04. Third Evaluation – Vanaja Ramprasad & Rajasekhar (Sep 1993)

1.0. INTRODUCTION

The present evaluation of Agricultural Development and Training Society (ADATS) is carried out by Dr. D. Rajasekhar and Dr. Vanaja Ramprasad for Icco, EZE and Novib, the three donor agencies which have been supporting the organisation.

1.1. Purpose of Evaluation

The earlier evaluation of the organisation was carried out in July 1990. The purpose of this evaluation is "to gauge the extent to which ADATS has achieved its stated aims and objectives, and the extent to which previous evaluation recommendations have been incorporated in the implementation of the current programme(s). The evaluation therefore will pay particular attention to implementation (rather than on ideology) and its bearing on the aims and objectives of the programme. Attention is also needed for the integration of programme components, and the effects of the Coolie Credit Fund (CCF). The evaluation will not be restricted to the Chelur Area but look at ADATS' programme as a whole" (Appendix 1 on Terms of Reference).

1.2. Methodology of Evaluation

The evaluators and ADATS team met in June, 1993 to discuss the Terms of Reference in BCO. Dr. M.K. Bhat was also present in the meeting. Dr. Bhat explained developments in the organisation, Terms of Reference etc. Since Icco required pre-project advice on Dry Land Development Programme (DLDP), inputs from an expert on ecology and watershed development became necessary.

Meanwhile, Mr. Panduranga Hegde has been requested to provide pre-project advice to ADATS and Icco regarding DLDP. In third week of July, 1993, there was another meeting among evaluators, ADATS team and Dr. Bhat to discuss Terms of Reference relating to DLDP. In the meeting, it has been decided that Dr. Vanaja Ramprasad and Mr. Panduranga Hegde would provide pre-project advice on DLDP, while Dr. D. Rajasekhar and Dr. Vanaja Ramprasad would undertake evaluation of overall programme of ADATS, as per original Terms of Reference prepared by Novib.

ADATS, by then, has provided a large volume of neatly compiled reading material on project proposal, progress reports, correspondence with Icco relating to DLDP etc. The evaluators went through the material before visiting the organisation and target group.

ADATS has also compiled rich data for the purpose of evaluation and made this data available to the evaluators just before the commencement of field visits. The data relates to information on all operations at project and Bagepalli Taluk level as well as detailed information for 17 villages. The Taluk level information relates to total number of villages and stages of intervention in these villages, socio-economic characteristics of member families, total credit fund available with target group organisation, utilisation pattern of credit fund, performance of children programme etc.

A detailed information on programmes in 17 villages has also been prepared by ADATS. These villages are representative in the sense that adequate care has been taken to select villages from old and new Areas of Bagepalli Taluk. The information for these villages include socio-economic characteristics of member families, status of member families in the organisation, performance of CCF, health programme, *Vokkaku Sanchi Duddu* and DLDP. The in-

formation on nature and quantum of Government services to each of member families for all these villages has been provided. The Evaluation Team cross-checked this information with all members in four villages and found that the information is accurate.

This information made the task of evaluators considerably easy. In this Report, the Evaluation Team will be presenting tabular information as it is provided by the organisation. In some cases, further analysis has been made. The data provided to us relate mainly to Bagepalli Taluk as this has been one of the oldest Areas and all the programmes have been introduced in this Area.

The following report is evaluation of overall programme of ADATS. A report on pre-project advice on Dry Land Development Programme has already been submitted to Icco and ADATS by Dr. Vanaja Ramprasad and Mr. Panduranga Hegde.

2.0. THE ORGANISATION

ADATS started working with landless labourers and poor farmers in Bagepalli Taluk of Kolar District in the late 1970s. Now, the organisation has extended its programmes to Chintamani, Siddalaghatta, Chickballapur Taluks and Mittemari Hobli in Bagepalli Taluk (which had not been covered by ADATS so far) in the same District. This District is semi-arid with agriculture mainly depending on rainfall. A majority of the rural population depend on agriculture. The target population of ADATS in all these Taluks are Coolies who are landless labourers and poor farmers. A Coolie (literal meaning being labourer), in this case, has been defined as one who does not employ labourers. The perception of the organisation that it should work with Coolies (including poor farmers) is correct. The studies on agrarian transformation in this region reveal that although changes in land ownership did not lead to polarization, small and marginal farmers are getting pauperised. In other words, though small and marginal farmers did not lose their land in the market processes, their per-capita incomes have been declining. Further, since deriving sustenance from small landholding is becoming difficult and non-farm employment opportunities in rural as well as urban areas are not available, these farmers are compelled to depend on wage employment. Thus, landed labourer category is becoming important in rural areas and intervention strategies concentrating on landless labourers alone may not produce desired results. Indeed, the presence of a sizeable landed labourer category has been seen as an impeding factor in organisation and mobilisation of labourers. ADATS, by consciously bringing these two (somewhat antagonistic) groups to-

2.1. Aims and Objectives

The following are the long-term and short-term objectives of the organisation.

gether in a grass-roots level organisation, has adopted a right approach.

The long-term objectives of the organisation are to build up a Taluk level mass organisation - Bagepalli Coolie Sangha (BCS) - with which Coolies can identify and to enable the organised labour class to identify with larger national movements, discover and play their historic role in the countryside.

The short term objectives are; (1) to integrate existing and new CSUs in BCS; (2) to with-draw paid ADATS staff from Old Areas and replace them with CSU elected functionaries at the end of a definite period; (3) to reinforce positive discrimination for Coolie women; (4) to unify the Coolies and develop them into an effective minority; and (5) to encourage Coolies to contribute 10 per cent of their earnings to Sangha Funds to make them self-financing" (see Annexure on Terms of Reference).

2.2. Building of Target Group Organisations

To achieve the main objective of building a Taluk-level mass organisation, ADATS has been building up target group organisations at village, Cluster and Taluk level. Member families at the village level are encouraged to form into Coolie Sangha Units (CSUs), which are organically linked to Cluster and Taluk level organisations. In extended Taluks also, Taluk level organisations have been formed. ADATS is now aiming to build up mass organisation at District level; as a first step BCS, name of Taluk level Coolie Sangha in Bagepalli, is acting as District level mass organisation and Taluk level target group organisations in extended Taluks have been linked to BCS. This is leading to some confusion. There are plans to change the name of District level mass organisation from BCS to some other name like, for example, Kolar Zilla Coolie Sangha.

The intervention strategy of ADATS in each village proceeds in three phases; Formation, Formalisation and consolidation. The intervention inputs from ADATS gradually decline from Formation to Consolidation phase. The organisation has devised a well-tested Implementation Technology, which can be useful for other NGDOs in their intervention efforts. Although Ram Esteves, Director of ADATS, is not sure about replication in other Areas or its use to other NGDOs, the Evaluation Team is convinced about the utility of the Implementation Technology and replicability.

The intervention stage by ADATS, naturally, differed across villages in Bagepalli Taluk as well as in extended Areas. ADATS so far intervened in 533 villages (Table 1).

Table: 1 Distribution of villages according to phases of intervention

Phase	Number of villages
1st 3 year Formation phase	244
2nd 3 year Formalisation phase	120
Withdrawal phase	88
Dropped out villages	81
Total	533

There are 6846 normal member families in these villages. Member families are divided into four categories; normal, representative, suspended and cancelled. The distribution of members according to nature of their membership in various Areas in the District is provided in Table 2. Women constitute 20 per cent of total members. *However, participation of women in meetings and ADATS programmes is much more than what the data indicate*; more on this is discussed below. Only one person from a family can become a member in CSU; but benefits from Sangha are available to all persons in the member families. From 6846 member families, there are 12549 adults and 13244 children who get benefits such as loans from the credit fund, *Vokkaku Sanchi Duddu*, health programme etc.

A majority of normal members belong to socially oppressed groups of scheduled castes/Tribes and middle castes. *Ethnic coverage has been favourable to these socially oppressed castes* (Table 3).

Table: 2 Distribution of Members according to Nature of their Membership in ADATS programme Areas

Area Name	Villages	Normal Members	Adults	Suspended Members	Cancelled Members	
Old Area	35	597	1,089	50	1,204	
Chelur	64	1,173	1,981	177	1,133	
Gulur	63	1,709	2,749	5	925	
Julapalya Area	28	669	1,222	3	236	
Siddalaghatta	23	581	1,252	18	308	
Chilakalanerpu	54	949	1,800	150	476	
Peresandra	60	1,168	2,456	125	558	
Nandi	99					
Kaiwara	45					
Siddalaghatta	37					
Mittemari	25					
Total	533	6,846	12,549	528	4,840	

Table: 3 Distribution of members according major caste groups

Caste groups	Member	Percent	Total	Ethnic	
	families	in CSUs	families	coverage	
Scheduled castes/Tribes	4,129	60.31	16,210	25.47	
Middle castes	1,397	20.41	6,451	21.66	
Forward castes	1,320	19.28	9,936	13.29	
Total	6,846	100	32,597	21.00	

A distribution of normal members according to their landholding reveals that 8 per cent of the members are landless, while 54 per cent of them own less than about one hectare of land. More than 21 per cent of the member families own one to two hectares of land (Table 4). However, two hectares of land is not considered adequate to provide subsistence to a family in this region, especially the lands on which dry land development programme was not implemented. *Thus, a majority of members in Sangha belong to socially oppressed caste groups and are landless labourers and poor farmers*.

Table: 4 Distribution of member families according to landholding

Size-class of landholding	Member Families		
	Number	Per cent	
Landless	612	8.94	
0.1 to 1 acre	1,574	22.99	
1.1 to 2 acres	1,365	19.94	
2.1 to 3 acres	916	13.38	
3.1 to 4 acres	539	7.87	
4.1 to 5 acres	922	13.47	
5.1 & above	918	13.41	
All classes	6,846	100.00	

3.0. ORGANISATION AND RESOURCES

3.1. At Target Group Level

All the rules and regulations relating to membership, constitution of target group organisations (CSU, Cluster level organisation and Taluk level organisation), method of electing and recalling their representatives etc. have been laid out in BCS trust deed.

3.1.1. COOLIE SANGHA UNIT (CSU)

Detailed rules and regulations have been laid out for a person to become a member in CSU as well as in BCS. All Coolie members in a village are formed into association called CSU. Each CSU elects, from among themselves, three representatives to represent their organisation at all levels. Members of CSU can also recall their elected representatives if they are disappointed with their performance.

CSUs would meet once in a week to discuss matters relating to Coolie development in that village. The proceedings of these meetings would be recorded in Minute books.

All women in member Coolie families may not be members of CSU. But they do attend meetings and participate in discussions. In addition, women have their fora (Mahila Meetings) and manage *Vokkaku Sanchi Duddu*. Village Level Worker (VLW) is the ADATS staff member, who would be present in CSU meetings during Formation and Formalisation stages. Now ADATS has withdrawn VLWs from all the CSUs in Bagepalli Taluk.

3.1.2. CLUSTER MEETS

Groups of CSUS are clubbed together to form Clusters by BCS Board of Trustees on the advice of the Executive Committee of BCS. All the representatives of CSUs will meet once in a week to discuss matters relating Coolie development in that Cluster. Proceedings of these meetings would be recorded in Minutes book. CSU representatives will elect a member of these CSUs as a Cluster Secretary.

3.1.3. TALUK-LEVEL ORGANISATION AND ITS MEETINGS

Taluk level Coolie Sangha consists of all CSU representatives and Cluster level representatives in that Taluk. These members elect Secretary for one year term in the month of May. Taluk level Coolie Sangha is an advisory body to Executive Committee consisting of the president and treasurer of Board of Trustees, the Taluk level Coolie Sangha Secretary and 28 Cluster Secretaries. The Taluk level Coolie Sangha meets first Saturday and Sunday of every month to discuss and advise the Executive Committee on matters relating to Coolie development in that Taluk. The Executive Committee meets every fortnight to take final decisions.

3.1.4. DECENTRALISED DECISION MAKING

The organisational structure in the case of Coolie Sangha is such that it provides ample opportunities for decentralised decision making. For any benefit to be passed onto members, grass-roots level planning and decisions at that level are essential. *The Evaluation Team is convinced that members of Coolie Sangha are capable of taking decisions on their own, planning their programmes, preparing budgets.* This has been possible, especially in Bagepalli Taluk, due to sustained training provided by ADATS.

3.1.5. SELF EVALUATION AND MONITORING

Members of CSUs subject themselves to periodic evaluation. All CSUs and Clusters meet for a day and for three days respectively to review their programmes and progress once a year. The minutes of meeting prepared at every CSU and Cluster would be useful in this regard. This year, farm training review has been undertaken to review the programmes and progress of CSUs for the last 15 years. About 710 members from nearly 100 CSUs have attended this review meetings. No ADATS staff will be present in CSU and Cluster level review meets. In farm training review, all ADATS staff were present.

3.1.6. Dropped Out Villages

About 35 villages have dropped out in Bagepalli Taluk mainly due to stringent rules regarding repayment of CCF loans. Earlier, if one or two members from a village defaulted in repayment of loans, the whole village was dropped from the Coolie Sangha. However, later it

has been felt that this rule is somewhat harsh and hence, was amended in January, 1993. Political factors also contributed to dropping out of some villages.

Ram Esteves, however, is of the opinion that 30 out of 35 villages may again be willing to join in Coolie Sangha. In D. Kothapalli Cluster, we noticed that one village has been desperately trying to regain entry into Sangha. *The Evaluation Team feels that many of the dropped villages may come back to join in Coolie Sangha*.

3.1.7. PARTICIPATION IN WIDER MOVEMENTS

It is not clear what "wider national movements" are referred to in the Terms of Reference. ADATS and Coolies are of the opinion that if there is any national movement which appeals to them and which is close to their ideology or objectives, they would certainly join in such movement. In any case, this has never been the objective of the organisation and, hence, the Evaluation Team did not feel it necessary to go deep into this issue.

But Coolie Sangha quickly responds to any changes in wider economy and society. During the period of communal violence, following Ayodhya incidents, Coolies have discussed and debated this issue. Similarly, at a time when response to Structural Adjustment Programme (SAP) undertaken by the Government was confined mainly to seminar halls and protest marches on roads, Coolie Sangha came up with a programme to counter possible ill-effects of the SAP.

Under the SAP, agricultural poverty is likely to increase because of real or intended with-drawal of Government from developmental and welfare activities. Fertilizer subsidies have already been withdrawn. As a part of phased withdrawal of priority sector lending, the credit squeeze is already in operation. This will adversely effect agricultural investment and growth. This in turn would have an adverse impact on labour absorption and employment. Already, employment elasticity in agriculture are on the decline.

To counter them, investment on agriculture through credit programmes and undertaking non agricultural activities become important. Through programmes such as the DLDP and CCF, ADATS provides ample opportunities for the poor to undertake farm investment, apply inputs, and promote off-farm and non-farm activities. In addition, the poor are making sociocultural adjustments to the newly emerging realities. Consciously replacing their traditional dependence on the joint family and ethnic grouping with the forming of support communities (the newly emerging Coolie Sangha) which can more effectively play this role to nuclear families, deliberately opting to get out of an overt dependence on dwindling land resources through learning skills, undertaking non-farm activities, and being prepared to go out of the village, are some examples of difficult socio-cultural choices that the Coolies are making.

Though some of these activities per se already existed before SAP, a conscious choice has been made to re-orient and re-gear them to the present situation. The slogan, "Become Rich in 3 years!" captures all these elements and is an effective strategy to concretely counter the emerging dangers. What emerges from this conscious effort of the Coolies will provide better insights on SAP and the poor and have a deeper academic value rather than making endless criticisms in seminars or conferences halls or undertaking mere theoretical studies.

All this suggests that the organisation has been alive to wider economic, political and societal issues.

3.1.8. EFFECTIVE MINORITY

ADATS believes in creating effective minority. An effective minority is one that influences, but cannot determine, the course of societal development. This will have the ability to articulate, represent, and lead all the sections of the rural poor.

The question that "does this strategy not lead to polarisation, cornering benefits, privileges etc.?" has been extensively discussed with ADATS staff and target group population. ADATS staff felt that activities of an effective minority would result in spill over benefits to other Coolies in the society. First, struggles carried over by this group would result in positive changes in society. These will be enjoyed by all the Coolies, whether they are members of Coolie Sangha or not. For instance, because of DLDP work wages have gone up. Similarly, struggles by Coolie members have resulted in provision of civic amenities. All these would be beneficial to non-member Coolies also. Second, the Coolie Sangha has emerged as a decision giving effective minority which can swing electoral fortunes of parties in any particular direction, thereby gaining a tremendous vantage position.

Thus, as Dr. M.K. Bhat has pointed out, efforts to make Coolies as an effective minority would simultaneously make an attempt at an *Effective Coverage*. "He opined that it would be misleading to measure the coverage at Bagepalli Taluk with the mere numbers of 110 CSUs and 3500 families alone. Influences introduced by the organised Coolies with these limited numbers have a far wider impact on Bagepalli Taluk society as a whole. Whether this be in carving a better position for the depressed castes and classes as a whole, improving the overall position of all the women, combating communalism, ensuring better basic service delivery systems, or whatever" (Ram Esteves paper on "The Concept of An Effective Minority"). However, the operations of Coolie Credit Fund, *Vokkaku Sanchi Duddu* and DLDP have resulted in substantial benefits to Coolie members. This would have certainly resulted in eco-

However, the operations of Coolie Credit Fund, *Vokkaku Sanchi Duddu* and DLDP have resulted in substantial benefits to Coolie members. This would have certainly resulted in economic development of Coolie members as compared to other Coolies in villages. ADATS staff felt that there are, indeed, differences between members and other Coolies in Bagepalli villages and that, this is "inevitable".

3.2. At ADATS Level

ADATS believes in time bound development interventions and two organisations policy. This has resulted in building up of target group organisations at village, Cluster and Taluk levels. The relationship between these organisations and ADATS has been clearly defined at various levels of Sangha's growth, i.e., Formation, Formalisation and Consolidation.

The organogram of ADATS for a Taluk is enclosed. The tasks and responsibilities of ADATS staff members have been clearly defined. Except the Core Group (consisting of Project Director and five Assistants dealing with accounts, administration, execution and project activities), barring a handful of people, the rest of the staff members come largely from the target group itself.

As mentioned earlier, the depth and intensity of relationship between ADATS staff and target group organisations varies depending on the stage of intervention process. Since ADATS is withdrawing from Bagepalli Taluk, some staff members such as VLWs and Field Assistants have been withdrawn from this Area. When ADATS withdrawal from Bagepalli is complete, capabilities of the ADATS central team will increasingly get freed from about 110 villages in this Taluk. If any new CSUs are formed, BCS will handle these new members through Formation, Formalisation and Consolidation/withdrawal phases. This released capability facilitates the central team to take up work in the neighbouring Areas.

There is decentralisation within ADATS. The central team aims to set up the Area staff as per the Implementation Technology of the Coolie Sangha Model.

3.2.1. TECHNICAL INPUTS PROVIDED BY ADATS

Technical inputs are continuously provided to ADATS staff and Coolie members in the areas of political awareness, sustainable agriculture, environment, organisation building, income generation etc. Outside experts are usually invited for these purposes.

3.2.2. COMPUTERISATION AND MONITORING

A typical sight in CSUs in Bagepalli Taluk is that Area Field Worker walks into the meeting with sheets of computer output, which contains important information on CSUs as well as on individual members. This information helps not only the field staff to monitor the group but also provides information on a member wanting a CCF loan. Such information relates to number of loans taken, the purpose and repayment history. This information helps members a great deal to take decisions regarding loan sanction.

At central office, all this information is systematically maintained. Besides information on CCF loans, socio-economic characteristics of member families is available here. This information helps ADATS staff to monitor the performance of their programmes effectively. What is most important is that this information is being used effectively in the reflective analyses even by representatives of target group organisations. Right now, the computer system is located in Bagepalli town. Efforts are under way to decentralise the system and to access the information in local language.

Another interesting aspect is systematic updating and quick retrieval of the information. For instance, the evaluation team commenced its work from July 26, 1993 onwards. The statistical data supplied to the team related to July 24, 1993. *Undoubtedly, ADATS computerisation programme is one of the best among south Indian NGDOs*.

3.2.3. WITHDRAWAL OF ADATS AND SANGHA' SUSTAINABILITY

With a clearly defined two-organisations policy, ADATS has started making preparations for withdrawal from Bagepalli Taluk from the beginning itself. ADATS has only skeleton staff in Bagepalli and it will formally withdraw in 1995.

ADATS, after its withdrawal, will be associated with BCS not in the past or current supervisory roles but in much higher and deeper role. It may articulate the achievements of Coolie Sangha to the outside world and facilitate channelling of new ideas to Coolie Sangha. ADATS has not clearly defined its role yet; in any case, it has about two more years to do that.

The relevant question is; "would Sangha in Bagepalli sustain in the event of formal withdrawal by ADATS"?. In this context, it is pertinent to note that resources required for continuous functioning of Coolie Sangha are physical, personnel and financial. The physical infra-structure has already been created. The shallow-pyramid type of target group organisation with organic links has been created. Sangha building in Bagepalli is complete and the Evaluation Team is confident that target group organisation has the required capability to undertake development responsibilities after ADATS withdrawal. The personnel resources required for continuation of development activities can be divided into two categories, paid and unpaid. Functionaries of target group organisation such as VLWs, Cluster Secretaries and Secretary to Taluk-level organisation are paid by the Taluk Coolie Sangha. Certain kinds of work are undertaken by target group organisations at free of cost. For instance, one of the members writes minutes in the meetings at village, Cluster and Taluk levels. The target group population at village level have been given training in management, budget preparation, etc., which will be useful in continuous functioning of Coolie Sangha. In short, the structures created for Coolies to articulate their cause to outside world and influence the course of societal development are sustainable.

However, the financial resources required to maintain these structures may not be sufficient. BCS incurs expenditure towards salaries of functionaries of target group organisations, Taluk level meetings and transport. This is estimated to be Rs 48,000 per month. In addition, BCS incurs expenditure on health, children education, CSU overheads etc. Per member expenditure on these heads is estimated to be Rs 66 per month. Assuming total membership of 3,500

in BCS, this would work out to be Rs 2,31,000 per month. In other words, BCS will be needing Rs 2,79,000 every month to carry out its existing development activities.

ADATS has always believed that financial self-sufficiency is an important yardstick in measuring sustainable development work and that, such financial capability should be built up with members' own resources. Hence, it has requested members to contribute 10 per cent of their income, accruing from ADATS development activities, towards building up of Sangha Fund. Now, all CSUs put together, have Rs 40 lakhs as their own fund. At 10 per cent interest rate, this fund can generate monthly income of only Rs 40,000. This will not be sufficient to undertake all the activities of BCS. The deficit would be nearly Rs 2,40,000 per month. As a result, BCS may not be in a position to undertake development activities such as health programme, children education etc. *The monthly income on Sangha Fund may be just sufficient to meet salaries and other expenses of functionaries of Coolie Sangha. However, since Sangha Fund of Rs 40 lakhs is dispersed among CSUs, these village level organisations may not give priority to salaries of functionaries of target group organisations.* Hence, ADATS requested a corpus fund of Rs 2.5 crores to provide financial self-sufficiency to target group organisation in Bagepalli as well as in other Taluks (see Appendix 2 on Corpus Fund).

4.0. DRY LAND DEVELOPMENT PROJECT

ADATS has implemented a massive project on Dry Land Development for 3000 Coolie members in 143 Sangha. This programme was definitely "watershed" in the lives of Coolie members. To have better understanding of the programme, it is necessary to see the context in which the programme became necessary.

4.1. The Context

In many villages in Bagepalli Taluk, lands owned by Coolies are less fertile and are located far away from village settlements. This has been due to two factors. First, historically speaking, fertile lands, owned by the poor, were gradually acquired by the rich through debtmortgage-sale process. Second, as population grew, fertile lands were no longer available in the vicinity of villages and cultivation had to be expanded to marginal and infertile lands located far off from the villages.

This problem has been even more acute in Bagepalli Taluk where rocky soils exist. Lands owned by Coolies, to begin with, were unfit for cultivation. Soil fertility could have certainly been improved through land development programmes. But, Coolies with poor resource base and lack of credit from formal banking system, could not undertake improvements on their own lands.

Low soil fertility has had an adverse impact on Coolies regarding their interaction with product, labour and credit markets. Since soil was not fertile, they could not get production required to sustain a Coolie family for a year. This has resulted in a situation wherein income often fell short of expenditure and, consequently, member Coolies had to borrow from moneylender/rich peasants. Such borrowing had adversely affected their bargaining power in the labour market. Further, as Coolies did not have gainful employment on their own lands, they did not have any option other than working for rich peasant at wages lower than subsistence or out-migration to far-off regions in search of work.

4.2. Operations

The DLDP has been designed to intervene on behalf of poor farmers in product, labour and credit markets. The operations of the programme are as follows:

First, member Coolies were requested to identify land development activities on their land at individual/family level and later these activities were discussed in CSU meetings. After iden-

tification of land development activities that were to be done on fields of member families, number of labour days required were arrived at in Sangha through participatory manner. Later, members from Coolie families themselves took up these activities. For doing this work, wages were paid. The wages paid for this work were substantially higher than those prevailing in the village. Member Coolies have undertaken various types of dry land development activities such as bunding, clearing and removing stones. As the earlier evaluators noted: "The entire programme has been executed in a participatory manner; skills of common decision making and management were developed as part of the process. Pride and sense of achievement were visible amongst the people involved in this". On the part of ADATS, they have facilitated the process with systems, procedures, formats and technical advice which otherwise would not be available to them.

4.3. The Impact

The DLDP had a definite positive impact on the member families as well as on their dealings with product and labour markets. First, because of the programme, the cultivable area in case of majority of the beneficiaries of DLDP has increased. The data on performance of DLDP programme from 17 villages is provided in Table 5. From these villages, 444 member Coolies have undertaken the programme. Because of clearing of rocks and bunding, nearly 90 per cent of the farmers have achieved a net increase in the area cultivated. A majority of the farmers have achieved up to 25 per cent increase in cultivable land. About 3 per cent of the farmers could double or even triple their cultivable land.

The increase in production and productivity on Coolie lands has been even more striking. Table 5 provides data on distribution of member families according to increase in production of groundnut - a main crop cultivated on these lands before and after the implementation of DLDP. Two clarifications are required - (1) The number of member families who have been included in the analysis on production change is less than those who have undertaken the DLDP. This is because not all the member families have been cultivating groundnut crop before and after the implementation of the programme. (2) The choice of groundnut should not be interpreted as evidence pointing out to mono-crop culture. Various kinds of cereals and pulses are also cultivated on these lands. But, before and after analysis in the case of cereals and pulses could not be done as crops cultivated varied significantly across families as well as before and after the DLDP. The data on distribution of member families according to production gains is different from that according to increase in cultivable land in the following respect. While the distribution of members according to increase in cultivable land is concentrated in lower size classes, that according to production change is much more dispersed. This implies that, although increase in cultivable land was small for a majority of member families, gains in terms of productivity increase were significant, and that land productivity has gone up after undertaking of DLDP work.

Table: 5 Impact of DLDP on target group

Percentage	Cultivat	ed area	Production		
Change	No of families	Percent	No of families	Percent	
No Change	48	10.81	7	1.84	
0 to 25	208	46.85	51	13.42	
25 to 50	123	27.70	120	31.58	
50 to 75	16	3.60	49	12.89	
75 to 100	35	7.88	80	21.05	
100 to 200	10	2.25	43	11.32	
200 & above	4	0.90	30	7.89	
All classes	444	100	380	100	

This, in turn, had a significant positive impact on labour market through following processes. First, productivity increase on Coolie lands suggests that their own incomes have gone up. This provided them with some cushion especially in the lean season. Second, since member Coolies were obtaining employment in the DLDP during the entire slack season, the bargaining power increased. *These two factors increased the overall wages in almost all the villages. Not only that, men and women are now paid equal wages.* This also checked annual migration that used to take place somewhat heavily in the past and the consequent hardships.

Thus, in more than one way, the DLDP had phenomenal positive impact on the target group. The programme was conceived very well; the implementation of the programme was through participatory process, which in turn developed collective approach among the poor. *Most significantly, the programme had definite impact on product and labour markets, which became favourable not only to member families but also to non-member Coolie families.*

The member farmers were not left to their own fate afterwards. In the second phase of the programme, credit through CCF was provided to them. This credit has been used not only for cultivation but also for land intensification activities.

4.4 Further Measures

The target group members have taken adequate care to see to that mono-cropping and over use of fertilizers and pesticides are avoided. In village meetings, members have shown awareness on ecological ill-effects that mono-cropping, fertilizers and pesticides can bring. They have adopted the following strategies:

First, members invariably go for inter-cropping as they have realised the dangers of monocropping. In any case, the studies done on this region shows that although commercialisation of agriculture began at the turn of the present century, farmers have never given up subsistence farming. Farmers, responding to increase in prices of cash crops, may have gone in for cultivation of commercial crops; but, because of increase in food prices and subsistence nature of farming, they reverted back to cultivation of coarse cereals and pulses. Thus, one can see a cyclical pattern between cash and subsistence crops, each trying to overtake another; but, cash crops never fully displaced the area under food crops or vice versa. Second, members are aware that they should not go in for goat rearing as it is ecologically harmful. Third, efforts have been made by member families to substitute chemical fertilizers and pesticides with organic farming. But, lack of adequate bio-mass in the area has constrained their efforts. More on the poorest of the poor and DLDP is discussed under CCF.

4.5. Watershed for Dry Land Development Programme and Ecological Regeneration

ADATS/CSUs have implemented the DLDP in villages based on micro-catchments concept following the streams and water ways.

The relevant aspect of CSU work was to harness people's knowledge in each village to build water harvesting systems. This has provided an opportunity to people to develop their skills. This has been an important step towards integrating the watershed with the DLDP. There is scope to expand the approach to activate people's knowledge in the area of tree planting for soil conservation and prevention of erosion due to wind.

According to ADATS tree planting programme was not successful and hence, ADATS had come to believe in the natural regeneration of trees.

While natural regeneration can be considered as the ideal way of forestation considering the immediate needs of fuel-wood, fodder and prevention of soil erosion, a conscious effort to meet the above needs worth attempting.

The most important aspect of the DLDP was to provide an opportunity to people to bring back land into cultivation and subsistence farming for food security, provided Coolies do not turn back to commercial crops.

4.6. Possible Ecological Interventions in 2nd phase of DLDP

The appropriate skills developed among people in harnessing micro catchments is an asset from which the work in 2nd phase would benefit a great deal. *An opportunity to be more systematic, utilising the peoples knowledge will be very effective.*

Forestation: Lessons of past experience of 1st phase shows that the traditional knowledge of people about tree species appropriate in the areas should be given importance. While discussing with people, it was found that there is a great interest among them to take up tree cropping as a strategy to provide long term economic/food security. This needs a further support from ADATS, along with outside technical skills.

Saplings/Nurseries: ADATS/CSU has an excellent grass roots organisation at the village level. These organisations, especially women should be helped to learn the skills of raising saplings. This in addition to generating income would provide a sustainable income source for the weakest sections.

Smokeless Chullas: ADATS/CSUs plan to provide training to women who learn the skills of constructing Chullas. This is a viable strategy. In addition to this, conscious efforts to enhance availability of fuel-wood should be given attention. Women groups showed keen interest to raise fuel-wood plants.

Common Property Resources: Decades of ADATS experience provides an opportunity to help poorest groups in the society to harness common property resources (Village tank, grazing and forest land). Regeneration of these resources to meet the needs of (biomass, water etc.) the weakest groups can be given importance.

While going through the project budget for DLDP 2nd phase the Evaluation Team has come across the following items that can be used for ecological interventions.

- Demonstrations 6,00,000
- Fruit/fuel plants 1,75,000
- Smokeless Chullas 2,62,500

Demonstrations: This can be utilised in those villages where grassroots organisations can effectively demonstrate the ways to utilise common property resources to meet needs of the people and cattle. This has to be done consciously at the level of village as an ecological unit connecting to overall watershed.

Fruits/fuel-wood plants: Interventions as mentioned above.

Smokeless Chullas: Training and raising availability of fuel-wood.

Soil management for sustainability in rain-fed agriculture in the tropics centres around harnessing water and nutrients. Inadequate recycling of nutrients and organic matter leads to decline in soil fertility over time. The ability to fix nitrogen biologically enables nitrogen fixing trees to accumulate considerable amount of biomass rich in nitrogen. The utility of nitrogen fixing tress as the perennial component in agro-forestry system cannot be undermined.

ADATS efforts in dry land development can be enhanced for subsistence agriculture that ensures food security of the people. As part of the watershed, soil moisture and nutrient recycling will be enhanced by the choice of trees. Multipurpose trees are an integral part of agro forestry systems. The trees selected should be useful for fodder yield and fuel-wood besides its nitrogen fixing properly. To name some, *Ficus religiosa* (Pipal), *Aza Dirachta Indica* (Neem), *Aegle Marmelo* (Bel), *Acacia Nilotical* (Desi Babul), *Moringa Oleifera* (drumstick), *Acacia lateclm, Lencaena lencocephala* (Sababul).

If ADATS/CSUs incorporate above ideas, it has greater chances of being effective as a DLDP integrating the watershed programme.

In the light of the existing micro watershed in the Chickballapur Area by the Government, the micro efforts to combine the DLDP with the watershed should prove an effective way of reinforcing ADATS efforts to reach out to the poor through subsistence agriculture.

5.0. WOMEN'S DEVELOPMENT

ADATS/CSUs made considerable progress on women development. First, although women constitute 20 per cent of total members in CSUs, their participation in Sangha meetings has been very impressive. Second, women have their own fora (Women's Meetings), which have veto powers regarding loan disbursal by credit fund. Third, Women's Meetings manage *Vokkaku Sanchi Duddu*. This programme not only combines traditional wisdom with professional management but also reflects gender sensitivity of the organisation. Fourth, there are Women's Trainers who specifically deal with issues such as gender awareness, and problem of women.

However, ADATS is of the opinion that the work it had done is not sufficient for women development. One of the reasons for this has been that ADATS is unable to find suitable personnel at higher levels to take the concept of strengthening women further. Now, ADATS has a woman Project Assistant and seven Women's Trainers to carry on the activities relating to women development. ADATS sought and obtained the help of evaluators regarding places where these staff members can be provided with further training and experts with whom the organisation can interact on a continuous basis.

6.0. COOLIE CREDIT FUND

Coolie Credit Fund (CCF) emerged as result of serious introspection that ADATS has carried out in 1983 with some of its friends. ADATS has realised that for the furtherance of the Coolie Sangha model, it was vital that they helped the Coolies earn a few more rupees, and also that they developed managerial techniques and functional skills. CCF was also essential for ADATS to carry out its objective of organisation of Coolies. It must be noted that Sangha building process cannot proceed without coming into conflict with landlords/rich peasants. So long as the Coolies depend on landlords/rich peasants for credit, any amount of work done to organise labourers would go waste. Further, Coolies themselves have realised that borrowing from landlords was a "major cause for their further pauperisation; for their children getting bonded; for their lands getting alienated; and for their wages getting decreased". These factors contributed to the setting up of CCF in March 1985.

Many credit systems are set up by NGDOs who themselves do not have assured continuity in their Areas of Operation. As a result there is no guarantee of these systems continuing. Under these circumstances one would like to see sound banking principles like interest rate, collateral securities, etc. in the credit systems being set up so that these at least could offer some assurance of continuance to the effort. But this has not been in the case of ADATS where the Coolie Sangha has been perceived, from the very start, as a separate organisation with a definite objective of continuing. And the CCF has been set up to achieve the ultimate objective of Coolie Sangha development. The objective was not to start credit programme run on banking principles. The credit for this has to go entirely to the strength and quality of ADATS' community organisation efforts wherein the Coolie mass organisation is genuine and has developed efficiency as an implementing organisation.

CCF has been built up with grants given to CSUs at various points of time by ADATS, which, in turn, had obtained this money from its northern partners. Novib, EZE, Icco and ActionAid contributed mainly to building of CCF. These four organisations together are responsible for

building up of nearly Rs 1.71 crores of CCF. However, this amount has not been doled out as grants to member Coolies; rather it has been revolved among CSU members in 338 villages. Between March, 1985 and July 25, 1993, the cumulative loan amount given was Rs 1.89 crores. Altogether 16,586 loans were given; average amount of borrowing was Rs 1,142. The repayment rate has been 91.4 per cent.

6.1. Operations

A member wanting loan for crop production or for income generation activity gives an application form stating the purpose and amount of loan. The CSU discusses the feasibility and viability of the activity in detail and refers this application to the Women's Meeting for its approval. The logic being that if the wife of an applicant does not want the loan to be taken, she can state this freely and boldly in Women's Meeting. Women's Meeting can reject the application without stating why it is doing so.

Applications passed in CSU and Women Meeting are brought to Cluster Meets for further scrutiny. Cluster members can raise questions relating to feasibility and viability of an economic project. Then it is again referred to CSU for final approval. The Taluk level organisation gives the loan. *Interesting aspect in the whole procedure is checks and balances incorporated into the system*.

6.2. Utilisation of CCF Loans

CCF loans are given for both consumption and production purposes. Coolies have realised long ago that consumption loans are as important as production loans and that criterion should shift from consumption vs. production to repayment capacity. Even then, only 3 per cent of total CCF loan amount was given for consumption and related activities (Table 6). Bulk of the CCF amount went for agriculture and crop production. This is only to be understood because majority of Coolies have land and cultivation is of paramount importance to them. What is most gratifying is that 38 per cent of the loan amount was given for off-farm activities such as sheep rearing, pig rearing etc. Since small and marginal farmers prefer off-farm activities, it is only natural that they seek loans for these activities. ADATS also provides some support to Coolies undertaking off-farm activities. For instance, sheep bought through CCF loans are insured. Taluk level organisation also helps the members in the purchase of animals. Purchase committees are formed to assist member Coolies in buying qualitative animals and to minimise exploitation by the middlemen. *One suggestion is that the organisation may have to provide more post-loan sanction support to member families wanting to undertake income generating activities*.

Non-agricultural activities relating to trade and entrepreneurship are, however, account to only 8 per cent of the total CCF amount. One reason for this could be variations in CCF capital. Novib supported Chelur and Old Areas have a higher per family CCF capital of Rs 5,000 to Rs 8,000. Whereas, EZE supported Gulur Area has only Rs 2,500 per family as DLDP 2nd phase was never implemented in this Area. Such a low per-family CCF capital may have constrained CSUs in this Area to undertake income generating activities, requiring an initial capital of at least Rs 6,000.

Coolie members have realised sustenance on agriculture alone is becoming difficult and gainful non-agricultural activities are the solution to prevent their further pauperisation. They have also realised that one or two members of their family are sufficient to undertake cultivation and the rest may have to look out for an earning outside agriculture. However, the problem lies in skill levels of member families. With existing skills, they cannot think of anything beyond off-farm activities and traditional/unproductive non-agricultural activities. Realising this, ADATS has started skill development programme. However, this had to be stopped due

to lack of funds. The skill development with viable support structure to trainees can be again taken up apart from finding some innovative ideas regarding development of non-farm activities.

Table: 6 Utilisation pattern of CCF capital

Purpose	Amount b	orrowed	Borrowers		
	Amount	Percent	Number	Percent	
Crop loan	77,65,266	40	9,576	57	
Agriculture	15,14,131	7	746	4	
Cattle	73,34,754	38	3,245	19	
Trade and Entre-					
preneurship	15,82,530	8	1,276	7	
Consumption and					
Others	7,51,933	3	1,743	10	
Total	1,89,48,615		16,586		

6.3. Vokkaku Sanchi Duddu

Literal meaning of *Vokkaku Sanchi Duddu* (in local language Telugu) is a pouch to keep betel leaf and areca nuts. This programme merges local wisdom with modern management. In rural areas, women hide small amounts of money to incur day-to-day expenditure as well as to meet any emergencies.

CCF loans involve somewhat lengthy procedures. Consumption loans, by nature, are sudden and unavoidable, and hence, cannot wait till loan formalities are completed. To take care of sudden consumption needs, Rs 5,000 is given to the Women's Meetings. Women have complete freedom to use this money the way they like to do. None would ask them about for what purpose the amount has been used. The only form of intervention by ADATS is that Women's Trainers may examine whether the money is being repaid or not. The reasons for maintaining utmost secrecy regarding utilisation of this amount is that women do have some private expenses and ADATS rightly respects such expenses. This shows how sensible the organisation is towards needs of the target group population.

There is, perhaps, a need to increase the amount given as *Vokkaku Sanchi Duddu* from Rs 5,000 because this amount may not be sufficient to cater to all the consumption needs of members.

6.4. Government Resources

Member Coolies have also been obtaining benefits from Governmental agencies in the form of soft loans for off-farm activities, agricultural activities and in the form of house sites etc. Table 7 provides information on quantum of Government assistance obtained by members in the last couple of years in 17 villages in Bagepalli. The data indicates that the extent of Government support varied across villages. On an average, a member obtained Rs 6,349 in the last two years. If one blows up this figure for all the member families in ADATS programme Area, the total amount of Government support would be Rs 434 lakhs. Even without calculating the amount ADATS has received in the last two years from its northern partners, the Evaluation Team is confident that Government support obtained by member families would be at least five times higher. Ram Esteves felt that this help would have come to member Coolies in any case, whether there is Coolie Sangha or not. However, Coolie Sangha members strongly felt that but for their Sangha and struggles this much of Government support would not have come to "them". Given that subsidies and assistance from Government through its anti-poverty programmes reached only a small proportion of the target group population, there is a point in what Coolie Sangha members have stated.

On the whole, member Coolies are a lot more confident to approach banks and obtain loans. One positive aspect is that member Coolies have been by and large prompt in repayment of bank loans and their attitude towards banks has been positive. This is in sharp contrast to the position obtained in other NGO Areas of Operation. However, the Evaluation Team is of the opinion that Coolie Sangha members should not individually obtain assistance from the Government or banks. It would be better if the Taluk level organisation bargains for block loan from the bank through NABARD or other development agencies. We learnt that ADATS is trying for a soft loan from a bank called Kingston Credit Co-operative in Brixton (UK) to increase Coolie Credit Fund. Efforts in this direction must continue.

6.5. Coverage of Various Sections of Target Group Population

It is important to understand which category of member families have been obtaining benefits from CCF. For this purpose, the Evaluation Team used data relating to the 17 villages. The distribution of CCF borrowers according to caste and landholding has been compared with that of member families in Coolie Sangha in Tables 8 and 9. Table 8 reveals that the proportion of borrowers belonging to socially depressed castes (Scheduled castes/tribes and middle castes) has been more or less same to that of their share in total member families. However, the proportion of borrowers belonging to upper castes has been higher than their share in total members.

This also gets reflected by Table 9. The proportion of borrowers belonging to landless and marginal farmer category has been smaller than their share in the total member families. One main reason for this has been lack of landed assets with the poor. Further, there is a wrong opinion among landless labourers about their credit-worthiness. In village meetings, the Evaluation Team got an impression that landless member Coolies feel that they are not credit worthy. A stock reply from landless members for non-borrowing has been that; "What can we do with the loan?" or "How can we repay?". The organisation also does not know what to do with this category. This issue has been discussed among Coolie Sangha members some time ago. They have decided to prepare a list of the *Nirupedas* (poorest of the poor) and to give them priority loans. Accordingly, Nirupeda list was prepared by CSUs and priority loans were given to poorest of the poor and women headed households. Even then, the coverage of landless by CCF is not proportionate to their share in total member families. We therefore feel that this is structural problem which cannot be resolved in a short span of time. BCS may have to go through the exercise of assisting Nirupedas for some more time and help them at all levels of their production process through solid support structures. In addition to this, members should be encouraged to save and facilitate them to build up their self-help capability. If landless have some savings, they will be more confident to take income generating activities.

Table: 7 Performance of ADATS programmes in 17 villages in Bagepalli

Name of	Normal	VSD	Govt.	Health	Reimbursed	% of 6	
the CSU	Members		Benefits	Expenses	by CSU	to 5	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
OLD & CHELUR AREA	S						
Nagarlu	38	20,080	3,89,540	27,337	5,140	19	
Byrepalli	25	5,100	2,17,200	47,950	6,220	13	
Devareddipalli	53	15,400	2,16,000	73,750	16,480	22	
Mandyampalli	30	3,370	5,53,300	56,100	7,817	14	
Ramojipalli	57	10,705	2,98,800	1,28,484	4,990	4	
Gundlapalli	21	9,500	1,67,600	44,180	4,970	11	
Kamatampalli	16	9,750	1,45,100	55,050	3,050	6	
Shivapura	25	5,800	2,55,000	12,685	2,705	21	
Nallasanampalli	18	4,560	3,30,800	31,900	5,650	18	
GULUR AREA							
Jillajarlu M.V.	31	4,670	1,76,550	8,250	4,550	55	
Anjinapura	28	4,150	42,420	14,200	8,250	58	
Kothur	36	12,660	46,000	65,350	5,250	8	
Chencharayanapalli	59	7,460	2,60,870	56,320	6,830	12	
Mittevanlapalli	29	11,620	2,06,050	76,900	8,300	11	
Jeekavanlapalli	31	5,160	1,21,420	20,300	9,600	47	
D. Kothapalli	71	7,425	3,77,400	1,27,950	15,650	12	
Pichilavaripalli	60	5,785	1,89,340	43,200	20,545	48	
Averages/Total	37	8,423	2,34,905	8,89,906	1,35,997	15	

Table: 8 Distribution of CCF loan amount according caste of members

Category	Percentage	Percentage of
	of member families	borrowers
Scheduled caste/Tribes	60	59
Middle castes	20	21
Upper castes	19	20
All castes	100	100

Table: 9 Distribution of CCF loan amount according landholding of members

Size class of members (in acres)	embers of member borrowers		
Landless	9	3	
0.1 to 3.0	56	49	
3.1 to 5.0	21	27	
5.1 & above	13	21	
All classes	100	100	

This also raises a question; whether better-off members are leaving Sangha after they have got benefits. ADATS felt that they would not leave for the following reasons. First, Sangha members have now realised that they cannot live without Sangha. Second, some members might have joined CSU for possible benefits; but, they see greater advantages in continuation as Sangha members, especially in the context of the Structural Adjustment Programme. Third, CSU members have been told that they can become rich; but they need not leave Sangha. The Evaluation Team suggests formulation of procedural and voluntary rules restricting already better-off members gaining further access to CCF loans. This will not only help the landless and hitherto uncovered member families to obtain CCF loans but also compel the already better-off members to be on their own.

But this question merits further discussion not in the context of inadequate coverage of landless and poor farmers; but in the context of overall programme of ADATS.

Coolie Sangha model has been unique. The notable feature of this model is that people participation is combined with professional management. Incredible aspect is how people have taken to the programme and what Coolie Sangha means to them. The Evaluation Team has come across villages, where, barring a few cancellations of meetings because members were busy with harvest operations etc., meetings were conducted every week for the last eight years without fail!. This was unbelievable to us.

People give such towering importance to Sangha because of several reasons; but, one main factor was DLDP. This was, as stated earlier, definitely a watershed in their life. The programme brought in many economic, social and political benefits to Coolie members. With DLDP, Coolies could attain higher equilibrium of development. What CCF did was to maintain this equilibrium; in comparison with DLDP, CCF did not result in any drastic improvement in the lives of Coolie members. Landed Coolies, who have achieved an increase in cultivable land and production, kept on cultivating their lands with loans for crop production or occasionally intensified their cultivation. Those without much land obtained loans for off-farm activities mainly for their survival or not to slip into the pauperised category. But, landless did not have land to get benefits from either DLDP or from CCF.

Now ADATS (BCS, when ADATS completely withdraws from Bagepalli) may have to face a greater challenge of finding a "breakthrough", which can take member Coolies (landed as well as landless) onto an even higher level equilibrium. This breakthrough can be another programme through project funds; or can be political; or can be anything. The Evaluation Team contemplated whether this breakthrough can be development of non-farm activities, which would provide gainful employment to Coolie members. But preliminary investigations showed that this does not seem to be a viable proposition.

ADATS has to seriously think of some breakthrough now and immediately. Otherwise, it won't be long before landless are left out of development process; then it will be the turn of women, then the very poor farmers, and so on.

7.0. CONCLUSIONS

7.1. Target Group

ADATS has been working to build Coolie Sangha in a large number of villages in Kolar District of Karnataka State. ADATS is building up a mass organisation at District level. The process of Sangha building in Bagepalli Taluk is complete and the organisation is in Consolidation stage in this Taluk. A majority of members in CSUs belong to socially oppressed caste groups and are landed and landless labourers.

CSUs are organically linked to Cluster and Taluk level organisations. The target group organisations provide ample opportunities for decentralised decision making. For any benefit to be passed on to members, grass-roots level planning and decisions at that level are essential. Members of CSUs, who subject themselves to periodic evaluation, are capable of taking decisions on their own, planning their programmes, preparing budgets.

ADATS and Coolies are of the opinion that if there is any national movement which appeals to them and which is close to their ideology and objectives, they would certainly join in such movement. In any case, ADATS/CSUs have been alive to wider economic, political and societal issues.

ADATS strategy of creating of effective minority need not necessarily lead to polarization, cornering benefits and privileges. Struggles carried over by members have resulted in positive

societal changes, which are enjoyed by member as well as non-member Coolies. The Coolie Sangha has emerged as decision giving effective minority. Thus, efforts to develop effective minority, would simultaneously make an attempt an *Effective Coverage*. However, programmes of DLDP and CCF had resulted in economic development of Coolie members. *Indeed, there are differences between member and non-member Coolies, but the position of the organisation that this is "inevitable" is justified.*

7.2. The Organisation

ADATS believes in time-bound intervention. With two-organisations policy, ADATS has defined its role clearly at various stages of intervention process. Since Bagepalli CSUs are in Consolidation stage, ADATS has only skeleton staff here. Once withdrawal from Bagepalli is complete, capabilities of ADATS central team will increasingly get freed; this facilitates the team to take up work in the neighbouring Areas.

ADATS provides technical inputs to its staff members continuously. Outside experts are usually invited for the purpose. The monitoring system evolved by the ADATS is, perhaps, the best in south India.

7.3. Sangha Sustainability

The resources required for continuous functioning of Sangha are physical, personnel and financial. The physical and personnel structures created for Coolies to articulate their cause to outside world and influence the course of societal development are sustainable.

However, the financial resources required to maintain these structures may not be sufficient. BCS incurs expenditure towards salaries of functionaries of target group organisations, Taluk level meetings and transport, and also towards developmental activities of health, children education, CSU overheads etc. In monetary terms, BCS will be needing Rs 2,79,000 to carry out its existing development activities.

ADATS has always believed that financial self-sufficiency is an important yardstick in measuring sustainable development work and that, such financial capability should be built up with members' own resources. Hence, it has requested members to contribute 10 per cent of their income, accruing from ADATS development activities or any other source, towards building up of Sangha Fund. Now, CSUs have some fund of their own; but the interest income on this will not be sufficient to undertake all the activities of BCS. As a result, BCS may not be in a position to undertake development activities such as health programme, children education etc. The monthly income on Sangha Fund may be just sufficient to meet salaries and other expenses of functionaries of Coolie Sangha. However, since CSUs' fund is dispersed among CSUs, these village level organisations may not give priority to salaries of functionaries of target group organisations. Hence, ADATS requested a corpus fund of Rs 2.5 crores to provide financial self-sufficiency to target group organisation in Bagepalli as well as in other Taluks.

7.4. Dry Land Development Programme

This programme was implemented through ADATS technical inputs, grass-roots level planning and peoples' participation. This programme was definitely a watershed in the lives of Coolie members. The programme not only increased cultivable area in the case of many member Coolies and provided an opportunity to people to develop their skills but also had immense impact on product and labour markets, which became favourable to member as well as non-member Coolies. This has been an important step towards integrating the watershed with the DLDP. There is scope to expand the approach to activate people's knowledge in the area of tree planting for soil conservation and prevention of erosion due to wind.

7.5. Women's Development

The programmes for women and participation of women in these programme have appreciably improved since the last evaluation. But ADATS' work in this important area is somewhat affected by a dearth of senior women personnel to give conceptual guidance and take the effort further.

7.6. Coolie Credit Fund

Credit fund has been set up with funds from donor partners. However, this fund is not doled out as grants to member Coolies: rather it is getting revolved among CSU members in a large number of villages. Credit fund has been set up to achieve the ultimate objective of Coolie Sangha development. The objective was not to start credit programme run on banking principles.

The decisions relating to who is to be given a loan and for what purpose are taken by members themselves. Interesting aspect in the procedure of loan disbursal is checks and balances incorporated into the system. Members obtaining loans contribute 10 per cent of the amount towards building of CSU fund.

Bulk of the CCF amount went for agriculture and crop production as majority of Coolies have land and cultivation is of paramount importance to them. More than one-third of the CCF amount is given for off-farm activities of sheep and pig rearing. The percentage of the amount given to non-farm activities has been small despite the realisation by ADATS and Coolies that sustenance on agriculture alone is difficult and gainful non-agricultural activities are the solution to prevent further pauperisation of Coolies. The existing skills are seen as an important impeding factor in development of gainful non-agricultural activities.

7.7. Vokkaku Sanchi Duddu

This programme merges local wisdom with modern management. To take care of sudden consumption needs of members, Rs 5,000 is given to Women's Meetings. Women have complete freedom to use this money the way they like to do. Regarding utilisation of this amount, utmost secrecy is maintained, because women do have some private expenses and ADATS rightly respects such expenses.

7.8. Government Resources

Member Coolies have also been obtaining benefits from Governmental agencies in the form of soft loans for off-farm activities, agricultural activities and in the form of house sites etc. The total amount of Government help is estimated to be five times higher than what ADATS has obtained from donor partners in the last two years. Though ADATS maintained that this help would have come to member Coolies irrespective of whether there is Coolie Sangha or not, Coolies strongly felt that this much of help would not have come to "them" with out Sangha and struggles. Given that subsidies and assistance from Government through its anti-poverty programmes reached only a small proportion of the target group population, there is a point in what Coolie Sangha members have stated.

7.9. Coverage of Target Group Population

In spite of the efforts of ADATS/CSUs to identify and assist the poorest of the poor, the proportion of borrowers belonging to landless and marginal farmer category has been smaller than their share in the total member families. The main reason for this has been lack of landed assets among the poor. Further, there is wrong opinion among landless about their credit worthiness. The evaluators, therefore, feel that this is a structural problem, which cannot be resolved in a short span of time.

This raises a question; whether better-off members are leaving Sangha after they have got benefits. The evaluators feel that they may not leave Sangha for a number of reasons. But this question merits further discussion not in the context of inadequate coverage of landless and poor farmers; but in the context of overall programme of ADATS.

Coolie Sangha model has been unique. The notable feature of this model is that people participation is combined with professional management. Incredible aspect is how people have taken to the programme and what Coolie Sangha means to them. People give a towering importance to Sangha mainly because of DLDP, which brought in many economic, social and political benefits to Coolie members. With DLDP, Coolies could attain higher equilibrium of development. What CCF did was to just maintain this equilibrium. Landed Coolies, who have achieved an increase in cultivable land and production, kept on cultivating their lands with loans for crop production or occasionally intensified their cultivation. Those without much land obtained loans for off-farm activities mainly for their survival or not to slip into the pauperised category. But, landless did not have land to get benefits from either DLDP or from CCF.

Now, ADATS (BCS when ADATS is completely withdrawn from Bagepalli) may have to face a greater challenge of finding a "breakthrough", which can take member Coolies (landed as well as landless) on to even higher level equilibrium. This breakthrough can be another programme through project funds; or can be political; or can be anything.

ADATS has to seriously think of some breakthrough now and immediately. Otherwise, it won't be long before landless are left out of development process; then it will be the turn of women, then very poor farmers, and so on.

8.0. RECOMMENDATIONS

8.1. Dry Land Development Programme

Since tree planting programme was not successful, ADATS had come to believe in the natural regeneration of trees. While this may be the ideal way of forestation considering the immediate needs of fuel-wood, fodder and prevention of soil erosion, a conscious effort to meet the above is worth attempting.

Forestation: Lessons of past experience of 1st phase shows that the traditional knowledge of people about tree species appropriate in the areas should be given importance. People showed great interest to take up tree cropping as a strategy to provide long term economic/food security. This needs a further support from ADATS, along with outside technical skills.

Saplings/Nurseries: ADATS/CSUs, especially women, should be helped to learn the skills of raising saplings. This in addition to generating income would provide a sustainable income source for the weakest sections.

Smokeless Chullas: ADATS/CSUs plan to provide training to women who learn the skills of constructing Chullas. This is a viable strategy. In addition to this, conscious efforts to enhance availability of fuel-wood should be given attention. Women's groups showed keen interest to raise fuel-wood plants.

Common Property Resources: Decades of ADATS experience provides an opportunity to help poorest groups in the society to harness common property resources (Village tank, grazing and forest land). Regeneration of these resources to meet the needs of (biomass, water etc.) the weakest groups can be given importance.

Demonstrations: This can be utilised in those villages where grassroots organisations can effectively demonstrate the ways to utilise common property resources to meet needs of the

people and cattle. This has to be done consciously at the level of village as an ecological unit connecting to overall watershed.

8.2. CCF Loans and Utilisation

ADATS provides some support to Coolies undertaking off-farm activities. One suggestion is that the organisation may have to provide more post-loan sanction support to member families wanting to undertake income generating activities.

Member Coolies are not able to undertake non-agricultural activities because members do not possess skills. The skill development with viable support structure to trainees can be taken up on a pilot basis. In addition to this, some innovative ideas regarding development of non-farm activities are to be formulated.

8.3. Vokkaku Sanchi Duddu

There is a need to increase the amount given as *Vokkaku Sanchi Duddu* from Rs 5,000 because this amount may not be sufficient to cater to all the consumption needs of members.

8.4. Government Resources

On the whole, member Coolies are lot more confident to approach banks and obtain loans; they have been by and large prompt in repayment of bank loans; and their attitude towards banks has been positive. However, the evaluators are of the opinion that Coolie Sangha members should not individually obtain assistance from the Government or banks. It would be better if the Taluk level organisation bargains for block loan from the bank through NABARD or other development agencies. The Evaluation Team learnt that ADATS is trying for a soft loan from a foreign bank. Efforts in this direction must continue.

8.5. Coverage of the Poorest of the Poor

In order to improve the coverage of the poor, BCS may again have to undertake the exercise of assisting the poorest of the poor for some more time and help them at all levels of their production process through solid support structures. In addition to this, members should be encouraged to save. Through facilitation process, the self-help capability of members should be built up. If landless have some savings, they will be more confident to take up income generating activities.

In addition, ADATS has to seriously think of some "breakthrough" in its development work. If it is not done, there is a danger that the poorest of the poor and women will be left out of the process of development.

Regarding better-off leaving Sangha after they have got benefits, the Evaluation Team suggest a formulation of procedural and voluntary rules restricting already better-off members gaining further access to CCF loans. This will not only help the landless and hitherto uncovered member families to obtain CCF loans but also compel the already better-off members to be on their own.

APPENDIX 2: CORPUS FUND

D. Rajasekhar

When ADATS withdraws from Bagepalli, the target group organisation in this Taluk will not be in a position to mobilise costs required for undertaking of development activities from the target group population. Hence, it has requested a corpus fund of Rs 2.5 crores, the interest income on which would be sufficient to meet the operating costs as well as to undertake the ongoing development activities. There are arguments against and in favour of setting up of a corpus fund which I would like to list.

The arguments against corpus fund are as follows: First, Coolie Sangha model has already become an expensive model to replicate elsewhere. Even then, financial self-sufficiency is yet to be achieved. Nearly 32 crores people (accounting 40 per cent of the total population) in India live below poverty line. If 3,500 families require Rs 2.5 cores to become self-sufficient after about a decade of development work, the financial implications of development of 40 per cent of the total population are serious. Second, the financial resources required for making a target group organisation self-sustaining should ideally come from the target group. Third, even if corpus fund is provided, it will be kept in a commercial bank and, in effect, it will be more useful to the bank rather than the target group.

The following are arguments in favour of corpus fund. First, this fund is requested to make a target group organisation self-sufficient and not to the NGO. Second, if corpus fund is not provided, northern partners may have to keep providing financial support to the BCS for many more years. Such financial support, which would amount to Rs 25 lakhs per year, may have to be provided for a ten-year period during which BCS will be in a position to mobilise resources from the target group itself to become self-sufficient. This implies that northern partners, in any case, may have to provide Rs 2.5 crores over a ten-year period because they cannot let down a target group organisation when it is about to become self-sufficient. In stead, they can as well provide the fund now itself to make Coolie Sangha self-sufficient. Third, it is not true that Rs 2.5 crores are to be provided to target group organisations in every Taluk. ADATS states that,

"while endowment fund from Novib will be centrally placed in the name of the BCS and interest earnings distributed to the 110 CSUs at the start of every financial year as per their current membership strengths, the residual savings of their hundis will, on the other hand, be placed in fixed deposits in the names of their own CSUs. This will mean that, even if it takes many more years, 110 parallel and decentralised village level endowments will be built up, steadily increasing the independence of each CSU vis-à-vis their own apex coordinating body. Apart from promoting grassroots autonomy and the possibility for pluralistic expressions, this will also enable the Coolies to repay their social debt by reducing their need to tap from the central endowment fund and releasing more and more of the earnings to other Coolies in other CSUs who would be needing similar support to assure the posterity of their efforts".

Thus, the corpus fund will play an important role in geopolitical coverage whose relevance will be far beyond Bagepalli taluk, Kolar district or even ADATS' direct Area of Operation. This will be effective in the long-run.

The above arguments, both for and against, all border on the tangible. It is necessary to comment on the non-tangibles which are not imponderable in this situation.

When viewing the corpus fund, is important to perceive the kind of psychological advantage that the Coolies will obtain. This is perhaps more important than the simple mechanics of the corpus fund. A corpus fund with the Coolies of Bagepalli would have phenomenal psychological advantages. With this fund, Coolies will not only be able to get all the spin-off bene-

fits from the Government and other institutional agencies, but also have confidence to express their cause to the outside world. This will help Coolies of Bagepalli as well as other Areas in their further development.

When Coolies have a sizable corpus fund -whether it be contributed by themselves or by donor partners- it will be *Samastha Prabhuvatham* at work; a momentum gained through organisational wherewithal, as different from mere *Praja Prabhuvatham*, the mechanisms of democracy. The sheer weight of the corpus fund will contribute to sustainability and responsible continuance. The participatory structures and inherent democracy in the Coolie Sangha will only add on to this advantage, guaranteeing a future.

Arguments against the creation of a corpus fund may be valid. But they are, in this case, now out of context. What is important is to make the BCS sustainable and complete the cycle of development. Hence donor partners should come together to take a decision in favour of creating the corpus fund for the BCS.

Finally, it is important to opine whether the Target Group has the capability to manage a corpus fund or not. It is my considered opinion that the Target Group not only has the required management capability but will also be able to live up to all other expectations.