0307. Special Progress Report on the Consortium Programme (Sep 1997)

2½ year period – April 1995 to September 1997

In October 1997, ADATS Staff gathered for a week of self-critical introspection on each and every aspect of the programme. This exercise was carried out in an unsparing manner. The topics covered include Membership & Coverage, Analysis of Changes, Community Organisation, Coolie Women, Coolie Sangha Presence in the 4 taluks, CCFs, Self-Financing, Dry Land Development Programme, including the Horticulture Project.

MEMBERSHIP & COVERAGE

1.1. Overall Coverage

ADATS works with a total of 16,210 Coolie Families in 571 villages of 4 Taluks in north Kolar district since 1977. (These figures do not include 935 families from 25 villages in Gudibanda Taluk, where we have just commenced work from April 1997.)

Different funding partners helped ADATS' work in different geographic regions. The intervention strategy, however, did not change due to these divergent partnerships. In April 1994, it was decided to integrate all these regions into a single Consortium. Financial integration, with NOVIB, EZE and ICCO acting as a single northern partner, took place in April 1995. This was the start of the 1st 3 year Consortium Programme.

By that time, one other significant development had taken place. ADATS had completed it's intervention in more than 100 villages of Bagepalli Taluk – i.e. ADATS withdrew and these CSUs became independent in status. Except for supporting the central costs of these independent CSUs, the Consortium Programme was not involved.¹

A break up is as follows:

ADATS/ BCS Coverage as on 30 September 1997

		kbal- pur	Chint	amani	_	id- ghatta	Jul / M	littemari	Bag	epalli	TC	TAL
	V	illages /	Vii	llages /	V	illages /	1	/illages /	V	illages /	V	'illages /
	М	embers	Ме	embers	М	embers	N	/lembers	М	embers	N	lembers
Formation	12	360	26	729	30	620	-	-	1	29	69	1,738
Formalisa- tion	79	2,256	162	5,571	40	1,110	31	858	12	345	324	10,140
Consolida- tion	41	860	28	689	25	508	13	294	3	61	110	2,412
Independent	-	-	-	-	-	-	-	-	68	1,920	68	1,920
TOTAL	132	3,476	216	6,989	95	2,238	44	1,152	84	2,355	571	16,210
Clusters	25		35		21		10		23		114	

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¹ This does not mean that NoviB, EZE and ICCO are not concerned with developments in Bagepalli Taluk. Withdrawal has come to become the penultimate indicator of successful intervention. Moreover, it is the partnership between development workers and Coolies which has made possible the Coolie Sangha Model of development. Similarly, it is the partnership between northern and southern development workers which permits both of us to relate to the Coolies.

1.2. Target Group of the Consortium Programme

2½ years back, in April 1995, ADATS initiated the 1st Consortium Programme for 12,862 Coolie Families in 473 village CSUs.

The numbers now stand at 14,290 families in 503 villages (i.e. total coverage LESS Independent CSUs in Bagepalli Taluk). In this document, we will speak of past experiences, accomplishments, learning and future plans for these families and villages.

This project proposal for the 2nd Consortium Programme is for ADATS to accompany 12,393 of these families through CSU building in 418 villages over the next 3 year period from April 1998 to March 2001.

Anticipated Coverage as on April 1998

		Coverage Sept 1997		ed Coverage pril 1998	Target Gr Consortiu	oup for the 2 nd m Programme
	Villages	Members	Villages	Members	Village	s Members
Formation	69	1,738	49	1,160	4	9 1,160
Formalisation	324	10,140	137	4,384	13	7 4,384
Consolidation	110	2,412	232	6,849	23.	2 6,849
Independent	68	1,920	153	3,817		
TOTAL	571	16,210	571	16,210	41	12,393

2. ANALYSIS OF VILLAGE COVERAGE & MEMBERSHIP CHANGES

As just mentioned, ADATS initiated the 1st Consortium Programme 2½ years back for a total of 12,862 Coolie Families from 473 village CSUs. We have been monitoring progress through half yearly narrative and financial Reports. These show that village coverage has increased by 6.3% and membership by 11.1%.

2.1. Village Coverage

A 6 monthly, phase-wise analysis of village coverage over the past 2½ years reveals:

- The total number of villages in which Coolie Sangha building activities are being carried out has increased by 6.3%, from the Consortium target of 473 to a present figure of 503.
- In March 1997, there was a big drop in the number of villages. This took place in the 3rd 3 year Consolidation phase Areas.

 The significance of this date and location is that it was the 2nd consecutive year that Coolie Families had to declare their annual incomes and pay a Sangha Tax in order to retain membership. Perhaps there were second thoughts in some CSUs as to the validity of the self-financing measure.
- By September 1997, these village CSUs appear to have come back to the fold in ever increasing numbers.
- New villages, who had kept away at the start of the Consortium programme, tended to keep joining the Coolie Sangha movement at later dates.

Village C	Coverage	over the	past 21/2 v	vears
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PROGRESS REPORT	1st 3 Year Phase (Formation)	2nd 3 Year Phase (Formalisation)	3rd 3 Year Phase (Consolidation)	Total	6 Month Shifts
September 1995	283	109	76	468	100%
March 1996	148	222	94	464	99%
September 1996	160	226	105	491	106%
March 1997	52	313	89	454	92%
September 1997	69	324	110	503	111%

2.2. Membership Changes

Just as with village coverage, a 6 monthly analysis of membership changes over the past $2\frac{1}{2}$ years also shows a seasonal decrease followed by an increase:

- The total number of families benefiting the programme has increased by more than 11% from the Consortium target of 12,862 to a present level of 14,290.
- A slight drop in membership is seen in the month of March every year. This confirms our earlier suspicion that initial reluctance to declare annual incomes and pay Sangha Tax could be the reason.
- By September, these Member families appear to come back to the fold. Each year, it has been in increasing numbers.
- The percentage of memberships in the names of Coolie women does not seem to get effected by the "March trend". This suggests that second thoughts on the Sangha Tax agenda effects both, women as well as men.

Membership Changes over the past 21/2 years

PROGRESS REPORT	Normal Members	Women Memberships		6 Month Shifts in Membership
September 1995	12,642	2,535	20%	100%
March 1996	11,819	2,475	21%	93%
September 1996	13,318	2,912	22%	113%
March 1997	12,745	2,718	21%	96%
September 1997	14,290	2,890	21%	111%

2.3. Inter-Caste Unification

There is a genuine mix of various castes and communities in the Coolie Sangha. There are no separate or exclusive CSUs for different caste groups in the villages (the sole exceptions being villages with large Harijana Colonies).

- Harijans and Tribals comprise 61% of CSU membership, though they comprise only 50% of the village population.
 But not all scheduled castes and tribes have joined. Only 46% of the ethnic group is currently in the Coolie Sangha.
- Middle Castes comprise 19% of CSU membership, which is the same as their composition in village population. However, only 34% of those belonging to middle castes are in the Coolie Sangha.

Forward Castes comprise 20% of CSU membership, in spite of comprising 30% of the total population.
 But only 24% of this ethnic group finds the Coolie Sangha attractive.

Ethnic Composition of the Membership

Member Families	Percent in CSUs	Caste Group	Total Famil		Ethnic Coverage
8,838	61%	Scheduled Castes/Tribes	19,182	50%	46%
2,652	19%	Middle Castes	7,884	20%	34%
2,800	20%	Forward Castes	11,710	30%	24%
14,290	100%		38,776	100%	37%

This larger unification of an enlarged poor is one of the unique features of the Coolie Sangha. Caste, as a socio-religious identity in the villages, in gradually being replaced with a sense of belonging to the Coolie Sangha.

However, keeping contemporary realities of wider society in mind, and as a precautionary measure, ADATS and the Coolie Sangha keep track on whether there is any domination by the higher castes. The caste composition of ADATS Staff and village functionaries is monitored, that of elected CSU Representatives is checked against the overall composition of membership, CCF borrowing is tracked caste-wise, etc.

The Coolie Sangha has definitely succeeded in countering mainstream developments in the body politic to give a parochial identity to the entire population. Going a step further, the Coolie Sangha actively promotes a genuine inter-caste merging of the rural poor. Later in this document we will comment on how the neutral population openly looks up to ADATS and the Coolie Sangha for solutions to inter-caste friction that arise due to this heavy caste polarisation of village society.

2.4. An Operational Perspective (efforts to check cancellation and drop-out)

It must be pointed out that, for the moment, these reflections have only an academic value in this document. CSUs dropping out and Members getting cancelled is not really a major problem in the Extension Taluks. As the figures in Sections 2.1. and 2.2. reveal, the Extensions have only witnessed membership FLUCTUATION, which are only temporary swings. However, these are serious portends that the Extensions should take note of.

ADATS has always been worried with the problem of cancellation and drop-out. At our insistence, many CSUs made efforts to check the process of Coolie Families leaving and rejoining. They created special instruments like Committees comprising of long standing Members to impartially monitor entry and cancellation practices. But in most villages, there were no significant results. In spite of Field Staff expressing strong concerns, the CSUs were more concerned with quality than with numbers.

The main debate between ADATS and senior functionaries of the independent Coolie Sangha at Bagepalli Taluk can be summarised as follows:

Coolie Sangha functionaries feel that ADATS is concerned, in some charitable frame of mind, with individual Coolie Families and not the organisation per se. This is not really true. Our concern is that a lasting unity should be attained amongst the SAME GROUP OF POOR PEOPLE in a village, over a long time span. Only then can a FUNCTIONAL GROUPING be created. This can go beyond the pursuit of socio-political and cultural targets, and be able to chase economic goals.

Our fear is that without tangible material achievements, the Coolie Sangha could become a short lived romantic adventure.

- Coolie Sangha functionaries, on the other hand, are pre-occupied with the creation of the mass organisation itself. They feel that actual membership can, for the time being, be left arbitrary and undefined.
 - They take the position that the Coolie Sangha ought to represent something distinct and different in village society.² They believe that normative values of village society can be challenged, influenced, and replaced with something of their own.
 - Individual Coolie Families can join whenever they want, but there should be something solid and unshakeable for them to connect with, when they do decide.
- The Coolies' position is that contemporary factors (prevailing power balances and pressing needs) influence actual Membership. The Coolie Sangha should, they feel, outlast these a la mode fluctuations and permanently represent values that they uphold as unique.
 - The Coolies interpret our desire to reach out to particular families with names and faces as a field or management problem that they are not too concerned with. They are content to play the number game and give a political appearance or myth of strength.³

Though kept at a mutually accommodative and respectful mien, these differences are ever present and cause considerable friction between ADATS and functionaries from the independent Coolie Sangha. It often takes the tone of a debate between the ideological and the pragmatic positions; between the spiritual and the temporal. Yet our differences are not all that fundamental or irreconcilable. For a deeper understanding of issues involved in this regard, please read Section 5 of this document where we speak of a Taluk presence as the culmination and protector of village strength.

The foregoing is a commentary on the attitude of various parties towards the problem. Membership fluctuation, of course, does not take place because senior functionaries do not care. Irrespective of whether we are all of one voice in condemning the trend, cancellation and drop out will occur.

There are reasons that range from the profound to semi-serious, from the banal to the crass. Many of these are temporary, not very serious, and solved through managerial interventions.

- Inter-Coolie disputes leave one of the contending camps with no option but to stop attending weekly Meetings and opt out of the discipline of the CSU.
 Gentle persuasion by neutral Field Staff often solves this problem.
- Some Coolie Families exhibit opportunism. They feel that discontinuing their membership in the CSU would absolve them of the need to repay CCF loans.
 The Coolie Sangha is resolute and usually successful in proving them wrong.
- Bad behaviour (conventional leadership, bossism, and trying to create a personal electoral base) by some village functionaries puts off a section of Coolie Families who choose to leave rather than fight it out.
 Changing unsavoury characters always causes a temporary hiccup in the CSUs, but we have succeeded

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² We have, in earlier writings, described the Coolie's need to build the Coolie Sangha as a crucible of their own prioritisation and world view.

³ Please see Section 9 of our 4th Progress Report for reflections on membership and coverage.

The most important reason for membership fluctuation is a little more difficult to comprehend. We have to first examine the context in which Member Coolie families live:

- The agenda of the Coolie Sangha is far reaching and embraces practically every aspect of village life. Be it the borrowing of money, boycotting a particular *Ryot*, fighting for a civic benefit, settling a husband-wife quarrel, deciding on a daughter's marriage, schooling a child, choosing a crop, voting in an election, settling a dispute, drinking, or whatever, each CSU has evolved a list of do's and don'ts that have to be adhered to.
 - Defying any one of these dictates would automatically be construed as challenging the overall authority of the Coolie Sangha, and invite membership Suspension or Cancellation. It is quite common to hear hapless Coolie Families exclaim, "But what is the CONNECTION?"
- Unlike other social institutions, the Coolie Sangha is genuinely active on a day to day basis. Nothing escapes the attention and scrutiny of the village CSU. Everyone meets on a fixed day every week. Women meet on another fixed day every week. 3 Representatives and village functionaries attend the Cluster Meet on yet another fixed day every week. Everyone troops off to the Taluk head-quarters for 2 days every month.
 - Everyone, quite literally, knows everything about everyone else. To be a CSU Member, in spite of all the advantages, can also be terribly stifling on the very individuality and freedom that the Coolie Sangha claims to foster.⁴

Under these circumstances, we quite understand why many Coolies get Cancelled and then re-join, as much due to the force of poverty and powerlessness, as because of basic loyalty and a sense of identification. There seems to be no other mid-way solution.

Before being quick to make a somewhat easy judgement on this suffocating presence of Big Brother, 2 things must be borne in mind:

- If the return of so many Cancelled Members and Dropped CSUs is any indicator, the collective wisdom of the Coolies cannot be spurned.
- Membership is not controlled by ADATS. Neither does the Cluster or Taluk forum interfere. It is the exclusive prerogative of the CSU. Membership criterion are neither standard nor uniform. Each village CSU, in it's own wisdom, gives a pluralistic definition to what they understand to be unity, discipline and struggle.

On balance, we take the position that membership fluctuation is an indicator of healthy Coolie Sangha functioning at the autonomous and decentralised village level. It is the bottom-up reply given to senior Coolie Sangha functionaries and development workers when they both argue as to what is good for the poor as a whole. Membership trends, as should be in any vibrant democracy, is the referee that keeps pulse on debates between the NGO and the People's Organisation.

Given the strict codes around which semi-feudal society is organised, it is no great surprise to find the Coolies' alternative arrangement to be equally rigid and codified. The Bagepalli CSUs are now 20 years old. In another 10-15 years, a generation will change. With it will also change many of the ideological premises around which the Coolie Sangha is presently structured. Seeds of such change are already visible in CSUs where sons and daughters of the original Members have taken over family management.

⁴ I have often said, only half in jest, that if I were to be born a Coolie, I would NEVER join the Coolie Sangha! – R.E.

3. COMMUNITY ORGANISATION

3.1. Meetings

The main instrument for organising Coolie Families are regular Meetings held with a quorum of two-third the current membership and discussions/decisions recorded in Minutes Books. These Meetings are held at village, Cluster and Taluk levels.

- CSU MEETINGS held on fixed days every week in each and every village, are attended by 1 person from each Member family.
- MAHILA MEETINGS held on fixed days every week in each and every village, are attended by 1 woman from each Member family.
- CLUSTER MEETS held on fixed days every week for a group of 4-6 villages, are attended by 3 elected Representatives and the VHWs of the constituent village CSUs.
 - These are "points of working contact" between ADATS and the Coolie Sangha. Field and Executive Staff and attend to monitor progress and solve problems.
- TALUK COOLIE SANGHA MEETINGS held for 2 days every month, are attended by all the CSU Representatives, VLWs and VHWs from 120-200 villages that comprise the Taluk.

A village CSU is considered to be active and functioning only if ALL these Meetings are conducted with the active participation of the Member families. All projects, programmes, budgets and activities that ADATS undertakes are thoroughly discussed in these Meetings which contribute to grassroots planning, bottom-up decision making, active participation in implementation, continuous monitoring and periodic review.

For the past 2½ years, through sheer plod, perseverance and finding innovative solutions, the Field Staff have been able to make Meetings a reality in the lives of the Coolies. Every single day, ADATS Field Staff leave the Taluk headquarters after lunch in order to attend a Cluster Meet at about 2 p.m. They then go on to attend a CSU or Mahila Meeting at about 8 p.m. and return to the Taluk headquarters close to midnight. This terrific emphasis given to Meetings has resulted in a discipline in the Coolie Sangha. A formality that holds them in good stead when tackling various issues and struggles that need extraordinary unity and coordination.

We have, through the 5 Progress Reports, monitored the regularity of Cluster Meets in the 4 Taluks. They seem to have settled at just under 70% with 36 weekly Meetings held every year.

Regularity of Cluster Meets

PROGRESS REPORT	REGU	LAR	IRREG	ULAR	CANCI	ELLED	TOTAL CL	
September 1995	1,492	73%	362	18%	200	10%	2,054	100%
March 1996	1,361	77%	240	14%	172	10%	1,773	100%
September 1996	1,440	69%	355	17%	293	14%	2,088	100%
March 1997	1,534	68%	431	19%	282	13%	2,247	100%
September 1997	1,550	69%	399	18%	302	13%	2,247	100%

⁵ At Siddalaghatta, for example, the Coolies were just not interested in their monthly Taluk Coolie Sangha Meetings. It took a lot of innovative thinking and efforts by the Field Staff to establish the Siddalaghatta Coolie Sangha.

Irregular and cancelled Meetings cause undue problems for those who do attend. They come for a Cluster Meet with a fixed purpose of getting a decision ratified, but get frustrated for want of a quorum. Every Cluster, in their own self-interest, reviews attendance, keeps tab on WHO is absenting herself, finds solutions and passes strictures.

3.2. Training

ADATS believes that every assembly and opportunity is a learning one. Training has continued to be an ongoing and informal component of every day life for the past $2\frac{1}{2}$ years. However, many formal sessions were also held to meet specific training needs:

- Basic skill training for VLWs to conduct ALP classes, write representations, fill out Forms, hold Meetings, write Minutes Books, sing folk songs, etc.
- VHWs were trained to render first aid, conduct Mahila Meetings, and manage the *Vokkaku Sanchi Duddu*.
- Poor women, who were prepared to make compost from village sweepings, were trained in Vermicompost.
- Women were selected and trained as Masons to form themselves into batches and construct smokeless *Chullas* (energy efficient wood stoves) in the villages.
- All the Field and Executive Staff were involved in a 3 week exercise to draw up an operational perspective for the Coolie Sangha. These have been woven into this document.
- CCF Staff was involved in a 3 month study on entrepreneurship within the Coolie Sangha.
- All the Staff were involved in preparing our Agriculture Strategy paper.
- All the Staff, women as well as men, were involved in preparing the Gender Policy paper.
- Horticulture training is presently being given to the DLDP Staff.
- The writing of 6 monthly Progress Reports is a joint exercise that goes through innumerable drafts, reflections, etc. till everyone's views are accommodated.⁶

3.3. Adult Literacy Programme (ALP)

Using specially designed text books, songs and a specialised training on teaching methods, we achieved a great deal in terms of enhancing adult literacy. Thousands of Coolie women and men in the Extension Taluks learnt to read and write. They acquired enough skills to read a notice, write a post card and sign their names. But, perhaps because we confused literacy with education, we wondered what the use of it all was. So, for some time, ALP Classes were stopped and our emphasis shifted to the schooling of Coolie children.

But then we realised that we had cut our noses to spite our faces. Coolie Sangha Formation suffered.

- ALP was the medium we had designed to impart socio-political analytical skills to fresh Coolies who came forward to form CSUs in their villages. Abandoning it resulted in a poorer conceptual grasp.
- Conducting ALP Classes on an every evening basis gave a sense of purpose and discipline to the nascent Coolie assemblies. This also suffered.

⁶ Please see the opening Section of our 2nd Progress Report.

ALP Classes were therefore re-started in the Formation phase CSUs of Siddalaghatta with, once again, startling results. During the past 2½ years, 679 adults in the age group of 15-45 years attended. Of them, 81 had some previous schooling, but 598 had never been to school. Blackboards, Petromax lanterns, text books, note books, stick pens and songs books were distributed. Special training was given to the VLWs. And finally, at the end of 9 months, an independent assessment team went to measure achievements.

- 118% of the membership (i.e. 1.2 persons from each Coolie Family) voluntarily came forward to participate.
- 40% of those who were assessed had acquired a respectable level of literacy.
- 31% fared average.
- 29% did not gain too much from the ALP Classes.

ALP Classes at Siddalaghatta Taluk

Membership in 28 Formation CSUs	577	
Number of learners who voluntarily attended ALP Classes	679	
Number of learners who were assessed	548	100%
Number of learners who had acquired a respectable level of functional literacy	217	40%
Number of learners who fared average	172	31%
Number of learners who fared poorly	159	29%

ALP Classes have once more become a regular Coolie Sangha building activity in the Formation phase villages.

3.4. Government benefits and the Gram Panchayats

Coolies displayed a tremendous solidarity in an adverse socio-political climate at Chickballapur and Chintamani Taluks, where they lost out on the power equation during the last legislative elections. One would have expected many to take an opportunistic line and deflect their allegiance to the new powers that be. But this did not happen. When an occasional village functionary (usually a censored VLW or defeated ex-Cluster Secretary) did defect to the other side, he was totally isolated by the CSU. The Coolies' greatest success was in convincing the bureaucracy to work impartially, in spite of the lack of a political patronage.

They had a 70% success in getting benefits from Gram Panchayats where the Coolie Sangha has some representation, and 40% in others. But from Taluk Panchayats controlled by adversaries, they managed a success rate of only 25%.

Yet they managed to get an impressive list of benefits from government agencies. These included free houses, electricity connections, house sites, old age and physically handicapped pensions, scholarships for children, drinking water systems, the paving of village streets, drains for Harijana Colonies, and a host of other benefits. Moreover, these benefits kept increasing by the day. They are gradually becoming a right that poor can demand from the State, as opposed to being handouts that they have to struggle for.

It is our observation that efforts made by an NGO or People's Organisation do not really increase the total quantum of State input into a Taluk. In a mature and stabilised polity, the bu-

⁷ In Bagepalli Taluk, the independent Coolie Sangha and it's allies won 12 of the 15 Taluk Panchayat seats. As a result, 23 departments of government and an annual budget of over Rs 80 million was under the direct control of the Coolie Sangha for 20 months. Then the alliance suffered...

reaucratic and political machinery have their own prioritisation, structures and agenda. There is little that we can do to frustrate these.

To a limited extent, People's Organisations can influence the mainstream allocation system through the Panchayat Raj Institutions. But the booth structure (voter organisation) and reservation policy are such that Coolies can enter these local bodies only when clever alliances are forged. By their very character, such alliances are acts of convenience which are mutually subversive. Because of the very nature of joint contests, no irreversible platform of strength can be created. Managing an alliance partnership without compromising on principles and identity is an art in itself.

Right from the beginning, ADATS and the Coolie Sangha were clear on the true nature of these elections and did not delude ourselves that too much could be achieved. Many NGOs thought that Panchayat Raj Institutions were the panacea that could automatically introduce true and participatory pro-poor democracy in the countryside. They are now beginning to realise that taking part in a State sponsored solution, however well meaning it may be, can never replace the value of local level unity, constant vigil and relentless struggle.

What an effective People's Organisation can ensure, to a very limited extent and on an extremely temporary basis, is the equitable and just distribution of benefits that would anyway reach a Taluk. The Coolie Sangha has been able to put a stop to arbitrary allocation of benefits, through the village touts, to their favoured clientele. To some extent they have been able to pressurise the government to ensure that *Gram Sabhas* (voters' councils) are held before making lists of beneficiaries for various anti-poverty programmes.

3.5. Socio-political Gains through tackling Issues & Struggles

Very early on, the Coolies realised that officials at the Taluk and district level were not really interested in redressing grievances or seeing that justice was done. They just wanted to prevent matters from escalating into law and order problems. As a result, bringing issues to points of visibility was the main strategy that the Coolies had to adopt. At the same time, they had to be very cautious in an overtly adverse situation. They had to exhibit a tremendous maturity to know how and when to involve the total population of a village (and not get isolated), when to back down, and when to press on.

The 6 monthly Progress Reports contain scores of examples of major and minor issues that the CSUs tackled during the past $2\frac{1}{2}$ years. They speak of the pain and suffering that Coolie Families have bravely undergone in order to get pittances from a system that seems to take sadistic pleasure in just torturing them and making everyday existence a living hell. ADATS actively supported these struggles with liaison work with government officials, Legal Aid, and Aid Distress. Over a period of time, the Coolies were able to handle many problems by themselves, and Field Staff got involved only in analytical reflections that followed. The tackling of these issues has had many results:

- IMMEDIATE AND DIRECT GAINS were obtained for the actual families who participated.
 Success stories are vital to sustain the mass organisation and project it's credibility as an effective problem solving mechanism.
- LEARNING which could never have been obtained except through the dialectic process of action and reflection ensconced in a culture of deep reflection and unsparing self-criticism.

⁸ Please see our Progress Report dated February 1994 on the character of local body elections.

Positioning the Coolies as a EFFECTIVE MINORITY which is capable of influencing, rather than determining, the course of societal development.
 Such presence is obtained by creating a myth of strength.

The greatest single gain made by the Coolie Sangha is the introduction of a genuine democracy in the villages. A crushing and all embracing dependency has been killed. There is no need for the small and poor peasantry to kow-tow to every whim and fancy of middle peasants.

One of the most debilitating of these dependencies is in the area of information and opinion making. Lack of information and deliberately fed misinformation has been replaced with a more authentic communication mechanism. The poor can inform themselves, reflect, debate and form their own opinions.

2 aspects regarding achievements need to be highlighted:

- These have not happened only for Member families. The poor who are not in the Coolie Sangha have also benefited from a weakening of the middle peasant hold. A general weakening of traditional leadership contributed to not just altering the power structure, but also to redefining concepts of power and leadership in the villages.
 - Provided Ryot leaders were not replaced by Coolie Sangha leaders.
- Matters that were unquestioningly tolerated (because they were to the advantage of one leader or the other) got challenged through genuine participation. This altered civic society in a very fundamental manner.
 Describing on leave of setting the Cooking Street have as in presenting it?
 - Depending on how effective the Coolie Sangha was in presenting it's own point of view, such alteration was for the poor people's benefit.

3.6. The Creation of a Common Culture

One last point needs mention. Having identical fora in each and every Taluk provides a unique sense of belonging to Member Coolie families. It introduces an identity which is identical all over. The same type of living and the same day to day practices, fostered by a novel and self-created culture, leads to similar vocabulary and common terms. Familiar idiom is a powerful binding tool. Whether Member families belong to one Extension Taluk or the other, they all relate to each other in mutually recognisable cultural terms. This fosters a type of inter-Cluster and inter-Taluk relationship that is witnessed only between close kinsfolk.

When ADATS decided to extend it's activities in 1989, it was our stated objective that there would be an organic link between Bagepalli Taluk and the Extensions. We said that the Extensions would belong to the total Coolie Sangha effort. We spoke of the creation of an effective minority by extending towards geopolitical coverage. We had strategic considerations in mind. We had, at that time, envisioned a functional linkage at an organisational level. We hadn't, even in our wildest dreams, thought that caste and parochial identities would so quickly begin to get replaced with a distinct and all embracing Coolie Sangha identity...

To explain how this oneness does not infringe upon the decentralised and pluralistic autonomy of village CSUs is beyond the scope of this document. We have, however, spoken about these processes in an earlier paper entitled "Coolie Sangha Formalisation" where we described the unfolding of a 3 culture Model.

The Extension Taluks have benefited from not just from a verbally expressed feeling of solidarity with the older and mature CSUs of Bagepalli Taluk, but one that gets easily translated into practical relationships. Be it for arranging a marriage, or sharing grief, or dispassionately analysing a current event, the spontaneity with which Coolies from one Taluk rush to another, and immediately merge, has to be seen to be believed.

COOLIE WOMEN

4.1. Mahila Meetings⁹

1 woman from each Member family attends an *in camera* all women's Meeting on a fixed day every week. These are called Mahila Meetings. They discuss problems that are particular to their village's womenfolk. Attendance at Mahila Meetings is high and regular. A wide range of problems are discussed, ranging from the private and the personal to issues that effect the group as a whole.

Mahila Trainers (women Area Field Workers) attend as many Mahila Meetings as possible and try to contribute. They replenish their own understanding of women's issues by discussing with each other and with the ADATS Secretary, studying various papers, collective reflections during Situation Meetings, etc.

Very many so-called "sensitive" issues are taken up to defend the interests of Coolie women. Men and women participate with equal vigour in these struggles. Everyone is clear that sexual exploitation and the general cheating of illiterate women will not be tolerated.

4.2. Training

Regular training and reflection sessions are held for Coolie women on various topics. These range from the imparting of specific skills like dispensing first aid medicines, early detection of cervical cancer, Vermicomposting, etc. to issues like schooling the girl child, preventing early marriage, supporting female headed households, and equal wages for women and men. Concrete instruments for strengthening women within the Coolie Sangha are also discussed during these sessions.

The job of the Mahila Trainers is not easy. They have to be patient and persevering. Mature Mahila Trainers readily agree that they learn as much as they teach, and flounder with complex issues like sexuality. Yet each round of training takes the entire group, learners, teachers as well as observers, a little forward.

Each session takes many weeks to complete due to the number of villages involved, as well as the need to conduct them in a participative manner with small groups of 5-10 Coolie women from each of 5-6 villages attending. Throughout the past $2\frac{1}{2}$ years, very many rounds of participative training/reflection sessions have been held on an almost continuous basis.

A technique that Mahila Trainers have employed with good results is called "hypothetical". Many Coolie women complain that issues often descend upon them with an unexpected suddenness. They lament that if they only had more time to reflect, they would have tackled them differently and had more satisfying results. So the Mahila Meetings started discussing "pretend issues" in a serious and business like manner. Quite naturally, these were not entirely pretended issues…

4.3. Women in "Mixed" Fora

Participation of Coolie women is not restricted to the Mahila Meetings alone. Many women attend the mixed CSU Meetings. Very many CSUs have more than 1 elected woman CSU Representative, which is the mandatory minimum. Women and men together participate in mixed gatherings, discuss issues, take part in struggles and demonstrations, etc. As far as the neutral population is concerned, this has been the most visible accomplishment in the Extension Taluks.

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⁹ Over the years, the term "Mahila Meeting" has come to signify much more than the description of a forum. It has become synonymous with a positive discrimination in favour of women within the Coolie Sangha.

Though women headed households account for only 5-6% of the Coolie population, 21% of CSU Memberships are in the names of women. This suggests that many women insist on family membership being in their names even when there is a husband or son or father around. Getting membership in the Coolie Sangha soon leads to these women acquiring a genuine management status within their families, with them being the ones who decide on family expenditure, distribution of work, and the rest.

The marginalised role of Coolie women in agriculture is another area where we have had astounding results. Women have been successful in their fight for land rights from estranged husbands and cheating brothers, with entire CSUs supporting such struggles at great personal risk. Wives have a definite say in the choice of crops and economics of cropping. Single women are not kept out of cultivation by archaic taboos. However, equal wages for women and men has not yet become a total reality in the Extension Taluks. But women are definitely on their way.

The participation of women within the Coolie Sangha has to be understood as a dichotomy:

- As groups of people, the contribution of women within the Coolie Sangha, and also in wider societal institutions, is total and unrestricted. They take part in all the deliberations and their opinions are taken into account. The leadership of the Coolie Sangha is genuinely sensitive to this.

 There is nothing superficial or perfunctory in the way that Mahila Meetings ex
 - rhere is nothing superficial or perfunctory in the way that Manila Meetings exercise their veto power over mixed CCF decisions, decide on the decentralised health and children's budgets, select candidates for the Gram Panchayat elections, decide on political alliances, etc.
- At the individual level, however, the story is not quite so positive. It is still common to see women as hapless and helpless individuals when they are alone and isolated.
 - Very few women can stand alone in a "mixed" gathering and contribute as an equals.

This is why the Mahila Meetings cannot claim to have made a total shift from addressing women's problems to a more holistic gender approach. But that is definitely the direction in which the Coolie Sangha is moving. However reluctant Coolie women are about reducing the gender question to just addressing the immediate problems of individual women, they realise that this has to be the main agenda for some more years.

4.4. Vokkaku Sanchi Duddu

ADATS has helped the women set up small, informal credit schemes called the *Vokkaku Sanchi Duddu*. The objective of this fund is to counter sexual exploitation. Women borrow small amounts to tide over domestic emergencies, without having to approach the *Ryots* when a child is sick or they run out of rations.

Grants were given out to all the Mahila Meetings during the past 2½ years to enhance their *Vokkaku Sanchi Duddu* capital to Rs 5,000 per village. On the whole, utilisation has been very good and the scheme served as an important instrument to strengthen Coolie women.

But in some of the newer villages, the Mahila Trainers have had to pay an extra attention. In spite of many rounds of training before releasing the grants, there still were stray cases of male interference. Some women did not understand the revolving nature of the fund. There were a few problems related to domination.

We were certain that these were only starting problems which would soon get smoothened out. Yet we deliberately chose to exaggerate them in the Meetings and discussions, so that a serious reflection could take place. The Mahila Trainers were more interested in fostering learning processes, than in claiming 100% smooth implementation of projects and activities.

4.5. Reflections on Staff Malpractice

We had a terrible experience when a Mahila Trainer and Area Field Worker cheated the women and misappropriated *Vokkaku Sanchi Duddu* moneys (which they had no business to touch in the first place). All the *Vokkaku Sanchi Duddu* grants were collected back into the CSU Bank accounts and an inventory was made in all 503 Mahila Meetings. Fortunately for the morale of the organisation, no other cases of misappropriation came to light. A lot of learning was gleaned from this incident, which was handled swiftly and decisively, though in a totally open and transparent manner.¹⁰

A recommendation was made to appoint Mahila Trainers of some maturity and quality. ADATS was accused of being overtly concerned with the Staff sex ratio, and filling in posts by simply picking up any woman who came forward, without proper screening or training. We have since made many corrections in our recruitment practices, but still have a long way to go.

4.6. Transaction Costs

The debates on this sorry incident led to another matter. When examining the reasons why some VHWs and women CSU Representatives dipped into *Vokkaku Sanchi Duddu* moneys, it was found that most cases occurred in the newer villages, in order to meet the transaction costs of running the Mahila Meetings. Men, they found, had loose change in their pockets to meet various incidental costs like bus charges and a cup of tea. But in the younger CSUs women did not have even a few coins with them. ¹¹

Mahila Meetings decided that women functionaries could use a part of the *Vokkaku Sanchi Duddu* to meet transaction costs. But they insisted that proper accounts should be noted in their Minutes Books, and prior permission of the Mahila Meeting should be taken whenever possible.

4.7. Decentralised Health Budget

The Community health activity was extended to all the villages (except the brand new ones which were still in the Formation phase) during the past $2\frac{1}{2}$ years. Grants were given out every 6 months and there has been, by and large, a judicial usage of scarce resources to buy basic medicines, pay their VHWs, fill out prescriptions, and refer serious patients to hospitals.

Coolie women from the older CSUs began to feel the need to de-politicise the activity. They felt that health should not only be an instrument to support their struggles and strengthen the cause of women. Community and preventive health needed a technicity that was sorely absent. As a result, various training sessions were organised and health professionals called in to upgrade the knowledge and skill level of VHWs. Mahila Trainers put them in contact with specialised agencies like the District Health Authority, CSI Hospital, Association for Physi-

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¹⁰ Every single CCF borrower with outstanding loans was questioned by independent teams of internal auditors, specially set up for the purpose of ferreting out any undetected malpractice – once again, not a single case of even border line dubiousity came to light.

¹¹ In most of the older CSUs it is Coolie women who manage the family purse.

cally Handicapped, and many others who work in the health sector. A lot has been obtained through this co-operation. ¹²

Mahila Meetings from the Consolidation phase CSUs started making arrangements to self-finance the activity with resources from their respective Sangha Funds, after the withdrawal of ADATS in March 1998.

4.8. Children's Programme

As of today 9,647 Coolie children are being supported to attend government schools in their respective villages. The Mahila Meetings implement and monitor this activity by themselves.

ADATS gives out children's grants calculated at Rs 200 per child per year. Coolie women themselves decide which child should be supported with how much and for what. This involves a lot of hard bargaining in each and every Mahila Meeting during the months of May and June, just before the start of the fresh academic year. They then ensure that these children attend school. Most Mahila Meetings have appointed Teachers to conduct extra classes in the evenings.

Coolie women were very concerned with the low standard of academics in government schools. With the introduction of district level public examinations for the VII Class (i.e. not internal exams conducted by the class teacher as a perfunctory exercise), they feared that most of their children would fail to get into High School. So they adopted a 3 pronged strategy:

- To put pressure on government teachers in Primary Schools and make them conduct classes more regularly.
 Absenteeism by government teachers is a bigger problem than children playing truant.
- Some mothers send their children to private schools run by unemployed *Ryot* youth in the villages (popularly called "Convents").
- Request ADATS to undertake special measures to upgrade teaching standards. With the advent of the Save the Children New Zealand supported programme in Gudibanda Taluk, we will be able to offer such non-material technical assistance in the Extensions Taluks.

The 6 monthly Progress Reports contain relevant information on supported children only in the month of September every year. This is because the new school year starts in June-July, and the March Progress Reports therefore show no major changes.

- The total number of supported children has dropped by just 2%. The data shows that this is because some children from primary classes have gone on into middle, more from middle to high, and a few have finished high school. This is a healthy sign and shows that too many children are not dropping out in the midst of their schooling.
- The GIRL: BOY ratio has not changed at all and this is a positive sign. But there still are less girls than boys being supported to go to school.
- The data does not reveal if the sex ratio is even through Primary, Middle and High Schools. We suspect that this is not the case, and lesser and lesser girls reach higher classes. This is a problem that we will soon address.

¹² In Bagepalli Taluk, we have been able to attract DFID funding to upgrade the skills of VHWs in the independent CSUs,

through a First Line Health Care project.

	3rd Report (September 1996)		5th Repo	Shift in 1 Year	
Primary School	5,377	55%	4,282	44%	80%
Middle School	2,856	29%	3,648	38%	128%
High School	1,568	16%	1,717	18%	110%
Total	9,801	100%	9,647	100%	98%
Girls	4,276	44%	4,292	44%	100%
Boys	5,525	56%	5,355	56%	97%

Analysis of child information contained in 2 Progress Reports

4.9. Gender Policy

The hitherto unarticulated Gender Policy of ADATS and the Coolie Sangha was written in October 1996.

One of the main highlights of village level discussions that preceded was an insistence that all matters concerning normal life in the villages came under the purview of Coolie women. They rejected the notion of "Women's Programmes" without, at the same time, repudiating the need for a positive discrimination in their favour and the setting up of separate and exclusive spaces.

Gender was clearly understood as a product of social relationships. The Coolie Sangha insisted that gender encompassed not just women, but the whole question of ethnic subjugation, religious exploitation, injustice and inequality. This is a popularly accepted position which Coolie women put it into practice. The general stereotype, for example, is that poor women uphold caste and social custom. But Coolie women were the ones who encouraged inter-caste alliances in arranged marriages, supported widow re-marriage, opposed wasteful expenditures during religious functions, etc.

- When deciding to give a special attention to the Girl Child, for example, Coolie women decided that the "premium on virginity" should go. They said that they did not care if their daughters got "spoilt" by attending school and mixing with boys.
 - They admitted that this was happening in any case, "What difference does it make if it takes place under a haystack or on the way to school?"
- They said that, through sex education for boys and girls, they would instead try and introduce a "premium against pre-marital pregnancy".
 - "Today, our children don't know how to enjoy themselves by just holding hands or going to the cinema!"
- Most Coolie women openly declare that, unless it is a love marriage, alliances should be arranged OUTSIDE their own castes.
 - This has been happening, in a quiet way, for many years in the Coolie Sangha. But the women's decision to openly declare it as one of their objectives resulted in a flood of inter-caste alliances. ¹³

After a lot of discussions, ADATS decided that while we would openly support the emergence of this new sexuality in the Coolie Sangha, it was a luxury that we development workers could NOT afford. We deliberately decided to adhere to our rather rigid moral code.

¹³ The tendency among young Coolies, perhaps due to the flair of romantic considerations, is still to first elope and then get their parents to solemnise an inter-caste marriage.

The Gender Policy on organisational culture within the NGO was strictly implemented. Sexist behaviour was simply not tolerated. Even very senior and long standing Staff members were asked to leave.

A lot of reactions and contributions are coming in from friends, well wishers and gender specialists. These are being extensively discussed among the Staff and in the villages. With the level of interest that is being shown, Coolie women will be able to go very far.

5. COOLIE SANGHA PRESENCE IN THE EXTENSION TALUKS (the concept of an effective minority at work)

Taluk level presence is slightly different from inter-caste unification, socio-political gains obtained through struggle, government benefits got from Gram Panchayats, strength derived by Coolie women, and everything else that we have spoken of in the preceding pages. While it is impossible to gain a Taluk presence without an effective and functioning base in the villages, neither is it a simple arithmetical sum of village strength.

It is, if you like, the product of village strength which then embraces individual achievements in each and every village and gives them the blessing of an accomplishment. Taluk presence is what ensures the continuity of a mass movement. It is the *raison d'être* for organising the poor while, at the same time, also being the chief instrument to ensure it's sustainability. Viewed in this light, sustainability is not a permanent condition. It is an accomplishment that can last only as long as wider conditions permit. Taluk presence is the continuous re-shaping of those wider conditions in favour of the Coolies.

- Clout is a product of the polity of the Taluk, combined with the position of vantage that Coolies manage to wangle themselves into.
- Taluk level presence is obtained by creating a fine mixture of myth and reality. These have to be carefully cultivated and firmly developed over a long period of time.
 - Though full of ups and downs, empowerment follows a Sigmoid curve of sorts. The Coolie Sangha in the Extensions has just begun to ascend the curve, after initial years of threatened existence followed by a short phase of relative stability.
- The future course is necessarily up curve, even if uphill and interspersed with new challenges.
 - Our main role, as development workers accompanying the Coolies, will be to guide the effort.

After being around for nearly 20 years, it is natural that the Coolie Sangha at Bagepalli Taluk has a greater strength and presence than in the other 3 Taluks, where our involvement is only 8½ years old. It is important to keep assessing how much socio-political clout the people's organisation has gained. Like at Bagepalli, the Coolie Sangha in the Extensions has been able to show it's Members that collective unity provides socio-political, cultural as well as economic advantages. But shifts in the power balance are yet to take place.

5.1. Chickballapur

The Taluk is characterised by an anarchic and fractionated polity. A large number of leaders vie with each other with little or no concern for their followers. Party discipline is always flouted. No leader is bound by the ideology or stated manifesto of any political party. The fact that the legislative assembly seat is reserved for SC/ST candidates, leads to proxy contests between bigwigs who each prop up their own front person. These contests result in creating hapless stooges, irrespective of who wins.

The helplessness of elected office bearers, who have no serious political backing, gives the bureaucracy a *carte blanche* to do as they please, answerable to no one but their own internal world of adjustment and profit sharing. It is to such a degenerate administration that the general public, perceived as mere petitioners and favour seekers, have to "appeal to the better feelings of officials" *(sic)* to get their jobs done.

Proximity to Bangalore has resulted in high land prices and a relative development in the southern part of the Taluk. This attracts high monetary stakes into the struggle to get lucrative government contracts and execute various "development works".

This same relative development (i.e. higher wages and the availability of petty entrepreneurial opportunities) contributes to the poor becoming politically apathetic. The more articulate among them are content with cajoling various faction leaders in order to get small openings. So much so that everyone minds their own business and do not bother to get involved in anything even remotely controversial.

The culture of poverty that prevails is very different from the fatalistic resignation one observes in semi-feudal societies. In a word, the Taluk has NO political identity.

The introduction of the Chickballapur Coolie Sangha into such a void upset the apple cart quite radically. Not only were age-old traditions challenged, but the polity was caught without a suitable response. There was no quick backlash. Instead there was a half hearted attempt to accommodate yet another player into the sordid scenario. When the Coolies refused to get co-opted (or rather, prevented their own leaders from getting tempted) there was a bewildered confusion.

The Coolie Sangha has been able to instil a sense of personal identity and pride, coupled with a sense of the collective, in the caste-class group that we call small and poor peasants. This permits them to take a stand on the emerging economy.

- On the one hand, Coolies realise a certain hollowness in the "invisible hand of liberalisation" as far as their own lives are concerned. They have seen that natural trends in the emerging economy give unfettered opportunities to a few, permits a bandwagon of their select followers to accrue fringe benefits, but leaves the vast majority untouched, if not worse off.
- On the other hand, they realise that economic benefits alone, which are undisputedly vital and life sustaining, do not justify a lifestyle where they have to give up even pretences at community living, collective decision making and the pride, position and new found respect that these have demonstrably obtained for them.

The fairly impressive performance of the lone Coolie supported candidate during legislative assembly elections, for example, and the astounding results obtained by Coolie Sangha candidates during the Gram Panchayat elections should be viewed in this light, rather than as any testimony of real and lasting strength.

Matters will certainly change. But it is anyone's guess as to where the settling point is going to be in the emerging power equations. Our attempt is to steer it towards a bottom-up, participatory and decentralised polity where small and middle peasants will have a majority say, in keeping with their demographic position in village society. In a word, our efforts, in keeping with macro economic trends, are aimed at introducing civic democracy.

5.2. Chintamani

The power equation at Chintamani is severely polarised between 2 contending families who consider the Taluk as their personal and inherited fiefdom. Both belong to the dominant *Vokkaliga* (*Reddy*) caste, and they believe it their ordained birth right to lead. So much so that

they only concern themselves with winning elections. Once in power, they show a disdain even for their own agents and village touts who have to fend for themselves – they are rarely shown any special favours like the award of government contracts, etc.

They are recognised leaders at the State level, and both are senior ministerial candidates in any Karnataka cabinet. The older, more established family has a lot of polish, while the other is crass. The former pursues liberal values, while the latter is cruel and unsparing in it's dealings with the population at large.

Every single village is clearly demarcated as falling under the sphere of influence of one or the other family. Pretenders to the throne, who think they have popular support, are brutally dealt with.

Popular political expression is restricted to either blind obedience, or a switching of allegiance between these 2 families. Such switches are randomly made by village touts who play the strife to their pecuniary advantage. The poor and middle classes are caught in many a bloodbath that follow every attempt at redrawing maps of influence.

These inter and intra-village incidences give an added impetus to a growing demographic shift to Chintamani town, which is already classified as a Municipality. Rural allegiances and disaffection, when transported into a rapidly growing town reality, result in gang politics which lack integrity and discipline. Intimidating youth abound in Chintamani town, ready to do anyone's bidding, at a price. But this is a matter that ADATS and the Coolie Sangha assiduously avoid and do not concern ourselves with.

Our work is with the poor and disadvantaged who have no option but to stay back in small and isolated villages which are poor in infrastructure as well as opportunities. On the surface, this does not seem to be a very clever geopolitical strategy since less than half the votes are located in the villages. With a village coverage of just 36%, this translates into a mere 18-20% of the popular vote, grossly insufficient to influence the outcome of any electoral contest. But one other factor comes to our rescue.

Chintamani Taluk, right across the centre of the town, is divided into 2 assembly constituency segments. One-fifth of Bagepalli Taluk, Chelur *Hobli*, is attached to the northern half. Chelur is the home constituency of the BAGEPALLI COOLIE SANGHA where the Coolies' writ literally rules. It is all but impossible to plan an electoral contest without the backing of Chelur *Hobli*. The inter-Taluk nature of the Coolie Sangha gives the Chintamani Coolie Sangha an unearned clout to work with.

Coolie Sangha presence in south Chintamani is relatively smaller, and only for the past 3-4 years. The villages are rich, and the region's leadership is concentrated in a single family whose electoral base has rarely been challenged on home turf (friction do abound in the split town).

Coolies in Chintamani use their residual strength to remain equidistant from the contesting powers. They do get involved in Taluk level struggles for civic amenities, against petty corruption, police inaction, etc. But they do so at their own bidding, within respectable alliances where they too can call the shots.

Unlike at Chickballapur, Gram Panchayat election victories are impressive gains that Coolies themselves have made through a clever reading of a rather complex situation. But likewise, they must also take a large part of the blame for the electoral defeat that their ally suffered during the just preceding assembly elections.

The most impressive presence of the Chintamani Coolie Sangha is in the village CSUs. Every day life has so much more breathing space. Signs of freedom and personal liberation are almost palpable and evident even to outsiders who know nothing of the Taluk's recent history of feudal repression.

Touts belonging to the 2 leaders no longer bully the Coolies into economic, social and political subservience. Instead they try to accommodate the CSUs and win Coolie sympathy. Petty officials in the Taluk have been forced to recognise the presence of an emerging third force, people's power. They realise that political patronage alone cannot protect them and their jobs. This village presence is severely tested from time to time with contentious issues that threaten to break-up the nascent unity that Coolies have managed to precariously cement together. But every time they have come through with an enhanced feeling of genuine solidarity.

A married Muslim youth ran away for 5 days with a married Hindu woman. The families finally managed to catch the couple and bring them back for a *Panchayat*. The Coolie Sangha said that if an all-village assembly were to decide on this issue, it would take an ugly turn with religious sentiments being unnecessarily dragged into what was essentially a sordid personal matter.

Hindu and Muslim relatives of the culprits, who were not in the CSU, were fanning the flames as much as they could. But both the families stood resolute and sent everyone away. The matter was finally decided in the CSU Meeting with Field Staff present.

Compare this with a village without Coolie Sangha involvement:

• An ugly incident took place just the other day in a village without a CSU. Caste clashes left 3 policemen and 1 villager dead. The nearest CSU, 3 kms away, hid the Sub Inspector of Police and protected him from the mob.
After things had cooled down and police retribution started, many police officials as well as upper caste *Ryots* began to comment that all this would never had happened if the village had Coolie Sangha presence, with ALL castes and communities grouped together.

Chintamani Taluk is increasingly beginning to witness this new phenomenon of caste violence – the dangerous results of caste polarisation in wider society, which began with the Mandal and Reservation policies being adopted by national political parties.

Though there never has been any inter-caste amity in the villages, neither was animosity so sharp and venomous. Every single act of the State, including government benefits, seats in colleges, jobs and promotions has come to bear a caste overtone. This has encouraged the establishment of hundreds of caste based associations. Only a small fraction of each castegroup actually derive any benefits from loudly proclaiming it's ethnic identity. The nett result of this supposed positive discrimination or affirmative action strategy seems to be to put everyone in their pre-ordained places and positions, as per the ancient edicts of *Manu Shastra*.

It has given rise to orgies of violence. Amidst this newly unfurling madness, many from the neutral population are openly wondering if ADATS and the Coolie Sangha are the only sober forces left in the Taluk. They marvel at the genuine inter-caste solidarity that has been achieved in the CSUs, and believe that this could be an authentic counter to the present polarisation. It is too early to comment on where the caste integration agenda of the Coolie Sangha will lead to, once it gets the popular backing of those not in the mass organisation. The larger unification of an extended poor could well turn out to be a far more emotive call, than narrow appeals to parochial identities.

5.3. Siddalaghatta

Siddalaghatta is a much smaller Taluk, sandwiched between it's neighbours. The northern half is poor and under-developed, while the south is rich in silk and milk. The Taluk head-quarters lies in the centre.

Anti-poverty programmes of the government, and the provision of basic amenities are highly visible in the north. The Taluk's leadership, perhaps because of this populist visibility, is always thrown up from the north.

However, the provision of more serious infrastructure like communication in the richer villages of the south gobble up a proportionately higher per capita expenditure. But this is not as politically visible as, for example, free houses and subsidised loans to the poor. The south does not have time for political participation, except at election time. Everyone is content with money making and an occasional, half hearted complaint against government functioning. Yet south Siddalaghatta is the source of money play during elections.

Siddalaghatta town has a lumpen character due to one of the largest cocoon markets of Karnataka. Every morning, a huge floating population of thousands of farmers flock into Siddalaghatta town, to disperse by the last buses. The daytime bustles with activity, while the nights resemble a small town. Civic facilities literally burst at their seams with dusty and pot holed roads, a chronic shortage of drinking water, etc. But this is compensated by the fact that anyone willing to work can earn a respectable income.

Leaders work hard to retain their constituency's favour. They are actively involved in solving problems and redressing grievances. They visit the villages on a regular basis, and everyone has direct access to the leadership. Touts are mainly used as election agents to manage polling booths and ensure a favourable voter turnout.

This idyllic scenario is horribly soured by frequent outbursts of communal violence which pale the problems of Chickballapur and Chintamani into insignificance. The ostensible reason for these outbursts are economic contradictions between the town's mainly Muslim cocoons traders and silk-reelers and their Hindu clientele – mulberry farmers from the villages who work very hard to grow silk worms and then get disappointed at the market.

On the ground level, it is not quite easy to identify these outbursts as deliberate mechanisation of any mischievous leaders. In fact, whilst they occur, they are so emotionally draining that one's normal faculty to reason stops functioning. Most people are well past attributing any culpability at all. Everyone merely prays, with an all forgiving fervency and new found faith, for the madness to simply stop. It is just not possible to imagine that anyone could actually fix quotas on Hindu and Muslim lives, and then orchestrate an orgy to get so many people killed.

Though there have been no communal outbursts for the past 6-7 years, the psyche of sheer terror is ever present. Fear makes more and more single and isolated Muslim families from the villages flock into town and join a huddled group who already suffer under a minority psychosis. However, human and property losses have been intolerably high on both sides. Everyone is tired of the violence, and this acts as the biggest safeguard against any immediate eruption.

The Coolie Sangha has offered unique sanctuary for a people who are tired and fed up. Some examples:

- The genuine inter-caste mix of the Coolie Sangha is well known to everyone in the region. The general public see this as the only institution that has dared to oppose contemporary efforts in wider society to reinforce caste identities through Mandal, Reservation, etc.
- When Muslim families flocked into Bagepalli Taluk during the last outburst of communal violence, they were warmly received at the border, by Hindus and Muslims alike, and given every possible assistance. The occasional hotheads who pursued them were firmly told to go back since their jurisdiction had ended.

- In a Cluster close to Siddalaghatta town, the Members openly admitted to many illicit relationships between Muslim and Hindu youth in the villages. They used the Coolie Sangha to legalise these through proper marriage ceremonies, and no one dared to object.
- Coolie survival in such a mixture of ample economic opportunities, relatively decent polity, and an ever present underlying danger which could be sparked-off at any moment by an emotion gone astray, requires a functional unity at their respective villages and Clusters. Like at the other Extensions, visible CSUs abound at Siddalaghatta also.
- The 25 older CSUs, from where ADATS will withdraw in March 1998, are extremely strong and loyal to the principles and strategy of the Coolie Sangha. They stand apart as a distinct 3rd force in village society.
- In the 40 Formalisation phase CSUs, a most peculiar process took place. They were all the committed vote bank of a particular political party. With the initiation of CSU building activities, they switched allegiance to another party which they perceived as being favourable to the Coolie Sangha.
 - It is only now that they are beginning to comprehend the non-party political character of a People's Organisation.
- The 28 Formation phase CSUs, where our involvement is very new, know all about the Coolie Sangha from adjacent Bagepalli Taluk. Socio-political developments are swift and healthy here.
 - Field Staff believe that a Taluk presence will eventually be created due to the contribution of this Sadali Area.

Women in Siddalaghatta are more actively involved in building and preserving the village CSUs than in any of the other 3 Extensions. Feminisation of poverty is a larger reality under these just described circumstances of economic opportunity and communal violence. This should not be construed to mean any liberation or emancipation. "*Petaki poyinadu*" (meaning "Gone to the town") is a common expression with double meaning, literal as well as figurative, in Siddalaghatta Taluk.¹⁴

For a long time, Coolies in Siddalaghatta showed little interest in building up a Taluk level apex body which could etch a separate identity for them. Yet they were able to fare quite well in Gram Panchayat elections, using just their village presence. The Field Staff were worried. They saw the danger of the Coolie leadership getting co-opted if the mass base did not have a distinct and separate identity. Through very many reflections and a whole lot of innovative solutions, this is being rectified.¹⁵

5.4. Julapalya & Mittemari

Julapalya & Mittemari are actually a part of Bagepalli Taluk. It is yet another one-fifth of Bagepalli which has gone away to the Siddalaghatta assembly constituency. As a result, these CSUs get a double advantage:

- They are a part of Bagepalli Taluk where the Coolie Sangha has an overwhelming influence and clout.
- They are a part of Siddalaghatta and benefit from the liberal polity, without at the same time importing any of the communal hatred that haunts that Taluk.

But it would be misleading to understand Julapalya & Mittemari as only doubly blessed. The villages suffers from other problems which stem from pre-Coolie Sangha neglect. Before the

¹⁴ Please see Section C.3.2. of our 2nd Progress Report.

¹⁵ Please see Section C.3.2. of our 3rd Progress Report.

advent of the CSUs, their isolation was total and infrastructure development so poor, that they were totally cut off not only from mainstream developments, but also from contemporary thinking.¹⁶

6. COOLIE CREDIT FUNDS (CCFs)

6.1. Objectives

CCFs are alternate credit structures that ADATS helps build at the village level. ADATS gives grants for the Member Coolie families to run their respective CCFs. In the beginning, the CCFs were seen as instruments to support the Coolies in their socio-political struggle. Economic objectives were subsidiary to the political objective. ¹⁷

Over the years, 2 deeper economic objectives have emerged:

- To kill a deliberately inculcated fiscal indiscipline in the poor. Politicians and village touts find it in their interest to mislead the rural poor into believing that they need not repay Bank loans given under various anti-poverty schemes. They want the poor to internalise the belief that they cannot enterprise, and are not credit worthy.
- To wean fist time petty entrepreneurs through various steps needed for them to succeed.

Much reflection took place on whether economics could be viewed as separate from sociopolitics and community organisation, or whether a more holistic understanding of economic transformation was called for. Whether enterprise was just a question of skills, capital, organisation, product and the market, or if other imponderables were also involved. Finally, ADATS and the Coolie Sangha came to the mature realisation that, for the CCF to attain economic objectives, a larger commitment had to be made to some wider objectives:

- To create a congenial socio-political milieu which was capable of supporting the Coolies to enterprise.
 - Caste practices, social custom, male domination within households, and a whole lot of obnoxious feudal practices that "put people in their places" and prevented the development of an individual identity, had to be destroyed.
- To re-define concepts of the individual and the collective.

 Individualism, in the context and understanding of the Coolie Sangha, was not the same as an uncontrolled license granted by laissez faire to do whatever one pleased.
 - Instead, it was a state of affairs wherein the Member could depend upon the support and protection (very different from charity and patronage) of the group. In return, the group would exact the right to exercise a control over the Member.
- To place politics in the back seat.¹⁸ Platforms of strength had been achieved through Coolie struggle. These had to be opportunised without continually attempting to sharpen the contradiction and chase after an utopian purity.

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¹⁶ Please see Section D.4.2. of our 2nd Progress Report for a vivid example.

¹⁷ Please see our paper on the Non Economic Objectives of Economic Programmes written in 1985.

¹⁸ Extensively discussed in Section 2.4. of this document.

The slogan given to this rather composite and all embracing effort of the Coolies to increase their income and create family assets was, "Become Rich in 3 Years!". 19

6.2. Functioning

Member Coolie families borrow moneys from their CCFs for various purposes, and repay on dates that they agree to at the time of taking the loans.

The CCFs operate on a NO LOSS plan. In the event of a particular borrower not repaying a loan, all the remaining Member Coolie families contribute to repay the CCF on her behalf and later make efforts to collect from the defaulter.

The CCFs also operate on a NO GAIN basis. There is no interest charged on loans. But, as per the BCS guideline to Member Coolie families, they are asked to voluntarily contribute 10% of their loan amounts to their respective Sangha Funds. This "hidden cost" of the CCF works out, for example, to an indirect interest rate of 20% for a 6 month crop loan, 10% for a 1 year petty trade loan, or 3.3% for a longer term and riskier 3 year loan to rear sheep.

For the Coolies, this was not just a semantic matter.

- "Interest" was a nasty concept which, for the poor, had come to be synonymous with cheating, exploitation and mindless cruelty.
- Coolies believed that profit from a lending operation should be obtained by the borrowers and not the lender.
- Contributing to the Sangha Fund would contribute to compulsory savings, even if of a collective and organisational nature.

Those wishing to borrow from their CCF place their case before the CSU Meeting, explain the need, utilisation plan and a realistic repayment date. There are no standard or forced repayment dates on CCF loans, except perhaps when Crop Loans are taken by all the Members at the same time. Once the CSU Meeting approves of the amount and repayment date, this decision goes to the Mahila Meeting which has a veto right on CCF decisions. It then gets ratified by the Cluster Meet before the loan is given out.

All CCF transactions are by cheque. ADATS retains a Cheque Signatory control over the CCF Bank accounts. The Executive Assistant countersigns cheques along with the elected CSU Representative.

Status of the CCFs in the 4 Extensions (as on 30 September 1997)

Total CCF Capital			26,129,708	100%
Total of Good loans			10,868,542	42%
Total of Overdue			1,388,909	5%
1 to 6 Months Late	328,530	24%		
7 to 12 Months Late	254,645	18%		
Over 1 Year Late	805,734	58%		
Bank Balances			13,872,257	53%

¹⁹ For more information on this slogan, please see various documents, including the 2nd DLDP Progress Report dated September 1992, and a paper presented at the ICCO workshop in November 1996.

6.3. CCF Staff

3 Extension Workers and 5 CCF Field Workers ensure that mutually agreed upon procedures and conditions are met. These include the manner in which loans are sanctioned, released, utilised and repaid.

- Extension Workers scrutinise decisions contained in the CSU and Mahila Minutes Books, fill out CCF Forms, write the cheques, get signatures, and hand over the instruments to the borrowers.
- Along with the CCF Field Workers, they then follow up on utilisation.
- They regularly visit the villages to remind the Coolies on upcoming repayment dates, and find solutions for short term Overdue.
- Desk Assistants maintain the CCF account books and pass books at each Taluk headquarters, where the Banks are also located, and arrange for half-yearly audits

Though these are the primary responsibilities of CCF Staff, all ADATS Staff assist them. Field Staff concern themselves with concrete utilisation and overdue problems. The 4 Executive Committees (comprising of Taluk Secretary and Cluster Secretaries) constantly keep tab on CCF performance and report to the Taluk Coolie Sangha Meetings. DLDP Staff play an important role when releasing crop loans or when advising Coolie Families to take up allied activities.

Credit is viewed as a composite part of the total effort at Coolie development. The capacity of ADATS Staff to manage the intricacies of a credit programme (as different from the individual entrepreneur's ability to deal with her credit requirements), and also deal with the policy and technical matters of a quasi-banking operation, has been vastly enhanced during the past $2\frac{1}{2}$ years.

- Extension Workers constantly supply the Executive Assistant with updates on utilisation and repayment patterns of the CCFs.
 A customised software, the *ravik.VPACK*, which connects the central computer to the various Taluk headquarters through P&T leased lines, tracks vital information and generates management, accounts, as well as analytical reports.
- The CCF Staff participate in periodic studies and reflections, often conducted with external Consultants, to go into wider matters covering entrepreneurship, threshold opportunities, institutional and commercial finance, market analysis, assessing the level of the economy, etc.

6.4. CCF Capital

502 functioning CSUs in the Extension Taluks have a total CCF Capital of Rs 26,129,708 with them. This figure does not include grants given to the independent CSUs in Bagepalli Taluk. This has been done in a gradual manner, with a target of Rs 5,000 per Member family in mind.

- The oldest CSUs, which are in the Consolidation phase of Coolie Sangha building, have a CCF Capital of Rs 3,332 per Member family.
- 324 CSUs which are in the 2nd 3 year Formalisation phase have a per capita CCF Capital of Rs 1,662.
- 69 CSUs in the 1st 3 year Formation phase have only Rs 608 per capita.

At the end of March 1998, with further grants to be given out under the ongoing 1st 3 year Consortium budget, there will be a per capita CCF Capital of Rs 5,000 in the Consolidation CSUs and Rs 2,000 in the Formalisation CSUs.

Capital in the CCFs (as on 30 September 1997)

	STRE	STRENGTH			COOLIE CREDIT FUND		
	Villages	Members	Capital	Per CSU	Per Member	Per Member by March 1998	
Formation CSUs	69	1,738	1,057,270	15,323	608	608	
Formalisation CSUs	324	10,140	16,854,515	52,020	1,662	2,000	
Consolidation CSUs	110	2,412	8,037,016	73,063	3,332	5,000	
Dropped CSUs			180,907 [*]				
TOTAL	502	14,290	26,129,708	52,051	1,829		

^{*} Most of this is outstanding as Overdue with errant borrowers

6.5. Utilisation

Member Coolie families have borrowed for a variety of reasons, the most popular being Cattle Rearing which accounts for 49% of the amounts borrowed and 33% of the number of loans. Crop Loans come next, accounting for 30% of the amounts borrowed and 45% of loans. They have also borrowed for trade and entrepreneurship, agriculture, consumption and a host of other purposes.

CCF Utilisation Pattern (as on 30 September 1997)

Purpose	Amount Borrowed		No of Loans	
Crop Loan	7,230,395	30%	6,164	45%
Agriculture	1,718,703	7%	701	5%
Cattle	11,776,453	49%	4,498	33%
Trade & Entrepreneurship	3,247,204	13%	1,883	14%
Consumption & others	213,840	1%	353	3%
Total	24,186,595		13,599	

6.6. Analysis of CCF Trends

A 6 monthly analysis of CCF statistics over the past 2½ years reveals that village CCFs have had their share of ups and downs. It must, however, be remembered that these figures are a reflection of the Coolies' own performance as well as that of diligent efforts made by CCF Staff.

- CCF Capital increased by 96% and 68% respectively in March 1996 and March 1997.
 - This has no real significance and only shows that grants were released by ADATS in the 2nd half of each fiscal year.
- Cumulative loans match and even exceed the CCF Capital only in the subsequent reporting period.
 - This shows that the CSUs take some time to decide on spending the grants given to them; they do not rush to borrow in an irresponsible manner, just because moneys are available.
- Cumulative loans as well as Number of Loans kept steadily increasing, except from September 1996 to March 1997.

- This was when Lender Confidence was very low due to high Overdue, and brakes were applied.
- Overdue climbed from 4% of the CCF Capital to 7%, came down marginally to 6%, and then settled at 5%.
 - This suggests that short term Overdue is slowly coming under control with borrowers learning to think through before committing themselves to repayment dates.
- Repayment Rates fell to an all time low in March 1996. But since then it seems to have settled at a healthy figure of over 94%.

	1st Report		2nd Report			3rd Report		
	September 1995		March 1996		6 Month Shift +/-			6 Month Shift +/-
CCF Capital (Rs)	7,860,728	100%	15,379,901	100%	196%	15,548,308	100%	101%
Cumulative Loans (Rs)	7,336,642	93%	10,632,967	69%	145%	16,391,970	105%	154%
Number of Loans	5,218		7,428		142%	9,962		134%
Average Loan (Rs)	1,406		1,431		102%	1,645		115%
Overdue (Rs)	311,575	4%	1,103,244	7%	354%	1,016,644	7%	92%
Repayment Rate	95.30%		87.62%			93.79%		

	4th F	Report		5 th Report			
			6 Month Shift +/-	September 1997		6 Month Shift +/-	
CCF Capital	26,079,651	100%	168%	26,079,651	100%	100%	
Cumulative Loans (Rs)	17,604,670	68%	107%	24,186,595	93%	137%	
Number of Loans	10,562		106%	13,599		129%	
Average Loan (Rs)	1,667		101%	1,779		107%	
Overdue (Rs)	1,674,619	6%	165%	1,388,909	5%	83%	
Repayment Rate	90.49%			94.26%			

6.7. Results

Various studies conducted by the Executive Staff have revealed that real and tangible results have been obtained in the villages. These have been corroborated by outside agencies as well.²⁰

- Coolie earnings have increased and visible asset have been created.
 Even a cursory examination of Coolie Families shows that they are better off.
 The average declared income of Coolie Families from 170 villages is almost Rs 4,500 per annum.
- Not just usury and economic exploitation, but even the suffocating sociopolitical grip of richer Ryots has appreciably decreased.
 Coolies are no longer afraid to openly express their opinions and, for example,

²⁰ Various evaluation missions, Intervention (India) Pvt. Ltd., research students, visitors, etc.

vote for candidates of their choice or speak out against malpractice in civic society.

• A fiscal discipline is being introduced into the lives of Coolie Families. This is reflected not only in CCF performance indicators, but also in the way they utilise and repay government loans. They no longer wait for gratis to be handed down by a benevolent State or patronising peasantry.

It is important to interpret these results in a proper framework:

- These are not results obtained in isolation by the CCFs, a credit mechanism.
- Other economic activities like the DLDP and social security measures like the
 decentralised health budget and children's programme have also contributed to a
 betterment in income and asset levels in Coolie Families.
- The overall socio-political emphasis given to economic goals by the Coolie Sangha has played a vital role:
 - Participation of women within Coolie Families.
 - Genuine inter-caste unity that has been achieved in the Coolie Sangha.
 - Ryot-Coolie peace that has been purchased at great cost, through preceding struggle.
 - Unique functional unity that has been achieved, and the sense of the collective.
- Overall economic advancement of the Indian State.
 We can, of course, justifiably argue that it is the Coolie Sangha (and particularly the CCFs) which has made it possible for Coolies to take advantage of macro changes which could otherwise have resulted in anti-poor consequences.

In the 4 Extension Taluks, many CCFs are now 6 years old. Coolies have utilised their CCF Capitals to give out 13,599 loans averaging Rs 1,779 each. The Repayment Rate is over 94% and only 5% of the capital is at risk through overdue.

But these are still early days since the Capital has not been fully rotated even once.

CCF Performance (as on 30 September 1997)

CCF Capital	Rs 26,129,708
Cumulative loans given	Rs 24,188,595
Rotation of Capital	92.6%
Number of Loans	13,599
Average Borrowing	Rs 1,779
Repayment Rate	94.26%
Capital at Risk	5.32%

6.8. An Operational Perspective for the CCFs (reflections on performance)

Some years back, with just an experiential and intuitive insight, ADATS Staff and Coolie Sangha functionaries felt that when the CCF Capitals get to be rotated 4 times and repayment rates stabilise at over 86%, then they could be certain that the mechanism was here to stay. These were unsubstantiated gut feelings, based on variables that they were dealing with on an

²¹ The actual figures are neither important, nor acceptable. An 86% Repayment Rate on CCF Capital rotated 4 times over will result in a Capital Loss of 56% which is something the CCFs CANNOT live with. Because Sangha Fund creation would be only 40% at the end of 4 rotations and will not be enough to offset the loss. Moreover, this does not take into account the depreciation of money value.

every day basis. But it did indicate that everyone was concerned with macro economic indicators.

Performance in a credit operation, rather ironically, is quite different from economic results obtained by those who utilise it. It has to be seen as a blend of 3 factors:

6.8.1. LENDER CONFIDENCE

This includes a wide array of considerations like the Coolies' collective ability, through management skills and social control, to run their village CCFs. Whether they can manage bank balances, check on utilisation, not let overdue mount up, prevent deliberate defaulters from getting away, be supportive to genuine problems, etc.

6.8.2. BORROWER CONFIDENCE

This includes the absorption capacity of individual Coolie Families who want to borrow. Whether they come up with workable ideas, have good utilisation and repayment plans, have taken care of the market and risk factors, etc.

These are not factors that can be built overnight. Neither are they inherent in any group of people, or absent in another. They have to be developed over a period of time, by our commitment to learning processes that nurture them.

It is in this light, for example, that we deal with the problem of short term CCF Overdue in a Taluk. We try to comprehend the underlying logic, however convoluted it may be, when some Coolies fail to understand the need to continually rotate capital in order to attain economic development. ²² We make a sincere effort to identify where the enigma lies. Through a patient and genuinely pedagogic approach, we have been able to overcome hurdles and create more capacitated groups – i.e. increase Lender and Borrower Confidence.

6.8.3. ECONOMIC ASPIRATION

Coupled to the above 2 factors, there is a far more personal and psychological dimension to enterprise. An economist friend once described it as the spark that ignites the entrepreneur's tail. He went on to say that it either exists, or isn't there, but could not be created.²³ We spent agonising months wondering whether the second part of this statement was really true. Whether some were pre-ordained by destiny, while others left out. Finally, we have come to the conclusion that there is nothing inane or hereditary in the spark. It is ECONOMIC ASPIRATION.

While specific solutions cannot be pre-packaged and thrust on the entrepreneur,²⁴ economic aspiration is something that can be instilled from without. To do this, we have to arrive at an in-depth understanding of the economic situation in which the poor were located, and then guide processes.

- Earlier, the Coolie caste-class had nothing worth LIVING for. Theirs was a sheer day to day EXISTENCE. Under those circumstances, it was not important for them that enterprises succeeded and made profits. To tide the moment was more important than planning a future. A future which was just a repetition of the mundane present was not worth looking forward to. It was, after all, mere continuity without change.
- Then came feelings of self-respect, self-worth and dignity through the Coolie Sangha. These new sensibilities spurred them to succeed as cultivators, cattle grazers and in petty trade. When the Self became important, matters related to

²² Both these problems were reported in our 2nd and 3rd Progress Reports, respectively.

²³ Please see "Enterprise Survey" made by Intervention (India) Pvt. Ltd., dated March 1996.

²⁴ As was attempted during the many years when command economy prevailed.

lifestyle started gaining prominence.

But things really began to change only once they tasted a better material standard of living:

- A Coolie woman who bought a compass box for a child in the VIII Std. and saw the thrill in her face, wanted to continue to be able to do so.
- A family who managed to put aside enough to board a tourist bus and go away for a week, wanted to be able to do it again and again, year after year.
- A mother who put her child in the village convent and heard her recite poetry, wanted to be able to pay the fees, month after month.
- A father who bought fruit and biscuits from a shop in Bagepalli and took it home in a coloured plastic bag, wanted to be able to do it every time he visited the Taluk headquarters.

Such continued actions needed a steady income. The ventures they undertook to make them possible HAD TO SUCCEED. This is how economic aspiration got to be instilled.

- Initial ventures taken up with capital from the CCFs fitted only the first description of repetitious continuity without change. They borrowed merely to get on with the business of EXISTING:
 - Crops were sown because they belonged to the peasantry.
 - Sheep were grazed because there were extra hands at home.
- Only later, when they took up really paying ventures and there was an opportunity to spend on the compass box, the week's holiday, the convent fees, and goodies in a coloured plastic bag, that the urge to make the enterprise succeed entered into their aspiration. The spark was lit.

We have seen this happening over and over again. Let us look at examples that are slightly beyond the individual:

• 22 sweeper women were selected to demonstrate Vermicompost. At first they did it as a duty bound activity, following a Coolie Sangha dictum. The Units were built – very well at that. Village sweepings were partially decomposed and the pits filled – very efficiently at that. Earthworms were introduced and the material was turned every so often to ensure even decomposition – very regularly at that.

After about 2 months, the first produce of 1 tonne was sold at the rate of Rs 4 per kg.

The huge sums were received in a stoic and stolid manner by the women. It took some time for them to understand that the cash was actually theirs to spend, since renewing the Units did not need any further cash input.

All of a sudden, things changed. Gathering village sweeping was no more just the rote role that they had performed for generations. Rotting the leaves and putting them into the pits was no more just another agricultural operation. Turning the pits was no more yet another routine that women coped with.

To quote one of the women, "Earlier we were sweepers. Now we are business women!".

- For the very first time, we hear CCF borrowers say to each other: "Though this year is a drought, there will be at least a 25-40% yield. Phew! Enough to repay the CCFs and borrow once again!"

 A few years back, drought would have provided the perfect excuse to not repay the CCFs and allow overdue to mount up.
- Literally thousands of youth go through school because of the Coolie Sangha. Hundreds fare well, enter college and get their degrees. But not even a handful

manage to get jobs. Yet we find that education alone, without any follow up, results in Harijana and Tribal youth faring better in terms of lifestyle. How do they do it, we often wonder. Surely they are lazier than their siblings who did not go to school and college, unaccustomed to hard manual labour. Where did they dig up the ideas to earn moneys in so many diverse ways?²⁵

Time, and a patient running of the CCFs, are the only things that can instil economic aspiration in the Coolies. There are no short cuts.

6.8.4. CREATION OF A MIDDLE CLASS?

One could ask whether this is not a description of steps in the creation of a middle class. Perhaps so. But we must keep the scale of operations and level of the economy in mind, and not go overboard with worry and self-criticism.

- We are speaking about a caste-class who aspire to rise only to the level of a sustainable minimum. In the mainstream design of things, these are the very people who were to be left out of the development process.
- Moreover, they are located in regions where economic opportunities are severely restricted by poor natural resources and low investments in infrastructure.

Yet it would be prudent to bear in mind that both the roads, to hell as well as heaven, are often paved the same way. Therefore we are obliged to follow up on these fears.

The creation of an urban middle class follows a classical pattern:

- CREDIT becoming a way of life.
- Attainment of an ARTIFICIAL STANDARD OF LIVING.
- FRANTIC CHASE to maintain these higher standards.

Enterprise, in this Model, is not a means to meet the consumption. It is merely the means to repay Credit which was utilised to already accrue a higher material lifestyle. There is something essentially skewed and highly unsustainable about this illogic. It is certainly a case of putting the cart before the horse. But this is the manner in which post-industrial capitalism is developing. SAP, liberalisation and the rest have imported this Model, lock stock and barrel, into our cities.

Against this backdrop, the CCFs today cater to a sensible capital flow cycle of:

Credit \rightarrow Investment/Enterprise \rightarrow Earning \rightarrow Consumption Spending/Repaying The urban middle class cycle of capital runs as follows:

Credit \rightarrow Consumption Spending \rightarrow Investment/Enterprise \rightarrow Earning Repayment of credit, though not lost, seems to be well hidden in this cycle which banks on increasing indebtedness. Credit worthiness of the borrower is more important than merits in the enterprise. Ostensibly this will increase aspiration and spur economic development in directions that cannot be predicted.

The mainstream performance logic of any Credit providing system will tend to push the operation towards the latter, contemporary, Model. This is something that must be avoided at all costs.

6.8.5. Should the provision of Credit be left to specialised agencies?

It is sometimes questioned whether the first 2 factors needed for the successful running of a credit operation, Lender as well as Borrower Confidence, can be endowed in the same group

²⁵ No, we have not come across a single instance of anyone getting disgruntled with the system and either committing suicide or becoming a revolutionary! Perhaps the numbers are not big enough. Perhaps there was no one to give them the lead. But the fact of the matter is that it hasn't happened.

of people. Whether they are not conflicting positions, diametrically opposed to each other. Protagonists of this argument say that a professional outside agency should deal with the business of providing credit to the poor.

We do not agree. There are 2 reasons:

- We have demonstrated that a positive professionalism can be introduced into efforts planned and executed by the poor themselves. Moreover, these apprehensions have been answered by the success of micro-credit efforts like the CCFs.
- It is imperative that credit operations, which have a poverty alleviation objective, be under the ideological discipline of the development debate.

7. SELF FINANCING

Self financing addresses measures for the future, post-independent wherewithal of CSUs built through our 9 year intervention strategy. In order to provide yardsticks for comparison, we have chosen to give figures for ADATS' entire area of operation.

7.1. Sangha Funds

From 1985, Member Coolie families began an organisational saving scheme to ensure the posterity of the Coolie Sangha. Member families began to voluntarily contribute 10% of their daily earnings to their respective village CSU's Sangha Funds. These collections were used to meet the transaction costs of running their village CSUs. The balance unspent amounts at the end of each fiscal year was placed in Fixed Deposits in the names of each village CSU, to build up a decentralised village level corpus for the Coolie Sangha.

3 years back Coolie Families from the older villages in Bagepalli Taluk, which had just become independent, decided to abandon the voluntary nature of Sangha Fund collections and replace it with a compulsory system of declaring annual incomes and paying a Sangha Tax. At the same time they decided that only their womenfolk, through the Mahila Meetings, would be authorised to spend moneys – i.e. "mixed" CSU Meeting decisions would be under the monetary control of the all-women's forum.

- Organisational savings today total to an impressive sum of Rs 16,252,519.
- 68 independent CSUs in Bagepalli Taluk have an organisational saving of Rs 58,184 per village, or Rs 2,060 per Member family.

 This is enough to meet all the transaction costs of running their village units.

 Additionally, these Mahila Meetings themselves run a referral health scheme and children's education programme without any outside financial support.
- 110 CSUs which are in the final 3 year phase of the intervention strategy have Rs 35,215 per village, or Rs 1,606 per Member family.

 When ADATS withdraws from these villages in March 1998, they will face some problems. But through more serious income declaration and Sangha Tax payments, their cash crunch can easily be overcome. They should soon be able to run their CSUs without outside financial assistance.
- The formation and Formalisation phase CSUs have relatively less organisational savings.
 - They still have 6-9 years to build up a financial wherewithal and become financially independent at the end of our 9 year intervention strategy.
- Even the 163 dropped CSUs have Sangha Funds amounting to Rs 18,030 per village.
 - This is because of a very strict BCS Rule (incorporated into the Trust Deed) that no organisational savings of any one village can ever be transferred to another

village unit of the Coolie Sangha.

Moreover, membership fluctuation is a healthy indicator of healthy functioning, without mere "adjustments" to show a superficial unity. Dropped CSUs will come back, and Cancelled Members will become Normal. We have seen this happening time and again, especially during larger socio-political struggles of the Coolies.

Sangha Fund Balances (as on 30 September 1997)

	Villages	Members	Sangha Funds	Per CSU	Per Member
Formation CSUs	69	1,738	108,077	1,566	62
Formalisation CSUs	324	10,140	4,423,928	13,654	436
Consolidation CSUs	110	2,412	3,873,649	35,215	1,606
Independent CSUs	68	1,920	3,956,478	58,184	2,060
Dropped CSUs	163		2,340,599	18,030	
TOTAL/AVERAGES	734	16,209	14,702,731	20,030	907
Taluk Accounts			1,550,788		
Grand Total			16,253,519		

It is worthwhile to examine where these Sangha Funds have come from:

Rs 6,228,390 was collected in small coins through *Hundis* placed at each village.

Every evening, Member Coolie families would contribute whatever they could into these dumb boxes.

This accounts for 38% of Sangha Fund Collections.

- Rs 5,815,772 was collected through the CCFs.
 A total of Rs 58,157,718 has been lent out by the various village level CCFs.²⁶
 Borrowers contribute 10% of their borrowing to their respective Sangha Funds.
 This accounts for 36% of Sangha Fund Collections.
- Rs 2,658,639 was collected as Sangha Tax from independent CSUs and villages which are now in the Consolidation phase of Coolie Sangha building.
 This accounts for 16% of Sangha Fund Collections.
- Rs 1,550,718 was collected into the Main *Hundis* placed at each Taluk headquarters.

This represents moneys that the Coolies voluntarily ploughed back into the Coolie Sangha after receiving some benefit or the other from ADATS. This accounts for 10% of Sangha Fund Collections.

 No moneys have been given by ADATS or any other agency to the Sangha Funds of the Coolie Sangha.

7.2. Sangha Tax

Perhaps the most significant development that took place these past 3 years was the Coolies' decision to introduce a system by which they would voluntarily declare their annual incomes from various sources (wages, crops, cattle rearing, petty business, milk sales, etc.) and pay an

²⁶ Please note that this figure is for the entire area of operation and not the Extensions alone.

annual Sangha Tax. All the independent CSUs decided that this would replace the voluntary system of *Hundi* contributions.

Membership would henceforth be decided by Coolie Families paying a Sangha Tax.

This marked a tremendous maturing in the Coolie Sangha and was a clear statement that went beyond being an instrument to ensure posterity and permanence. Self financing, through a voluntary Tax system that Members develop and adhere to, is the final act that gives credibility to all other democratic and participative practices in the building of civic society.

- At the very outset, there was a steep fall of 42% in the Bagepalli membership from 1993 to 1994.
 - Of the 3,979 Coolie Families in late 1993, only 2,877 (72%) declared their incomes. Only 2,308 (58%) paid Tax. It can safely be presumed that these heavy cancellations were in rebellion against the introduction of Sangha Tax.
- This did not happen in the Extension Taluks. But the fact can be interpreted either of 2 ways:
 - That every single Coolie Family understood the measure and complied, or
 - That it was just yet another ADATS inspired activity that they were faithfully implementing.
- In 1995-96 there was a sudden increase of 60% in the number of Coolie Families who declared their incomes when 109 CSUs in the Consolidation phase decided to join the Sangha Tax. Subsequently, there was a sober increase of 10% the following year.
- The increase in the number of Families who paid Tax was also similar at 88% and 3%
- Compliance (i.e. DECLARED: PAID) also rose from 80% to 94%, and then fell slightly to 88%.
- The average income declared first rose, then fell, and rose again. The reason for this is as under:
 - Initially, Coolies from the independent CSUs took a mature decision to introduce the practice; they were fairly serious about making it work.
 - In 1995-96 thousands more from the Consolidation phase CSUs in the 4 Extensions joined them. There was an initial enthusiasm, at the collective level. But when translating into a personal act, many got second thoughts and made the exercise a little perfunctory.
 - In 1996-97 these newer CSUs were told to abandon the practice unless they were serious. They chose to stay in.
- It is our belief that only about 75% of Coolie incomes have been declared, in keeping with the world-over trend to hide incomes when it comes to paying Tax.
- The total Tax collected surged from 0.5 million to Rs 1 million and more, and there was a steady increase in the average Tax paid.
- The Rate of Tax rose from 5.15% and settled at around 5.7%, in spite of the Coolie Sangha's decision to increase the Rate from 6% to 8% for the current year.
 - It is, however, far too early to conclude that lower rates ensures greater compliance.

INCOME DECLARED	1994	1995	1996
Number of Families who Declared their Income	2,877	4,603	5,042
Increase/Decrease over previous year	100%	160%	110%
Total Income Declared	12,370,011	18,471,088	22,424,308
Increase/Decrease over previous year	100%	149%	121%
Average Income Declared	Rs 4,300	Rs 4,013	Rs 4,448
Increase/Decrease over previous year	100%	93%	111%
TAX PAID	1995	1996	1997
Number of Families who paid Sangha Tax	2,308	4,344	4,455
Increase/Decrease over previous year	100%	188%	103%
Declared/Paid (Compliance Rate)	80%	94%	88%
Total Sangha Tax paid	510,680	1,008,467	1,139,492
Increase/Decrease over previous year	100%	197%	113%
Average Sangha Tax paid	Rs 221	Rs 232	Rs 256
Increase/Decrease over previous year	100%	105%	110%
Actual Tax Paid / Income	5.15%	5.79%	5.75%
Supposed to Pay (as per BCS Decision)	6%	6%	8%

Finally, we have to conclude that while the measure is here to stay as a permanent instrument in Bagepalli Taluk, it is far too early to draw any definite conclusions in the Consolidation phase CSUs in the 4 Extensions:

- 3 years seems to be a long enough period to show a definite seriousness in the older, independent CSUs.
 However, a serious drought, like in the current year, could set matters back very seriously.
- However unlikely the case may be, it just is possible that Member Coolie families in the newer, Consolidation phase CSUs feel that Sangha Tax is yet another programme they have to implement in order to impress ADATS (the carrot and stick psychology).

However, there is an important reason to believe that Sangha Tax will succeed in the Extensions, in spite of this pessimistic interpretation. Our experience in Bagepalli is that when the Coolies are pre-occupied with only COLLECTING moneys, revenues tend to be low. It is only when they apply their collective minds to the question of SPENDING their revenues and fix mental targets as to how much they need for what purpose, that collections also increase.²⁷

There was no REAL NEED to pay Tax and self-finance their CSUs in the Extension Taluks, since ADATS has been meeting all the transaction costs. This situation is going to radically change in 6 months.

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²⁷ Please see Section 6.8.3 of this document, where we have given an example of sweeper women.

7.3. Comparison of Sangha Funds with CCF Capitals

Each CSU has 2 funds, in separate Bank accounts, to serve different purposes. Sangha Funds are organisational savings which the Coolies use to self-finance their posterity. CCFs are grants given out by ADATS for them to meet their credit needs.

A comparison of these 2 funds in various CSUs could indicate "ownership" trends. We must, however, hasten to add that we have never experienced lack of ownership as a reason for negligent or irresponsible behaviour.

- Overall, Sangha Funds represent 26% of the total capital with the Coolies. This means that 26% is their own moneys and 74% is what we have given.
- Sangha Funds in the Consolidation phase CSUs accounts for 33% of their total capital. This is because they have hardly spent any of their *Hundi* and Tax collections, since ADATS has been meeting most of their transaction costs all these years.
- In the Independent CSUs, Sangha Funds account for a more realistic 25% of the total capital. This is because the figures represent nett balance of COLLECTIONS minus SPENDING. For the past 2½ years, these CSUs have been meeting not only their transaction costs, but also running a referral health activity and children's programme by themselves.

A Comparison of Sangha Funds with CCF Capital in the CSUs

	Per Capita CCF Capital		Per Capita Sangha Funds		Sangha Fund as percent of CCF Capital	
Formation CSUs	608	91%	62	9%	9.8%	
Formalisation CSUs	1,662	79%	436	21%	26.3%	
Consolidation CSUs	3,332	67%	1,606	33%	48.7%	
Independent CSUs	6,355	75%	2,060	25%	32.7%	

8. DRY LAND DEVELOPMENT PROJECT (DLDP)

From 1994, after extensive grassroots planning and intensive discussions with our funding partner, a DLDP was conducted in the Extension Taluks.

- The 1st Progress Report contains descriptive information on the making of DLDP Plans, actual works carried out in 1995, budget utilisation, payment of wages, DLDP Staff, allied activities, and socio-political gains got through the DLDP. This report also contains reflections on moving towards sustainable land use practices.
- The 3rd Progress Report gives a detailed Extension-wise break-up of DLDP works taken up in 1996.
- The 5th Progress Report gives further details on DLDP works taken up in 1997.
- The Agriculture Strategy Paper places all these activities within the overall framework of Coolie Sangha building.

We will therefore give only a brief synopsis of these and comment, at some length, on a new activity that has been taken up on a pilot phase.

8.1. State of Peasant Cultivation

Land and cultivation are the mainstay of the peasant economy where the Coolie Sangha is located. Small (land owning) and poor (landless) peasants both work as agricultural labourers

for middle and rich peasants. Yet, owning one's own small patch of land can mean the difference between food security and a crushing dependency. This, in spite of dry land cultivation in a semi-arid drought prone region being non-viable.

Getting land through struggle (releasing from mortgage, tenancy struggles, re-distribution of government waste lands, obtaining title deeds, etc.) and bringing it to a level of middle peasant cultivation is therefore the most important aspiration of the poor. To fulfil this deep craving, Coolies are prepared to burn bridges that provide pseudo-security through patron-client dependencies. This is why Member Coolie families descend on each other's lands and execute DLDP works for 5 hot and sweltering summer months every year, for wages that are far below the market rate. ²⁸

Yet, in spite of the activity meeting such deep and fundamental craving, everyone realises that DLDP works cannot be taken up without solid preparations being made. A functional unity has first to be developed, and a residual strength obtained through the taking up of issues and struggles.

Lands belonging to the poor are normally far away from the villages, hugging the hillsides. Though individual holdings are scattered and average to 3.5 acres per family, these are in contiguous plots, with long stretches belonging to particular caste-class groups. The fields are rocky and terrain undulating. They bear the tear marks of severe erosion. Soil cover is thin and precarious. ²⁹

Sparse rains tend to tighten the cropping calendar. Rainfall is spatially so arranged that if the first showers are missed and initial ploughing is not done, the lands cannot subsequently be cultivated. These first rains are times of peak agricultural employment. In a region that provides hardly 100 days of work a year, the poor cannot prepare their own lands during that vital period. If they do, all links with the peasantry would be cut off, making day to day survival extremely precarious. The season is lost, and their holdings are left fallow. ³⁰

Without the paid and unpaid labour of women, cultivation is impossible. Yet agriculture is an area from which women's participation is excluded by the domestic rote role that they have been forced into. Women share the same status as draught animals when it comes to tilling lands and raising crops.

ADATS and the Coolie Sangha are actively opposed to this situation. We help Coolie women stake their property rights and support struggles for wives' and sisters' shares. Division of labour within the family is challenged and men are forced to take on child care responsibilities and share in domestic chores. Women are trained in predominantly male skills and helped set up successful businesses. A conscious attempt is made to recognise trends that lead to the feminisation of poverty. Mahila Meetings have major decision making powers in agriculture related matters like the sanctioning of crop loans, taking on off-farm activities, etc. Some activities like vermicompost and nurseries are exclusively reserved for women. We realise that some of these instruments are only symbolic. But they serve to effectively challenge the normative values on which the oppression of women is based.

Our overall agriculture strategy is a subtle and time bound, 2 pronged effort:

 To bring the non-cultivating agricultural labour caste-class into the mainstream of peasant cultivation as subsistence farmers.

At the same time, we recognise the inherent danger in such mainstreamisation –

²⁸ It was only in 1986-88, in Bagepalli Taluk, that we deliberately paid DLDP wages which were higher than the prevailing rates. This was done in order to make a temporary intervention in the labour market and raise wage levels.

²⁹ Only 1,756 Coolie Families from 61 CSUs own level lands. This works out to less than 12.5% of the membership.

³⁰ Ironically, the only thing that has saved it from becoming useless wastelands is the fact that it was left uncultivated. Had the topsoil been loosened through ploughing, the little remaining nutrients would long have been washed away.

that it is actually an emulation of environmentally harmful and economically short lived solutions.

• To quickly wean the new cultivators away from mainstream patterns and make them adopt more sustainable land use practices.

We have arranged the various measures that are undertaken to achieve these 2 objectives on a time-scale matrix.

8.2. DLDP Works

For the past 3 years, extensive Soil & Water conservation (land stabilisation) works were carried out on about 14,000 acres of land belonging to 4,000 Member Coolie families. These included clearing pebbles and boulders, building contour bunds, checking ravines and gullies, building retention walls at the foothills, digging diversion channels and farm ponds, etc. By the 3rd year of DLDP works, in 1997, technical achievements were already visible. Works carried out in earlier years had stabilised to become permanent features of the landscape.

- Top soil, eroded from the upper slopes of contour bunded fields, had begun to settle on the lower slopes, next to the stone bunds built by the Coolies. Levelling was seen, and terracing of entire slopes could be envisioned. Rain water and top soil run-off had visibly reduced.
- The physical and chemical properties of soil improved, and yields tripled and even quadrupled.

Many outside experts visited the field and certified that excellent works were carried out, to more than satisfactory technical standards. But the most telling testimony for tangible accomplishment is that Coolie Families are able to confidently state that, after so many more days of work, they would not need any more Soil & Water Conservation measures:

- 1,384 Coolie Families from 60 CSUs say that all their land related works are over. This means that their fields are completely cleared of pebbles and boulders, contour bunded, erosion tears repaired, etc.³¹ Our experience in Bagepalli Taluk, however, is that new contours will be etched on these fields and DLDP Repair & Maintenance works will have to be carried out after a gap of 3 years.
- 2,173 Coolie Families from 82 CSUs say that they want only 75 days of DLDP work. After that, there will be no more works to do.
- 3,004 Coolie Families from 100 CSUs claim that they want only 2 more years (150 days) of DLDP works.
- Only 415 Coolie Families from 13 CSUs want DLDP works for another 3 years. *These are villages which started late, and where works got interrupted due to land related struggles.*

The numbers are big, and the area is vast. Enough to make a dent on prevailing agricultural practices in the Extension Taluks. Huge tracts of lands which were, till recently, severely denuded and with precarious top soil cover, are today prime agricultural fields. They are in the possession of thousands of families who have just entered mainstream cultivation through sheer hard work. They are free from taboos, tradition and archaic peasant practices. They are more than willing, indeed they are eager, to adopt new and experimental measures which might lead to more sustainable land use practices. Some examples:

³¹ These are figures for the Extension Taluks alone, where DLDP works commenced in 1994, and do not include Bagepalli Taluk.

- The use of pesticides has been totally banned.
- Coolie Families are serious about composting village wastes and applying cattle manure and vermicompost.
- Multiple cropping is practised with at least 5 seeds sown on the same field.³²
- Crop loans given under the CCFs are utilised judiciously and repayment is prompt.
- Collective bargaining power is used to buy groundnut seeds in bulk, and sell the harvest to outside merchants, rather than to local *Ryots* and village touts.
- Hundreds of families, on the advice of our Agriculturists, have left their lands fallow to allow depleted soils to recuperate.
- Many adopted the truly unpopular practice of vertical mulching. They ploughed back precious crop residues, which are normally needed for fuel and fodder, into specially dug contour trenches.
- Natural regeneration of shrubs and trees is taking place on the contour bunds.

It is this new capacity, obtained through first-time cultivation and a truly open mind, that the Coolie Sangha is able to place before the international environment movement as it's greatest strength to attract "New Moneys". We will comment on this at length in Section 8.4. of this document.

DLDP works were not implemented out without any problems.

- There was open resistance from the *Ryots* and many land struggles ensued.
- The CSUs insisted that Member families obtain proper titles before they worked on a plot of land. Getting documents from revenue officials was not without pain.
- Estranged wives were helped to get legal separation documents from the Courts.
 Widowed sisters were helped to get their share from reluctant brothers. These struggles resulted in some disgruntled male Members leave the CSUs.
- There were inter-Coolie friction with brothers and cousins fighting over a common boundary.
- A few CSUs in Chickballapur and Siddalaghatta Taluks said that DLDP wages were not enough for them to "waste their time". Their wives were furious. The Mahila Meetings succeeded not only in getting the works started, but also in forcing their husbands to give up "more lucrative works" under *Ryots* and petty contractors.

All these and many more caused starting problems in a few CSUs. Sometimes an entire CSU refused to begin their DLDP works till a hassle was sorted out. But all these were sorted out through a combination of patient negotiations, stubborn "sticking to our guns", and various other ingenious methods.

Some problems could not be solved:

• Some Coolie Families couldn't take that final plunge to break ties with the *Ryots* and risk it all. In 9 CSUs the Members took their DLDP plans but, under some reason or the other, did not start their works.

³² There is an ancient Indian practice called "*Navadanya*", which means 9 seeds. The slogan of the Coolie Sangha is to revert back to this wise practice of inter-cropping varieties which have different crop stands, varying disease and dry spell withstanding capacities, and come to bear at different times (staggered harvesting).

- A few CSUs in Siddalaghatta tried to sit on the fence. They would do DLDP works whenever the *Ryots* did not need them, but interrupt the works during deweeding and harvesting operations in March-April (wet land crops under the irrigation tanks).
- CCF Overdue was linked to DLDP payments. In a handful of CSUs, the Members were unable to put enough pressure on defaulters to repay. When no DLDP wage payments was forthcoming, they slowly stopped working.

Resume of DLDP works carried out for the past 3 years

	1995 DLDP Works	1996 DLDP Works	1997 DLDP Works
Villages	210	170	205
Coolie Families	3,531	4,175	3,743
Total Holding (acres)	12,091	14,195	11,358
Worked on (acres)	8,464	11,072	7,985
Bunding (metres)	266,216	166,780	120,280
Pebble clearance (acres)	1,853	3,950	2,876
Bringing virgin lands to first time cultivation (acres)	360	600	420
Budget Utilisation	85.2%	78%	72%

Please note that figures in the first 4 rows should not be totalled, since it could be the same villages, families and land holdings that are repeated.

8.3. Allied Activities

The DLDP does not comprise only the undertaking of Soil & Water Conservation works. A whole lot of allied activities were taken up by the Agriculturists and DLDP Field Workers.

These include the growing of horse gram as a green manure crop and ploughing it into the fields before planting millets, rendering cropping advice, releasing CCF crop loans, building vermicompost units, recommending vertical mulching as a therapeutic measure, compost making, planting *Seema jali* (*Prosopis juliflora*) as a fuel tree, training women masons to build 2,515 smokeless *Chullas* (fuel efficient wood stoves), raising nurseries, etc.

A new activity was taken up in 1996 and 1997 in Bagepalli Taluk, on fields where Soil & Water Conservation works had been completed. Member Coolie families were supported with tractor hire costs to haul silt from irrigation tanks. But absolutely no DLDP wages were paid. All the Member families stood in the hot sun, digging out silt from the tank beds and loaded tractor trailers for 2-3 months. This silt was hauled to Coolie fields. This activity has vastly improved yields on their holdings.

8.4. Dry Land Horticulture

8.4.1. OVERVIEW

For the past 2 years, Coolies from the independent CSUs in Bagepalli Taluk started planning a dry land horticulture activity.³³ They would set up common watering arrangements and 20-25 Member families would share this water to grow tamarind and mango trees. Each participating family would put aside 1 acre of dry land. These would be contour bunded and levelled fields on which extensive DLDP works had been carried out in the late 1980's and repair and maintenance works in 1994-95.

³³ This happened as part of the participatory exercises that preceded the writing of our Agriculture Strategy Paper.

Just before the onset of the monsoons (which miserably failed), the activity was taken up on a pilot phase for 160 Coolie Families from 7 CSUs. Existing borewells belonging to individual Members were handed over (legally registered) to the CSUs. Field Tanks were built on each holding. Pits were dug, and red earth, sand and farm yard manure was hauled. Specially designed carts were fabricated, bullocks purchased, and handed over to one of the Member families in each CSU. Finally, when the rains came in the month of August 1997, 6,400 year old mango and tamarind saplings were procured and planted.

Simultaneously, ADATS and the Centre for Ecological Studies (CES), Indian Institute of Science, Bangalore, got various international environment groups from the Climate Change Convention interested in the scheme.

8.4.2. ARGUMENTS

There were 4 important reasons for taking up this activity on a pilot phase:

- Scanty and erratic rainfall contribute to making every 6th year a drought in this region. This is followed by famine, when there is starvation and untold miseries. But a study of the rainfall pattern reveals that droughts do not always occur due to LESS rainfall. Rather, they are a result of ERRATIC (untimely) and SPATIAL (badly distributed) precipitation. The annual average of 560 mm does not alter too much.
 - Erratic rainfall is disastrous for field crops. But it does not effect tree growth too much. On the other hand, mango plants need a dry spell of 2 months IN ORDER TO FRUIT WELL. And tamarind trees fruit bumper crops during drought.
- When compared to all other traditional forms of groundwater use, this is an extremely judicious employment of a truly scarce resource in the region. Even when we grow irrigated dry crops like mulberry and hybrid *Jowar* or *Ragi*, a single borewell can only benefit 1 farmer to cultivate 2-3 acres. Whereas a common well can be used by 20 families to grow trees on as many acres of land. This is possible, of course, only because of the tremendous unity and collective sense that has developed in the Coolie Sangha. Other Models of community irrigation have failed due to many practical difficulties.
- We have been able to interest the Climate Change Convention on the Carbon sequestration potential in dry land horticulture.
 With technical assistance from the Indian Institute of Science, we have theoretically demonstrated that this is an extremely efficient way to mop up CO₂ emissions from the atmosphere, and also store C in the newly created biomass of stems, roots and grasslands.
 United States Initiative for Joint Implementation (USIJI), a bureau in the Department of Energy, has studied the scheme and given their technical clearance.
 - partment of Energy, has studied the scheme and given their technical clearance. The commercial sector is being approached by environmental NGOs like American Forests and various UK Climate Change activists, to convince them that they must participate. Friends and well-wishers of the Coolie Sangha are trying to "sell" Carbon (sequestration) Credit to polluting industries. It was vital to begin on a small scale to demonstrate the validity of what we have been able to theoretically place before them.
- If we should succeed, we can invite sister NGOs to participate.³⁴ We could together take up a vast and contiguous expanse under Joint Implementation (AIJ)

³⁴ We have already initiated discussions with serious organisations in Anantapur and south Kolar districts.

projects, relieving scarce NGO resources for non-material activities like community organisation, which are our core competency.

8.4.3. SELECTION OF BENEFITING FAMILIES

7 village CSUs were selected by all the elected Representatives of the BAGEPALLI COOLIE SANGHA to participate in the pilot project.

Member families in each of these CSUs came forward to declare their willingness and put aside 1 acre of land for raising trees. They clearly stated that they were prepared to make economic sacrifices like the daily labour of 1 person the whole year round for 4-5 years, give up cropping the fields for 2-3 years (in the 3rd and 4th years after planting), and maintain the orchards even when there would be absolutely no returns.

All the CSU Members, women and men, visited the plots that each family offered to grow trees on. They satisfied themselves that good and suitable plots had been set aside, and that no one tried to "pass off" their bad lands.

The Agriculturist and DLDP Field Workers then visited these plots and made technical recommendations. They ensured that soils were suited, that good bunding works had been carried out, and that the lands were either level or with only a slight gradient. When in doubt, they collected soil samples and got them analysed at the University of Agricultural Sciences, Bangalore. They then advised on whether Mango (which required better land, more care and attention) or Tamarind was better suited for the particular plot.

8.4.4. ACTIVITIES UNDERTAKEN

Pitting

In February and March 1997, the benefiting families cleared the plots and made field bunds. Field Workers marked 40 pits per acre, each measuring 1 cubic metre and 10 metres apart. Once dug, the pits were aired for 1 month and then fired with shrubs and leaves.

Field Tanks

Over-ground water tanks measuring 2 metres x 1 metre x 1 metre high, were built at convenient spots on each plot. Field Workers ensured the timely supply of bricks, sand, cement and water-proofing powder, and supervised the quality of work done by local masons.

Sand, Red Earth & Farm Yard Manure

In the month of April 1997, sand, red earth, and farm yard manure was hauled onto the lands to fill each pit and get ready for planting.

Supply of Saplings

Depending on the benefiting family's ability to care for the plants (the Member's age, physical disabilities, and financial wherewithal), 40 year-old saplings of Mango or Tamarind were procured and distributed with the onset on the first rains in August 1997.

We expect a survival rate of 60% after 1 year. This means that another 16 saplings will be supplied in the 2nd year and yet another 6 saplings in the 3rd year.

8.4.5. WATERING ARRANGEMENTS

Wells and Bullock Carts

7 pairs of bullock were bought, one for each CSU. Similarly 7 carts with water tankers were fabricated. Each CSU selected a Member Coolie family who could look after these – i.e. haul water for the 5-6 summer months, and use the bullock carts to earn a family income during the remaining months.

In some villages, existing borewells were taken over, free of cost, by the respective CSUs. Pumpsets were fitted and energised. 2 CSUs are trying to get Gram Panchayat and government permission to dig open wells in the tank beds. This can benefit other families and their cattle during the dry summer months.

Field Tanks to be filled twice a week

Making 2 trips per day and working for 5 days a week, the bullock carts will be able to fill the individual Field Tanks on each benefiting family's orchard twice a week. The benefiting family will immediately hand pour this water at the rate of 32 litres (2 pots) per plant.

Bi-weekly watering for 5 months every year, for 3 years

This will ensure 8 watering a month. It has been confirmed, at our organic farm in Bagepalli, that 40 such watering during the 5 summer months of February to June every year, for the first 3 years, are enough to firmly establish Mango and Tamarind saplings.

8.4.6. ECONOMICS

Expenses

The total expenditure for each benefiting family, over a 3 year period, works out to Rs 5,050. Their own contribution is extra. This will include labour to water the plants and care for the orchards – carry water from the Field Tanks to each individual plant, clear weeds, watch and ward, etc. This is a full time job for 1 person from each family, the whole year long, for 3-5 years.

Returns

For the 1st and 2nd years the families will be able to plough between the pits and grow groundnut, which will fix nitrogen. But from the 3rd year, branches will obstruct tilling and shade will effect crop growth. So there will be absolutely no income for the next 2 years. The plants should establish themselves in the 4th year and require no more summer watering. Fruiting at the rate of about 10 kgs per plant should commence from the 5th year onward and steadily increase from then onward. 400 kgs of Tamarind, at the lowest possible rate of Rs 5 per kg, should give an annual income of Rs 2,000 in the 5th year. We expect that yields will increase at a rate of 10 kgs per tree from then onward to stabilise at about 100 kgs per tree per year. Mango will give even better returns, but runs the risk of market fluctuation.

8.4.7. TECHNICAL SUPPORT

The Agriculturist and DLDP Field Workers will develop a set of simple practices for caring for Mango and Tamarind orchards and disseminate this information through various training sessions. The Agriculturist will also experiment and demonstrate related practices.

The Assistant Horticultural Officer, Government of Karnataka, has agreed to be fully involved in the project. Experts from Bangalore are willing to visit on a regular basis to give specialist advice on diseases, variety, etc.

Professors from the University of Agricultural Sciences, Bangalore, want to be involved in order to assess the viability of the scheme and propagate it's effectiveness.

The Centre for Ecological Studies, Indian Institute of Science, Bangalore, will continually monitor the Carbon sequestration capacity of this activity and link it to the global Climate Change Convention.