

Report of the secretary placed before the Annual general meeting, of its members held on 31.5.92

Swanirvar maintains its tradition of holding its annual general meeting at a different place every year. This is not because we plan variety, but simply because, we have no house of our own, nor any land and have had to move every year from one place to another.

We may not have property, but we have confidence, we have good cheer in our heart, we have faith in our own capacity to achieve. What we set out to do, and we have the goodwill of those among who we live and work. As the months go by, our goals seem clearer, and the paths we wish to follow appear more well defined. This is not to suggest that we have learnt everything and shall henceforth be impervious to new ideas; this is only to say that a year of meeting challenges, of success in convincing some funding agencies of the worth and viability of our projects, of working on many fronts, has given us a more or less firm base on which we now have to build.

1 There are some new faces among us today and I welcome members who have joined us since the last A.G.M. Their number is not many, for we do not believe in adding to numerical strength for its own sake. Besides, with our strong faith in decentralization, we do not want people to join Swanirvar directly, but to work for their local organization.

There are also some old faces that are absent; they mostly belong to those who worked for us in the villages in Swarupnagar block. Early in our last working year, they felt confident enough to strike out on their own. Since central control has never been our goal, we were not sad to lose them, but the split did hurt in the sense that until that time almost all our resources, monetary and otherwise, had been spent on that area. This fact has to be kept in mind when anyone compares our achievement figures for this year with the previous year's.

Their breaking away was not the only reason why Swanirvar is a slimmer, fitter, and more cohesive organization today. Swanirvar was formed in October 1989 when youths from five villages came together at Andharmanik, and resolved to work for the integrated development of their own villages and those that surrounded them. These five villages were situated in three different blocks and this led to our initial plan to form a cluster of ten villages in each of these blocks where we would gradually spread our wings. After some time, however we realised this was being too ambitious. Our resources, in terms of both finance and manpower, were too meagre to cover such a large area, more so because the clusters were far from one another, and the villages in a cluster were also not always contiguous. We also did not wish to fall into the trap as others had done knowingly or not-of "working" in a number of villages only to impress others and delude ourselves with that number. Instead of spreading ourselves too thin we decided to follow the example of other

successful NGOs, like, say, the Rangabelia project in the Sunderbans, which had started with only a few villages. Our task of restricting ourselves was made easier by the decision of the Swarupnagar cluster to go its own way: In the two other clusters, in Deganga and Baduria blocks, we brought down the number of villages in our fold to just seven. They are Uttar Kolsur, Chandalati, and Kurulgachha in Deganga block; Andharmanik, Fatullyapur, Sarfarazpur; and Bajitpur in Baduria block.

I shall now describe our activities under various heads. These are not always distinct, as integrated development presupposes a confluence of programmes.

Organisation, Leadership, and Planning

The key to our primary goal-to increase people's capacity for self reliance lies in forming village organizations which would plan and implement projects for local development. So far we have fully active youth groups in three of our seven villages. In the others we have a few activists who, individually or as a loose team, oversee the work that is being done. They are the core around which well-knit and participatory organisations should emerge soon.

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The three fully functioning groups are Palli Unnayan Kendra at Chandalati, Gram Unnayan Kendra at Fatullyapur, and Netaji Sangha at Bajitpur.

All three have some sort of a structure now to house an office and a meeting place. At Chandalati the house of a member, Alamgir Alam, was emended to yield a club room-cum-office. At Fatullyapur a dilapidated mud house belonging to the mother of a member, Ashok Mandal, was given for use and this was renovated. At Bajitpur a totally new structure was built on common land. In all three places the construction was done mostly with local contribution in terms of money, material and labour, with some help from Swanirvar. Some basic furniture was given- to the Chandalati and Fatullyapur clubs. Swanirvar provides a daily newspaper to all three groups. This keeps people informed and is also a draw for local people. Beginning from January 1992, these three groups have also been receiving Rs. 50 every month for stationery and other incidental expenses.

Our efforts to constitute formal women's organizations have not borne fruit so far: In some areas it will require some more time before the willing women are able to break out of their socio-cultural constraints. At Fatullyapur, where we held a series' of meetings in November 1991, the problem was different. The women insisted that work start with some income-generating activities. Several such were considered, but our experience is that most traditional economic activities are saturated.

Certain non-traditional activities hold promise, but they require a huge amount of investment in terms of effort, time, money for training, setting up production, quality control etc. Most difficult is marketing at remunerative prices. We have already had some experience with income generation - some successful, some not and at that time we did not have the resources to start fresh economic programmes at Fatullyapur.

In March 1992 we held a series of meetings with women of one of the poorest localities at Andharmanik -Kalakarpara. On the basis of these, on 14 March, 16 households were given seeds and seedlings of chilli, "Pui sak", "Lal sak", and eggplant to start a kitchen garden. A popular demand at the meetings was for immunizing the country chickens that almost every housewife raises. On 20 March we carried out immunization of .225 birds belonging to 28 families. Now there is an incipient women's organization in this locality and we hope to give formal shape to it in the near future.

3 The club at Fatullyapur distributed old clothes, collected in Calcutta, to 62 children at Daspara, one of the poorest localities there. This was in the winter of 1991-92. We are in the process of preparing fairly detailed maps of the villages where we work. No such maps are available with any Government department. We are also drawing up simple charts to show the various localities, the economic levels of families, and their chief occupations, health and other services available in the area, etc. These data are essential when we discuss and decide on our future thrusts.

Savings and Income Generation

Pallo Sanchay Samabaya (PUS):

An overwhelming majority of villagers cannot avail themselves of banking facilities because of various factors like distance, rigid and inconvenient timings, illiteracy, inflexible rules, apathy of bank staff, particularly to small transactions, etc. Moneylenders charging up to 200% interest are thus the only source of credit, and people cannot do without them. To encourage the savings habit as well as to facilitate the availability of small loans we formed rural savings and loan cooperatives (Palli Sanchay Samabaya, or PSS). The following tables give a picture of the progress of the PSS's till 31.3.92

Table I

Name of village & date of starting	No. of depositors as on 31.3.92	Deposits in 1991-92		Approx. average deposit per member
		Maximum (in Rs.)	Minimum	
Fatullyapur - (1.1.1)	213	25,600	9,725.	Rs. 100
Chandalati (31.12.90)	153	8,880	5,016	Rs.50
Andharmanik (25.12.90)	115	2,845	1,022	Rs. 30

Table II

Loans given between April 1991 and March 1992

Month	Chandalati		Patullyapur	
	Purpose	Amount	Purpose	Amount
April, 1991			Cultivation (rice)	Rs. 500
			Cultivation (Jute)	Rs. 1000
			Paddy-rice	Rs. 1000
			Land improvement	Rs. 500
June	Shop	Rs. 500		
July			Rickshaw van	Rs. 500
			Setting shop	Rs. 1000
August	Wheat-grinder stone	Rs. 300		
September	Rickshaw van	Rs. 100		
	Basket weaving	Rs. 100		
December	Rickshaw repair	Rs. 100		
	Rickshaw van	Rs. 2000		
	Balwadi training	Rs. 100		
January	Vegetable trade	Rs. 400		
1992	Daughter's marriage	Rs. 100		
February	Bamboo for house	Rs. 500	Shop	Rs. 600

	House construction	Rs. 200	
	House construction	Rs. 100	
March	Rice cultivation	Rs. 150	
	Tit (sesame) cultivation	Rs. 400	
Total loans	13		8
Total amount		Rs. 3,050	Rs. 7,100

Most of these 21 borrowers would not have qualified for a bank loan because of their negligible assets, and/or would have had problems negotiating the cumbersome formalities in the banking process. Besides those who took loans, there are those who withdrew a substantial part of their own savings at one time. We surveyed 74 such people -34 men and 40 women at Fatullyapur and found that 21 used the money to buy -chicken, three goats, four cows, 27 food, three rice, five to pay for studies, six for medical treatment, two to visit relatives, one to buy land, another to buy a harmonium, and the last to put the money in a bank fixed deposit.

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We have run this scheme for about a year and a half and it seems that we have almost reached the limits of mobilizing deposits from-these generally very poor families. This naturally restricts the number of loans that can be given at any given time. Nevertheless there are some interesting aspects to this programme. Many of the depositors are women, who, when they are able to put by something for their own later needs, attain an independence and confidence which are more than just economic. There are instances like that of a woman depositing a small sum every day after selling eggs, or of a brick-kiln worker depositing Re. 1 daily; another notable incident is that of a man forgoing his loan in favour of another applicant whom he thought to be more needy than himself, even though he knew it would be a long time before he would be eligible for a fresh loan. We are yet to form a representative committee of the depositors to manage the savings schemes, but we are progressing towards that goal, with the hope that ultimately the women's groups in every village will take charge of such work. .

Honey

We have not yet succeeded in forming a honey, producers' group, but our honey-processing unit is running well. In 1991-92 we sold about 200 kgs of honey worth Rs. 12,000. We could have sold 5-10 times more, given the demand but, first, we did not have the money to buy more raw honey and, second, we did not have a proper marketing network. In 1992-93 we hope to train around 30 people in bee keeping and then set them up as honey producers. Considering the plenitude of honey-bearing flowers like mustard, coriander, drumsticks (sajne), sesame (til), jujube (kul), etc. in our region, it is a pity that only about 10% of the honey producing potential: is utilized. This is one

of the most viable of economic activities which can be expanded. There is -some local demand for honey but - the main market is in Calcutta. If we can arrange for regular outlets we can improve our sales considerably, for our bottling and processing unit now has some idea of consumer preferences, demand periods etc.

Ground spices

The unit at Chandalati comprising 5 women and a man and producing packaged ground spices (Haldi, Dhania, Jeera and Chilli) has done quite well. The basic details are,

EXPENDITURE	Rs.	INCOME	Rs.
Raw material	74,11.7.20.	Sales	95,593.75
Equipment and stationery	370.50	Stock	16,142.50
Wages	5,386.50		
Grinding	2,630.60		
Transport.	1,983.75		
	<hr/>		
	84,488.55		101,735.25

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The total quantity sold was approximately 1800 kg. In 1990-91 our average monthly sales were about Rs, 3,000, whereas they were about Rs. 8,000 this year, though we must remember that along with the volume of sales, the average price per kilo has gone up. The unit has recently obtained the Government licence to produce food products. This will enable us to increase sales more, though; here too, we face the problem of having inadequate marketing outlets. One uncomfortable feature of this project is that the wages earned are only about 5% of the total turnover, which is far from the ideal in an income generating activity.

We are sure this can be changed, once we understand more about the intricacies of the spices trade. This year was a useful learning period for us; because of a sudden escalation in the price of raw spices we had to suffer a loss for a few crucial months. We are unlikely ever to have enough capital to buy the year's stock when prices are the lowest, so we shall have this problem from time to time, but now that the spices unit has a better idea about seasonal demand it should be able to minimize such losses. The unit is now able to keep its own accounts, make inventories, decide on stocks and pricing, etc.

Handicrafts

As part of a plan to upgrade and diversify traditional crafts, we ran two one-year training

programmes in terracotta and mat weaving, with 15 trainees in each. The programmes were funded totally by the Development Commissioner (Handicrafts), Ministry of Textiles, Government of India.

The terracotta training ended in August 1991 and that in mat weaving in September 1991. The latter was not too successful in the final reckoning; we did make some attractive bags, but they require further modifications to be commercially produced. In terracotta we came up with quite a few items—planters, vases, ash trays, table lamps, decorative pots of various shapes and sizes. A unique feature of our products was the colour and lustre we were able to get on our products. To judge market reaction we organized an exhibition of the products soon after the training was over. Encouraged by the visitors' response we approached the Bengal Home Industries Association; one of the better-known crafts shops in Calcutta and they are buying regularly our potters' products. We have found a few other individual buyers too, but Swanirvar cannot continue for much longer to market these goods. The whole process of securing orders, coordinating production, implementing design modifications, ensuring quality control, arranging transportation, stocking in Calcutta and supplying to retail outlets, is too much for us to handle. We are talking to a few private entrepreneurs in Calcutta and hope to find soon someone who will continue to give a fair deal to the artisans while taking charge of everything else.

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Education and Health

Literacy Mission

Our district was among those the Government of India had picked for an intensive adult literacy campaign in 1991-92. Many of our members participated at various levels in the programme in their respective areas. Niranim Paik at Uttar Kolsur was a much sought after master trainer, to train the volunteer teachers, at various centres locally and- in other panchayats. Prasanta Mandal of Fatullyapur was one of the main organizers in his panchayat, running campaigns, producing plays, monitoring and supervising the progress of the literacy mission in most of the schools in his area. Many other members of our youth groups acted as volunteer teachers.

Supplementary Schools

This year we decided to 'start a few supplementary schools for the children of illiterate (and they are usually very poor) parents who were already going to regular government-run primary schools. Our experience was that such children absorb very little from their schools and remain functionally illiterate even after finishing the full four-class course in primary schools. Many parents keep private tutors for their children in the circumstances, but our target group was one too poor to afford that.

Our idea in these supplementary schools was to use material aids and activities based on text books. We sent six teachers for training to Vikramshila, an organization in Calcutta with experience in training rural teachers in the Montessori method. The original training was in September-October 1991, followed by two refresher courses in December 1991 and January 1992. After the first training the teachers carried out a survey of families from which the students had been selected. Classes began in November 1991. Three more schools were opened soon, and at the end of March, 1992 the picture in the nine schools was as follows.

Place	Class I	Class II	Class III	Class IV	Others	Total
Bajitpur	8	3	2	6		19
Fatullyapur (Daspara)		5	3	2	10 (non school goers)	20
Fatullyapur (Daspara)			10	12		22
Fatullyapur (Raibanshipara)	12	8				20
Andharmanik (Kalakarpara)	3	6	5	2	2 (Class V)	18
Andharmanik (Kazipara)					24 (pre-primary)	
Uttar Kolsur	3	4	9	5		21
Chandalati	10	8	6			24
Kurulgachha	4	5	4	4		17

Our teachers do make learning an interesting experience, but so far we have not been able to use too many innovative techniques, mainly because they take time to devise. We have finalised a programme that will involve a number of resource persons holding regular monthly workshop with our teachers to develop aids, plan experiments and other activities. In three years' time we should have a much more interesting and effective teaching programme which can be replicated in the regular government schools.

Along with the school curriculum we have already started some socio cultural extra-curricular

activities for these children. Here we have a four-fold aim: first, entertainment, second, to realize the creative potential of these children (and may be, of the teachers, too); third, to provide a link with their 'heritage; and, finally, to instil a value system that transcends transient temptations. The activities we have is mini include music, dance, drama, sports and games, recitation, yoga anti bratachari, painting and some crafter.

On 25 and 26 January 1992 we held two sports meets, at Fatullyapur and Chandalati respectively, for the children in our supplementary schools in the clusters there. These were a great success. On both evenings the well-known group, Living Alternative Theatre, performed plays on contemporary themes to great popular acclaim.

There is some likelihood that we shall be starting four pre-primary schools on an experimental basis in the coming year.

Health

In September 1991 we sent two women workers to Bengal Rural Welfare Society (BRWS) in Calcutta for a fortnight's training, mostly in mother and child care and in general health and hygiene. In November, the two, Tulsi Sardar at Fatullyapur and Hafiza Begum at Chandalati, started a door-to-door campaign, including a comprehensive family health survey. Simultaneously Prasanta Mandal at Fatullyapur and Abdul Hannan at Chandalati initiated discussions with the Government primary health subcentres, supervisors and village level health workers on how to utilize best the Government's resources. In both villages there were a large number of families, especially in poor localities, who, for various reasons, did not get their children immunized. Our groups persuaded the Government staff to hold immunization camps at places which they had never visited before. Soon the Bajitpur youth club also joined the programme, although there was no trained health worker there. Following is a list of camps held from November onwards where our health workers were the motivators behind those who went there to immunize their children and also the main helpers to the Government staff.

Date	Place of camp	Number of cases
Nov 27	Fatullyapur Kalitala	72
Dec 12	Fatullyapur Kalitala	93
Jan 7	Chandalati	61
13	Fatullyapur Hatkhola	33
13	Bajitpur No. 4 Primary School	73
15	Sarfarazpur	70

	16	Bajitpur Tofaitkoti	43
	20	Fatullyapur Kalitala	42
	24	Bajitpur No. 1 Primary School	38
Feb	14	Bajitput Rajbanshipam	56
	15	Fatullyapur Hatkhola	39
	17	Sarfarazpur	65
	17	Bajitpur No: I Primary School	62
	20	Fatullyapur Kalitala	70
Mar	6	Chandalati	50
	16	Bajitpur Rajbanshipara	25
	17	Fatullyapur Hatkhola	38
	20	Sarfarazpur	45
	20	Bajitpur No. 4 Primary School	65
	23	Fatullyapur Kalitala	70
	20	camps	1,110

10 A continuous barrage of publicity and persuasion by our workers has had its effect. Most mothers now realise the need for immunization and are eager, not just willing, to take their children to the regular Immu-, nization camps. The need to hold special immunization camps will thus decrease in the coming months. The demand for and distribution of birth control pills and condoms have increased substantially since our health workers started discussing the importance of family planning. Both workers are now well known health resource persons in their respective villages. In February 1992 we established contact with West Bengal Voluntary Health Association (WBVHA) and got posters on various aspects of health which we have displayed, in our villages. In February, our Health Coordinator, Abdul Hannan, visited "Ma O Sishu", a well-known health NGO at Helancha, 50 km from our project area. Its director, Dr. Samar Sen, has agreed to train our workers so that they can give injections and first aid, and treat common diseases. This year we plan to have in every village a first aid box and a paramedic able to treat common ailments. We shall soon start analysing the data thrown up by ~ our health surveys to get a clearer picture of the health status of the people, and to see what more we can do. A full-time general practitioner or a child specialist will be of great help.

Agriculture

Experimental farm

The districts of South Bengal surrounding Calcutta are very fertile; they get plenty of rainfall and also have sufficient ground and surface water for irrigation in the dry months. Their links with

Calcutta are fairly strong and the marketing infrastructure is well developed. These districts also have the highest density of population in rural India. . The inevitable result of all this has been that all available land here undergoes double to triple cropping. An essential feature of this is the total dependence on chemical fertilizer and pesticides, and on diesel pump sets. As everyone knows by now, this technology, is ecologically harmful and economically also it cannot be sustainable in the long run.

Carrying out experiments in low external input sustainable agriculture (LEISA) has to be one of our major thrusts. We sent two of our workers, Tarun Ghosh and Zeaul Haque, to Pondicherry for three weeks of training with Ardhendu S. Chatterjee, a leading exponent of permaculture, in November 1991.

Since we do not have any land of our own we have taken some on a three-year lease in three villages. The lease began in November 1991 and the land is distributed as follows

Village	Plot	Size	Level
Andharmanik	A	0.2 acre	Low
	B	0.2 acre	Medium
Chandalati	C	0.17 acre	High
	D	0.17 acre	High
Fatullyapur	E	0.13 acre	Medium
	F	0.17 acre	High

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We would like to carry out a variety of experiments and as we see signs of success we plan to get local- farmers involved. As a starter we have the following practices in mind-mixed cropping; proper crop rotation; use of farm manure; trying out new bio-fertilizers like azolla, blue green algae, rhizobium; using natural pesticides; encouraging proper and controlled, use of chemicals; integrated pest manage, meat; vermiculture; soil testing; pedal pump; setting up a seed bank; tree plantation on boundaries.

Some of these were once standard practice but have been lost in the race for new technology ; some are improvements on current practices. Eventually we would like to move towards natural farming which has five cardinal principles-no tilling ; no fertilizer, chemical or biological ; no pesticide ; no weeding ; no pruning.

The status of our experiments on 31 March was as follows.

Plot A—Boro crop was being grown. using poultry litter, and 20% of the usual amount of chemical fertilizer: Irrigation has been provided by a pump, operated by arid not a diesel engine, When a part of the crop was affected by a blast, we successfully 4,804 a natural agent, a combination of Bhat.and Neem leaves and garlic juice.

Plot B, on high land, has not been farmed so far.

Plots C and D - Musur Dal, a leguminous crop, was grown so that the soil might get back some of the nitrogen the paddy crop that came before had taken away. It has been harvested. After this; mixed vegetables are being grown on Plot C on beds that will remain permanent for three years. No chemical fertilizer or pesticide will be used. So far, there has been mulching with water hyacinth. On Plot D Til (sesame) is being grown without any chemical input

Plot E - Mustard and Musur Dal- were grown together here; both have been harvested. After that Til (sesame) was sown, and for fertilizer we have used cow dung, poultry litter and some chemicals.

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Plot F—'This still has 'Patal', sown before the lease came into effect, and so is no part of our experiments. We have joined a network of five organizations in the districts of North and South 24 Parganas, Midnapore, and Calcutta, to pool our knowledge and resources. Our agricultural workers attended two workshops organized by this network, at Jirat in Hooghly in February 92, and at Kajla in Midnapore in March. From now on, the pace of experiments, interactions and discussions is going to increase considerably.

In March we had a daylong discussion with 16 farmers from six villages to catalogue the present cropping patterns, methods, problems; costs, profits, etc. We are also hoping to hold regular demonstrations and trainings for farmers in our plots by the end of 1992.

Compost pits

Two compost pits were dug at Andharmanik and Chandalati with cow dung, water hyacinth, Musur stalks, and rice straw. The cow dung was not available locally at either village as most households use up as cooking fuel the little dung that their few cows produce; so for the pits the dung had to be brought from Ashoknagar, where there is a large dairy farm. The compost will be ready for use from October 1992.

Pedal pump

We obtained two kinds of pedal pump from , Mennonite Central Committee, Calcutta. These cost 20% of the price of a diesel set and require no fossil fuel to run. They are quite convenient for small and marginal farmers. We carried out publicity and demonstration at three local 'haats' (markets). The one for surface water was used in the winter of 91-92 by 16 farmers of Fatullyapur and six of Bajitpur for their small vegetable plots. The other one, for ground water, was used for our own Boro rice cultivation on Plot A. We feel that in the coming winter there would be considerable demand for these pumps.

Fruit, trees

In July 91, five people were trained at Fatullyapur village in grafting techniques: They then did the following work.

Fruit trees	No. of buds
Lichee	59
Guava	20
Jamrul	20
Lime	40
Batabi Lebu	7

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Later these 145 buddings/ cuttings were distributed among 49 households in the village.

Nursery

A nursery for 1000 supari (betel nut) trees, which are in great demand, is coming up at Andharmanik.

Our experiments in agriculture will have to be continued for long. We shall require at least five years to confirm any success and then five years more to demonstrate that they are sustainable. For this it is essential that we have some land of our own. This we have not been able to do so far because we do not have the money.

General

It is unfortunate that most NGOs have little contact with one another, thus precluding exchange of information and experience. Finance is a major constraint; otherwise we would have liked to send our workers to many NGOs which have achieved success in various spheres. We would also like to have visitors from other NGOs who might feel interested in what we are doing. We did manage to send four of our activists to Rangabelia in the Sunderbans to study the working of the Tagore Society project there, and they came back with some: new ideas, Kajla Jana Kalyan Samiti in

Midnapore district sent a representative to make enquiries about out ground spices project and to exchange ideas about other possible income generating activities, specially involving Women Service. Centre, Calcutta, has for long been known as a documentation and information centre. In recent years, it is also experimenting in various areas of bio-agriculture. Ever since we started work in this field, Service Centre has been of much help to us and our areas of cooperation are gradually increasing. We hope it will develop, into a firm partnership in the coming years.

About ourselves

All in all, this last year has not been a bad one for us. True, there was some panic towards the end of 1991 when it did seem, that we would not have a roof over our head, but luckily the present house was found in the nick of time, and though it does not suit our purpose in a number of ways, we seem to be assured of staying here for two full years. By that time we hope we shall have a house, a training centre, and our own land for agricultural experiments.

14 Out hope is not totally unfounded. Donor organizations are coming forward to help us with our projects. The University of Calcutta Medical Association in America has adopted Swanirvar as one of its projects, and its members are donating money regularly. Share and Care Foundation for India; another organization of Indians In the USA, has very generously agreed to match whatever money we can raise in North America, dollar for dollar. Caritas Ambrosiana of Milan, Italy, and Verein Zur Forderung von Kleinprojekten is Entwicklungsländer e. V., Germany; have both promised funds for specific and non-specific purposes. There are individuals also, whose donations may not be large but whose support and encouragement are most reassuring. We have been talking with certain organizations/corporations for varying periods of time on various projects, but nothing concrete either way has emerged as yet. Daw Sen and Co., a large exporter of food products, has shown interest in making pickles here, but has not gone into specifics. Children's Relief and You (CRY) and we have been discussing how they can help us in a combined Education-Health-Agriculture project, and we hope to come to an agreement soon. The Calcutta Electric Supply Corporation showed interest in our alternative energy project, but nothing much seems to have happened after the initial round of discussions.

Unlike many other organizations, an NGO's worries do not end when funds are forthcoming; rather, they only begin then. Every rupee that comes out may be given by someone who trusts us to do something for the underprivileged, and we must forever be worthy of that trust. We at Swanirvar are not enamoured of mouthing pious sentiments, and repeating clichés of idealism. We do not also believe in showpieces and spectacles without content. We would rather progress slowly, but steadily, making sure every step is firmly taken and a path is made for others to follow.

Our organization, I dare say; is in good shape. After long months of demanding from our workers that they labour for love, we are now in apposition to give some honorarium to almost all of them. We do not spend thoughtlessly, and there is no extravagance in any of our actions. Yet, some things we think of as essential are considered luxuries by others; for example, when we asked a prospective donor for some audio-visual equipment for our agricultural extension work, he said that work in villages must not use such things, a loudspeaker should be enough. Such apathy is just one of the odds we have to face, but if the cause is good, as ours is, we must triumph. It is for all of us to resolve, once again, to work hard so that the day of that triumph might come early, at least not too late to be of any use. For time is indeed running out.

For various reasons, your secretary has not been able to spend as much time in the villages as he, and possibly you, too, would have liked. It is an unfortunate fact of life in West Bengal that for everything one has to run to Calcutta and we find that much time is spent on chasing people and doing other work in Calcutta. However, Swanirvar's daily work has not suffered, principally because Samir Biswas has not only mastered the skills required of a treasurer but has also ably run the organization on a daily basis.

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I thank him and all of you for the help you have given me throughout the year. All our success has been achieved by our collective effort, and I am sure, these collective efforts will lead to more achievements in the coming year.

Our benefactors

Many individuals and some organizations/institutions have helped us this year, some with money, some with advice, others in various other ways. We are giving a list of their names, with the advance apology that if any is unfortunately missing, it is solely because of over-sight, and not because our gratitude is any the less.

P. D. Agarwal Foundation, Jaipur.
Dr Ashok Agarwal, Calcutta.
Tushar Kan jilal, Rangabelia,
Rati and Siddharth Dasgupta, USA.
A. Suresh, USA.
Shaila and Sagun Channilo, USA.
Micka and Sumit Majumdar, USA.
Kbeyali Bose, Canada.
T. C. Basu Mallik, Calcutta.

Debasish Majumdar, USA.
Binita Banerjea, Germany.
Dr Dipankar Mukhopadhyay, USA
Dr Bharati-Ghosh, USA.
The University of Calcutta Medical
Association in America, USA
Dr R. P. Mishra, USA:
Dr Ranesh Chakraborty; USA.
Dr Sajal P. Lahiri Chaudhury, USA

Kumkum Jalan, Calcutta.
 Father Schmickler and his
 Parishioners of Hefig Geist, Neuss,
 Germany,
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 India, USA.
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 All-India Women's Conference,
 Belgachia Milk Colony chapter,
 Calcutta.
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 Vikramshila, Calcutta.
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 Bengal Rural Welfare Society,

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 Ranjit Biswas, Fatullyapur.
 Bishnupada Mandal, Fatullyapur.
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 Probir Guha; Khardah.
 Living Alternative Theatre, Khardah.
 Phanibhusan Mukherjee, Calcutta.
 Seva Kendra, Calcutta

Calcutta

West Bengal Voluntary Health
Association, Calcutta.

Dr Samar Son, Helancha.

Francesca Cortellaro, Italy.

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Mennonite - Central Committee,
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Hans-H. Dube, Germany.

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Dr K. J. Nath, Culcutta:

Anindita Sengupta, USA.