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INCOME GENERATION

This is perhaps the most visible of our current programmes, and seems set to move ahead rapidly on its own steam in the coming years. We give below the salient details of our performance this year.

The figures in brackets show what we achieved this year.

Village	No. of groups	No. of women in the groups
Fatullyapur	39(4)	195(20)
Kolsur	31(7)	155(35)
Bajitpur	23(6)	115(30)
Andharmanik	18(6)	90(30)

Now for the number of loans distributed this year.

Village	1st loan	2nd loan	3rd loan	4th loan	5th loan	Total loans
Fatullyapur	20	59	33	2	-	114
Kolsur	28	45	38	17	1	129
Bajitpur	33	35	36	19	1	124
Andharmanik	30	40	24	-	-	94
Total	111	179	131	38	2	461

The amount disbursed as loans is given below, in rupees.

Village	Amount given	Amount repaid
Fatullyapur	3,65,000	3,19,161
Kolsur	3,74,300	2,95,700
Bajitpur	4,04,500	3,06,282
Andharmanik	2,76,000	2,24,575
Total	14,19,800	11,45,718

Now for the various purposes for which the loans were taken.

Purpose	Fatullyapur	Kolsur	Bajitpur	Andharmanik	Total
Agriculture	52	49	54	27	182
Animal husbandry	14	5	8	7	34
Fishing	5	20	7	5	37
Ferry boat	1	-	-	-	1
Cycle vans	3	1	1	3	8
Trade in agri. products	13	8	19	15	55

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Handicrafts	15	4	11	-	30
Sewing	-	4	4	2	10
Small trading	4	38	9	29	80
Grocery	7	-	9	3	19
Barber shop	-	-	-	1	1
Medicine shop	-	-	1	2	3
House building	-	-	1	-	1
Total	114	129	124	94	461

This is so far the only loan given for an ostensibly non-productive purpose, but the local organization acceded to the group's request on the merits of the case.

Each of the four villages we have so far named actually stands for a larger area; for example, Fatullyapur includes that village and Sarafrazpur, Kolsur itself and Kamdebkati, Bajitpur itself and Kefayatkati, and Andharmanik two villages besides itself, Magurkhali and Jashaikati. These nine villages followed the same procedures as in previous years and the only change, but a major one, came regarding the rate of interest. Our limit for a first loan was Rs 2500 which had to be paid back in 50 weekly instalments, beginning from the week after the issue of the loan, with a sliding 12% simple interest. With a reduction of the quantum of the principal every week, the amount repayable as interest was also going down, and we found that we were ending up with receiving no more than Rs 146 as total interest when the principal was fully repaid. Outside experts warned us this would not be viable in the long run, and we soon found they were very right. We were not running the programme to make a profit, but we also had to make sure that when the funding ended, it would pay for itself, at least for the departmental staff's salary and the stationery.

Considering that the local moneylender, whose monopoly over sources of credit we were trying to break, charged as much as 365% interest on occasion - the usual rate is around 200% - we decided to raise our rates too, to 10% flat. This meant the total amount we would get as interest on Rs 2500 repaid over 50 weeks, would be Rs 250 instead of Rs 146. We were prepared for resistance and were happy that members of the groups presented their case forcefully and cogently, but were happier when they understood our logic, and agreed that the benefit accruing to them even now was so great that their protest sounded niggardly. Another not unexpected result of our decision was that the moneylenders, who had so far been watching our progress with impotent distaste as their clientele, present or prospective, slipped

away from their stranglehold, be it in ever so small numbers, now began a campaign against us, highlighting our “perfidy”. This did not hurt us too much, though, for the women now understand a lot more since they began training for and forming the groups.

This has given them the voice to make other demands also The maximum limit of our first loan is Rs 2500, of the second Rs 3000, of the third Rs 4000, and of the fourth Rs 5000. A major demand is for a higher quantum. Our sympathies are often with them as we agree that even Rs 5000 cannot be used to create any permanent asset, but our hands are tied as we just do not have enough money. Second, they clamour for more information on: the possibilities before them and for more entrepreneurial assistance Both-ere necessary, but again we cannot help march with our limited resources. It would indeed be very good if they could be helped in these ways to be more independent, for we make no secret of the fact that many of the loans are actually utilised by the menfolk, if only because the women do not have enough skills or capacity to successfully use them.

An inevitable question now arises: what has been the effect of all these loans, all this money? It is not easy to assess the impact of any restricted input into a complex society. In tangible terms many households now have more cows, goats, or poultry birds. Quite a few people who drove van rickshaws or otherwise worked with others’ equipment, paying a-daily rent that frequently left them with very little from their labour, now own their own means of livelihood. Small shops have sprung up. More people are leasing land to cultivate it. What the longterm effect of our small effort would be we cannot presume to foresee.

The point behind these self-help groups is however not simply economic well-being. Empowerment of women is a wider concept, sometimes it can be independent of economic Indices. For example, even if the husband gets to use the money the fact that the wife alone is able to procure the loan gives her status; also, since she is responsible for the repayment, she wields considerable control over how the money is spent and what happens to the surplus. More Important is the lifting of veils, an extension of horizons. Our group members are attending Gram Sansad meetings as a matter of both duty and right and, with maybe just a few exceptions, all the group members send their children to school, and themselves attend without any compulsion meetings on health, nutrition, and herbal medicine. Thirty of them in various villages have volunteered to grow a kitchen garden, 24 have donated blood, and they have attended in numbers the following trainings: kitchen garden - 1; herbal medicine - 7; health - 8; blood donation -1; legal rights - 3; education -1; insurance schemes - 1.

This is no mean achievement. Getting hold of ones lawful rights is a long process, but an effective beginning is made when one makes a clear claim to them. Thus, it was most heartening to see, at a convention of all group members of the Kolsur area, still-illiterate or neo-literate women take the microphone, fully aware that the local panchayat Pradhan, a member of the Zilla Parishad and such high-ups were listening, and unhesitatingly state their demands and proposals. No journey was ever finished if one did not take the first step.