

Income Generation

This was our first full year of disbursing loans to women for entrepreneurial purposes and the programme ran without any real hitch. We continue to be unsure about the efficacy of such micro-credit programmes when seen against the national perspective, particularly in a country where they, even at their very successful best, can touch but a small percentage of the people. Apart from this, our few villages cannot escape the general economic ambience of the country and throughout 'the year we write about, this continued to be bleak. However, even if not too many households managed a spectacular change in their condition, the indirect results of this empowerment of women have been very heartening. Of this, Mater, after we have given some figures that describe the progress of the programme, and a brief recapitulation of how it works. Five women, preferably living close to one another in similar economic conditions and occupying comparable positions in the family, form a group. For three months, at least once a week the group members together meet our workers to learn what is expected of them and to discuss options before deciding on how best they can utilize a loan. To establish the seriousness of their intent they also have to save some money every week. This goes to a savings fund, and remains theirs, with no relation to the later loan. These meetings, we have found, increase their objective awareness of extra-familial surroundings, bolster their self-confidence which would prove to be of immense value when they finally take on men on turf that has traditionally been exclusively the latter's, create among them a bond of solidarity that tries to exclude selfish considerations, and brings whiffs of fresh air into lives constricted too long by worries about what new miseries the morrow will bring. This last is much more important than appears on dull paper, and some of the women have had to fight for this freedom to meet a peer group outside the house. Many, indeed, consider this to be even more important than the later loan-related work.

There are quite a few aspects of our scheme that the women have to understand, and arguably the most important of these why's and how's is that our loan is meant to be productively used and is to be repaid according to schedule. When our workers feel a group has achieved a certain level of responsibility, one member, not necessarily she the members elected their leader, becomes entitled to receive a loan. Repayment is in weekly instalments, the first one falling due just a week after the loan is distributed. The whole amount can be repaid after 12 weeks, and certainly by the 52nd. Other members of the group do not have to wait until the first loan has been fully repaid and since not all members want a loan, anybody can ask for a second loan once she has repaid her first and an application from somebody else in the group is not pending.

The groups continue to meet even when loans have been received, but by now the women are taking about the community. Women from outside the area have come and spoken to them about the larger life beyond the homestead, our workers have shown them how they can be nurterers of more than their own biological offspring, and with expanding horizons comes a sense of commitment and responsibility. These women will, in the years to come, be catalysts for change.

At the end of the year the number of women involved was as follows. The figures in brackets show what was achieved this year.

Village	No. of groups	No. of women as members
Fatullyapur	35(18)	175(90)
Kolsur	24(8)	120(40)
Bajitpur	17(7)	85(35)
Andharmanik	12(7)	60(35)
TOTAL-4	88(40)	440(200)

The village-wise disbursement of loans is as follows. All the figures relate to the year.

Village	First loan	Second loan	Third loan	Fourth loan	Total loans
Fatullyapur	90	44	24	-	158
Kolsur	47	38	20	2	107
Bajitpur	35	39	16	2	92
Andharmanik	35	25	-	-	60
TOTAL-4	207	146	60	4	417

The amount of money involved is given below.

Village	Total amount loaned	Total amount repaid	No. of women to repay totally
Fatullyapur	Rs 4,30,000	Rs 2,27,703	55
Kolsur	Rs 2,71,500	Rs 1,97,060	68
Bajitpur	Rs 2,70,500	Rs 1,77,042	61
Andharmanik	Rs 1,62,500	Rs 75,000	30
TOTAL- 4	Rs 11,34,500	Rs 6,76,805	214

We have kept a record of the various purposes for which these loans have been taken. We give the major heads below and also one or two which might be of interest for the purpose, not the number.

Purpose	Fatullyapur	Kolsur	Bajitpur	Andharmanik	Total
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Agriculture and allied	51	38	49	30	168
Animal husbandry	25	4	4	3	36
Fishing and allied	5	25	11	-	41
Land transport	7	9	3	3	22
Ferry boat	1	-	-	-	1
Trade in agri-products	23	8	12	4	47
Handicrafts: manufacture and/or selling	25	7	2	2	36
Sewing/tailoring	1	7	2	4	14
Small trade	2	4	-	2	8
Shops	12	4	1	4	21
Barber shop	-	1	-	-	1
Medicine shop	-	-	-	2	2
TOTAL	152	107	82	54	397

During this year we arranged meetings, addressed by our workers in various fields or by resource persons from outside, on various subjects for members of the self-help groups in a village. We give below a list of the subjects covered and the number of meetings held.

Subject	No. of meetings
Kitchen garden	38
Herbal medicine	11
Deworming	11
Insurance	1
Veterinary treatment	3
Mushroom cultivation	3
Blood donation	2
Family health and hygiene	10
Pulse polio campaign	4
TOTAL	

We are giving some randomly selected items of information about these women and their links with our other activities to give an idea of why we feel hopeful about the important role they will play in the development process.

133 women have borrowed money for farming; of them 77 have their own land and 56 are share croppers.

88 are involved with our kitchen garden programme.

108 have come for herbal treatment.

59 have grown mushrooms.

A considerable number of them attended meetings of the Gram Sansad, an important step in genuine participatory democracy.

110 came to blood donation camps, and 26 felt brave enough to donate blood after watching the proceedings, if they had not already decided on doing this.

95 of them have a child attending one of our schools.

219 of them have some sort of a toilet at home, while 221 still have to go to the fields.

152 went to school, for any period between 2 and 10 years.

288 have learnt to at least sign their name during their time in the group.

There have been quite a few instances of solidarity among members of a group. At times of illness, or of complicated childbirth, more than one woman have found help, monetary and/ or otherwise, from fellow members. The result has been that even on days when there is no meeting of the group many of these women come to our village organization to see if they can be useful in any way, talking to neighbours of the need to send their children to school, etc.