

## 0315. 9<sup>th</sup> Progress Report on the Consortium Programme (Apr 2000)

### 1. COMMUNITY ORGANISATION

#### 1.1. MEMBERSHIP & COVERAGE

- There are 14,729 active Member Coolie families in 581 functioning CSUs in the 4 Extension taluks.
- This means a rise of 85 villages and 998 families during the last 6 months.
- Population coverage has dropped to 26% (down from 35% on 30 September 1999) due to the addition of relatively large villages where less percentage of the population are from the Coolie caste-class.
- Compared to the 2 year old 2<sup>nd</sup> Consortium Application, the present membership figures represent a substantial rise of 74 villages (507 to 581) and 139 Member Coolie families (14,590 to 14,729).

#### Membership & Coverage as on 30 June 2000

	2nd Consortium Application	Last Report	This Report
1st 3 year Formation phase	73	66	62
2nd 3 year Formalisation phase	326	135	120
3rd 3 year Consolidation phase	26	213	247
Independent CSUs	82	82	152
Normal Member Families	14,590	13,731	14,729
Women Memberships	3,211 (22%)	3,185 (23%)	4,127 (28%)
Coverage of Village Population	38%	35%	26%

- Though the ethnic composition of the membership has changed only slightly, it is still worrisome that strength of SC/ST families within the CSUs has dropped by a further 2% - they now comprise only 58% of the membership.
- There is a huge change in the ethnic coverage figures because of the drop in overall coverage – i.e. the taking on of more (and larger) villages has resulted in only 33% of the SC/ST population being in the CSUs (down from 43% in September 1999), 28% of middle castes (down from 37% in September 1999), and 15% of upper castes (down from 21% in September 1999).

#### Ethnic Composition of the Membership

Member Families	Percent in CSUs	Caste Group	Total Families		Ethnic Coverage
8,678	58%	Scheduled Castes/ Tribes	26,203	48%	33%
3,191	21%	Middle Castes	11,175	21%	28%
2,661	18%	Forward Castes	16,967	31%	15%
<b>14,503</b>	<b>100%</b>		<b>54,345</b>	<b>100%</b>	<b>26%</b>

## 1.2. GRAM PANCHAYAT ELECTIONS

We have just had a long and protracted General Elections where the Coolie Sangha has been successful in supporting candidates (2 MPs and 4 MLAs) of their liking. The elections were particularly protracted in Bagepalli taluk where some unfortunate developments forced a month long postponement. August and September were, indeed, extremely busy months for everyone in North Kolar district.

Immediately afterwards came the Gram Panchayat elections on 23 March. CSU candidates and their allies contested 89% of the seats in 5 taluks. They got 50% of the votes and 50% of the GP seats. This enabled them to take absolute control of 59% of the Gram Panchayats with clear majorities.

Please see our separate report on the GP'2000 Elections.

## 1.3. ISSUES & STRUGGLES

- During GP'2000 Elections, the post of President Varlakonda Panchayat was reserved for the ST Woman category. But some influential leaders belonging to upper castes tried to change the reservation in their favour. Even though there was no candidate from the CSU, all the 7 CSUs falling under the jurisdiction of that Panchayat got together and prevented the Ryots from trying to cheat a tribal woman.
- At Bommanahalli village, the previous MLA (now defeated) had taken keen interest in sanctioning an *Anganwadi* building to run the under-5 crèche. The present MLA, in a matter-of-fact manner, asked the authorities to go ahead with the work. But the defeated MLA opposed the construction. He sent his rowdies to remove the foundation stone and threatened the labourers to stop. The CSU discussed this issue and concluded that the actual reason for opposition was two-fold. On the one hand was the lost opportunity of the previous MLA's rowdy followers to swindle money during construction. On the other hand they did not want the present MLA to become popular. They decided to support the construction since children would be the ultimate losers in this party politics game. The building was completed on schedule.
- Thimmayya, a Harijan youth from Kariganapalya, CSU has been appointed as waterman for the newly installed water tank in Gollarlahalli Panchayat. Some upper caste villagers opposed this since the waterman had to come inside their houses for repairing connections. But upper caste CSU Members said that they would take up the issue. They openly supported Thimmayya and the Gram Panchayat did not yield to the pressure from non-CSU upper caste people.
- Mailapura is one of those rare village which has 2 CSUs, one for the Harijans and other for caste Coolies. The village also has a flat piece of rocky land which is traditionally used for drying grain and other farm products. When both CSUs supported a candidate of their choice in the general elections, the Ryots were enraged. With the help of some hired rowdies, they tried to prevent CSU Members from using the traditional drying yard. That night, they set ablaze the un-threshed grains of the CSU Members. This led to violence in the village. CSU Members, with the help of the entire Cluster, complained to the Police and got the culprits arrested. Before this incident, there certainly were casteist feelings in the village. That was the reason for 2 separate CSUs in the first place. But now, without any high handedness or preaching from ADATS, they have themselves decided to merge both the CSUs have only one for the entire village .
- At Kendanahalli village, CSU Teacher Sreenivasa was the adopted son of Errappa. Errappa had sworn, in the presence of Judicial Magistrate, that all his property would go to his adopted son, Sreenivasa. Errappa's brother's son, who is also a CSU Member,

harboured a grudge. He lodged a false complaint with the Police stating that and Sreenivasa was not allowing him to cultivate his share of the land. He then started spreading rumours against Sreenivasa, that he had knocked off a lot of DLDP wage payments, and even dipped into the CSU's decentralised health budget. Not knowing whom to believe, the CSU decided to remove him from the Teacher post. Sreenivasa appealed to the Cluster Meet which decided to independently verify the allegations. They ferreted out the truth and found Sreenivasa innocent. The Cluster Meet directed Kendanahalli CSU to reinstate Sreenivasa and take action against the foster cousin.

- At N. Colony, a majority of the households earn their livelihood by cutting stone. 8 CSU Member families also depend on this profession. A businessman from nearby a taluk, who used to come to buy stones from the village, tried to occupy the entire quarry. He bribed heavily and used his political contacts to get a certificate of ownership. He then tried to prevent N. Colony stone cutters from doing their routine work. The Cluster Meet staged a *dharana* in front of District Commissioner at Kolar. An MLC from the neighbouring nearby taluk, who had heard about the Coolie Sangha and knew its political strength, used this opportunity to build a relationship with the CSU. He too joined the *dharana* and pressurised the District Commissioner to inspect the spot and cancel the illegal license. The Coolies had no illusions. But an MLC was, after all, an MLC...
- In Byalahalli village Anjinappa, a non-CSU member, bribed the concerned officials and created false documents for 2 acre of land without anybody's knowledge. This land actually belonged to the Gram Panchayat, and free house sites were given to 3 CSU Members in the same land. When the allottees went to lay foundations for their houses Anjinappa pressed his claim over the land. After lot of verification of files and pursuing GP Members to act, the CSU succeeded in getting the fake documents cancelled. A fine of Rs 6,000 was imposed on Anjinappa. Other non CSU members also got sites on the same land and they now want to join the CSU.
- Bidaganahalli CSU had been cancelled for a year due to CCF Overdue problems. Member Nagappa had bought land from a local *Ryot* for Rs 3,000. But so far Nagappa did not change the documents to his name. Recently the *Ryot* sold the same land to another person. This led to clash between both buyers. Except for the ex-CSU Members, everybody supported the second buyer. The CSU revived itself and stood with Nagappa till he succeeded in getting his claim.
- Members of Jujanahalli CSU succeeded in forcing a re-elections after a group of people rigged the polling during the GP'2000 Elections.
- Janata Colony CSU prevented a religious clash. Some people had been trying to make big of a small drinking water fight between a non-CSU Hindu and a Muslim woman.
- In Murugamala CSU, Naremma's son died of electrocution which was caused by the negligence of the KEB officials. CSU Members complained to the Police. KEB officials pressurised Naremma to withdraw the complaint by initially offering her a small compensation, and later threatening her of serious consequences. CSU Members stood by her and succeeded in getting the responsible officer suspended. They then supported her to claim lawful compensation.
- All the Members of Buruduganta CSU contributed Rs 100 each to help Muniyamma meet court and other expenses in getting her land back from a local *Ryot*.
- During all previous elections, Harijan voters in Uliblele booth did not have courage to come out openly. They always succumbed to the treats of a dominant political leader of the area. But this time CSU Members provided them encouragement and security and succeeded in making them to cast their votes without fear or favour.

- In Chowdadevanapalli CSU, Member Muniswamy's father had mortgaged his land to a local leader during some domestic difficulties. CSU Members succeeded in convincing the *Ryot* to accept a reasonable price and got the land released through a CCF loan given to Muniswamy.
- In Shettipalli village there were a lot of irregularities in the Public Distribution System ration shop. Even food meant for school-going children was not properly distributed. The shop owner simply made ineligible entries in the ration cards. The VLW caught the culprit red handed and informed everyone, who gave him a strict warning.
- Sunnappagutta and Rayappalli villages shared a common drinking water source. The former village had a CSU and the latter none. Upper caste people from the non CSU village did not like Harijans from the other village to collect water from the same pipes. They started sabotaging the connections. The Harijans, in turn, blocked the only road to the other village, since it passed in front of their houses. Tension mounted and the surrounding villages got involved. But Sunnappagutta CSU had Members belonging to all castes and they would not budge till the casteist Rayappalli people were brought to book. Castelessness, they maintained, was not just a Coolie Sangha agenda. It was the order of the day.
- Everyone got together at Muddalahalli Cluster and forced the government funded Cattle Tank (*Gokunta*) works to be taken up on transparent lines like the DLDP was implemented. They argued that these were scarcity works to help everyone get some labour during the drought, and not to be hogged by a few contractors.
- In Bachaganahalli village a non-CSU person, Venkatarayappa wanted to conduct his son's marriage with CSU Member Narayanappa's daughter. Narayanappa refused due to the rowdy background of the other family. Felt insulted, Venkatarayappa tried to kidnap Narayanappa's daughter, take her to a popular temple, and force her into marriage. They failed only because of the timely intervention of the CSU. Next, they set fire to Narayanappa's house. The CSU got fed up. They followed up the issues till Venkatarayappa was arrested. They also helped Narayanappa rebuild his house.
- In Niluvarathapalli two brothers, Narasimhappa and Muniyappa, both non- CSU persons, had a long standing feud over some land. Their fights were so regular that it was a nuisance in the village. Finally, all the villagers got together and begged the CSU to please settle the matter, once and for all. Both brothers agreed to abide, and peace was restored.
- In Karippalli, the primary school remained closed due to lack of a teacher. The CSU took initiative and arranged for an educated youth to conduct classes. They contributed to his salary till they got a regular teacher appointed by the government.
- The Gonemaradahalli *Anganwadi* centre had not been sanctioned due to political victimisation. All the villagers, including CSU Members, approached the nearby centre but they refused to admit more children, saying they were already over-crowded. The CSU took initiative and arranged a teacher by collecting contributions from all the villagers and building a temporary shed. They also bought some play materials with their excess collections. Meanwhile, they are pressurising the new MLA to sanction a centre.
- In Budugavarahalli CSU, a non-CSU person suddenly earned lot of profit in his business and built a good house. Devappa, a CSU member, is living next to him in a hut. The newly rich person started giving all kinds of trouble to force Devappa to vacate the place. He doesn't find it aesthetic to have a lowly hut next to his residence. The CSU warned him to mend his ways or otherwise watch his new house disappear... They also

suggested that if he felt bad about a hut being next to him, he could very well build Devappa a good house.

- In Marlapalli village, a non-CSU person was appointed as water man. But he was utilising the public water for his own cultivation and there was always shortage of drinking water. Nobody in the village had the courage to question him since he had political backing. The CSU succeeded in getting him sacked and got one of their Members appointed.
- In Pedda Bandaraghatta village, Muninarayanaswamy, a cancelled Member, attempted to rape a girl in a nearby field. 2 CSU Members who was passing that way rescued the girl and soundly thrashed Muninarayanaswamy. They took the girl to her parents and asked them to lodge a complaint. But the parents refused, saying “Only the Sangha can give us protection, not the Police”.
- In the Chinna Bandaraghatta village there was no play ground for primary school children. Due to this, children had to go out of the village, and this was sometimes risky. To arrange a play ground near the school they had to remove a hut belonging to CSU Member Muniyappa. CSU Members told Muniyappa about the problems that children faced, and Muniyappa agreed to vacate the place, provided they made some alternative arrangements. Through the CSU efforts, Muniyappa got a Janata house sanctioned from the government. But once the house was built, he refused to vacate the hut. The CSU threatened him, said they would move heaven and earth to get the Janata house cancelled, and made him move out.
- 3 CSU Members had applied to the Lakkepalli Co-operative Society for loans to buy cross-bred cows. Since none of them bribed the sanctioning authority, their applications were rejected on the grounds that records were improper. When a CSU Member recently became Director of the Society, he raised the issue in the Annual General Body Meeting. He asked the sanctioning authorities to show the records of other applicants. When they failed to show the difference, the authorities admitted their mistake and promised fair functioning from now on.

## 1.4. GOVERNMENT BENEFITS

### CHINTAMANI

	Icco	Novib	EZE
Houses under various schemes	15	45	38
House sites	-	20	-
Bhagyajothi lights	30	120	77
Cattle ponds	12 villages	-	13 villages
Old Age Pensions	15	45	46
Toilets	40 houses	80 houses	-
Livestock (chicken, rabbits, sheep, pigs)	397	-	-
IRDP Loans	-	12 (Rs 87,000)	-

**CHICKBALLAPUR**

	<b>Icco</b>	<b>Novib</b>
Houses under various schemes	33	17
House sites	-	23
Bhagyajothi lights	38	100
Pitching works	12 villages (270 m)	19 villages (530 m)
Old Age Pensions	2	8
Drinking water connections	3 villages	9 villages
<i>Anganwadi</i> centres	2	3
IRDP Loans	-	8 (Rs 72,000)

**SIDDALAGHATTA**

	<b>Icco</b>	<b>Novib</b>	<b>Sadali</b>
Houses under various schemes	24	26	32
Repair to drains	-	8 villages	4 villages
Drinking water connections	4 villages	12 villages	14 villages
Bhagyajothi lights	24	68	63
Cattle ponds	-	12 villages	6 villages
Pitching works	2 villages (60 m)	6 villages (240 m)	4 villages (120 m)
Bore wells	2	14	12
Coop Society Loans	14 families	10 families	-
IRDP Loans	11 (Rs 76,000)	16 (Rs 87,000)	13 (Rs 68,000)

**1.5. REGULARITY OF CLUSTER MEETS****CHINTAMANI**

<b>Area</b>	<b>No. of Clusters</b>	<b>Total Meets</b>	<b>Regular</b>	<b>Irregular</b>	<b>Cancelled</b>
Erstwhile Icco	6	156	123 (79%)	13	20
Erstwhile Novib	9	237	183 (77%)	30	24
Erstwhile EZE	20	520	322 (62%)	111	87
<b>Total</b>	<b>35</b>	<b>913 (100%)</b>	<b>628 (69%)</b>	<b>154 (17%)</b>	<b>131 (14%)</b>

**CHICKBALLAPUR**

<b>Area</b>	<b>No. of Clusters</b>	<b>Total Meets</b>	<b>Regular</b>	<b>Irregular</b>	<b>Cancelled</b>
Erstwhile Icco	10	256	176 (69%)	60	20
Erstwhile Novib	14	354	280 (79%)	65	10
<b>Total</b>	<b>24</b>	<b>610 (100%)</b>	<b>456 (75%)</b>	<b>125 (20%)</b>	<b>30 (5%)</b>

**SIDDALAGHATTA**

Area	No. of Clusters	Total Meets	Regular	Irregular	Cancelled
Erstwhile Icco	7	182	128 (70%)	34	20
Erstwhile Novib	8	208	146 (70%)	35	27
Sadali	6	156	116 (74%)	28	12
<b>Total</b>	<b>21</b>	<b>546 (100%)</b>	<b>390 (71%)</b>	<b>97 (18%)</b>	<b>59 (11%)</b>

**1.6. TALUK COOLIE SANGHA MEETINGS**

All the Taluk Coolie Sangha Meetings were held regularly except for 1 in Chintamani which the ADATS suspended due to the lethargic attitude shown by CSU Members in paying their Sangha Tax – this “punishment” had excellent results! The following discussions were held and decisions taken during the reporting period.

- Decision to pay 10% of annual income as Sangha Tax, in spite of the drought. It was decided that everyone should pay more precisely *because* of the drought and hardship, and a greater need for the safety net.
- Strategies were chalked out for GP’2000 elections. The results were critically analysed performance of individual CSUs reviewed.
- A 2 year Action Plan was adopted to follow up on the Economic Stocktaking Reports.
- Economic and Political Cells were formed at each Taluk to go into questions of CCF Overdue and Member Cancellation, respectively. Cells reports were read out at the monthly meeting.
- Gender Committees formed at each Taluk.
- Decided to adopt some of positive learning from the Women’s Fund in the CCFs. Decided that each and every CCF borrower should undergo a 2 days training at Bagepalli before being given cheques.
- Decision taken on Coolie Sangha’s stand in Taluk & Zilla Panchayat elections .
- Chickballapur Taluk Coolie Sangha reviewed the Women’s Fund and explored ways and means by which the Fund can be used to meet strategic needs of Coolie women as a whole.
- A widow remarriage conducted at the Chickballapur Taluk Coolie Sangha Meeting.
- CSUs reported on preparations being made to implement the Dry Land Horticulture.
- Decided to implement an Economic Literacy Campaign and introduce an economic sense in Member Coolie families.
- Reservations introduced into Taluk Secretary elections. Decided to alternate between a woman and a man every year. Chintamani and Siddalaghatta elected women Secretaries for 2000-2001 while Bagepalli and Chickballapur elected men.

**1.7. EXECUTIVE COMMITTEE MEETINGS**

All the fortnightly Executive Committee Meetings were held regularly. Women’s Committee Members continued to actively participate. The following decisions were taken.

- Member families in Formation and Formalisation CSUs to declare their full annual incomes, but pay only Rs 12 per annum to renew their membership. The *Hundi* collection system to continue.
- Monitored the selection of village level Teachers to implement the Economic Literacy Campaign.

- Conducted a Member wise survey on reasons for cancellation. Data not yet fed into the computer.
- Decided to change long serving CSU Representatives and also to appoint more effective Cluster Secretaries.
- All male cheque signatories of CSU and CCF bank accounts changed. Ensured that the Mahila Meetings selected women signatories without any male interference.

## 1.8. TRAINING SESSIONS

- Newly appointed VHWs in the erstwhile EZE area of Chintamani were given a 1 day raining at the taluk headquarters on their roles and responsibilities.
- Girls from Chickballapur were sent to Bangalore for tailoring training.
- A residential tuition classes for the 7<sup>th</sup> and 10<sup>th</sup> standard children of Chickballapur Taluk under the SCNZ programme – many “consortium” village children attended.
- All CSU Members from Nandanahosahalli Cluster attended a week long residential training on “Off farm and Non-farm Ventures” conducted by the government’s Agriculture & Animal Husbandry Department.
- 3 senior ADATS staff attended a one week training on “People’s Economics” conducted by PEACE, New Delhi.

## 2. COOLIE WOMEN

All the Mahila meetings were held quite regularly in spite of having no decentralisation budgets to handle. Most VHWs continued their work with the same vigour, even though many did not receive monthly stipends. Apart from struggling to solve day to day women related issues and common CSU issues like CCF Overdue, etc. the Mahila Meetings were busy with a whole lot of other work. They changed CSU and CCF cheque signatories from men to women, selected Gender Committee Members, implemented the Women’s Fund, and spent whatever balance they had on children’s education.

- In Agraharahalli CSU Member Subbamma, a deserted woman, was earning her livelihood through selling salt and cultivating a small plot of land taken for on lease from Pakeerappa, a local *Ryot*. Circumstances forced her into a sexual relationship with this same *Ryot*.  
After joining the Coolie Sangha, she wanted get out of this relationship and started avoiding him. Pakeerappa was furious. One day, when she was returning from her field, he killed her with a chopper and hanged her to a nearby tree. He then bribed Police and tried to close the case. The Mahila Meeting threatened to organise a taluk level *dharna* if the murderer was not arrested. The Police have not yet arrested Pakeerappa.
- The Mahila Meeting of Yesagalahalli CSU exposed irregularities in the local all-women Milk Collection Society. Coolie women have now taken over the Society by contesting elections and becoming Directors.
- In Bommekallu CSU, Gowamma was married off to her sister’s husband. This was because the families wanted to keep the property within the family. But her husband chased her out of the house when she did not conceive for a long time. When she returned to her parent’s house, her husband’s relatives started spreading rumours about her character. Even her parents did not come out in open support. Frustrated, Gowamma tried to kill herself. The Mahila Meeting intervened. They stood by her and decided to support her with Women’s Fund assistance, in spite of lot of criticism from the villagers for supporting woman of “loose character”.



- In Kondrapalli CSU, Member Venkatamma had problem with her daughter-in-law. Several times, the Mahila Meeting had suggested that they make arrangements to live separately. Finally they had to take the decision themselves and physically moved the daughter-in-law to a rented room. In the meantime, a Coolie woman succeeded in becoming the Gram Panchayat Member. Now the Mahila Meeting is confident of getting a free house sanctioned for the daughter-in-law.
- In Bommekallu CSU, Vimalamma's husband sold his property and went to Goa saying that he would start some business. In Goa, he squandered the money and returned empty handed. After some time he fell sick and admitted to St. John's Hospital, where he was found to be HIV +ive. He died after some time in the hospital but had already transmitted the disease to his wife. Everybody in the village decided to chase Vimalamma from the village. CSU Members, men and women, had attended AIDS awareness camps conducted by ADATS. They succeeded in convincing the villagers that there was no danger in Vimalamma living in the village. They explained the disease and listed misconceptions attached to it. The Mahila Meeting bought a tailoring machine for Vimalamma and supported her to get customers.
- In Mallikapura CSU, Narayanamma used to get regularly bashed by her drunkard husband. In spite of several warning, he did not stop. The Mahila Meeting kept her away from the husband and made separate living arrangements till he apologised for his inhuman act.
- Nanjamma's daughter, Rathnamma of Mastenahalli CSU, was harassed by her in-laws for dowry. In spite of several warning by the Police, the harassment continued. Her husband was silent in the matter since he was depending on his parent's property. The Mahila Meeting took the initiative and got him a Supervisor's job in a nearby rose factory and helped him to set up a separate house. This worked well for some time, till the husband stole Rs 3,000 worth of material from the factory and absconded. The factory Manager held Rathnamma responsible. The Mahila Meeting negotiated with the Manager, gave him half of the amount, and got Rathnamma off the hook.
- In C. Gundlapalli CSU, Rathnamma, a widow belonging to an upper caste, was found hanging in her house. The villagers themselves concluded that she had committed suicide since she was earlier caught red handed while having sexual relationship with a Scheduled Caste man. They decided to cremate the body without informing the police. The Mahila Meeting objected. They lodged a complaint and urged the Police to investigate and find out the real cause for her death.
- The Mahila Meeting of Angarekanahalli CSU collected Rs 2,500 and paid for one of their daughters to attend a TCH training.
- Jayamma of Sulakunta CSU contested for GP'2000 Elections. The opposition candidate threatened her to withdraw. When she did not succumb he said he would demolish the cow-shed which she had built with assistance from the Women's Fund, claiming that the site actually belonged to him. The Mahila Meeting brought the Panchayat Secretary and made a survey of village plots. They proved that Jayamma owned the site. Jayamma won the GP'2000 Elections and is now *Upa Adhyaksh* of the Gram Panchayat!
- In Nallppanahalli village, a husband had sold food grains for liquor and watched his child die from starvation. Village women, under the leadership of the Mahila Meeting, had succeeded in vacating the government liquor shop. But somehow, men were still able to get illicit stuff. The Mahila Meeting again went to

Police and demanded that the source of illicit liquor be traced and even their husbands be arrested.

- In Kadiranyakanahalli CSU, a non-CSU person agreed to sell a site for Rs 3,000. But when he found that Rathamma has been supported under the Women's Fund, he demanded double. All the women, along with male CSU Members threatened him with dire consequences. He quickly yielded.

### 3. COOLIE CREDIT FUNDS

#### 3.1. STATUS OF THE CCFS

- Overdue has risen to 45% (up from 20% on 30 September 1999). This is due to 2 causes:
  - a. organisational advances that haven't been returned by ADATS due to a continuing cash flow problem at the Consortium.
  - b. drought and crop failure which have resulted in poor repayment of crop and cattle loans
- Unutilised CCF bank balances have dropped to 30% (down from 46% on 30 September 1999) with the disbursement of fresh loans, and also because of heavy organisational borrowing by ADATS.

#### Status of the CCFs in the 4 Extensions (as on 31 March 2000)

Total CCF Capital			36,697,023	100%
Total of Good Loans			8,964,675	24%
Overdue			16,711,138	45%
1 to 6 Months Late	2,710,710	7%		
7 to 12 Months Late	8,163,204	22%		
Over 1 Year Late	5,837,224	15%		
Bank Balances			11,029,681	30%

#### 3.2. CCF UTILISATION

- There has not been any significant CCF activity during the past 9 months, since crop loans had already been given out in the previous reporting period, and repayment of these has suffered in early 2000 due to drought and crop failure.
- 703 loans amounting to Rs 7,923,400 (have been given out during the past 6 months. Of these, 253 loans (36%) totalling to Rs 5,968,200 (75%) has been organisational advances.
- Therefore the actual amounts taken by the remaining 450 Coolie borrowers works out to Rs 1,955,200, averaging to Rs 4,345 per borrower, which is substantially higher than during the previous reporting period, in spite of a slow-down due to non-bunched sanction. These include 40 crop loans, 71 for agriculture, 332 for cattle and 7 for consumption.
- These 450 CCF loans have been given out on a case by case basis by each CSU which has a nil Overdue position – i.e. the system of making bunched sanctions has been abandoned, following the Stocktaking recommendation. As a result, utilisation is more guaranteed and there is a slow but steady introduction of fiscal discipline in the CSUs.

**CCF Utilisation Pattern (as on 31 March 2000)**

Purpose	Amount Borrowed		No of Loans	
Crop Loans	12,359,625	20%	8,764	39%
Agriculture	2,809,573	4%	990	4%
Cattle	18,848,003	31%	6,563	29%
Trade & Entrepreneurship <sup>1</sup>	25,735,566	42%	5,625	25%
Consumption & Others	283,490		379	1%
<b>Total</b>	<b>60,036,257</b>	<b>100%</b>	<b>22,321</b>	<b>100%</b>

**3.3. CCF PERFORMANCE**

- Rotation of capital has climbed up to 163.6% (up from 143.3% on 30 September 1999).
- Repayment Rates have dropped to 72.16% (down from 85.96% on 30 September 1999).
- Capital at Risk has risen alarmingly to 45.54 (up from 20.13% on 30 September 1999).

**CCF Performance (as on 31 March 2000)**

CCF Capital	Rs 36,697,023
Cumulative loans given	Rs 60,036,257
Rotation of Capital	163.6%
Number of Loans	22,321
Average Borrowing	Rs 2,689.68
Repayment Rate $100 - (\text{Overdue} + \text{Bad Debts} / \text{Cumulative Loans} \times 100)$	72.16%
Capital at Risk $\text{Overdue} / \text{Capital}$	45.54%

<sup>1</sup> Includes Rs 16,149,466 borrowed by their respective CSUs to run their DLDP and Horticulture Project in 1998 and 1999