

0317. 11th Progress Report on the Consortium Programme (Mar 2001)

2nd Consortium Project Numbers: Icco IN 094061 & EZE 980245

1. COMMUNITY ORGANISATION

1.1. Membership & Coverage

There are 543 functioning CSUs (*drop of 45 when compared to 6 months back*). These functioning CSUs have 12,837 Normal Member families (*drop of 2,244 when compared to 6 months back*) and 2,662 Suspended Members who have declared their annual incomes but not yet paid Sangha Tax as on 31 March 2001.

It is significant that the percentage of women memberships has risen from 28% to 30% in spite of the temporary fall in active membership. This suggests that Coolie women accept the idea of Sangha Tax and self-finance more readily than men.

Membership & Coverage as on 31 March 2001

	2 nd Consortium Application	Last Report	This Report
1st 3 year Formation phase	73	62	21
2nd 3 year Formalisation phase	326	120	69
3rd 3 year Consolidation phase	26	249	267
Independent CSUs	82	157	186
Total Villages	507	588	543
Normal Member Families	14,590	15,081	12,837
Suspended Members		nil	2,662
Women Memberships	3,211 (22%)	4,235 (28%)	3,821 (30%)
Coverage of Village Population	38%	28%	24%

1.2. Ethnic Coverage

The Ethnic Composition of the village CSUs is as follows.

- 59% of the Member Coolie families are Harijans and Tribals.
- 20% belong to the Middle Castes (shepherds, weavers, blacksmiths, barbers, washer folk, etc.)¹
- 21% are poor families belonging to Forward Castes.

Ethnic Cover figures, when compared to 6 months back, show that Forward Caste Coolies are not as tardy as Scheduled and Middle Castes in paying up Sangha Tax and retaining membership.

- SC/ST families comprise 48% of the region's population.
29% of them are CSU Members (*down from 35% 6 months back*).
- Middle Caste families comprise 21% of the region's population.
23% of them are CSU Members (*down from 29% 6 months back*).

¹ For the sake of convenience, Muslims have been included in this category in our database.

- Forward Caste families comprise 31% of the region's population. 16% of them are CSU Members (*no change in 6 months*).

It is 6% of the SC/ST population and another 6% of Middle Caste population who have got Suspended for not paying Sangha Tax at the time of writing this Progress Report. This is as revealing as it is worrisome.

Ethnic Composition of the Membership as on 31 March 2001

Member Families	Percent in CSUs	Caste Group	Total Families		Ethnic Coverage
7,574	59%	Scheduled Castes/Tribes	26,203	48%	29%
2,567	20%	Middle Castes	11,175	21%	23%
2,696	21%	Forward Castes	16,967	31%	16%
12,837	100%		54,345	100%	24%

1.3. Reason for Temporary Dip in Membership

The primary reason for large drops in the number of Normal (active) Member families has been due to the introduction of Sangha Tax in a large number of villages in the erstwhile EZE Area of Chintamani Taluk.

- In all 5 Taluks, a total of 14,372 families declared their annual incomes, but only 11,710 paid up Sangha Tax and renewed their memberships for the year 2001. The overall Compliance Rate (dragged down by defaulters) was therefore 81%. This was 5 percent points less than the 86% established in 1999-2000.
- Moreover, at Chintamani, large chunks of formerly active Members simply did not even declare their incomes.
- In the 4 Extension Taluks, the number of families who did not pay up, and the Compliance Rates are as under:

Taluk	Families who declared their incomes but did not pay Sangha Tax	Compliance Rate
Chickballapur	541	80%
Chintamani	1,237	78%
Siddalaghatta	335	81%
Mittermari	147	91%

- Except at Mittermari, Compliance Rates (Income Declared → Tax Paid) were lower than the set standard of 86%.

The second reason for drops in Normal (active) Member families has been due to stringent measures taken to improve CCF performance elaborated in para 3.5.2. of this Progress Report.

1.4. 2nd Consortium Programme Targets

At the end of this 2nd 3 year Consortium Programme, we surpassed targets in terms of village CSUs. Membership has taken a slight dip, but this is a very temporary phenomenon which will very soon get corrected.

Coverage as on 31 March 2001

	1 st Consortium Programme Target		2 nd Consortium Programme Target		Present Coverage	
	Villages	Members	Villages	Members	Villages	Members
Formation			49	1,160	21	519
Formalisation			137	4,384	69	1,656
Consolidation			232	6,849	267	6,425
Independent			89	2,197	186	4,237
TOTAL	473	12,862	507	14,590	543	12,837

As on 31 March 2001 there are now 543 functioning village level Coolie Sangha Units as against a target of 507 CSUs (7% increase over the programme target) and 12,837 Member Coolie families as against a target of 14,590 (12% drop). If even half the 2,662 Suspended Members (those who have declared Incomes but not yet paid Sangha Tax) return to the fold in the next 6 months, the 2nd Consortium target will be met.

1.5. Trends in Membership Fluctuation

During the past 6 years, the number of functioning village CSUs and Normal Member families dipped and rose. Many were the tense moments when we wondered if the no-compromise policy on internal rectification was perhaps not too intractable. These included:

- Forcing an annual renewal of faith, as it were, through the system of Sangha Tax in order to retain membership.
- Insisting on time/fiscal discipline.
- Insisting on gender parity in all and every action of the Coolie Sangha.
- Preventing functionaries to make pecuniary gains at the expense of ordinary Member families, etc.

But we are convinced it will all pay off, paving the way for an authentic and sustainable people's organisation. In spite of the present fall in active membership, the Coolie Sangha will soon be proud of a serious and non-vacillating membership in strong village CSUs. Even Dirk van Esbroek, in the EU evaluation, has opined that he agreed with our confidence.

Membership & Coverage over the past 6 years

Period ending:	First 3 year Consortium Programme					
	30-Sep-95	31-Mar-96	30-Sep-96	31-Mar-97	30-Sep-97	31-Mar-98
	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report
Functioning Villages	468	464	491	454	503	507
<i>+/- over previous</i>		<i>-1%</i>	<i>6%</i>	<i>-8%</i>	<i>11%</i>	<i>1%</i>
Member Families	12,642	11,819	13,318	12,745	14,290	14,590
<i>+/- over previous</i>		<i>-7%</i>	<i>13%</i>	<i>-4%</i>	<i>12%</i>	<i>2%</i>
Population Coverage	35%	36%	39%	35%	37%	38%
Women	2,535	2,475	2,912	2,718	2,890	3,211
<i>+/- over previous</i>		<i>-2%</i>	<i>18%</i>	<i>-7%</i>	<i>6%</i>	<i>11%</i>
SC/ST	63%	n.a.	59%	n.a.	61%	62%
Middle	17%	n.a.	22%	n.a.	19%	19%
Upper	20%	n.a.	19%	n.a.	20%	19%

Period ending:	Second 3 year Consortium Programme					
	30-Sep-98	31-Mar-99	30-Sep-99	31-Mar-00	30-Sep-00	31-Mar-01
	7th Report	8th Report	9th Report	10th Report	11th Report	12th Report
Functioning Villages	497	481	492	581	588	574
<i>+/- over previous</i>	<i>-2%</i>	<i>-3%</i>	<i>2%</i>	<i>18%</i>	<i>1%</i>	<i>-2%</i>
Member Families	14,523	13,299	13,731	14,729	15,081	12,338
<i>+/- over previous</i>	<i>0%</i>	<i>-8%</i>	<i>3%</i>	<i>7%</i>	<i>2%</i>	<i>-18%</i>
Population Coverage	38%	34%	35%	28%	37%	24%
Women	3,340	3,143	3,185	4,127	4,235	4,246
<i>+/- over previous</i>	<i>4%</i>	<i>-6%</i>	<i>1%</i>	<i>30%</i>	<i>3%</i>	<i>0%</i>
SC/ST	62%	62%	n.a.	58%	60%	59%
Middle	19%	20%	n.a.	21%	21%	20%
Upper	19%	18%	n.a.	18%	19%	21%

n.a. = figures not available

1.6. Meetings

The discipline of the Coolie Sangha is attained through regular Meetings held at village, Cluster and Taluk levels. No meeting is held without a quorum of two-third, and discussions/decisions are recorded in Minutes Books.

- CSU Meetings are held on fixed days every week in each and every functioning village. They are attended by 1 person from each Member family.
- Mahila Meetings are held on fixed days every week in each and every functioning village. They are attended by 1 woman from each Member family.
- Cluster Meets are held on fixed days every week for a group of 4-6 villages. 3 elected CSU Representatives and the VHWs from each constituent village CSUs get together

along with the elected Cluster Secretary and Women's Committee Member. ADATS Field and Executive Staff compulsorily attend Cluster Meets.

- Taluk Coolie Sangha Meetings are held for 2 days every month. They are attended by all the CSU Representatives, VLWs and VHWs from 120-200 villages that comprise the Taluk.
- Executive Committee Meetings are held once a fortnight, in each Taluk. They are attended by all the Cluster Secretaries and the Taluk Secretary, in order to follow up on decisions taken in the Taluk Coolie Sangha Meetings.
- Women's Committee Meetings are also held once a fortnight, in each Taluk. In addition to administering the Women's Funds, they go into various other matters relating to the functioning of Mahila Meetings.

A village CSU is considered to be active and functioning only if ALL these Meetings are conducted with the active participation of Member Coolie 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.

Even in newer villages which were still in the 1st 3 year Formation phase, it has not been a case of merely conforming to programme requirements. There is no evidence of theirs being just a functional unity only at times of need. While tasks-to-be-performed have increased the frequency of meetings, outside threat and the grabbing of benefits (Health, Child scholarships, DLDP wages, CCF loans, *et al*) have not resulted in any flutter of extra activity.

The getting together of Member Coolie families has gone beyond a functional character, and come to acquire a cultural significance. The culture of discussing all and every matter, be they programme related or not, has been firmly established as a normal and routine custom. So much so that, just as the identity of individual families is obtained through the Coolie Sangha Unit, the identity of the mass organisation itself is now gotten through weekly meetings that have become a normal habit and routine institution of village life. Such meetings, in themselves, pose a serious challenge to caste and community as givers of identities.

Area Field Workers and Mahila Trainers have contributed to improving the quality of village meetings. They have taken them beyond the routine doldrums of weekly getting together. Their input has been unique, giving their everything to an effort that transcended job descriptions and functional role.

While the weekly Cluster Meets have developed as working meetings with an emphasis on efficiency and the timely delivery of goods and services, CSU and Mahila Meetings have been reflective affairs, uniting the poor across parochial divisions and creating spaces for living with dignity and free choice. Member families interact with one another on what are usually considered to be private beliefs and practices.

- They make sincere attempts to arrive at consensus on vital issues like the sex-based division of domestic work, attitudes towards the girl child, expectations from and loyalty to political parties and personages, and perceptions of the CSU itself.
- They grapple with intimate questions of sexuality and bodily functions in a confused and probing manner, to try and make sense of matters that are automatically slated to be abhorrent, but still occur.
- They reflect on the dubious sanctity granted to debilitating practices created by gender constructs.
- They question one another's commitment to shed caste and communal identities, only in order to forge an alternate personality that will stand the test of changing times.

- They are self-critical to a fault, without at the same time losing self-confidence.

Uncertainty over Consortium funding, reduced salaries and stringent cuts on already tight overheads, have NOT contributed to any slackening of faith or effort. 3 years of continuous drought has NOT lessened resolve. The organisational crisis within ADATS, with opportunists amongst us doing their damnest to damage credibility had NO adverse effect. ADATS and the Coolie Sangha witnessed a phenomenal phase of growth in maturity, strength, and staying power.

These are the palpable effects of the past 3 years, so evidently obvious to the familiar observer, and stunning the visitor with an unbelievable presentation of a tempered resilience to create a new and altered way of living in a till recently fragmented society.

Regularity of Cluster Meets over the past 6 years

Period ending:	First 3 year Consortium Programme					
	30-Sep-95	31-Mar-96	30-Sep-96	31-Mar-97	30-Sep-97	31-Mar-98
	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report
Regular	73%	77%	69%	68%	69%	69%
Irregular	18%	14%	17%	19%	18%	n.a.
Cancelled	10%	10%	14%	13%	13%	n.a.

Period ending:	Second 3 year Consortium Programme					
	30-Sep-98	31-Mar-99	30-Sep-99	31-Mar-00	30-Sep-00	31-Mar-01
	7th Report	8th Report	9th Report	10th Report	11th Report	12 th Report
Regular	69%	71%	n.a.	71%	68%	n.a.
Irregular	18%	19%	n.a.	18%	13%	n.a.
Cancelled	13%	10%	n.a.	11%	16%	n.a.

n.a. = figures not available

1.7. Government Benefits

The village CSUs have, throughout the past 3 years, been fairly successful in obtaining government benefits from the Gram and Taluk Panchayats. This strength has been consolidated by their success in State and national elections in October 1999 and local body elections in February 2000. Member Coolie families are no more at the mercy of village touts and political patronage in order to get their just share of anti-poverty benefits and civic services.

The earlier 11 Progress Reports contain exhaustive Taluk-wise lists of government benefits obtained by the Coolie Sangha.

1.8. Political Presence

The clearest indicator of political presence of the Coolie Sangha during the past 3 years is got by performance in Gram Panchayat elections held in February 2000. The manner in which this referendum took place needs 3 comments.

- It was not well meaning development experts and consultants who opined on our 22½ years performance.
Neither was it our beneficiaries who said a kind word in our favour.
It was the entire population of north Kolar district, clubbed in blocks of 250-400 voters

per candidate/Polling Booth, those who liked us and those who didn't, who spoke out through a secret ballot.

- Neither was it a referendum on the performance of the personality of ADATS. It was hundreds of ordinary Member Coolies, 334 to be precise, and 881 Allies who went and placed our case before the general population.
- Considering the less-than-strong position that we were in, it was a rather holistic referendum where the population was not swayed by any populist prank.

Overall GP Results in 5 Taluks

	Bagepalli	Chick-ballapur	N. Siddalaghatta	Chintamani	Gudibanda	Total
Number of Gram Panchayats	23	22	11	34	7	97
Total Seats	342	309	148	461	101	1,361
Votes Polled	178,583	124,986	55,199	202,953	48,649	561,822
CSU PERFORMANCE						
Seats Contested	95	57	54	97	31	334
Self Perception of Strength	28%	18%	36%	21%	31%	25%
Votes Polled	22,506	10,613	7,244	25,392	5,362	71,117
Percent Polled	13%	8%	13%	13%	11%	13%
Seats Won	46	32	34	54	18	184
Conversion (Seats Won / Seats Contested)	48%	56%	63%	56%	58%	55%
Actual Strength (Seats Won / Total Seats)	13%	10%	23%	12%	18%	14%
ALLIES PERFORMANCE						
Seats Contested	225	266	106	241	43	881
Self Perception of Strength	66%	86%	72%	52%	43%	65%
Votes Polled	57,846	55,704	22,859	63,667	8,296	208,372
Percent Polled	32%	45%	41%	31%	17%	37%
Seats Won	119	163	71	125	16	494
Conversion (Seats Won / Seats Contested)	53%	61%	67%	52%	37%	56%
Actual Strength (Seats Won / Total Seats)	35%	53%	48%	27%	16%	36%
COMBINED PERFORMANCE						
Seats Contested	320	323	160	338	74	1,215
Self Perception of Strength	94%	105%	108%	73%	73%	89%
Votes Polled	80,352	66,317	30,103	89,059	13,658	279,489
Percent Polled	45%	53%	55%	44%	28%	50%
Seats Won	165	195	105	179	34	678
Conversion (Seats Won / Seats Contested)	52%	60%	66%	53%	46%	56%
Actual Strength (Seats Won / Total Seats)	48%	63%	71%	39%	34%	50%
GPs with a clear Majority	12	17	10	16	2	57
	52%	77%	91%	47%	29%	59%

- CSU candidates polled 13% of the votes and their Allies polled 37%. Together they polled 50% of the popular votes.
- CSU candidates converted 55% of their contests into wins, while their Allies converted 56% into wins. Together they had a high conversion of 56%.
- CSU candidates bagged 14% of the total number of GP seats, while their Allies bagged 36% of the GP seats. Together they bagged 50% of the total number of GP seats.

- The 678 GP seats won by them resulted in the alliance getting a clear majority in 57 of the 97 GP's.
- Except in Chickballapur, the Allies were not able to get a clear majority, on their own, in any Gram Panchayat.

These figures can be interpreted as a verdict which said:

- 29% of the population of the villages we work in (and 13% of the total population of 5 Taluks) said that we were good guys.
- 22% of the population of the villages we work in (and 37% of the total population) said that the CSUs' choice of Allies was good.
- The total count goes up to a whopping 51% of the population of villages we work in (and 50% of the total population of 5 Taluks).

2. COOLIE WOMEN

2.1. Mahila Meetings

There was no let in the weekly *in camera* meetings of Coolie women. They were held on fixed days every week, in each and every village. The particular opinions of Coolie women shaped the Coolie Sangha to a large and noticeable extent.

There has been a corresponding rise in the role of women functionaries. In a great majority of the Clusters, the position of Women's Committee Members has neither been perfunctory nor superfluous. They attended CSU Meetings along with the (mostly male) Cluster Secretaries, and played as important a role as their male colleagues in helping Member families decide on income declaration and Sangha Tax, CCF release/repayment, planning the DLDP, etc. So much so that, for the very first time, Coolie women were elected as Cluster Secretaries during the annual elections.

3 of the 5 Taluks had women as Taluk Secretaries in 2000-2001. They were able to push through an amendment in the BCS Trust Deed to declare that henceforth the Taluk Secretary post would alternate by sex every year.

The role of Coolie women was particularly striking during the Coolie Sangha's largely successful electoral foray to capture Gram Panchayats.

2.2. Property Rights Issues

Mahila Meetings identified the lack of property rights for ALL Coolie women as the core issue that caused desertion and destitution in the first place.

Massive propaganda work was carried out in just about every Coolie Sangha gathering. An overall acceptance was created, and public commitments obtained from Coolie men. Genuine male fears were allayed, and concocted hypothetical suppositions dealt with the scorn and contempt they deserved.

Intense discussions were held with sympathetic leaders, politicians, lawyers and revenue officials. Government Orders were studied and ways and means found to transfer immovable family properties (agricultural lands, huts/houses and house sites) into the joint names of husbands and wives with the least expense. As a first step, male ADATS Staff and Coolie Sangha functionaries at Chickballapur re-registered their family properties into the names of their wives – a step beyond registering in the joint names of husbands and wives.

All this was done by Coolie women themselves, led by determined Women's Committee Members. ADATS' sole contribution to the effort was to provide a strong and unswerving political will to stand by Coolie women in this, their crucial struggle.

2.3. Decentralised Budgets

Against a programme budget of Rs 15,920,000 for the various decentralised budgets to be given to the Mahila Meetings, Rs 12,337,488 (77%) was given out during the past 3 years. These were for Community & Referral Health, Children's Education and *Vokkaku Sanchi Duddu*.

2.3.1. COMMUNITY & REFERRAL HEALTH

The Community & Referral Health activity of the Coolie Sangha has been financed by decentralised health grants given out by ADATS (57%) and also through the Coolies' own contributions from their Sangha Funds (43%).

Grants were given out in 1998-99 and 2000-01. In 1999-00 the activity was largely self-financed through Sangha Fund contributions alone.

Nevertheless, expenses have been more or less constant during the past 3 years.

- 26% of the amounts were spent on purchasing monthly medicine packages for the Village Health Workers to render first aid and give pre-primary treatment.
- 29% of the moneys were spent on monthly stipends to the Village Health Workers
- 45% was spent on Medical Aid – i.e. subsidising a part of the expenses incurred by patients referred to government and church hospitals.

Decentralised Health Grants

	1998-1999		1999-2000		2000-2001		3 Year Total	
RECEIPTS								
Grants from ADATS	2,573,358	109%	33,160	1%	1,829,600	63%	4,436,119	57%
Sangha Fund contributions	(203,263)	-9%	2,506,702	99%	1,058,915	37%	3,362,355	43%
	2,370,095	100%	2,539,862	100%	2,888,515	100%	7,798,474	100%
EXPENDITURE								
Monthly Medicine Packets	697,993	29%	611,188	24%	723,998	25%	2,033,180	26%
VHW Stipends	654,687	28%	722,816	28%	879,680	30%	2,257,184	29%
Medical Aid	1,017,415	43%	1,205,858	47%	1,284,837	44%	3,508,111	45%
	2,370,095	100%	2,539,862	100%	2,888,515	100%	7,798,474	100%

2.3.2. CHILDREN'S EDUCATION

The Coolie Sangha supports 19,332 children with scholarship and supplementary education to attend government schools.² Mahila Meetings make lists of children, assess each Member family's ability to finance their own children's education, and decide how much they want to support each child with. Though mostly illiterate and neo-literate, Coolie women are able to handle large sums of moneys quite efficiently.

- During ADATS 9 year intervention, Mahila Meetings use the decentralised children's budget of Rs 200 per child that ADATS gives out every year
- In the Independent CSUs, Sangha Funds are used to support this activity. Unlike the Community & Referral Health activity, Children's Education in the 4 Extension areas have largely been supported by grants from the Consortium Programme. Sangha Fund contributions accounted for only 7% of the total Receipts.

² 5,000 more have finished school and are educated young adults

Decentralised Children's Grants

	1998-1999		1999-2000		2000-2001		3 Year Total	
RECEIPTS								
Grants from ADATS	2,687,891	93%	2,872,909	91%	2,163,633	96%	7,724,435	93%
Sangha Fund contributions	191,494	7%	301,151	9%	87,257	4%	579,900	7%
	2,879,385	100%	3,174,060	100%	2,250,890	100%	8,304,335	100%
EXPENDITURE								
Scholarship Benefits	2,879,385		3,174,060		2,250,890		8,304,335	

Mahila Meetings monitor children's school attendance, take an active interest in village schools, buy play material, pay for extra tuition, etc. This is a very important instrument used by the Mahila Meetings in order to:

- Give children a childhood and emphasise on their Here & Now rights, role and status, as different from investing on children in order to safeguard the future. 6,529 (34%) children are in Primary School, 7,873 (41%) in Middle School, and 4,930 (26%) in High School.
- Support the Girl Child in matters beyond schooling and education. 8,873 (46%) girls are in schools, and 10,459 (54%) boys.
- Give Coolie women an opportunity to express their motherhood.

2.3.3. VOKKAKU SANCHI DUDDU

ADATS Mahila Trainers continued to help Coolie women run their informal petty credit activity, the *Vokkaku Sanchi Duddu*. Many training and review sessions were held, and the instrument continued to play an important role in strengthening women.

During the last 3 years, only Rs 48,000 worth of grants were given out to newer Mahila Meetings since their capital had already been built up to Rs 5,000 per village during the 1st 3 year Consortium Programme.

2.4. Women's Funds

A total of 659 single women were assisted with loans and grants worth Rs 9.26 million under the Save the Children New Zealand supported programme.

- Rs 3.14 million (34%) has been given as WF Grants.
- Rs 6.12 million (66%) in the form as WF Loans.

WF Grants have, in the main, been used for General Subsidy, House Repair and Cattle Sheds. These 3 purposes alone account for 95% of the number of grants and 94% of the amounts given out.

WF Loans have been used Sheep, Crossbred Cows and assorted Business. These 3 purposes account for 94% of the loans and 95% of the amounts borrowed. 24% of these WF Loans have already been repaid

87% of the outstanding WF Loans with women borrowers are Good – i.e. their repayment dates have not yet arrived. 13% are Overdue.

A profile of the 659 Coolie women who have been assisted by the Women's Fund shows that:

- The average age is 34 years. Mahila Meetings and Taluk Women's Committees have strictly enforced the dictum that the programme is only for young single mothers and not for those who have been widowed in the natural course of demography.
- Having been deserted early in her marriage, the average woman has less than 1 dependent under-15 year old child.

- The average beneficiary has 1.4 dependent adults living with her (herself plus an aged mother and/or sister who have offered to live with her and provide moral/physical security).
- The average Coolie woman assisted with Women's Fund benefits owns just 1.4 acres of rainfed dry land.
- The caste composition of assisted women follows the same pattern as general Coolie Sangha membership - 63% SC/ST, 17% Middle Castes and 19% Upper Castes.

3. COOLIE CREDIT FUNDS (CCFs)

3.1. What are the CCFs?

CCFs are decentralised village-level instruments operated by the Member Coolie families themselves in order to meet their credit needs. ADATS helps establish these instruments at each village with:

- Grants to build-up the CCF Capital at each village.
- Monitoring assistance to continually analyse trends and performance.
- Maintenance of accounts and meeting stringent statutory requirements.

After an impressively long period of more than 16 years and having given out a total of 23,992 loans totalling to Rs 71.2 million:

- Rotation of CCF Capital stands at 1.92 times
- Repayment Rates are at 83.69%
- Capital at Risk is at 31.28%
- Unutilised Bank Balance is at 35%
- Bad Debts amount to 0.17% of the capital.

3.2. Status of the CCFs

- No ADATS grants were given to build-up the capital of village CCFs during the 2nd Consortium Programme. The pullout of Novib from the Consortium resulted in a serious budget cut, which mainly effected the CCFs. As a result, the average *per capita* CCF Capital of Rs 2,451 is concentrated in the older villages, with villages in the erstwhile EZE Area of Chintamani Taluk having less than Rs 1,000 per Member family.
- The September-end figures show that spurts in CCF borrowing have taken place from April onward, with the giving out of fresh loans.
- Every March-end saw a decline in the volume of Good Loans, indicating that the CSUs did not consider the first 3 months of the year as a good time for lending. Instead they seem to have used this period to recover Overdue loans (repayment instalments not paid on time).
- This appears to be a perfectly sensible approach since Overdue seem to spurt every March-end, indicating a lack of time discipline in the borrowers.
- For reasons just mentioned, Bank Balances (unutilised CCF Capital) fluctuated. They were high every March-end, and lower in September.
- An absolute fall in Bank Balances, with a fuller utilisation of the CCF Capital, happened only during the last 3 years. These figures indicate that the CCFs were over-capitalised in the initial phase – i.e. grants were given to village CCFs long before a matching utilisation capacity was built

up.

But on the other hand, high Bank Balances in the early days indicate a mature and responsible usage of the CCFs – Member Coolie families did not borrow simply because moneys were readily available; they did not take a lackadaisical attitude when borrowing.

CCFs Status over the past 6 years

Period ending:	First 3 year Consortium Programme					
	30-Sep-95 1st Report	31-Mar-96 2nd Report	30-Sep-96 3rd Report	31-Mar-97 4th Report	30-Sep-97 5th Report	31-Mar-98 6th Report
CCF Capital	9,602,817	15,380,003	15,539,308	26,079,651	26,129,708	35,229,075
<i>+/- over previous</i>		60%	1%	68%	0%	35%
Good Loans	3,052,385	3,094,925	7,677,344	5,320,242	10,868,542	5,128,301
<i>+/- over previous</i>		1%	148%	-31%	104%	-53%
Overdue	311,575	1,103,244	1,016,644	1,674,619	1,388,909	4,694,694
<i>+/- over previous</i>		254%	-8%	65%	-17%	238%
Bank Balances	6,238,857	11,181,834	6,845,320	19,084,790	13,872,257	25,406,080
<i>+/- over previous</i>		79%	-39%	179%	-27%	83%

Period ending:	Second 3 year Consortium Programme					
	30-Sep-98 7th Report	31-Mar-99 8th Report	30-Sep-99 9th Report	31-Mar-00 10th Report	30-Sep-00 11th Report	31-Mar-01 12 th Report
CCF Capital	35,446,948	35,979,633	n.a.	36,705,494	36,971,811	37,123,828
<i>+/- over previous</i>	1%	2%		2%	1%	0%
Good Loans	19,421,845	10,071,688	n.a.	8,964,675	22,757,250	12,519,175
<i>+/- over previous</i>	279%	-48%		-11%	154%	-45%
Overdue	3,136,143	7,813,532	n.a.	16,711,138	6,463,097	11,611,797
<i>+/- over previous</i>	-33%	149%		114%	-61%	80%
Bank Balances	12,888,960	18,094,413	n.a.	11,029,681	7,751,464	13,044,435
<i>+/- over previous</i>	-49%	40%		-39%	-30%	68%

3.3. CCF Utilisation

Member Coolies borrowed for a wide variety of purposes. There was absolutely no restriction on what they could borrow for. Every new borrower in each CSU created a new purpose, and these were recorded in our database. The only rider was that the CSU and Mahila Meetings had to be convinced on usefulness. For the sake of analysis, we clubbed them into 5 main categories – Crop Loans, Agriculture, Cattle, Trade and Others (including Consumption).

- There has been a steady increase in the number of loans given out, once more, at the end of September every year.
But this has petered out during the past 12 months.
- The largest increases have been for Crop Loans.
- Borrowing for Trade & Enterprise follows as the 2nd most popular reason.
But this belies the fact that Rs 17.13 million has been lent out (and fully returned) for

works for entire CSUs – i.e. to pay DLDP wages, give out children's scholarships, etc. when there were delays in 2nd Consortium remittances reaching us on time.

- Therefore the real 2nd place belongs to Cattle Rearing, which has proved to be a great boon, permitting most Coolie families to own their own sheep, pigs, cows and bullocks.

Random observation, Cluster-level reviews and external assessments show that the vast majority of borrowers have managed to retain assets created through CCF borrowings.

CCF Utilisation over the past 6 years

Period ending:	First 3 year Consortium Programme					
	30-Sep-95 1 st Report	31-Mar-96 2 nd Report	30-Sep-96 3 rd Report	31-Mar-97 4 th Report	30-Sep-97 5 th Report	31-Mar-98 6 th Report
Number of Loans	5,218	7,428	9,962	10,562	13,599	13,897
<i>+/- over previous</i>		42%	34%	6%	29%	2%
Cumulative Loans	7,336,642	10,632,967	16,391,970	19,084,790	24,186,595	24,484,829
<i>+/- over previous</i>		45%	54%	16%	27%	1%
Crop Loan	2,245,095	3,277,645	4,559,195	4,585,995	7,230,395	7,240,445
<i>+/- over previous</i>		46%	39%	1%	58%	0%
Agriculture	624,350	845,100	1,305,253	1,426,503	1,718,703	1,733,303
<i>+/- over previous</i>		35%	54%	9%	20%	1%
Cattle	2,826,803	4,537,278	7,889,078	8,696,278	11,776,453	11,818,803
<i>+/- over previous</i>		61%	74%	10%	35%	0%
Trade	1,314,904	1,777,304	2,441,604	2,690,554	3,247,204	3,478,438
<i>+/- over previous</i>		35%	37%	10%	21%	7%
Others	145,490	195,640	196,840	205,340	213,840	213,840
<i>+/- over previous</i>		34%	1%	4%	4%	0%

Period ending:	Second 3 year Consortium Programme					
	30-Sep-98 7 th Report	31-Mar-99 8 th Report	30-Sep-99 9 th Report	31-Mar-00 10 th Report	30-Sep-00 11 th Report	31-Mar-01 12 th Report
Number of Loans	19,661	20,130	n.a.	22,321	23,575	23,992
<i>+/- over previous</i>	<i>41%</i>	<i>2%</i>		<i>11%</i>	<i>6%</i>	<i>2%</i>
Cumulative Loans	40,670,071	47,556,317	n.a.	60,036,257	65,087,207	71,200,507
<i>+/- over previous</i>	<i>66%</i>	<i>17%</i>		<i>26%</i>	<i>8%</i>	<i>9%</i>
Crop Loan	9,948,435	9,989,985	n.a.	12,359,625	14,320,825	14,362,925
<i>+/- over previous</i>	<i>37%</i>	<i>0%</i>		<i>24%</i>	<i>16%</i>	<i>0%</i>
Agriculture	2,202,873	2,325,773	n.a.	2,809,573	2,873,373	2,943,273
<i>+/- over previous</i>	<i>27%</i>	<i>6%</i>		<i>21%</i>	<i>2%</i>	<i>2%</i>
Cattle	15,595,703	16,534,253	n.a.	18,848,003	19,438,953	20,185,753
<i>+/- over previous</i>	<i>32%</i>	<i>6%</i>		<i>14%</i>	<i>3%</i>	<i>4%</i>
Trade	12,681,270	18,441,516	n.a.	25,735,566	28,169,566	33,424,066 ³
<i>+/- over previous</i>	<i>265%</i>	<i>45%</i>		<i>40%</i>	<i>9%</i>	<i>19%</i>
Others	241,790	264,790	n.a.	283,490	284,490	284,490
<i>+/- over previous</i>	<i>13%</i>	<i>10%</i>		<i>7%</i>	<i>0%</i>	<i>0%</i>

3.4. CCF Performance

The past 3 years have been a period of growth for the village CCFs with increases in utilisation capacity and average borrowing.

- Utilisation capacity grew during the 2nd Consortium Programme period with Rotation of Capital increasing from 1.15 to 1.92 times in 3 years.
- Similarly, Average Borrowing also rose steeply from Rs 2,069 to Rs 2,968 in the past 3 years.

CCF Performance over the past 6 years

Period ending:	First 3 year Consortium Programme					
	30-Sep-95 1 st Report	31-Mar-96 2 nd Report	30-Sep-96 3 rd Report	31-Mar-97 4 th Report	30-Sep-97 5 th Report	31-Mar-98 6 th Report
Rotation of Capital	0.76	0.69	1.06	0.73	0.93	0.70
Average Borrowing	1,406	1,431	1,645	1,807	1,779	1,762
Repayment Rate	95.30%	87.64%	93.79%	90.49%	94.26%	80.83%
Capital at Risk	3.24%	7.17%	6.54%	6.42%	5.32%	13.33%

³ Of this, Rs 17,133,149 was borrowed under the category "Works For Entire CSU" and not by individual borrowers – therefore the actual amount under this broad category of "Trade" should be Rs 16,290,917

Period ending:	Second 3 year Consortium Programme					
	30-Sep-98 7 th Report	31-Mar-99 8 th Report	30-Sep-99 9 th Report	31-Mar-00 10 th Report	30-Sep-00 11 th Report	31-Mar-01 12 th Report
Rotation of Capital	1.15	1.32	n.a.	1.64	1.76	1.92
Average Borrowing	2,069	2,362	n.a.	2,690	2,761	2,968
Repayment Rate	92.29%	83.57%	n.a.	72.16%	90.07%	83.69%
Capital at Risk	8.84%	21.64%	n.a.	45.54%	17.5%	31.28%

3.5. Improving CCF Performance

3.5.1. FISCAL INDISCIPLINE OR PEASANT CONCEPTION OF ECONOMICS?

The figures also reveal the flip side of the coin. Repayment Rate had plummeted to an alarming level by the end of the 1st Consortium Programme. It recovered dramatically in the next 6 months, only to become still more critical by March 2000. Again a noticeable improvement by September 2000. Then once more an unacceptable level in March 2001 with Repayment Rate dropping to 83.69% and Capital at Risk rising to an alarming 31.28%.

These ups and downs suggest a total lack of fiscal discipline. Member Coolies resort to a 1 year Crop Loan practice. They somehow “renew” their loans by June in order to borrow again in July. There were 2 reasons why they were doing this, instead of simply not repaying at all:

- They wish to keep the CCFs going and show the outside world that they were “credit worthy”.
- They want to generate Sangha Funds to finance recurring activities like child scholarship and referral health. Though the CCFs carry no interest, borrowers contribute 10% of whatever they take to their respective Sangha Funds. This is vital revenue for the CSUs.

Most Coolies have a peasant conception of economics. In their perception, liquidating a part of their assets is equivalent to disinvestment. In the peasant world, it is a sign of financial irresponsibility to sell off a part of the crop, reduce the flock size, cull a few piglets or whatever. Late repaying and “renewal” of loans make perfect sense in their paradigm of economic development.

The 88 CSUs which have dropped out of the Coolie Sangha movement have Rs 1,936,138 as CCF Overdue. This is just 17% of the total Overdue. After studying trends very thoroughly, the mid 1999 Economic Stocktaking exercise conducted by Prof. Giriappa, Dr. Ravishankar and Ms. Kesavan concluded that, for the rest, it is NOT a case of deliberate cheating, lackadaisical disdain or bad debts. Prof. Giriappa, an economist of renowned specialisation in rural banking, even objected to terming Coolie behaviour as “fiscal indiscipline” since the term could not be applied to a population whose economic mindset was not in the capitalist framework.

3.5.2. STEPS TO IMPROVE CCF PERFORMANCE

Nevertheless, the Coolie Sangha as a whole realised that it could not allow any let in performance, even when measured by mainstream standards. Serious steps had to be taken to put the CCFs on a viable and sustainable footing.

The fast growing mainstream opinion that the poor were not credit worthy had to urgently be warded off. Otherwise the Coolie caste-class would be condemned to a non producing role in the rapidly changing political economy. This would spell the end of marginal production and subsistence economics, killing all chances for the rural poor to achieve sustainable lifestyles. In March 2000, ADATS and the Coolie Sangha decided to take harsh measures to correct the situation.

- Male signatories were removed.
Each CSU elected Coolie women to be cheque signatories – a vital instrument to help Mahila Meetings be more stringent in exercising their veto power.
- “Bunched” sanctions, with the giving of 8-10 loans and forgetting about them for the next 3 years, in imitation of populist loan *melas* of the government, was stopped.
- Special meetings to decide on CCF loans were stopped.
Instead every weekly CSU Meeting started with a discussion on whether any amongst them had a viable economic proposition.
1-2 individually discussed loans were released every fortnight.
- Selected borrowers underwent an intense 2 days training.
Veterinary care was better organised in collaboration with the government department.
Insuring cattle became compulsory.
- Fresh loans were not released till CSUs certified proper utilisation of previous borrowings. Ventures began to be carefully accompanied and continually monitored.
- 100% Repayment was made compulsory. The entire CSU had to prevail upon defaulters to repay before fresh loans were released.
All ADATS assistance and CSU benefits were “linked” to timely repayment of CCF loans and “renewal” was no longer tolerated.
- Crop Loans (the only “bunched” sanctions that were still allowed) were given out only when particular CSUs had followed the new procedure for at least 6 months and given out 12-15 individual CCF loans.

These measures did result in a slow down of CCF lending. They were not palatable and there was quite a bit of backlash in spite of everyone having grudgingly accepted them. They gave room for disgruntled functionaries to exploit populist sentiments. Yet they have been seen through, without any let, to the time of writing this Progress Report.

3.5.3. ECONOMIC LITERACY CAMPAIGN

Simultaneously a massive Economic Literacy Campaign was launched in all the Taluks. We entered into a collaboration with PEACE, New Delhi. Together we translated and printed 1,000 copies of a specially prepared Handbook. Senior ADATS Staff attended an orientation at New Delhi. Field and Executive Staff were trained by the PEACE team at Bagepalli. Village Teachers were selected and trained by specially appointed local consultants.

Actual sessions started in over 200 villages. The aim of the campaign was to instil an economic sense in Member Coolie families and to internalise an economic agenda in the Coolie Sangha as a whole. After a 1st round which lasted for 2-3 months, the campaign had to be put on hold when everyone got involved in a PME exercise to prepare the ADATS/Coolie Sangha Strategic Plan for the next 10 years. It will be re-started in the latter half of 2001, after the crops are in the field.

4. SANGHA FUNDS

4.1. Overview

Sangha Funds are monies collected by Member Coolie families to themselves run their village CSUs. As on 31 March 2001, Sangha Fund balances stood at Rs 28.65 million.

Immediately after starting CSU building efforts in a new village, Member Coolie families are encouraged to contribute 10% of their earnings, from whatever source, into *Hundis* (dumb boxes). These *Hundis* are periodically opened and collections credited into CSU level Bank Accounts operated by elected (women) cheque signatories, 1 from each village. Collections made by one village CSU are never, under any pretext, transferred to another CSU.

The chief sources of Sangha Funds collections are:

- *Hundi* collections in the newer village CSUs
- 10% of CCF loans taken
- 10-15% of DLDP wages received
- Sangha Tax in the older villages
- Interest earned from village Fixed Deposits

These voluntary contributions add to each village CSU's income for the current year, and are spent on various activities like referral & community health, schooling of Coolie children, paying stipends, salaries and travel allowances, legal aid & aid distress, pensions, safety net, etc. (the Consortium supports these expenses only for the first 6-9 years in a new village).

Bank accounts are maintained at the respective Taluk headquarters, accounts are maintained by ADATS, and decisions on expenditure are taken by Coolie women, without male interference, in their weekly Mahila Meetings.

4.2. Fixed Deposits

Unutilised Sangha Funds, at the end of each financial year, are placed in Fixed Deposits, never ever to be broken, in the names of the respective village CSUs. These Fixed Deposits accrue to form the decentralised village level corpus of the Coolie Sangha.

Interest earning from each Fixed Deposit is added on to that very same village CSU's current earning for the next financial year.

4.3. Sangha Fund Build-up

Looking at the past 6 years' figures, we observe the following:

- There was a sudden fillip in the build-up of Sangha Funds in the 4 Extensions in 1995-96. It is evident that the Coolies wanted to reciprocate the long term commitment given by the Consortium with self-efforts of their own.
- Ever since, it has been a steady growth witnessed every September, with a slight slackening every March.

This is because of the Sangha Tax calendar wherein Member Coolie families declare their annual incomes (for the previous year) by February-March and then start paying up their Tax by May-June. As a result, current year Sangha Tax incomes are not reflected in the 31 March statements.⁴

- 1999 was an exception. Member Coolie families actually paid up the bulk of their Sangha Tax dues by 31 March. This was for socio-political reasons explained in the

⁴ The same problem that causes dips in Normal (active) membership every March end

next paragraph, when we speak of Sangha Tax collections – the Coolies wanted to show that there was no slackening on their part, in spite of troubles at ADATS.

- 31 March 2000 saw a negative growth. This was because Taluk level Fixed Deposits were broken and invested in the creation of a common property for the entire Coolie Sangha (village FDs were however, as per the Trust Deed, left untouched).
- Sangha Fund collections of the 4 Extensions quickly grew to become 50% of the total Sangha Funds by March 1996. But try as they did, they never could cross the 66% mark in spite of representing $\frac{3}{4}$ the number of Taluks.
- Bagepalli Taluk adamantly sticks to the credit of having mobilised and retained the maximum proportion of Sangha Funds, in spite of having to spend large amounts on self-financed programmes and activities without outside funding.
This vindicates our stand that instruments of self-finance work best only after total withdrawal of the NGO – the volume of collections bear a direct correlation to demands on expenditure.

Sangha Fund build-up over the past 6 years

Period ending:	First 3 year Consortium Programme					
	30-Sep-95 1 st Report	31-Mar-96 2 nd Report	30-Sep-96 3 rd Report	31-Mar-97 4 th Report	30-Sep-97 5 th Report	31-Mar-98 6 th Report
In 4 Extensions	1,694,922	4,594,838	6,792,389	7,853,949	9,452,444	10,204,970
<i>+/- over previous</i>		171%	48%	16%	20%	8%
In all Taluks	6,115,019	9,187,612	n.a.	12,849,450	16,253,519	16,763,883
<i>+/- over previous</i>		50%		40%	26%	3%
<i>Extensions' Share in Total</i>	28%	50%		61%	58%	61%

Period ending:	Second 3 year Consortium Programme					
	30-Sep-98 7 th Report	31-Mar-99 8 th Report	30-Sep-99 9 th Report	31-Mar-00 10 th Report	30-Sep-00 11 th Report	31-Mar-01 12 th Report
In 4 Extensions	11,886,371	14,418,342	n.a.	13,314,850	17,950,841	18,221,101
<i>+/- over previous</i>	16%	21%		-8%	35%	2%
In all Taluks	19,409,376	22,333,979	n.a.	23,324,687	26,999,710	28,664,919
<i>+/- over previous</i>	16%	15%		4%	16%	6%
<i>Extensions' Share in Total</i>	61%	65%		57%	66%	64%

n.a. = figures not available

4.4. Sangha Tax

4.4.1. OVERVIEW

Sangha Tax is the unique instrument through which mature Coolie Sangha Units are self-financed. In the older CSUs, once they reach the 3rd 3 year Consolidation phase, Member Coolie families voluntarily declare their annual incomes, the Taluk Coolie Sangha decides on a Rate of Tax, and everyone pays up.

A total of Rs 8,810,220 has been collected as Sangha Tax over the past 7 years, from 1995 to date. This accounts for 31% of the total Sangha Funds.

Incomes declared provide a good self-indicator of economic advancement. Even if these are not totally reliable figures (due to global trends to under-declare incomes when it comes to paying tax) they still have a validity when examined over a 7 year timeline.

Drought, famine and financial uncertainty at ADATS, unless they are total and debilitating, do not adversely effect Sangha Tax collections. On the other hand, they steel Coolie resolve to build up their own resources. It is as though they realise that only the material/financial wherewithal of a strong Coolie Sangha can save them during difficult times...

4.4.2. SANGHA TAX POSITION AS ON 31 MARCH 2001

- In the year 2001, a total of 14,372 families declared their annual income from cropping, wages, etc.
- The average income declared was Rs 3,083 per family (*14% increase over last year*).
- 81% of them, 11,710 families, paid up a part of their declared earnings as Sangha Tax in order to renew membership in their respective CSUs.
- There has been an increase of 24% in the number of families who declared their annual incomes. Similarly, there has been an 18% in the number of families who paid up Sangha Tax.
- The average Sangha Tax paid by each family was Rs 153.
- The rate of tax paid by Member families was 4.95% – over 1 percentage point less than the 6% they were supposed to pay.
- A total of Rs 1,787,300 was collected from January 2001 to date as Sangha Tax (*17% increase over last year*).

Analysis of Sangha Tax paid in all 4 Taluks (as on 31 March 2001)

INCOME DECLARED	1994	1995	1996	1997	1998	1999	2000
Number of Families who Declared their Income	2,877	4,603	5,351	5,905	10,881	11,558	14,372
<i>Increase/Decrease over previous year</i>	100%	160%	116%	110%	184%	106%	124%
Total Income Declared	12,370,011	18,471,088	23,336,726	20,905,017	33,451,923	31,375,835	44,309,153
<i>Increase/Decrease over previous year</i>	100%	149%	126%	90%	160%	94%	141%
Average Income Declared	Rs 4,300	Rs 4,013	Rs 4,361	Rs 3,540	Rs 3,074	Rs 2,715	Rs 3,083
<i>Increase/Decrease over previous year</i>	100%	93%	109%	81%	87%	88%	114%
TAX PAID	1995	1996	1997	1998	1999	2000	2001
Number of Families who paid Sangha Tax	2,308	4,344	4,755	4,745	8,812	9,900	11,710
<i>Increase/Decrease over previous year</i>	100%	188%	109%	100%	186%	112%	118%
<i>Declared/Paid (Compliance Rate)</i>	80%	94%	89%	80%	81%	86%	81%
Total Sangha Tax paid	510,680	1,008,467	1,159,404	840,473	1,980,283	1,523,613	1,787,300
<i>Increase/Decrease over previous year</i>	100%	197%	115%	72%	236%	77%	117%
Average Sangha Tax paid	Rs 221	Rs 232	Rs 244	Rs 177	Rs 225	Rs 154	Rs 153
<i>Increase/Decrease over previous year</i>	100%	105%	105%	73%	127%	68%	99%
Actual Tax Paid / Income	5.15%	5.79%	5.59%	5.00%	7.31%	5.67%	4.95%
<i>Supposed to Pay as per BCS Decision</i>	6%	6%	8%	8%	10%	6%	6%

5. DRY LAND DEVELOPMENT PROGRAMME (DLDP)

5.1. DLDP Works Implemented over the past 6 Years

- DLDP works were carried out every single year during the 6 years of the 2 Consortium Programmes, spending a total of Rs 36.89 million on the programme.
 - Rs 15.94 million (43%) was spent in the 1st Consortium Programme
 - Rs 20.95 million (57%) was spent in the 3 years of the 2nd Consortium Programme
- Severe drought forced us to readjust the overall 2nd Consortium budget, cutting on other cost plan items in order to increase the allotment for the DLDP. Against an original budget of Rs 16.64 million we spent Rs 20.95 million (126%).
- Rs 27.45 million (74%) of the total expenditure was on DLDP wages @ Rs 15 per person per day in order to undertake various S&WC works.
- Rs 4.33 million (12%) was spent on dry land horticulture.
- Rs 0.77 million (2%) on hauling silt from the tank beds onto Coolie lands, Rs 1.18 million (3%) for deep ploughing with tractors, and Rs 0.96 million (3%) on various dry land farming demonstrations.
- Rs 2.2 million (6%) of the total expenditure went to pay salaries of Agriculturists, DLDP Field Workers, and to maintain their motorcycles.

	1 st Consortium Programme			2 nd Consortium Programme			Total	
	1995	1996	1997	1998	1999	2000		
DLDP Wages (Rupees)	3,845,674	4,645,196	5,331,989	433,476	7,282,199	5,912,330	27,450,864	74%
Horticulture (Rupees)		-	-	4,015,781	308,308	3,830	4,327,919	12%
Silt Hauling (Rupees)		-	-	14,100	757,485	-	771,585	2%
Deep Ploughing (Rupees)		-	-	-	-	1,179,602	1,179,602	3%
Demonstrations (Rupees)	619,776	229,527	20,280	88,102	180	-	957,865	3%
Salaries & Transport (Rupees)	415,224	470,472	362,609	384,093	284,781	284,334	2,201,513	6%
Total Spent (Rupees)	4,880,674	5,345,195	5,714,878	4,935,552	8,632,953	7,380,096	36,889,348	100%
		15,940,747 (43%)			20,948,601 (57%)			

- Upto 85% of Coolie holdings were worked on in 210 villages, with more than 4,900 Member families participating.
- 18,701 acres of pebbles and boulders were cleared from these lands, suggesting that 28-30% of Coolie holdings were unfit for ploughing.
- The average Coolie holdings was increased by 3-4% by bringing 2,702 acres of virgin lands, adjacent to their lands (classified as *Kharab* or waste by the government) under cultivation for the very first time.
- 1,067,458 metres of contour bunds were built during the 2 Consortium Programmes. Every year, 23 to 31 metres of bunding work was carried out on each acre of land. As a result, an average Coolie holding has 107 metres of contour bunds that prevent soil erosion and water run-off.
- 4,148 metres of these contour bunds were repaired/strengthened.
- 5,215 metres of small check dams were built to check erosion in ravines and gullies.
- 15,186 metres of retention walls were built at the foot of hills to prevent water from gushing down and eroding Coolie holding.

- 178 metres of diversion channels were dug to lead off rainwater from Coolie fields.
- Alluvial silt from the tank beds was hauled onto 2,572 acres of Coolie lands.
- Tractors were hired and deep ploughing undertaken on 8,499 acres of Coolie lands in order to turn the soils and increase the depth of top soil.
- Miscellaneous works, including 1 farm pond and 8 well deepening and various dry land demonstrations were also undertaken under the DLDP

Resume of DLDP works carried out during the 2 Consortium Programmes

	1 st Consortium Programme			2 nd Consortium Programme			Total
	1,995	1,996	1,997	1,998	1,999	2,000	
Villages	210	170	205	171	179	184	
Member Coolie families	3,531	4,175	3,743	3,249	4,930	4,012	
Total Holding (acres)	12,091	14,195	11,358	11,787	16,869	17,924	
Worked on (acres)	8,464	11,072	7,985	4,606	12,650	15,251	
% of land worked on	70%	78%	70%	39%	75%	85%	
Pebble Clearance (acres)	1,853	3,950	2,876	3,292	6,730	n.a.	18,701
Virgin Lands Cleared (acres)	360	600	420	407	742	173	2,702
New Contour Bunds (metres)	266,216	166,780	120,280	107,838	230,152	176,192	1,067,458
Repair to Bunds (metres)				877	926	2,345	4,148
Ravine & Gully Checks (metres)				3,761	810	644	5,215
Retention Walls (metres)				9,754	5,432		15,186
Diversion Channels (metres)				100	78		178
Farm Ponds				1			1
Deepening Open Wells				8			8
Silt Hauling (acres)				47	2,525		2,572
Deep Ploughing (acres)						8,499	8,499

Note: The first 4 rows should not be totalled, since it would be the same villages/families/land holdings that are repeated each year

5.2. DLDP Master Plan

Towards the end of 2000, ADATS Staff and Coolie Sangha functionaries made a detailed survey of all the land holdings of each and every Member Coolie family in order to record:

- Soil Condition
- Number of Years of DLDP work done (S&WC works, silt hauling, deep ploughing, etc.)
- Slope of the Land
- Quality of Contour Bunds

Our computerized databank was upgraded to record this information and generate reports. Based on this exhaustive study, each village CSU could plan additional inputs they needed, over the next 5 years, in order to bring their lands to par with that of middle peasant *Ryots*.

34,413 acres of Coolie lands belonging to 13,293 Member families in 499 villages were studied. The DLDP Master Plan revealed that a total investment of Rs 38.62 million was needed to clear, bund and level every single acre of Coolie land.

- 11,442 acres (33%) were fully developed and needed no further investment
- 5,272 acres (15%) needed to be worked on for 1 year with an investment of Rs 3,163,338 (calculated at 40 persondays per acre x Rs 15 daily wages)
- 71 acres needed to be worked on for 2 years = Rs 85,200
- 14,548 acres (42%) needed to be worked on for 3 years = Rs 26,254,601
- 17 acres needed to be worked on for 4 years = Rs 9,076,290

- 3,025 acres (9%) needed to be worked on for 5 years = Rs 9,076,290

DLDP Master Plan – Soil & Water Conservation (S&WC) Works

Taluk	Phase	Village CSUs	Member Families	Total Land	1 Year (acres)	2 Year (acres)	3 Year (acres)	4 Year (acres)	5 Year (acres)
Bagepalli	Consolidation	22	598	2,367	1,975	1,431	1,447	147	147
	Independent	69	2,096	6,358	5,727	3,800	3,712	443	423
Mittamari	Consolidation	42	1,095	3,000	1,971	1,820	1,820	501	501
	Independent	8	223	543	264	236	236	30	30
Chickballapur	Consolidation	70	1,455	2,697	1,328	1,227	1,227	228	228
	Independent	32	615	1,683	970	595	595	34	34
Siddalaghatta	Consolidation	41	1,132	3,760	2,931	2,595	2,595	565	568
	Independent	19	314	956	664	633	633	62	62
Chintamani	Formalisation	113	3,788	7,600	3,089	2,403	2,403	537	537
	Consolidation	61	1,448	3,697	2,920	2,256	2,256	365	365
	Independent	22	529	1,752	1,133	704	704	131	131
					22,971	17,699	17,628	3,042	3,025
LABOUR @ 40 Persondays per acre					918,842	707,953	705,113	121,677	121,017
INVESTMENT @ Rs 15 per Personday					13,782,630	10,619,292	10,576,692	1,825,158	1,815,258

Save the Children, New Zealand, agreed to contribute to this Master Plan with Rs 9 million⁵ for 3 years in Chintamani Taluk. In the 3rd Consortium Application we budgeted another Rs 26 million, leaving Rs 4.62 million uncovered.

⁵ This entire amount is not just for S&WC works in Chintamani – it includes silt hauling, deep ploughing, and administrative costs