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Savings and income generation

Palli Sanchay Samabay (PSS) or Small Savings Cooperatives These are running in four villages. The table below gives details.

Village	No. of depositors	Total amount deposited	No. of loans	Total amount lent out
Fatullyapur	312	Rs.39,894	20	Rs. 6,850
Bajitpur (from 1.8.92)	94	Rs. 2,239	4	Rs. 600
Andbarmanik	71	Rs. 4,946.65	3	Rs. 1,100
Chandalati	202	Rs. 13,324.55	16	Rs. 3,070
Total	679	Rs.60,404.20	43	Rs.11,620

The loans were for purposes as varied as agriculture, buying a sewing machine, medical emergency, house building, buying a van or a cycle, setting up a small trade; buying animals, and others. Repayment of loans is generally on schedule, because of the social pressures inherent in our system of running the PSSs.

Ground spices: This unit at Chandalati sold spices worth over Rs. 102,000 to make a gross profit of approximately Rs. 14,000. There was a steep increase in prices during the year, and that explains the sales proceeds. The quantity of spices sold has not gone up since last year, mainly because we have lost a major bulk customer, because of internal dissension there. Also, we have not been able to find either any marketing outlet or a dependable group of salesmen working for a commission. With sales almost totally dependent on a few individuals, it is unlikely the business will expand, but more disappointing is the fact that with sales of over Rs. one lakh, the wages bill for the five women and a male supervisor involved in the project came to only Rs. 6,610. This makes it an unsuccessful activity as far as generating income is concerned.

Honey processing: This unit at Andharmanik did brisk business, selling around 650 kg of honey in the year. Here too, the lack of a marketing outlet in Calcutta is a major constraint on expansion.

Beekeeping: The main problem with commercial bee keeping in West Bengal is that barring spring and early summer, there is very little food for the bees in the other seasons. Our area fortunately grows a lot of mustard and sesame and coriander in winter and thus has great potential for beekeeping. With this in mind, we organized a training course on scientific beekeeping. Beginning with a 10 day theoretical training at Andhatmanik in November 1992, the course will continue till October 1993, meeting every month for two days in one of the

villages for practical training. The Andharmanik course was attended by 30 people, including eight from sister organizations: Of the 22 from Swanirvar, one dropped out early. The remaining 21 people were all given, as free grant; two boxes with frames full of *Apis cerena*, the variety of bee traditionally kept in eastern India. We also offered, again as a free grant, two boxes of five frames each of *Apis mellifera*, a larger variety imported from Europe and only recently gaining popularity in West Bengal, but only 14 of the 21 felt bold enough to take up the challenge. The total cost of the bees and boxes given to these 14 was Rs. 43,050, while the other seven received help worth Rs. 2,905. In addition every trainee was given a mask, gloves, a net, etc. and equipment like extractors, queen excluders were given to trainees from the same village on a group basis.

It is too early to know for certain, but if the trainees are serious after the first year they should all earn good money from their apiaries. We shall pay for their migration to some flower-bearing area later in the -year to allow them to learn firsthand what to do, but they will have to travel around with their boxes on their own from next November.

Animal husbandry: A survey has shown us that people in our area engage in as many as 83 types of work to earn money. We have not been able to propose any new ways of generating income that might benefit a sizable number of people. After much discussion we decided to help women do something traditional. We offered them money to buy animals, to be reared and then sold for a good profit. Some women wanted a bit of capital to begin trading in paddy and rice in a small way and some wanted sewing machines. With money from us 60 women have bought 50 goats, 28 calves, and 8 pigs one woman has bought a sewing machine, and another trades in paddy. Altogether Rs. 31,440 has been spent on this project.