

Editorial

Micro-Credit for Social Change

Voluntary organisations in India and elsewhere have an age-old tradition of performing certain essential services for the society which are not adequately done by the state. Earlier these included setting up of a library, small charitable dispensaries, periodical cleaning and repairing of village roads, etc. Since independence, the state declared economic and social development at a reasonably short period as one of its major objectives. But unfortunately, the country lacked adequate social infrastructure for achieving these goals. Voluntary organisations were expected supplement to the extent that the state's effort particularly in the area of social infrastructure. The government's attitude towards the voluntary organisations has always been characterised by ambivalence.

During the last two or three decades, the NGOs have expanded their activities from minor social service to awareness generation, illiteracy eradication, small income generating programmes, etc. Since the NGOs' activities are dependent on ir-

regular financial support, internal or external, the activities are intermittent, and cannot be pursued on a long-term perspective. It is interesting to note, the government has suddenly realised, fifty years after independence, that universal primary education and health care are essential pre-conditions of development. A number of NGOs were not only uttering this, but have also been small efforts on their own in these areas. The biasness of our banking system towards the richer sections is well known, in spite of the banks being in public sector. It is now accepted that formal banking system cannot possibly serve the poor in the informal sector. What is needed is an informal micro-banking system. For ages, rural and urban money lenders have precisely played this role with ruthless exploitation. With innovation in lending practices—lending through groups instead of — and eliminating the ruthlessness of the erstwhile money lenders, the micro-banking can unleash the latent productive forces in the so called 'below poverty line' population. With the new found wisdom of the government that literacy and health care are not only vital, but essential pre-condition of de-

velopment. It is hoped that in translating their wisdom into action, the government will not further bureaucratised education and health sectors.

The voluntary sector will also have to consider, if their practice of undertaking indiscriminate and piece meal activists, are really consistent with their goals. Instead, different NGOs can concentrate on one or two activities with built-in provision for meeting minimum maintenance expenses. These activities would include not only small income generating programmes, but also health care units and informal schools of micro-banking could be associated with some or all of these programmes, there is every possibility of these programmes being integral part of national development programme

STATE LEVEL CO-OPERATORS MEET

Co-operative Initiative Panel organised a day long State Level Co-operators Meet at Institute of Co-operative Management, Ultadanga, Calcutta, on April 25, 1998. It was attended by 30 co-operators from different sectors. Mr Bhakti Bhusan Mondal, minister-in-charge, co-opera-

tion, government of West Bengal, presided the meeting. Mr Atanu Purkayastha, registrar Co-operative Societies, Mr Biplab Halim, executive director, IMSE, Mr S Srinivas, secretary, CIP, Mr T Kanjhilal were present in the meeting.

The issues discussed in the meeting were: (a) Implications of politicisation of co-operatives. (b) The problems faced by co-operatives due to compulsory affiliation to Federations which in turn do not perform their duties. (c) Lack of co-operation from co-operatives and co-operative departments. (d) Irregularities of many need based co-operative training from the State Co-operative Union and the District Co-operative Union, despite regular contribution from net profit of co-operatives for co-operatives education fund. (e) The problems faced by genuine co-operatives in getting registered, and the delayed liquidation of defunct societies.

A day long discussion came to an end with commitments from participants and resource persons.

As a follow-up of this activity and in furtherance of its objective to develop a constituency of committed media persons in support of the co-operatives, the CIP Secretariat also organised an advocacy forum for media persons on April 27, 1998 at Press Club, Calcutta. The response was very encouraging. Twenty five journalists from different newspapers attended the forum.

The CIP in association with IMSE and people's co-opera-

tive, Siliguri, also organised a Zoanl Level Convetion at TSA Guest House, Siliguri, on August 30, 1998.

MEETING OF VOLAGS FORUM AT LABPUR, BIRBHUM

A meeting of NGO's Forum was organised by IMSE, on September 17, 1998 at Labpur, Birbhum. It was attended by 21 participants from different organisations. The chief guest of this meeting was Dr Phulrenu Guha, former Central minister and social activist, delivered the inaugural speech. Mr Biplab Halim, executive director, IMSE, presided the meeting and explained the objectives of this gathering. He said in recent past, NGOs have faced several obstacles in the work of social development; to overcome all these obstacles, it is necessary for the NGOs to work unitedly.. Mr Halim suggested to set-up a committee with different NGOs. Participants from different NGOs narrated the work and problem of their organisations. At the end of the meeting, everyone expressed their solidarity, and agreed that there is necessary to work together and unitedly. Eventually, a forum was formed.

FOLLOW-UP CONSULTATION ON WORLD SUMMIT ON SOCIAL DEVELOPMENT

A day long meeting on follow-up Consultation on World Summit on Social Development was held on October 24, 1998 at

Seva Kendra, Calcutta. It was jointly organised by Institute For Motivating Self Employment, Calcutta, and Voluntary Action Network of India, New Delhi. Mr Biplab Halim, executive director, IMSE, inaugurated the meeting and welcomed the participants.

Mr Gopa Kumar, VANI, said the only purpose of organising this meeting to sort out more issues. He also informed that there are four task force to alleviate poverty.

Mr D Bandhopadhyay, an IAS, retired officer, said poverty is a biological phenomena. He explained the socio-economic conditions of India as well as other Asian countries.

Dr Phulrenu Guha, former Central minister and social activist, said in our country rich becomes richer and poor becomes poorer. She showed her apprehension on this issue and, said we should try to find out the solution of this situation. She said we talk much about this problem, but in practice, there are some people who care for this. Dr Guha appealed to make this society better and liveable, and asked to stifle the evil systems of our society.

Mr B N Aich chaired the pre-lunch session said we must pay heed towards rural areas and try to improve the conditions of villages. He informed that Yojna and Rojgar have not done much towards national development. Professor Chowdhury in his speech mentioned there are two types of poverty, Standard poverty line and National poverty line. He further said poverty line should not be divided only by

TOURS AND VISITS

Mr Manab Bose visited Burma, on May 28, 1998, to attend United Nation Development Programme on NGO orientation. The programme started on 28 May, and ended on June 1, 1998. The participants had privileged to meet with ambassadors of different embassies, including Indian embassy's ambassador, residing in Yangon.

Mr Sohail Ahmed visited Sri Lanka, on September 10, 1998, to attend a week long workshop on Asian Youth Modern Challenges and Response from Diverse Cultures. The workshop was conducted by South Asian Resource Foundation in collaboration with Small Fishers Foundation of Lanka and AMAN, on September 14 to 20. The participants were from Cambodia, Indonesia, India, Nepal, Pakistan and host nation Sri Lanka.

German- Calcutta Group visited Bihar, on October 12 to 14, 1998, where IMSE has been working for the last one decade. The purpose of visiting of this group, consisting of Mr Dierk Hansen, Ms Wilma Polke, Ms Katja Eisbrenner and Ms Karin Nitchke, to see the project which has undertaken by IMSE.

Ms Margot from Norway also visited IMSE's office along with her husband. Since, she has been associated with FIAN, activities of FIAN in Norway and

West Bengal- FIAN Chapter were discussed.

Mr Sohail Ahmed visited New Delhi to attend a workshop on Legal Literacy and Public Interest Law. It was organised by Vishwa Yuvak Kendra. This workshop started on October 27, and ended on October 29, 1998 at Vishwa Yuvak Kendra.

Mr Fazlul Haque Khan, general manager, Bangladesh Grameen Trust, visited on December 3, 1998. He shared his experiences on Micro Credit Programme. He also assured to extend his help regarding this matter.

Mr Biplab Halim, executive director, IMSE and co-convenor of South Asian Peasants Coalition, attended meeting at Rajbiraj, Saptari in Nepal, on December 5 to 7, 1998. The chief guest was the president of the Communist Party of Nepal and the former Prime Minister Mr Manmohan Adhikari. In this meeting, Mr Biplab Halim highlighted the situation of the coalition and presented action plan to make secretariat active, and asked to make Pokhra declaration up-dated.

Other delegates were Mr Bhakti Bhusan Mondal, executive member of SAPC, Mr Keshav Badal, convenor of the SAPC and the convenor of the All Nepal Peasants Association, Mr Prem Dangal and Ms Sita Poudel. A guest from Bang-

ladesh, Mr Nurul Anwar, general secretary of Bangladesh Agriculture Farm Labour Federation was also participated in this meeting.

Mr. Biplab Halim, Executive Director, IMSE, has also visited Amman on November 26, Vienna on November 27-30 and Germany December 1 and 2, 1998.

Mr Rabiul Hassan visited Chandigarh to attend a seminar on Micro Entrepreneurship and Youth Development. A week long seminar was held on December 7, and ended on December 12, 1998. It was jointly organised by Common Wealth Youth Programme, Asia Centre, Chandigarh, and Rajiv Gandhi National Institute of Youth Development, Chennai.

The main focus of the seminar was to alleviate poverty through micro entrepreneurship development.

IMSE's Publications

Panchayati Raj Byabastha
Ebong Gram Sansad O Gram
Sabha Ki O Keno.
(Bengali)

Sutradhar (Bengali)

Towards Communal Harmony
(English)

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