

0409. 7th Progress Report on the SCNZ Programme (Sep 2000)

1. COMMUNITY ORGANISATION

1.1. Coverage

The Gudibanda Extension Programme continues in 68 villages, with a slight increase in the number of participating families, with many cancelled families returning to the fold.

Coverage as on 30 September 2000

	Last Report	This Report
Number of Villages	68	68
Normal Member Families	2,238	2,343
Temporarily Suspended	144	177
Cancelled Members	340	107
Women Membership	444 (16%)	472 (22%)
Coverage of Village Population	34%	35%

1.2. Taluk Coolie Sangha (GCS) Meeting

The first ever meeting of the Gudibanda Coolie Sangha (GCS) was finally held on the 2nd weekend of September 2000. Though preparations had been made for the past couple of months, consistent rains and increased agricultural operations caused 2 postponements. More than 360 CSU Representatives, VLWs, VHW, Balakendra Teachers and Community Workers finally attended the meeting which began at 11:00 am on Saturday and concluded at 4:00 pm the next day.

1.3. Issues and struggles

Many issues effecting Coolie families were taken up during the past 6 months. Field Workers restricted themselves to merely helping out from the background since it has since become ADATS policy that village Staff and Coolie Sangha functionaries should themselves solve village level problems.

A total of Rs 66,800 was given out as Legal Aid and Aid Distress during this reporting period.

- A CSU Representative in Sadashivanahalli, an alcoholic, was found dead in a well. *Ryots* took this opportunity to weaken the CSU, and accused his wife of murder. They also heaped accusations of adultery on her. Unable to bear this harassment, she too committed suicide a week later. Their 3 orphaned children were taken by an uncle to Chickballapur taluk and had to discontinue their schooling.
CSU Members approached the Chikka Pailagurki CSU, the uncle's native village, and persuaded the uncle to send the children to school. The Mahila Meeting has seen to it that their paternal land records have been transferred in the names of the children. They have also provided them with scholarship benefits during this academic year.
- Last year, an illiterate CSU Member in Machapalli was deceived into giving away his 3 acres of land to a cunning *Ryot* from the same village. The *Ryot* had taken him to the Taluk Office, promising a free house under a government scheme. He was made to

place his thumb impression on a stamp paper which actually stated that he was selling his land to the *Ryot*. This year, when the hapless Member went to cultivate his land, the *Ryot's* henchmen stopped him saying that the land was no longer his. Baffled and angry the Member went to the Taluk Office, only to discover that the land records had already been transferred in the *Ryot's* name.

The CSU came to his aid. They have lodged a criminal case for recovery of the land, and are awaiting the Court's verdict.

- A handicapped *Balakendra* Teacher in Korepalli was excommunicated by her family when she married a lower caste boy 1½ years ago. Though both had membership in the CSU, her family prevented the couple from entering the village. She was forced to quit her job and migrate to Bagepalli with her husband. Other CSU Members felt it was a disgrace. 4 months ago, they recommended an Aid Distress of Rs 2,000 from ADATS, convinced her parents, and themselves contributed small amounts to bring her back into the village. She was re-instated as *Balakendra* Teacher and is presently staying in the village with her husband and their year old daughter. The CSU is helping her to build a hut.
- Ever since the CSU was started at Gundlahalli village, there has been a constant friction between upper caste *Ryots* and CSU Members. This got escalated during the 1999 MLA elections. Minor scuffles became common place. Recently, a *Ryot* attacked a CSU Member over a very minor issue. When the other CSU Members heard of this, they took the *Ryot* to task. This led to a group clash with 15 people from both sides injured and admitted to the taluk hospital. During the entire episode, our Field Staff supported them with legal and medical aid. They were also provided with food in the hospital. With criminal cases booked against both parties, all of them have been absconding ever since their bail application was rejected. The Community Worker has been pursuing the case with the assistance of a lawyer.
- An upper caste *Ryot* in Pulasanavoddu was the personal friend of the Gram Panchayat member. Using this influence, he secured a free site which had already been registered in the VHW's name. When the CSU Members came to know of this deception, they got together and lodged a police complaint. They also invited the GP officers to inspect and the site and get it measured. The issue was finally settled in favour of the VHW.
- The VLW in Mallepalli had been in the bad books of the *Ryots* since it was on his initiative that a strong CSU had been built in the village. They also nurtured a grudge against ADATS after the jeep accident in October 1998 where one of them had died. These *Ryots* framed Narayanaswamy in a rape case and got him arrested. CSU Members gathered in front of the police station and demanded that the VLW be released. They have managed to release him on bail.
- In the same village a CSU Member's house was burnt down. The Coolies suspect the *Ryots*, but have no eye witness proof. ADATS granted him an Aid Distress of Rs 1,500 for rebuilding his house. The CSU has submitted a memorandum to the Tahsildar for grant of a free house under a government scheme.

1.4. Sangha Funds

The build-up of Sangha Funds as organisational savings to ensure posterity is an important area of concern. Build up at Gudibanda, when compared to other Taluks at a comparable stage, had been slow.

After the Field Staff impressed upon the CSUs and Mahila Meetings that this was a dangerous situation which seriously threatened socio-political and economic sustainability, the Coolies bucked up. An impressive sum of Rs 282,975 was collected by the village CSUs during

this 6 month reporting period. This comprises 52% of the total Sangha Fund collection of Rs 546,769 – in just 14% of the 42 month old programme life.

Sangha Funds as on 30 September 2000

	<i>Last Report</i>	<i>This Report</i>
Fixed Deposits	219,000	450,000
Savings Bank Accounts	44,794	Rs 263,794
		96,769 Rs 546,769

2. EVALUATION

The Gudibanda Extension Programme was evaluated in May 2000 using a participatory process, at the end of the first three-year phase of the programme. The evaluation report concludes that the scheme is a success. Some key points from the report:

1. A concern of ADATS and SCNZ had been whether the provision of funds for education would have impacted unfavourably on the community development aspects of ADATS' work with the coolies. It is clear that the Scheme has not created a dependency attitude.
2. The evaluation identified that the link between children's education and the CSU has been useful as a way of motivating people to re-join the CSU when they have dropped out for various reasons.
However, it seems that children's education has not played a role in initially motivating people to join the CSU.
3. Removing the current process within the scheme of "linking" individual children with NZ Sponsors would reduce the administration and time costs to SCNZ and ADATS. There is no evidence that this would have any long-term impact on support for the scheme, since many sponsors have indicated their willingness to support a Community/Scheme Sponsorship scheme.

Following the evaluation, SCNZ and ADATS reconfirmed their commitment to continue the Community Sponsorship scheme for a second three-year phase. It was agreed:

- to continue the growth of the scheme within the current villages of Gudibanda.
- to extend into new villages in southern Bagepalli taluk (on the border of Gudibanda) where ADATS has finished the first 3 year Coolie Sangha Formation work.
- to continue the focus on education as an on-going emphasis in all villages in the Scheme.
- CSU membership will remain the basis for inclusion of children in the scheme, but where families later drop out of the CSU, their children will not automatically be excluded from the benefits of the scheme.
- to strengthen the capacity of village level Staff and Functionaries to work as effective community development teams and facilitators within the communities.
- to widen the focus of education in the programme from school children to include a greater focus on NFE, adult literacy, and vocational training.
- to broaden the *Balakendra* Teachers' role to include more non-formal education (NFE) for other members of the CSU, beyond out-of-school children.
- to increase the emphasis on issues (social, economic, political, health etc) at CSU and Mahila Meetings, and on bringing these issues to Cluster level.
- to ensure that Mahila Meetings become exclusive women-only spaces.
- to provide women ADATS Staff with the training and capacity building required to support the women-only Mahila Meetings.

- to increase women membership by ensuring that all women headed Coolie households are invited to join the CSUs.
- to facilitate the CSUs to meet women Members' strategic as well as practical gender needs.
- to identify possibilities open to Coolie children who complete their education, and how they can be helped to access these.
- SCNZ will no longer provide its sponsors with information about specific children within the community as this is not consistent with SCNZ philosophy as a development organisation.
however ADATS will continue to keep individual records on children within the programme for monitoring and evaluation purposes
- to develop a new Marketing Plan and expand SCNZ's support for the programme in accordance with this.
- to more effectively utilise opportunities to develop sponsors' awareness and deepen their understanding about the programme, and SCNZ's development philosophy.

3. CHILDREN'S PROGRAMME

3.1. Position as on 30 September 2000

A total of 3,435 children are being supported to go to school. This includes 1,610 girls and 1,825 boys.

1,676 children (49%) are in primary classes, 1,126 (33%) in middle school, and 633 (18%) in high school.

1,724 of them are linked to sponsors in New Zealand and 1,497 are extra. This, however, has now become superfluous with the decision to move on to Community /Scheme Sponsorship.

Class-wise Break-up as on 30 September 2000

Class	I	II	III	IV	V	VI	VII	VIII	IX	X	Total
Boys	167	270	223	189	174	190	214	195	107	96	1,825
Girls	162	245	245	175	180	199	169	119	72	44	1,610
Total	329	515	468	364	354	389	383	314	179	140	
	49%			1,676	33%		1,126	18%		633	100% 3,435

The gender disaggregated data shows a sex parity in primary and middle classes. However, there is a 1:2 imbalance in High School. With the political will that the programme has displayed thus far, this can be corrected in the coming years by preventing girl children's drop-out on reaching puberty (at about the end of Middle School).

	Primary School		Middle School		High School		Total	
Boys	849	51%	578	51%	398	63%	1,825	53%
Girls	827	49%	548	49%	235	37%	1,610	47%
Total	1,676		1,126		633		3,435	100%

2.3. Results for the Academic year 1999-2000

Of 101 children who could not make it to higher classes during the academic year 1999-2000, 27 were in the VII Std. and 23 in the X Std. We achieved a 92% pass result for the VII Std.

and a 52% pass result for the X Std. through special coaching classes held for 2-3 months before exams. Though the results for the X Std. were very low, our consolation is that we fared better than the 45% pass rate for Karnataka State. Most children failed in mathematics.

14 girls and 8 boys dropped out of school this academic year. Our Field Staff have managed to convince 3 parents (of 2 girls and 1 boy) to send them back to school. Efforts continue with the remaining 19 children.

2.4. Case Histories & Annual Reports to Sponsors

Following the evaluation, ADATS and SCNZ have agreed to do away with individual child sponsorship. This will reduce administrative burden and release committed Staff to more meaningful work.

We are now in the process of developing other means to better communicate with NZ sponsors/supporters and keep them interested and involved. Some ideas we are working on to improve the ADATS website include:

- A Cluster Newsletter to be brought out every month, with previous issues kept in archive.
- Creating a database of typical Case Histories with attractive photographs on the ADATS website, and calling them at random at the click of a button.
- Creating an indexed photo album, and encourage visitors and well wishers to add to the collection at the ADATS website.

2.5. Scholarship Benefits

Text and note books, clothes, fees, etc. were distributed in June and July, at the start of the new school year.

Since the electricity situation was very erratic in the villages, kerosene lanterns were replaced with easy to operate and reliable gas lights in each Balakendra. These lanterns have a 48 hour capacity and this translates to a fortnight's functioning with a single refill.

As in earlier years, Progress Report Cards have been distributed to *Balakendra* Teachers in order to monitor children's monthly progress.

2.6. Science Exhibition

This year's annual Science Exhibition coincided with the visit of Beverley Turnbull, John and Alison Bowis. 55 participating villages displayed 75 exhibits.

Participants came with innovative and superior experiments when compared to previous years. A little girl from Cholshettihalli did a neat job of bisecting a silk worm and explaining its growth at different stages. The demonstration to purify water using clay pots and sand won the children of Chikkathammanahalli the 1st Prize. They demonstrated how a cost effective method was available for every home to get clean and safe drinking water. Children from Doddanacherla won the 2nd Prize for separating salt from water. Burettes and heating flasks were used in this experiment. Yelagalalahalli bagged the 3rd prize for its detailed presentation of a silk worm rearing unit.

The exhibition was open to the general public from 10 a.m. to 4 p.m. School children and teachers from private schools in town trooped in a continuous flow. An ardent admirer and man of scientific temper was the Curator of Bangalore's prestigious Vishveshwaraiah Science Museum. He paid a surprise visit and commended the children on the standard of exhibits, and marvelled at positive changes taking place in his native villages.

2.7. Sports & Vacation Activities

Vacation was a busy time for *Balakendra* Teachers. They were specially trained to conduct various inter-village and inter-cluster sports events. Events included 200 and 400 metre Races, Discus Throw, Shot Putt, Kabaddi and Kho-Kho.

These served as instruments to boost the performance of Coolie children who took part in the government organised taluk and district level sports. Coolie children from 9 villages participated in this year's government conducted games and bagged prizes for their respective schools. The Boy's team from Ninchinabandapalli bagged the 1st Prize in Kho-Kho and a boy from Sadashivanahalli bagged the 3rd Prize in Shot Putt. We were specially proud of 7 girls who participated in these games.

2.8. Non Formal Education (NFE) Classes

An interactive discussion to teach the 1st and 2nd Semester NFE syllabi was conducted in September. *Balakendra* Teachers from the newer CSUs, and older ones who had NFE children in their *Balakendras* participated.

Our experience in the past year has been that children undergoing NFE have not been able to finish their portions in just 6 months. So we decided that each NFE semester be extended to a year. Government authorities have agreed to this.

Delay and non-availability of NFE text books from the government warehouse for the 2nd, 3rd and 4th semesters forced *Balakendra* Teachers to repeat/revise the 1st semester classes. So we borrowed these texts from wherever available, and ourselves got them printed. Proper texts were distributed to the children in July.

A test for the NFE children has been conducted in the last week of September.

2.9. *Balakendra* Teachers Training

Regular monthly training sessions for all *Balakendra* Teachers continued in this reporting period. However, we reduced them to 2 day sessions instead of the planned 3 days. As has become the now established practice, trainings were conducted by Professors from the Municipal College, Chickballapur.

Sessions were held taking into account seasonal academic and *Balakendra* activities that had to be carried out – conducting of regular classes, holding tests and preparing for exams, fun activities during holidays, etc. In April, for example, *Balakendra* Teachers were taught techniques to conduct Games and inter-Cluster Sports Competitions. In May and June, annual exams performance was critically discussed with *Balakendra* Teachers.

With the start of the new academic year, emphasis was given to teaching techniques and completing the syllabus. *Balakendra* Teachers have been motivated to adopt creative strategies for teaching. Children will, for example, make simple charts of birds, animals and other topics of interest; collect information about these birds and animals from library books that have been supplied to the *Balakendras*. Chart paper and sketch pens were given to the *Balakendra* Teachers for this purpose, and they have been asked to prepare at least 2 charts every month.

Similar methods were evolved to help teach language, general knowledge and mathematics.

Besides training sessions aimed at improving teaching skills, *Balakendra* Teachers were given activities to be completed in their respective villages. They were asked to make various charts to evaluate the child strength (coverage), progress, continuity, drop-outs and sex ratio in the *Balakendras*. Besides communicating progress, their attention will get focussed on self-identified problems like cancellation, etc. This is a participatory method to improve performance.

2.10. District Primary Education Programme

A DESCRIPTION OF THE SCHEME

The District Primary Education Programme (DPEP) is an innovative step taken by the government in about 5 states of India, including Karnataka, to promote compulsory primary education. The scheme is aimed at persuading parents to send their children (specially girls) to school.

Under this scheme, all government school going children will be provided with text books and school uniforms till the VII Std. The families of Primary School going children are also given 3 kgs of rice every month. With the clear objective of educating girls from backward castes, the government gives school bags and an annual scholarship of Rs 70 to girls in the V to VII Std. and Rs 500 to girls in the VIII to X Std. Only boys in the VIII to X Std. receive a similar scholarship, reduced to Rs 100 per year. The government also helps girls through their Pre-University Course (PUC) by making classes totally free.

BETTERMENT COMMITTEES

Under the DPEP, Betterment Committees have been formed at each government school. These committees consist of 8 persons including a President, Secretary, Headmaster and 5 village Representatives. The Committees meet every month to plan and discuss the effective functioning of the school. Each Committee has an annual budget of Rs 2,500 at its disposal. Government schools now can provide learning aides, public utilities for children and sport materials based.

COOLIE EFFORTS TO USE THE DPEP

Wherever CSU Members have managed to get themselves elected into these Betterment Committees, they function quite well, to the advantage of poor children.

- A majority of Betterment Committee Representatives in Dodda Kurubarahalli village are CSU Members.
Similarly at Eereddipalli, Yelagalalahalli, Haleperesandra, Pulasanavoddu and Lakkepalli villages.
- *Balakendra* influence is evident in these villages.
In Dodda Kurubarahalli, children have been given a volleyball, tennecoit rings, skipping ropes etc.
In Eereddipalli, the Betterment Committee purchased cupboards, tables, chairs, jamkhalam (heavy floor covering) for little children to sit on, and low desks for them to write.
- In Doddanacherla, Dhumakuntapalli and many other villages, the absence of CSU Members in the Betterment Committee has resulted in lackadaisical functioning of government schools.

3. COOLIE WOMEN

3.1. Mahila Meetings

During the Evaluation, it was brought to our notice that the involvement of men in the Mahila Meeting, even if to record the Minutes, disempower women. It was suggested that male VLW and *Balakendra* Teacher should not attend Mahila Meetings. Minutes could be recorded by a school going girl or, if none was available, the Mahila Meetings should evolve their own devices.

We whole heartedly agreed, and the Mahila Trainers concentrated on emphasising the need to make the Mahila Meetings all women's fora. Male Area Field Workers also supported them in this task.

Various issues were taken up by the Mahila Meetings:

- In Ninchinabandapalli, a girl was diagnosed to have a clogged artery in her heart. Her parents were too poor to give her proper medical attention. The Balakendra Teacher in the village accompanied them to the Gudibanda Government Hospital and the CSI Hospital in Chickballapur but they were unable to put up the amount required for the operation. This issue was discussed in the Mahila Meeting and subsequently in the Cluster Meet. It was decided that every Member contribute Rs 10 and a sum of Rs 600 was collected for fares and petty expenses. Her parents have taken her to the Super Specialty Hospital at Puttaparthi. This hospital conducts free diagnosis and operations for the needy. She is now on medication and will be operated at a later date.
- Gangamma from Karaganathammanahalli couldn't go to college even after passing her X Std. with good grades. ADATS hadn't decided whether we would support students through college. In the meantime, the Mahila Meeting gave her mother a hand loan from the *Vokkaku Sanchi Duddu* to pay college fees.
When the *Balakendra* Teacher in the village quit, Gangamma was appointed as the new Teacher by the Mahila Meeting.
- Women Members of Gavikuntapalli village collected Rs 1,000 to help a woman who had a prolapsed uterus and severe leucorrhea. She was also given Aid Distress of Rs 3,000 by ADATS to get operated at the government hospital in Chickballapur. The operation was successful and she is now able to work.
- A Coolie woman in Gudibanda Town had to be operated for a tumour in her neck. This operation was conducted at the Gudibanda government Hospital, but she died within a couple of days. The Town Mahila Meeting has undertaken the responsibility of sending her 4 children to school regularly and make sure that their studies do not suffer.
Her eldest daughter, Sugunamma, has scored the highest marks in her VII Std. public exams this year.
- The Mahila Meeting came to the aid of a Member in Mallepalli when her husband and son were involved in a near fatal road accident. They collected Rs 50-60 per head and contributed for medical costs. Each Member took turns in providing her with food when she had to frequently visit the hospital. The Mahila Meeting has sanctioned her a monthly Aid Distress of Rs 250 till she is able to manage.
- A 13-year-old girl studying in the VIII Std. broke down at the Mahila Meeting in Dapparthi village. Her parents were planning to get her married, she sobbed. The women raised a hue and cry and warned her parents that would neither marry her off before the prescribed age, nor discontinue her schooling.
- The Mahila Meeting in Gudibanda Town suggested that the kerosene lamps which had been returned (on being replaced by gas lamps in the *Balakendras*) be given to 5 needy women. These women could make an additional income by renting out these lamps.
- The Mahila meeting at Lakkepalli have granted Rs 250 every month to an old woman and her son who are both suffering from epilepsy. Both of them were taken to the NIMHANS hospital in Bangalore for a check up and have been advised medication.
- The Kalvagaddapalli Mahila Meeting rescued a 13 year old girl who was married off to a 60 year old man by her mother. The girl had literally been sold to the old man from Andhra Pradesh for a sum of Rs 5,000. The girl has been separated from her mother, and is now living in a Member's house.

3.2. Vokkaku Sanchi Duddu

Each Mahila Meetings now has Rs 3,000 with them to use as a petty credit fund to meet emergency needs. The main role of the Mahila Trainers has been to root out male interference in *Vokkaku Sanchi Duddu* usage, especially in the newer villages.

4. HEALTH

4.2. VHW Training

2 days training sessions were held in batches during July and August at the Gudibanda Campus. These sessions were attended by the VHW, women CSU Representatives and 2 active women from each CSU. Senior and experienced Mahila Trainers from the other taluks conducted sessions that made the Gudibanda women understand how to implement their Decentralised Health Budgets at the village/Cluster level.

4.1. Decentralised Health Budget

There was a delay in granting out decentralised health budgets to the Clusters. Firstly because training had to be completed, and secondly due to the delay in starting Taluk Coolie Sangha (GCS) Meetings. As the very first agenda of the inaugural GCS Meeting, 11 Clusters were granted a total of Rs 350,000.

It is still early to comment on the usage of these funds by the Mahila Meetings to meet referral and other health costs.

5. CONSTRUCTION

5.1. Land for the Balakendras

All the *Balakendra* buildings built so far were reviewed from a functional, architectural as well as ease-to-maintain point of view. We decided to make 2 modifications in future. We would spend a little more and build RCC roofs instead of tiles, and we would increase the dimension by 1.5 feet.

Community Workers have been busy identifying villages that needed *Balakendra* buildings during the past 6 months. The Case Workers then took over to collect title deeds and other documentation, and finally, plots of land were registered in the names of the respective village CSUs. As has become our normal practice, priority was given to CSUs who could get government lands registered in their names by the respective Gram Panchayats.

10 sites have already been registered, 2 foundations already build, material supplied for another 4 foundations, and markings given for another 3.

An unexpected expense was the re-electrification of 11 older *Balakendra* buildings during this reporting period, due to serious damage caused by voltage fluctuation.

6. COOLIE CREDIT FUNDS (CCFs)

6.1. Status of the CCFs

- With fresh grants given to 24 older as well 16 new village CSUs, the total CCF Capital has now crossed Rs 1.5 million.
- Each of the newer village CSUs selected their Coolie woman cheque signatory. All these women signatories attended a 2 day training session.

Status of the CCFs in Gudibanda taluk (as on 30 September 2000)

Total CCF Capital	1,526,217	100%
Total of Good Loans	79,300	5%
Total of Overdue	18,350	1%
<i>1 to 6 Months Late</i>	18,350	1%
<i>7 to 12 Months Late</i>		
<i>Over 1 Year Late</i>		
Bank Balances	1,428,567	93%

6.2. CCF Utilisation

Lending activity has been slow. Following our standard practice, ADATS applied brakes and insisted that the CCF Capital should be utilised in a responsible manner (i.e. the mere availability of more capital should not lead to lackadaisical lending). The rule to ensure this is that new villages can only lend out a total Rs 2,000 in the first instance, when they start their CCFs. With each round of responsible utilisation and repayment, they are allowed to double the figure – i.e. Rs 4,000 in the 2nd round, Rs 8,000 in the 3rd round, Rs 16,000 in the 4th round, and so on. As on date, only very few villages have gone into their 3rd round of lending to Member Coolie borrowers.

Borrowers selected by their CSUs and approved by the respective Mahila Meetings attended 2 days training every Monday at the Bagepalli Campus. Seasoned borrowers from the other 4 taluks sat side by side with novice borrowers from Gudibanda and spent 36 hours in sharing and learning. Topics covered included, among others:

- Usury and the CCFs as instruments to oppose these disempowering practices.
- Coolie Sangha principles on money and fiscal discipline.
- Entrepreneurship agenda that the Coolie caste-class ought to pursue.
- Insurance cover and veterinary care as safeguards for ventures.
- Rationale behind veto powers given to Mahila Meeting.

CCF Utilisation Pattern in Gudibanda taluk (as on 30 September 2000)

Purpose	Amount Borrowed	No of Loans	
Crop Loans	1,500		1
Agriculture	3,100	1%	3
Cattle	37,000	15%	29
Trade & Entrepreneurship	189,400	81%	206
Consumption & others	1,100		1
Total	232,100	100%	240
			100%

6.3. CCF Performance

CCF Performance in Gudibanda taluk (as on 30 September 2000)

CCF Capital	Rs 1,526,217
Cumulative loans given	Rs 232,100
Number of Loans	240
Average Borrowing	Rs 967
Repayment Rate 100 – (Overdue + Bad Debts / Cumulative Loans x 100)	92.09 %
Capital at Risk Overdue / Capital	1.2 %