

0313. 8th Progress Report on the Consortium Programme (Apr 1999)

This Report starts with the reporting on contemporary debates and discussions in the Coolie Sangha. We then go on to give data and details on Community Organisation, Coolie Women, CCFs, Sangha Funds and DLDP.

1. DEBATES & DISCUSSIONS

1.1. The Mood of the Moment

The past 7 months have been very special in all 4 Extensions. The period was marked with serious debate and discussion, conducted in an extremely open and self-critical manner, on all and every aspect of Coolie Sangha building.

Perhaps it was spurred by the fact that we went through a crisis of sorts when a long standing funding partner backed out of the Consortium, basing their decision on pre-judged innuendo passed by an external consultant who did a hatchet job on us. Coupled to this was the confusion caused by the exit of a senior member of the core group, along with 3-4 ineffectual staff members who we had inexcusably “carried along” for many years. Ordinarily, such events would have placed us in a defensive mode. Instead, as reported in the preamble to the previous Progress Report, they made us work extra hard, to prove as it were, that we were not paralysed into inactivity. This contributed to mettle, and resulted in a terrific institutional wherewithal being built.

We hasten to add that it was not just our internal strength that helped overcome what we then described as *annus horribilis*. We owe it all to tens of thousands of Coolie families who stood by us and paid up their Sangha Tax and CCF dues, at great personal cost and suffering, in spite of it being a drought year. Scores of development worker friends and well-wishers, including our Governing Body, colleagues from other NGOs, and just about everyone who had an intimate knowledge of ADATS and the Coolie Sangha, reposed their faith in us and offered moral solidarity. Our 2 other funding partners, ICCO and EZE, went ahead to sanction this 2nd Consortium Programme and approach the European Union for co-finance, in spite of doubts raised by NOVIB.

Once the initial phase of damage control was over and we had convinced ourselves of our resilience to withstand, there came the need to introspect. There were those gnawing doubts and uncertainties; wanting to know what we had done wrong...

A mood for discussion was created through 7-8 massive public meetings addressed by the Project Director to over 25,000 women and men from 5 taluks. The special relationship of inter-dependent mutuality that arose from a 2 Organisations policy, and how it could be so easily abused, was explored. Accepted practices were questioned. Hard hitting questions were publicly raised and we did not spare either ourselves or our adversaries. The public meetings also turned out to be shows of strength to deter our detractors from further misadventure. Topics raised in the public meetings were followed up with village level discussions reported to each other in Cluster Meets and Taluk Coolie Sangha Meetings.

1.2. The Need to elucidate Economic Principles

It all started with a critical analysis of the historic reasons for the general failure of otherwise good religious and social movements that genuinely tried to alter the normative basis of village society. The Coolies identified the lack of an economic agenda as the most serious la-

cuna in each and every one of them. They concluded that **being fully relevant in all and every sphere of life** was the most important factor to keep in mind when planning for the sustainability of social movements. The Coolie Sangha, they felt, had made a definite dent in the socio-political, cultural and gender fields, but failed to achieve as serious an impact in the economic sphere.

The main issue that needed to be resolved was whether their direction should be in keeping with mainstream dictates, or be based on values of unity and co-operation which the Coolies had internalised. The question had the implication of deciding whether the Coolie Sangha should continue to consider all the Member families in a village as a single cohesive lot, or whether the CCFs could be operated on a one-to-one basis, assessing the individual capability of each separate borrower, imitating banking principles that had, by and large, failed to reach out to the rural poor.

In this light, they recognised the need to elucidate economic policies and principles, drawn from their own standard practices within the CSUs and CCFs, for the economic betterment of Member Coolie families. The complex strategy evolved by the Coolie Sangha to simultaneously develop the individual as a member of her community which would do both, provide support as well as exercise a control, was further deliberated upon. Once again, *laissez faire* was rejected as a model that would not work for Coolie development. The need to work within the framework of capitalism, seeking the cracks and crevices in its logic, and actualising on small opportunities that it threw up, was re-asserted. But capitalism, it was declared, could never be the economic principle of the Coolie Sangha. Unchecked individual greed and the license for entrepreneurs to do as they pleased would be opposed.

1.3. Institutional Finance

The CSUs discussed complex strategies, that varied from Cluster to Cluster, on how the Coolie Sangha could enter into the co-operative movement (*VSSN* Societies, DCC and PLD Banks) as borrowers as well as non-borrowers.

They realised that very long term strategies, ranging from 5-10 years, were needed to first pay up their share capitals, obtain a *locus standi* as non-borrowers, then borrow, and finally contest for office bearer posts. These would entail many legal battles and getting pitted against an entrenched officialdom. They also realised that they lacked a core competency in the field, and that moving away from the protected environs of their CCFs to an open field where they would be levelled against big *Ryots*, Landlords and political personages was not going to be easy. Still, they decided that they had no option but to go ahead.

Through these discussions, they were able to place their CCFs within the overall context of institutional finance.

1.4. Slogans & Personalities – a double edged thing

Populist slogans like “Become Rich in 3 Years!”, “The Organisation is primarily for Harijans and Muslims”, “*Nirupeda* Lists”, “Bottom-up Authority”, etc. were re-visited. The Coolies decided that these assertions were still valid in a much changed wider scenario. Slogans could not be dismissed as irrelevant or frivolous. The leadership role of ADATS could not be interpreted as an impediment to grassroots processes. Along with the charismatic input of ADATS personalities, slogans were vital to set the tone for the overall effort and provide a much needed political will and direction.

But it was also pointed out, much to the chagrin of Staff and functionaries, that slogans with a wide embrace worked only at a higher plane and often served to gloss over grassroots situations. They felt that many policies and principles of the Coolie Sangha had not touched even 50% of the Member families in any deep or meaningful manner. This shameful fact, in their

opinion, was not so much due to a failing of ADATS' leadership, but because of an arrogance that had developed in the elected functionaries and Field Staff. They tried to emulate the leadership and concerned themselves only with macro issues and the larger viewpoint. This resulted in "adjustments" at the village level with Staff and functionaries "managing" matters.

Decisions to decentralise our efforts in the older CSUs and concentrate on Member Training instead of cadre development, learn from the Women's Fund experience and take a new approach in the CCFs, etc. were outcomes of these damning reflections.

1.5. Lifestyle Questions

Close on heel came the question as to whether the Coolie Sangha itself (as different from the 9 year intervention strategy) was time-bound. Whether the Coolie Sangha was an end in itself or a means to an end. All the CSUs rejected the suggestion that unity and getting together was just a functional act, forced on them by the deprivation of poverty.

Instead they viewed it as a definite lifestyle that they consciously chose to hammer out for themselves, through traversing many an elation and pitfall. Their aim was to ultimately challenge the contending institutions of caste, religion and tradition. No one was certain as to whether such a lifestyle would outlive them and still be pertinent to the next generation. Unless it were to transgress the sectarian interests of their own caste-class and offer a viable alternative to village society as a whole.

It is these reflections that have made the Coolie Sangha commit its efforts toward making the concept of gender justice a perfectly workable solution.

1.6. Stand against Fascism

The Coolies examined the recent spate of attacks on minorities, rise of fundamentalism in some parts of country, and subdued terror being practised in some other parts, in as deep a manner as possible. Material made available by documentation centres were widely circulated. After discussing all the pros and cons in a very mature and serious manner, all the Taluk Coolie Sangha Meetings decided that street corner demonstrations and verbose protests were incapable of stemming the spread of fascist forces. Only a national political party could effectively challenge the spread of fascism.

The danger was that this truism would be used by the political party to develop a new type of "intellectual vote bank" and obtain a blanket license for their usual type of self-serving corrupt practices. Therefore the Coolies decided that while they would support constructive programmes of the political party, their own work would be concentrated at the local and subaltern levels. They would constantly challenge the emergence of destructive trends in village society, prevent a communal mindset from getting established, offer physical protection to threatened minorities, and project the concept of gender justice as a perfectly workable solution.

1.7. GP'99 Elections

It was this reasoning that prompted the Coolies to break away from their traditional allies and go it alone in the Gram Panchayat elections, even though they would stay together in larger political struggles.¹ They concluded that national parties had far more serious functions to perform and should not overtly concern themselves with civic matters which were the domain

¹ In spite of and without adversely affecting the overall alliance, the Siddalaghatta Taluk Coolie Sangha exposed the undemocratic and anti-poor tactics of a taluk leader and forced their allies to reconsider traditional stances and hitherto accepted electoral practices.

of local bodies. They declared that their mass organisation, which was active on a day to day basis, was best suited to give a lead in local body elections.

Impeccable arguments, eloquently delivered at public meetings, served to convince their allies, at least in principle, that this was a correct stance. They also silenced our adversaries. But, as we have elaborated when analysing the GP'93 Elections, civic bodies are not the idyllic vehicles of self-government that we imagine them to be. They are the first rung for aspirants to step on in order to fulfil larger electoral ambitions.² Even a national party with weight and consequence is quite unable to reign in its cadre when the lust for power sets in during electoral scrambles...

Instead of banking on any electoral understanding with their allies, the Coolies decided to directly approach the neutral population. For this purpose, they prepared a Manifesto and placed it before Member Coolie families as well as non-CSU voters. While this Manifesto did have many village to village variances, some of the common promises were:

- Immediately upon winning, elected GP Member would declare their present level of income and assets.
- Elected GP Members and their family members would not undertake contract works.
- Total transparency in the financial matter of the Gram Panchayats.
- Women's participation in Gram Sabha Meetings would be more than token or nominal.
- Members found inactive or corrupt would be forced to resign their seats, and the right to recall would be liberally exercised.
- An overt preference would be given to non-CSU persons when deciding on government sponsored anti-poverty benefits.

Unfortunately, Gram Panchayat elections were arbitrarily postponed by the State Government at the last minute. The Coolies were not unduly worried. They already had the opportunity to state the type of grassroots democracy that they believed in, and this was readily accepted by the neutral population. Even the arbitrary postponement of elections worked in favour of the Coolie Sangha.

1.8. The Stocktaking Exercise

In this background of critical introspection and serious self-review, the much awaited economic stocktaking exercise commenced in the last month of this reporting period. Ms. Chandra Kesavan (general consultant from Chennai), Prof. S. Giriappa (professor in rural development and banking from Mangalore University) and Dr. Anita Ravishankar (gender specialist and sociologist from Mangalore University) have been commissioned by our funding partners to take a deeper look at the organisational, economic and sociological aspects of Coolie Sangha building.

Our role has been limited to providing information and arranging logistics. It is not a participatory exercise involving the Staff and functionaries. Though we tried our best to make the exercise move away from the conventional evaluation mode, this has not been possible. As a result, the stocktaking exercise has not yet been able to add anything to the ongoing process of reflection and learning at ADATS and the Coolie Sangha.

² Please read the "2nd Progress Report on Coolie Sangha Consolidation (February 1994)" to be found on pages 43-54 of *Documents of ADATS – Book 4*.

However, we eagerly await the final reports which will be made available to us in mid-June 1999 since we are certain that they will contain valuable insights and suggestions.

2. COMMUNITY ORGANISATION

2.1. Membership & Coverage

- There are 13,299 active Member Coolie families in 481 functioning CSUs in the 4 Extension taluks. These figures include 327 Members and 14 CSUs in Bagepalli taluk.
- This means a drop of 16 villages and 1,224 families during the last 7 months. But we see no reason for alarm or dismay:
 - 23 villages of Mittemari, which were in a quandary in September 1998, have still not returned. The astute BCS strategy that we spoke of in the previous Progress Report, to get them back without compromising on principles, is on the verge of yielding very positive results. Once they return, there will be a net increase in coverage figures.
 - 4 new villages decided to form CSUs during this reporting period.
 - 3 villages which were in the Consolidation phase re-joined after being dropped out for about a year.
- Membership figures have been arrived at based on 1998 Income Declared and not on 1999 Sangha Tax paid.
2,425 Member Coolie families, mostly from the erstwhile NOVIB Areas, have declared their 1998 incomes but not paid up their 1999 tax.
- If a strict time discipline were to be enforced and late payment of Sangha Tax is not accepted, these 2,425 families will stand as Suspended. In which case, the 1999 active membership in the 4 Extensions will be frozen at 10,874 families. This will have an adverse effect on geopolitical coverage. Strategies to implement the policy of effective minority will get adversely effected. Being an election year, the Coolie Sangha is not able to take an easy decision in this matter.
- 34% of the village population are in the Coolie Sangha.
The figures used for this calculation include the population of dropped out villages also. If these non-functioning CSUs are omitted, actual coverage within the functioning CSUs stands at over 50%.
- Compared to the year-old 2nd Consortium Application, the present membership figures represent a drop of 26 villages (507 to 481) and 1,291 Member Coolie families (14,590 to 13,299).
But these are still early days and there will be a substantial resurgence of membership with the imminent return of Mittemari.

Membership & Coverage as on 30 April 1999

	<i>2nd Consortium Application</i>	Last Report	This Report
1st 3 year Formation phase	73	60	64
2nd 3 year Formalisation phase	326	335	135
3rd 3 year Consolidation phase	26	25	201
Independent CSUs	82	77	81
Normal Member Families	14,590	14,523	13,299
Women Memberships	3,211 (22%)	3,340 (23%)	3,143 (24%)
Coverage of Village Population	38%	38%	34%

- Though the ethnic composition of the membership has changed only slightly, it is still worrisome that the ethnic coverage of SC/ST families has dropped by 5%.
- There are some confusing signals since the ethnic composition of middle and forward castes have also dropped by 2% and 4% respectively.
- The only explanation for these figures is that relatively larger villages, with less Members, have joined the Coolie Sangha during the past 7 months.

Ethnic Composition of the Membership

Member Families	Percent in CSUs	Caste Group	Total Families		Ethnic Coverage
8,245	62%	Scheduled Castes/Tribes	19,067	49%	43%
2,660	20%	Middle Castes	7,709	20%	35%
2,394	18%	Forward Castes	12,472	32%	19%
13,299	100%		39,248	100%	34%

2.2. Issues & Struggles

Almost all the CSUs have been able to maintain their lead role in village activities, and we saw a decrease in destabilising activities. In some of the newer villages of Sadali Area the *Ryots* did try their level best to destabilise the CSUs. But with help of older CSUs, they have resisted and held their ground.

The CSUs are gradually succeeding in influencing village society with their values of gender justice. Coolies have understood that they have a good opportunity to steer village society away from parochialism, intolerance and fundamentalism. ADATS has cautioned them that this will require even more self-discipline since they will be open to all sorts of criticism.

- In Thimmasandra Cluster, some persons who claimed to be development workers spoke about starting a new NGO and explained their plans. CSU Members suspected their motives. They pretended to go along and asked that these so-called development workers adapt the principles of the Coolie Sangha into their model. The self-professed social workers never returned.
- At Mohammedpura, a Muslim who was not in the CSU acquired a plot of land from the government. The villagers had an idea to build a Hindu temple on that same plot. Hindus from nearby villages got together to attack him. CSU Members, both Hindus and Muslims, took the initiative to settle the issue and an alternate plot was identified to construct the temple.
- In Doddakattigenahalli CSU, an illicit relationship between the husband of the elected Women's Committee Member (Ganiga caste) and the elected woman CSU Representative (Baljiga caste), ended in a murder. They got together and killed the latter's husband. There was tension and confusion all around on 2 accounts – firstly because the victim belonged to a higher caste, and secondly because the Women's Committee Member was a popular person. But the entire CSU, including the Women's Committee Member, decided that they would not act in a partisan manner. They handed over the culprits to the police and agreed to come forward as witnesses.
- In S. Kurubarahalli CSU, Narasimhappa had leased out his 1½ acres of land for Rs 5,000 for 1 year to a local *Ryot*. Narasimhappa did not execute any legal document, except for a minutes recorded in the CSU Minutes Book. After 1 year, when he returned

to village, the *Ryot* refused to give back his land. Narasimhappa, along with some other CSU Members, approached police station for justice. The Sub Inspector refused to consider the CSU Minutes Book as an acceptable document for the lease agreement. The entire Cluster got together, ploughed the land, and handed over physical control to Narasimhappa.

- In Kachanayakanahalli CSU, Krishnappa's house accidentally caught fire and he lost all his belongings. CSU Members contributed in cash and kind to rebuild his house. Threatened by their show of unity, the alleged land owner, a local *Ryot*, asked Krishnappa to vacate. To their dismay, the CSU discovered that even after having lived in that house for almost 10 years, and in spite of having paid the *Ryot* a consideration for the plot, Krishnappa had not changed the ownership records to his name. The CSU solved the problem and warned everyone like Krishnappa that they should make efforts to obtain proper title deeds for all their properties.
- The Chintamani Taluk Coolie Sangha took a firm stand against reverse discrimination and the misuse of the reservation policy. They openly supported a pro-Coolie Sangha taluk leader who had become the victim of a complicated conspiracy by the ethnic elite to project him as anti-Harijan, anti-poor and undemocratic.
- They also handled a particularly sensitive situation that arose from a vehicle accident in which 3 Harijans died and a dozen more were seriously injured when returning from a massive public meeting addressed by the Project Director. The Chintamani Coolie Sangha succeeded in avoiding CSU Members from being victims of stunts played by political and caste leaders. Self-help plans were chalked out for the aggrieved families, emphasising that tragedies should not be converted into opportunistic fortunes.

2.3. Government Benefits

At Chickballapur and Chintamani taluks, the fewer CSUs of the erstwhile ICCO Areas were able to get a higher proportion of government benefits. This indicates the maturity of these independent CSUs.

The lower number of pensions obtained in the erstwhile ICCO Areas seems to indicate that everyone who is eligible has already obtained government recognition/assistance. This hasn't happened as yet in the newer villages of the erstwhile NOVIB and EZE Areas.

Government Benefits obtained in Chickballapur

	Icco Area	NOVIB Area
Houses under various schemes	22	30
Mini water supplies	3	—
Pitching works	10 Villages (235 metres)	8 Villages (350 metres)
Bhagyajothi electric connection	7	4
Old Age Pensions	3	2
Anganwadi Crèche	1	—

Government Benefits obtained in Chintamani

	Icco Area	NOVIB Area	EZE Area
Houses under various schemes	78	37	30
House sites		8	10
IRDP Loans	26 (Rs 2,20,000)	4 (Rs 38,000)	4 (Rs 36,000)
Co-operative Society Loans		12 (Rs 48,000)	10 (Rs 36,000)
Pitching works	18 Villages (620 metres)	– (210 metres)	6 Villages
<i>Bhagyajothi</i> electric connection	36	45	25
Fruit Trees	2,000 mango		
Old Age Pensions		22	10
Ration Cards		34	50

But at Siddalaghata, CSU strength does not seem to count for much when attracting government benefits. The Siddalaghata Coolies do get a lot of benefits – but more because of a benign polity and responsible bureaucracy than due to an increased bargaining power.

Government Benefits obtained in Siddalaghata

	Icco Area	NOVIB Area	Sadali Area
Houses under various schemes	22	38	40
Pitching works	–	–	8 Villages (400 metres)
<i>Bhagyajothi</i> electric connection	16	42	43
IRDP Loans	23 (Rs 85,000)	26 (Rs 80,000)	16 (Rs 52,000)
Co-operative Society Loans	5 (Rs 30,000)	3 (Rs 24,000)	–
<i>Kalyana</i> Scheme	2	2	1
Old Age Pensions	10	8	32

2.4. Regularity of Cluster Meets

Though regularity has risen to 71% (up from 69% in September 1998) it is the irregular and cancelled Meetings that come to notice. Unnecessary delays and hardship are caused for Member families who anxiously await a decentralised health benefit or legal aid or whatever.

Area	Clusters	Total	Regular	Irregular	Cancelled
Chickballapur	24	576 (100%)	417 (72%)	105 (18%)	54 (9%)
Chintamani	35	886 (100%)	629 (71%)	156 (18%)	101 (11%)
Siddalaghata	22	528 (100%)	374 (71%)	116 (22%)	38 (7%)
Total	81	1,990 (100%)	1,420 (71%)	377 (19%)	193 (10%)

2.5. Taluk Coolie Sangha Meetings

Taluk Coolie Sangha Meetings were held regularly during this reporting period. They were lively and purposeful, with extremely mature discussions conducted in an orderly manner. The Project Director visited many Taluk Coolie Sangha Meetings and gave the key note addresses.

Apart from CSU Representatives sharing their village and Cluster reports, the following issues were discussed and decided upon.

- Decided that all Member Coolie families would pay 10% of their 1998 income as 1999 Sangha Tax. In order to enforce a time discipline, the Executive Committees were authorised to stick to a date deadline (31 March 1999) for receiving tax and renewing the 1999 membership, even if this adversely affected strength and coverage figures for a year. Even though this deadline for subsequently extended, it did serve a positive purpose.
- Participants of Taluk Coolie Sangha Meetings were kept informed of developments at each Gram Panchayat constituency by the respective CSU Representatives.
- Scores of CSU Representatives from the Siddalaghatta Taluk Coolie Sangha Meeting rushed to Gudibanda in support of ADATS staff when anti-social elements tried to ransack the newly set-up office. Later, all the other Taluk Coolie Sangha Meetings issued stern warnings to their adversaries.
- Contributed to the survey being conducted on the financial and credit environment in north Kolar district.
- Discussed ways and means by which Sangha Funds could be invested to generate maximum returns.
- Women's Committee Members continued to keep themselves informed on the larger process indicators of the Women's Fund Project in Chickballapur. Decided to extend the Women's Fund Project to Siddalaghatta and Bagepalli taluks with SCFNZ support.

2.6. Executive Committee Meetings

The fortnightly Executive Committee Meetings were also held quite regularly during this reporting period. Apart from Women's Committee Members from the erstwhile ICCO Areas, newly elected Committee Members from the erstwhile NOVIB Areas also started attending these Meetings. The following action has been taken during this period.

- Kept track on Sangha Tax payment and formed teams to visit CSUs which were not serious in paying up.
Explored various tactics to instil fiscal discipline among Member Coolie families, like keeping their Sangha Tax contribution as base figures when deciding on the quantum of economic support, etc.
Explored the possibility of each and every Member Coolie family paying a certain amount of Sangha Tax toward central taluk-level expenses.
- Collected information from various banks and co-operative societies, and surveyed the *Moffusil* markets in order to help ADATS make the survey on the credit and financial environment as in-depth and real-to-life as possible.
- Women's Committee Members formed teams and visited problem villages where CCF Overdue was mounting and Sangha Tax payment was tardy. Case Histories of proposed beneficiaries of the Women's Fund Project in Siddalaghatta taluk were kept updated.
- Decided to abandon efforts to mobilise AIJ funds for the Dry Land Horticulture Project.
Decided to write the detailed account of moneys spent on the Dry Land Horticulture Project in their respective CSU Minutes Books (i.e. in addition to accounts that are normally maintained at the central level) and separately monitor

the arithmetic viability of the effort aimed at changing the land use and cropping pattern.

Decided to make legally binding long term agreements with the owners of water sources in the Dry Land Horticulture Project.

- Made GP'99 Working Lists and kept themselves updated on the booth-wise position of various Gram Panchayat constituencies.

A paper written by ADATS on the GP'93 Election experience was studied in detail.

Helped prospective Gram Panchayat candidates to build make-shift toilets since this was a pre-condition placed by the State Government.

Explored possibilities of taking up new village in view of forthcoming Gram Panchayat elections.

Arranged special public meetings at different places to publicly declare the philosophy of the Coolie Sangha. These were also shows of strength; an integral part of the strategy to capture Gram Panchayats.

- Listed out physically handicapped persons who needed special government assistance for artificial limbs, accessories, surgery, etc. and certified them as being bona fide Members of the Coolie Sangha.
- Organised village visits and explained various CSU activities to students from an elite college in Bangalore.

2.7. Training Sessions

- Newly appointed VHWs from Chickballapur Taluk were trained on basic health and in organising Mahila Meetings.
- Special training was arranged for the Siddalaghatta VHWs to help them understand their role in the soon-to-come Women's Fund Project.
- Newly appointed Balakendra Teachers of the erstwhile NOVIB Areas in all 3 taluks were trained on writing Minutes Books and in conducting tuition classes for school going children.
We have not, however, still linked them to the ADATS/SCFNZ organised Teacher Training schedule at Gudibanda.
- The ADATS Agriculturist and 2 Extension Workers attended a 15 days training course on Sustainable Agriculture and Land Use organised by SAARA, Bangalore.
- The Projects Assistants attended a one week orientation program on gender at SEARCH, Bangalore.
- A 2 days training session was held for the newly elected BCS Trustees from all 4 taluks.

Though a whole lot of cadre training sessions were organised during this reporting period, it was finally decided, in April 1999, that we would temporarily abandon the practice of cadre training and instead replace it with Member Training, especially in the older villages.

Henceforth, all the Member Coolie families would be trained, in batches of 50, at their respective villages, on all and every aspect of Coolie Sangha building – be in ALP classes, writing minutes and applications, community health, operating the *Vokkaku Sanchi Duddu*, Women's Fund, or whatever. Though this is going to be a painstakingly slow job, it is the only way to ensure that negative leadership traits and petty groupism do not get established in the Coolie Sangha. As pointed out by the Coolies, this is also the only way to guarantee that wider slogans remain pertinent to grassroots realities.

3. COOLIE WOMEN

3.1. Issues and Struggle

Apart from routine activities like handling the decentralised health and children's budget, exercising veto power over CCF decisions, running the Vokkaku Sanchi Duddu, etc. the Mahila Meetings also discussed several gender related issues.

Several cases of women who commit suicide due to an unnecessary guilt, feel dejected for losing their loser husbands, etc. have been thoroughly discussed in many Mahila Meetings. Discrimination in the institution of marriage has been critically evaluated and women's role in bringing gender parity was discussed. Many of them have evaluated how far the Women's Fund Project in Chickballapur has really contributed to bringing women's issues to the forefront in Coolie Sangha platforms, beyond the rhetoric. The ADATS Mahila Trainers have given them some insights on child socialisation and child rearing practices.

A sample of typical issues that were tackled:

- Muniyamma of Kotagal CSU, a single woman without male support, was raped by 3 non-CSU persons when she was returning home after coolie work. Some CSU Members went out in search when she did not return in time and found her unconscious. The CSU succeeded in sending the culprits to jail, but Muniyamma attempted to commit suicide. The Mahila Meeting saved her and said that no one suspected her character; that it was always the victim who would be blamed and made to feel guilty; and that they would stand by her, steadfast through her crisis.

What is noteworthy in this case, which has been discussed in all the other Mahila Meetings, is that it was not ADATS who counselled Muniyamma.
- Laxamma of Adigal CSU got some money for her venture from the Women's Fund. Her deserted husband suddenly re-appeared, apologised, and slowly tried to get a share of the money. She was brutally assaulted when she outright rejected. Mahila Members took up the issue seriously by filing a complaint against him and succeeded in protecting her from further harassment.
- In Bommanahalli CSU, Shivappa an unmarried youth, had a pre-marital relationship with a married woman, Laxamma, whose husband is a drunkard. Their relationship continued even after Shivappa's marriage and Laxamma started demanding a share in Shivappa's property. Shivappa gradually withdrew from the relationship. Desperate, Laxamma went to police station and complained that she had got a child from Shivappa and that this child was entitled for a share in his property. The Sub Inspector refused to book the case and instead asked her to go back to the Mahila Meeting for a solution. The Mahila Meetings warned her to behave herself, but later assured her of their help in getting out of an unhappy marriage through a proper divorce.
- In Hirekattigenahalli CSU, upper caste villagers did not like to keep Anusooyamma as their *Anganwadi* Teacher since she was a Harijan. With the help of local upper caste political leaders they succeeded in framing a false charge against her and obtained a suspension order. The Mahila Members decided to take up this issue and mobilised neutral people. Together they threatened the Child Development Project Officer of serious consequences if he suspended Anusooyamma. For the time being the case is solved, but Mahila Meeting has advised the Teacher to be prompt in her work as she should be prepared for any eventuality, including another trumped up charge against her.
- In Gandlachinta CSU, VHW Anjinamma, a single woman without male support, had an illicit affair with a local Ryot. After she became the VHW, she discontinued this relationship because she felt that she should be a role model for other Coolie woman. But

the Ryot started giving her all kinds of trouble and tried to force her to continue. The Mahila Meeting intervened and threatened him with dire consequences if he disturbed her.

- A group of 15 VHWs and CSU Representatives were invited by an NGO to share their knowledge and experiences in organising women's groups during the district level *An-ganwadi* Teacher's Convention.

3.2. Decentralised Budgets

In Chickballapur taluk, school going Coolie children from 2 Clusters, which actually lie in Gudibanda taluk, have been identified for support from SCFNZ, reducing the pressure on the Consortium Programme budget.

Balakendra Teachers have been conducting tuition classes for school going children. Mahila Meetings strictly follow up on the performance of their children. Examinations have just got over and they now have to collect Report Cards and prepare support lists for the 1999-2000 academic year.

3.3. Women's Fund

Please see our separate Progress Report on the Women's Fund in Chickballapur taluk, dated March 1999.

4. COOLIE CREDIT FUNDS

4.1. Status of the CCFs

- Overdue has temporarily climbed to 22% (up from 9% on 30 September 1998) but this is still quite manageable since half of it is hardly a few weeks old. Moreover, as explained in our Special Progress Report of September 1997, a temporary rise in overdue is to be expected every March, with delays in repaying crop loans.
- Unutilised CCF bank balances have climbed up to 50% (up from 36% on 30 September 1998) with the return of crop loans and most CSUs still discussing the disbursement of fresh loans to their Members.

Status of the CCFs in the 4 Extensions (as on 30 April 1999)

Total CCF Capital		35,979,633	100%
Total of Good Loans		10,071,688	28%
Total of Overdue		7,813,532	22%
<i>1 to 6 Months Late</i>	3,857,960		11%
<i>7 to 12 Months Late</i>	1,196,723		3%
<i>Over 1 Year Late</i>	2,758,849		8%
Bank Balances		18,094,413	50%

4.2. CCF Utilisation

- Utilisation has been rather low at 469 loans amounting to Rs 6,886,246 during the past 7 months.
- Of these, 129 loans totalling to Rs 5,760,246 has been organisational advances – i. e. amounts that the CSUs have borrowed from their respective CCFs to pay DLDP wages and implement the Horticulture Project.

- Therefore the actual amounts taken by the remaining 340 Coolie borrowers is only Rs 1,126,000 during this reporting period and works out to an average of Rs 3,312. These include 29 crop loans, 30 for agriculture, 273 for cattle and 8 for consumption.
- A total pre-occupation with introducing Sangha Tax in the erstwhile NOVIB areas was the main reason for such a low CCF activity. This will change radically in the coming 5 months.

CCF Utilisation Pattern (as on 30 April 1999)

Purpose	Amount Borrowed		No of Loans	
Crop Loans	9,989,985	21%	7,549	38%
Agriculture	2,325,773	5%	888	4%
Cattle	16,534,253	35%	6,026	30%
Trade & Entrepreneurship ³	18,441,516	39%	5,298	26%
Consumption & others	264,790		369	2%
Total	47,556,317	100%	20,130	100%

4.3. CCF Performance

- Rotation of capital has climbed up to 132.2% (up from 114.7% on 30 September 1998).
But this has, in the main, been due to organisational lending by the CCFs to their respective CSUs.
- Repayment Rates have, as expected, dropped to 83.57% (down from 92.29% on 30 September 1998).
- Capital at Risk, by our own self-imposed and rather strict standards, has climbed to 21.64%.

CCF Performance (as on 30 April 1999)

CCF Capital		Rs 35,979,633
Cumulative loans given		Rs 47,556,317
Rotation of Capital		132.2%
Number of Loans		20,130
Average Borrowing		Rs 2,362.46
Repayment Rate	$100 - (\text{Overdue} + \text{Bad Debts} / \text{Cumulative Loans} \times 100)$	83.57%
Capital at Risk	$\text{Overdue} / \text{Capital}$	21.64%

CCF Overdue is a major problem insofar that it indicates a very destructive mindset in the Coolie caste-class. The rural poor are characterised by a total lack of fiscal discipline – specially time indiscipline. We believe that this has come about because of 3 factors:

- An in-built non-viability of ventures undertaken by the rural poor in semi-arid drought-prone regions.

³ Includes Rs 11,122,525 borrowed (and returned) by their respective CSUs to run their DLDP and Horticulture Project in 1998 and 1999.

- Cheap and populist electoral tactics of political parties who concern themselves solely with developing vote banks, and have absolutely no concern for the real development of the rural poor.
- A larger design of the political economy to foster a pauperisation-polarisation process in the country-side and reduce small and poor peasants to a sources of cheap labour.

ADATS and the Coolie Sangha are committed to combating these trend of mainstream society through well planned socio-political campaigns, and sound economic education.

But at the same time, the problem should not be exaggerated out of proportion. We confidently state that Overdue does not in any way endanger the CCFs as a decentralised village level alternate credit instrument for gender and empowerment.

- 70% of the Overdue is by Normal Member families in functioning CSUs. If they had any intention to cheat the CCFs, they would not have declared their annual incomes, paid up Sangha Tax, and retained their membership in the first place.

By comparison, 59% of the total Overdue in the far more mature CSUs of Bagepalli taluk fall under this category.

- 10% of the Overdue is by Cancelled Members in functioning CSUs. Social control, check and control mechanisms, etc. are strong enough to ensure that they repay their CCF dues before leaving the Coolie Sangha.

24% in Bagepalli taluk.

- 20% of the Overdue is by Cancelled Members in dropped out CSUs (the figure is alarmingly high at Julapalya because of the drop-out of 23 CSUs of Mittemari).

This works out to 4.3% of the CCF Capital which is, in actual fact, at risk of loss through default.

17% in Bagepalli taluk, where the CCFs are more than 14 years old.

Taluk	Overdue by Normal Members		Cancelled Members in Functioning CSUs		Cancelled Members in Dropped CSUs		Total Overdue
Chickballapur	1,793,633	78%	206,958	9%	298,939	13%	2,299,530
Chintamani	1,614,174	82%	177,165	9%	177,165	9%	1,968,505
Siddalaghatta	1,116,408	80%	181,416	13%	97,686	7%	1,395,510
Julapalya	945,994	44%	214,999	10%	988,994	46%	2,149,987
TOTAL	5,470,209	70%	780,538	10%	1,562,784	20%	7,813,532

Figures for comparison:

<i>Bagepalli</i>	<i>4,243,252</i>	<i>59%</i>	<i>1,737,665</i>	<i>24%</i>	<i>1,236,805</i>	<i>17%</i>	<i>7,217,722</i>
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4.4. The New Approach

When we studied the CCF performance of individual villages⁴ in the Extension taluks, we found that all the Member Coolie families (20-24 borrowers in an average CSU with a strength of 30) had taken CCF loans, *en mass*, for various purposes like sheep rearing, cross-bred cows, bullock and carts, etc. After that, there had been no CCF activity in that village, except for the annual taking and returning of crop loans every June-July and February-March,

⁴ Monitoring overall figures at the Cluster and taluk level hides this practice since different village take *en mass* loans in different years.

respectively, for the next 2-3 years. On the 3rd or 4th year, all of them had returned and once again take CCF loans, *en mass*. After that, they had once again put the activity on the back burner for the next 2-3 years.

Perhaps this is a hangover from the extremely destructive *Loan Mela* days promoted by political parties to woo vote banks by dishing out *largesse* from nationalised banks. Or maybe it is the IRDP culture promoted by bureaucrats who do rush jobs to meet Reserve Bank fixed quotas and targets. Whatever the reason, these bursts of CCF activity with large intermittent gaps, have had negative results:

- It has made the economic agenda of the Coolie Sangha CCF-centric⁵ as opposed to placing economic opportunity at the centre of their concern to increase Coolie income and assets.
- The practice has negatively effected cash flow in individual CCFs and there hasn't been enough bank balance when prospective borrowers did find some lucrative venture to undertake during the intermittent period.
- CSUs tend to speak only about Repayment and Overdue problems for the intermittent 2-3 years, and an overt policing has made the activity boorish and boring for the average Member Coolie family.

All the Taluk Coolie Sangha Meetings and Executive Committees carefully studied these findings and decided that the problem had to be radically remedied. It was decided to take a new approach with regard to the CCFs, with immediate effect:

- Henceforth, at the very start of each and every weekly CSU and Mahila Meetings (approximately 35 of each are held every year), Member Coolie families would be asked if they have any economic opportunity or chance to earn a profit.
Someone would, for example, respond that they have a chance to get a tamarind tree for as little as Rs 2,000 from a Ryot who had leased-in a whole orchard from the Gram Panchayat for the year's harvest...
- The CSU and Mahila Meeting would examine these requests and take firm decisions before moving on to other Coolie Sangha matters.
They would, for example, discuss whether the prospective borrower has the entrepreneurial wherewithal (family labour, watch-and-ward capability, contacts, etc.) to pluck the tamarind from the tree, de-seed the fruit, pack it in baskets, and sell in the market... They would then immediately approve or reject the request.
- In this manner, a minimum of 2 CCF loans would be released every month, taking the total to 24 a year – the same figure that they now achieve, albeit once in 3-4 years.
- This slower and spread-out pace would give the CSUs as well as ADATS Staff enough time and scope for individual follow-up and support to the borrowers, making sure that animals are insured, providing better veterinary support, etc. These are important lessons learnt from the Chickballapur Women's Fund experience.
- Repayments would also be drawn out over the entire year, and CSU Meetings would henceforth not talk only about Overdue problems. Instead, they would concentrate on economic opportunities and chances to earn an income.

⁵ Please see our Special Progress Report dated September 1997 where we have explained how the institutional interests of the CCFs are, ironically, not necessarily the same as that of the borrowers.

Everyone recognises that there will be fresh problems to resolve in this new approach, and nobody expects it to be a panacea. Buying 10 sheep in order to absorb excess family labour, for example, does not normally qualify as an economic opportunity or chance to earn an income, since it is merely an extension of the IRDP culture to place credit availability at the centre of the logic. Yet sheep rearing, draught animals, raising pigs and chicken, even if not entrepreneurial, still have an important role to play in Coolie economics. Where then do these activities fit into the new approach?

5. SANGHA FUNDS

5.1. For the 4 Extension Areas

- From a figure of Rs 11.89 million recorded in the 7th Progress Report, Sangha Funds further grew by 21% to Rs 14.42 million.
- 81% of Sangha Funds are in village and taluk level Fixed Deposits.
- 91% of Sangha Funds belong to individual village CSUs, never ever to be transferred to any other village or Cluster, and only 9% has accrued at the taluk level.

Sangha Funds for the 4 Extensions (as on 30 April 1999)

	<i>Last Report</i>	30 April 1999
Village Fixed Deposits	7,268,238	10,459,237
Village SB Accounts	3,311,194	2,635,674
Taluk Main Fixed Deposits	1,204,464	1,204,464
Taluk Main SB Accounts	102,474	118,965
	<i>Rs 11,886,371</i>	Rs 14,418,342

5.2. For the entire Area of Operation

- From a figure of Rs 19.41 million recorded in the 7th Progress Report, Sangha Funds grew by 15% to Rs 22.33 million.
- The growth rate of Sangha Funds in Bagepalli taluk was only 5%, as compared to 21% in the 4 Extension taluks.
- 64.6% of the total Sangha Funds belongs to the 3 Extension Taluks and only 35.4% to the older CSUs of Bagepalli taluk.

Though collections are higher at Bagepalli,⁶ so too are expenses – CSU transaction costs, referral health and child scholarship activities are self-financed by the Coolies themselves.

Sangha Funds, or more specifically the decentralised village level corpus funds which are in Fixed Deposit, represent the residual balance of collections minus expenses.

- However, the proportion of Sangha Funds in the 3 Extensions shows that the concept has come to stay in the Extensions, and is no longer merely a particularity of Bagepalli alone.

⁶ 30.5% of the total Sangha Tax collections for 1999 have been from Bagepalli taluk alone.

Sangha Funds for all 4 Taluks (as on 30 April 1999)

	<i>Last Report</i>		30 April 1999	
Village Fixed Deposits	13,130,494		16,905,293	
Village SB Accounts	4,431,571		3,425,174	
Taluk Main Fixed Deposits	1,492,079		1,711,079	
Taluk Main SB Accounts	355,231	19,409,376	292,433	Rs 22,333,979

6. SANGHA TAX**6.1. First-time Tax in the erstwhile NOVIB Areas**

Sangha Tax was introduced in the villages of the erstwhile NOVIB Area (village CSUs which entered into the final 3 year Consolidation phase) for the very first time. This single event overshadowed everything else that happened during February and March 1999.

It had all the characteristics of a campaign with public meetings, daily village visits, constant monitoring and nerve racking frustration.

- While 83% of the membership of these newer CSUs went along and declared their 1998 incomes, only 76% of those who declared actually paid up. This works out to a paltry 63% of the previous year's strength in the erstwhile NOVIB Areas.
- By comparison, the older CSUs of the erstwhile ICCO area actually attempted to raise their membership with 116% of the previous year's membership declaring their incomes. However, only 76% of this increased membership (those who declared their 1998 incomes) actually paid up. This works out to 88% of last year's membership strength.

Comparison of Old & New Areas (as on 30 April 1999)

Area	Last Year Membership	Declared 1998 Income	Rise	Paid Up 1999 Tax	Paid / Declared	Last Year / 1999 Paid Up
Older CSUs where the practice is already 4-5 years old	4,827	5,604	116%	4,251	76%	88%
Newer CSUs of the 3 erstwhile Novib Areas	5,101	4,251	83%	3,228	76%	63%
Total	9,928	9,855	99%	7,479	76%	75%

A more detailed break-up of the figures reveals:

- Membership losses have been highest in the newer CSUs of Chickballapur, followed by Chintamani and Siddalaghatta taluks.
- But Compliance Rates (the Declared:Paid ratio) has been uniformly tardy in all 4 taluks and in new as well as old CSUs, suggesting the setting in of a general fiscal indiscipline. Just as with the CCFs (the Overdue problem) the Coolies do not seem to practice any time discipline.

Comparison of Old & New Areas in all 4 Taluks (as on 30 April 1999)

Taluk & Area	Last Year's Membership	Declared 1998 Income	Attempted Rise	Paid 1999 Tax	Paid / Declared	Last Year / 1999 Paid Up
Bagepalli Old	2,430	2,425	100%	1,921	79%	79%
Julapalya	497	626	126%	490	78%	99%
Chickballapur Old	773	1,170	151%	805	69%	104%
Chickballapur New	2,014	1,591	79%	1,100	69%	55%
Siddalaghatta Old	501	530	106%	462	87%	92%
Siddalaghatta New	1,055	903	86%	752	83%	71%
Chintamani Old	626	853	136%	573	67%	92%
Chintamani New	2,032	1,757	87%	1,376	78%	68%
Total	9,928	9,855	99%	7,479	76%	75%

6.2. Overall performance

The overall figures hide differences between the older and newer CSUs.

- 99% of the previous year's membership declared their annual incomes and 76% of them paid up – i. e. 75% of last year's Member Families are paid up Members of the CSUs this year.

We once again point out that last year's membership includes those who retained membership through paying their 1998 Sangha Tax (in the erstwhile ICCO Areas), plus those who did so by merely attending weekly CSU and Mahila Meetings (in the erstwhile NOVIB Areas).

- There has been a 70% increase in the number of families who declared their 1998 annual incomes.
- But the average income dropped by 14% when compared to the previous year. We are totally foxed by these figures since 1998 was not as bad a year as 1997 as far as rainfall, crops and prices were concerned. The only explanation that comes to mind is:
 - All the Members have started telling lies when it comes to declaring their annual incomes.
 - Member Coolie families have given priority to clearing old debts incurred in 1997 and 1998, and their concern has not been to declare honest incomes and pay up Sangha Tax (since ADATS would, in any case, continue to meet CSU transaction costs for another 2-3 years).
This suspicion is further confirmed by the fact that there has been no drop in declared income in Bagepalli taluk, where Sangha Funds are the only source of finance for the CSUs.
 - Larger political instability in the macro-economics of the country has somehow affected the peasant economy in ways that we are unable to fathom.
- There has been a 60% increase in the number of families who actually paid up their 1999 Sangha Taxes.
- Compliance Rate (the Declared:Paid ratio) as at 31 March is only 76%. This is bound to rise in the coming months, and predicted to reach about 94% (since this year has all the characteristics of 1995-96).
- Last year's lenience in allowing Member Coolie families to continue paying their Tax till September has contributed to an indiscipline that the Coolie Sangha will find it hard to come out of, unless Membership (and the resultant

benefits like DLDP works and wages, crop loans, child and health benefits, etc.) is frozen at the present level.

This is a hard political decision that all the CSUs are presently pondering on.

- There has been a stupendous 113% increase in the total volume of Sangha Tax collected in 1999.

The noticeably higher Average Tax Paid and the record Actual Tax Paid/Income figures contradict the “telling lies” theory. A taluk-wise perusal of the figures shows that Member Coolie families in Bagepalli have paid a very high 8.9% of their declared income (against their declared intent to pay 10%).

Whatever be the case, the total Sangha Tax collections over the past 5 years is now Rs 5,308,787 and this is an impressive 23.8% of the total Sangha Funds available with all the CSUs. The only conclusion that we can derive is that the *Tax Paddathi* is here to stay in spite of ups and downs.

- The Average Sangha Tax Paid has also increased by 33% when compared to the previous year.
- Overall, Member Coolie families have paid 7.73% of their declared incomes as Sangha Tax. Though this still falls short of the Taluk Coolie Sangha decisions to pay 10%, it is still a record high for the past 5 years.

Analysis of Sangha Tax paid in all 4 Taluks (as on 30 April 1999)

INCOME DECLARED	1994	1995	1996	1997	1998
Number of Families who Declared their Annual Incomes	2,877	4,603	5,351	5,905	10,011
<i>Increase/Decrease over previous year</i>	<i>n. a.</i>	<i>160%</i>	<i>116%</i>	<i>110%</i>	<i>170%</i>
Total Income Declared	12,370,011	18,471,088	23,336,726	20,905,017	30,546,023
<i>Increase/Decrease over previous year</i>	<i>n. a.</i>	<i>149%</i>	<i>126%</i>	<i>90%</i>	<i>146%</i>
Average Income Declared	Rs 4,300	Rs 4,013	Rs 4,361	Rs 3,540	Rs 3,051
<i>Increase/Decrease over previous year</i>	<i>n. a.</i>	<i>93%</i>	<i>109%</i>	<i>81%</i>	<i>86%</i>
TAX PAID	1995	1996	1997	1998	1999
Number of Families who paid Sangha Tax	2,308	4,344	4,755	4,745	7,586
<i>Increase/Decrease over previous year</i>	<i>n. a.</i>	<i>188%</i>	<i>109%</i>	<i>100%</i>	<i>160%</i>
<i>Declared/Paid (Compliance Rate)</i>	<i>80%</i>	<i>94%</i>	<i>89%</i>	<i>80%</i>	<i>76%</i>
Total Sangha Tax paid	510,680	1,008,467	1,159,404	840,374	1,789,862
<i>Increase/Decrease over previous year</i>	<i>n. a.</i>	<i>197%</i>	<i>115%</i>	<i>72%</i>	<i>213%</i>
Average Sangha Tax paid	Rs 221	Rs 232	Rs 244	Rs 177	Rs 236
<i>Increase/Decrease over previous year</i>	<i>n. a.</i>	<i>105%</i>	<i>105%</i>	<i>73%</i>	<i>133%</i>
Actual Tax Paid / Income	5.15%	5.79%	5.59%	5.00%	7.73%
<i>Supposed to Pay (as per CS Decision)</i>	<i>6%</i>	<i>6%</i>	<i>8%</i>	<i>8%</i>	<i>10%</i>