Area. There are some indications that these problems will be resolved in the coming months.

D.2. ISSUES & STRUGGLES

D.2.1. LAND ISSUES

7 land issues came up during this reporting period. In Mittemari the Coolies faced 5 issues and Julapalya saw 2.

- At Kuntlapalli CSU the VLW had a long standing land problem with Narayanappa, a *Ryot* from the same village. The entire Cluster got together and decided to settle the problem once and for all. The *Ryots* tried to influence the local police but ADATS Field Staff were able to neutralise this. Finally the matter is in Court with the VLW in firm possession.
- At Bandakindapalli CSU all the vacant government lands in the villages were under the possession of *Ryots* who already had lands. Chandramma, a CSU Member, had no lands. The CSU decided that the *Ryots* would have to give up 3 acres and let her cultivate it. This led to a lot of squabbles, threats and counter threats. But the CSU finally won. Now Chandramma is the proud owner of a plot of her own land (we have applied for temporary title deed from the government) and also runs a petty shop in the village.

During these struggles even her petty shop was not shared. The *Ryots* had actually stooped so low as to get it robbed one night!

- The Pilligutta CSU got united against Venkata Reddy from a neighbouring village. This *Ryot* leader was in illegal possession of 5 acres of land that had been given by the Courts to more than 26 Coolie Families. This became a long drawn out issue with the officials refusing to interfere. Finally the CSU succeeded, through a sheer show of strength, to get the lands back and defeat Venkata Reddy.
- The Arigepalli CSU struggled against Aswatha Reddy who had acquired more than 35 acres of land under various benami names. The struggle is continuing with the Coolies determined to vacate his illegal possession.
- At Malligurki CSU, VLW Balaji was in possession of 3½ acres of land. But *Ryots* from the village set up a benami and grabbed the plot. The CSU got the police station to deal with the case, recognise the benami and hand over possession to Balaji.
- Nagaraja of Kanagamakalapalli CSU had a major tiff with Narayanappa, a local *Ryot*, who tried to cheat him after selling 2 acres of land about 3 years back. But no one had dared to stand up against Narayanappa in spite of knowing that he was in the wrong. The Cluster Secretary provoked the CSU and got them to openly support Nagaraja in order to set a blatant injustice right.

Both the issues narrated in the previous report have stayed successful. Considering the Coolie Sangha's heavy clout in Bagepalli Taluk, this only proves the point we reflected upon when commenting on the role of officials.

The Gubbolapalli CSU finally succeeded in getting the land acquired by the government. 13 sites have been distributed to the homeless in the villages.

The school problem at Nallamallepalli CSU was partially solved. The government finally appointed a primary school Teacher. But there still is no school building. The CSU has given him permission to conduct classes in their Community Hall.

D.2.2. OTHER ISSUES

- The Vadigiri Fair Price shop was being run by the CSU. The opposition managed to get the license cancelled and they began to run it. But the CSU kept struggling and have forced the government to properly enquire and settle the matter once and for all. In the meantime there is no ration shop at all in the village. Yet the CSU refused to budge from their position.
- Hosahudya village did not have a road. *Ryot* in the village, in a show of senseless bloody mindedness, refused to give up their fields for a road. The CSU finally managed to get the necessary plots acquired and finally got a government road built.
- The Malligurki CSU managed to successfully represent to the government that the Fair Price shop in the village was not running properly. Now a CSU Member has got the license and things are better.
- Kothakota and Kodipalli CSUs managed to get a mini water supply scheme sanctioned for their village after more than a dozen representations at the Taluk headquarters.

D.2.3. FAMILIES WHO GOT GOVERNMENT BENEFITS

	Julapalya	Mitemari
Houses under different schemes	75	105
House sites	32	66
<i>Bhagyajothi</i> electric connections	25	50
<i>Dasalaksha Bavi</i> (Free irrigation wells)	6	5
<i>Saguvadi Chitti</i> (free title deeds for land)	8	6
Pitching works	1,650 meters (6 villages)	2,200 meters (8 villages)
Training under Trysam	5	7
Old Age Pensions	3	2
Toilets	40	60

D.3. MEETINGS & TRAINING

D.3.1. STAFF MEETINGS

No separate Staff Meetings were conducted during this reporting period. Instead all the village Staff compulsorily attended the 2 days BCS Meetings on the 1st weekend of every month. Cluster Secretaries attended the fortnightly Executive Committee Meetings at Bagepalli.

On reflection, the Field Staff have found this to be a major drawback since the level of discussions in these fora is very high and advanced. The Julapalya & Mitemari village Staff, whose efforts are much younger, are either not able to follow and participate, or their expectations get artificially raised. This is not just in the case of material matters but even in terms of over-assessing the strength and possibilities of their CSUs. CCF utilisation capacity is not as high as in the rest of Bagepalli Taluk and their ability to politically deal with overdue problems is not comparable. But functionaries from Julapalya & Mitemari quite naturally get caught in the euphoria of discussions and tend to over estimate themselves. It has to be frankly admitted that the newer CSUs of Julapalya & Mitemari are incapable of taking up many of the activities that the older CSUs of Bagepalli easily manage.

It has therefore been decided to immediately re-start the practice of holding separate fortnightly Area Staff Meetings.

D.3.2. VILLAGE MEETINGS

Just as in all the other Extension Areas, CSU and Mahila Meetings are conducted very regularly on fixed days every week. But here in Mitemari this deserves a special mention because of the Area's RSS history. In spite of this Hindu fundamentalist organisation having existed for very many years, they were not able to withstand the onslaught of Coolie opposition to them. So much so that all *RSS shakhas* (an intimidating routine of physical exercises conducted in a public place) have come to a total stop in the Area. Now that the Coolies have succeeded in rooting out this source of communal tension, *Ryots* who had been mute and impotent spectators over these past years have a grudging respect for ADATS and the Coolie Sangha.

D.3.3. TRAINING

- All 24 VHWs from Mitemari were trained through 2 small batches on the usage of *Vokkaku Sanchi Duddu*.
- But the community health training for VHWs and women CSU Representatives did not take place due to lack of interest. We suspect that this was because we had chosen a wrong time during the peak harvest activity.
- All 24 VLWs were training in writing applications and petitions for 1 day.

- 5 persons from each CSU were called for 2 days each and 120 Coolies trained through 2 batches on the rules and procedures concerning the DLDP.

D.3.4. REGULARITY OF CLUSTER MEETS

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Julapalya	3	72	45	25	12
Mittemari	5	120	80	27	13

D.4. COOLIE CREDIT FUNDS (CCFs)

D.4.1. STATUS OF THE CCFs AS ON 31 MARCH 1996

Grants given to 64 village level CCFs				Rs 23,20,175.00	
Add: Interest earned				2,02,051.00	
Less: Safety Net				2,600.00	
Total CCF Capital in the Taluk				25,19,626.00	(100%)
Total of Good loans in the Taluk				2,49,600.00	9%
Total of Overdue in the Taluk				3,47,574.00	13%
1 to 6 Months Late	41,200.00	1%			
7 to 12 Months Late	21,820.00	0%			
Over 1 Year Late	2,84,554.00	11%			
CCF Bank Balances in the Taluk				19,22,452.00	76%
Cumulative loans given				Rs 16,37,475.00	
Number of loans				1,490	
Average borrowing				Rs 1,098.98	
Repayment Rate				78.77%	
Capital at Risk				13.79%	
Utilisation pattern		Amount borrowed			No of loans
Crop Loan	8,28,950.00	50%		992	66%
Agriculture	32,600.00	1%		25	1%
Cattle	6,27,325.00	38%		307	20%
Trade & Entrepreneurship	1,20,950.00	7%		109	7%
Consumption & others	27,650.00	1%		57	3%
Total	16,37,475.00			1,490	

D.4.2. OVERDUE AND UTILISATION

Julapalya has the most serious overdue problem with a low repayment rate of 78% and nearly 14% of the capital at risk. (Since the CCFs are relatively new and quantitatively smaller at Mittemari, this problem does not exist there at all.) But an understanding of the phenomenon at Julapalya is riddled with logic at cross purposes.

In spite of the overdue problem which is quite serious in Julapalya, there have been very few cases of misutilisation. Overdue is mainly due to a false notion that development means the accumulation of assets in front of one's house. By this logic it means that one would have to get undeveloped (disinvest by selling off some assets) in order to repay the loan.

They refuse to understand that it is in the taking and returning of loans (i.e. the rotation of capital) which will ensure sustainable improvement in their family economics⁵. The reason

⁵ This has to be seen as very different from the recent (mainly urban) trend to live in constant and growing debt.

why we are not able to convince them is because the field reality is totally different in Julapalya. Most borrowers still have the assets they created with CCF loans. Very many have increased upon them. Ironically, these ventures have to fail in order to prove our economic theory correct. We are naturally caught in the horns of a dilemma.

There are, however, a few families who have returned their CCF loans in full and are still doing well. But we cannot use them as examples to prove our theory right. Because they do not aspire to take more loans and therefore they too see the borrowing of capital as a once off affair.

- Gooli Maddana of Bandolapalli CSU borrowed Rs 3,000 from the CCF 3 years back. He has already paid back all 3 instalments and still has 35 sheep in front of his house.
- Venkatappa, also from Bandolapalli CSU, borrowed Rs 3,000 to rear pigs. Over the past 3 years he has cleared his CCF dues and this has become his main occupation. They are not even terribly interested in cultivating their lands any more since they find it more rewarding to rear and trade in pigs.

It is possible that the very under-developed state of the Area is responsible for this state of affairs. Very many families have, before the advent of the Coolie Sangha, borrowed from banks and lost out on their meagre possessions. Forcible confiscation and public auctions of even petty possessions like utensils and old clothes (locally known as *Japthi*) was a common practice in this region. Unlike in other parts of the Taluk where internal differences were quickly forgotten during shows of peasant solidarity *against* institutionalised credit, hardly ever did the richer *Ryots* of Julapalya come forward to prevent a *Japthi*.

As a result, the poor are generally too scared to borrow. But once again, ironically, they are not at all scared of ADATS or the Coolie Sangha. This total faith and confidence in the NGO and people's organisation conversely serves to ensure that repayment rates are poor.

Our only strategy in this complex and convoluted world of reasoning is to stay in constant contact, gain the trust of all the Member families, and slowly wean a fiscal discipline into them. This means that Coolie Sangha building is going to be a far more extended affair in Julapalya.

- Overdue in Bandakindapalli and Achaganapalli Clusters with 7 CSUs and 185 Member families is zero. Both these were chronically overdue Clusters and ADATS Field Staff always had problems with them. But the mutual trust and affection between us never waned even during the most acrimonious exchanges.

D.4.3. CCF STAFF

Julapalya & Mittemari Areas are looked after by just 1 Executive Field Worker. Since they are located in Bagepalli Taluk, we have not felt the need for an Extension Worker. The ADATS Executive Assistant himself deals with the 64 CCFs. But in the light of the Area Field Staff's observation that a premature linking to the more mature and advanced CSUs of Bagepalli Taluk could be to their detriment, we now have to seriously consider whether the CCF too needs a separate Extension Worker who can keep the special needs of these emerging village level credit structures in mind.

D.5. COOLIE WOMEN

D.5.1. MAHILA MEETINGS

Quite surprisingly, Coolie women continued to meet every week in many villages of Julapalya Area even when the CSUs were going through the CCF overdue crisis and bitter words were being exchanged with the ADATS Field Staff. Similarly, most of the 19 Coolie women who had been trained as masons for building smokeless *Chullas* (please see para E.6.7. of the

previous report) were from Julapalya. These women continued to do their work in a most steadfast manner. They have, in the meantime, become quite important influence makers in the villages.

This resilience on the part of Julapalya women is definitely one of the reasons for our being able to come to grip with problems faced during this reporting period.

Weekly Mahila Meetings at Mittemari were conducted fairly regularly. Rs 1,400 was replenished to 3 Mahila Meetings in the Area. Just as at Chintamani, these were moneys that the women had used up and could not collect back for a variety of reasons. Women approached the ADATS Secretary in confidence and she used her personal discretion to give out fresh *Vokkaku Sanchi Duddu* grants.

D.5.2. CHILDREN'S PROGRAMME

Most of the supported children are in primary classes. VLWs from Mittemari conduct special classes for these children in the evenings. Teachers have been appointed at Julapalya by the Mahila Meetings.

Grants for the year	Rs 279,471
Spent on child support	<u>192,528</u>
Bank balances	86,943

D.5.3. DECENTRALISED HEALTH

Though a lot of people benefited from the decentralised health budget at Julapalya, the Mahila Meetings were clear that it should be used politically. They were not at all liberal in the passing of referral health benefits on grounds of compassion. None of their sanctions were ever refused by the Cluster Meets.

- A woman CSU Member from Vadigiri died after a long illness at the hospital in Chickballapur. ADATS sent an ambulance to bring back the body and advised the Mahila Meeting to help out the bereaved husband who had spent more than Rs 2,000. But the Mahila Meeting found it fit to pass only Rs 300, saying that in spite of their total sympathy for his loss, he could still afford to bear the rest of the expense by himself.

As mentioned in the last Report, Coolie women from Mittemari are still a little reluctant about passing referral health benefits. They err on the side of caution and this results in some deserving persons often being refused timely attention. ADATS Staff do not interfere in the belief that this is something that the women themselves have to sort out.

Decentralised health grants were given to the various Cluster accounts in July and November 1995.

Grants for the year	Rs 401,575
Spent on referral health	<u>145,603</u>
Bank balances	255,972

D.6. SANGHA FUNDS

Hundi collections at Mittemari are very low. We hope to improve this situation with the start of DLDP works. But once again, the linking of Julapalya & Mittemari to the highly advanced Coolie Sangha at Bagepalli often works to the detriment of CSU building.

Sangha Fund collections in the 2 Areas stand at Rs 571,576. This amount is in 54 CSU Bank accounts. Rs 163,747 (29%) of this was mobilised through CCF loans. The per CSU average is Rs 10,542 and the per Member family figure is Rs 471.