

0305. 4th Progress Report on the Consortium Programme (Mar 1997)

This Report begins with a Resume on Membership & Coverage, Meetings & Training, CCFs, Sangha Funds, Sangha Tax, DLDP, and ends with a reflection on Membership & coverage. After that, Sections, "A" through "D" contain data on the 4 Extension Taluks.

1. MEMBERSHIP & COVERAGE

1st 3 year Formation phase	52	
2nd 3 year Formalisation phase	313	
3rd 3 year Consolidation phase	89	
Dropped out Villages	98	
Normal Member Families	12,745	
Cancelled Members	6,610	
Women Memberships	2,718	(21%)
Coverage of Village Population	35%	
Adults	20,982	
Minors	29,211	

There are now 12,745 active Member families in 454 functioning CSUs in the 4 Extension Taluks. When compared with figures in the last Progress Report, there is a drop of 573 families and 32 village CSUs in the past 6 months. This, in spite of our best efforts to prevent cancellation and woo back the dropped CSUs.

- Our efforts to stabilise the membership have been largely successful in the older villages of the erstwhile ICCO Area (except at Chickballapur) where membership is determined through the declaration of family income and paying of Sangha Tax. Our position of 1 year back that a mature membership in the erstwhile ICCO Area will stabilise in spite of initial setbacks has been partially vindicated. When compared to 2,419 families who declared their 1995 income, 2,422 have declared their 1996 income. This figure is bound to rise in the coming months, especially at Chickballapur Taluk, with more than 100 Member families and 6 CSUs permanently returning.
- The newer CSUs of Chickballapur as well as Julapalya seem to be going through a lot of throes (a sifting of those who genuinely want to build independent people's organisation from those who are not quite so sure) and as a result there is considerable movement in membership.

Gain/Loss in Membership

	ICCO Area (based on paying Sangha Tax)	NOVIB & EZE Areas	Nett Change
Chickballapur	- 134	- 166	- 300
Chintamani	+ 15	- 5	+ 10
Siddalaghatta	+ 61	- 58	+ 3
Julapalya & Mittermari	+ 61	- 347	- 286
Total	+ 3	- 576	- 573

There has, however, been no substantial change in the composition of the current Membership. But, as is to be expected, there is a fall in the ethnic coverage across all 3 sections of SC/ST, middle and forward castes.

Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
7,671	60%	Scheduled Castes/Tribes	17,416	44%
2,716	21%	Middle Castes	7,103	39%
2,358	19%	Forward Castes	11,824	20%
12,745	100%		36,343	35%

2. ISSUES & STRUGGLES

The past 6 months saw its fair share of minor and major land and other issues. But we have decided not to list them out in this Progress Report. The CSUs tackled a wide variety of problems and we rendered Legal Aid and Aid Distress. Similarly, the Coolie Sangha has been quite successful in mobilising government benefits and detailed Taluk-wise lists are given in the Annexures.

3. MEETINGS & TRAINING

All the village Meetings were conducted during this reporting period. Field Workers and Mahila Trainers continued to go to the villages every day and help conduct Cluster, CSU and Mahila Meetings. The regularity of Cluster Meets has stabilised at between 65% and 75%. There has been a definite improvement in the newer CSUs after having pointed out their laxity in the previous Progress Report.

Every single Taluk Coolie Sangha Meeting was held during the past 6 months and the quality of discussions has been very high. So too the responsibility shown by elected Cluster Secretaries in their fortnightly Executive Committee Meetings.

Special training was given to CSU Representatives and village functionaries on the DLDP. Coolie women were given special training on the use of their decentralised budgets. A whole lot of special Meetings were held to reflect on various issues. These turned out to be lengthy but highly rewarding exercises.

Long term continuity of efforts initiated by us has already become the litmus test of success for Coolies in the erstwhile ICCO Area. They do not overtly concern themselves with short term project objectives, though they are fully aware of them.

The most important Staff OD exercises that were conducted were on gender, agriculture, and operational perspective. 5 exercises are noteworthy:

- In October 1996 we brought out our Gender Policy Paper.
- In November 1997 we brought out the 1st Draft of our Agriculture Strategy Paper
- A questionnaire sent by Ms. Jacqueline Vel of ICCO provoked tremendous discussion on gender and economics. Answering these “spearhead questions” required a lot of conceptual clarity, honest introspection, and the ability to link pieces into a holistic total.
- A suggestion made in the annual Consortium Meeting that we reflect on the long term future of ADATS and the Coolie Sangha and develop an Operational Perspective generated a lot of valuable discussion in the last weeks of December 1996 and early 1997.
- Another suggestion was made in the Consortium Meeting to study Dropouts and Cancellations. We are working on this major investigation, concentrating

mainly on the older Areas of Bagepalli Taluk from where ADATS has withdrawn.

4. COOLIE CREDIT FUNDS

The CCFs have seen a healthy maturing during this reporting period. Repayment Rates are over 90% and Overdue contained to just 6%. The spot position on CCF bank balances is still high. This is because Crop Loans have just come in and preparations are on for further lending. The stage has been set, in the older CSUs of the erstwhile ICCO Area, for a much larger utilisation of CCF capitals. Cattle and crop still vie with each other as the most popular purpose.

Total CCF Capital	Rs 260,79,651.70 (100%)	
Total of Good Loans	53,20,242.10	20%
Total of Overdue	16,74,619.00	6%
1 to 6 Months Late	7,99,845.00	3%
7 to 12 Months Late	1,56,090.00	0%
Over 1 Year Late	7,18,684.00	2%
CCF Bank Balances	190,84,790.60	73%
Cumulative loans given	Rs 176,04,670.00	
Number of loans	10,562	
Average borrowing	Rs 1,666.79	
Repayment Rate	90.49%	
Capital at Risk	6.42%	
Utilisation pattern	Amount borrowed	No of loans
Crop Loan	45,85,995.00 26%	4,491 42%
Agriculture	14,26,503.00 8%	599 5%
Cattle	86,96,278.00 49%	3,450 32%
Trade & Entrepreneurship	26,90,554.00 15%	1,674 15%
Consumption & others	2,05,340.00 1%	348 3%
Total	176,04,670.00	10,562

5. COOLIE WOMEN

5.1. Mahila Meetings

All the 454 Mahila Meetings have been conducted with a very high degree of punctuality during this reporting period. The *Vokkaku Sanchi Duddu* was restarted in all the villages and Coolie Women continued to operate their decentralised Health Budget. Our Staff problem has finally got solved and we have capable Mahila Trainers in all 4 Extensions. The best way to describe the past 6 months is that quiet efforts were on to strengthen the Coolie Women's fora.

The recommendations of the Gender Policy adopted in October 1996 were scrupulously implemented. Anti-alcoholism was a major concern and strict checks were placed on drinking and related problems. Even 2 otherwise effective Area Field Workers at Chintamani were not spared. While one has been warned to mend his ways, the other was summarily dismissed. The fact that he had worked for 3 years as a VLW, 1 year as Cluster Secretary, 1 year Taluk Secretary and 3 more as Area Field Worker did not matter. Yet another DLDP Field Worker was dismissed for petty politicking and slanderous talk.

It was decided to set up a "Women's Fund" in all the 4 Taluks with elected Coolie Women from each Cluster forming committees at each Taluk. The objective of this Fund is to support landless female headed households, using all and every development instrument available with ADATS and the Coolie Sangha.

Though the word “Fund” is used in the title of this scheme, it is not just a mechanism to disburse moneys. It is fully recognised that a healthy mixture of non-material and material interventions are needed to address the problems of landless female headed households. The title has been deliberately so worded because the need of the hour is that a serious financial commitment needs to be made to address concrete material problems of Coolie Women. While addressing socio-political and cultural aspects of the empowerment of Coolie Women, our policy should also be seen to have tangible and effective instruments to translate intent into results.

5.2. Children's programme

9,801 children continued to be supported to go to school by 607 Mahila Meetings. These numbers have not changed since the last Progress Report, but will do so in the coming months of May and June 1997 when marks cards and promotion details are entered.

The Mahila Meetings have closely supervised school attendance of both, children as well as government school teachers. They have had many a skirmish with teachers who refused to take their jobs seriously even just before annual examinations.

	Chickballapur	Chintamani	Siddalaghatta	Julapalya	Total
Villages	188	285	74	60	607
Supported	3,428	2,697	2,127	1,549	9,801
Dropped	1,012	946	983	693	3,634
Primary School	1,821	1,543	1,186	827	5,377
Middle School	1,031	751	627	447	2,856
High School	575	403	312	278	1,568
Girls	1,510	1,144	944	678	4,276
Boys	1,918	1,553	1,183	871	5,525

But academics is still a problem even when classes are regularly conducted (which they are not). First generation children whose parents are illiterate do not derive the same benefits from schooling as those whose mothers can coach at home and supervise their studies. The CSU Teachers appointed by the Mahila Meetings are not quite up to the mark. While their commitment cannot be questioned, basic education and teaching skills are abysmal. Quite propitiously, a solution is in sight.

Save the Children New Zealand, has come forward to support ADATS in a brand new Taluk, Gudibanda. One of the activities being undertaken is the setting up of Balakendra Teacher Training. We believe that the services of this facility can be made available to the 600 CSU Teachers also, and hope to see an improvement in teaching/learning standards in the coming academic year.

The Mahila Meetings have been persuaded not to add any more new children into the programme. This is because we have made a commitment to so many children and they have to be seen through their entire schooling (1st Class to 10th Class). We realise that there will be no dearth of children wanting to enter the programme into the 1st Class but this has to be stopped (except of course in the erstwhile EZE Area where the programme is yet to start).

The numbers, for example, will definitely reduce by 438, which is the strength of children who have just finished their 10th Class. Similarly, a substantial portion of the 737 children who have just finished 7th Class will also drop out since pass percentage in these public examinations (where school teachers have no say in promotions) has been a dismal 25%.

Class wise Analysis

Taluk/Area	I	II	III	IV	V	VI	VII	VIII	IX	X
Chickballapur	265	501	528	527	442	328	261	220	208	147
Chintamani	248	509	444	342	329	226	196	172	127	104
Siddalaghatta	220	316	317	333	266	202	159	152	81	79
Julapalya & Mittermari	137	255	226	209	159	162	121	110	60	108
Total	870	1,581	1,515	1,411	1,196	918	737	654	476	438

6. SANGHA FUNDS

From a figure of Rs 68 lakhs recorded in the previous Progress Report, Sangha Funds further grew to almost Rs 79 lakhs. This very healthy increase of 16% in 6 months is definitely a statement towards the permanence and posterity of the independent Coolie Sangha. An approximate break-up shows that contributions have come from 5 sources:

- Rs 3.75 lakhs through Sangha Tax
- Rs 2.05 lakhs through 10% contributions made by CCF borrowers
- Rs 1.93 lakhs through *Hundi* collections made during DLDP works
- Rs 2.38 lakhs being interest earned from earlier Fixed Deposits
- Rs 0.89 lakhs from general *Hundi* collections

Village Fixed Deposits	32,82,538.00	
Village SB Accounts	35,08,694.45	
Taluk Main Fixed Deposits	2,81,464.00	
Taluk Main SB A/cs	7,81,252.95	Rs 78,53,949.40

Unlike last time, the present increase hides an additional mobilisation of about Rs 4 lakhs which is the approximate total of the amounts withdrawn by the Mahila Meetings from the CSU bank accounts to re-start the *Vokaku Sanchi Duddu* activities.

7. SANGHA TAX

Membership in the older village CSUs of the erstwhile ICCO Area continued to be determined through the declaration of family incomes and paying of Sangha Tax. Though ADATS had not exactly encouraged the self-finance decision taken by CSUs which were still in the build up stage, we realised that once committed, they had little choice but to continue.

The process is not yet over at the time of writing this Progress Report. Coolies will continue to pay their Tax for some more months to come. So we have had to take the number of families who declared their incomes as a basis for calculating membership figures.

The average income declared in 1996 has shown a quantum jump of 26% from the previous year. This should have an identical consequence for the volume of Tax collected.

INCOME DECLARED	1994 ¹	1995	1996
Number of Families who Declared their Income	215	2,419	2,422
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	1125%	100%
Total Income Declared	1,095,443	7,893,910	9,934,282
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	721%	126%
Average Income Declared	Rs 5,095	Rs 3,263	Rs 4,102
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	64%	126%

¹ Just 1 Cluster in Julapalya Area (which is a part of Bagepalli Taluk) decided to emulate the practice in the older villages from where ADATS withdrew in 1995. Therefore this extra column of data.

TAX PAID	1995	1996	1997
Number of families who paid their Sangha Tax	188	2,334	1,901
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	1241%	81%
<i>Declared/Paid</i>	87%	96%	78%
Total Sangha Tax paid	53,647	584,076	374,301
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	1089%	64%
Average Sangha Tax paid	Rs 285	Rs 250	Rs 197
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	88%	79%
Actual Tax Paid / Income	5.6%	7.7%	4.8%

But as at 31 March 1997, only 78% of those who had declared their annual incomes have paid up. Moreover, only 64% of the previous year's collections have been achieved. This is because many CSUs have decided to pay their Taxes in 2 instalments. As a result, actual Tax paid is only 4.8% of declared income, in spite of Taluk Coolie Sangha decisions to pay 10%. As already mentioned, the average income of families who declared their annual income rose from Rs 3,263 to Rs 4,102. It would be wrong to look at these figures as an accurate economic indicator of family welfare for 2 reasons:

- The figures are subject to a universal phenomenon of understating income when it comes to paying Tax, and
- 2 successive years are far too feeble a period to assess any chance in either mood (level of honesty) or economic development.

But 2 extremely important points must, at the same time, be borne in mind:

- We are speaking of the same batch of families, and
- The socio-economic and cultural conditions, as also the positioning of the NGO *vis-à-vis* the Coolie Sangha, are almost identical during the 2 years being studied, except perhaps for a maturing in the depth of our mutual relationship.

So, without making any definite conclusions, we merely observe the following facts:

- The number of families whose annual incomes fall in the > Rs 4,000 bracket seems to have substantially increased from 20.4% to 34.2%.
- The number of families who fall in the total destitution bracket of < Rs 3,000 family income has decreased from 55.9% to 43.7%.

PATTERN OF INCOME DECLARED	1994	1995	1996		
Less than Rs 1,000	-	260	10.7%	162	6.7%
Rs 1,001 to Rs 2,000	25	427	17.6%	338	13.9%
Rs 2,001 to Rs 3,000	29	670	27.6%	561	23.1%
Rs 3,001 to Rs 4,000	56	576	23.7%	535	22.0%
Rs 4,001 to Rs 5,000	26	265	10.9%	332	13.7%
Rs 5,001 to Rs 6,000	28	112	4.6%	197	8.1%
Rs 6,001 to Rs 10,000	40	92	3.8%	212	8.7%
Over Rs 10,000	11	26	1.1%	90	3.7%

8. DRY LAND DEVELOPMENT PROGRAMME

DLDP Plans were generated and given to a total of 221 CSUs in the 4 Extensions by the end of February 1997. It was decided to include some CSUs from the erstwhile NOVIB Area for the sake of geographic continuity. Plans to undertake Repair & Maintenance works were given to the 35 CSUs in Bagepalli Taluk in this final year of the programme.

43 CSUs had starting problems but more than half these were quickly resolved in the Cluster Meets. After 1 full month, 19 problems are still pending and these are mostly in the newer CSUs of the erstwhile NOVIB Area, seriously questioning the wisdom of our decision to start the DLDP there. Yet it is too early to definitely comment. Since only a little more than 30 days of actual works have been carried out, there is hardly anything to report at this point in time.

	DLDP Plans	Starting Problems	Resolved	Pending
Chickballapur	52	11	6	5
Chintamani	76	8	1	7
Siddalaghatta	54	14	10	4
Julapalya	39	10	7	3
Bagepalli	35			
Total	256	43	24	19

9. REFLECTIONS ON MEMBERSHIP & COVERAGE

4 years back, in April 1993, we cautioned ourselves² not to play the number game. Looking at only net gains and losses in Membership would hide the field reality. Let us look at several examples of the number game subtly making an inroad:

- Siddalaghatta Taluk shows a net gain of 3 Member families and this, superficially, gives room for celebration. But it hides an extremely vital fact that, along with a gain of 61 memberships in the older CSUs of the more mature erstwhile ICCO Area, there has been a loss of 58 Members from the newer erstwhile NOVIB Area. A still deeper scrutiny could, for example, reveal that our loss in the erstwhile NOVIB Area may be even higher, and this may have been hidden by new Members joining the yet newer Sadali Area.
- 21% of the total membership is in the names of Coolie Women. This, in itself, is a very healthy sign. The figure has, moreover, remained steady and growing. Certainly reason for festivity. But are they the very same women who dared to take up family responsibilities by defying their menfolk, becoming managers of their households, and insisting upon representing their families in the Coolie Sangha? Or is the actual composition of these “Women Membership” figures constantly fluctuating? We may be under the impression that it is the former. But this is something that needs to be constantly borne in mind, verified and pursued.

² Self criticism and occasional notes of caution addressed to ourselves, as contained in these 6 monthly reflections, have come to play a vital role in ADATS and the Coolie Sangha. Throughout the 8 year history of the Extension Programmes, we have found that the mature mentioning of a problem inevitably leads to all the Staff and functionaries working hard to rectify it in the shortest time possible.

Because of similarities between gender and ethnicity, an identical question can be posed with regard to the SC/ST coverage.

- 9.801 Coolie children are being supported to go to government schools in and around their villages. Illiteracy and a lack of education in the poor, a hallmark of their lives, seems poised to disappear within a generation.

But are the same individual children being supported from Class 1 to 10?

3,634 children are dropped out. Are they all students who have passed out after finishing their schooling? Or does the figure include those who have been forced to discontinue? Is each village CSU simply filling up the vacancies with newer, younger children, and maintaining the total number to hover around an impressive total of 10,000?

Paying attention to these questions by raising them and coming up with concrete instruments to prevent an abstraction of our work is a responsible FIELD DIMENSION to our work. Good management practices that stem from openness, accountability and an unswerving commitment to the individual poor (without abstracting her into the common denominator of a mass) can resolve the problem.

Let us now look at the same examples in a slightly different light:

- The Siddalaghatta Staff and functionaries have managed to keep membership figures constant and even growing. They have prevented other indicators from falling too much. The total membership is 2,078 Member families (1,618 a year back), and population coverage is now at 35% (37% a year back).

In the Ryot's perception the poor are growing from strength to strength. They cannot be taken for granted as in the days of yore. The myth or general perception is one of power in numbers, and this influences them to stand off, without unnecessary interference in affairs of the poor.

- Women Membership has grown from 19% a year back to a present level of 16% – 23% in the different Taluks. This has resulted in a visible presence of women in various fora at the village, Cluster and Taluk levels.

The Coolie Sangha is the only body which gives a gender bias free recognition to women in the region. If an outside woman, be she Ryot or Coolie, wants to rebel and assert her position, the Mahila Meetings are her sole and only role Model to face her husband/chaperon and say, "Enough! So many women are freely moving around. They travel, represent problems and speak their minds out in large gatherings of women and men. I too am going to do the same!" Our work with Coolie Women sets a pace for women as a whole.

The very fact that almost 10,000 children flock the schools instead of running wild in the streets or working as bonded labourers creates a certain mien which just cannot be ignored or understated.

Less than a decade back, it was a social crime for a Harijana child to go to school. It bespoke of the unbridled arrogance of it's parents as persons who had "forgotten their place in village society". Till a couple of years back, the girl child who went to school after the age of puberty was considered wicked and amoral; whose parents had given up on her. The Right of the Child has suddenly begun to be recognised.

This larger presence obtained through sheer numbers and stark visibility provides a serious POLITICAL DIMENSION to the same questions. This cannot be ignored. The reality is that we are now a big organisation. ADATS and the Coolie Sangha have a very wide coverage and felt presence in the region. We are no more well intentioned social workers pottering about to salve our consciences. Neither are the Coolies participants in an interesting experiment, only

mildly concerned with the outcome. We have grown beyond a localised activist group and now have a responsibility to influencing the region as a whole. What we project or fail to propound has definite repercussion on the lives of an entire caste-class in north Kolar district, and in some instances even on other sections of the population; indeed on the polity of the region as a whole. We need to visibly demonstrate a position based on a set of consciously chosen principles – be it on gender, ethnicity, grassroots participation, democracy or child rights.

These 2 dimensions to the question of membership and coverage – Field and Political – should not be viewed as a mutually exclusive contradiction. There is no irreconcilable dilemma once we recognise our responsibilities. The paradoxical truth is that in the larger organisational context are situated the smaller concerns (to work with the same people and achieve a continuity in results without falling trap to the number game). The demands on ADATS Staff and Coolie Sangha functionaries are manifold, complex and demand a terrific maturity. We have no easy and convenient way out. We have to, in this instance, place the field dimension within the political one and strive to improve the larger picture through individual brush strokes.

Coolies, in their innate wisdom, recognise the need to deal with both. When they finally reconcile to loosing some Members, it is not without having pondered on the consequences. Many in the older and more mature erstwhile ICCO Area give the impression of having grown beyond isolated adventurism and parochial interest. They seem to project and protect an institutional identity. They suspect an ability to positively effect the normative value base of village society and do not want to miss the opportunity.

Finally, we have to confess that fears expressed a year back, that the Extensions could degenerate to a mere copycat Model, have turned out to be totally baseless insofar as the Coolies and their CSUs are concerned. Perhaps it was an underlying bureaucratic mood that we suspected in ourselves, Staff and development workers, that prompted those worries.

SECTION "A" : CHICKBALLAPUR DATA

A.1. Membership Figures

	Last Report		This Report		
Total Villages	146		147		
1st 3 year Formation phase	4		4		
2nd 3 year Formalisation phase	80		78		
3rd 3 year Consolidation phase	39		33		
Dropped out Villages	23		32		
Normal Member Families	3,232		2,932		
Cancelled Members	1,589		1,999		
Women Memberships	705	(21%)	652	(22%)	
Coverage of Village Population	37%		32%		
Adults	6,379		5,517		
Minors	7,682		7,142		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	1,842	62%	Scheduled Castes/Tribes	4,448	41%
	371	12%	Middle Castes	1,143	32%
	719	24%	Forward Castes	3,260	22%
	2,932	100%		8,851	33%

A.2. Families who got government benefits

	Icco Area	Novib Area
Houses under various schemes	40	101
House sites	–	84
Mini water supplies	3 Villages	–
IRDP loans	18 (Rs 1,44,000)	56 (Rs 5,60,000)
Dairy Loan	6 (Rs 48,000)	–
Pitching works	8 Villages (366 metres)	21 Villages (650 metres)
Drainage	500 metres	–
Old age pensions	13	–
Water man Job	1	1
Street lights	–	14
<i>Bhagyajothi</i> electric connection	20 houses	64 houses
Primary Schools	1	6
Mini Dairy	–	1
Tools for Artisans	–	7
<i>Saguvadi Chittis</i> (free title deeds for land)	8 (8 acres)	16 (8 acres)

A.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Icco Area	11	286	201 (70%)	51 (18%)	34 (12%)
NOVIB Area	14	364	264 (73%)	57 (16%)	43 (12%)

A.4. Coolie Credit Funds (CCFs)

Grants given to 147 village level CCFs				Rs 82,17,465.00	
Add: Interest earned				3,15,583.30	
Total CCF Capital in the Taluk				85,33,048.30	(100%)
Total of Good loans in the Taluk				17,54,475.00	20%
Total of Overdue in the Taluk				5,00,680.00	5%
1 to 6 Months Late	3,26,125.00	3%			
7 to 12 Months Late	89,050.00	1%			
Over 1 Year Late	85,505.00	1%			
CCF Bank Balances in the Taluk				62,77,893.30	73%
Cumulative loans given				Rs 55,19,650.00	
Number of loans				3,058	
Average borrowing				Rs 1,804.99	
Repayment Rate				90.93%	
Capital at Risk				5.87%	
Utilisation pattern		Amount borrowed			No of loans
Crop Loan		9,03,025.00	16%		1,045
Agriculture		6,35,450.00	11%		273
Cattle		32,81,800.00	59%		1,188
Trade & Entrepreneurship		5,67,825.00	10%		309
Consumption & others		1,31,550.00	2%		243
Total		55,19,650.00			3,058

A.5. Sangha Funds

Village Fixed Deposits	Rs	11,59,450.00	
Village SB Accounts		12,12,312.90	
Taluk Main Fixed Deposits		1,42,750.00	
Taluk Main SB A/cs		<u>2,13,428.30</u>	27,27,941.20

A.6. Sangha Tax

PATTERN OF INCOME DECLARED	1994	1995	1996	
Less than Rs 1,000		157	82	10.5%
Rs 1,001 to Rs 2,000		244	99	12.7%
Rs 2,001 to Rs 3,000		276	114	14.6%
Rs 3,001 to Rs 4,000		149	122	15.6%
Rs 4,001 to Rs 5,000		65	104	13.3%
Rs 5,001 to Rs 6,000		15	74	9.5%
Rs 6,001 to Rs 10,000		10	116	14.9%
Over Rs 10,000		5	69	8.8%

INCOME DECLARED	1994	1995	1996
Number of Families who Declared their Income		914	780
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	85%
Total Income Declared		Rs 2,410,150	Rs 3,861,493
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	160%
Average Income Declared		Rs 2,637	Rs 4,951
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	188%
TAX PAID	1995	1996	1997
Number of families who paid their Sangha Tax		913	506
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	55%
<i>Declared/Paid</i>		100%	65%
Total Sangha Tax paid		Rs 230,003	Rs 92,510
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	40%
Average Sangha Tax paid		Rs 252	Rs 183
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	73%
Actual Tax Paid / Income		9.6%	3.7%

SECTION "B" : CHINTAMANI DATA

B.1. Membership Figures

	Last Report		This Report		
Total Villages	233		236		
1st 3 year Formation phase	129		21		
2nd 3 year Formalisation phase	62		162		
3rd 3 year Consolidation phase	26		23		
Dropped out Villages	16		30		
Normal Member Families	6,545		6,555		
Cancelled Members	1,910		2,270		
Women Memberships	1,540	(23%)	1,521	(23%)	
Coverage of Village Population	36%		35%		
Adults	10,827				
Minors	15,327				
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	4,230	64%	Scheduled Castes/Tribes	8,797	48%
	1,224	18%	Middle Castes	4,108	29%
	1,080	16%	Forward Castes	5,637	19%
	6,534	100%		18,542	35%

B.2. Families who got government benefits

	Icco Area	Novib Area	EZE Area
Houses under different schemes	8	31	26
<i>Bhagyajothi</i> electric connection	–	4	43
IRDP loans	–	9	27
Pitching works	2 Villages	3 Villages	11 Villages
Pensions	–	–	3
Government school buildings (DDEP)	–	2	–
SC/ST Corporation Loans	1	2	–

B.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Icco Area	5	130	93 (72%)	17 (13%)	20 (15%)
Novib Area	9	234	153 (65%)	45 (19%)	36 (15%)
EZE Area	20	520	347 (67%)	94 (18%)	79 (15%)

B.4. Coolie Credit Funds (CCFs)

Grants given to 236 village level CCFs					Rs 89,43,569.00
Add: Interest earned					3,79,068.40
Less: Safety Net					3,100.00
Total CCF Capital in the Taluk					93,19,537.40 (100%)
Total of Good loans in the Taluk					17,40,425.00 18%
Total of Overdue in the Taluk					4,84,240.00 5%
1 to 6 Months Late	2,93,520.00	3%			
7 to 12 Months Late	20,390.00	0%			
Over 1 Year Late	1,70,330.00	1%			
CCF Bank Balances in the Taluk					70,94,872.40 76%
Cumulative loans given					Rs 54,30,602.00
Number of loans					3,436
Average borrowing					Rs 1,580.50
Repayment Rate					91.08%
Capital at Risk					5.20%
Utilisation pattern					
	Amount borrowed				No of loans
Crop Loan	13,12,020.00	24%		1,150	33%
Agriculture	3,97,550.00	7%		200	5%
Cattle	24,57,000.00	45%		1,193	34%
Trade & Entrepreneurship	12,37,142.00	22%		870	25%
Consumption & others	26,890.00			23	
Total	54,30,602.00			3,436	

B.5. Sangha Funds

Village Fixed Deposits	7,92,450.00	
Village SB Accounts	12,20,226.50	
Taluk Main Fixed Deposits	92,672.00	
Taluk Main SB A/cs	4,25,601.25	Rs 25,30,949.75

B.6. Sangha Tax

PATTERN OF INCOME DECLARED	1994	1995	1996
Less than Rs 1,000		44	57 10.1%
Rs 1,001 to Rs 2,000		45	119 21.1%
Rs 2,001 to Rs 3,000		118	173 30.7%
Rs 3,001 to Rs 4,000		202	129 22.9%
Rs 4,001 to Rs 5,000		70	52 9.2%
Rs 5,001 to Rs 6,000		45	18 3.2%
Rs 6,001 to Rs 10,000		21	8 1.4%
Over Rs 10,000		4	7 1.2%

INCOME DECLARED	1994	1995	1996
Number of Families who Declared their Income		548	563
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	103%
Total Income Declared		Rs 1,952,140	Rs 1,741,885
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	89%
Average Income Declared		Rs 3,562	Rs 3,094
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	87%
TAX PAID	1995	1996	1997
Number of families who paid their Sangha Tax		489	476
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	97%
<i>Declared/Paid</i>		89%	85%
Total Sangha Tax paid		Rs 142,259	Rs 85,297
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	60%
Average Sangha Tax paid		Rs 291	Rs 179
<i>Increase/Decrease over previous year</i>		<i>n.a.</i>	62%
Actual Tax Paid / Income		8.2%	5.8%

SECTION "C" : SIDDALAGHATTA DATA

C.1. Membership Figures

	Last Report		This Report		
Total Villages	96		105		
1st 3 year Formation phase	19		27		
2nd 3 year Formalisation phase	46		40		
3rd 3 year Consolidation phase	22		23		
Dropped out Villages	9		15		
Normal Member Families	2,075		2,078		
Cancelled Members	1,056		1,312		
Women memberships	389	(18%)	340	(16%)	
Coverage of Village Population	38%		35%		
Adults	3,443		2,917		
Minors	3,881		4,018		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	963	45%	Scheduled Castes/Tribes	2,833	33%
	776	35%	Middle Castes	1,079	71%
	339	18%	Forward Castes	1,899	17%
	2,078	100%		5,811	35%

C.2. Families who got government benefits

	Icco Area	Novib Area	Sadali Area
Houses under different schemes	60	83	27
<i>Saguvadi Chittis</i> (free title deeds)	22	34	19
IRDP loans	15	20	1
	(Rs 90,000)	(Rs 1,60,000)	(Rs 9,000)
Pitching works	5 Villages	2 Villages	2 Villages
	(550 metres)	(250 metres)	(500 metres)
Pensions	29	29	39
<i>Bhagyajothi</i> electric connection	42	70	9
Mini Water Supply	7 Villages	9 Villages	5 Villages

C.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Erstwhile Icco Area	7	182	115 (63%)	47 (26%)	20 (11%)
Erstwhile Novib Area	8	208	134 (64%)	52 (25%)	22 (11%)
Sadali Area	7	107	69 (65%)	28 (26%)	10 (9%)

C.4. Coolie Credit Funds (CCFs)

Grants given to 105 village level CCFs				Rs 39,31,255.00
Add: Interest earned				2,26,864.00
Total CCF Capital in the Taluk				41,58,119.00 (100%)
Total of Good loans in the Taluk				10,54,275.00 25%
Total of Overdue in the Taluk				2,84,285.00 6%
1 to 6 Months Late	1,24,700.00	2%		
7 to 12 Months Late	13,200.00	0%		
Over 1 Year Late	1,46,385.00	3%		
CCF Bank Balances in the Taluk				28,19,559.00 67%
Cumulative loans given				Rs 36,81,490.00
Number of loans				2,020
Average borrowing				Rs 1,822.52
Repayment Rate				92.28%
Capital at Risk				6.84%
Utilisation pattern	Amount borrowed		No of loans	
Crop Loan	11,10,600.00	30%	971	48%
Agriculture	2,49,750.00	6%	84	4%
Cattle	16,20,453.00	44%	577	28%
Trade & Entrepreneurship	6,88,437.00	18%	364	18%
Consumption & others	12,250.00		24	1%
Total	36,81,490.00		2,020	

C.5. Sangha Funds

Village Fixed Deposits	5,15,914.00	
Village SB Accounts	7,64,737.30	
Taluk Main Fixed Deposits	46,042.00	
Taluk Main SB A/cs	1,33,268.40	Rs 14,59,961.70

C.6. Sangha Tax

PATTERN OF INCOME DECLARED	1994	1995	1996
Less than Rs 1,000		19	5 1.0%
Rs 1,001 to Rs 2,000		79	40 8.2%
Rs 2,001 to Rs 3,000		169	145 29.8%
Rs 3,001 to Rs 4,000		84	162 33.3%
Rs 4,001 to Rs 5,000		45	70 14.4%
Rs 5,001 to Rs 6,000		12	30 6.2%
Rs 6,001 to Rs 10,000		14	32 6.6%
Over Rs 10,000		2	2 0.4%

INCOME DECLARED	1994	1995	1996
Number of Families who Declared their Income		424	485
Increase/Decrease over previous year		<i>n.a.</i>	114%
Total Income Declared		Rs 1,375,400	Rs 1,844,230
Increase/Decrease over previous year		<i>n.a.</i>	134%
Average Income Declared		Rs 3,244	Rs 3,803

Increase/Decrease over previous year		<i>n.a.</i>	117%
TAX PAID	1995	1996	1997
Number of families who paid their Sangha Tax		418	444
Increase/Decrease over previous year		<i>n.a.</i>	106%
<i>Declared/Paid</i>		99%	92%
Total Sangha Tax paid		Rs 105,911	Rs 82,825
Increase/Decrease over previous year		<i>n.a.</i>	78%
Average Sangha Tax paid		Rs 253	Rs 187
Increase/Decrease over previous year		<i>n.a.</i>	74%
Actual Tax Paid / Income		7.8%	4.9%

SECTION "D" JULAPALYA & MITTEMARI DATA

D.1. Membership Figures

	Last Report		This Report		
Total Villages	72		64		
1st 3 year Formation phase	8				
2nd 3 year Formalisation phase	38		33		
3rd 3 year Consolidation phase	13		10		
Dropped out Villages	13		21		
Normal Member Families	1,466		1,180		
Cancelled Members	978		1,021		
Women Memberships	278	(19%)	205	(17%)	
Coverage of Village Population	44%		37%		
Adults	2,022		1,721		
Minors	2,723		2,679		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	615	52%	Scheduled Castes/Tribes	1,338	45%
	345	29%	Middle Castes	773	44%
	220	18%	Forward Castes	1,028	21%
	1,180	100%		3,139	37%

D.2. Families who got government benefits

	Julapalya	Mittemari
Houses under different schemes	25	35
House sites	20	25
Pitching works	1,650 meters (6 villages)	2,200 meters (8 villages)
Coconut plants distributed	1,000	2,500
Mango orchard development	25 acres	35 acres
<i>Saguvadi Chitti</i> (free title deeds for land)	15	30
Trysem training	7	10
Pensions	5	12

D.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Julapalya	4	96 (100%)	68 (71%)	20 (21%)	8 (8%)
Mittemari	5	120 (100%)	90 (75%)	20 (17%)	10 (8%)

D.4. Coolie Credit Funds (CCFs)

Grants given to 64 village level CCFs					Rs 38,05,417.00
Add: Interest earned					2,66,130.00
Less: Safety Net					2,600.00
Total CCF Capital in the Taluk					40,68,947.00 (100%)
Total of Good loans in the Taluk					7,71,067.10 18%
Total of Overdue in the Taluk					4,05,414.00 9%
1 to 6 Months Late	55,500.00	1%			
7 to 12 Months Late	33,450.00	0%			
Over 1 Year Late	3,16,464.00	7%			
CCF Bank Balances in the Taluk					28,92,465.90 71%
Cumulative loans given					Rs 29,72,928.00
Number of loans					2,048
Average borrowing					Rs 1,451.62
Repayment Rate					86.36%
Capital at Risk					9.96%
Utilisation pattern					
	Amount borrowed			No of loans	
Crop Loan	12,60,350.00	42%		1,325	64%
Agriculture	1,43,753.00	4%		42	2%
Cattle	13,37,025.00	44%		492	24%
Trade & Entrepreneurship	1,97,150.00	6%		131	6%
Consumption & others	34,650.00	1%		58	2%
Total	29,72,928.00			2,048	

D.5. Sangha Funds

Village Fixed Deposits	8,14,724.00	
Village SB Accounts	3,11,417.75	
Taluk Main SB A/cs	8,955.00	Rs 11,35,096.75

D.6. Sangha Tax

PATTERN OF INCOME DECLARED	1994	1995	1996	
Less than Rs 1,000		40	18	3.0%
Rs 1,001 to Rs 2,000	25	59	80	13.4%
Rs 2,001 to Rs 3,000	29	107	129	21.6%
Rs 3,001 to Rs 4,000	56	141	122	20.4%
Rs 4,001 to Rs 5,000	26	85	106	17.7%
Rs 5,001 to Rs 6,000	28	40	75	12.5%
Rs 6,001 to Rs 10,000	40	47	56	9.4%
Over Rs 10,000	11	15	12	2.0%
INCOME DECLARED	1994	1995	1996	
Number of Families who Declared their Income	215	533	594	
Increase/Decrease over previous year	<i>n.a.</i>	248%	111%	
Total Income Declared	Rs 1,095,443	Rs 2,156,220	Rs 2,486,674	
Increase/Decrease over previous year	<i>n.a.</i>	197%	115%	
Average Income Declared	Rs 5,095	Rs 4,045	Rs 4,186	
Increase/Decrease over previous year	<i>n.a.</i>	79%	103%	

	1995	1996	1997
TAX PAID			
Number of families who paid their Sangha Tax	188	514	475
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	273%	92%
<i>Declared/Paid</i>	87%	96%	80%
Total Sangha Tax paid	Rs 53,647	Rs 105,903	Rs 113,669
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	197%	107%
Average Sangha Tax paid	Rs 285	Rs 206	Rs 239
<i>Increase/Decrease over previous year</i>	<i>n.a.</i>	72%	116%
Actual Tax Paid / Income	5.6%	5.1%	5.7%