

0306. 5th Progress Report on the Consortium Programme (Sep 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. BACKGROUND

Since a very elaborate, analytical and reflective Special Progress has simultaneously been prepared, this Report will be brief and concise. However, this document should not be dismissed as a formality or the product of some perfunctory exercise. It's purpose is to record Taluk-wise figures and provide a continuum to the 6 monthly tracking exercise that we have undertaken.

The writing of this Special Progress Report was a 1½ month joint exercise in September and October 1997. We went through innumerable drafts till everyone was satisfied that we had captured not just the facts and figures, but also the feelings of elation, doubt and frustration that the implementation of such a huge and complex programme created. We gleaned a lot of learning to be able to plan ahead for the next 3 year 2nd Consortium Programme. The results of an operational perspective exercise carried out at the beginning of the year was also incorporated.

2. COMMUNITY ORGANISATION

There are now 14,290 active Member families in 503 functioning CSUs in the 4 Extension Taluks. This number includes 435 families from 16 CSUs which are still in Coolie Sangha building phase at Bagepalli Taluk.

	Last Report	This Report
1st 3 year Formation phase	52	69
2nd 3 year Formalisation phase	313	324
3rd 3 year Consolidation phase	89	110
Normal Member Families	12,745	14,290
Women Memberships	2,718 (21%)	2,890 (21%)
Coverage of Village Population	35%	37%

The caste composition of these families, and ethnic coverage is as follows:

Ethnic Composition of the Membership

Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Coverage
8,838	61%	Scheduled Castes/Tribes	19,182	50% 46%
2,652	19%	Middle Castes	7,884	20% 34%
2,800	20%	Forward Castes	11,710	30% 24%
14,290	100%		38,776	100% 37%

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 69%. But our general ob-

servation is that Mahila Meetings have been conducted with a greater regularity than any other.

There were not many major struggles during the past 6 months. But there were scores of small village level issues that the CSUs tackled by themselves. ADATS rendered Legal Aid and Aid Distress. The Field Staff assisted in extracting the maximum learning from these struggles. But some very disturbing caste clashes in Chintamani Taluk, which left 1 *Ryot* and 3 policemen dead, created a sense of uncertainty in the Taluk. Our programme villages were not directly involved. Yet these developments left a general feeling of fear and gloom. Many Cluster Meets were cancelled because the Coolies in these Formation phase villages were too scared to assemble. On the other hand, many from the neutral population, including police officers, were full of praise for the castelessness in the Coolie Sangha.

Very serious discussions took place on membership cancellation and village drop-out. In order to understand the phenomenon better, the Extensions discussed the Bagepalli experience in depth (*please see the Special Progress Report for details*). 21 older CSUs, who had dropped out in revolt against the Sangha Tax, returned.

The main discussions in all the 110 Consolidation phase CSUs was the imminent withdrawal of ADATS in March 1998. After countless village and Cluster level discussions, we made some concessions:

- That scholarship support for Coolie children from the erstwhile ICCO Areas will continue till these children finish their schooling. But no new children will be added on.
- That Area Field Workers will continue to visit these CSUs and Mahila Meetings for 3 more years.
- That the transaction costs of these Clusters, including stipends for Cluster Secretaries would continue for another 3 years.
- But it was agreed that the community health efforts would continue with their own resources.

In the Formalisation phase CSUs (the erstwhile NOVIB Areas) discussions were on the withdrawal of ADATS paid VLWs. The Field Staff was sensitive to the fact that feelings of fear and abandonment were just as real for them, as withdrawal was for the older CSUs. As a result, they did not try to play down any apprehensions. Experiences of the erstwhile ICCO Areas came in very useful to bolster up the morale of CSU Representatives and Cluster Secretaries in these villages.

Coolies continued to be successful in mobilising government benefits (Taluk-wise lists are given in the 4 Annexures). The older CSUs were successful in insisting that *Gram Sabhas* (voter council Meetings) be held. Coolie women members of Gram Panchayats attended a 3 day training organised by the government at the district headquarters. They were very vociferous against irregularities and short cuts taken in the villages.

It would be a gross exaggeration to say that all these benefits reached the people only because of Coolie Sangha efforts. Many would have trickled in through the normal functioning of government. ADATS has always been sensitive about not taking undue or false credit. But now we realise something much deeper. That the fact of the matter is that Coolies FEEL that they got it all through struggle. This is very important since it bolsters their self-image and sense of achievement. It is one more small item that goes toward creating a myth of strength.

The visit of the former Governor General of New Zealand, Dame Catherine Tizard, came as a shot in the arm for the Coolies of Chickballapur. They organised 2 huge Public Meetings where thousands of Coolie Families had assembled. These Meetings did a lot to boost their image and create a Taluk presence.

Every single Taluk Coolie Sangha Meeting was held during the past 6 months. In the month of May 1997, elections were held for the post of Taluk Secretaries. Earlier we had found that these keenly contested elections, with campaigns that lasted for about 1 month, had caused a lot of bitter and divided feelings. It was therefore proposed that these elections should be held in a “feminist” manner. All the contestants were asked to sit together, debate and discuss till they themselves arrived at a common candidate. At Chickballapur, a neo-literate Coolie woman got elected as the CCS Secretary. At Chintamani and Siddalaghatta, 2 young and dynamic Harijana youth got elected.

3. COOLIE WOMEN

All the 503 Mahila Meetings have been conducted with a very high degree of punctuality during this reporting period. A whole lot of village issues came up for discussion. But a general observation of the Mahila Trainers is that the problems of those women who do not actually attend the weekly Meetings tend to get overlooked. When it is a mother-in-law from a household who comes every week, for example, the daughter-in-law’s problems are not discussed. The Mahila Trainers have taken this up very seriously and everyone is trying to work out a way by which ALL the women in every Member family get attention.

Each and every Cluster from the erstwhile ICCO Area (CSUs in the Consolidation phase) elected a woman to be their Executive Committee Member in the “Women’s Fund”. Though moneys have not been received from Save the Children New Zealand, Coolie women are not bothered. They feel that this is good since there were so many non-monetary matters that they want to tackle.

At first, these Women Executive Committee Members only went to the Cluster Meets. But of late they have started attending CSU and Mahila Meetings also, along with the elected Cluster Secretaries. They are determined to make the post on par with that of Cluster Secretary. This could either result in more women contesting for that post, or in the creation of a new position within the Coolie Sangha. ADATS will actively encourage either course of action.

Another matter that Coolie women have taken up is to pressurise national political parties to give 33% representation for women in their Taluk bodies. ADATS does not want to get involved in this struggle, but are thrilled to watch from the sidelines!

Very many training sessions were held for the VHWs to upgrade their technical skills. An Auxiliary Nurse Midwife (ANM) was sent from Bagepalli for this specific purpose. She conducted many rounds of training at the different Clusters. While they have had some good results, we do believe that it is only a sustained and long term effort (which we call the Pre-PHC or First Line Health Care) which will have real and lasting results. We are implementing such a programme in Bagepalli Taluk and Coolie women from Julapalya & Mitemari are benefiting it.

The Mahila Meetings were put in direct contact with specialised health agencies like the Association for Physically Handicapped. Many children with disabilities have been checked up and are now awaiting treatment. Similarly, in association with another agency, the VHWs are doing a survey of those suffering from various skin diseases.

The Mahila Trainers organised many training sessions on the *Vokkaku Sanchi Duddu* for VHWs and women CSU Representatives from the newer CSUs. Many cases of male interference, female dominance, etc. were discussed threadbare.

9,647 children continued to be supported to go to school. The Mahila Meetings distributed moneys for Coolie mothers to buy books, clothes, pay fees, etc. As already reported in the 4th Progress Report, Coolie women decided not to add on any new children to their village lists. Otherwise, they felt, they would only be playing the number game without paying attention to

specific children. The overall boy-girl ratio seems to be fair, but there are less girls in Middle and High School.

Resume of Children in the 4 Extensions

	Primary School		Middle School		High School		Total	
Chickballapur	1,284	40%	1,284	40%	631	20%	3,199	100%
Chintamani	1,503	49%	1,052	34%	541	17%	3,096	100%
<i>Add in 1998-99</i>	<i>2,000</i>	<i>50%</i>	<i>1,600</i>	<i>40%</i>	<i>400</i>	<i>10%</i>	<i>4,000</i>	<i>100%</i>
Siddalaghatta	917	44%	835	40%	330	16%	2,082	100%
Julapalya & Mittermari	578	46%	477	38%	215	17%	1,270	100%
Total Children	6,282	46%	5,248	38%	1,217	16%	13,647	100%
Actual Costs	Rs 160		Rs 380		Rs 570			
Total Expenses	1,005,120	24%	1,994,240	47%	1,206,690	29%	4,206,050	100%
Average per Child	Rs 308		At a Subsidy of Rs 200				2,729,400	

The Mahila Meetings closely supervised school attendance of both, children as well as government school teachers. Using SCNZ resources, a special 3 months coaching camp was held for 65 children appearing for their final (X Std) examinations. 3 full-time and 2 part-time teachers were appointed to coach these children in all the subjects. Special training sessions for Teachers from the Extension Taluks, once again organised under the SCNZ programme, will commence during the next 6 months.

4. COOLIE CREDIT FUNDS

The CCFs have seen a healthy maturing during this reporting period. CCF Staff have spent quality time in the CSUs, examining the utilisation capacity of borrowers. They have checked borrowing patterns taken special measures to ensure that never-before-borrowers got a chance to utilise the village level credit system.

Reasons for short term Overdue were thoroughly discussed. It was found that the blanket taking of repayment dates (i.e. all the borrowers of a time agreeing to repay at the same time) was the biggest problem. In part, this was due to a lack of fiscal discipline. But the CCF Staff realise that they too were to blame. Work pressure had prevented them from considering each borrower as an individual whose financial position had to be studied... These frank discussions have borne fruit and short term Overdue has dropped considerably.

There still are the wilful defaulters. Those who refused to repay their CCF loans and left the CSUs. Coolies want that prosecution should be launched against them in Courts of law. But we are not sure if this is the best course of action, just now.

Status of the CCFs in the 4 Extensions (as on 30 September 1997)

Total CCF Capital		26,129,708	100%
Total of Good loans		10,868,542	42%
Total of Overdue		1,388,909	5%
<i>1 to 6 Months Late</i>	<i>328,530</i>	<i>24%</i>	
<i>7 to 12 Months Late</i>	<i>254,645</i>	<i>18%</i>	
<i>Over 1 Year Late</i>	<i>805,734</i>	<i>58%</i>	
Bank Balances		13,872,257	53%

Member Coolie families have borrowed for a variety of reasons, the most popular being Cattle Rearing which accounts for 49% of the amounts borrowed and 33% of the number of loans. Crop Loans come next, accounting for 30% of the amounts borrowed and 45% of loans. They have also borrowed for trade and entrepreneurship, agriculture, consumption and a host of other purposes.

CCF Utilisation Pattern (as on 30 September 1997)

Purpose	Amount Borrowed		No of Loans	
Crop Loan	7,230,395	30%	6,164	45%
Agriculture	1,718,703	7%	701	5%
Cattle	11,776,453	49%	4,498	33%
Trade & Entrepreneurship	3,247,204	13%	1,883	14%
Consumption & others	213,840	1%	353	3%
Total	24,186,595		13,599	

In the 4 Extension Taluks, many CCFs are now 6 years old. Coolies have utilised their CCF Capitals to give out 13,599 loans averaging Rs 1,779 each. The Repayment Rate is over 94% and only 5% of the capital is at risk through overdue. But these are still early days since the Capital has not been fully rotated even once.

CCF Performance (as on 30 September 1997)

CCF Capital	Rs 26,129,708
Cumulative loans given	Rs 24,188,595
Rotation of Capital	92.6%
Number of Loans	13,599
Average Borrowing	Rs 1,779
Repayment Rate	94.26%
Capital at Risk	5.32%

An area that needs deep reflection with each and every Member family participating is economics itself. ADATS realises that wider society is fast moving towards consumerism as a lifestyle. This is very different from conventional capitalism which reduced the population into a proletarian working class. But contemporary trends suggest that mainstream development instead aims at creating a middle class. This has extremely serious and terribly frightening implications since no middle class based economy needs to support a large and marginalised population. In spite of all the political rhetoric, economic trends will push the rural poor further and further into the margins of neglect.

To comprehend the unfolding of a middle class economy is not easy. It's logic is convoluted and it banks on impalpable factors like middle class aspiration, personal freedom for a select few, free choice, et al. These are powerful emotions that will protect the privileged far more than ordinary greed and the need to dominate served the erstwhile exploiters. A cold disdain which reduces the poor to mere objects of middle class fancy is rapidly settling in.

ADATS is committed to break free of shackles imposed by previous positions on disparity, structural change, etc. and try to find spaces within contemporary economics. We now realise that this was the reason why we invested so much time and resources in getting a third opinion from an agency like Interventions (India) Pvt. Ltd.

As a first step, reflections on CCF experiences will be used to shift the agenda of the Coolie Sangha from the overtly socio-political to an economic emphasis.

5. SANGHA FUNDS

From a figure of Rs 7.85 million recorded in the previous Progress Report, Sangha Funds further grew to Rs 9.45 million. This is an increase of over 20% in 6 months.

Village Fixed Deposits	3,282,538.00	
Village SB Accounts	5,049,263.45	
Taluk Main Fixed Deposits	281,464.00	
Taluk Main SB A/cs	839,178.95	Rs 9,452,444.40

6. DRY LAND DEVELOPMENT PROGRAMME

After sorting out the starting problems, good DLDP works were carried out in a total of 205 villages. 7,985 acres of Coolie lands were worked on, and another 420 acres of virgin waste lands (*kharab*) adjacent to Coolie holdings were cleared and brought under cultivation. 120,280 metres of contour bunds were built. Rocks, boulders and pebbles were totally cleared from 2,876 acres. But the Coolies were still somewhat lax in Plan utilisation. Of the 100 days allotted to them, the overall utilisation was only 72%. Though this hides the fact that in many villages the Coolies worked for the full 100 days with great enthusiasm, it forces us to conclude that, in future, DLDP Plans should be made for only 75 days (i.e. 3 summer months).

Resume of DLDP works carried out for the past 3 years

	1995 DLDP Works	1996 DLDP Works	1997 DLDP Works
Villages	210	170	205
Coolie Families	3,531	4,175	3,743
Total Holding (acres)	12,091	14,195	11,358
Worked on (acres)	8,464	11,072	7,985
Bunding (metres)	266,216	166,780	120,280
Pebble clearance (acres)	1,853	3,950	2,876
Bringing virgin lands to first time cultivation (acres)	360	600	420
Budget Utilisation	85.2%	78%	72%

Please note that figures in the first 4 rows should not be totalled, since it could be the same villages, families and land holdings that are repeated.

By the 3rd year of DLDP works, in 1997, technical achievements were already visible. Works carried out in earlier years had stabilised to become permanent features of the landscape.

Top soil, eroded from the upper slopes of contour banded fields, had begun to settle on the lower slopes, next to the stone bunds built by the Coolies. Levelling was seen, and terracing of entire slopes could be envisioned. Rain water and top soil run-off had visibly reduced.

The physical and chemical properties of soil improved, and yields tripled and even quadrupled.

Many outside experts visited the field and certified that excellent works were carried out, to more than satisfactory technical standards. But the most telling testimony for tangible accomplishment is that Coolie Families are able to confidently state that, after so many more days of work, they would not need any more Soil & Water Conservation measures:

- 1,384 Coolie Families from 60 CSUs say that all their land related works are over. This means that their fields are completely cleared of pebbles and boulders, contour banded, erosion tears repaired, etc.

Our experience in Bagepalli Taluk, however, is that new contours will be etched on these fields and DLDP Repair & Maintenance works will have to be carried out after a gap of 3 years.

- 2,173 Coolie Families from 82 CSUs say that they want only 75 days of DLDP work. After that, there will be no more works to do.
- 3,004 Coolie Families from 100 CSUs claim that they want only 2 more years (150 days) of DLDP works.
- Only 415 Coolie Families from 13 CSUs want DLDP works for another 3 years. *These are villages which started late, and where works got interrupted due to land related struggles.*

The DLDP Field Workers took an active part in helping the CSUs decide on CCF crop loans. They also helped the 22 sweeper women, who had set up Vermicompost Units, to sell their produce. Many women got over Rs 4,000 for an average of 1 tonne of manure.

After a lot of planning and deliberations, 7 villages were taken up in Bagepalli Taluk for the dry land horticulture scheme. Common watering arrangements were set up, bullock carts and bullocks procured, field tanks built, 160 acres of level Coolie lands pitted, and 6,400 mango and tamarind saplings planted (*please see the Special Progress Report for details*).

SECTION "A" : CHICKBALLAPUR DATA

A.1. Membership Figures

	Last Report		This Report		
Total Villages	147		153		
1st 3 year Formation phase	4		12		
2nd 3 year Formalisation phase	78		79		
3rd 3 year Consolidation phase	33		41		
Dropped out Villages	32		21		
Normal Member Families	2,932		3,476		
Cancelled Members	1,999		1,821		
Women Memberships	652	(22%)	799	(22%)	
Coverage of Village Population	32%		35%		
Minors	5,517		7,302		
Minors	7,142		7,233		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	2,207	63%	Scheduled Castes/Tribes	5,064	43%
	428	12%	Middle Castes	1,232	34%
	841	24%	Forward Castes	3,521	23%
	3,476	100%		9,817	35%

A.2. Families who got government benefits

	Icco Area	NOVIB Area
Houses under various schemes	61	85
House sites	96	87
Mini water supplies	6 Villages	6 Villages
IRDP loans	23	99
Pitching works	12 Villages (680 metres)	22 Villages (642 metres)
Old age pensions	9	13
<i>Bhagyajothi</i> electric connection	40 houses	71 houses
Primary Schools	3	9
Milk Collection Centres	2	2
Tools for Artisans	18	10
<i>Saguvadi Chittis</i> (free title deeds for land)	12	25

A.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Icco Area	10	260	195 (75%)	45 (17%)	20 (8%)
NOVIB Area	14	364	275 (76%)	64 (18%)	25 (7%)

A.4. Sangha Funds

Village SB Accounts	Rs 15,46,216.90	
Taluk Main Fixed Deposits	1,42,750.00	
Taluk Main SB Account	2,13,428.30	30,61,845.20

SECTION "B" : CHINTAMANI DATA

B.1. Membership Figures

	Last Report		This Report		
Total Villages	236		244		
1st 3 year Formation phase	21		27		
2nd 3 year Formalisation phase	162		165		
3rd 3 year Consolidation phase	23		28		
Dropped out Villages	30		24		
Normal Member Families	6,555		7,145		
Cancelled Members	2,270		2,296		
Women Memberships	1,521	(23%)	1,687	(23%)	
Coverage of Village Population	35%		36%		
Adults	10,827		14,171		
Minors	15,327		14,229		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	4,523	63%	Scheduled Castes/Tribes	9,231	48%
	1,279	17%	Middle Castes	4,362	29%
	1,166	16%	Forward Castes	5,706	20%
	6,968	100%		19,299	36%

B.2. Families who got government benefits

	Icco Area	Novib Area	EZE Area
Houses under different schemes	19	30	50
House sites	–	15	30
IRDP Loans	–	15	–
Dairy Loans	–	15	–
<i>Bhagyajothi</i> electric connection	25	14	60
Pitching works	–	2	6 Villages
Free borewells	1	20	12
Pensions	12	13	50
Hostel seats	–	–	23
School buildings (DPEP)	–	1	–
Primary Schools	–	–	2
Horticulture plants	15 acres	–	–
<i>Saguvadi Chitti</i> (free title deeds)	–	20	–

B.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Icco Area	6	138	99 (72%)	25 (18%)	17 (12%)
Novib Area	9	234	155 (66%)	34 (15%)	45 (19%)
EZE Area	20	520	349 (67%)	98 (19%)	74 (21%)

B.4. Sangha Funds

Village Fixed Deposits	Rs 7,92,450.00	
Village SB Accounts	18,12,698.50	
Taluk Main Fixed Deposits	92,672.00	
Taluk Main SB Accounts	4,83,527.25	31,81,347.75

SECTION "C" : SIDDALAGHATTA DATA

C.1. Membership Figures

	Last Report		This Report		
Total Villages	105		108		
1st 3 year Formation phase	27		30		
2nd 3 year Formalisation phase	40		40		
3rd 3 year Consolidation phase	23		25		
Dropped out Villages	15		13		
Normal Member Families	2,078		2,238		
Cancelled Members	1,312		1,256		
Women memberships	340	(16%)	394	(17%)	
Coverage of Village Population	35%		36%		
Adults	2,917		3,705		
Minors	4,018		4,018		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	1,238	55%	Scheduled Castes/Tribes	3,024	40%
	518	23%	Middle Castes	1,152	44%
	482	21%	Forward Castes	1,955	24%
	2,238	100%		6,131	36%

C.2. Families who got government benefits

	Icco Area	NOVIB Area	Sadali Area
Houses under different schemes	76	59	82
House sites	8	–	10
<i>Saguvadi Chittis</i> (free title deeds)	11	28	16
IRDP loans	17	33	2
	(Rs 86,000)	(Rs 75,000)	(Rs 12,000)
Pitching works	6 Villages (340 metres)	5 Villages (120 metres)	6 Villages (180 metres)
Drainage works	6 Villages (245 metres)	2 Villages (40 metres)	3 Villages (65 metres)
Pensions	27	36	34
Street lights	4 Villages	5 Villages	2 Villages
Primary School	3	4	6
<i>Bhagyajothi</i> electric connection	68 Houses	85 Houses	75 Houses
Free borewells	10	15	3
Horticulture plants	150 acres	70 acres	–
Tools for artisans	14	12	13

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. Sangha Funds

Village Fixed Deposits	Rs 5,15,914.00	
Village SB Accounts	11,06,361.30	
Taluk Main Fixed Deposits	46,042.00	
Taluk Main SB Account	1,33,268.40	18,01,585.70

SECTION "D" JULAPALYA & MITTEMARI DATA

D.1. Membership Figures

	Last Report		This Report		
Total Villages	64		64		
2nd 3 year Formalisation phase	33		31		
3rd 3 year Consolidation phase	10		13		
Dropped out Villages	21		20		
Normal Member Families	1,180		1,163		
Cancelled Members	1,021		1,067		
Women Memberships	205	(17%)	213	(18%)	
Coverage of Village Population	37%		36%		
Adults	1,721		2,144		
Minors	2,679		2,679		
Caste Group Composition					
	Member Families	Percent in CSUs	Caste Group	Total Families	Ethnic Cover
	595	51%	Scheduled Castes/Tribes	1,366	43%
	343	29%	Middle Castes	800	42%
	225	19%	Forward Castes	1,034	21%
	1,163	100%		3,200	36%

D.2. Families who got government benefits

	Julapalya	Mittemari
Houses under different schemes	30	35
House sites	20	15
Other loans	–	12
Pitching works	5 Villages (650 metres)	8 Villages (1,000 metres)
Water tanks	5 Villages	
<i>Bhagyajothi</i> electric connection	50	50
School buildings	3	3
Gobar gas loans	6	
<i>Saguvadi Chitti</i> (free title deeds)	25	30
Pensions	6	5
Tools for artisans	6	10
Milk Collection Centre	1	

D.3. Regularity of Cluster Meets

Area	Clusters	Total Meetings	Regular	Irregular	Cancelled
Julapalya	4	104 (100%)	76 (73%)	6 (6%)	22 (21%)
Mittemari	5	130 (100%)	83 (64%)	–	47 (36%)

D.4. Sangha Funds

Village Fixed Deposits	Rs 8,14,724.00	
Village SB Accounts	5,83,986.75	
Taluk Main SB Account	8,955.00	14,07,665.75