

1

SAVINGS & INCOME GENERATION

All our five villages have their own small savings cooperatives now. The table below gives a summary of how they have fared.

Village	Number of depositors as on 31.3.84	Average No. of trans- actions in a month	Amount of deposit as on 31.3:64
Chandalati	247	75	Rs 30,346.30
Kolsur (started in July)	30	14	Rs 1,125.75
Andharmanik	82	48	Rs 14,260.611
Fatullyapur	310	80	Rs.28,833.60
Bajitpur	159	56	Rs 5,291.80
Total	928	55	Rs 59,858.65

There is some scope for expansion at Kolsur, but in all the other villages it appears that both the number of depositors and the amount they can save have reached the maximum. One purpose behind the scheme was to give people, particularly women who still form a majority of depositors, a chance to save safely, for use on a rainy day, and that would seem to have been achieved. The other was to use a part of the money deposited to issue loans for-productive

This too has made progress, as the following table shows.

Village	No. of loans in 1883-94	Amount disbursed
Chandalati	19	Rs 7,600
Fatullyapur	14	Rs 6,300
Bajitpur	12	Rs 1,780

No loans were given at Kolsur and Andharmanik.

These loans are for various purposes, and though we try hard not to advance any money for non-productive purposes, we cannot at times ignore a plea for some personal loan, for, say, building or repairing a house, or, a visit somewhere. However, since our basic intentions are well known; there are not too many requests for such loans. We have not-yet achieved our goal of setting up committees of depositors to decide on and oversee the disbursement of loans, but at Andharmanik the "para" committee performs this duty to a certain extent and takes an active interest in seeing there is no defaulter, and the moral pressure of peers has been found to be more effective than the words of the agreement.

Our women's income generation programme is doing well. Some of the capital was intact when the year began, and whatever has been repaid has been put back into a revolving fund, thus we have been able to loan out reasonably large sums. Most of the women took money for rearing animals, but there were small entrepreneurs also who wanted to begin or expand their work of mat weaving; or making paper bags or trading in paddy and/or rice. The table below gives a summary of the progress of the programme.

Village	No. of loans in 1993-94	Amount disbursed
Chandalati	11	Rs 3,730.00
Fatullyapur	26	Rs 14,200.00
Bajitpur	15	Rs 8000.00
Andharmanik	7	Rs 5,400.00
Kolsur	8	Rs 7,000.00
Total	67	Rs 38,330.00

The 21 people trained in beekeeping last year were this year supplied with wax sheets and sugar during the monsoon months. However, despite all our help, eleven of the 21 have given up totally, six are carrying on half-heartedly, and only four show signs of taking up the job seriously. They migrated with their bee boxes to Baruipur in March: and brought back enough honey to want to go to the Sunderbans in summer. All in all, we would have liked to see more people more interested in the work.

Our honey processing and bottling unit sold 920 kg of honey worth Rs 55,200.00 and the most heartening development was that about 60 kg of this was sold locally.

The ground spices unit at Chandalati, employing three women and one man, sold seven different spices-turmeric, coriander, cumin, chilli, fenugreek, black pepper, and white mustard for a total of Rs 106,420.00. We are still to find a network to sell these things on a large-scale basis.