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## Economic activities

Many of those who talk to us about our work seem disappointed when we say that we do not claim to have made any noticeable impact on improving the economic condition of even the villages where we have a strong presence. They are even more disappointed when they hear us say that we do not consider this to be a shameful failure. We are not sure if we can ever convince them that finding new ways of earning money is nearly impossible in an area like ours where the people have tried almost everything. The way the rural economy will move is decided at places far away from the villages, maybe even oceans away, and Swanirvar has no wish to play Canute. Yet we cannot sit content with this realization, so we do try to help people better their family's finances in the traditional ways.

Every core village has a small savings scheme, though the ones at Kolsur and Andharmanik have not yet got enough deposits to disburse a loan. At Fatullyapur, in September there were 260 depositors with Rs 24,178 as total deposit, and in November, with the same number of depositors, the total deposit had come down to Rs 4,225.35. An average of 89 transactions were made in a month. The amount in the other months was between these extremes. Twenty loans were disbursed during the year, the lowest being Rs 100 each to two people for medical treatment, and the highest, Rs 2,500, for buying a cow. Of the total Rs 14,300 loaned out; Rs 4,640 was returned during the year.

At Chandalati, too, the highest balance was in September, with 191 people saving Rs. 47,557.40 and the lowest in March, with 192 depositors and a total balance of Rs 13,671.65. The average number of monthly transactions was 71. Here there were 19 fresh loanees, receiving a total of Rs 14,400.00. The smallest loans were for Rs 200 each, taken by two, one for setting up a shop, and the other for his child's education. Three people borrowed Rs 2,000 each, the highest amount, one for bee-keeping, one for his poultry, and one to trade in paddy. During the year, 69 instalments of repayment got back Rs 5,890.

The Bajitpur 'bank' had its maximum balance in January, with Rs 16,568.70 and 165 depositors. Its lowest was in May, when 165 people kept a balance of Rs 9,730.15. Each month saw an average of 501 transactions. Four loans totalling Rs 3,300 were given and Rs 1,185 was repaid.

We would think that in all three villages the maximum number of people who can save have become depositors and the maximum; amount of money they can save is saved. We thus have

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to think of something different if more prospective borrowers are to be helped as they must be. We are studying various ways of how to go about it and maybe the next report will have something more to say about this.

So far, until 31 March 1996, 250 loans totalling around Rs 135,000,00 have been disbursed from these village small savings schemes.

Our powdered spices unit at Chandalati worked with four women and a man, and made its usual profits, as did the honey processing and bottling unit at Andharmanik which employed two men. This last however, was wound up at the end of the year, because of problems of marketing. This would mean some loss for Swanirvar, but the primary producers; the bee-keepers, will not suffer as they can sell their produce to local traders.

We have grown fish in our large pond and sold it at a profit. In the years to come, the pond and the orchard should contribute a substantial amount to our revenue.