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INCOME GENERATION

WE BEGAN the year with the ink not yet dry on the signatures on our agreement with CARE West Bengal - making us that international organization's first CASHE (Credit & Savings for Household Enterprise) project partner in West Bengal - on running a small loans and savings project. Swanirvar has had such a programme for the past four years with a grant from the National Lotteries Charities Board in the UK, which came to us through Friends of Swanirvar, and was not due to end for another year. This was working well, in so far as organizing women into groups and lending them money for some productive purpose was concerned, but we had begun to develop a gnawing sense of doubt and dissatisfaction that we were getting stuck in a blind alley. The model that the new agreement held before us seemed to give the programme a sense of purpose and direction and a set of well-defined goals which, even if they looked somewhat utopian, certainly deserved a try. And after a year, even though our progress was interrupted and actually set back by the floods, the goals do not look so unachievable. Indeed, we feel confident that if we do not falter in following the strategy we have decided upon, and if we adhere to the time-frame set for the various indicators on our way, we shall reach where we have set out to go. This - the goal, the strategy, and the indicators - was drawn up jointly by us and CARE. In a sentence, the goal of our programme is to set up a model women's organization for the economic uplift of poor village households, in the process furthering the cause of integrated rural development. In five years we shall have to put in place 300 groups, each with a maximum of 20 members, which will access various economic services and forward these to the around 6,000 member women. Economics or their own family will not be the sole concern of the group members; they will be made aware of social issues and motivated to deal with them and to participate actively in the development process. The groups will coalesce into clusters as their numbers grow, and the clusters in turn would form federations. These federations will have financial sustainability and autonomy at the end of the fifth year and, along with that, will actively participate in the development processes of the local panchayat samiti.

All this calls for aggressive and imaginative action, not just disbursing loans and ensuring timely repayment. Everybody involved in the programme, right from the members of the working committee of Swanirvar, to the workers in the section, to the group members, needed a change of orientation. Trainings were held for all to explain features of the new model, workers were taken to places in Andhra Pradesh and Orissa where it has been working successfully to be convinced that the changeover is viable, and the women were encouraged to strengthen their hands as their destiny, or at least a large segment of it, would lie there.

Mindsets were gradually adapting themselves to the new set-up with new goals and new priorities and emphases when the floods struck and set everything back by months. People

lost their homes, group members were scattered, workers could spare no time from relief work, survival nudged out development. Things began getting back to normal in December, but only in their externals, for you can rebuild a house in four weeks, but rebuilding a life takes much longer. There were strong demands at group meetings that loans should be written off, and it is a measure of everybody's maturity that the borrowers did not need much persuasion to understand that such a move would harm not just the programme but themselves too, as it was their own money that they were asking to forgo.

In January the first general conference of all group members of an area were held at Kolsur. This was marked by the women's refusal to be stuck with what they had lost in the floods. In the presence of leaders of the local panchayat and a member of the Zilla Parishad they talked of the future, of various social problems that could be rectified with a little help from the authorities. Cluster committees were formed. A second general conference was held at Bajitpur, and it followed more or less the same pattern as the Kolsur one. The planned conferences in the Magurkhali and Fatullyapur areas could not be held before the year ended, as group members in both places were still to recover from the effects of the floods.

A few random indicators will show how involved the group members are gradually becoming in areas of development other than their own micro-finance programme. Seventy-four of them donated blood this year, 147 attended Gram Sansad meetings - these meetings often cannot be held because of a lack of quorum, and women attending in any number is particularly notable; 41 have children in our Kishor Kishori Bahini, which we hope will play a major part in local development; 97 have grown systematic and planned kitchen gardens; and 718 have toilets at home. The usual amount of minimum loan is now Rs 2500 and of the maximum Rs 4000, though one woman asked for just Rs 500 and another was given Rs 10,000. The groups borrow from us at 10% interest but charge their members 12%, which is how they will create their own fund.

The table below summarizes the situation on 31.3.2001. The names do not refer to just one village, but to the principal village in a group of a few.

Village	No. of groups	No. of members	No. of loans	Amount loaned
Bajitpur	12	150	96	Rs 3,37,500
Fatullyapur	12	240	140	Rs 4,89,581
Magurkhali	69	1104	74	Rs 1,87,440
Kolsur	12	175	116	Rs 3,04,800