

Villages in Srikakulam District (AP) march towards self-employment

The Savings Groups started about 20 months ago in Srikakulam district (AP) by the GRASS-AID collaboration are doing very well. Women of all the 5 villages in which the savings groups operate have together raised Rs. 100,000, and are giving loans to those who apply within their own groups. The interest on the outstanding amount (at Rs 2 per Rs 100 per month) is retained within the group. Half of this interest collected is returned to the women every year, as interest proportional to their savings. The other half is kept for the group's expenses (like purchasing record books or to support travel to training sessions) and other group activities. The bank account and the funds of the group are handled solely by the women themselves.

Two group members, Laxmi and Jayalaxmi, bought a pregnant cow each, so that in another month they each also owned a calf. The cows have been giving about 1 liter of milk both in the morning and in the evening everyday, for the past 4 months. The milk has been used mostly for consumption by the children in their respective families.

With the loan of Rs 2000 from the woman's group and adding Rs 3000 of her personal funds, Vijayalaxmi purchased 2 bullocks for Rs 5000. Her husband transports cartloads of sand, agricultural produce, etc., charging between Rs 100 to 120 per full load per day. However, he does not have work on many days of the week.

About 20 months ago, an NGO called GRASS started several savings groups in the villages of Sontakavita Mandalam of Srikakulam district, AP. GRASS was formed by the villagers themselves, with advisory inputs and close follow-up visits from AID volunteers. By March 2001, each woman in the savings group in Boradapeta village had saved Rs 890, and 6 women were also taking loans from the accumulated savings of the entire group. AID Fellows Ravi and Aravinda met these women recently to see what they were using the loans for and to get an inside look at the non-agricultural work in villages. Here are some excerpts from their site visit.

Six women in these savings groups have already taken loans from the accumulated savings, to start small, income generating business activities. One of them, Leelavathi, took a loan of Rs. 1000 in October 2000. She has already repaid Rs. 300 of that amount, and also paid an interest of Rs. 54 till date. Her husband used this amount to start a business selling jaggery. He leaves early in the morning to a bigger village to buy about 20 pots of jaggery in bulk for Rs. 400. In the afternoon, he goes from village to village selling each pot at a small profit. If he is able to sell all the pots (which happens on some of the days) he makes about Rs 60. Otherwise, he carries them over to be sold the next day.

Another savings group member, Jhansi, bought two sheep for Rs 2200, using the loan she took in October 2000. After raising them for one month, she sold them for Rs 2400.. because the sheep had grown in the meanwhile and had become bigger and fatter.. Buoyed by the success of her first endeavor, she is now planning to buy two more sheep, raise them for about six months, and then them sell for a profit of about Rs 600.

Kalavathi uses the loan to buy vegetables in bulk from the Pondur market, an hour away by bus. She comes back to the village by noon, and then goes from door to door in neighboring villages, selling them. While she has sometimes made a small profit and has usually broken even, this business has not really succeeded.

In Manthina, we talked to a woman who was just taking a loan of Rs 1000. Her husband will cycle for about 2 hours every morning to go to the seacoast and will buy a basket of fish. He will come back by noon, and then sell the fish by going door to door in every nearby village.

The villages that we visited are in the Sontakavita mandalam of Srikakulam district. This mandalam was recently declared as drought-affected by the AP chief minister Mr. Chandrababu Naidu. While all the families will have agricultural work in the rainy season, now they are surviving by their own initiatives and small businesses like the ones above.

– Ravi & Aravinda (Manthina, AP)



A. Laxmi earns her living in village Manthina by spinning cotton on the *ratnam (charkha)*. See article on p.1

News and Notes

“TripleBandi” in Boston

AID-Boston’s fundraising efforts to support the earthquake relief efforts in Gujarat included a fabulous Indo-fusion concert by Karyshma, on March 17. Karyshma, a five-member band of accomplished musicians, wowed audiences at MIT's Kresge auditorium with items from their forth-coming CD. Getting special clamor from the more than 1,000 eager fans were folk songs from Gujarat and Rajasthan , and a "TripleBandi" --- Karyshma's one-up on a jugalbandi, featuring the interplay of 3 musicians. One well-known Boston entrepreneur, former MIT alum Malay Kundu, thanked AID for its efforts and donated \$2,500. The concert raised more than \$11,000 for the ongoing Gujarat earthquake relief efforts of AID.

AID’s Gujarat earthquake relief efforts on radio

AID-Boston volunteers Tarun and Payal Parekh spoke about the Gujarat earthquake relief efforts of AID and other Indian associations of Massachusetts, on a program broadcast live on WJUL, a regional station of Lowell, Massachusetts.

Environmentalist Leo Saldanha, an AID-Saathi and environmental rights activist, recently spoke at 5 AID chapters across the U.S: Boston, Maryland, Pittsburgh, San Francisco and San Diego.

Saldanha, of the Environmental Support Group (ESG) in Bangalore, reported on the latest state of affairs between multinational corporations (MNCs) and groups similar to ESG, in the continuously ongoing battle regarding the destruction of precious ecosystems and waterfronts across India. He also spoke in detail about the great lengths that the MNCs went to avoid EIAs (Environmental Impact Assessments), and the challenges in making government officials accountable. He gave specific references to victories of the environmental groups against power plant companies outside India, including Puerto Rico's success in ousting Cogentrix.

The 2001 AID-USA Conference

To commemorate tenth anniversary of AID, the AID-US conference returns to the birthplace of AID - College Park, Maryland. From May 26 to 28, volunteers from across the country will update their skills in project review, accounting, and building community awareness. Join us for information sessions and workshops on topics such as the impact of globalization, the long-term relief efforts following the Gujarat earthquake relief. We will hear from AID JeevanSaathis on their work in India, as well as their vision. Plenary sessions include talks by Dr. Sundar Raman of Tamil Nadu Science Foundation, Dr. Mallika Dutt of Breakthrough, Dr. Thelma Narayan of Community Health Cell, and journalist P. Sainath

• A a r o h i •

Sarod maestro Amjad Ali Khan

Amaan Ali Bangash & Ayaan Ali Bangash

Rahid Mustafa on tabla..

College Park, MD Apr 22

Portland, OR July 29

San Diego Aug 11

San Francisco Aug 18

Cincinnati Aug 25

proceeds support 100-block plan and other AID projects.

See www.aidindia.org.

Email: info@aidindia.org

Phone: (301) 422 7765

Web: <http://www.aidindia.org>

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