

0324. 2nd Effects Monitoring Report (Apr 2005)

SECTION I

INTRODUCTION

LogFrame, Effects & Results

From October 2000, ADATS and the Coolie Sangha undertook a 17 month long exercise to develop a 10 year Strategic Plan incorporating Vision, Mission (Goal), Purpose, Project Outputs and Activity Schedule. Midway into this exercise, the LogFrame was readied in April 2001. Icco and EED supported it's implementation through the 3rd Consortium Programme (Icco Project No: IN 094071 & EED 20010246) from April 2001 to March 2004.

Towards the end of this 3 year programme, in February 2004, we undertook our 1st Effects Monitoring exercise. Within days it became clear that we needed to revisit the LogFrame and streamline Indicators. A revised and streamlined LogFrame, which retained the essential logic of the 2001 Strategic Plan, emerged by April 2004. Please find it in Section III of this Report.

This is the new LogFrame being monitored in this current 2nd Effects Monitoring exercise.

Structure & Format of this Effects Monitoring Report

CUMULATIVE EFFECTS

The Report starts with an attempt to capture the cumulative Effects obtained through the interplay of all 35 Sub Effects under 8 Main Effects. This is NOT an executive summary. Instead, we attempt to answer the "So What?" questions that emerge from an examination of each Sub Effects Indicator, in order to arrive at the next hierarchy of Results.

EFFECT

Each of the 8 Project Outputs from the streamlined LogFrame is listed as a main Effects Indicator.

ACTIVITIES

Outcome and progress on various activity processes undertaken to produce this Effect, as enumerated in the LogFrame and with sources of funding noted, are recorded here.¹

Sub Effects Indicator (Result)

Each of the 35 Output Indicators from the LogFrame is listed as a Sub Effects Indicator under the respective Effects Indicator.

BASELINE

Primary and Secondary Data are used to give a SMART description of the situation that existed before April 2003.

¹ In the logical framework approach, Sub Effects or Results cannot have specific Activities associated to them. E.g. A Main Effect could read "Food Security Established". There would be a plethora of Project Activity Processes to help poor people develop their lands, grow food crops, market their produce, *et al.* One among the Sub Effects Indicators to measure this Main Effect could be "Increase in Disposable Wealth". The obvious Activity that comes to mind would then be "Distribute Pots of Moneys". This is just not on!

Attaching Activities to Sub Effects Indicators also amounts to "fidgeting" with the Indicator – an all too common malady is State sponsored programmes.

And finally, Effects are not the sole and exclusive products of Project Activities. Many outside environmental factors contribute to the creation of Effects, and the Outcome of project activities often act only as enablers or catalysts

Primary Data has been obtained through 3-4 full day sessions, held at weekly intervals throughout March and April 2005, in each of the 86 Clusters. Elected Coolie Sangha functionaries and ADATS Staff sat together for 6 hours per session (total: 250-350 session days) to ponder on each Sub Effects Indicator.

More often than not, they insisted on recording historic data on how the situation was 27 years back, before the advent of the Coolie Sangha – these have been severely truncated when editing.

We had 4 ready sources for Secondary Data:

- The first were Online reports that the ADATS/Coolie Sangha Intranet prepares for Staff and functionaries to use on a day to day basis to manage/monitor programmes.
- The second were our 6 monthly Reports, written with a rigid regularity, where accurate figures have been recorded for the past quarter century.
- Thirdly, we pored through 20 exhaustive studies and evaluations conducted over the years.
- Finally, our IT Professionals datamined our extensive database to give time series data.

Most of this data was generated as and when an activity processes occurred. Some of it was periodically corrected/updated by Field Staff and Coolie Sangha functionaries. No special data collection drive was undertaken for this Effects Monitoring exercise except, of course, those last minute corrections and updating that never quite seem to get over...

EFFECTS

Results obtained as on March 2005 are enumerated, with comments on collective learning obtained by ADATS and the Coolie Sangha.

Target Audience

This 2nd Effects Monitoring Report is, first and foremost, addressed to our primary stakeholders (who we call our Customers), the tax paid Member Coolie families. The full and unabridged version is being translated into the vernacular Kannada script and Telugu language for the purpose. Our expectation is that it will be widely read by loyal as well as cancelled Members, allies as well as adversaries, and generate much hot debate.

Our second audience are, of course, our longstanding partners – Icco, EED, SCNZ, and their respective back funders. However, activity processes described in this Report were supported by the Icco/EED/EU Consortium Programme No: IN 094091 – “Sustainable Income Security for Rural Poor in India”.

Should the NGO sector, development workers, social activists, academicians and LogFrame practitioners flip through these pages and offer their criticism, we will feel deeply honoured!

CUMULATIVE EFFECTS

A. EXPERIENCE OF UPPER CASTE MANIPULATION ENDED

It is very pretentious for any NGO propped people’s organisation to set itself an agenda to destroy the caste system which has been around for thousands of years. It is also a universal truth that it is impossible, through pressure or persuasion, to prevent the perpetrator from perpetuating. One cannot expect the upper castes to stop manipulating.

Challenging the caste system and refusing to allow it to influence one’s own day to day living is a personal choice which can be made by individuals. When such individual choices are collectively made by thousands of families belonging to ALL castes and communities, spread over a wide and contiguous geographic coverage, it will weaken the ideological, demographic, and gender base of village society. This is a more sober and plausible objective.

Such a challenge needs a shift in the locus of control. Persons belonging to lower castes must realise that it is not what “others are doing to them” that can be changed, but what “they permit others to do to them”. Then they can shake off the psyche of being manipulated. When that happens, there will be dramatic demonstrations of tangible change.

When we examine 4 Sub Effects indicators, this is exactly what we find the Coolie Sangha as having achieved. At a time when fundamentalism and communalism are fast becoming the order of the day, Member Coolie families have effectively challenged dictates of the caste system.

Villages with CSUs are perhaps the *only* ones in Karnataka where Harijana school cooks are now called to cook for village functions and festivals. Under these circumstances, to speak of children from middle and upper castes not eating midday meals cooked by 160 Harijana cooks in these 5 Taluks is quite redundant. The taboo has been shattered, and occupational reverses have taken place.

Inter-caste marriages have come to be generally accepted in villages with CSUs. The situation has been totally turned on its head. Not only are the numbers rising, but many parents actually support inter-caste choices made by their children, and Brahmin priests perform the ceremonies. Even non CSU families have come to accept inter-caste marriages.

Yet nobody “arranges” inter-caste marriages by searching for the best boy/girl suited for their daughter/son. This is because supporting inter-caste marriages demands a public snub to the caste system. Upward mobility in contemporary India demands an adherence to the “reality” of the caste system. Member Coolies do not want to go out of the way to threaten their advancement by consciously inviting censorship. However, this does not prevent them from supporting individual choices made by young couples. It is a matter of time before “arranged inter-caste marriages” become commonplace.

1,557 Coolie youth are in various skill-based jobs. They earn respectable monthly salaries and send moneys home. All of them maintain their links with the village/family and this has resulted in a demographic shift in village society. An increasing number of Coolie families are shedding their debilitating dependence on *Ryots* and forging new alliances with others. A sure precursor for destroying feudal ties and ushering in democracy.

ADATS needs to do much more to enhance and systematise our work with Coolie youth.

675 single women successfully run petty businesses. A few cultivate their own lands and one is employed as a cook in a government hostel. They have built houses and bought lands. These women are able to involve themselves in all forms of social activities. 123 married women have learnt from their courage and daring. Many have started their own business and are managers of happy homes.

B. STATE WELFARE RESOURCES ACCESSED

Reengineering *ad hoc* struggles for government benefits into a structured activity process was rather clever. By focusing on Results (as defined by the customers themselves), it has forced the hands of bureaucrats and politicians to abandon the trick of offering platitudes. It provides inarguable measurement to base negotiations upon.

A refreshing and brand new culture of governance is being introduced in a wide geographic belt. Never before could the governed say that 59% of their requests were met; or the governors claim that 32% of demands were under action. That the seeds for such a fundamental change have been sown by a people’s organisation is telling in itself...

Besides an impressive list of individual and community benefits, the Coolie Sangha has, in just 2 years, ensured that 1,795 families now live in better houses.

Bribe taking has been brought to near ZERO in the delivery of basic services. It still prevails, but without government officials claiming a god given right to siphon off moneys. Instead, a rather mixed picture of government officials and village CSUs continually playing cat and mouse, with the former trying to get away with whatever they can, has emerged in these 5 Taluks.

But the Coolie Sangha has not seriously attempted to influence the *type* of welfare measures meted out by the government, or even procedures guiding their implementation.

With an altering of the power balance within village society, the Coolie Sangha has accumulated considerable clout and socio-political presence at the Taluk level. Over time, and in a considerable section of the membership, this has built an unshakeable loyalty. Non CSU families have come to accept the presence and efficacy of the village CSUs.

C. FAMILY AND SOCIAL DEVELOPMENT DELIVERED BY COOLIE WOMEN

Patriarchy gives women a pseudo status in society at large. In fact it is in middle class society's enlightened self interest to project a courteous demeanour of polite chivalry. To a much lesser extent, women are respected within their immediate community. Roles are assigned to them and the vernacular is tolerant. But to gain recognition within their own families is an uphill task. And finally, to express individuality is to border on heresy.² Caste is an unique contribution that Indian society additionally offers to the arsenal of patriarchy.

The Mahila Meetings have, over the years, taken the bull by the horns and worked hard to strengthen the position of women within their families. They have gone further to help women develop an individuality. This is a double edged objective, because if not consciously placed in a feminist perspective, it can easily be abused to merely increase the work load of Coolie women.

The Mahila Meetings have effectively stopped domestic violence and ushered in a climate where it will not be tolerated. They have created an enabling environment for women to get property rights.

Coolie women have NOT been strengthened in their traditional role as care givers and health providers, following the classic NGO approach. Instead, they have been emboldened to pay attention to their own bodies. This has resulted in all reproductive ailments being attended to, family planning operations conducted on their terms, etc.

The Mahila Meetings have got the government schools to work. Their (largely) self-financed efforts to school Coolie children has an impressive success rate. 67% of 34,990 Coolie children are either still studying or have completed schooling. Girls constitute 44% of high school strength. Attrition rate is acceptable. Dropout rates are low.

Early marriages have been all but stopped. The average age of marriage has climbed 2-3 years higher than the legally prescribed minimum.

Elected women functionaries have fared on par with their male counterparts. The Mahila Meetings exercised total control over Sangha Funds and have done an excellent job in diligently spending moneys on various CSU activities.

But Coolie women elected to the Gram Panchayats did not fare much better than men. In fact, only 50% of them stayed unshakeably loyal to the CSUs, as compared to 65% men. This was a cause of grave concern and bitter disappointment in the Mahila Meetings. Though they are a formidable lot as a *body of Coolie women*, this did not automatically translate into each and every individual woman being a "better person".

The achievements of the Mahila Meetings appear in total reversal of the dictates of patriarchy, as enumerated at the start of this commentary. Thousands of Coolie women have developed an individuality and many more are poised to follow. They have obtained a genuine status as managers within their families. The gender integrated approach of the Coolie

² For Coolie men, it is the exact opposite. They are lord and master of their homes, lose much of their standing in community, and become totally irrelevant in wider society.

Sangha has strengthened their position within the community. But as actors in wider society, they did not behave any different from men.

E. DIVERSIFIED INCOME FLOWS ESTABLISHED

Learning in this Effects Monitoring exercise has been more on the *instrument* that will enable Coolie families to diversify their income, than on any diversification itself. This is because there has been no major shift away from agriculture and into petty enterprise. We do not find NON-FARM ventures being taken up by Coolie families. However, over the past 11 years, there is a doubling of income from off-farm ventures.

We have examined 7 Sub Effects indicators, all of which tell us that the only way to achieve a shift is by making the village CCFs work properly.

Though there hasn't been any major shift away from agriculture and into petty enterprise, an increasing number of Coolie youth are setting up self-employment units. In spite of their *ad hoc* efforts not working out all that well, the trend still continues. We have no clue as to where it will lead. Perhaps it is a precursor, maybe not.

SC/ST and Muslim youth do not seem to benefit from skill training as much as middle and upper caste Coolie youth. They seem to have an inherent disadvantage in getting/keeping jobs. We haven't worked out why.

There appears to be a far greater promise in the number of Coolie women in non-traditional employment. 459 of them face success and failure just like men, and still plod on. Most importantly, they become family managers with control over family finance and decision making, even when they have men folk at home.

This Effects Monitoring exercise has proved beyond a shadow of doubt that Banks have a pro-rich bias. 80 banks that operate in these 5 Taluks together gave out 31,253 loans worth Rs 1,383 million these past 2 years. The entire Coolie caste-class (not just CSU Members) borrowed 0.6% of the total lending by institutional finance.

With such a strong bias, village CSUs have no choice but to make their decentralised village level Coolie Credit Funds function efficiently and use them as *entry level* instruments to start enterprising. Efforts to introduce fiscal discipline will, in the meanwhile, take time to get internalised. This has to be a grassroots decision by the Coolie families themselves since no outside prescription has worked.

After 20 long years of a fetish denial, we finally admit that 22% of the CCF capital is lost. 75% of the present CCF Overdue will, at least for the time being, not come back. Due to an obsession with the Overdue problem, 48% of the total CCF Capital remains unused as bank balances. Exposed Portfolio Rate and Delinquency Rate have both shot up to 48%. This is terribly demoralising for the credit programme as a whole. No argument of conservative caution can justify such a situation. We now have plans to restart/rejuvenate the decentralised village CCFs.

F. COOLIE LANDS SYSTEMATICALLY CONSERVED AND CULTIVATED

Member Coolie family income has definitely gone up. A combination of agricultural labour and farming has contributed to this improvement, in spite of 4 years of continuous drought.

The percentage of desperately poor families who earned less than Rs 3,000 a year has drastically fallen these past 2 years, once again in defiance of the drought. Where there were 4-8 persons out of 10 who claimed to be in utter destitution, there are now just 2.

Disposable wealth has also increased. At least 43% of the 64,890 acres owned by Coolie families have a value close to par with that of richer peasants. In just 2½ years, landlessness has dropped from 12% to 8%.

15 years back, not a single person from the Coolie caste-class was within the ambit of productive credit. They did not cultivate lands and were not engaged in any off-farm activity. The only reason they borrowed was for pressing consumption emergencies. This created a debilitating dependence on middle peasant *Ryots*. Today, cases of punitive money lending with associated feudal excesses have all but disappeared.

Quite surprisingly, this has happened in spite of a less than optimal fiscal performance of the village CCFs. This goes to show that the village CCFs were not a total washout insofar as empowerment was concerned. But money lending with prohibitive interest rates has crept into the villages. The only way that Coolie families can get out of the newly emerging debt trap is by running their village CCFs efficiently.

There has been a drastic shift away from cash crops to food crops, but not because of any project effort. It remains to be seen if Coolie families will continue with a balanced crop choice even after the drought is over, or whether they will succumb to market temptation.

G. CRITICAL PROJECT OUTPUT : COOLIES UNITED ACROSS ALL DIVIDES

There has been a steady annual increase in the number of villages as well as families these past 11 years. 18% of the total population of these 5 Taluks are active Members in 863 village CSUs. Within the 434 villages with functioning CSUs, their population coverage is much higher at 34%.

Village CSUs have organisational savings that total to an impressive Rs 49.2 million. There was a decline in the growth rate of Sangha Funds over the past 3 years due to poor movement in the Coolie Credit Funds. Member Coolie families have realised that it is an open and transparent grassroots *mechanism* of collecting and spending moneys that will guarantee the continuity of core CSU activities, and not an arbitrarily arrived at quantum of money.

Inner democracy is strong and elected functionaries work with a high degree of efficiency. The village CSUs elect new persons every other year and ensure that over dependency on individuals is not developed.

Population coverage gets converted into votes and electoral strength. CSU control over the Gram Panchayats vastly enhanced their socio-political clout and ability to access State resources.

The Coolie Sangha has active as well as inactive Member families. Not all of them are adversaries simply because they didn't pay Sangha Tax and renew current year membership. Many can be counted upon during major socio-political struggles. We use an extremely complex and time-tested algorithm to calculate "Sure Votes" at 25% of the total electorate in Bagepalli Taluk, 13% at Chickballapur, 15% at Chintamani, 21% at Siddalaghatta, and 16% at Gudibanda Taluk.

There were huge Taluk to Taluk variations in the performance of CSU candidates in the recently conducted GP 2005 elections. In the northern Taluks, the village CSUs emerged as undisputed leaders of their alliance. But in the southern belt, though the alliance was once again swept to power, many village CSUs did not even put up their own candidates. Over the past 5 years, they have become a captured vote bank that their allies take for granted. It remains to be seen if the village CSUs have learnt any lessons.

Insofar as being able to usher in a genuine grassroots democracy, results have been rather mixed. The electoral behaviour of 43% of the 168 GP 2000 Members who won as CSU candidates was not very different from that of other GP Members. This was cause for deep disappointment, and could be the reason why 3 of the 5 Taluks did not take the GP 2005 elections as seriously as they ought to have.

We have come to suspect that perhaps the fault lies with us. Due to an NGO aversion, we stay away from electoral politics. We are content to merely record, monitor and draw conclusions. But what is this hands-off policy if not judgemental? Those winning GP elections need our constant support and guidance to see them through those moments that we highhandedly term as mainstream pressure. Far more training, joint reflection and resources are needed for them to do their job with a difference. For that to happen, we have to sharpen much more than our ability to criticise. We too have to get our hands dirty. Part-time politicians are ineffective. The armchair variety are outright dangerous.

H. CRITICAL PROJECT OUTPUT : STAFF & FUNCTIONARIES EMPOWERED TO DELIVER RESULTS

ADATS Staff have moved away from being supervised staff to empowered actors. They receive performance salaries every month. Their continued employment is determined by upward appraisals by their Customers – the Member Coolie families.

Most Staff understand management as a means to focus more on individuals. Some rightly ask whether there is no value in working with the Coolie caste-class as a whole. Rhetoric and slogans were, after all, what created a huge base of empowerment over the past quarter a century. It created the “big” results. It altered the power balance in village society. It provided Coolies with a person status and identity. It resulted in a larger unification of the poor. Overall wages rose and women got equal wage as men. It placed thousands of children into schools.³

In our view, the 2 are complementary. Efficient service delivery is impossible without the enabling milieu created through empowerment. While the former needs good process management and the production of Results, the latter entails wider struggles, shows of strength, political education and conscientisation.

³ For a full discourse on our position on Rhetoric, please see our paper titled “Introducing a Results Oriented Management Culture” dated February 2002 at <http://www.adats.com/documents/book5/book.php?id=0513>

SECTION II

A. EXPERIENCE OF UPPER CASTE MANIPULATION ENDED

ACTIVITIES

The ADATS/Coolie Sangha LogFrame does not list any direct Activities to achieve this Objective. Instead, the ending of upper caste manipulation is a cumulative Result of all other project activities.

A.1. Cases of Harijan School Cooks called to cook at village functions

BASELINE

1. History

79 of the 86 Cluster Review Meetings discussed this Sub Effects indicator. Try as we did, they refused to “stick to the point”. Instead they recalled the horrors they had experienced before the advent of the Coolie Sangha and traced how the situation gradually changed to what it was 10 years back, 5 years back, and to our surprise, gave an extremely SMART description of how it was exactly 2 years back. This showed that they could be focused, but wanted to place it properly in a sense of their history. We actually have enough information to draw a sociological Time Line.

Still more stunning was that non Harijana CSU Members spoke with the same pain and anger as those who had personally experienced insult arising from demeaning concepts like *Kula Vruthi* (caste ascribed occupations) and Pollution (the idea that food and body get spoilt when touched by Harijans). Even we are taken aback at the extent of unification across the caste lines that had been achieved in the village CSUs.

2. Recent Past

2 school years back, in June 2003, the government of Karnataka introduced the school mid-day meals scheme. They took a firm decision that one-third the cooks and assistant cooks would be Harijans. There were State wide protests, false reports of bad quality and food poisoning. Even a few tragic deaths of school going children were attributed to the midday meal scheme. The government refused to budge. In a rare act of courage, senior party functionaries and ministers declared that, when on tour, they would eat only midday meals cooked by Harijana cooks! After the initial hue and cry, public protests subsided and the scheme began to be implemented smoothly.

All this did not happen without Harijans paying a heavy price. In many villages they “voluntarily” withdrew from their posts after entire Harijanawadas were ostracized by the upper castes. The most pathetic of all were Harijana women cooks who withdrew because they felt guilty that upper caste school children stayed hungry when others sat to eat.

Villages we work in were not totally exempt from this insane frenzy that blazed throughout the State. In Siddalaghatta taluk, for example, 4 Harijana cooks were asked to only clean the rice and wash vessels, but not touch the cooked vessels. Another Harijana cook was changed under pressure from the caste village. But the village CSUs and Mahila Meetings took such a violent stand that these 5-6 issues were solved even before they got reported! Today there are 160 Harijana cooks in the 5 Taluks.

EFFECTS

Villages with CSUs are perhaps the *only* ones in Karnataka where Harijana school cooks are now called upon to cook for village festivals like *Saraswathi* and *Ganesha Pooja*, Republic and Independence Day, NABARD, *Stree Shakthi* and JSYS meetings, election campaigns, MLA visits, and even middle caste weddings. Some are not called, not due to any caste prejudice, but simply because they are bad cooks!

Under these circumstances, to speak of children from middle and upper castes not eating midday meals cooked by them is quite redundant. 2 Clusters from Chintamani declared that they would continue with Harijana cooks even if there was no reservation policy.

The shattering of the taboo has gone so far that 6 Harijana women who are *not* school cooks are regularly called to cook at weddings and temple ceremonies! An aside. We have 9 recorded cases of Brahmins performing Harijana weddings.

Spin offs from this Effect are powerful. In Kotagal village, the very same Harijana GP Member who was earlier not allowed to hoist the national flag, now does so every year on Republic Day and Independence Day. Another Harijan has opened a mutton shop, and 2 others run hotels. People from all castes go to these shops. 86 Harijans from 3 Clusters work in jaggery mills, “polluting” all the sweetmeats produced in the region.

Occupational reverses have also taken place. Upper-caste youth now regularly join Harijans to beat the traditional *Palaka* drums during village functions. Earlier this would have been unthinkable because of it being ascribed a menial task. People belonging to all castes now get appointed as watermen. The stigma attached to the *Neeraganti* of yore has all but disappeared.

To cap it all off, 2 predominantly Harijana villages from Gudibanda decided that they would appoint women from other lower castes as midday meal cooks because none of them could cook a tasty meal.

A.2. Cases of inter-caste marriages

BASELINE

1. History

Even in those days, 10 years back, the 64 Cluster Review Meets could count a total of 42 inter-caste couples who got married. In spite of CSU support, 36 of them dared not enter the village and show their faces for about 3 months, till matters cooled down. The CSUs recall giving physical protection to 3 such couples. 3 of these marriages were remarriages.

Even in those turbulent days of communal tension and violence, strange things happened. 6 cases of inter-religious marriages took place, 5 from heavily Muslim populated villages. But those marriages did not create any problems.

The Cluster Review Meets recalled horror stories that took place just 5 years back. In Bodikadirepalli, an upper caste girl who married a Harijan boy was burnt alive and the boy had to run away. A tribal woman was declared out-caste because she went to a temple town with a Harijan boy for 2 whole days. She is still unmarried to this day, and not allowed into any of her relatives' houses.

5 years back, though inter-caste marriages were still not accepted, couples were not harassed. 22 inter-caste marriages were conducted. 19 of them were allowed to enter the villages after just a few months of cooling down period. To this day, 3 couples are dependent on their respective village CSUs for day-to-day support, and not on their parents.

2. Recent Past

In the year 2002 alone, 22 inter-caste marriages were conducted and all these couples are living quite happily in their villages. Of them, 5 were re-marriages, and 1 was openly accepted by happy parents who even arranged a reception party for the whole village. ADATS Staff supported a Christian girl marry a Muslim boy.

A young couple ran away and are living together, but refusing to actually get married. One of them came back to live in the village, but still refuse to tie the knot.

EFFECTS

1. Primary Data

The situation has been totally turned on its head. In the past 3 years, 95 inter-caste marriages were conducted, 2 of them inter-religious. 32 of these marriages were supported by both parents and the village CSUs. 4 of these were performed by Brahmin priests. Rascheruvu Cluster reports that even a non-CSU family conducted an inter-caste marriage.

When an upper caste girl's marriage to a stone cutter boy failed, her parents were quite cool about it. They got her remarried to another boy of their caste within 3 months. In Pedda Bandaraghatta, a non CSU weaver boy and a CSU Harijan girl ran away for 15 days, but they did not elope. When they came back, the boy's parents still prevented them from getting married.

Inter-caste marriages have come to be generally accepted in villages with CSUs. But nobody still "arranges" inter-caste marriages by searching for the best boy/girl suited for their daughter/son. Many Cluster Review Meets have posed this question to us. We will try to answer this difficult question in a moment. But first, let us take a quick look at results gleaned from secondary data.

2. Secondary Data

Of 82 Demands/Requests regarding simple marriages, widow remarriage and choice marriages that came up in 3 Customer Demands & Satisfaction (CD&S) surveys, only 24 cases (29%) were helped out by the village CSUs. Not all these would strictly have been inter-caste, but the figures do serve as a good indicator.

37 demands (45%) were not acted upon at all. Bluntly put, this means that pleas by desperate couples were simply ignored. 18 cases (22%) were "Under Action" at the end of the 6 month term of respective agendas. Village CSUs were honest to admit an outright failure in only 3 cases (4%).

These figures suggest a gap between primary and secondary data. When asked to explain, ADATS Staff clarified that CD&S Demands/Requests would not have arisen from villages where young couples were supported, in the normal course of CSU functioning, as a matter-of-fact. This means that *only problem cases* found their way into the CD&S lists. The table below shows Results only for such problem cases.

Table 1 : Widow Remarriages, Choice & Simple Marriages – Extract from CD&S surveys

Agenda	Demands		No Action		Under Action		Fail		Success	
Monsoon 2002	25	100%	0	0%	14	56%	3	12%	8	32%
Summer 2003	31	100%	15	48%	3	10%	0	0%	13	42%
Monsoon 2003	6	100%	5	83%	0	0%	0	0%	1	17%
Monsoon 2004	20	100%	17	85%	1	5%	0	0%	2	10%
Total	82	100%	37	45%	18	22%	3	4%	24	29%

3. Interpreting the Results

Supporting inter-caste marriages is a big thing. It is only the “unthinking youth” who stake it all to support their friends tie the knot. A more mature population would pause to ponder on consequences. In addition to the foster-parental commitment that support to any marriage implies, support to an inter-caste marriage also demands a public snub, if not outright rejection, of the *caste system per se*.⁴

The caste system, albeit without vulgar overtones of upper caste manipulation, is currently being strengthened in mainstream India. There is a conscious attempt to foster it alongside capitalism. The project is to develop a form of capitalism without the personal liberties offered by bourgeoisie democracy and middle class norms of decency.⁵

In the emerging milieu, upward mobility demands an adherence to the “reality” of the caste system. The Coolie Sangha, like any effective people’s organisation, promises the dream of upward mobility to its members. Supporting individual cases of inter-caste marriage could be interpreted as an adherent to pursuing their ambition. Here lies the dilemma.

We need to counter these apprehensions and state an unequivocal opposition to the caste system as such. Only then will support to inter-caste marriages be construed within an entirely different paradigm – one where individuality is promoted, as opposed to fostering communal identities. Unless and until the intrinsic link between individual and community is clarified in the collective mindset of each and every Member Coolie family, support to inter-caste marriages could remain isolated, even if decent and well meaning, acts of charity doled out to couples in distress.⁶

A.3. Cases of Coolie Youth entering skill-based jobs

BASELINE

1. History

62 Cluster Review Meets discussed this Sub Effects indicator. The recalled that before the advent of the Coolie Sangha, most children had studied only upto primary school, and very few had the capacity to enter skill-based jobs. Harijan children were, moreover, bonded to *Ryots*. Poor parents were also responsible. They refused to send their children outside the village and the popular sentiment was, “It is better they die in front of our eyes, than make a living elsewhere!” Somnathpura Cluster recalls that there were, in those days, 5 *Ryot* youth working in towns and cities, while 48 Coolie youth of the same age group were farm labourers in the village.

About 5 years back, the government introduced various skill based training and many youth benefited. The Clusters could count a total of about 257 youth were in various skill-based

⁴ The caste system as such has to be understood as different and separate from despicable caste discrimination practices. This does not imply that it is “better” or “more tolerable” in any way. The latter is merely a symptom of the former.

The caste system is NOT a quaint arrangement that preserves tradition and provides cultural variety to give flesh and substance to Hindu religion. It is not a benign separator of the “us” from the “them”, promoting healthy diversity. It encourages the upper castes to flaunt their being different as being superior – role models to be emulated by less-than-human lower castes.

It is an all embracing ideology that stands in diametric opposition to the development of individuality and personal freedoms. It stands opposed to progress. It encourages segregation and perpetuates parochial identities for stereotyped groups to gain political mileage and claim economic advantage through overt and covert reservation policies.

⁵ Though the upper castes are the “owners” of this project, all castes and communities are willing participants through a sociological process called *sanskritisation* or *brahminisation*.

⁶ But the Coolie Sangha, even when it functions as a homogenous caste-class grouping, is inherently parochial... It provides an identity that pitches itself against Caste by creating a counter-caste or super-caste of sorts. Yet another paradox to be dealt with!

jobs like driving, tailoring etc. Since they could not make enough money within the village, many went to Bangalore and other smaller towns. They recall 5 bold youth setting off to Kerala every year to make/sell popcorn since the variety of maize needed was not grown in that State.

2. Recent Past

In 2002, the Cluster Review Meets could count almost 220 youth who had learnt job oriented skills. Of them, 204 were employed, and 16 were looking for jobs.

Secondary data from the bi-annual CD&S surveys confirm that Coolie youth yearn for skill training and job placement. Demand peaks in the second half of every year after high school exam results are announced. Of 1,093 aspirants, we have been able to satisfy only 447 (41%). Within this broad category, moreover, 764 demands (70%) have been for skill training alone. This shows that Coolie youth are reasonable in their demands and know that they cannot simply walk into jobs. Yet Success Rate, even within this far more achievable sub-category, is ironically lower at 39%. It is also worrisome that Success Rates have been steadily falling from 2002 to 2004.

Table 2 : Train Youth & Arrange for Jobs – Extract from CD&S surveys

Agenda	Demands		No Action		Under Action		Fail		Success	
Monsoon 2002	347	100%	3	1%	128	37%	28	8%	182	52%
Summer 2003	162	100%	48	30%	32	20%	5	3%	77	48%
Monsoon 2003	421	100%	166	39%	91	22%	5	1%	158	38%
Monsoon 2004	163	100%	127	78%	6	4%	0	0%	30	18%
Total	1,093	100%	344	31%	257	24%	38	3%	447	41%

EFFECTS

We cannot automatically conclude that Coolie youth consciously aspire to break free from caste ascribed roles, but they definitely do want to escape the drudgery of manual labour. Escaping the caste system could just be a consequence.

As on today, a total of 1,557 Coolie youth from Member Coolie families are in various skill-based jobs like driving, tailoring, electrician, carpentry, data entry operator, beautician, motor winding, radio & TV repair, printing, painting, handlooms etc. 844 of them are from Bagepalli, 192 from Chickballapur, 249 from Chintamani, 92 from Siddalaghatta, and 180 from Gudibanda Taluk.

Most of them earn between Rs 1,500 and Rs 2,500 per month and send about Rs 500 every month to their parents back in the village and this has turned out to be the biggest single protector against misery caused by drought and famine.

Though many found partners and got married in the city, not a single one of them has permanently severed their links with the village and family. As a result, there is a discernable shift in the demographic composition of village society. A new class of people, with an altered relation to prevailing mode of production within peasant economy, is being formed. More and more Coolie families are getting to be partially independent of the *Ryots*. These newly-rich families, *and not just the individual youth*, are fast emerging as an unique force to contend with. A hitherto debilitating dependence on middle peasants is starting to get replaced with liberal alliances forged with sections of the neutral population for credit, contacts, general assistance, and even leadership.

As for ADATS, the message is loud and clear. We are not doing enough. A more detailed occupational survey needs to be undertaken. The problems of youth in skill based jobs need to be better understood. *Ad hoc* efforts to train and place more youth in paying jobs need to be enhanced and systematised into a planned project measure. In short, we need a Youth Programme.⁷

A.4. Cases of single Coolie women and Coolie widows setting up petty businesses

BASELINE

1. Situation even after the Start of the Coolie Sangha

Once again, 77 Cluster Review Meets insisted on pouring their hearts out. 15 years back, even after the Coolie Sangha was established, it was thought that seeing a widow before starting on a journey or undertaking an important work was inauspicious. Single women/widows had no identity whatsoever, and there were stringent practices to keep them literally invisible. They had to wear white *saris*, were not allowed to wear bangles (because they tinkled and attracted attention), no *bindis* on their forehead, etc. They were not allowed to participate in any functions. Widows had to live in their parents *Puttina Inlu* (house of their birth) and were not given share in their husband's property. Single women were not given a share in parental property. They had no opportunity to start their own business. They were economically exploited, socially humiliated, and sexually abused.

Most worked as daily labourers. To tide over emergencies, they placed their children in bondage. *Ryots* did so as if they were doing them a favour, and they had nothing whatsoever to gain from the slave labour of innocent children. These children befriended the *Ryot's* cattle and slept in the mangers.

Their lands were left barren. Nobody extended any kind of support to them for the simple reason that they were not supposed to exist. To concern oneself with the plight of a widow or a single woman was to tempt fate. Most led their lives under the mercy of a long series of licentious men who abused them their whole lives long, and yet offered them a warped and perverted sense of security.

Only a handful of single Coolie women, usually the aged, ran petty businesses like selling vegetables, flowers, etc. under a highly exploitative *Gampa Vyaparam* (basket trade) system.

2. Recent Past

The 77 Cluster Review Meets could count a total of 99 single women who were rearing cattle, cultivating lands, or running petty business, 5 years back. The CSUs had helped 4 women get a share in their dead husband's properties. Due to awareness created by the Mahila Meetings these women were able to participate in village functions and go anywhere they pleased.

By 2002, the count went up to 214 women who were rearing cattle, cultivating lands or running petty business. Another 42 single women were dependent on daily labour, but refusing to be under any man. No one seriously followed superstition any more, so these women could mingle with everybody in village society.

EFFECTS

Today, the 77 Cluster Review Meets can count a total of 675 single women who are running petty businesses. These include petty shops, selling flowers, rearing cattle and sheep. 14 of

⁷ It is with this realisation that, a year back, we introduced a separate project objective in our 10 year Strategic Plan – Social Change Actively Introduced by Coolie Youth. We even conducted a planning workshop and made a separate LogFrame. But efforts are still in the pilot experimental stage. Please see <http://www.adats.com/studies/study.php?book=25>

them have incurred a loss and lost their capital. Another 20 women are cultivating their own lands and one is employed as a cook in a government hostel. Some of these women have built their own houses and even bought lands. Now these women are able to involve themselves in all forms of social activities.

In Chickballapur Taluk, 121 single women are working as skilled agricultural labourers. They are in high demand to work on vegetable plots and flower patches. In Naskunte Hosur, CSU Members helped a woman by giving her land, building a house and 6 sheep. Laxminarasamma was helped to remarry. In Chencharayanapalli Cluster, 4 single women report savings in their bank accounts.

Another 123 married women, who are NOT single and have NOT lost their husbands, have supported the struggles of single women for so long that they have got totally identified with them. They too have started their own business and are managers of their homes. Their families are happy and well off when compared to others in the village.

It is resolved in the Mahila Meeting that not a single woman without male support will ever go back to her parent's house. The Coolie Sangha will be everyone's *Puttina Inlu*.

B. STATE WELFARE RESOURCES ACCESSED

ACTIVITIES

The Coolie Sangha has a long tradition of struggle for poor people to get their due share of civic amenities and individual benefits from government anti-poverty programmes. When we undertook a process reengineering exercise, this *ad hoc* activity, which was earlier clubbed under the amorphous head of "community organisation" got structured and formalised into Customer Demands & Satisfaction (CD&S) surveys conducted once in 6 months.⁸

1. CD&S Surveys

4 bi-annual CD&S surveys were conducted in the past 2½ years when 16,573 Member Coolie families placed on record their most pressing problems. 63% of Member Coolie families who participated had just 1 demand each. 32% had 2-3 demands. Together, these accounted for 83% of the demands.

Table 3 : Number of CD&S Demands per Family

Member Coolie families	No of Demands	Total Demands
63%	Single Issue	39%
32%	2-3 Issues	44%
7%	More than 4 Issues	17%

Of 34,845 demands that were recorded, ADATS and the Coolie Sangha met only 15,635 (45%). Success Rates would have been considerably higher at 54% if not for socio-political reversals suffered in 2004.

⁸ Please see our 13th Consortium Progress Report dated September 2001 at <http://www.adats.com/documents/book3/book.php?id=0320>

Table 4 : Resume of Customer Demands & Satisfaction (CD&S) surveys

Agenda	Demands		No Action		Under Action		Fail		Success	
Monsoon 2002	12,995	100%	221	2%	4,233	33%	1,101	8%	6,978	54%
Summer 2003	7,130	100%	1,454	20%	1,322	19%	44	1%	4,247	60%
Monsoon 2003	6,799	100%	2,406	35%	1,037	15%	89	1%	3,234	48%
Monsoon 2004	7,921	100%	5,979	75%	744	9%	7	0%	1,176	15%
Total	34,845	100%	10,060	29%	7,336	21%	1,241	4%	15,635	45%

Some extremely emotive issues were identified and acted upon through the CD&S surveys. These brought out the best in the village CSUs. Food grains were collected within the village and 3 months stocks given to 606 children who were found to go to school on hungry stomachs. Similarly, clothes were collected for 57 children who did not have 3 pairs. Permanent solutions were found for 10 orphans and 3 blind children. 36 young Coolies were convinced to take care of their aged parents and 108 others were forced to give a share in their lands to their parents.

2. Electoral Strength

Village CSUs had access to 639 elected GP 2000 Members – 168 who themselves were CSU Members, plus 471 allies. Having absolute majority in 49 of 95 Gram Panchayats helped. Though the Gram Panchayats themselves had a limited number of benefits to offer, their electoral strength influenced the functioning of Taluk and Zilla Panchayats through whom the majority of government schemes were implemented.

4 Members of the State Legislative Assembly and 2 Members of Parliament could also be counted upon, though this led to many confrontations with “their” village touts and political agents.

3. Corruption Survey

From October 2003, a 3 month long campaign to document corruption and malpractice was undertaken in 4 of 5 Taluks. Evidence was gathered by each and every village CSU on the misuse of funds meant for drought relief works and anti-poverty schemes. Most civil works were cheap and shoddy. Member Coolies could easily estimate their cost. Officials accepted these estimates, but requested that a 20% overhead be added to cover transaction costs they incurred.

However, when actual bills they had drawn from the government treasury were ferreted, differences were found to be truly staggering. No government official, contractor or political agent had thought that the Coolie Sangha would go so far. The newly enacted Karnataka Right to Information Act came in handy.

Huge grassroots learning was obtained on the audacity and not-so-subtle modality of these crooks. Hardly any rice was distributed under the infamous Food for Work programme, in spite of truck loads arriving every month. Junior Engineers, employed by Taluk Panchayats to directly implement works without contractors/middle men, were the most rotten and corrupt of them all. They enjoyed a lucrative nexus with political touts-turned-contractors and it would be naïve to imagine that MLAs and MPs were unaware.

There were no direct results worth mentioning. Moneys were not recovered. Wrongs were not righted. We cannot claim to have made a dent in the culture or practice of corruption. But perhaps the true and lasting accomplishment was 2 fold.

Firstly, even political allies and friendly *Ryots* were exposed to be the crooks they were. They fell down from high pedestals of Patrons-to-be-emulated that they had placed themselves upon. This is bound to have long term effects in building autonomy in the Coolie caste-class mindset.

Secondly, the Coolie Sangha demonstrated that it was not beholden to any political formation, even when electoral alliances were forged out of necessity. This will build the credibility of the Coolie Sangha as a truly independent body, on the side of the Voter.

4. Strikes, Representation, and Shows of Strength

There were far fewer Taluk level struggles during the past 2 years than ever before. Yet general strikes did take place. The first was against corruption. Not a single demonstrator budged till the Junior Engineer was suspended and matter referred to the *Lokayukta*. He was eventually dismissed from government service.

3 other shows of strength, each with a gathering of over 25,000 persons, were held under various pretexts during the past 2 years. The real purpose was to remind the general public that the Coolie Sangha was the largest single grouping in the region.

Immediately after suffering a drubbing in 2004, the functioning of Fair Price Depots under the public distribution system became a focus of attention. Dozens of village level struggles took place, and the Coolie Sangha demonstrated that it was not a force to be written off. This did a lot to boost the sagging morale of ordinary Member Coolie families.

Offending shops were sealed by the public, and Food Inspectors forced to come to the spot and set matters right. In many cases, the offender's license was cancelled. 2 Taluk level strikes were organised with tens of thousands assembling to demand that subsidised food grains be sold at prescribed prices. Finally, the government relented. Tahsildars pasted official circulars disclosing the monthly stock and subsidised rates of various food grains in front of every single Fair Price Depot.

B.1. Trend and details of rent-free welfare resources acquisition, Rupee Terms, Taluk-wise

BASELINE

1. History of Corruption

62 Cluster Review Meets discussed this Sub Effects indicator. They recalled that 15 years back, most CSU Members knew nothing about how the government and Panchayat Raj Institutions functioned. A handful of petty leaders, contractors and government officials totally controlled access to welfare schemes. People had to bribe them to access any government scheme. Village touts who knocked off about 75% of benefits meant for the poor, kept back a portion for themselves, and gave the rest to government officials.

In 4 villages of Siddalaghatta taluk, 15 free houses built by contractors were of such low quality that no one could live in them. They had forged the signatures of beneficiaries and cashed in their bills. 6 CSU Members recalled getting cheated by village touts when trying to obtain a government loan. 12 others took IRDP loans and directly gave 25% as a bribe to the Bank Manager.

5-10 years back, a handful of Coolie youth from each Cluster learnt about welfare schemes like free housing, *Bhagya Jyothi* for free electrification, etc. They got their information from newspapers, television and personal contacts they had in the Taluk headquarter towns, and educated their CSU Meetings. But they had no idea about the execution of civil works and devious *modus operandi* of contractors. CSU Members who got elected into the Gram Panchayats also shared information on government welfare schemes in the CSU Meetings and Cluster Meets.

But, in due course, these youth and the GP Members themselves started getting corrupt. Contractors, government officials and village touts co-opted them into the system.

By 2002, with the streamlining of community organisation efforts within ADATS and the Coolie Sangha, by introducing CD&S surveys, more than 80% of CSU Members themselves began to obtain first hand knowledge on most welfare schemes of the government. They were able to question government officials on cases of irregularities. The corruption survey taken up by village CSUs was a huge educator. It revealed that only 50% of the allotted moneys were spent on implementing works.

But corruption still continued. They still had to bribe Village Accountants to get *Pahani* copies to prove they were the actual cultivators of their lands, mutation copies to transfer titles from parents to children, caste certificates to claim reservation benefits like hostel seats, etc.

Yet another source of corruption which effected day to day living was the public distribution system. Many Coolie families were unable to buy their allotted share of food grains from the Fair Price Depots because they did not have ready cash when the stocks arrived. So Fair Price shopkeepers were able to sell huge quantities of subsidised food in the black market.

2. Housing as a case in point

Against this background, we will use just one difficult-to-obtain state resource, free government housing, to examine this Sub Effects indicator on trend and details of rent-free welfare resources acquisition.

There are several reasons why free houses from the government are avidly sought after by the poor in semi arid drought prone regions such as these. To begin with is the obvious one that everyone wants the comfort of a proper roof over their heads. Then there is the value of the benefit and family asset creation – Rs 20,000 is a huge sum of money. The other is the labour it provides. Even the building of a single house can keep 2-3 families busy for a whole year. The construction of 15-20 “group houses” in a village guarantees that the entire village is profitably employed a whole summer long.

Then there are those non-material reasons. Owning a house signifies one’s citizenry within the village. Having a permanent address increases social standing, self respect, credit worthiness and overall credibility. It proves that one has the right contacts and *capacity* to access substantial state resource.

And finally, there is the sector itself. Construction spurs the economy. Our data shows that for every 2 houses that the government builds in a village, 1 more comes up through self effort.

It is not easy to get free houses sanctioned by the government. The competition is vicious. Village touts and petty contractors vie with each other to get houses sanctioned for their followers. This is what allows the Junior Engineers to extract bribes of Rs 2,000 to Rs 5,000 per house. There are many non CSU villages where there is not a single flat roofed house in the poorer quarters, and sanitation is non existent. The poor live with a constant risk of summer fire, children are prone to get sick, and everyone is exposed to the elements. People in such villages cannot safe keep even meagre personal belongings, let alone store agricultural implements or rear small livestock. Single women in these poorer quarters live with absolutely no night-time security whatsoever.

We have datamined housing information for 28,531 active and inactive CSU families.⁹ As on today, 6,205 (22%) of them live in very bad thatched huts, 1,810 (6%) live in modest houses,

⁹ 4,753 families who joined the village CSUs for the very first time in 2004 and 2005 were excluded from this study in order to allow authentic comparison.

and 1,041 (4%) in rented houses. 6,781 (24%) live in government built houses, and 12,226 (43%) families live in self built good houses. We have no data for 468 (2%) families.

Table 5 : State of Housing of 28,531 Coolie families (March 2005)

House Type	Bagepalli				Chickballapur				Chintamani			
	2002		2005		2002		2005		2002		2005	
Bad Houses	3,255	30%	2,717	25%	1,017	22%	1,009	22%	1,685	21%	1,497	19%
Modest Houses	311	3%	269	3%	709	16%	759	17%	493	6%	454	6%
Rented Houses	442	4%	424	4%	178	4%	180	4%	249	3%	269	3%
Government Built	2,089	19%	2,705	25%	796	17%	852	19%	1,291	16%	1,433	18%
Good Houses	4,263	40%	4,380	41%	1,536	34%	1,592	35%	4,078	51%	4,213	53%
Don't Know	363	3%	228	2%	325	7%	169	4%	124	2%	54	1%
	10,723	100%	10,723	100%	4,561	100%	4,561	100%	7,920	100%	7,920	100%

House Type	Siddalaghatta				Gudibanda				Total			
	2002		2005		2002		2005		2002		2005	
Bad Houses	1,222	36%	700	21%	236	12%	282	14%	7,415	26%	6,205	22%
Modest Houses	176	5%	170	5%	150	8%	158	8%	1,839	6%	1,810	6%
Rented Houses	119	4%	87	3%	88	4%	81	4%	1,076	4%	1,041	4%
Government Built	438	13%	968	29%	834	42%	823	42%	5,448	19%	6,781	24%
Good Houses	1,235	37%	1,413	42%	652	33%	628	32%	11,764	41%	12,226	43%
Don't Know	159	5%	11	0%	18	1%	6	0%	989	3%	468	2%
	3,349	100%	3,349	100%	1,978	100%	1,978	100%	28,531	100%	28,531	100%

EFFECTS

1. Housing Results

The overall figures show that 1,210 LESS number of families live in bad houses, 29 LESS in modest houses, and 35 LESS in rented houses. This is good since it means these 1,274 families now live in better than bad or modest houses.

1,333 MORE live in government build houses, and 462 MORE in good houses. These 1,795 families have improved their situation in the past 2½ years – 74% with government assistance, and 26% with their own resources.

Table 6 : Changes in House Type from 2002 to 2005

House Type	Bagepalli	Chickballapur	Chintamani	Siddalaghatta	Gudibanda	Total
Bad Houses	- 538	- 8	- 188	- 522	+ 46	- 1,210
Modest Houses	- 42	+ 50	- 39	- 6	+ 8	- 29
Rented Houses	- 18	+ 2	+ 20	- 32	- 7	- 35
Government Built	+ 616	+ 56	+ 142	+ 530	- 11	+ 1,333
Good Houses	+ 117	+ 56	+ 135	+ 178	- 24	+ 462
Don't Know	- 135	- 156	- 70	- 148	- 12	- 521

1,333 houses worth Rs 26.66 million were accessed from the government these past 2½ years through struggle and representation. Most of this was in 2003 and early 2004.¹⁰ These increases were, as we have just seen, compensated by corresponding drops in bad, modest and rented houses.

¹⁰ The Karnataka state government hardly functioned in 2004, and the Coolie Sangha had suffered a severe socio-political drubbing in Bagepalli, Gudibanda and Siddalaghatta Taluks.

The maximum number of free government houses were obtained in Bagepalli and Siddalaghata Taluks. 2½ years back, Siddalaghata had the worst housing problem with 36% of Coolie families living in bad houses. This was closely followed by Bagepalli with 30%. Results in such a short span were truly impressive with percentages dropping to 21% and 25% respectively.

We hardly made any dent in Chickballapur and Chintamani Taluks. Data for Gudibanda shows lopsided figures.

2. Corruption

Many Coolies have started going to different government offices on their own. They approach officials directly, bypassing village touts. This has reduced corruption to a large extent because what is left of their decency and sensibility prevents officials from directly demanding bribes when middle-men are not around. Bribe taking is near ZERO in the delivery of basic services.

This Effects Monitoring exercise threw up dozens of concrete examples that describe a mixed picture where government officials and village CSUs continually play cat and mouse, with the former trying to get away with whatever they can.

- In Bagepalli Taluk, 106 civil works worth Rs 4,561,000 were carried out by CSU Members themselves. Nearly 500 bags of rice were distributed from the Gram Panchayat warehouses.
- In Chickballapur, Chintamani, Siddalaghata and Gudibanda taluks, CSU Members said that they had, in the past 2 years, got 495 *Ashraya* houses, 12 group houses, 2 temporary title deeds, 318 *Bhagya Jyothi* electricity connections, 381 Ration Cards, 63 Old Age Pensions, 1 *Anganwadi* crèches, 22 street lights, 14 title deeds, 15 free sites, 4 bore-wells, 5 hearing aids, 2 IRDP loans worth Rs 12,000 – all without a single Rupee bribe.
- 558 works worth Rs 13,661,000 were executed reasonably well, though not by CSU Members, in Mitemari hobli.
- In Siddalaghata taluk only half of the allocated money was utilized in Taluk Panchayat schemes like road construction, drainages, bridges etc. Coolies succeeded 100% in controlling corruption in local hospital and Fair Price Depots in 2 of 3 Areas. They forced the Gram Panchayats to prominently display budgets on notice boards. Corruption has reduced in hospitals and members are able to get their land documents with little or no corruption because of computerization. Agriculture department continued to be corruption free. Revenue and Police departments continue to be corrupt.
- In Lagumaddepalli Cluster, CSU Members stopped 4 government works because of poor quality and made sure that government officials themselves implemented these works without contractors. While at it, they fought local corruption and got 10 Ration Cards in 3 villages.
- In D. Kothapalli Cluster, CSU Members said they could not recollect a single case of rent-seeking in the past 2 years. The Corruption Survey has been that effective.
- In Polanayakanapalli, CSU members stopped an attempt by a contractor to claim a bill for fictitious works that were never done. Tackling this issue led to the Junior Engineer being suspended.
- In Rascheruvu Cluster, members said 75% of the government benefits accessed were rent-free.

- In Vadigiri, 2 de-silting works and 1 diversion channel sanctioned under the drought relief budget were being done using heavy machinery. All the villagers got together under the leadership of the CSU and stopped it.
- In Buduguvarapalli Cluster, Members said Rs 78,000 was sanctioned for road work and 60,000 utilized and Rs 5,000 was sanctioned for drainage work and Rs 4,000 utilised.
- In Ankanagondhi Cluster, 10 CSU Members each paid Rs 2,000 as bribe to get *Ashraya* houses sanctioned.

B.2. Taluk-wise details of poor families brought under welfare umbrella

BASELINE

Secondary data extracted from the bi-annual CD&S surveys reveal 6 types of issues that village CSUs struggled for, with a fair degree of success:

- Rights Issues – agricultural subsidies, land titles & food ration cards.
- Child Issues – hostel seats, bus passes & disability pensions.
- Senior Citizen Issues – old age pensions & bus passes.
- Women's Issues – widow pensions, bathrooms, chullas & gobar gas.
- Individual Civic Benefits – free housing, electrification, roads & drains.
- Village Amenities – milk collection societies, water taps, street lights & special government schemes.

A comparison of 4 different six-month agendas shows a remarkable uniformity in the number of Demands under these categories. Success Rate was acceptable at between 47% and 59% in the 3 agendas undertaken in 2002 and 2003. But it plummeted to a mere 19% in latter half of 2004 largely due to non-functioning of the Karnataka State government during that 6 month period.¹¹ Village CSUs saw little point in making their Summer Agenda 2004. But by August, patience ran thin and most Taluks decided to go ahead and record the pressing needs of Member Coolie families to create the Monsoon Agenda 2004.

Table 7 : Six monthly Trend in CD&S Demands & Success

	Monsoon 2002		Summer 2003		Monsoon 2003		Monsoon 2004	
Demands	3,939	100%	4,030	100%	3,044	100%	3,908	100%
No Action	64	2%	819	20%	937	31%	2,757	71%
Under Action	1,266	32%	821	20%	612	20%	403	10%
CSU Reject	27	1%	23	1%	1	0%	2	0%
Gov Reject	163	4%	18	0%	20	1%	11	0%
Fail	77	2%	23	1%	50	2%	6	0%
Success	2,342	59%	2,326	58%	1,424	47%	729	19%

¹¹ Elections to the Karnataka State Legislative Assembly gave an uncertain verdict on 14 May 2004. It took weeks of wrangling to set up an uneasy coalition. A full fledged Cabinet could not be sworn in for more than 6 months. Government ran at the behest of bureaucrats and established administrative practices. While routine functions of revenue, health, education, etc. continued to be performed, policies regarding development, investment, etc. were on hold. Rural development, and especially activities like drought relief, housing, water supply, social security, etc. were worst hit due to the state of limbo that prevailed.

EFFECTS

With an altering of the power balance within village society, the Coolie Sangha has accumulated considerable clout and socio-political presence at the Taluk level. They use their functional unity to satisfy the needs of their members. Over time, and in a considerable section of the membership, this built an unshakeable loyalty. Non CSU families have long accepted the presence and efficacy of the village CSUs.

Village CSUs have become savvy in filtering out demands that cannot be met due to procedural limitations, giving little excuse for officials to procrastinate. But they have not seriously attempted to influence the *type* of welfare measures meted out by the government or even the procedures guiding their implementation.

C. FAMILY AND SOCIAL DEVELOPMENT DELIVERED BY COOLIE WOMEN

ACTIVITIES

1. Mahila Meetings

In 2004, nearly 80% of the 556 weekly Mahila Meetings were held on fixed days every week in each and every village. Regularity was fairly high even in Bagepalli and Gudibanda taluks which faced serious problems after a severe socio-political drubbing.

In 2005, coverage dropped to 434 villages due to a filtering out of turncoats and opportunists. These past 3 months, ALL 434 Mahila Meetings are being held with a 100% regularity.

Each January, memberships were changed to the names of women family managers identified by the Mahila Meetings. Simultaneously, token memberships that had crept in through clever male manipulation to appear politically correct and claim undue advantage, were reverted.

Today, 36% of CSU membership stands in the names of women. Irrespective of who represents a family in the village CSU, membership benefits the entire family. But this figure shows that 4,727 Coolie women genuinely represent their respective families within the Coolie Sangha.

Coolie women did not confine themselves to discussing “their” particular problems. Every topic under the sun, which was in the ambit of the Coolie Sangha, was on their agenda also. Most Mahila Meetings consciously refused to seek male support to tackle problems. But when they did, Coolie men were generous and forthcoming, even for issues that were feminist in character.

3 rape issues were taken up with the police and the rapists arrested and sent to jail. 1 second marriage was stopped and the husband arrested. Thousands gathered to forcibly till a widow’s lands and hand it over to her in spite of blatant police/official support for the usurper. Coolie women took issue against several illicit liquor shops.

Strikes and demonstrations in front of Gram Panchayat offices abounded in spite of the Coolie Sangha and their allies controlling most of them. Unlike conventional political parties, village CSUs never lost sight of Voter interests due to any political compulsion. Drinking water problems were solved. Primary Health Centres were censured. Cheating at milk collection societies was prevented.

2. Petty Credit

ADATS Mahila Trainers sat *in camera* with batches of older women CSU Representatives, Village Health Workers (VHWs) and cheque signatories to review the usage of their *Vokkaku Sanchi Duddu (VSD)* capital. When the EU Consortium and SCNZ budgets ran out, Sangha Funds were liberally used to replenish “lost” capital.

- Chintamani Taluk had a *VSD* capital of Rs 248,000 (100%). Of that Rs 65,000 (25%) was reported as lost. In their wisdom, ADATS Mahila Trainers replenished only Rs 29,500. 13 new villages were given starter grants of Rs 2,000 each.
- Siddalaghatta had a *VSD* capital of Rs 227,000 (100%) in 80 Mahila Meetings. Rs 79,400 (35%) was reported as lost. For reasons best known to them, ADATS Mahila Trainers refused to replenish. Instead, 12 new villages were given starter grants of Rs 2,000 each.
- 2 new villages from Chickballapur Taluk were given starter grants of Rs 2,000 each.
- *VSD* capital of 52 Mahila Meetings from Gudibanda Taluk was enhanced by Rs 2,000 each in 2004. Another 8 new villages were given starter grants in 2005.

3. VHW Training

Early in 2003, ADATS Mahila Trainers took the help of community health practitioners to review the performance of all 495 VHWs from 5 Taluks.¹² 276 VHWs were identified for technical training. Some were fresh appointees who had never undergone a formal training, but most were older VHWs who had “forgotten” their skills.

These 276 VHWs were trained, in small batches, on maternity care at CSI hospital, Chickballapur. Only 85% passed. 41 were declared un-trainable and these Mahila Meetings had to select fresh candidates and resend them for training. After all the rounds of training were over, all 495 VHWs were provided with brand new kit bags, instruments and delivery kits.

Over the past 2 years, VHWs have attended many other 2 day sessions. They were taught/refreshed techniques to motivate women to undergo family planning operations,¹³ deal with white discharge and other reproductive ailments, list physically challenged children, identify visually impaired persons, oriented on HIV/AIDS, etc. Of special mention is the hands-on training given by ADATS Mahila Trainers and Case Workers to take patients to hospitals for cervical cancer follow-up treatment, prolapsed uterus operations, follow-up on children’s ailments, etc.

4. Reproductive Health Camps

VHWs regularly screened women from Member Coolie households. Many cases of irregular periods, abnormal cramps, white discharge, etc. were treated in the village itself. When the number of cases they could not treat mounted, VHWs asked their Mahila Trainers to organise cervical cancer detection camps at the respective Taluk headquarters. Over the years, all this has become a standard operating procedure within the Coolie Sangha.

These camps were held by doctors, nurses and technicians from several hospitals in Bangalore with whom we have longstanding relations.¹⁴ They met their own expenses and we only had to find resources to subsidise medication costs. Though the 16 year old effort was initially only for cervical cancer, it has since been broadened to include ALL women’s cancers. In the past 3 years, 2,494 women were brought by their respective VHWs to 26 such camps. Medication was given out to 1,262 women and their sexual partners. Most had single partners. But many among 274 women from Siddalaghatta Taluk and 121 from Bagepalli town

¹² In March 2003, there was much discussion as to whether we should run a technically sound community health programme. We decided against it. We recognised that our core competency was to empower women and not health *per se*. We realised that the fruit of our work could act as a platform for other actors – government as well as private – to build upon and tackle specific health related issues.

¹³ The decision that women would undergo family planning operations was taken at the grassroots, many years back, after broad feminist discourse in all the villages.

¹⁴ Central government run Kidwai Memorial Institute of Oncology, St. John’s Hospital and MS Ramaiah Hospital.

had multiple sexual partners (2 HIV+ cases were detected). 32% of those who attended were treated for excessive white/red discharge. There were only 37 cases of 2nd and 3rd stage cancers, and they were sent to Bangalore. There was a surge of 6 cancer related deaths in 2004, all from Bagepalli Taluk where some Mahila Meetings faltered in their everyday functioning due to loss of internal discipline.

219 Coolie women were diagnosed with prolapsed uterus due to faulty parturition practices. They had been silently suffering this excruciatingly painful condition for many years. Out of those diagnosed in 2003, 11 from Bagepalli, 4 from Chickballapur and 8 from Siddalaghatta could not be assisted for medical reasons. The remaining 196 (90%) were operated upon and relief was palpable. Individual families from Switzerland helped subsidise their operation bills through Action für den Coolie Sangha.

Over the years, the number of “false alarms” with VHWs bringing not-so-serious patients to cervical cancer detection camps has fallen to a negligible number. This indicates the proficiency of the first-line health care providers.

Table 8 : Cervical Cancer Detection Camps & Treatment

Year	Camps	Attended	Treated Both partners	Excess white/red discharge	Prolapsed Uterus	Cancer	Deaths	HIV +	False Alarm
2002	10	1,212	463	216	102	25	1	-	405
2003	7	700	286	270	81	2	-	1	60
2004	8	755	392	307	35	10	6	-	5
2005	1	127	121	4	1	-	-	1	-
Total	26	2,494 100%	1,262 45%	797 29%	219 8%	37 1%	7 -	2 -	470 17%

5. Family Planning operations

ADATS Mahila Trainers and the village Mahila Meetings did a fantastic job in motivating women to undergo family planning measures. A total of 427 Coolie women got operated in the past 2 years.

A government hospital in bordering Andhra Pradesh performed the operations and gave patients an incentive subsidy which covered their bus fares and transaction costs. Once again, ADATS bore incidental costs of antibiotics and painkillers, food for patients/attendants, local transport, etc.

Birth control operations were most popular in Bagepalli and Chintamani Taluks which account for 34% and 33% respectively, of cases attended. Chickballapur and Gudibanda Taluks need to do much more to motivate women to get operated. 70% of the women have really profited since they have got operated after 1-2 children. But 14% of the operations seem perfunctory since they were performed after multiple parturition – the only consolation being better late than never...

Table 9 : Family Planning surgeries conducted

Year	Attended	After 1 child	After 2 children	After 3 children	3 And above
2003	208	49	82	42	35
2004	174	21	110	28	16
2005	44	10	25	2	7
Total	427 100%	80 19%	217 51%	72 17%	58 14%

6. Eye Camps

Eye camps were an emotive activity taken in response to a desperate cry from senior citizens. 1,932 were checked up and 245 cataract operations performed. EU Consortium and SCNZ funds were used to supply spectacles to 853 patients.

Table 10 : 10 Eye camps

Year	Attended	Cataract Operations	Supplied Spectacles
2003	818	105	230
2004	418	78	80
2005	696	62	543
Total	1,932	245	853

7. Children's Health

It is an established practice in the village CSUs that *Balakendra* Teachers identify children who fall sick and immediately inform their Village Health Workers, who render first-aid treatment and take the seriously ill to hospitals. In any case, most VHWs visit the *Balakendra* on an everyday basis. 80% of this activity is self-financed with Sangha Funds.

Annual health check-ups of all Coolie children is a 2 year old activity added on to this effort from the 2003-04 school year onward, with support from the New Zealand government. ADATS Case Workers and Public Health Nurse visited all the villages to check-up each and every school going CSU child. Thousands were diagnosed and treated on the spot. Hundreds were referred to middle level hospitals for ailments like ENT, heart, skin, dental problems, asthma, etc.

A handful of children with serious ailments were referred to major hospitals for further treatment. ADATS Case Workers and Mahila Trainers negotiated with these hospitals for subsidised treatment. They assisted parents to actually take their children to the city, and made arrangements for them to stay with their wards.

Table 11 : Annual check-up of school going children

School Year	Mode	Treated on the spot	Referred to middle level & major hospitals
2003-04	2 Health Camps in Gudibanda and Bagepalli	241	12
	17,845 children through <i>Balakendra</i> Visits	288	37
2004-05	18,351 children through <i>Balakendra</i> Visits	994	325
Total		1,523	374

8. Children's Schooling

17,845 children from 492 village CSUs were supported in 2004 to attend government schools in their villages. This activity was managed by as many CSU appointed/paid-for *Balakendra* Teachers. 78% of school-age children (i.e. 5-16 age group) from Normal families in these CSUs were in school.

Today, in March 2005, 18,351 children from 433 villages are supported by their respective CSUs. 87% of school-age children from Normal families in these CSUs are in school and college. This remarkable achievement should be viewed against a background where, 27 years back, not a single Harijana or Tribal child ever crossed even primary school!

Girls constitute 44% of the total High School children – something that would not have happened without very many years of concerted attention on the girl child.

Table 12 : Gender Disaggregated Details of Children in School (as on 31 March 2005)

	Children		Boys	Girls	SC/ST	Middle	Upper
Primary School (Class 1 to 5)	8,498	46%	50%	50%	60%	16%	24%
Middle School (Class 6 to 7)	4,042	22%	53%	47%	59%	17%	24%
High School (Class 8 to 10)	4,792	26%	56%	44%	56%	17%	27%
Pre University Course	757	4%	65%	35%	51%	15%	35%
Degree	218	1%	74%	26%	55%	13%	32%
Diploma/Other	39	0%	85%	15%	38%	23%	38%
NFE	2	0%	100%	0%	100%	0%	0%
Total	18,351	100%	53%	47%	58%	17%	25%

ADATS and the Coolie Sangha have 3 sources of support for child related activities:

- 101 village CSUs run their own child support activities exclusively with Sangha Funds and receive absolutely no outside assistance, except for sporadic assistance in the form of decentralised grants from this EU Consortium Programme. 21% of our children are under this arrangement.
- In 222 villages, self-financed activities are complemented with minimum support to train/support *Balakendra* Teachers under a modest NZ government support scheme.¹⁵ 58% of our children receive this enhanced attention.
- In 110 villages a full fledged children's programme is being implemented for the past 8 years, with support from Save the Children, New Zealand. The remaining 21% of our children are the lucky ones who get it all from a community sponsorship programme!

Table 13 : Sources of Support for Child Related Activities (as on 31 March 2005)

	CSU Own Efforts		NZ government		SCNZ Programme		Total	
	CSUs	Children	CSUs	Children	CSUs	Children	CSUs	Children
Bagepalli	69	2,810	-	-	53	1,681	122	4,491
Chickballapur	6	158	53	2,442	-	-	59	2,600
Chintamani	8	235	116	5,443	-	-	124	5,678
Siddalaghatta	18	679	53	2,716	8	458	79	3,853
Gudibanda	-	-	-	-	49	1,729	49	1,729
Total	101	3,882	222	10,601	110	3,868	433	18,351
	23%	21%	51%	58%	25%	21%	100%	100%

9. Spending Sangha Funds

Mahila Meetings did an excellent job in diligently spending their moneys on children's schooling, community and referral health, support to senior citizens and a host of other CSU activities. There hasn't been a single complaint of wrongful usage reported from anywhere.

In the 2 year period April 2003 to March 2005, Sangha Funds worth Rs 7.51 million were expended. Rs 6,007,146 (80%) was their own money that they themselves had collected, and Rs 1,501,868 (20%) were top-up grants given from the EU Consortium.

¹⁵ Please see the ADATS/VASS 1st Progress Report dated January 2005 at <http://www.adats.com/documents/book8/book.php?id=0804>

- Rs 2,842,807 (38%) on VHW stipends, monthly medicine kits, organising health camps, and referring seriously ill patients to hospital.
- Rs 4,111,010 (55%) on children's scholarships, *Balakendra* Teacher stipends and maintenance of *Balakendra* buildings.
- Rs 555,197 (7%) on relief measures like additional old age pensions, legal aid, aid distress, etc.

In 2004, decentralised grants worth Rs 1,183,368 were given out to supplement Sangha Funds spent on scholarships to school going Coolie children. Another Rs 318,500 was given out to supplement community and referral health expenditures. Though these amounted to just 20% of the total Sangha Funds expended, these “top-up” grants were lifesavers for new CSUs with insufficient organisational savings.

10. Women Functionaries

Over the past 2 years, the Mahila Meetings have gradually replaced many of the older cheque signatories with younger women. This has not been easy since it often implied an unintended insult to the older, often uneducated, signatory. 50% to 75% of elected cheque signatories are now fairly efficient. They keep themselves informed of bank balances, peruse financial reports, and apply their minds before signing cheques.

68 women were elected as Women's Committee Members to implement the Women's Fund in 1997. They did much more. They quickly gained a status on par with (mostly male) Cluster Secretaries. Much credit for achievements in the Coolie Sangha as a whole – not just with women – has to be given to them. After 5 years, this post was abolished in 2002. But more than half of them don't seem to have noticed! 36 (ex) WC Members continued to be active in the Coolie Sangha, even without any formal position or monthly stipend. They attend all the Cluster Meets and Taluk CS Meetings. During the past 2 years, these women functioned as an informal gender watchdog committee.

In May every year, 5 new Taluk Secretaries were elected. The 8 year old “alternate by sex” clause has become a matter of fact. The past 3 years has seen 8 women elected as Taluk Secretaries – the highest elected position within the Coolie Sangha. 7 of them have functioned on par with male counterparts. They were as efficient as the men before/after them in travelling to the villages, conducting meetings and monitoring activities. But there always is room for improvement in political presence, assertion, and negotiation weight.

We are not suggesting that all these women functionaries enjoyed a smooth sailing. There were odd instances of male instigated pressure to change cheque signatories and VHWs for being “too strict”. But the Mahila Meetings did not budge in even a single case.

C.1. Proportion of cases of intervention in domestic violence successfully resolved by Mahila Meeting

BASELINE

1. History

60 Cluster Review Meets discussed this Sub Effects indicator. 10-15 years back, domestic violence was common in all the villages. It was ignored because everyone felt that these were private affairs of individual families. In Somnathpura Cluster, CSU Members recalled at least 10 cases of men who had thrown their wives out of the house when they were drunk. In Vadigiri Cluster, CSU Members said 2 women had jumped into wells and committed suicide, and another 2 had returned to their parents' homes (*Puttina Inlu*). Chokkanahalli Cluster iden-

tified 6 families from 2 villages where men did not give any of their earnings to their families. Another 4 men had 2 wives each.

There were many practices that led to it. When girls attained puberty, the fact was publicized through the *Nalugulu* ceremony. Apart from being an unimaginably humiliating mating ritual, it was tantamount to an open invitation to one and all, announcing that their daughter was ready. The consent of the girl was never sought when arranging marriages. Even her parents did not bother to uncover the antecedents of the boy and his family. Not a single woman was remarried after her husband's death, whereas *every single* widower remarried within 11 days – even before they conducted the death ceremonies of their first wives.

Alcohol was another cause for domestic violence. 10 villages from Chintamani report struggles to stop selling *Arrack* in the villages. Though drinking did not stop, some amount of calm and decency was obtained.

5-10 years back, the CSU & Mahila Meetings began to take note of this issue. They decided that they would “interfere” in family matters. They stopped 51 cases of domestic violence, including one from a non-CSU family. Mahila Meetings resolved that if a husband beat his wife, his CSU membership would automatically be suspended. But this did not work out too well. Transferring membership to the wife’s name was only a token gesture. The family could still receive full benefits from ADATS and the Coolie Sangha.

2. Recent Past

In 2002, 41 cases of domestic violence were identified and the Mahila Meetings solved 27 in the villages. 8 cases went up to police stations. They failed to solve 6 cases. In Buduguvarapalli Cluster, a husband killed his wife.

Domestic violence had considerably reduced, but women were still scared of their husbands. They realized that while the Mahila Meetings offered a platform to express problems, they could not give physical protection in the privacy of bedrooms. Men too started getting scared. They feared that women would get together and humiliate them if they misbehaved. This uneasy standoff calmed matters to some extent.

Secondary data gleaned from the bi-annual CD&S surveys shows that the village Mahila Meetings have tackled a total of 156 cases of domestic violence in the past 2 years, with a Success Rate of 79%. This substantiates their claim that domestic violence has almost completely been controlled.

Table 14 : Domestic Violence

Agenda	Demands		No Action		Under Action		Fail		Success	
Monsoon 2002	82	100%	1	1%	9	11%	-	-	72	88%
Summer 2003	21	100%	-	0%	-	-	-	-	21	100%
Monsoon 2003	24	100%	3	13%	-	0%	-	-	21	88%
Monsoon 2004	29	100%	20	69%	-	-	-	-	9	31%
Total	156	100%	24	15%	9	6%	-	-	123	79%

Mahila Meetings went further to help 42 single women (widows/deserted) get property rights from their dead/living husbands. Once again a remarkable Success Rate of 43% on this difficult action point.

Table 15 : Support to Widows/Deserted Women to get Property Rights

Agenda	Demands		No Action		Under Action		Fail		Success	
Monsoon 2002	9	100%	-	-	1	11%	2	22%	6	67%
Summer 2003	17	100%	6	35%	5	29%	-	-	6	35%
Monsoon 2003	8	100%	2	25%	-	-	-	-	6	75%
Monsoon 2004	8	100%	8	100%	-	-	-	-	-	0%
Total	42	100%	16	38%	6	14%	2	5%	18	43%

In the past 2 years, they persuaded 1,023 men (from free-of-strife homes) to register lands and houses as joint properties in the names of husbands and wives – the best insurance against desertion. Unfortunately, due to an overt patriarchy in the bureaucracy, they were stalled at every step with legal and procedural hurdles. Senior taluk government officials actually “counselled” husbands to beware their wives!

Finally, only 133 (13%) husbands managed to actually execute property transfers. But instead of dispiriting them, the resolve of the Coolie Sangha as a whole, across the sex divide, has been steeled.

Table 16 : Register Agricultural Land as Joint Property

Agenda	Demands		No Action		Under Action		Fail		Success	
Monsoon 2002	871	100%	3	-	746	86%	8	1%	112	13%
Summer 2003	55	100%	35	64%	17	31%	-	-	3	5%
Monsoon 2003	18	100%	14	78%	3	17%	-	-	1	6%
Monsoon 2004	79	100%	61	77%	1	1%	-	-	17	22%
Total	1,023	100%	113	11%	767	75%	8	1%	133	13%

EFFECTS

Stopping domestic violence is, at best, a tenuous achievement. It will recur. What is laudable is that the Mahila Meetings have ushered in a climate where it will not be tolerated, and there will be severe consequences to pay.

It is truly astonishing that the institution of marriage itself is identified as tenuous, incapable of providing women with security. Instead, Mahila Meetings identify property rights as a far more reliable guarantor of security. They are poised to make groundbreaking accomplishment.

C.2. Trends in Coolie Women's Health

BASELINE

Village Health Workers (VHWs) are first-line health care providers at the village level. They immediately respond to ailments with first aid and pre-PHC treatment. In the beginning, 27 years back, many of them were traditional birth attendants. This is not so any more.

Today, they are a formidable cadre that empowers Coolie women. It is through the VHWs that ADATS and the Coolie Sangha are able to implement a gender integration policy, wherein “women’s programmes” to address sex specific problems are kept to a bare minimum.

To all intents and purposes, it is the VHWs who “run” the Mahila Meetings in each village on a fixed day every week with a stubborn regularity. Through this forum, Coolie women are involved in all and every facet of Coolie Sangha functioning at the village, Cluster and Taluk

levels. By and large, these CSU appointed and paid-for village staff were extremely effective in strengthening women at the community and family level.

Some years back, the Mahila Meetings recognised that addressing strategic gender needs (the politics of women's empowerment) was not enough. Community and referral health were vital to address practical gender needs. Many VHWs were weak in the nuts and bolts of a community health activity. They went about to set this right.

EFFECTS

Today, we can confidently claim that there is not a single Coolie woman, anywhere in these 5 Taluks, who has an unattended reproductive ailment. This is fantastic claim that can be made only after 16 years of solid gender integrated work by ADATS Mahila Trainers and the village Mahila Meetings. They have literally shattered middle class moralities on modesty, and convinced Coolie women to speak out and take care of their bodies.¹⁶

C.3. Trends in Index of Children's Health

We have not been able to compile/analyse the data maintained by our Public Health Nurse and will therefore not be able to comment on this Sub Effects indicator in this report.

C.4. Trends in School Enrolment

BASELINE

Over the past 9 years, the Coolie Sangha has supported 34,990 children to attend government schools in their respective villages. Of them, 23,479 children (67%) have completed schooling or are still in school, and this can be considered as our Success Rate. 7,956 children (23%) dropped out after Primary School, and another 4,254 (10%) after Middle School. The table below gives gender disaggregated historic data.

Table 17 : 9 Year History of the self-financed Child Support Activity

	Children		Boys		Girls		SC/ST		Middle		Upper	
Supported by Coolie Sangha	34,990	100%	18,582	100%	16,408	100%	19,845	100%	6,555	100%	8,590	100%
Left after Primary School	7,956	23%	3,869	21%	4,087	25%	4,516	23%	1,726	26%	1,714	20%
Left after Middle School	4,254	10%	1,881	10%	1,674	10%	1,934	10%	763	12%	858	10%
Left after Completing School	4,254	12%	2,469	13%	1,785	11%	2,289	12%	866	13%	1,099	13%
Left after College	874	2%	595	3%	279	2%	427	2%	152	2%	295	3%
Still in School	18,351	52%	9,768	53%	8,583	52%	10,679	54%	3,048	46%	4,624	54%
Failed to Fully Support	11,511	33%	5,750	31%	5,761	35%	6,450	33%	2,489	38%	2,572	30%
Success	23,479	67%	12,832	69%	10,647	65%	13,395	67%	4,066	62%	6,018	70%

¹⁶ The very same medical specialists who we collaborate with work with several other NGOs in Karnataka. They frankly confess that results are nowhere close to what has been achieved in these 5 taluks.

EFFECTS

1. Attrition

Being a community based and (largely) self-financed programme, Attrition (the gradual reduction in numbers over the years) is higher than in most conventional children's programmes where an acceptable figure seems to hover around 29%. This wearing down/exhaustion/reduction takes place through 4 factors – school completion, school drop-out, membership cancellation, and village CSU drop-out. A conventional programme would not have to contend with the last 2 factors.

Conventional programmes reach an attrition rate of about 29% after 8-10 years. We do so in 4 years. But the figure does not continue to climb at the same rate. Parents get serious once their children reach higher classes and attrition settles at about 43%.

But in terms of retaining the girl child, we beat most conventional programmes. They are lucky to have 30% girls in high school. We have 44% and the figure is climbing.¹⁷

Attrition Rates in the below table give the number of years that 34,990 supported children stayed on in the Programme. Children joined when they were in different Classes, and stayed on for varying number of years. Please note that figures are for Coolie Sangha support and not school attrition as such. It is possible, though not very probable, that some parents continued to send their children to school even after becoming inactive in the village CSU.

Table 18 : Attrition Rate of children who join the Programme in different Classes

No of Years	> 1 yr	> 2 yr	> 3 yr	> 4 yr	> 5 yr	> 6 yr	> 7 yr	> 8 yr
Children who joined in Class 1	15	22	25	28	28	30	30	38
Children who joined in Class 2	14	21	24	27	30	29	39	48
Children who joined in Class 3	15	21	25	28	30	37	45	n.a.
Children who joined in Class 4	14	20	25	28	34	40	n.a.	
Children who joined in Class 5	14	23	26	33	36	n.a.		
Children who joined in Class 6	15	20	28	31	n.a.			
Children who joined in Class 7	15	24	32	n.a.				
Children who joined in Class 8	14	28	n.a.					
Children who joined in Class 9	18	n.a.						
Children who joined in Class 10	n.a.							
Average Attrition Rate	15	22	26	29	32	34	38	43

n.a. = Not Applicable since children would have finished schooling and attrition would be close to 100% (except for failed student who would be repeaters)

When inverted, an Attrition Rate table gives irrefutable information on school retention.

- Retention Rate is between 52% and 62% for children who joined in their primary school (classes 1 to 4).
- Retention climbs to between 64% and 69%, for children who joined in middle school (classes 5 and 6).
- There is a further jump to between 68% and 82% Retention for children who joined in high school (classes 7 to 10). This is understandable since parents who sent their children to school on their own would have joined the village CSUs at the end of their tether, with a determination that these children finish school.

¹⁷ The sex ratio in Karnataka state is 964 females per 1000 males. So in an ideal situation, 48% of children in high school should be girls.

Gender disaggregated attrition rates show that there is no variance between boys and girls. But the Middle Castes (barbers, washer folk, shepherds, smiths, etc) and Muslims fare slightly worse than Harijana, Tribal and Upper Caste Coolie children.

2. Effects Monitoring of the Children's Programme

A 1½ month long bottom-up and participatory Effects Monitoring exercise has just been completed in 226 villages in January and February 2005.¹⁸ The Effects of this (largely) self-financed activity with Coolie children are 9 pronged:

- Gender equity established for the girl child & disadvantaged groups
- Government school infrastructure improved
- Quality of teaching improved
- Parent participation improved
- Range of extra-curricular activities in government schools increased & implemented
- Children retained in government schools
- Individuality and self assertion improved in coolie children
- Coolie children learn to learn at *Balakendra* centres through creative approaches
- Health and wellbeing of children assured

C.5. No. of early marriages in each Taluk Programme

BASELINE

71 Cluster Review Meets discussed this Sub Effects indicator. The Billur Cluster Review recalled how, when 4 little girls came back to their parents' homes stating that they did not *like* their husbands, it provoked a debate in Mahila Meeting. That was a turning point. Other Clusters too could pinpoint various incidents that shamed them into rethinking.

They recalled that 10-15 years back, *even after the advent of the Coolie Sangha*, 80% of girls got married under-age. Parents never gave their children a choice. They felt that having an unmarried daughter at home was a burden. Members counted 297 girls who were married under-age in those days. 5 years back, 126 marriages were under-age. Even as recent as in 2002, 70 under-age marriages were conducted.

EFFECTS

In the past 2 years, the Mahila Meetings stopped 11 early marriages and failed to stop 8. The Cluster Review Meets were foxed. Was this their result? It simply didn't sound true. They asked us how exactly they should go about measuring this indicator.

We suggested that they make a simple head count of ALL the unmarried girls in the villages and see who was the oldest. Then they could ponder on whether that was the prevailing age of marriage. When applying this rule of thumb, they realized that they could not simply take the age of the *single* oldest unmarried girl because she could be an exception for whatever reason. Instead they took the average age of the *oldest group of unmarried girls*.

Using this method, they computed that the average age of marriages for girls was in the range of 20-21 years – 2-3 years higher than the legally prescribed minimum age. The age gap between brides and grooms was 5-7 years.

In Bagepalli, of the 312 over-18 year old unmarried girls, approximately half are in college or attending skill training.

¹⁸ Please see our Children's Programme Effects Monitoring Report at <http://www.adats.com/documents/book8/book.php?id=0806>

C.6. Optimum Performance of Mahila Meeting women elected to and serving Gram Panchayats in each Taluk

BASELINE

43 Cluster Review Meets reviewed this Sub Effects indicator. Women contested GP elections only because of reservation policy. While selecting a woman candidate, the clout of her male relative was the only factor taken into consideration. Male relatives of women GP Members attended the meetings and the actual Members (women) put their signatures wherever they were told to.

In 1987, 2 women had contested the Mandal Panchayat elections. In 1993, 14 CSU women were elected as Gram Panchayat Members in Bagepalli, 1 of them unanimously. Only 1 of them exercised her power well. The remaining 13 had no idea about their roles. In Gudibanda Taluk, 1 woman was elected GP *Adhyaksh*. But most of the decisions were taken by her husband.

5 years back, in 2000, 34 women were elected to the Gram Panchayats. 8 of them exercised their power well. The remaining 18 were controlled by their husbands.

In Siddalaghatta taluk, of 8 CSU women elected to the Gram Panchayats, 1 was a puppet of her contractor husband, 3 handled their jobs independently, and the remaining 4 were not so strong. More than half of them enquired about news items in newspapers from their school going daughters and sons. They actually participated in GP meetings. Taking leading role in village level development bodies like *Stree Shakthi* groups, *Anganwadi*, etc. Though 1 women GP Member was aware of budgetary allocations, she did not act independently.

Later in this report we will give figures to show that women GP 2000 Members fared worse than men. Only 50% of them stayed loyal, compared to 65% of men. This was a cause of grave concern and bitter disappointment in the Mahila Meetings.

In some cases it was because of the reservation policy – membership was hastily given by the village CSUs to a new family just to fill a candidate from a required category. In other cases it was because the Mahila Meetings themselves faltered in their functioning. In many instances it was simply because the newly elected GP Members went bad.

But the other half were truly fantastic! They took everyone into confidence and shared pin to pin details of what transpired in the closed door GP 2000 meetings. They made each and every Coolie woman feel as if she were the GP Member. Along with their Mahila Meetings, they were able to efficiently tackle civic amenity issues.

EFFECTS

This time around, Mahila Meetings preferred to select educated women who had a sense of current affairs through watching TV, reading newspapers etc. to contest the GP 2005 elections. Of 41 CSU women who have won this time, only 2 women have a fairly good authority over other (male) GP Members. 4 of them are already attending GP meetings regularly and keep their CSUs informed. The performance of the rest of the women is yet to be seen.

3 Women are serving as elected Directors in various Milk Collection Societies. An all-women Milk Collection Society is being run by CSU – i.e. ALL the Directors are CSU Members. 1 woman CSU Member has been elected as Director of the Farmer Service Cooperative Society. 100 women CSU Members are also members of the watershed committees in their respective villages.

Though the Mahila Meetings are a formidable lot as a *body of Coolie women*, this does not automatically translate into each and every individual Coolie woman being a “better person”. While remaining steadfast in our resolve to promote a positive discrimination in favour of

women, we cannot be blind to misdeeds committed by individual Coolie women. Just as in male groups, there are bound to be bad apples.

Individual women getting a chance to foray into the mainstream are subject to the same pressures and temptations as everyone else. Without exception, every single *Ryot* woman who became a GP Member was a puppet acting at the behest of her husband, lobbying to get a civil contract for him to make money. Coolie women would have learnt from their example. The instrumentalist approach to women's poverty does not work. It is not quite true that approaches that promote women's rights and increase their access to resources automatically result in lower poverty rates, faster economic growth and less corruption.¹⁹ Instead, we hold that the rights of women are self-evident, simply because they are women.²⁰

D. SOCIAL CHANGE ACTIVELY INTRODUCED BY COOLIE YOUTH

We have nothing to report since only pilot activities were implemented to test this Objective.

E. DIVERSIFIED INCOME FLOWS ESTABLISHED

ACTIVITIES

In the past 2 years, 4,332 loans amounting to Rs 12.5 million were given out by 269 village CSUs. Prospective borrowers placed their requests before their respective CSU Meetings. After much negotiation, the purpose, amount and repayment date(s) were sent to the Mahila Meeting. Women re-discussed the request without the borrower being present and exercised a veto decision. After this, the elected woman cheque signatory came with the borrower to withdraw from their respective CCF bank accounts at the Taluk headquarters.²¹

But the emphasis was on loan recovery. In the same 2 year period, 10,085 loan instalments amounting to Rs 17.5 million were repaid by as many borrowers to 474 village CCFs.²²

Table 19 : CCF Loans & Repayments in the past 2 years (as on 31 March 2005)

Cumulative Period	Loans Given Out			Instalments Repaid		
	CSUs	Loans	Amount	CSUs	Repayments	Amount
Previous Year	71	73	4,265,000	420	6,737	12,428,041
Previous 2 Years	269	4,332	12,467,290	474	10,085	17,517,415

Procedures for giving out and repaying CCF loans have been reengineered and digitized for maximum efficiency. Performance is automatically calculated and the eligibility level of each

¹⁹ A World Bank approach to women's poverty, first propounded in 1995, was seen in terms of efficiency where investing in women made economic sense – getting more bangs for the dollar. Examples were given from Africa to show that improving rural women's access to productive resources (education, land and fertilizer) could increase agricultural productivity by as much as one-fifth. In Bangladesh, they claimed that micro-credit provided to women had higher returns in terms of raising income and household consumption, than the same credit provided to men. It was also held that women's income, along with education, affects child nutrition more than men's.

This instrumentalist approach came in for a lot of flak, since it only saw the involvement of women as a means to reduce poverty. More seriously, it did not include any critical analyses of gender-relations, or political economy of class, markets and work processes.

²⁰ The spirit behind this assertion is found in the 1776 Declaration of Independence of the Thirteen Colonies, which created the United States of America, "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness."

²¹ The procedure for mass lending is different. After the village CSUs take a collective decision to give out CCF loans and fix lending criterion, everything operates digitally. Just before the cropping season, for example, Rs 10-12 million worth of Crop Loans are given out to 3-4,000 borrowers in each Taluk in just 5 working days of a single week. This has been happening for the past 15 years!

²² In the preceding 3 year period from April 2001 to March 2003, loans totalling Rs 22.95 million were given out, and repayments totalled Rs 25.74 million.

Member family fixed. Once purpose, amount and repayment date(s) are fed in, a continuous online track is maintained of the particular CCF loan and its effect on overall performance. Bookkeeping and compliance to statutory requirements are also automatic.

Digitization makes it possible for everyone to concentrate on the *real* issues that count – the borrower and her venture. Under normal circumstances, ADATS Staff invest much time and energy to help CCF borrowers with technical advice, finding supplementary capital, markets, etc. This was conspicuously absent last year due to a freeze in lending.

Last year was the very first time in the 20 year history of the village CCFs that there has been no activity, except for substantial repayments, during the vital crop months of June and July 2004. There were 2 reasons for this.

- Though it was not a drought and there was a fair amount of rainfall last year, no fresh Crop Loans could be given out. Most village CCFs had overdue of more than Rs 10,000 – a condition that immediately prevented *everyone* in the village CSU from borrowing afresh.
- Secondly the mood of the moment was not congenial, especially in Bagepalli and Gudibanda Taluks, with village CSUs focussing on internal rectification measures.

In spite of it all and against all odds, a huge recovery drive was undertaken in the second half of 2004. 6,737 loan instalments totalling to Rs 12.4 million was repaid into 420 village CCF bank accounts, pushing up bank balances to a high 48%.

E.1. No. of self-employment units set up by youth and investment per unit

BASELINE

1. History

Only 13 Cluster Review Meets monitored this Sub Effects indicator. 15 years back, parents did not have any definite purpose behind sending their children to school. 95% of Coolie youth continued in their caste ascribed profession or worked as daily labourers.

Even in those days, 30 youth from Chintamani Taluk were trained in different skills through CSU efforts. But it was to no avail since they did not know what to do with their training. Coolie youth were aware of government programmes, provisions and schemes that they could tap into. They did not know whom to consult, when or how.

A similar situation in Siddalaghatta Taluk. After receiving *ad hoc* training through ADATS, 4 young boys worked as assistants with a local cycle mechanic and about 20 went back to their caste ascribed profession like weaving, reeling and carpentry after discontinuing school.

About 10 years back, 16 youth moved out of their villages looking for jobs that paid around Rs 1,000 per month. 2 youth took training in TV & Radio repair. Parents took interest in their children studies and got courage to send out of villages for work. Nearly 25 youths attained some sorts of skills.

5 years back, 2 groups of youth from Gudibanda started a brick kiln, 5 youth were trained in horticulture. 3 groups started a soap-nut business in Katenahalli village. They lacked business skills and the ventures ground to a halt.

2. Recent Past

15 young Coolies from Kanagamakalapalli each invested Rs 2,500, and went as a group to Kerala State and did popcorn business.

A group of 10 youth from Gudumarahalli approached the Zilla Panchayat and got a road work worth of Rs 10,000 sanctioned. After completing the work, all of them shared the profit. They tried once more to get a contract to catch all the fish from a fast drying irrigation tank,

but did not succeed. 3 groups of youth are rearing silkworms. Another group of youth are trading in tomato seeds.

In Siddalaghatta, no self-employment units have been set up by Coolie youth. 6 youth, 3 of them girls, got trained in tailoring and are working in a garment factory in Bangalore.

In Gudibanda, there are 4 batches of 5 youth each running various businesses. One batch is trading in stone slabs and earning a profit of about Rs 10,000 per month. Another batch has started a Nursery with an investment of Rs 25,000.

In Gundlapalli, 4 youth together run a piggery and earn Rs 15,000 to Rs 20,000 per year.

EFFECTS

These *ad hoc* efforts to train individual youth did not work out. But it still continued. We don't know how to interpret it, and have no clue as to where it will lead.

E.2. Increasing proportion of employed women in non-traditional employment

BASELINE

66 Cluster Review Meets reflected on this Sub Effects indicator. 15 years back, 90% of women did double duty. They worked at home and also as daily labourers whenever they could find work. *Ryots* asked them to do all kinds of work, but always paid them less than men. Only a very few old women grazed 1-2 sheep. Women were not allowed to go to the market to buy anything. Selling was completely out of question.

5-10 years back, the Cluster Reviews could count 60 women who were in non-traditional occupations like tailoring, running petty shops, and cultivating their own lands. 5 women from 3 villages actually had land titles in their own names. 10 women had Bank accounts in their names, and they were the decision makers in their families.

In 2002, 94 women were running petty businesses and managed their households. They took over house management and cultivation also. In Gudibanda Taluk, a woman was elected as a Cluster Secretary and 1 girl got a job as a bus conductor.

EFFECTS

Today, a total of 459 women are in non-traditional occupations like petty business, cultivation, rearing cattle, rearing a flock of sheep, tailoring, vegetable business, chicken trade, peon in a private firm, arrack shop, mutton stall, electrician, commission agent in the silk market, weaving, brick making, handlooms, mason, running chit funds, tea shops etc. They earn an average monthly income of Rs 800 to Rs 1,500 per month. Many women from Coolie families that own crossbred cows themselves collect the fortnightly milk bills. They are the managers of their families. Some of these women have their houses registered in their name.

In Mittemari & Julapalya, 26 women have bank accounts in their names with balances of Rs 1,000 to Rs 2,000 each. 75 women are members of the government promoted *Stree Shakthi* groups in their villages. 4 women have LIC policies in their children's names, and 15 women have recurring deposit accounts in post offices.

In Polanayakanapalli Cluster, 10 women said they were the managers of their families. They too have bank accounts and land titles in their names. Sujathamma has purchased a plot of land and built a house, and still has a saving of Rs 2,000 left over in her bank account.

Lakshmiddevamma has purchased 1 acre of land and registered it in her name.

E.3. Increasing trend in proportions of SC/ST Youth (male & female) among employed youth

BASELINE

36 Cluster Review Meets monitored this Sub Effects indicator. 10-15 years back, SC/ST children studied only up to Primary school. All of them worked as daily labourers or bonded labourers. Only upper-caste youth got educated and placed themselves in various jobs.

5 years back, 3 SC/ST youth were working in factories and sent Rs 500 every month to their families. Nearly 24 educated youth were looking for jobs. Through the CSUs' efforts and also with government reservation for SC/ST, 10 youth got jobs in Gudibanda.

In 2002, only 2 SC/ST youth had jobs in garment factories. 1 more Harijana and 2 Muslim boys from Gudibanda joined them in the same garment factory. Another 2 were self-employed mechanics. There were 120 educated youth who were locally self-employed and/or looking for jobs.

Today, in 2005, only 75 SC/ST youth are employed in various factories and government departments. They work as teachers, bus conductors and drivers, peons in Panchayat offices and high schools, village watermen, security guards in the city, and also at garments factories in Bangalore.

EFFECTS

We cannot claim that a caste bias has completely disappeared. In spite of an increasing trend in their proportion, SC/ST and Muslim youth have an inherent disadvantage when it comes to getting/keeping jobs. We cannot clearly place our fingers on where the impediments are, beyond making generalised and worthless statements on the caste system as such.

E.4. 50% or more of CCF Loans utilized for trade & entrepreneurship

BASELINE

Over the past 20 years, a total of 51,964 loans worth Rs 144.69 million were given out for various purposes. Trade & Entrepreneurship topped the list in terms of moneys borrowed (43%), but Crop Loans stood out in terms of the number of loans (56%).

In the past 2 year period from April 2003 to March 2005 alone, 4,332 loans amounting to Rs 12,467,290 were given out, with much trepidation and mostly in 2004, for crop loans

Table 20 : Coolie Credit Fund Utilisation (2 year period – April 2003 to March 2005)

Loan Purpose	Amount borrowed		No of loans	
Crop Loan	7,882,290	63%	4,147	96%
Agriculture	17,000	0%	5	0%
Cattle Rearing	103,050	1%	37	1%
Trade & Entrepreneurship	4,437,950	36%	138	3%
Consumption & Others	27,000	0%	5	0%
Total	12,467,290	100%	4,332	100%

EFFECTS

This sub effects indicator was selected to measure the shift away from agriculture and into petty enterprise. This has not happened these past 2 years.

Though 36% of the money was lent for trade, this was done through a small number of loans averaging Rs 32,159 each. These 138 loans were given for collective purposes. Entire CSUs borrowed working capital to build government sanctioned group houses, undertake civil contract works, etc. So they don't count.

We have invested much time and resources to find ways by which such a shift can take place and Coolies can earn moneys. Many standard prescriptions were doled out by experts. None of them worked.²³

Unless and until the Coolies themselves decide that the CSUs must pursue an economic agenda alongside their socio-political one, this is not going to happen.

E.5. Increasing trend in Average Return on Investment (RoI) by CCF borrowers

BASELINE

10 months back we suggested that CCF borrowers, while repaying their loans, indicate approximately how much they had earned in their ventures, by voluntarily disclosing how much they kept back to meet family/personal expenses.

- Close to 2,000 persons who had borrowed a total of Rs 5 million, repaid Rs 3.8 million, and kept back Rs 1 million for their family expenses.
- Returns on Investment was only 96% with these borrowers claiming they had made a loss of Rs 0.2 million.

We know for sure how much they borrowed, and how much they repaid. We are also fairly certain as to usage since internal discipline in the village CSUs ensures 100% utilisation. But declarations of how much they kept back is suspect. Quite naturally, those not repaying the full amount are bound to say that they have kept back only paltry sums to meet pressing personal needs.

Table 21 : Returns on Investment (as on 31 March 2005)

Purpose	Number of CCF Loans & Amount Borrowed			Instalment Amount Repaid		Kept Back by CCF Borrower		Returns on Investment (RoI)	
	No. Loans	Amount (Rs)	% Repaid	Amount (Rs)	% Repaid	Amount (Rs)	% Kept Back	Amount (Rs)	% RoI
Crop Loan	1,462	2,839,410	100%	2,632,415	93%	624,343	22%	3,256,758	115%
Redeem Lost Lands	2	23,000	100%	10,555	46%	3,450	15%	14,005	61%
Sericulture equipment	6	21,500	100%	12,400	58%	7,100	33%	19,500	91%
Repair Pump sets	12	67,000	100%	35,684	53%	8,000	12%	43,684	65%
Wells & Pump sets	3	27,076	100%	15,384	57%	6,750	25%	22,134	82%
Purchase Land	1	10,000	100%	7,500	75%	3,500	35%	11,000	110%
Oil Engines	1	4,800	100%	3,600	75%	5,050	105%	8,650	180%
Cattle Rearing	306	1,326,050	100%	681,003	51%	223,115	17%	904,118	68%
Cattle Feed & Fodder	10	21,600	100%	12,660	59%	6,949	32%	19,609	91%
Bullock Cart	4	16,000	100%	11,000	69%	5,950	37%	16,950	106%
WF Sheep	1	5,000	100%	2,700	54%	800	16%	3,500	70%
Cattle Trade	21	73,900	100%	39,900	54%	15,600	21%	55,500	75%
Petty Trade	147	473,800	100%	273,329	58%	90,615	19%	363,944	77%
Tools for Artisans	9	31,800	100%	14,135	44%	3,170	10%	17,305	54%
Brick Kiln	2	11,000	100%	3,000	27%	690	6%	3,690	34%
Stone Quarrying	2	9,000	100%	5,000	56%	1,350	15%	6,350	71%
Training & Jobs	1	6,000	100%	5,000	83%	2,000	33%	7,000	117%
Business Investment	1	2,200	100%	1,500	68%	-100	-5%	1,400	64%
Sewing Machine	1	2,000	100%	400	20%	200	10%	600	30%
Build houses	6	37,000	100%	36,000	97%	4,900	13%	40,900	111%
Total	1,998	5,008,136	100%	3,803,165	76%	1,013,432	20%	4,816,597	96%

²³ Please see Enterprise Study in March 1996 <http://www.adats.com/studies/study.php?book=08>, Millennium Eve Study of September 1996 <http://www.adats.com/studies/study.php?book=09>, Economic Stocktaking of July 1999 <http://www.adats.com/studies/study.php?book=13>

EFFECTS

As on today, this Sub Effects Indicator has minimal economic value, except that it points to a serious attempt at introducing fiscal discipline. Over the years, things are bound to change with Member Coolie families making informed choices as to what they should borrow for.

We are surprised that, in spite of the 4 year drought, Returns on Investment on Crop Loans is reported at 115%. Cattle Rearing with an RoI of 68%, and Petty Trade with 77% are reported to be totally loss making ventures – this just cannot be true. As for other ventures, the base figures are too small to draw any conclusion.

E.6. Average Repayment Rate by CCF borrowers exceeds 95%

BASELINE

1. Status of the CCFS

The 20 year old decentralised village level CCFs²⁴ continued to operate with a capital base of Rs 59.8 million which has been built through grants given by ADATS to their respective villages. Hardly any fresh capital was infused into the village CCFs in the past 2 years, except for grants worth Rs 923,143 from Save the Children, New Zealand.

Table 22 : Status of the Coolie Credit Funds (as on 31 March 2005)

Grants given to 827 village level CCFs		55,452,517	
ADD: Interest earned in 827 villages		9,137,733	
LESS: Safety Net given out in 182 villages		4,795,951	
Total CCF Capital		59,794,299	100%
Total of Good loans		13,838,413	23%
Total of Overdue		17,390,732	29%
1 to 6 Months Late	156,024		1%
7 to 12 Months Late	165,967		1%
Over 1 Year Late	17,068,741		98%
Total of Bad Debts		62,900	0%
CCF Bank Balances		28,588,547	48%

2. CCF Overdue

All CCF Overdue is not because of any deliberate design to default by every single borrower. In that case, we would not have the 2 decade long performance that we do. There definitely are bad apples in the cart, but they should not overshadow the hope that thousands of families with ZERO Overdue have pinned to the operation of a decentralized credit system that they themselves control. Instead, we find 2 main reasons for CCF Overdue.

First is the straightforward one. 4 years of continuous drought has pauperised the entire peasantry. There simply isn't enough cash floating around in the economy.

The second is psychological. In order to survive the past 4 years, Member Coolies have incurred a lot of debts from better-off relatives, "friendly" *Ryots*, shop keepers, fixed-income earners and others.

Repaying these rapidly interest accumulating loans to *Ryots* is their top priority. Recouping some of their lost possessions like plough animals, farm implements, etc. grades second. Re-

²⁴ Please see our very first report on the CCFs dated November 1987 at <http://www.adats.com/documents/book1/book.php?id=0114>

paying an interest-free loan to a benign lender which, to boot, is genuinely their very own, ranks last on their list of priorities. Being their “own money”, repaying it is akin to saving for a rainy day, an activity rarely contemplated during heavy downpours...

This is the real disadvantage inherent in an interest-free credit setup. We were not unaware of this drawback when ADATS and the Coolie Sangha together took the political decision, way back in 1985, to build up the CCFs as decentralised, village level empowerment instruments, rather than imitate the banks, pretending that micro-credit was the pivot around which all development rotated.

Knowing the reasons makes us clever. But it does not help solve the problem. Overdue still needs to be brought under control, performance figures improved, lender confidence established, and the vital activity restarted in each and every village. Otherwise it will fail as both, an instrument of empowerment as well as tool for economic development.

3. Fiscal Indiscipline

Late repayment is a fiscal disease that struck the village CCFs very early on. The malaise was particularly bad in 1999, 2002 and 2003. But when there was a collective political will to address the problem, there were dramatic improvements as in 2004. While there certainly must be some connection, we honestly fail to see any year-by-year link between the drought cycle and non-repayment.

Table 23 : Analyse CCF Repayments – Year-wise (as on 31 March 2005)

Year	Loans Paid Out in the Year		Repaid On Time	< 6 M Late	7 to 12 M Late	> 1 Y Late	Still Overdue	Good Loans
	Number	Amount						
1985	824	101,930	79%	15%	2%	4%	-	-
1986	986	222,403	65%	23%	4%	8%	-	-
1987	1,048	319,019	58%	24%	4%	14%	0%	-
1988	1,870	880,310	40%	29%	4%	27%	0%	-
1989	1,156	590,023	35%	31%	9%	21%	3%	-
1990	2,078	1,288,528	23%	36%	10%	28%	4%	-
1991	2,083	2,474,478	37%	28%	3%	27%	4%	-
1992	4,080	8,244,682	28%	33%	4%	28%	7%	-
1993	2,563	5,023,040	26%	35%	4%	25%	10%	-
1994	2,900	4,355,108	22%	46%	6%	17%	10%	-
1995	2,616	7,452,509	64%	21%	3%	6%	5%	-
1996	4,953	16,223,358	30%	42%	5%	11%	11%	1%
1997	5,055	12,499,065	23%	34%	5%	21%	17%	-
1998	7,892	24,904,166	33%	28%	14%	12%	13%	-
1999	3,169	20,265,835	9%	8%	30%	29%	12%	13%
2000	2,689	13,721,603	28%	13%	2%	10%	13%	34%
2001	916	11,071,450	25%	6%	2%	5%	6%	56%
2002	581	2,005,573	7%	28%	13%	13%	30%	10%
2003	4,432	8,779,990	7%	38%	23%	2%	31%	0%
2004	71	4,215,000	99%	1%	-	-	-	-
2005	2	50,000	-	-	-	-	-	100%
Total	51,964	144,688,070	28%	25%	10%	15%	12%	10%

While most Taluks have the same *extent* of Overdue, their behaviour insofar as timely repayment varies widely.

Table 24 : Analyse CCF Repayments – Taluk wise (as on 31 March 2005)

Taluk	Loans	Amount	Repaid On Time	< 6 M Late	7 to 12 M Late	> 1 Y Late	Still Overdue	Good Loans
Bagepalli	27,564	69,926,208	32%	26%	4%	21%	11%	6%
Chickballapur	6,629	24,780,168	26%	19%	18%	9%	12%	16%
Chintamani	10,780	31,097,316	26%	23%	14%	9%	14%	14%
Siddalaghata	5,427	14,277,978	11%	35%	18%	14%	13%	9%
Gudibanda	1,564	4,606,400	54%	21%	12%	3%	10%	-
Total	51,964	144,688,070	28%	25%	10%	15%	12%	10%

Cattle and (non crop) Agriculture loans seem to be the most troublesome where repayment is concerned, the only suggestion that drought may be a problem when it comes to repaying debts. Trade and Consumption seem to fare the best, with Crop Loans hovering just a little worse than average.

Table 25 : Analyse CCF Repayments – Loan Purposes (as on 31 March 2005)

Purpose Type	Loans	Amount	Repaid On Time	< 6 M Late	7 to 12 M Late	> 1 Y Late	Still Overdue	Good Loans
Crop Loan	29,187	45,027,454	21%	37%	7%	18%	17%	0%
Agriculture	1,854	6,246,386	19%	27%	7%	22%	25%	0%
Cattle	10,478	30,583,816	16%	29%	9%	24%	22%	0%
Trade	8,528	61,649,423	41%	14%	14%	7%	2%	22%
Consumption	1,917	1,180,991	28%	33%	9%	21%	9%	-
Total	51,964	144,688,070	28%	25%	10%	15%	12%	10%

Contrary to a politically correct NGO stance, women are only marginally better when it comes to repaying loans on time. Nevertheless, there is a gender difference. Women are more easily bullied into eventually repaying what they borrowed – there are telling differences in the “Repaid Late” and “Still Overdue” columns. They compensate by promptly re-borrowing! There hardly is any difference between the repayment behaviour of Harijans, Tribals, Middle Castes and Upper Castes.

Table 26 : Analyse CCF Repayments – Gender (as on 31 March 2005)

	Loans	Amount	Repaid On Time	< 6 M Late	7 to 12 M Late	> 1 Y Late	Still Overdue	Good Loans
Women	14,095	46,008,522	30%	23%	7%	12%	9%	19%
Men	37,868	98,673,548	27%	26%	12%	16%	14%	5%
Total	51,963	144,682,070	28%	25%	10%	15%	12%	10%
SC/ST	33,170	88,649,189	29%	24%	10%	15%	12%	10%
Middle Castes	8,720	24,674,743	27%	26%	9%	17%	11%	9%
Upper Castes	10,074	31,364,138	28%	26%	13%	12%	12%	10%
Total	51,964	144,688,070	28%	25%	10%	15%	12%	10%

4. CCF Performance

Performance figures show an improvement in Repayment Rate as well as Capital at Risk over the past 2 years. The former has climbed up by 2 percentage points while the latter has dropped by 3. This, in spite of a not-so-impressive increase in the number of loans and average borrowing.

Table 27 : CCF Performance (as on 31 March 2005)

	2 Years back, on 31 March 2003	31 March 2005
Cumulative loans given	132,220,780	144,688,070
Rotation of Capital	2.25 times	2.42 times
Number of loans	47,632	51,964
Average borrowing	Rs 2,775	2,784
Repayment Rate (100 - OD + Bad / Cumulative)	85.99%	87.98%
Capital at Risk (Overdue / Capital)	32%	29%

Heavy repayment of outstanding Good Loans resulted in improving the Recovery Rate to 87% (up from 84% in March 2003). But at the same time it increased the Exposed Portfolio Ratio to 56% (up from 52% in March 2003) since no fresh loans were given out during this reporting period. Similarly the Delinquency Rate rose to 56% (up from 51% in March 2003) since most of the outstanding loans now are Overdue.

Table 28 : Quality of Loan Portfolio (as on 31 March 2005)

	Functioning Villages	Cancelled Village	Overall
Exposed Portfolio Rate (outstanding balance of contaminated loans / total outstanding; ideal = 15%)	48% (46% in March 2003)	61% (63% in March 2003)	56% (52% in March 2003)
Delinquency Rate (total overdue / total outstanding; ideal = 15%)	48% (44% in March 2003)	61% (62% in March 2003)	56% (51% in March 2003)
Recovery Rate (repayments made to date / repayments that had to be made to date)	92% (87% in March 2003)	81% (78% in March 2003)	87% (84% in March 2003)

EFFECTS

1. Live with a Loss

Political will and table thumping declarations of intent cannot solve the problem. We need to take a cold look at the numbers and squarely face realities.

Table 29 : Overdue by Normal & Cancelled Members (as on 31 March 2005)

	Overdue by Normal Members			Overdue by Cancelled Members		
	Count	Amount	Percentage	Count	Amount	Percentage
425 Dropped CSUs	-	-	-	4,421	11,666,717	67%
434 Functioning CSUs	1,433	2,834,870	16%	1,266	2,879,639	17%

- 67% of the total Overdue is by Cancelled Member families in 425 dropped out CSUs. There is hardly any chance of this money being repaid in the foreseeable future.
- 16% of the Overdue is with Normal Member families in 434 functioning CSUs. There is a high chance of it being repaid.
- 17% of the Overdue is with Cancelled Member families in functioning CSUs. Normal Members can apply social pressure to recover at least half of it. They will have a strong motivation to do so. Because otherwise their villages would not fall under the eligibility category and even those with ZERO Overdue will not be able to further borrow.

- A realistic implication is that 75% of the CCF Overdue (*22% of the total CCF Capital*) will, at least for the time being, be “lost”.
- We have to face the ugly reality that Rs 13.1 million of CCF Overdue cannot be immediately recovered. This means that Repayment Rate will stabilise at about 91% and not at the ambitious “excess of 95%” that we had targeted in our LogFrame.
- We still need to move 3 percentage points above the present 87.98% – a huge task considering the volume, spread and age of the village CCFs.

2. Lender Perspective

Rs 28.6 million (48% of the total CCF Capital) remains unused as bank balances with the respective village CCFs. As a result, the Exposed Portfolio Rate and Delinquency Rate have both shot up to 48% each (against an ideal of 15%) even in the functioning village CCFs.

This is terribly demoralising for the credit programme as a whole. No argument of conservative caution can justify such a situation.

3. Borrower Perspective

Though no one can predict with any degree of certainty, the drought seems to be over for this 7 year cycle. The 2004 harvests were around 40%. There is some fodder. The only worrisome factor is that irrigation tanks (small people-made lakes) do not have any water since the parched earth has soaked up all the rain that fell last year.

The prospect of rearing small livestock like 10-15 sheep, a few pigs, etc. seems possible. For this, Member Coolie families need credit. An increase in biomass immediately opens up the possibility of a wide variety of petty trade and small businesses. Micro entrepreneurs need short-term working capital.

It is likely that the rains will not fail in 2005. Thousands of land owning Member Coolies will need substantial crop loans.

4. Plan to Restart the CCFs

The fact that the poorest of the poor are our client base is a given. We also have to recognise that this is a biomass-poor region with a definite ceiling on innovative enterprise. With these 2 givens, there may never be a guarantee of smooth sailing or hassle-free credit programme. We cannot alter our loyalties and start working with better off people who have a greater risk-absorbing capacity and the ability to undertake non-agrarian ventures, just in order to run a good credit programme.

Ups and downs have to be faced. Relentless efforts need to be made to include the Coolie caste-class in a mainstream development paradigm that does not recognise any role for them as direct producers. With a stubborn determination, we prescribe for ourselves the following step-by-step recovery plan.

- 456 village CCFs (*54%*) have either no Overdue or are within the eligibility limit. The CCFs will forthwith be restarted in these villages.
- This will encourage another 115 village CCFs (*13%*) to quickly repay small amounts that they are Overdue, and join the ranks of the eligible.
- Concerted efforts will be made in 160 villages CCFs (*19%*) where there are larger amounts Overdue. These will include mild arm-twisting like the holding back of other benefits in order to coax repayment.
- It is not realistic to expect to immediately solve the problems of 128 village CCFs (*15%*) who have 58% of the total Overdue. The only option is to refuse membership to these villages till they come to their senses.

Table 30 : Extent of CCF Overdue (as on 31 March 2005)

	Village CSUs		Members	Overdue Amount	
Zero CCF OD	262	31%	0	0	0%
Less than Rs 10,000 OD	194	23%	884	1,108,653	6%
Between Rs 10,001 and Rs 20,000 OD	115	13%	1,031	1,739,157	10%
Between Rs 20,001 and Rs 40,000 OD	160	19%	2,048	4,528,301	26%
More than Rs 40,000 OD	128	15%	3,157	10,005,215	58%
Total	859	100%	7,120	17,381,326	100%

- Each CCF will evolve its own village specific/pluralistic lending policy. They will choose between individual lending (e.g. betting on “safe” borrowers identified through past performance) and mass lending (e.g. crop loans). They may want to consider betting on the poorest of the poor, as we once did in 1990 with fantastic results.²⁵ In many cases, of course, it will be a balanced combination of all these options.
- Writing off CCF loans as Bad Debts along with the rescheduling of repayment dates is not a good idea. This will give a totally false picture on performance. While poor performance is definitely a problem, the solution lies in squarely facing it and eliciting valuable organisational learning.

ASSUMPTION

The spanner in the works of this perfectly laid out plan is our presumption that every single person from the Coolie caste-class actually *wants* to belong to the village CSU. We presume that CCF Overdue is the *only* reason for membership cancellation. Both these assumptions are, of course, as arrogant as being patently false. ADATS has stated many times that Credit is NOT the pivot around which all development rotates.

The advantage that Coolie families derive from the Coolie Sangha are as much in the ethereal realms of status, dignity, social standing and self-worth, as in the material plane of physical succour and monetary benefit. It is a Quixote-type of quest for person status, thirst for political identity, and a whole lot of effervescent feelings that drive the every-day functioning of something as demanding and all-embracing as the village Coolie Sangha Unit. Those who have lost a sense of pride and self respect, have to first find it within themselves. History has shown it easier to be dubbed “conformist” than “radical”; “slave” than “free”; “opportunist” than “responsible”...

E.7. Increase in numbers and average size of Mainstream Financial Resources

BASELINE

37 Cluster Review Meets monitored this Sub Effects indicator. Till about 15 years back, Coolies only knew about Integrated Rural Development Programme (IRDP) loans given under anti-poverty schemes. They had no knowledge of other loans that could be accessed. Some of them were reluctant to take loans. 90 members had borrowed from IRDP and 150 members had taken Crop Loans from the agriculture department. Some of these borrowers were told by political leaders that there was no need to repay the loan since it was all Indira Gandhi’s benevolence. Another 60 CSU Members recall borrowing from 5 other schemes. Only 15 of them repaid their loans. 6 Coolies had borrowed loans worth Rs 66,000 to buy cross-bred

²⁵ Please see our writings on the *Nirupeda* Lists at <http://www.adats.com/documents/book6/book.php?id=0604> and <http://www.adats.com/documents/book1/book.php?id=0121>

cows from Nationalised Banks. 21 Coolies had borrowed Rs 10,000 each from the Primary Land Development Bank to rear sheep and 19 others had borrowed loans worth Rs 300,000 from co-operative societies, banks and milk collection societies.

5 years back, 15 members borrowed from a Farmers' Co-operative Society, but all of them became defaulters. Another 17 Coolies from 6 villages had taken loans pledging gold and land. They repaid only half these amounts. 10 persons borrowed for cross-bred cows. 7 members borrowed Rs 35,000 to rear sheep from the SC/ST Corporation. Only half of them have repaid about half the amounts. Another 94 members had borrowed from various Banks.

In 2002, 60 members had borrowed Rs 5,000 each from the Farmers' Co-operative Society. 9 did not repay. Most borrowers from Nationalised Banks did not repay their loans, hoping they would be written off.

2 CSU Members had borrowed Rs 40,000 each to drill bore wells. 6 got crop loans from Farmer's Co-operative Societies. 17 borrowed an average of Rs 4,000 each from various government schemes. 6 got IRDP loans of Rs 24,000 each.

About 35 CSU Members from a single village collectively borrowed a total of Rs 160,000 loan from the Gramin Bank and Co-operative Societies and all of them became defaulters. 5 borrowed a total of Rs 18,000 as crop loan from the Co-operative Society. 5 CSU Members borrowed Rs 10,000 each for cross-bred cows from the Milk Collection Society. 8 took crop loans worth Rs 160,000 from the PLD bank.

Another 30 families got loans of Rs 4,000 to Rs 5,000 from the District Credit Cooperative bank by bribing Rs 2,000 to the Field Officer. No one utilised their moneys for the agreed purpose.

Another 12 members were shown as beneficiaries of IRDP loans in bank records, but they never received a single Rupee.

8 members were able to take loan from Cooperative Societies and Gramin Banks by bribing Rs 1,000 each.

EFFECTS

80 banks that operate in these 5 Taluks together planned to give out 123,975 loans worth Rs 2,156 million in the 2 year period 2003-2005. Banks had a definite pro-rich bias. They preferred to lend more (larger) amounts to fewer (richer) people than they themselves had targeted. They achieved 25% of the targeted number and 64% of the amount.

Table 31 : Targets & Lending of 80 Banks operating in the 5 Taluks (2003-05)

	2003-04		2004-05		Total	
Planned Number	66,497	100%	57,478	100%	123,975	100%
Released Number	18,114	27%	13,139	23%	31,253	25%
Planned Amount	1,079,257,000	100%	1,077,141,009	100%	2,156,398,009	100%
Released Amount	762,418,000	71%	621,398,000	58%	1,383,816,000	64%

45% and 30% of their allotments were reserved for implementing government programmes in 2003-04 and 2004-05, respectively. In actual reality, they gave out only 27% of their total lending.

The average amounts lent out also reveal a pro-rich bias. While the average Crop Loan borrowing (an approximate indicator of need and utilisation capacity) of a Coolie family was Rs 1,542. The banks lent an average of Rs 24,215. Huge amounts were given for tractors and other farm mechanism. The obvious inference is that they lent to people who owned 15 times more land.

Table 32 : Loan Purpose & Average Lending of 80 Banks (2003-05)

	Number of Loans	Loan Amount		Average
Crop Loans	24,326	589,060,000	43%	24,215
Minor Irrigation	65	3,659,000	-	56,292
Land Development	264	8,978,000	1%	34,008
Farm Mechanism	153	45,784,000	3%	299,242
Horticulture	776	39,655,000	3%	51,102
Agricultural others	373	13,852,000	1%	37,137
Allied (Off-farm) activities	2,023	52,350,000	4%	25,877
Non Farm Sector	3,273	259,860,000	19%	79,395
Govt. Programmes	-	370,618,000	27%	
Total	31,253	1,383,816,000	100%	44,278

Only a pittance of this amount was accessed by Coolies. In the past 2 years, the Cluster Review Meets could count a total of 389 CSU Members who have borrowed loans worth Rs 3,518,000 from various sources like SC/ST Corporation, Grameen Bank, *Stree Shakthi* groups, *Jeevika*, Nationalised Banks, Primary Land Development Bank, Sericulture Department, etc.

Since only 47% of the Clusters reviewed this Indicator, we can double these results to get an approximate idea of how much all the CSU Members could together have borrowed. The village CSUs have a population coverage of about 35% and this represents about 58% of the total Coolie population. So, doubling once more will give us a fair picture of how much the entire Coolie caste-class would have borrowed. Rs 14 million borrowed by 1,500 Coolie borrowers still represents only 0.6% of the amounts lent out by institutional finance, and 1.2% of their total borrowers.

Of them, 129 Members are already defaulters since they have not repaid their first 2 instalments. A branch of the Kolar Grameen Bank and all the Farmers' Co-operative Societies in a belt comprising 60 villages have closed down ostensibly due to poor loan recovery. It seems very unlikely that non-repayment of 0.6% of the total amount lent out by these institutions would call for such drastic measures. Nevertheless, bad fiscal behaviour by the Coolie caste-class does provide a convenient excuse. We do not have any data on default by non-Coolie borrowers.

E.8. Zero cases of punitive money lending (E.g. *Nagu*²⁶, *Vaddi*²⁷ and *Bhogyam*²⁸)

BASELINE

67 Cluster Review Meets discussed this very important Sub Effects indicator to examine the extent to which these horrendous forms of credit still prevail. These are systems that have an extra-economic reach and create a debilitating dependency on *Ryots* and landlords, which the Coolies refer to as *Ichchi Theesikonna Lyavadi*, an all embracing and humiliating dependency that comes from taking and receiving. This is the indigenous form of a classic Patron : Client feudal relationship.

After the DLDP began and their fields started getting fit for cultivation, the temptation to raise a crop was just too much to resist. It is only as recent as about 10-15 years back that, for the very first time, Coolie families resorted to *Nagu*, a totally one-sided sharecropping system, to raise rain-fed crops. Before then, their caste-class was totally excluded from ALL forms of credit for productive purposes. But when they took inputs on *Nagu*, the price of their produce was fixed by the lending *Ryots* long before the harvests came in. So even though they started cultivating their own fields, not a single Coolie family interacted with the market to sell their produce.

This Effects Monitoring exercise recorded 120 concrete case studies on how Coolie families borrowed for seeds and working capital under the *Nagu* system. We have another 179 examples on how they had mortgaged one field on *Bhogyam* in order to cultivate another (32 of them have since lost these fields to the *Ryots*). 15 CSU Members explained how their family members got bonded to *Ryots* so that they could mop up some working capital to cultivate their fields.

5-10 years back, less than half of them borrowed under *Nagu*. By then, *Vaddi* had begun to creep into the villages. Coolie families had demonstrated their capacity to handle cash as credit through the operation of their CCFs. The Cluster Review Meets could recall only 30 recent examples of families who borrowed under *Nagu*. More than half of them had started taking substantial cop loans from their CCFs. A handful borrowed cash on high interest rate under *Vaddi*.

By 2002, *Nagu* all but disappeared for 2 reasons. Firstly because the CCFs were effective, and secondly because *Ryots* did not consider any investment – direct or indirect – on dry land farming to be profitable any more. The majority of CSU Members depended on their CCFs, and on mutual interest-free borrowing. At about that time, 25 CSU Members used the CCF to redeemed their mortgaged lands, and 3 members permanently lost lands that were earlier placed under *Bhogyam*. 1 fresh case of mortgage was reported from Siddalaghatta.

Due to their newly developed credit worthiness (demonstrated through the operation of their CCFs) a new form of credit emerged in Chintamani and Siddalaghatta Taluks. Many Coolie

²⁶ *Nagu* is a barter system whereby small and poor peasants borrow 1 bag of groundnut for seed at the start of the cropping season and repay 1½ to 2 bags at the time of harvest. All *Ryot* families practice *Nagu* and this is the most prevalent form of credit in the villages.

²⁷ *Vaddi* is a crude imitation of the interest-based borrowing system that is prevalent in the towns. Interest can vary from Rs 3 to Rs 6 per 100 per month and personal security is not accepted. Most Coolie families either refuse to or are incapable of availing *Vaddi* since they do not have proper security to offer. Moreover due to the socio-cultural influence of the Rural Indebtedness Moratorium Act, and in a peculiar manner that defies rational interpretation, they feel they owe it to the memory of Indira Gandhi to reject “Interest”.

²⁸ *Bhogyam* is a mortgage system whereby small peasants give up all rights on half their land holding in return for cash and kind to cultivate the remaining half. This halving continues every couple of years and after a decade small peasant families become totally landless poor peasants. A legal recourse that is increasingly being used to ensure this pauperisation is the practice of writing Conditional Mortgage Deeds. After 5 years, the document is automatically interpreted as a Sale Deed.

families were able to buy seeds, manure and other agriculture inputs on credit from local traders.

EFFECTS

Today, in 2005, *Nagu* and *Bhogyam* have all but disappeared. But *Vaddi* has come in a big way, mainly due to a faltering in the operation of the village CCFs. A quarter the families borrow at exorbitant interest rates. When they pledge a little gold, land or house as security, interest rates fall from 6% to 3% per month – i.e. from an impossible 72% to a vulgar 36% per annum. Interest is high for smaller amounts, but drops as the loan amount increases.

Many able bodied persons migrate to places where they get higher wages and save some money. Others simply switch over to food crops and altogether avoid borrowing. They abandon capital intensive cash crops like groundnut.

In 2 Clusters of Gudibanda Taluk, 24 members who had holdings of less than 2 acres of land, said they preferred to cultivate horse gram. In Julapalya Cluster, CSU Members declared that 80% of them have food stock sufficient for 3 to 5 months. 20 members left their lands barren. Some Clusters claim that it is more profitable to grow food crops. 53 CSU Members said they were able to redeem lands they had earlier mortgaged to *Ryots*. CSU Members from 3 Clusters countered this and said that about 20% of them still depend on *Ryots* to borrow money.

Most Coolies are aware of drought resistant and high yield varieties. They approach the agriculture department for subsidies and buy seeds and manures from government outlets. In 2 Clusters of Siddalaghatta Taluk, they said they had savings in the village chit fund which they would use to buy subsidised seeds from the government.

F. COOLIE LANDS SYSTEMATICALLY CONSERVED AND CULTIVATED

ACTIVITIES

1. Plans & Utilisation

In the past 2 years, Rs 44.9 million worth of DLDP Plans were given out to 303 villages to undertake 29,336 individual works on as many fields belonging to Member Coolie families. They split themselves into work gangs and descended on each person's holding to do labour intensive works. In 2003 and 2004 one person from each Member family went to work. In 2005 two persons per family comprised the work gangs. Each land owner decided on the actual S&WC work needed on her or his land. ADATS Staff gave technical advice and monitored the actual works. After that, Accounts Staff paid DLDP wages to the actual persons who worked on the lands – i.e. the land owner did not receive any direct monetary benefit.

- 76% of the works were completed and 71% of the budget allotment utilised as DLDP wages in 2003 and 2004.
- A similar utilisation is expected in the current year where DLDP works started in February 2005, where utilisation figures are already 48% and 45% respectively.

Table 33 : DLDP Plans & Utilisation (as on 31 March 2005)

	Villages	DLDP Plans		Utilised			
		Works	Allotment	Works		Wages	
Completed in 2003 & 2004	303	21,759	27,514,335	16,435	76%	19,618,530	71%
Under Progress in 2005	261	7,577	17,415,230	3,648	48%	7,805,480	45%
TOTAL		29,336	44,929,565	18,714	68%	27,424,010	61%

One reason for such a high utilisation was, quite naturally, near-famine conditions that prevailed due to continuous drought. People just didn't have any other income, and the DLDP

was the only source of employment in the villages. Moreover, the DLDP protected them from *forced* migration.²⁹

2. Works Done

Yet most village CSUs, particularly individual land owners, refused to treat the activity as either a relief operation or socio-political statement of sorts.

- The overwhelming majority paid attention to quality, and excellent works were implemented in 80% of the villages.
- Works were good in 14% of the villages.
- Tragically, Field Workers had to recall DLDP Plans due of poor attendance in the work gangs, fudging of attendance registers, shoddy quality, etc. in 6% of the villages.

Being strict and unsparing paid off. There has been a steady improvement, year after year, in the quality of implementation.

Table 34 : Quality of DLDP Works Done (villages)

	2003		2004		2005		Overall
Excellent	223	74%	243	80%	224	86%	80%
Good	53	17%	40	13%	28	11%	14%
Not Good	27	9%	20	7%	9	3%	6%

The DLDP is a pluralistic programme comprising a whole range of indigenously conceived Soil & Water Conservation (S&WC) measures. Each individual land owner decides on the type of labour input needed on each separate field. One cannot visit just a couple of villages and claim to have seen it all. The variance and variety never fail to invite awe and surprise. They are invariably huger than what we normally visualise human labour as capable of. The collective output of the labour of 20-25 determined persons in a work gang is never a simple arithmetic of their individual muscle power. They literally move mountains, magically converting marginal lands into productive fields.

Under such circumstances it is difficult to describe DLDP works even under the 13 broad categories that we give below.

²⁹ Forced migration occurs when the poor go out to earn the same wage that they normally would have got within the village. Choice migration is when Coolies go out to “better their prospects”. The former is viewed as a demeaning abandonment that would severely erode their self-respect and citizenry in village society. Whereas, even though they worked for a paltry DLDP wage of Rs 15 per day, they could now claim the pride and prestige that comes from community labour.

Table 35 : S&WC Works Done from February 2003 to 31 March 2005

Description	2003		2004		2005		Total		
	Works	Quantity	Works	Quantity	Works	Quantity	Works	Quantity	Unit
Built Stone Contour Bunds	4,464	327,550	3,844	235,969	1,952	147,536	10,260	711,055	metres
Strengthened Existing Bunds	345	26,850	650	34,894	359	24,079	1,354	85,823	metres
Checked Ravine & Gully	248	1,323	190	435	98	237	536	1,995	
Cleared Shrubs & Boulders	1,007	2,948	1,502	3,743	358	1,252	2,867	7,943	acres
Built Field Bunds	1,238	68,773	924	51,703	306	17,871	2,468	138,347	metres
Built Retention Wall (Kanji)	559	34,958	690	38,805	347	24,581	1,596	98,344	metres
Dug Diversion Channel	186	13,122	155	10,879	96	7,366	437	31,367	metres
Built Cattle Wall	83	5,268	174	9,254	84	4,624	341	19,146	metres
Deepened Open Well	47	47	31	31	21	22	99	100	
Dug Farm Pond	10	10	36	36	10	10	56	56	
Dug Pits for Trees			4	4	1	2	5	6	acres
Built Path/Road	6	520	10	280	13	809	29	1,609	metres
Wasted Work	19	21	13	12	3	3	35	36	acres

3. Land Surveys

The established practice in Coolie Sangha building is that as soon as a Coolie family joins the village CSU, all their landholdings³⁰ are immediately surveyed and entered into the database. This data includes the extent in acres, title in whose name the land stands, source of irrigation, gradient, quality of contour bunds, number of years of S&WC works already carried out on the holding, and an estimate of the number of years of further work needed.

As and when DLDP works are implemented on particular holdings, the number of years of work done is increased by 1, and the number of years needed correspondingly reduced. Once every few years, when the crops are on the fields, the re-worked data is taken to the village where all the Members together visit each field to verify that the information is correct.

Following this established practice, Cluster functionaries undertook a re-survey of all the landholdings of 13,471 Member families in September and October 2003.

4. Pattern of Land Holding

13,306 Normal Member Coolies from 434 village CSUs own a total of 48,266 acres.³¹ This average holding of 3.6 acres per family is vital in many respects. It wards off hunger and destitution, and is the material basis for food security. It provides citizen status and social recognition in village society. Owning a plot of land is the most passionate dream of any small or poor peasant.

44,805 acres (93%) is dry land, totally dependent on spatial and erratic rainfall during the monsoons, and capable of producing hardly one crop a year. 2,235 acres (5%) are irrigated by irrigation tanks (small people-made lakes), 957 acres (2%) by deep bore wells, and 270 acres (1%) by shallow open wells.

There is a drop in the overall percentage of landless families from 12% to 8% in the past 2 years.³² At least 770 landless families now have land. This proves that formidable community efforts at the village level, even when not legitimised with formal title, do pay off.

³⁰ A Member family owning 2.5 acres, for example, could well have 3 different holdings.

³¹ All 32,751 Member families, currently active and inactive, together own 105,112 acres (average holding of 3.2 acres). Over the past 15 years, we have implemented DLDP works on 64,890 (62%) of these.

³² Please see Table 40 to confirm that this has not happened because of any gradual exclusion of poorer people from CSU membership.

Table 36 : Pattern of Land Holding (as on 31 March 2005)

Land Holding	March 2003		March 2005	
	Families	Percent	Families	Percent
Landless Members	1,885	12%	1,115	8%
0.1 to 1 acre	1,088	7%	684	5%
1.1 to 2 acres	3,328	21%	2,580	19%
2.1 to 3 acres	3,171	20%	2,778	21%
3.1 to 4 acres	2,470	16%	2,314	17%
4.1 to 5 acres	1,501	9%	1,501	11%
Over 5 acres	2,361	15%	2,334	17%
	15,804	100%	13,306	100%

The percentage of those owing 0.1 to 2 acres has fallen and those owning more than 2.1 acres has risen across the board. The DLDP has definitely increased land holdings by clearing adjacent waste lands and adding these bits and pieces to existing plots.

In spite of Herculean efforts made by village CSUs to clear government waste lands and hand them over to landless families, they could not be helped obtain temporary title deeds from the government.

- 1,114 landless Member Coolie families who were tilling government lands without any papers applied, but only 199 families (18%) succeeded.
- Similarly 192 landless families asked for help to follow up on earlier applications they had submitted, on their own, to the government. Only 39 (20%) succeeded.

We experimented a more direct way of data collection/measurement by asking Coolie families to report increases in land holding after each DLDP work was completed. In 2004, 71 Member families from 23 villages reported an increase of 113 acres (1.6 acres each). In 2005, another 46 Members from 17 villages have reported an increase of 81 acres (1.8 acres each). The base for these figures is too small to comment.

5. Other Issues

A host of 6,990 agriculture related issues were taken up, and 2,940 (42%) solved by the village CSUs.

Table 37 : Other Agriculture related Issues

Description (Results)	Demands		No Action		Under Action		Fail		Success	
Plough/Cultivate with collective CSU support (Crop Planted)	979	100%	31	3%	15	2%	124	13%	787	80%
Insure Crops (Premium Paid)	1,158	100%	45	4%	19	2%	478	41%	513	44%
Plant Tamarinds/Mangoes (Saplings Planted)	1,573	100%	245	16%	921	59%	129	8%	269	17%
Insure Cattle (Premium Paid)	543	100%	74	14%	153	28%	10	2%	301	55%
Make Road to Agr Fields (Road Completed)	42	100%	1	2%	19	45%	-	0%	22	52%
Get Agr Subsidies from Govt (Benefits Got)	298	100%	15	5%	1	0%	12	4%	192	64%
Collect and Give Seeds (Seeds Given)	362	100%	12	3%	3	1%	11	3%	328	91%
Develop Kitchen Garden (Kitchen Garden Established)	39	100%	5	13%	5	13%	-	0%	29	74%
Get Temporary Title Deed (Land Tax Paid)	1,114	100%	654	59%	252	23%	6	1%	199	18%
Follow up on Title Deed Application (Land Tax Paid)	192	100%	109	57%	38	20%	-	0%	39	20%
Get Land Title Deed (Title Deed Got)	338	100%	159	47%	85	25%	3	1%	88	26%
Change Crop (Other Crop Planted)	321	100%	38	12%	27	8%	103	32%	153	48%
Send for Agr Training (Sent for Training)	31	100%	5	16%	6	19%	-	0%	20	65%
Total	6,990	100%	1,394	20%	1,544	22%	876	13%	2,940	42%

6. Transfer of agricultural lands into the names of Coolie women

1,065 women wanted agricultural lands transferred in their names either because they had been widowed, deserted or were being neglected by their husbands. A handful demanded that they get equal share as their brothers in parental properties. 151 cases (14%) succeeded.

The Mahila Meetings are very strict as to how they measure success. Unless and until legal registrations is completed and the woman has a proper document in her possession, it is not considered as success. As a result, 773 cases (73%) are still under action since these tend to be long and drawn out legal battles. No action has been taken in 129 cases (12%), and 10 cases (1%) have failed.

7. Dry Land Horticulture

In August 2001, 329 families from 23 villages in Siddalaghatta and Chintamani Taluks were assisted to plant 26,160 mango, cashew and tamarind saplings on 654 acres of dry land. This was part of an attempt to shift away from timely rainfall dependent field crops to a more permanent tree cropping. Every year, ADATS Staff help these families as much as possible with top up assistance to hand water the plants, replace dead saplings, find technical advice, etc.

As on March 2005, in spite of everyone's best efforts, only 8,940 plants have survived on 224 acres of land in 17 villages. This works out to a survival rate of 34% in 4 years. That has been the severity of the drought.

8. Participatory Evaluation

In September 2003, a participatory evaluation was carried out on the DLDP in Chintamani Taluk. In fact, it was then that we developed a primordial feel for effects monitoring and impact assessment. The Goal of the DLDP was spelt out to assure food security for Coolie families, and the Purpose was to cultivate marginal lands held by Member Coolie families. 5 Effects were identified:

- DLDP Plans carried out on Coolie lands
- Coolies implement technical advice on crop planning
- Community labour replaces family labour
- Women take decisions in agriculture
- Coolies break out of over-dependent relationships with landlords

The study found our Activity Process monitoring to be excellent, but suggested that much more had to be done with regard to Effects Monitoring. The DLDP was understood as an important instrument in the empowerment of the Coolie caste-class. Linkages to other Coolie Sangha building efforts were clearly elucidated.³³

F.1. Increased Average Income from DLDP lands

BASELINE

1. Primary Data

29 Cluster Review Meets monitored this Sub Effects indicator and provided primary data. 15 years back, most Coolie families cultivated only an average of 1 or 2 acres of land. Though rains were good, they were able to get an average of 2 to 5 bags of *Ragi* or horse grams due to the degraded state of the land. Coolies were never able to sow their land on time since they had to go plough the *Ryot* fields immediately after the first rains. By the time Coolies got time to plough their own lands, there wasn't enough moisture in the ground.

10 years back, most of their lands began to get cleared due to DLDP works. Dependency on *Ryots* also decreased. Yields increased to 5-8 bags of *Ragi*.

5 years back, all Coolie lands were being cultivated. Normal yields had increased to 10-12 bags of *Ragi* per acre. Lands were levelled, they had working capital through the CCFs, many families had accumulated agricultural implements, and CSU Members had better farming skills. Most families grew enough food grains to stock for 3-4 months.

Then the drought struck.

2. Secondary Data

We have 3 sets of secondary data extracted from Member Coolies' own annual declaration of family income which, when taken together, give some proxy indication of income.³⁴

³³ Please download the full report at www.adats.com/studies/0824.pdf

³⁴ The just mentioned participatory evaluation comments at length on the difficulties in calculating income from Coolie lands on which DLDP works have been carried out. We recognise these difficulties whereby Member families under-report their incomes to pay less Sangha Tax. Nevertheless, the data serves our present purpose since such under-reporting would have been uniform and across the board in each respective year.

The first table on sources of declared income shows wide fluctuation in the average family income of Member Coolies. Family income dipped till about 2000 after which there was a sudden surge in 2001. They then stabilised in the 3 subsequent years. We would like to believe that this was because earlier socio-political investments to improve the enabling milieu paid off. But it could have been due to a surge in honesty, with everyone becoming more truthful about declaring their real incomes.

The table also shows that 80% of family income was derived from agricultural labour and farming. Whereas 85-90% of income was got from these 2 sources for almost 9 years, it has dropped to 80% in the past 2 years. There is almost a doubling of income from off-farm ventures over the past 11 years.

Table 38 : Sources of Declared Income for the past 11 years

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Villages who declared	102	202	219	221	423	447	534	540	537	583	439
No. of Families	2,654	4,398	5,035	5,578	10,143	11,311	14,340	14,093	15,376	18,627	13,703
Average Income	4,316	4,057	4,433	3,585	3,118	2,716	3,084	6,435	4,369	4,598	4,440
+/- over Previous Year		94%	109%	81%	87%	87%	114%	209%	68%	105%	97%
Coolie Work	30%	28%	24%	35%	37%	45%	39%	37%	50%	39%	37%
Farming	55%	62%	64%	51%	52%	45%	55%	48%	34%	40%	43%
Off-farm Ventures	6%	4%	3%	3%	4%	4%	3%	9%	6%	10%	9%
Petty Business	2%	1%	2%	1%	1%	0%	1%	1%	2%	3%	2%
Salaries & Stipends	5%	3%	3%	5%	3%	3%	2%	2%	4%	3%	3%
Other	2%	2%	3%	6%	2%	2%	1%	3%	3%	1%	2%

The second table on pattern of declared income shows that the percentage of desperately poor families who earned less than Rs 3,000 a year has drastically fallen from a span of 38-78% between 1994 and 1999, to a current range of 16-21% these past 2 years. Translated into common parlance this means that, in an average village, where 4-8 persons out of 10 claimed to be in utter destitution, there are now just 2.

Table 39 : Pattern of Declared Income for the past 11 years

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Below 2K	18%	26%	19%	31%	31%	39%	26%	1%	3%	3%	5%
Between 2K & 3K	20%	22%	23%	27%	35%	39%	42%	3%	15%	13%	16%
Between 3K & 4K	21%	21%	20%	16%	18%	14%	20%	11%	42%	33%	33%
Between 4K & 5K	19%	12%	14%	10%	9%	5%	7%	19%	25%	30%	26%
Between 5K & 10K	19%	14%	20%	13%	6%	3%	5%	60%	16%	21%	20%
Over 10K	3%	5%	5%	3%	1%	0%	1%	6%	0%	1%	0%

However, we need look at one last set of data to confirm that the membership has not changed over the years to gradually exclude poorer people. The below table on caste composition within the Coolie Sangha, once again a proxy indicator, confirms that no such exclusion has taken place.

Table 40 : Caste Composition of CSU membership for the past 11 years

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
SC/ST	60%	63%	62%	61%	62%	62%	60%	60%	59%	60%	59%
Middle Castes	16%	17%	13%	19%	19%	20%	21%	19%	20%	18%	16%
Upper Castes	24%	20%	25%	20%	19%	18%	19%	21%	21%	22%	25%

EFFECTS

Putting these 3 sets of secondary data together we can safely assume that Member Coolie families have (i) got better off, and (ii) a combination of agricultural labour and farming has contributed to this improvement, in spite of 4 years of continuous drought. The payment of DLDP wages to thousands of families, year after year, would have been a major contributor. Primary data from the Cluster Review Meets substantiates this finding. Yields in Bagepalli Taluk have increased to 10-12 bags of groundnut per acre. Average income has increased to Rs 4,000 to Rs 5,000. All coolie families with landholdings have stock of food grains sufficient enough for 3 months. Chickballapur Taluk pegs average annual income at Rs 15,000 due to more sources of irrigation. Yields in Siddalaghatta are slightly lower at 3-6 bags of Ragi per acre. Gudibanda Taluk claim they get 6-7 bags of Ragi or groundnut per acre.

F.2. Increasing trend in Average value of Coolie Lands (Wealth)

BASELINE

We are not in a position to directly assess the market value of Coolie lands. Neither has there been any recent sale/purchase in the near past due to 4 years of continuous drought, nor have we conducted any formal valuation. Once again, we have to rely on proxy information by indicating the investments made on these lands.

Over the past 15 years, an average of Rs 1,272 has been invested on each acre of Coolie land. However, this is a conservative estimate since it is the exact amount of DLDP wages paid over the years, datamined from our computerised database. DLDP wages started with a low of Rs 3 per day 15 years back, and gradually went up to Rs 5, Rs 12 and finally climbed to Rs 15. So it would be fair to assume the average investment per acre at Rs 2,500.

Table 41 : Time & Money Invested on Coolie Lands (as on March 2005)

Years of Work Invested	Acres	Percent	Value
1 Year	14,839	23%	6,677,550
2 years	17,987	28%	16,188,300
3 years	13,845	21%	18,690,750
4 years	8,047	12%	14,484,600
5 years	5,411	8%	12,174,750
6 years	2,652	4%	7,160,400
7 years	1,269	2%	3,997,350
8 years	590	1%	2,124,000
9 years	207	-	838,350
10 years	44	-	198,000
	64,890	100%	Rs 82,534,050

EFFECTS

An assessment of further S&WC works needed shows that 10,307 acres of Coolie lands need no further labour investment. Another 8,791 acres need just 1 more year of work, much of which will be completed in the current year. This means that these lands have been cleared of rocks and boulders, and good contour bunds are in place. Over time, and with every-year ploughing, natural filling has levelled/terraced these fields.

It would therefore be safe to presume that at least 43% of Coolie lands have a value close to par with that of richer peasants *in the same location*. Of equal, if not greater importance is the

fact that at least 770 landless families now have land. Landlessness has dropped from 12% to 8% in 2½ years.

Table 42 : Further Investments Needed (as on 31 March 2005)

Years of Work Needed	Acres	Percent	Cost
None	10,307	23%	-
1 Year	8,791	20%	3,296,625
2 years	9,342	21%	7,006,500
3 years	7,967	18%	8,962,875
4 years	5,247	12%	7,870,500
5 years	3,152	7%	5,910,000
	44,805	100%	Rs 33,046,500

F.3. Increase in average food crops as proportion of total DLDP production

BASELINE

Nothing much could be done these past 2 years in terms of high profile demonstrations of women engaged in male farming activities, or provide CCF crop loans to single women, etc. However, the drought had a peculiar effect. Mainly because cash crops needed capital which no one had, and also because groundnut is not as drought resistant as hardy millets, there has been a big increase in the growth of food crops on Coolie lands.

The moment the drought started, there was a fall (from 76% to 55%) in the extent of land under groundnut, a purely commercial cash crop. This was accompanied by a corresponding increase from 15% to 36% in the extent of land under the golden millet, Ragi. Maize was a new crop that came in 3 years back, with the drought. It is also interesting to note that no land was left barren in 2001.

Table 43 : Main Crop grown on each acre of Coolie land

Main Crop	2001		2002		2003		2004	
Groundnut	66,269	76%	51,941	55%	53,500	55%	55,262	53%
Ragi	13,240	15%	33,839	36%	34,492	36%	40,603	39%
Paddy	4,998	6%	4,741	5%	4,861	5%	4,908	5%
Vegetables	868	1%	1,189	1%	1,198	1%	1,290	1%
Sunflower	17	0%	32	0%	51	0%	60	0%
Mulberry	250	0%	451	0%	467	0%	493	0%
Mango	217	0%	298	0%	315	0%	315	0%
Tamarind	39	0%	36	0%	36	0%	38	0%
Maize	0	0%	1,572	2%	1,593	2%	1,621	2%
Eucalyptus	0	0%	28	0%	28	0%	32	0%
Sugar Cane	0	0%	4	0%	4	0%	4	0%
Left Barren	0	0%	259	0%	277	0%	283	0%
Tomato	0	0%	21	0%	21	0%	21	0%
Don't Know	1,376	2%	218	0%	187	0%	187	0%
Total	87,273	100%	94,629	100%	97,029	100%	105,116	100%

EFFECTS

There has been a drastic shift away from cash crops to food crops, but this is not because of any planned project measures. It remains to be seen if Coolie families will continue with a balanced crop choice once the drought is over, or will they succumb to market temptation.

G. CRITICAL PROJECT OUTPUT : COOLIES UNITED ACROSS ALL DIVIDES

ACTIVITIES

Our LogFrame lists 32 activities to achieve this Objective. Every single one of them has been implemented. For the most part, these were established practices (standard operational procedures) carried out as a matter of course. There were, of course, some exceptions.

1. Membership

There was a 28% increase in membership from 2002 to 2003 and yet another 23% increase from 2003 to 2004 – 10,532 Coolie families in 2002 to 16,573 in 2004. This was the result of a huge campaign to motivate dropped-out CSUs to return to the fold. Internal discipline, however, suffered and painful internal rectification measures had to undertaken in 2 of the 5 taluks in 2004.

The 2005 membership has now stabilized at a sober 13,308 Coolie families.

Youth were actively encouraged to represent their families by taking membership in their names, and this led to many a tiff within village CSUs.

2. CSU Representative Elections

Annual elections for 2 Representatives per village CSU were held every February, immediately after current year membership lists were finalized. Along with the Mahila Meeting selected woman Cheque Signatories, VHWs and women *Balakendra* Teachers, the 5 of them formed the village level cadre of the Coolie Sangha.

3. Updating Database

Over the past 2½ years, we have digitized most of our activity processes. Online data gets automatically generated as and when they are monitored by various ADATS Staff and Coolie Sangha functionaries.

Family data was rechecked and our 19 year old computerized database updated with demographic corrections every year after membership got finalised.

In 2004, a huge effort was initiated to digitally photograph 76,257 men, women and children from 16,573 Member family households. In 2005, targets were toned down to 69,594 persons from 13,308 Member family households. As on date, 18% of this project has been completed.

4. Village CSU Meetings

Weekly CSU Meetings, on fixed days every week in each village and with a compulsory quorum of two-third the current membership, were held in all the functioning villages.

- ADATS Staff have rated 72% of the villages as excellent, with more than 45 meetings held every year in each village – an astonishing 87% regularity.
- 19% were okay with an average of 30 meetings held every year.
- 10% of the villages met just perfunctorily merely to satisfy minimal Coolie Sangha requirements. A perusal of their minutes books shows that they have discussed only matters relating to benefits from ADATS.

Table 44 : Regularity of village CSU Meetings

	2003		2004		2005		Overall
Excellent	342	69%	387	70%	333	77%	72%
Good	98	20%	118	21%	62	14%	19%
Not Good	55	11%	51	9%	39	9%	10%

Most village CSUs and Mahila Meetings gave admirable support to Member Coolie families. Due to a daunting socio-political presence, most issues could be tackled locally. Village and Cluster functionaries were able to get things done in government offices all by themselves. There were a markedly less number of wider struggles at the Taluk level during the past 2 years.

5. Bank Accounts

32 new villages opened CSU and CCF bank accounts. Their nascent Mahila Meetings elected women cheque signatories and sent them for training on book-keeping and finance.

In February of each year, after current year membership lists were finalised, older Mahila Meetings changed their cheque signatories where necessary. These changed cheque signatories also attended training sessions on book-keeping and finance which, in the meantime, have become yet another standard operation at ADATS.

In March every year, just before the end of the fiscal year, each CSU passed a resolution to place unspent balances in Fixed Deposits in their respective village CSU's name. These added to the decentralised village level corpus fund of the Coolie Sangha.

ADATS Staff helped maintain close to 2,000 accounts with separate books of accounts for each village CSU and CCF. Annual audits were conducted without any hassle.

6. Cluster Meets

2003 and 2004 had village CSUs clubbed into 96 Clusters. All of them met on fixed days every week with a 95% regularity. But Coolie Sangha functionaries felt that small Clusters, with just a few village CSUs (due to village drop-out over the years) did not translate into effective socio-political clout. In late 2004, as part of internal rectification measures, the number of Clusters was streamlined to 78 with the reshuffling of village CSUs.

All ADATS/Coolie Sangha programmes, projects and activities were monitored in these Cluster Meets, attended by elected CSU Representatives, Village Health Workers, Cheque Signatories and *Balakendra* Teachers from the 5-8 villages that made up each Cluster.

7. Taluk Coolie Sangha Meetings

4 of the 5 Taluks conducted 2-day Taluk Coolie Sangha Meetings every single month. The Bagepalli Taluk Coolie Sangha Meetings were put on hold from June to September 2004 during the purges and bloodletting that went under the title of internal rectification.³⁵

8. Executive Committees

5 Executive Committees, comprising elected Taluk Secretary and elected Cluster Secretaries met every fortnight at each Taluk headquarters to implement decisions taken in the monthly Taluk Coolie Sangha Meetings. These too were on hold for 4 months at Bagepalli.

Senior Coolie Sangha functionaries ranked 72% of these meetings as excellent, 13% as good and 15% as a waste of time.

Table 45 : Regularity of Executive Committee Meetings

	2003		2004		2005		Overall
Excellent	86	72%	82	71%	23	77%	72%
Good	18	15%	11	9%	6	20%	13%
Not Good	16	13%	23	20%	1	3%	15%

³⁵ Please click on <http://www.adats.com/documents/book4/book.php?id=0417> for more details.

9. Grassroots Planning

From mid 2003 a wide discussion was initiated in 370 villages on ways and means by which the largely self-financed Children's activity of the CSUs could be enhanced. Experts were brought in to assess impact and suggest new activities/emphasis. These culminated in a Strategic Planning workshop on Coolie Children & Youth in March 2004. CSU appointed and paid-for *Balakendra* Teachers attended this workshop and finalised the LogFrame. Save the Children, New Zealand, was able to tap NZ government funds to support this strategic plan for 222 villages for 3 years.³⁶

The concept of Sustainability was inbuilt in the project design. External funds were only an enabler and activities were to serve as catalysts for the village CSUs to do everything on their own. Project implementation was possible only when the CSUs ensured that government schemes reach/work. 41% of the budget was to be met by Sangha Funds.

10. 2004 Effects Monitoring

Early in 2004 we undertook our first Effects Monitoring exercise. At that time we found the need to revisit the Problem Tree and Objectives Tree and streamline the LogFrame in order to elucidate proper Effects Indicators. 5,000 copies of that new LogFrame, translated into the local language, was printed and distributed to all the villages in May 2004. 2 rounds of Cluster level meetings were held with the sole agenda of sharing this LogFrame.

Ever since, village CSU and Mahila Meetings have been concerned with monitoring a strategic plan that they genuinely agree upon and take ownership.

But the Effects Monitoring exercise itself, conducted with valuable input from our Management Consultant, was not a participatory or grassroots exercise. It served to check the logic and help us learn the rigour of the methodology.

11. GP 2005 Elections

In February 2005, the Coolie Sangha once again decided to contest Gram Panchayat elections. 194 CSU candidates contested in 92 Gram Panchayats from 5 taluks of north Kolar district. They got 7% of the popular vote, converted 66% of contests into victories, and won 129 seats.

Following our established policy, ADATS had no role whatsoever in village level decisions on contests, candidate selection, and forming local alliances. Our role was confined to monitoring – i.e. recording extremely complex data, analysing contests/results, and sharing conclusions with the village CSUs. Moreover, “Political parties directly negotiate with the Coolie Sangha” is a Goal Indicators of our 10 year strategic plan.

³⁶ For more details, please click on <http://www.adats.com/documents/book8/>

Table 46 : Electoral Performance of CSU Candidates alone

Taluk	Bagepalli		Chickballapur		Chintamani		Siddalaghatta		Gudibanda		Total	
	2000	2005	2000	2005	2000	2005	2000	2005	2000	2005	2000	2005
No of Gram Panchayats	24	24	22	16	31	32	11	13	7	7	95	92
Total Seats	345	367	313	252	472	470	146	201	102	110	1,378	1,400
Total Polled	179,668	247,659	121,461	153,976	179,996	327,787	53,431	137,012	45,565	84,238	580,121	950,672
Seats Con- tested	93	82	51	19	84	38	41	23	26	32	295	194
No of CSU Candidates	94	84	52	19	86	38	42	23	30	38	304	202
Extra Can- didates (Spoilers)	1	2	1	-	2	-	1	-	4	6	9	8
Self Per- ception of Strength	27%	22%	16%	8%	18%	8%	28%	11%	25%	29%	21%	14%
Votes Got	22,136	29,384	9,767	6,167	23,176	15,482	6,871	7,186	5,244	9,067	67,194	67,286
Vote Share	12%	12%	8%	4%	13%	5%	13%	5%	12%	11%	12%	7%
Seats Won	43	51	29	16	49	31	31	15	16	16	168	129
Conversion	46%	62%	57%	84%	58%	82%	76%	65%	62%	50%	57%	66%
Actual Strength	12%	14%	9%	6%	10%	7%	21%	7%	16%	15%	12%	9%

Being the 4th time they were contesting local body elections, village CSUs were politically astute.³⁷ They gauged their electoral strength in a realistic manner, and formed village level alliances. In many villages they did not have the numerical strength (coverage) to go it alone. Elsewhere, it was because they did not have potential candidates from that reserved category. However, we noticed 2 types of alliances emerging. In the northern belt of Coolie Sangha coverage (mainly Bagepalli and Gudibanda Taluks), alliances were definitely a result of maturity – strong village CSUs coming to mutually respectful agreements with friendly *Ryots* and sections of the neutral population. But in the southern belt (Chickballapur, Siddalaghatta and Chintamani Taluks) we got the feeling that they were weak alliances with others taking advantage of a captured vote bank in the CSUs.

Final results confirmed our suspicion. Candidates from both the belts fared well. But while the village CSUs had the upper hand *within* the alliance in the north, it was the other way around in the south.

194 CSU candidates teamed up with 1,158 allies to contest 1,338 seats in 92 Gram Panchayats spread across 5 taluks. This time around, there were only 14 extra candidates as “spoilers” in otherwise perfect alliances – i.e. a marked decrease in wasteful triangular contest.

Together these 1,352 candidates got 48% of the popular vote (*up 1% from 5 years back in the GP 2000 elections*), converted 55% of contests into victories (*down 3%*), and won 731 seats (*92 more than last time*). Their effective strength in 92 Gram Panchayats is 52% (*up 6% from 2000*).

³⁷ The first foray was in May 1987 <http://www.adats.com/documents/book5/book.php?id=0508> second in December 1993 <http://www.adats.com/documents/book2/book.php?id=0212> and third in 2000 <http://www.adats.com/documents/book3/book.php?id=0314>

Table 47 : Joint Electoral Performance of CSU Candidates & Allies

Taluk Year	Bagepalli		Chickballapur		Chintamani		Siddalaghatta		Gudibanda		Total	
	2000	2005	2000	2005	2000	2005	2000	2005	2000	2005	2000	2005
No of Gram Panchayats	24	24	22	16	31	32	11	13	7	7	95	92
Total Seats	345	367	313	252	472	470	146	201	102	110	1,378	1,400
Total Polled	179,668	247,659	121,461	153,973	179,996	327,787	53,431	137,012	45,565	84,238	580,121	950,669
Seats Con- tested	313	358	300	222	275	446	144	196	65	116	1,097	1,338
No of Can- didates	326	360	313	225	287	448	146	197	70	122	1,142	1,352
Extra Candi- dates (Spoil- ers)	13	2	13	3	12	2	2	1	5	6	45	14
Self Percep- tion of Strength	91%	98%	96%	88%	58%	95%	99%	98%	64%	105%	83%	96%
Votes Got	82,869	121,988	64,750	72,380	80,587	162,949	29,206	64,686	12,910	36,264	270,322	458,267
Vote Share	46%	49%	53%	47%	45%	50%	55%	47%	28%	43%	47%	48%
Seats Won	160	198	185	125	165	260	96	103	33	45	639	731
Conversion	51%	55%	62%	56%	60%	58%	67%	53%	51%	39%	58%	55%
Actual Strength	46%	54%	59%	50%	35%	55%	66%	51%	32%	41%	46%	52%

12. 2005 Effects Monitoring

From March 2005, immediately after GP election results were announced, 86 Cluster Meets began to spend 5-6 hours every week to ponder on each Sub Effects Indicator and formally record Baselines and Results. This took a total of 250-350 session days, spread across 16 Areas, each comprising 20-30 villages, across 5 Taluks.

They produced a wealth of primary data for this 2nd Effects Monitoring exercise. That information, triangulated with secondary data mined from our computerised database, has given the flesh and substance of this report.

G.1. Time Series Increase of Coolie Sangha Membership

BASELINE

The Coolie Sangha is a people's organisation where individual families have to decide, every single year, whether they wish to remain active and continue to participate. The process through which they make this annual choice is through declaring their family income every December and paying a fixed percentage as Sangha Tax in January. 801 village CSUs (93% of the total villages we work in) and 28,471 Member Coolie families (87% of the total families we cover) have participated in the Sangha Tax process over the past 11 years.

While this contributes to committed membership, it also results in intermittency and fluctuation. Every year witnesses previous year's members discontinuing, cancelled members re-turning, and brand new families joining the village CSU for the very first time.

Table 48 : Time Series Information on CSU Membership

Sangha Tax Paid	1995	1996	1997	1998	1999	2000
No of village CSUs	99	199	213	210	403	423
Total families who paid up	2,193	4,195	4,549	4,627	8,458	10,048
Loss in previous year membership	-	619	790	972	1,111	1,625
Cancelled families who renewed membership after a gap	-	-	86	261	315	631
Brand new families who joined for the very first time	-	2,621	1,058	789	4,627	2,584
Total Sangha Tax paid (Rs)	487,200	987,694	1,137,482	833,470	1,919,558	1,532,598
Average Sangha Tax paid (Rs)	183	224	225	149	189	135

Sangha Tax Paid	2001	2002	2003	2004	2005
No of village CSUs	512	485	495	556	434
Total families who paid up	12,257	10,532	13,471	16,573	13,308
Loss in previous year membership	2,688	4,322	1,967	2,239	5,693
Cancelled families who renewed membership after a gap	774	744	1,660	1,526	863
Brand new families who joined for the very first time	4,123	1,853	3,246	3,815	1,565
Total Sangha Tax paid (Rs)	1,867,520	2,183,528	2,913,064	3,551,497	2,795,881
Average Sangha Tax paid (Rs)	130	154	189	190	204

EFFECTS

Data for the past 11 years reveals a steady increase in the number of villages as well as Coolie families, year after year. But in 2001 and 2004 there were sudden swells with Coolie families joining merely in order to “grab some benefits”.

In 2001 it was merely a waste of time and resources – bad in itself, but benign nevertheless. But 2004 witnessed painful consequences resulting from loss of discipline and gave a serious knock to hard gained unity.

These unhealthy surges were set right in subsequent years and we sincerely hope that we have all “learnt our lessons”.

G.2. Increase in Decentralised Sangha Funds

BASELINE

There has been a steady rise in the volume of moneys collected and spent by 962 village CSUs to self-finance various activities undertaken by the people’s organisation. These moneys are properties of individual village CSUs, operated by respective women cheque signatories elected by them.³⁸

- 86% of the current closing balances are in Fixed Deposits with nationalised banks, in the names of respective village CSUs. This is the village level corpus that individual CSUs have built for the posterity of their people’s organisation, through an accrual of unspent balances at the end of each financial year.
- Another 13% is what the village CSUs have kept back to meet current year expenditures on children’s schooling, health, etc.

³⁸ Not a single Rupee has been contributed by ADATS, directly or indirectly. No money has ever, under any circumstance, been transferred to any other bank account of any other CSU or to higher bodies in the Coolie Sangha. If a village CSU drops out for whatever reason, the money just sits in its bank account, waiting for the village to revive

Table 49 : Growth in Sangha Fund Balances

	31 March 2002	31 March 2003	31 March 2004	31 March 2005
Village Fixed Deposits	23,840,831	31,179,217	36,997,717	42,443,417
Village SB Accounts	7,811,691	5,389,848	6,046,805	6,274,335
Taluk Fixed Deposit	448,614	450,000	450,000	450,000
Taluk SB Account	290,953	1,688,578	11,216	27,447
Total	32,392,089	38,707,643	43,505,737	49,195,199
Increase from previous Year		19%	12%	13%

30% of their income came from the annual Sangha Tax mechanism, bank interest earned by individual village CSUs, and miscellaneous contributions. The bulk came from voluntary contributions made by CCF borrowers who paid 10% of their loan amounts to their respective CSUs.

Table 50 : Sources of Sangha Fund Income

Sangha Tax Mechanism	13%
Bank Interest earned by village CSU Accounts	14%
Hundi (dumb box) placed in the villages	3%
Voluntary Contributions from CCF borrowers	69%

47% of Sangha Funds were spent on supporting children to attend government schools, 36% on community and referral health, and 16% on pensions and miscellaneous assistance.

Table 51 : Pattern of Sangha Fund Expenditure

Coolie Children	Stipends for CSU appointed <i>Balakendra</i> Teachers	17%	
	Scholarship for school going children	29%	
	Maintenance of <i>Balakendra</i> buildings	1%	47%
Community Health	Stipends for Village Health Workers (VHWs)	13%	
	Monthly Medicine kits for VHWs	19%	
	Medical Aid for patients referred to big hospitals	4%	36%
Relief & Pensions	Legal Aid & Aid Distress	12%	
	Old Age Pensions (over and above what they get from government schemes)	4%	16%

EFFECTS

The build-up of Sangha Funds as organisational savings to ensure posterity was started from day one. It is now 27 years old and today's Sangha Fund balances total Rs 49.2 million

Over the past 3 years, Sangha Fund balances grew at the rate of 19%, 12% and 13%. The decrease in growth for the past 2 years was because of dismal movement in the Coolie Credit Funds. The 10% contributions paid by CCF borrowers to their respective Sangha Funds accounts for 69% of accumulation. Any let in the operation of the decentralised credit activity is bound to have a negative impact on moneys mobilised to self-finance CSU activities.

In the early years, Member Coolie families thought that it was a certain quantum of money, arbitrarily calculated, which would assure their future. They tended to hoard. It took much cajoling to convince the village CSUs that the more they spent on their members, the more they would feel the need to contribute.

Today, they realise that it is an open and transparent grassroots *mechanism* of collecting and spending moneys that will guarantee the continuity of core CSU activities. Even though we do not witness any dramatic increase in the average Sangha Tax paid by each Member Coolie family, the ever increasing membership base creates the volumes that operate pretty much with the same logic as successful insurance ventures.

G.3. Positive leadership Continuity

BASELINE

Data for the past 25 years shows that women hardly ever got voted in the annual elections for Cluster Secretaries. Only 4 women held the post for the past 10 years.

Along with an ageing of the village CSUs, older people got elected as Cluster Secretaries. But the preference remained for those between 27 and 44 years old. However, this did not prevent the very young and the very old from getting voted in.

There was a steady and growing preference for Harijans and Tribals. This is understandable, considering that they account for about 60% of Coolie Sangha membership. Middle castes were consistently under-represented while upper castes were slightly over-represented.

Illiterate Coolies still got elected as Cluster Secretaries to this day. But the preference shifted towards those who finished high school.

There was a strong tendency for those with higher land holdings to get elected as Cluster Secretaries. This could have been because the post is severely underpaid and extremely demanding. Smaller landholders would have found it difficult to do a full-time job and, at the same time, feed their families.

Table 52 : Changes in Profile of Member Coolies elected as Cluster Secretaries over past 25 years

	1980-1984	1985-1989	1990-1994	1995-1999	2000-2004
Number of Persons who held the post in the period	3 100%	14 100%	48 100%	126 100%	166 100%
SEX					
Men	3 100%	14 100%	48 100%	122 97%	162 98%
Women	-	-	-	4 3%	4 2%
AGE					
< 20 years	-	3 21%	3 6%	5 4%	4 2%
21-26 years	2 67%	3 21%	8 17%	15 12%	20 12%
27-32 years	-	1 7%	11 23%	30 24%	40 24%
33-38 years	1 33%	6 43%	13 27%	33 26%	43 26%
39-44 years	-	-	13 27%	29 23%	34 20%
45-50 years	-	-	-	9 7%	14 8%
> 50 years	-	1 7%	-	5 4%	11 7%
CASTE					
SC/ST	1 33%	6 43%	17 35%	67 53%	86 52%
Middle	1 33%	3 21%	12 25%	19 15%	29 17%
Upper	1 33%	5 36%	19 40%	40 32%	51 31%
EDUCATION					
Illiterate	2 67%	12 86%	24 50%	42 33%	55 33%
Primary School	-	-	-	7 6%	11 7%
Middle School	-	-	10 21%	14 11%	13 8%
High School	-	2 14%	10 21%	49 39%	68 41%
College	-	-	3 6%	13 11%	18 11%
Don't Know	1 33%	-	1 2%	1 1%	1 1%
LAND HOLDING					
Landless	1 33%	1 7%	1 2%	6 5%	6 4%
0.1 to 2 acres	-	2 14%	8 17%	22 17%	19 11%
2.1 to 4 acres	1 33%	3 21%	15 31%	35 28%	41 25%
4.1 to 5 acres	1 33%	1 7%	2 4%	16 13%	26 16%
> 5 acres	-	7 50%	22 46%	47 37%	74 45%

EFFECTS

The post of elected Cluster Secretary has been hogged by male, lower middle aged, landed Harijans and Tribals who studied upto high school. While there are many positive signs of improvement over the years, sex ratio continues to remain horrible.

In the first 10 years the post of Cluster Secretary tended to be an ascribed one. Only 3 persons were ever changed in the annual elections. A healthy trend set in from the third 5 year period under analysis. In the last 5 years, 2.4 persons got elected from each Cluster. This means that Cluster Secretaries were changed by the voters once every 2 years.

Cluster Secretaries were never indispensable. No Cluster or even a single village CSU ever fell due to high handedness.

Table 53 : Number of Cluster Secretaries changed through Reelection

	1980-1984	1985-1989	1990-1994	1995-1999	2000-2004
No. of Clusters	3	11	27	55	70
No. of Persons who were elected to the post in the 5 year period	3	14	48	126	166
	1.0	1.3	1.8	2.3	2.4

G.4. Unified Political Action by Coolies – Panchayat Raj Institutions

BASELINE

Village CSUs showed a remarkable maturity in alliances they built in their respective villages to contest the GP 2005 elections. Together they were swept to power in 4 Taluks, in spite of a marked weakening of the CSUs' own electoral strength in 3 of 5 Taluks.

Votes and seats are funny things. Getting a whole lot of votes in concentrated pockets does not necessarily translate into the required number of seats in a Gram Panchayat. In a sad and ironic twist, they lost out in Gudibanda Taluk where there was a retention/improvement of electoral strength.

Table 54 : Final Tally in the Gram Panchayats

Taluk	Bagepalli		Chickballapur		Chintamani		Siddalaghatta		Gudibanda		Total	
	2000	2005	2000	2005	2000	2005	2000	2005	2000	2005	2000	2005
No of Gram Panchayats	24	24	22	16	31	32	11	13	7	7	95	87
GPs Controlled by CSUs and Allies	10	17	15	12	13	19	9	7	2	2	49	56
GPs Controlled by Adversaries	13	7	6	4	17	12	1	4	5	4	42	27
Hung GPs	1	-	1	-	1	1	1	2	-	1	4	4

EFFECTS

1. Socio-political Presence

There were huge Taluk to Taluk variations in the performance of CSU candidates in the GP 2005 elections.

Bagepalli and Gudibanda taluks, which form a contiguous belt to the north, retained/ improved their electoral strength when compared to 5 years back. While keeping their vote share intact, there was a thumping increase of 40% in the actual number of votes they garnered. Chickballapur, Siddalaghatta and Chintamani performed miserably. While the alliance was swept to power, individual village CSUs lost out.

Table 55 : CSU Performance in GP 2005

	Bagepalli & Gudibanda	Chickballapur, Siddalaghatta & Chintamani
Seats Contested by CSU Candidates	5 seats less than in GP 2000, 5 years back.	96 seats less than in GP 2000, 5 years back.
Self Perception of CSU Strength	Dipped slightly from 27% to 24% (can be attributed to realistic assessment)	Plummeted from 19% to 9%. (total loss of self confidence)
Vote Share of CSU Candidates	Retained at 12%.	Halved from 11% to 5%
Number of Votes polled by CSU Candidates	Increased by a whopping 40%.	Suffered a loss of 28%
Final CSU Strength in the Gram Panchayats	Improved from 13% to 14%	Plummeted from 12% to 7%.

When we look at the joint performance of CSU candidates and their allies, there was a marked improvement across the board except, quite ironically, in Gudibanda Taluk. This means that the village CSUs in the southern belt have, over the past 5 years, become a captured vote bank that their allies take for granted. This was precisely what we were afraid of and stated as an Assumption in our 10 year LogFrame. This Assumption was properly managed only in Bagepalli and Gudibanda Taluks.

2. Accessing State Resources

The second Effects is the global picture that emerges on how many Gram Panchayats were/are controlled by the CSUs and their allies in 2000 and 2005. The “Total” column in our tables are quite meaningless. Aggregated strength translates into nothing when it comes to Gram Panchayat elections – one either has control over and presence in a bunch of villages falling under a GP, or not. It is that simple and straightforward.

This has a direct bearing on the power balance in the villages, and the amount of government resources that can be garnered. The purpose behind contesting local body elections is, after all, to “Access State Resources”.

Judging by the extent of state resources accessed in the past 5 years, we can definitely conclude that this second Effect was overwhelmingly positive.³⁹

3. Grassroots Democratisation

The third Effect needs an examination of the extent of control that village CSUs had over elected GP 2000 Members – i.e. how much of grassroots democracy was ushered in, as a unique contribution of the Coolie Sangha into the local bodies. Using the feminist principle of leadership versus representation to evaluate their 5 year long behaviour, we find mixed Results.

5 years back, in their eagerness to win (a natural objective in any electoral contest) they had given admission to all and sundry. 67 new Members were inducted into village CSUs and asked to contest as CSU candidates in the GP 2000 elections. This turned out to be a clever move since these new entrants converted 58% of their contests into victory (higher conversion rate than that of older CSU Members). But their loyalty to the Coolie Sangha was questionable.

Table 56 : GP 2000 Candidate Age (at the time of contesting the elections)

Tax Paid Age of Candidate in her/his village CSU	GP 2000 Candidates ⁴⁰		GP 2000 Winners		Conversion
1 to 2 years	67	37%	39	40%	58%
3 to 5 years	78	43%	42	43%	54%
More than 6 years	36	20%	17	17%	47%
Total	181	100%	98	100%	54%

168 Gram Panchayat (GP) Members had won as CSU candidates in the GP 2000 elections. Ensuring that they stayed accountable to the village CSUs was an important objective. The Coolie Sangha had, after all, burnt bridges with established powers that be and made serious socio-political investments in getting them elected in the first place.

³⁹ Recorded in “B.1. Trend and details of rent-free welfare resources acquisition...” of this report

⁴⁰ We have authentic data only for 181 (60%) of the 304 CSU candidates who contested.

We have data for 106 of these elected GP 2000 Members. Only 29% of them stayed unshakeably loyal to their respective CSUs. They were tax paid Members for the entire 5 year term of the Gram Panchayats. Another 28% stayed on for 3-4 years. These 57% were the ones who attended weekly Cluster Meets and gave detailed and transparent reports on what transpired in their respective Gram Panchayats. *Gram Sabhas* were, by and large, held in these villages. This was a refreshing change from the previous practice of cooking up the minutes of voter council meetings where beneficiaries are selected and important decisions taken at the grassroots.

But conventional power is a dangerous thing. It corrupts. Mainstream political influences have no respect for community participation and control. 25% turned defector after 2 years, and another 19% after just 1 year in their respective village CSUs.

Every single turncoat had a longwinded and singularly unique excuse as to why she or he deserted the very body that placed her or him in power. But the truth sticks out like a sore thumb. Their village CSUs prevented them from doing civil contract works for personal aggrandizement, while they were hell bent on ripping off scarce GP resources.

Women GP 2000 Members fared worse than men. Only 50% of them stayed loyal, compared to 65% of men. With hindsight, we can now say that this was to be expected. Though some elected women GP Members may have started off as individuals in their own rights, they quickly succumbed to the behest of their husbands.

Table 57 : Elected GP 2000 Members' Loyalty to their village CSUs

No of years that they were Active in their CSUs	Total ⁴¹		Women		Men		SC/ST	Middle	Upper
All 5 Years	30	29%	17	31%	13	27%	33%	21%	29%
4 Years	13	13%	3	6%	10	21%	12%	14%	14%
3 Years	15	15%	7	13%	8	17%	15%	14%	14%
2 Years	25	25%	13	24%	12	25%	22%	32%	21%
1 Year	19	19%	14	26%	5	10%	18%	18%	21%
	102	100%	63	100%	51	100%	100%	100%	100%

471 GP 2000 Members who won as CSU allies (i.e. friendly *Ryots* who were not CSU Members) acted slightly different. Traditional leadership qualities were natural to them. Moreover, they did not have to adhere to CSU strictures like not treating their daughters any different, not beating their wives, not displaying caste discrimination practices even in the confines of their homes, not taking up civil contract works, *et al.* Though some among them quickly forgot their initial pledge to behave like representatives instead of leaders, most could be effectively "controlled" using the organisational weight and personality of ADATS. Quite ironically, they turned out to be the "decent lot".

The lessons that emerge are sobering. It is easy to whip up euphoria and declare an intent to defy mainstream practices. It is even easy to get into the exhilarating struggle of creating this alternative. But it requires a different type of staying power to maintain and sustain the "other" in a world that is pitted against it. Different rules of conduct have to be developed and put in place to defy established cultural norms. It needs to be demonstrated that the new practices actually pay.

4. Election Fever

One would presume that people learn from their mistakes. They don't. The pull of electoral adjustments is too strong to resist, and winning becomes all important.

⁴¹ Once again, we have data only for 102 (61%) of the 168 winners.

This time around, 21% of CSU candidates were brand new entrants, which is considerably less than 5 years back (*down from 37% in the GP 2000 elections*). Perhaps the village CSUs are justified since they have had a 74% conversion of these new entrant contests into victory (*up from 58% in the GP 2000 elections*). One can only wait to see how many of them will stay loyal to their new found identities.

Table 58 : GP 2005 Candidate Age

Tax Paid Age of Candidate in her/his village CSU	GP 2005 Candidates		GP 2005 Winners		Conversion
1 to 2 years	43	21%	32	25%	74%
3 to 5 years	80	40%	48	37%	60%
More than 6 years	79	39%	49	38%	62%
Total	202	100%	129	100%	64%

ASSUMPTION

Local body Gram Panchayat elections are ostensibly fought without party symbols. But in reality, candidates are supported by different political parties. This leads to wild claims as to who actually obtained a majority. ADATS is unambiguous when monitoring Gram Panchayat contests. We determine, right at the time of filing their nominations, as to which party the candidate is supported by. Come hell or high water, we refuse to change this categorisation later in the contest or after results are declared.

NGOs are not immune from a variant of this malady. Since most of us work with Harijans, Tribals and women, we tend to take credit for all the seats won by them.

26% of seats are reserved for Harijans and 14% for Tribals. This leads to an easy claim of at least 40%. In spite of a 33% reservation for women, when translated into actual seats at the village level, the final figure is around 40%.

Both these factors give a wrong reading of electoral strength and socio-political presence.

G.5. Cases of Harijans contesting general seats in Panchayat Raj Institutions

BASELINE

In the GP 2000 elections, 8 Harijans had contested in General seats that were not reserved for them. In 2005, the number halved to 4. Only 2 Harijans contested from General seats in Bagepalli Taluk (*1 of them won*), 1 in Chickballapur (*won*) and 1 in Siddalaghatta (*lost*).

The reservation policy has clearly allotted everybody their quota and squarely placed them in their respective boxes. "General" and become euphemism for "rich male upper caste". The ideology of the Coolie Sangha is clearly not strong enough to encourage them to think outside the box.

The second reason for this, as we shall soon see, is that village CSUs in 3 of 5 Taluks did not take the GP 2005 elections seriously. They had a low self perception of strength. They contested 96 seats less than they did 5 years back. Their vote share halved to 5% of the popular vote. Their final strength in the Gram Panchayats was only 7%. In such a pessimistic mood, it was quite natural that there weren't any defiant Harijans to contest general seats.

EFFECTS

This sub effects indicator found its way into our LogFrame to measure how different the Coolie Sangha would be in working within the system, and at the same time offer an alternate political culture. They haven't. They simply succumbed to mainstream norms and have flowed along with the tide.

G.6. Cases of Coolie Women contesting general seats in Panchayat Raj Institutions

BASELINE

In the GP 2000 elections, 12 Coolie women contested in General seats that were not reserved for them. In 2005, the number quartered to 3 – 2 from Bagepalli and 1 from Chickballapur. None of them won.

EFFECTS

Once again a similar indicator to measure another facet of the same result. Once again an utter failure. When seen cumulatively with other indicators *vis-à-vis* women in society, we fear that matters are going out of hand, and hard gained achievements quietly slipping away...

H. CRITICAL PROJECT OUTPUT : STAFF AND FUNCTIONARIES EMPOWERED TO DELIVER RESULTS

ACTIVITIES

1. Staff Development

ADATS has a very trim Staff and flat organogram. This EU Consortium programme has an even smaller staff size at just 55 persons. Their average age is 34 years and average employment in ADATS is 11 years.⁴²

Table 59 : Gender Analysis of ADATS Consortium Staff

Category	Number	Men	Women	SC/ST	Middle	Upper
Core Group	6	11%	100%	-	33%	67%
Senior Staff	5	9%	40%	60%	-	40%
Field Staff	21	38%	67%	33%	43%	43%
Specialist Staff	2	4%	100%	-	-	100%
Support Staff	17	31%	53%	47%	29%	41%
Elected Functionaries	4	7%	50%	50%	75%	25%
Total	55	64%	36%	35%	20%	45%

4½ years back, we utilised the services of a management consultant to provide 2 days consulting time each month for 17 months. This long drawn out exercise was taken as a serious organisational development drill to alter our mindsets, learn skills, and introduce a Results oriented management culture in ADATS Staff and Coolie Sangha functionaries.

Not only did we learn, but we internalised the concepts behind management by objectives, and the rigour and procedure of the Logical Framework approach. We realised that focusing on Results was the only way to responsibly prepare for ADATS eventual withdrawal and ensure the sustainability of the Coolie Sangha.

After that, for 2 whole years, we deliberately decided to be independent. Process reengineering, digitisation, and process mapping were done on our own, with no external assistance. We met for 5-6 hours every single Monday morning and taught ourselves. We read, we experimented, we slogged.

⁴² 21 more Staff holding identical designations in Gudibanda Taluk, but whose salaries were paid for by SCNZ, participated in implementing this programme.

Then from February to April 2004, we once again contracted the consultant's services to re-visit the LogFrame, streamline indicators and help write the 1st Effects Monitoring Report. This turned out to be more of a training experience than the actual recording of effects.

No external consultant was used this time around, in the current 2nd Effects Monitoring exercise. Any logical, procedural or interpretation error that may have crept into this report are solely of our own making.

2. Performance Salary

The ADATS/Coolie Sangha intranet uses complex algorithm to automatically calculates the performance of each village CSU against 6 of the 8 activities in our process map.⁴³ These scores are aggregated for villages under each team comprising an Area Field Worker, Mahila Trainer and Case Worker. Their salaries are accordingly appropriated.

The total sanctioned salary is placed in a common basket and divided according to each team's total performance. Salary calculation is not done on performance alone. The number of villages and families serviced by each team is also taken into account – a sole concession to effort. Earlier, it was collectively decided by all the Staff that while performance would be rewarded, declarations of intent and effort would not.

- This means that if a team has slogged for many years to build up a good Area of 25-30 villages, they will reap higher salaries emanating from higher scores in these villages.
- Whereas if a team suddenly claims to see the light and swears it will work hard to set right all past wrongs, they will still have to wait before they can reap rewards.

The Area Field Worker, Mahila Trainer and Case Worker from Chintamani 1, for example, get a monthly remuneration of Rs 4,173 each while Bagepalli 5 get Rs 2,768 each.

Table 60 : Field Worker Performance Salaries

Area	Villages	Members	Sociopolitical Presence	Sangha Tax	CCF	CD&S	DLDP	Women's Fund	Salary
Bagepalli 1	19	687	5.7	6.9	4.0	4.5	5.6	2.1	3,191
Bagepalli 2	32	1,072	6.0	7.1	3.3	3.3	5.4	1.4	4,057
Bagepalli 3	25	843	6.7	7.9	4.6	4.4	6.6	2.9	3,841
Bagepalli 4	27	809	6.7	6.3	3.6	4.4	5.1	2.6	3,564
Bagepalli 5	17	501	6.6	7.6	3.5	3.9	5.4	1.9	2,768
Chickballapur 1	28	730	6.4	6.4	3.7	2.9	4.8	4.7	3,411
Chickballapur 2	31	861	5.8	6.1	3.3	3.7	3.7	3.9	3,598
Siddalaghatta 1	30	892	5.5	5.2	2.4	3.2	4.4	0.9	3,451
Siddalaghatta 2	27	790	6.2	6.6	3.0	3.1	4.6	2.4	3,347
Siddalaghatta 3	22	622	6.1	7.3	4.0	3.9	5.0	3.1	3,155
Chintamani 1	32	1,059	6.8	7.3	3.5	3.3	6.6	3.6	4,173
Chintamani 2	32	1,167	6.2	5.4	2.5	3.6	4.7	0.6	3,979
Chintamani 3	27	823	5.3	5.4	3.3	3.6	5.4	1.5	3,476
Chintamani 4	33	962	5.7	6.1	2.6	3.9	5.1	2.5	3,813
Gudibanda 1	25	734	5.9	4.2	3.8	3.4	3.5	-	3,174
Gudibanda 2	24	744	6.0	4.2	3.1	3.1	3.0	-	2,993
Total	431	13,296	98	100	54	58	79	34	56,000
<i>Average</i>	27	831	6.2	6.3	3.4	3.6	4.9	2.4	3,500

Stipends of elected Cluster Secretaries are calculated in an identical manner and range from a high of Rs 700 p.m. in Digavapalli Cluster at Chintamani Taluk to a low of Rs 359 in Kalvagaddapalli Cluster at Gudibanda.

⁴³ Performance calculation is not yet in place for Children and Health.

H.1. All staff & functionaries in Good, V. Good or Excellent rating category

BASELINE

ADATS Staff and Coolie Sangha functionaries perform really well in creating a socio-political presence and mobilising Sangha Funds. Their performance in the DLDP borders on acceptable. But it plummets in the CCFs, CD&S and Women's Fund.

EFFECTS

ADATS Staff are clearly moving away from being supervised workers to empowered/ independent secondary stakeholders. This does not mean that there are no problems. Logical thinking is neither easy nor comfortable. "So What?" questions to determine Cause and Effect can border on personally disturbing irreverence and sacrilege.

Most Staff understand management as a means to focus more on the individual. Some rightly ask whether there is no value in working with the Coolie caste-class as a whole.

Rhetoric and slogans were, after all, what created a huge base of empowerment over the past quarter a century.⁴⁴ It altered the power balance in village society. It provided Coolies with a person status and identity. It resulted in a larger unification of the poor. Overall wages rose and women began to get the same wages as men. It placed thousands of children into schools.

In our view, the 2 are complementary. Efficient service delivery is impossible without the enabling milieu created through empowerment. While the former involves good process management and the production of Results, the latter entails wider struggles, shows of strength, political education and conscientisation.

H.2. Staff & functionaries pass upward appraisals by Coolie Sangha

BASELINE

Upward appraisal of ADATS Field Staff is done every single year at the time of declaring income and paying Sangha Tax. Coolie families who are not satisfied with the treatment they received the previous year, be it real or perceived, refuse to pay tax. Impressive performance by the village CSU attracts brand new families to join, and cancelled families to return.

Based on this, the village coverage, membership strength and accumulated performance points of each team comprising an Area Field Worker, Mahila Trainer and Case Worker fluctuates from year to year.

EFFECTS

There are, of course, casualties. In January 2005 alone, after Sangha Tax was paid and new memberships finalised, an entire Area had to be closed down and Staff relieved of their employment. This is something everyone accepts – that the opinion of our Customers is paramount if we want to continue in the organisation.

⁴⁴ For a full discourse on our position on Rhetoric, please see our paper titled "Introducing a Results Oriented Management Culture" dated February 2002 at <http://www.adats.com/documents/book5/book.php?id=0513>

SECTION III

ADATS/COOLIE SANGHA LOGFRAME

INTERVENTION LOGIC	OBJECTIVELY VERIFI- ABLE INDICATORS	MEANS OF VERIFI- CATION	ASSUMPTIONS
DEVELOPMENT GOAL			
<ul style="list-style-type: none"> □ To ensure that Member Coolie Families secure and enjoy Freedom and Fundamental Rights 	<ul style="list-style-type: none"> • Political parties negotiate with Coolie Sangha 	⇒ Diary Notes of Project Director	<ul style="list-style-type: none"> • Negotiations are not smokescreen for political machinations
	<ul style="list-style-type: none"> • No. of Acts of Senseless Violence against Coolies (expected nil) 	⇒ Gl.2.1. Annual Cluster Reviews	
	<ul style="list-style-type: none"> • No. of Cases of Caste-based Sexual Violence against Coolie Women 	⇒ Annual Cluster Reviews	<ul style="list-style-type: none"> • Routine criminal offenses are not presented as caste-based sexual violence
	<ul style="list-style-type: none"> • No. of (Extremely rare) cases of Debt Bondage 	⇒ Annual Cluster Reviews	
PROJECT PURPOSE			
<ul style="list-style-type: none"> ○ To ensure that Member Coolie Families gain increased control over their lives 	<ul style="list-style-type: none"> • All genuine cases of marginalized individuals in the Programme receive care 	⇒ Half-yearly Monitoring against Baseline Report	<ul style="list-style-type: none"> • The Coolie Community is able and willing to support the programme
	<ul style="list-style-type: none"> • Increase in proportion of Member Coolie Families where Women get Title Rights to land 	⇒ Half-yearly Monitoring against Baseline Report	
	<ul style="list-style-type: none"> • Significant increase in proportion of employed Youth in each successive cohort (batch) of educated and trained Coolie Youth 	⇒ Youth Tracking Database	
	<ul style="list-style-type: none"> • No cases of Forced Migration 	⇒ Annual Cluster Reviews	<ul style="list-style-type: none"> • Routine migrations are not counted
PROJECT OUTPUTS			
A. EXPERIENCE OF UPPER CASTE MANIPULATIONS ENDED	A.1. Cases of Harijan School Cooks called to cook at village functions	⇒ Annual Cluster Reviews	
	A.2. Cases of Inter-Caste Marriages	⇒ Annual Cluster Reviews ⇒ ADATS/Coolie Sangha Database – CD&S Surveys	
	A.3. Cases of Coolie Youth entering skill-based jobs	⇒ Annual Cluster Reviews	

	A.4. Cases of single Coolie women and Coolie widows setting up petty businesses	⇒ Annual Cluster Reviews	
B. STATE WELFARE RESOURCES ACCESSED	B.1. Trend and details of rent-free welfare resources acquisition, Rupee Terms, Taluk-wise	⇒ Annual Cluster Reviews ⇒ ADATS/Coolie Sangha Database – CD&S Surveys	
	B.2. Taluk-wise details of poor families brought under welfare umbrella	⇒ Annual Cluster Reviews ⇒ ADATS/Coolie Sangha Database – CD&S Surveys	
C. FAMILY AND SOCIAL DEVELOPMENT DELIVERED BY COOLIE WOMEN	C.1. Proportion of cases of intervention in domestic violence successfully resolved by Mahila Meeting	⇒ Mahila Meeting Minutes ⇒ ADATS/Coolie Sangha Database – CD&S Surveys	
	C.2. Trends in Coolie Women's Health	⇒ VHW Database on Women's Health & Referrals ⇒ Mahila Meeting Minutes	
	C.3. Trends in Index of Children's Health	⇒ Public Health Nurse Records	
	C.4. Trends in School Enrolment	⇒ ADATS/Coolie Sangha Database	
	C.5. No. of early marriages in each Taluk Programme	⇒ Mahila Meeting Minutes	
	C.6. Optimum Performance of Mahila Meeting women elected to and serving Gram Panchayat in each Taluk	⇒ Performance Appraisal by Mahila Meetings	
D. SOCIAL CHANGE ACTIVELY INTRODUCED BY COOLIE YOUTH	D.1. Increasing trend in Proportion of Coolie Sangha functionaries who received training in the Youth Forum	⇒ Youth Forum Database	
	D.2. Decreasing trend in average age of Coolie Sangha Members	⇒ ADATS/Coolie Sangha Database	
	D.3. Equal Proportion of female functionaries among all Youth Forum trainees who become functionaries in Coolie Sangha	⇒ Youth Forum Database	
	D.4. Enhanced Self-Esteem of Coolie Youth	⇒ Sample Survey	
E. DIVERSIFIED INCOME FLOWS ESTABLISHED	E.1. No. of self-employment units set up by youth and investment per unit	⇒ Annual Cluster Reviews	
	E.2. Increasing proportions of employed women in non-traditional employment	⇒ Annual Cluster Reviews	

	E.3. Increasing trend in proportions of SC/ST Youth (male & female) among employed youth	⇒ Annual Cluster Reviews	
	E.4. 50% or more of CCF Loans utilized for trade & entrepreneurship	⇒ CCF Database	
	E.5. Increasing trend in Average Return on Investment (RoI) by CCF borrowers	⇒ CCF Database	
	E.6. Average Repayment Rate by CCF borrowers exceeds 95%	⇒ CCF Database	
	E.7. Increase in numbers and average size of Mainstream Financial Resources	⇒ Annual Cluster Reviews	
	E.8. Zero cases of punitive money lending (E.g. <i>Nagu, Vaddi and Bhogyam</i>)	⇒ Annual Cluster Reviews	
F. COOLIE LANDS SYSTEMATICALLY CONSERVED AND CULTIVATED	F.1. Increased Average income from DLDP lands	⇒ ADATS/Coolie Sangha Database – Time Series Data on Declared Production	• Declared production (not income) will be used to estimate income at market rates
	F.2. Increasing trend in Average value of Coolie Lands (Wealth)	⇒ Stratified Random Sampling of Land Valuations	• Assessments are made by experienced teams of valuers on the basis of market prices (recent sales, demand, etc.)
	F.3. Increase in average food crops as proportion of total DLDP production	⇒ ADATS/Coolie Sangha Database – Time Series Data on Declared Production	
G. COOLIES UNITED ACROSS ALL DIVIDES	G.1. Time Series Increase of Coolie Sangha Membership	⇒ ADATS/Coolie Sangha Database	
	G.2. Increase in Decentralised Sangha Funds	⇒ ADATS/Coolie Sangha Database ⇒ Audited Finance Reports	
	G.3. Positive Leadership Continuity	⇒ List of second level leadership trained and ready to assume responsibility in each Taluk	
	G.4. Unified Political Action by Coolies – Panchayat Raj Institutions	⇒ Depth Analysis by Project Director	
	G.5. Cases of Harijans contesting General Seats in Panchayat Raj Institutions	⇒ ADATS/Coolie Sangha Database	
	G.6. Cases of Coolie Women contesting General Seats in Panchayat Raj Institutions	⇒ ADATS/Coolie Sangha Database	

H. STAFF AND FUNCTIONARIES EMPOWERED TO DELIVER RESULTS	H.1. All Staff & Functionaries in Good, V. Good or Excellent rating category	⇒ ADATS/Coolie Sangha Database	
	H.2. Staff & Functionaries pass upward appraisals by Coolie Sangha	⇒ Membership Continuity	