

Report of the Secretary placed before the Annual General Meeting of its members held on 29.5.1991.

Technically this our second annual general meeting is for all practical purposes the first, for the meeting last year was held when Swanirvar was hardly four months old and my report covered a period of about five weeks, from 26 February 1990, the date when we were registered as a rural development non-government organization, to 31 March 1990, the date when the financial year ended. My report today will thus cover our first full year of work, work that we have all shared, and I welcome you all to relive a twelve month filled with extreme difficulties, not the least of which was a severe money crunch, but redeemed by the proud-awareness that despite all odds we did manage to begin development work on many fronts.

I shall now detail our activities, placing them under broad, sometimes overlapping heads.

Organisation, Leadership, Planning

1 A cardinal- principle of Swanirvar's philosophy is that development primarily concerns people, but if it is for them it must be by them, too. To make sure that the fruits of development are not soured by being imposed from above, people's knowledge, competence, and self-confidence have to be steadily increased so that after a while they themselves can plan the ways and organize the means to strive towards a just, equitable and sustainable society. Swanirvar means self-reliant and our ultimate goal is to make the people so; in that our role is that of educators.

We had four youth groups when we began the year and now have seven more, the total of 11 groups being distributed the following way.

Block	No.of groups	Villages
Baduria	2	Andhatmanik, Fatullyapur
Deganga	5	Uttar Kolsur, Chandalati, Parpatna, East Kurulgachha, West Kurulgachha
Swarupnagar	4	Bargharia, Durgapur, Khardasin, Patua.

All these groups were involved with at least one development activity this survey e.g. smokeless Chulla (in four villages), and, the group at Bargharia undertook as many as eight types of work.

The pace, quality, and permanence of socio-economic development in rural India depend principally on the status of women and we have to form as many women's organisations as we

can. So far we have only one such group, at Bargharia. This organization began its work by spreading the idea of kitchen/ home gardens in the village and from January 1991 it has been running the highly successful Palli Sanchay Samabay (Rural Savings Cooperative; described later), taking over from the youth group there. The Mahila Samity has formed a committee for the purpose which sits every Friday to decide on the targets for the next week, and also to process and decide on loan applications. This model will be replicated and as this and the future women's groups become more cohesive and spread their influence, they will start more social and income-generating activities.

Surveys, not detailed but not too cursory also, are essential before any realistic planning can begin and even later, to monitor the effects of any development activity. This is also the best way to let rural development catalysts gain first hand experience. We have carried out the following:

A. Overall survey of all 34 villages covering demography, schools, electricity, roads, post offices, markets, banks, transport.

2 B. Health survey of 6 villages, listing births, deaths and their causes, all kinds of medical practitioners; medicine shops, and detailing the government infrastructure, consisting of primary health centres, sub-centres, health guides, etc.

C. Block-level-survey in which we have prepared a list of all government offices and officials at the block level and their respective responsibilities

D. A survey of the disabled-mental and physical — in all 30 villages

E. An economic survey in which we have made a comprehensive list of all agricultural and industrial activity in the area, in the case of latter including cottage, mini, and small-scale sectors.

All talk of grassroots planning is meaningless without a detailed household survey. We could do this in only one village, Andharmanik, to cover demography, age distribution, literacy, housing, sanitation, land ownership distribution, animal husbandry, fruit trees, chief modes of occupation, artisans and craftsmen, service holders, small producers, middlemen, etc.

In four villages- Fatullyapur, Sarfarajpur, Dakshin Media and Bhojpara -we have made this survey but covering only demography, age distribution, and literacy.

Participatory democracy and micro-level planning, both of which we take to be essential, have no chance to develop without a large number of motivated, well-informed, capable, and critical grassroots leaders. For the development of such rural planners and leaders Swanirvar activists

took part in a series of classes and discussions. From these is emerging the outline of a regular course which should be operational in another year and then rapidly multiply the number of rural innovators and planners.

The following subjects have been covered so far:

- * Historical developments leading to the NGO/ Voluntary movement for development;
- * Surveys, tabulation of data, and analysis;
- * Evolving criteria of development;
- * Office; management and accounts;
- * Small and cottage industries;
- * Chairing concepts of the role and work of banks, and how to write loan applications;
- * Case studies of NGOs.

Appropriate Rural Technology

3 Simple to use but of sophisticated design, smokeless Chullas are made of mud, with two ovens that can be, simultaneously used, in place of the single oven in the traditional Chulla: They are not, naturally, smokeless, but the smoke, a major health hazard in a cramped rural kitchen, goes out via a cement pipe through the roof. The main advantages of this Chulla are: (i) less cooking time because two dishes can be cooked in the same time (ii) more fuel efficiency because, first, almost no heat is allowed to escape from the side of the cooking vessel and, second because the excess heat from the first oven is transferred to, the second through a channel without any fresh wood being put in; (iii) the kitchen stays clean; and (iv) easy on the user because there is no smoke.

The cost of the cement pipes, each about three metres long, is subsidised by the State Government and we obtained 1000 pipes in November, 1990. We had sent a few youths to receive expert training on how to make the Chullas, and they in turn trained a bunch of youths in each village where the Chullas were to be installed. An awareness campaign was then begun to encourage people to demand one for their household. The cost for a customer varied between Rs 5 and 20. The whole process, from training to construction of the Chulla, also leads to the formation of youth groups where none existed.

Implementation of the programme, however, was not very smooth. We did not have enough people to enforce the construction schedule and supervision was also affected by the chosen villages being far apart from one another. The consequent failure in coordination led to an inability to keep to the target date of 31 March, and to submit all the required reports to the Ramakrishna Mission Lokasiksha Parishad, Narendrapur, which had entrusted us with the work, in time.

The Table gives the names of the villages where the Chullas were built and the number of Chullas built in each of them

Village	No. of Chullas	Village	No. of Chullas
1. Fatullyapur	240	8. Parpatna	22
2. Punra	90	9. East Kurulgachha	21
3. Bajitpur	90	10. West Kurulgachha	8
4. Sarfarajpur	30	11. Utter Kolsur	4
5. Bhojpara	25	12. Bargharia	50
6. Dakahin Media	25	13. Durgapur	150
7. Chandalati	28	14. Khardasin	50

Total 879

Altogether 121 Chullas could not be constructed by the projected date.

Savings and Income Generation

4 An overwhelming majority of villagers, and possibly all women in villages, cannot avail themselves of banking facilities because of various factors like distance, inconvenient timings, illiteracy, the small sums of money involved in their transactions, etc., Money lenders' charging up to 200% interest are the only sources of credit, and their trade is flourishing and tribe increasing. To encourage the saving habit as well as to facilitate small loans, we plan to start savings schemes in all our villages gradually. The first such scheme was started at Bargharia in February 1990. It was successful beyond our expectations and the four others we started in December/ early January are also working well. There are minor variations in how the schemes are run in the five villages but the basic principles remain the same. Each member has a passbook and can deposit any amount, even a sum as small as 10p. at almost any time of, the day and evening, to a person/ persons designated by the youth group in the village. Leaving aside some money for possible withdrawals, the amount collected is deposited with the local post office or bank in a joint account in the name of two or three people chosen by the youth group. Loan applications are processed by the group and terms and conditions determined at joint meeting with the applicant.

The following table gives a clear picture of the project as on 31.3.91

Name of village with starting date	Number of depositors	Total money deposited	No. of loans	Purpose of loans
Bargharia (16.2.90.)	268	Rs.70,000/-	7	Agriculture-2 Rice business-2

Name of village with starting date	Number of depositors	Total money deposited	No. of loans	Purpose of loans
Durgapur (9.12.90)	130	Rs. 8,000/-		House repair-1 Setting up shop-1 Fish breeding-1
Andharmanik (25.12.90)	53	Rs. 1,872/		
Chandalati (31.12.90)	114	Rs. 5,822/		
Fatullyapqr (1.1.91)	176	Rs. 12,885/-	4	Agriculture-3 Land reclamation-1
	741	Rs. 97,919	11	

Most of those who got a loan from the PSS would never have qualified for a bank loan because of their negligible assets, or would have had trouble negotiating the cumbersome formalities in the banking process. At Bargharia some aspects of the management of the PSS have been entrusted to the Mahila Samity. So apart from developing the saving habit and meeting the credit needs of the poorer sections of rural society, the PSS has the potential of developing into a village - level participatory democratic forum. Many of the depositors are women who, when they are able to put by something of their own for their own later needs, attain an independence which is more than just economic. A survey was carried out at Fatullyapur to find out what depositors who do not ask for loans do with what they save over weeks. It revealed that small but regular savings had helped 17 women buy hens, three women buy goats, one man buy a cow, and four men start a rice business.

Last year we set up a unit at Andharmanik to produce **leather gloves** which we were to sell to an exporter in Calcutta. We employed 12 people but, faced with problems from the beginning we were forced to shut the unit halfway through this year. As such it must be called a failure but we gained valuable experience. The main problems were the escalating price of machines, the need for extensive and expensive training, lack of good trainers, uncertain supply of raw materials and a volatile market in leather, problems of transporting raw materials from, and the finished products to Calcutta, periodic slumps in demand and delay in receiving payments. What hurt us most, however,

was the inordinate delay of the bank to approve our application for a loan under the self-employment scheme of the Government of India. Right from the beginning the bank kept coming up with what often appeared to be flimsy objections and by the time it was satisfied and was asking us to accept the loan our venture had already collapsed because of total drying up of the cash flow.

Like the glove unit we had set up, again at Andharmanik, a small unit to make **ground spices** even before Swanirvar was formally registered. This gave employment to five women and one man. It was a very low-key affair, something in the nature of a tentative and exploratory gesture. In December 1990 we transferred it to Chandalati and in three months it grew five times. Here are the basic details

Capital expenditure	Rs. 496.65
Raw materials	Rs. 11266.40
Labour and supervision	Rs. 1072.50
Grinding charges	Rs. 618.00
Transport costs	Rs. 179.35
Sales	Rs. 10328.05
Stock in hand	Rs. 3991.85

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Whereas total sales in the previous year were Rs.3000, after the shift to Chandalati and beginning work with a new emphasis, we have sold stuff worth Rs.10,330/- in just three months. In the next few months we should be able to double our monthly sales. The local youth group manages the work and five women of the village do the winnowing, weighing, packing, sealing etc.

We have recently started a honey processing and bottling unit at Andharmanik but there is little to say on its work in this report because by 31 March we were only getting set for work. A sealing machine had been bought and honey was being collected from various producers. Considering our preparations and the great demand for honey in Calcutta especially from around late October, there should be quite a lot to report on this project in our next annual general meeting, provided, of course, we succeed in getting some more capital. The only thing I shall say now is that this is the first step in our goal of setting up producers' cooperatives in our area. Interestingly, not even 10% of the honey production potential in the region is exploited.

As part of our plans to upgrade and diversify traditional crafts we are running two one-year training programmes in two crafts with 15 trainees in each. Both programmes are totally funded by the Office of the Development Commissioner (Handicrafts), Ministry of Textiles, Government of India.

The two crafts we chose are terracotta and mat weaving. In the first, we have come up with a large number of new shapes, sizes and colours which should be popular as decorative items. We have also attempted to make clay pipes to replace the cement pipes now used in smokeless Chullas. If the former prove to be durable, they will be much cheaper. In the second craft, apart from making mats in unconventional shapes and sizes, we have come up with nice, attractive bags, which elicited a lot of admiring enquiries at a fair in Calcutta.

Our biggest problem is how to go about marketing these new products. To get a feedback from potential customers we must either hold exhibitions in Calcutta, or carry our wares regularly to Calcutta shops. Both are beyond our resources and we are still trying to come up with a viable strategy.

Education and Health

7 Most of our primary schools being what they are, most children could do with some complementing at home of what they learn at school. This facility is not available for children who are going to be first generation literates and thus they are beginning their academic career with a handicap. We have started a coaching centre for specifically such children, who are invariably from very poor families, at Paruipara of Uttar Kolsur village. Of the 22 students at that centre in March, three were in class I, nine in class II, five in class III, one in class IV, and two each in classes V and VI. A family in the area has very kindly allowed us to use its verandah in the afternoon for the work of the centre. The teacher there has built up an excellent rapport with the students and we hope to exploit this by starting other projects along with the plain teaching now going on.

Almost all children now attend primary school, but among slightly older children there are many who never went to school, were grossly irregular, in attendance, or had to give up studies because of various reasons mainly economic. We started a non-formal school for such people at Durgapur village on 1.1.91. There are altogether nine students, between the ages eight and 17, seven of them male. Of these nine, six are dropouts but they remember little of what they learnt. In the three months that are covered by the scope, of this report, they learnt to write their name, address, simple words, and achieved rudimentary numerical skills.

Right now, we have no centre to impart education to adult women who missed going to school altogether but this is because we want these centres, when they do start working, to be really effective. We have decided to follow the course set by the Bengal Social Service League as this, more than any other comparable course, lays the right emphasis, along with imparting literacy and numerical skills, on a general critical awareness of health, hygiene, income generation,

organization, the debt trap and other such day-to-day socio-economic problems. We held two training sessions with our prospective teachers, but since, as said earlier, we wish this to start with a bang, it would take some more time to open a centre.

Our blood banks are almost always short of blood and it is imperative to motivate people to donate blood voluntarily. We have carried out awareness campaigns to explain the problem to the people. On 25 October 1990 we held a blood donation camp at Kolsur and with 51 people, including women, donating blood it was a success.

Agriculture and Allied Activities

In this sector of our activities, our emphasis is three-fold. First, we have to carry out experiments- and since we do not have land of our own, we shall have to persuade farmers to use part of their land to show ways of farming without using chemicals, diesel etc., as these are pollutants, non-renewable, and ecologically harmful. Second, we have to search for new crops which can benefit the poorest or lead to processing industries. Third, we have to exploit all unutilised resources.

We sent a person to Pondicherry for attend a short training course in bio-agriculture and on return he took the lead with alternative methods for growing food as detailed in the following table

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Crop	Village of experiment	Total No.of plots	Results
Potato	Andharmanik, Bargharia; Jangalput	Three	Uneven
Wheat	Bargharia	One	Good
Coriander	Bargharia, Fatullyapur	Two	Did not work
Pea	Andharmanik	One	Good

The principal departures from conventional farming were as follows.

- i) No chemical fertilizers or pesticides were used at all
- ii) The plot: were divided into areas of 10 x 10 ft. (3 metres square)
- iii) A drain roughly 8-inch wide and 3-inch deep was dug around each such division
- iv) There was no ploughing or tilling
- v) The seeds were kept above the soil, instead of being inserted under it
- vi) The plots were covered with decomposed hay (mulch) 6 inch thick
- vii) Irrigation was via the drain
- viii) In the case of wheat, peas were planted next to the drains

We learnt a great deal from these first experiments and would suitably modify our methods the

next time.

In our area subsoil water is found at a depth of 20-40 feet and so, except in areas where water is lifted from ponds or rivers, the fields are with 3-5 H.P. diesel pumps, each costing about Rs. 6000. The operating costs are currently Rs. 12 an hour, though this varies widely place-to-place depending on various factors. Following the oil crunch that came with the Gulf War, supply of diesel was erratic and sold at a big premium, sharply escalating the costs of irrigation.

It is now clear that total dependence on anything that involves the use of fossil fuel is no longer feasible and there must be alternative method of mechanical irrigation. We have obtained two pumps, one operated by feet and the other manually. Each costs about Rs. 1000/- and works at about half the rate of efficiency of the diesel pumps. With our usual surplus labour that may not be a major handicap when we consider that the initial investment is 1/6th that of a diesel pump and that no fossil fuel is required. We took the pumps from village to village to show farmers these alternatives to the "shallow". The treadle pump was much more effective and popular than the rower pump though the latter was easier to operate.

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Villages where demonstrations were carried out	No. of users
Bargharia	Seven
Tipi	Five
Durgapur	Six
Gopalpur	Two

There are small ponds in every village which are not used for fish breeding or for any other productive purpose. We brought over experts from the Central Government's fishery research institute at Barrackpore to demonstrate how "magur" (sheatfish) and "shingi" can be-grown in these ponds. We tried it out in 11 such ponds in two villages.

Village	No. of ponds	Size of pond	Entrepreneurs
Durgapur	Five	Each of 3 to 4 cotahs	Four individuals and one women's cooperative
Bargharia	Six	From one to 12 cottahs	All individuals

The results however were disappointing as hardly any fish was finally obtained. There were two main reasons for this; first, the spawn was released rather late, almost at the onset of winter while fish grow best, in the hot weather, and, second, the ponds dried up a little too early this year. Over

the second we cannot have total control but, funds permitting and if an early session with the Barrackpore experts is possible, we should prepare the ponds and release the spawn by the end of July.

Mushrooms can be grown by village women from landless families as a supplement to their income. There is a growing market for mushrooms in the urban areas and although it is a new food, the villagers have also liked its taste, so widespread consumption could mean an addition to their low protein intake. We sent a person to receive training in mushroom cultivation and he worked in two villages -Andharmanik and Bargharia. The spores, bought on all occasions from the same source, proved to be of uneven quality, and thus the crops, too, were not uniformly good. As we find a better supply of spores this will be rectified.

With population pressure, (1050 per sq. km: according to-the 1991 census) four times the national average and intensive cultivation because of good soil and easy availability of water, there is no fallow land in our area. The roadsides in most places are used up. But the more land gets divided, the more we have of raised boundaries cum paths, called-"Aal". At some places there are date palm trees on these Aals but there is an immense possibility of covering them with leguminous trees which are nitrogen fixing, and, apart from that, whose leaves will be regularly added to the fields as green mulch. The timber obtained will be a bonus. With this in view we have prepared a nursery at Bagharia, the products of which we hope to plant next year in that village. The nursery has 5000 "Subabul" and 2300 "Supari" saplings. The teak seed, did not germinate.

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The "Kul", a kind of berry tree, can be upgraded so that its fruit is no longer usually sour but generally sweet, by the technique of budding. We tried out the exercise in four villages.

Name of villages	Fatullyapur	Sarfarayjpur	Durgapur	Punra
No. of upgrated trees	32	10	5	3

Ecological Awareness Action

Many of our villages have the Ichhamati flowing by them and naturally the livelihood of people there is intimately linked with the quality and quantity of the river water. Both are causing great concern. Rapid deforestation has led to widespread erosion of the riverbanks leading, among other things, to siltation. The excessive use of pesticides on cropland on its banks has meant pollution and fish has dwindled to a level where the fisherman's families cannot survive on- the catch. Our work is two-fold here. First, we have carried out an awareness campaign among the villagers about the threatened ecology, and we are in regular touch with the fishermen. Second, we have met

scientists at both Calcutta University and Bidhan Chandra Agricultural University on this issue. This year we propose to take some appropriate remedial measures, like planting some special types of grass and mangrove species on the banks which will stabilize the soil and provide fuel, too.

About Ourselves

Last year our membership increased to 16. As a new organization we had various teething problems; this was predictable enough but our similarity with a human infant cannot be stretched too far. After all an infant does not have to fend for itself and feels no need for money. In our case, financial resources have been a major worry and a major constraint in planning and implementing projects on the desired scale. However, we have not let ourselves be overawed by this and the large number of activities, detailed above, even though started in a small way, has kept us butt' and enthused. No matter that our reach has far exceeded our grasp; that is only as it should be, and, we are sure the momentum that has been generated will grow gradually stronger. The overwhelming popular response to the savings schemes has given us a great fillip and the construction of the Chullas has taken out workers right to the kitchen, paving the way for a permanent rapport with those for whom we work. Our agricultural experiments have been exciting and should be our major thrust-in the long run. For this we have to keep in close touch with agricultural scientists and the initial discussions have been helpful and promising.

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Some of our activities have been failures but we are bold enough to admit our mistakes, discuss them openly among ourselves, learn from them and proceed from there. We feel that rural development work is akin to scientific research in that the same principles of experimentation, exploration, and critical assessment apply to both.

Our internal administration could have been better. Our funds permit us to pay a meagre amount as honorarium to only a few of our workers and this has led to some discontent- among the others. But as the working committee, which approves all such payments, known our funds do not really permit us to meet the most basic needs even of all our village level workers. Another problem has been that we could not assign specific responsibilities to all our member-workers. Barring these two, we think we have done rather well, though, thanks to our inexperience in administration, keeping accounts proved to be a tough job all along. We hope the next annual general meeting will have no place for such admissions of woe.

Where that meeting will be held, however, is impossible to visualize now. As you know, we have to vacate our present house by-the end of September as the present landlord has sold it, and the now owner, who takes possession on October 1, has categorically stated that he will not allow us to stay

on as tenant: Preliminary enquiries have not been able to identify any house in a village which could rent and our funds do not permit us even to think of buying land and constructing our own accommodation.

We would like to thank the Development Commissioner (Handicrafts), Government of India, and the Ramkrishna Mission Lokasiksha Parishad, Narendrapur, for entrusting projects to us; the Central Inland Captive Fisheries Research Institute, Barrackpore, Service Centre, Calcutta, and Bidhan Chandra Krishi Visvavidyalaya for lending us their expert help.

Various friends in the area, in Calcutta, elsewhere in India and abroad have helped us in diverse ways. Special note must be made of Alan Goncalvez, Siddhartha Dasgupta, Sumit Majumdar, A. Suresh, Sagun Channillo, Francesca Cortellaro, Phanibhusan Mukherjee, Dipankar Mukhopadhyay, Prosenjit Nag, Dilip Ghosh, and Renate Banerjea. The others whose names now elude us must forgive but not forget us.

I am confident that we shall flourish in the next few years and be able to generate, enthusiasm for a self-reliant, sustainable, participatory process of development in our target villages. I also hope that we shall receive purposeful assistance from resourceful persons and institutions, so that a replicable model for rural development may emerge.

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Swanirvar