

As we look back on the last working year we see a period of consolidation in our five core villages, and of reaching out to a number of new ones, this latter either directly or by means of training the people who will work there on, we hope, the lines that Swanirvar has found useful. We must confess to a feeling of satisfaction that things have worked out this way, for this has all along been our goal. We need to make our presence stronger in the five villages where we have worked from the beginning, and this can be done only if we expand the range and scope of our work there, and through better motivation and supervision make sure that the quality of our work is kept high, and constantly improved when the need arises. Only then would others be drawn to us for advice and training and cooperation, even though sustenance is at the moment not possible for us to provide. Apart from this, we are always happy to offer our premises for any training programme in which our senior workers may or may not be used as resource persons.

1 Our work in the five villages has always been done through people who are paid much less than their commitment and performance warrant, but since we cannot accept even that bit of financial liability in the new villages, we have to plan our experiments there so that very few workers are required. The obvious way out is to form people or beneficiaries' groups who will do their own work. We have gone a little way towards forming farmers' clubs, self-help groups for women, etc., but these have as yet achieved little. Maybe next year's report will have more to say about them. There has been a significant change — this began slowly but has now gathered appreciable momentum — in the attitude of the government, both at the Centre and in West Bengal, towards the role of NGOs in development. It has taken them a long time to realize that NGOs can do better in many areas where very little progress has been made over the decades. NGOs are usually innovative, their overhead costs are low, there is less leakage, they have better rapport with the target groups, and they also have; in many cases, the infrastructure, and the organizational and managerial skills too which the government admits it does not have the capacity to create. So in many spheres, the government is now happy to involve NGOs. For example, the government has on its own planned to include NGOs in watershed management on all levels, right from the block to the national, a great leap from the days not too long ago when to the mandarins voluntary organizations were little better than outcastes, so ingrained in the political mind was the suspicion of both the intent and the content of their philosophy. We are of course happy that this change is taking place, not just because this vindicates our *raison d'etre*, but also because this may very well be a major catalyst in the process of the fruits of prosperity finally percolating unto the last, a process which transforms growth into development.

Swanirvar is ready to accept any such responsibility that might be entrusted to it, within the limitations of its resources. This year, one of our senior workers, in his capacity as convenor of the

State-level sustainable agriculture network of which Swanirvar is a core member, was intimately involved in preparing part of a holistic plan for Burdwan, the richest district in West Bengal as far as agriculture is concerned. The Sabhadhipati of the district had wanted this plan, and our secretary was part of a team entrusted to work on the following sections: crops and trees, land and water management, animal husbandry and pisciculture. The total plan was debated at two workshops, and we do not know what its future is, how the various disparate points of view would be synthesised, but it was an important learning experience.

Now, as in other years, we shall report on our activities in each of the five sections of our work, sections that often overlap, and rightly so, but which are discussed separately for the sake of convenience.

Organization

2 Some workers of Swanirvar and their friends have formed a group at Andharmanik to work in parts of the village and in neighbouring villages. With this, all five core villages now have a youth group to carry on Swanirvar's work. This is heartening news, but a few things need be sorted out without much delay. What exactly should be the relationship between Swanirvar and these groups? Should these groups exist only to implement Swanirvar's programmes in their respective areas? How much control should Swanirvar excise over their composition and allied issues? Where does ideal decentralization end, and where does self-seeking defiance begin? Should we have a well-defined hierarchy? Should we have a flexible concept of discipline to encourage innovativeness or should we play safe, with regimentation that stifles individuality but also curbs waywardness? These are all matters that will become more and more important in the coming years, as Swanirvar grows bigger and bigger, and the working committee must address itself to them.

A word on the working committee itself. From the beginning, Swanirvar has not encouraged any great increase in the number of its member; and the working committee has remained more or less the same, with two additions over the years, the only losses being those who have left Swanirvar. They have not done a bad job of steering the organization from its initial uncertain days to the present apparently stable position, and it is also often convenient to have continuity. Besides, most of these members are what may be called the founding- fathers of Swanirvar. However, they are also the people who have the heaviest work loads in the organization, and the time has perhaps come to consider whether framing the policy and 'implementing it should not be the job of two separate entities. Should we also diversify the membership of the working committee so that it may have people who are not involved in the day-to-day running of Swanirvar, and who might benefit from that distance to take a more balanced view of the way Swanirvar should move?

Similarly, there should be, if possible, a uniform attitude to what responsibilities we should take regarding the new villages. We cannot run schools without spending any money, money that we do not have. Should we then not try to spread our education or health work? Should we only stick to work in the field of agriculture where more can be achieved with less manpower, that is, less money?

At the end of the year Swanirvar had 58 people on the pay roll of its various projects, their honorariums varying from Rs 150 to Rs 12.00. Most of them are grossly underpaid in terms of other sectors of the country. Their only satisfaction could be that they are working for their fellow human beings, and good and selfless work is its own reward.

Education

We ran five pre-primary schools, one in each of our core villages. Altogether there were 151 children, 92 of them girls. The average number of working days for these schools was, 230, and average attendance was 71.8%. The supervisor held ten monthly meetings with all the teachers, and there were two internal workshops for them. Altogether 36 meetings were held with the parents, and average attendance of parents was 22.

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When we started these schools, there was pardonable uncertainty among parents about the efficacy of "bookless" education. They did send their children, but this was because of their faith in Swanirvar and not because they favoured the method, but soon they realised that their fears had been baseless, that children learnt more here than in the traditional system. Now in every village we have to turn down applicants because we do not favour a teacher handling more than 15 children, and every school has two teachers. One fortunate by product of this rush for admission has been that at Chandalati the local group is extracting assurances from parents that they cannot have more than three children if they want our school, and in cases where there are already more than three, they would not have any more.

We opened three primary schools, at Andharmanik, Chandalati, and Fatullyapur, this year and the total enrolment in Class I was 71. The schools worked on an average for 220 days, and average attendance of the pupils was 83%. Towards the end of the year we received the happy news that the Human Resources Development Ministry at the Centre was to fund a certain number of primary schools all over India, to be run on experimental and innovative lines. West Bengal was to have 10 such schools of which Swanirvar now runs three. Our existing three schools were put under this scheme at almost the very end of the year.

We have gradually been closing down our non-formal schools or, more appropriately, coaching centres, and this was the last year for the last three such schools; two at Kolsur and one at Bajitpur. The three together took care of 47 children from particularly underprivileged families. The average attendance was 75%. These coaching centres were among the very first things that Swanirvar had set up and so a bit of our past died with this decision to abandon the project totally, but tie centres had indeed outlived their purpose. They had been our rallying points for children of the village, and had everywhere been our nucleus for all activities to do with children.

4 We lost more than these centres this year. One pre-primary teacher died at childbirth, a great loss to us. Our cultural supervisor, who was primarily responsible for building up our children's cultural troupes, one of our most successful achievements, also left Swanirvar for personal reasons. We were also sorry to put an end to our programme for yoga and gymnastics for children. The instructor who used to come once a week from Calcutta was a most conscientious man and it was no fault of his that the children began to find the programme somewhat uninteresting. We have arranged for Bratachari training in place of what he used to do, and a music teacher now travels around the villages. The children were as before invited to perform in a number of villages, where they put up plays on health problems, ecology, and also demonstrated many other skills they had learnt. A major addition to their repertoire has been puppetry. In March children from every village were taken on separate educational trips. A number of books was added to the library and, more important, Kolsur, Chandalati Fatullyapur, and Bajitpur all now have their own library. In none of them does the number of books exceed 100, but the books may rotate from place to place and the number can always be supplemented with books from the central library at Andharmanik. For the sake of truth it must also be said that the reading habit has not spread as much as we expected. One reason why our schools run so well is that there is very regular supervision. Another is that our teachers are not happy to feel complacent; they go for regular refresher training courses. Pre-primary teachers attended a two-phase training in Calcutta, and so did the primary teachers. The latter were accompanied by the supervisor. Two teachers, the supervisor, and another worker attended an educational leadership training.

Trainings are of course without use if what is taught cannot be put into practice. To make sure that this is being done, people from both CRY (Child Relief and You), which funds our education project, and Vikramshila, which trains our teachers, visit our schools regularly and meetings are also held at their Calcutta offices between their representatives and our supervisor and at times our secretary. Apart from these CRY-funded schools, pre-primary schools have been opened at another place in Andharmanik, and in the seven villages of Gokulpur, Punra, Bhojpara, Dweep Media, Bagjola,

Haiderpur, and Belyakhali. We are not yet sure what financial help we shall provide these schools, and we are also not sure whether the youth groups in these villages can run these schools without such help, but we have so far provided help in other ways. We have trained their teachers in two phases, have ourselves made all the teaching aids they will need in the first year, and we also held meetings with parents both before and after the start of the schools.

Health

This is one sphere of our activity where the emphasis has been slowly shifting. Home visits still remain an important part of our health workers' routine (at Chandalati one woman covers 179 families, at Fatullyapur two cover 356 and at Bajitpur three cover 315) but they now need spend less time there. Intend, they made a number of visits to new villages, helped run immunization camps there, and trained local women to work in those villages.

First as women, and then as people who care for children, these health workers have established easy and durable rapport with wives in the families they cover. They are their friends, advisers and often guides. They are usually at hand if somebody has to betaken to the nearest health centre. A total of 33 women opted for a medical termination of their pregnancies and our workers made the arrangements. A very silent revolution has taken place in a small sphere; young women in very conservative households have asserted their rights in this area. Incidentally a programme of interviews with some of these women was broadcast over the BBC.

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The following table will give an idea of the ways family planning is practised in these three villages. For the record we do not have any health worker in Andharmanik and Kolsur as both villages are within a kilometre of a government health centre.

Method	Chandalati	Fatullyapur	Bajitpur	Total
Condom	3	45	2	50
Oral pill	28	38	9	75
Tubectomy	14	34	16	64
IUD	—	16	1	17

It is unfortunate that the onus for contraception is still very much on women in these villages, but despite our best efforts we have not been able to break the all-India norm.

Our health workers can decide on the correct medicine for some common and uncomplicated diseases, and they have a lot of patients coming to the clinics we have in the three villages. We sell the medicine at cost price. The government health centres give us certain medicines, some doctors

also give us what they receive as samples, and one generous doctor also buys medicines for us. We also buy on our own. The table below is self-explanatory.

Village	Number of patients	Cost of medicines supplied (in Rs)
Chandalati	738	1065.00
Beliyakhali	621	372.90
Fatullyapur	106	11.70
Bajitpur	614	843.60

At Beliyakhali and Fatullyapur most of the medicines supplied had been received free, so we did not charge for them.

Even as we run these clinics our workers also speak to people about the use of herbal medicines. We see no dichotomy in this. Modern medicine is usually expensive and often, because of the indifference v of its practitioners, harmful, and sometimes unnecessary. Yet, we are not in a position to totally do without it. It is always better to try out a herbal drug but at the moment we cannot but recommend both systems. A total of 134 people were advised to use herbal medicines when they came to our clinics, but the number of people who actually used these is much greater. We have been able to persuade many people to grow at least a few herbs or medicinal plants in their house and they use these when necessary, without us knowing about it.

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The most successful part of our health programme this year was the large number of toilets we built. We offered two models. The first, a really low-cost affair, has a pit, a tin sheet moulded into a pan through which the waste matter is washed down with water, a few bricks for the feet - this is all that we take responsibility for. The materials are bought by the beneficiary, we trained some people to do the digging and to set the bricks and the pan, and it is again up to the user to provide the pit cover and the privacy on all sides. The total cost works out to between Rs 100 and Rs 150, of which our contribution is less than Rs 30. In 12 villages we constructed 874 of these, and one of the people we trained, who went to distant villages to sell his skill, independent of Swanirvar, constructed 93 more such toilets.

The second model is a semi-pucca one. Here a cement slab, complete with a pan and syphon and foot rests, is offered for Rs 300, with the user taking care to provide privacy. We subsidize 50% of the cost and altogether 45 of these were constructed.

Bleaching powder was used to disinfect 182 tube wells in Bajitpur, Beliyakhali and Chandalati. We constructed, as part of a government programme, 75 smokeless chullahs in Punra, Haiderpur,

Bajitpur and Dweep Media. Blood donation camps were held at Punra, Beliyakhali and Andharmanik and altogether 185 donors came, many of them women.

Immunization camps continued to be held regularly under government auspices but with our active cooperation.

A survey of 1185 children under 5 revealed that 34 of them suffered from severe malnutrition. Trainings and workshops for our own workers and for those who ' wanted to work in the new villages were held regularly. Most of these were held at the Swanirvar house but a few were hosted by other villages too. The table below gives an idea of the range of subjects covered.

Subject	Duration	Number of participants
Nutrition	2 days	22
kutchha toilet	2 days	7
Yoga therapy	2 days	30
Pulse polio	1 day	27
Gastro-intestinal diseases	5 days	22
Monthly meetings	1 day	8
Nutrition	1 day	8
Year planning	1 day	18
Herbs exchange workshop	3 days	21
Kutchha toilet	2 days	12
Nutrition	1 day	14
Nutrition	1 day	26
Government health services- how and where available	1 day	52
Leadership and innovativeness	1 day	49

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The resource persons for these meetings were a varied lot. There were doctors from Calcutta-based NGOs, local health department officials, our health supervisor, and at times our health workers also spoke to totally new participants.

To make sure that they perform competently, we have to see to it that our workers have more than their experience in the field to fall back upon. Accordingly, they were sent to attend four training

programmes in Calcutta. Three of these were of 3 days duration and the other carried on for 5 days. Our health supervisor went to a 10-week community health and development training organized by a Bangalore-based NGO.

Apart from personal or group meetings, we tried to spread the message through banners, stickers, leaflets, posters, wall writings etc, but the most effective was undoubtedly the health procession organized on 7 December. It traversed 5 km passing through 3 villages and at various points various people joined in - children, mothers, teachers, health officials. The processionists carried placards and banners, and our children's cultural-troupe performed plays, dances, songs, puppet shows, all touching upon some aspect of health or public hygiene.

Agriculture

It has now become clear that spreading the concept of sustainable agriculture will be the main thrust of our programme in the coming years. The task is enormous, and beyond the capacity of any single NGO. We are part of a State-level network which has 102 NGOs and 16 individuals as members, Swanirvar being one of the seven NGOs from six districts that form the core of this. Development Research Communication Service Centre, better known as simply Service Centre, funds the entire work of this core network and the planning is done at monthly meetings of all the core members.

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The main thing is to persuade the farmer to abandon the various ways of chemical-based agriculture. It is true that he does not need much persuasion to agree that what dazzled in the short run has proved to be of very dubious value in the long, but there is little information and much confusion about the alternatives and their efficacy. We thus need have, first, well-informed trainers who will, then, talk to farmers, At Swanirvar we held two introductory trainings, both of five days duration, for men. The first was attended by 28 NGO staff and one farmer, with six trainers, and the second had 18 farmers and five trainers. There were three four-day trainings for women, one attended by 19 members of Development Dialogue, a Murshidabad NGO, the second by people from an NGO in Malda and the third on herbal medicine.

We hold awareness camps, spread over a day or two, when we go to a new village or to a new area in one where we already work. We field five such camps for men and an equal number for women. Village-level meetings, generally lasting between an hour and two, are known as study circles and there were 26 such meetings for men, and 25 for women. We also put up stalls at six local fairs, performed our own plays on agriculture at seven places on invitation, and produced Gambhira shows at two places. Earlier, many NGOs in the network sent people to Andharmanik where a reputable team from Malda taught them the basics and intricacies of this musical medium

of communication.

There were four residential workshops in Calcutta to upgrade the skills of trainers, workers and in some cases selected farmers, and our workers took part in all of these. Besides, there was a workshop at Bidhan Chandra krishi Viswavidyalay on non-chemical pest control. Through the network we have established profitable relations with various State and national-level resource institutions.

All these trainings and workshops are followed up with a variety of actions in the fields. Some of these are being detailed a little later. If the figures do not flatter us, it is chiefly because changing farming habits is as difficult and patient a process as changing food habits, the more so as there is financial uncertainty involved, a risk that a grower cannot take where, as here, there is no insurance. So progress is slow, and conviction is not immediately translated into imitative action. We are stressing the utility of a kitchen garden for every family, specially landless ones, so that optimum use is made of homestead space to provide year-round nutrition, and also a few herbs for medical use. Altogether 314 households in 11 villages had one such, garden, some more well-kept and more useful than others. It is symptomatic of the times that people are more expectant than active, and in this small matter of kitchen gardens too, we have found that some families would rather let them wither than put in labour themselves. Swanimirvar has never believed in spoon feeding, and so the initial enthusiasm has waned into only weeds in certain plots.

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Boro rice, grown in the rainless winter, is a direct result of the green revolution, and as such the hybrid varieties, intensely cultivated, guzzle underground water, and require an inordinate amount of chemical fertilizer and pesticide. We are trying to popularise alternatives; 379 farmers in eight villages grew wheat this year. Pulses, besides being Ph alternative to the paddy, would also be a residual moisture crop rainfed areas like ours, and can be grown on bunds and fences. They can also be grown on highlands during the rains. Ten farmers in one village grew Mug, 18 in another grew Khesari 50 in two more grew Arhar. We want new crops so that the present pattern is altered to ecological benefit, and people have taken to cultivating groundnut, Kusum, Khero, Rajma, and rice bean. Once farmers accept these and other new crops, we can convince them to change over to rational rotations and to try out various combinations traditional and/or new.

Vegetables being much more money-spinning in the short run, farmers prefer them, with the result that orchards are gradually disappearing, and also many individual varieties of trees. This is ecologically unsound as we need roots of various lengths to draw nutrition from different layers of the soil. We run nurseries to provide seedlings, and in cases saplings also, to people. This applies to trees for timber, shade and nitrogen-fixing species too, and we distributed over 2600 saplings this year. We continued with budding and grafting of fruit trees, including jejube, lichee, lime,

lemon, and others of uncertain English nomenclature. Experience has shown that betel nut trees have a better survival record if planted after at least two years of germination, so we did not distribute any Supari seedling from our nursery this year.

We are having some success in persuading farmers to use natural fertilisers so that the use of synthetics comes down. One of our most successful programmes has been the use of Dhaincha as green manure, which 84 farmers in seven villages put in their fields before transplanting paddy. Another introduction that will stay is azolla, a nitrogen-fixing fern, which multiplies fast in local water bodies, and also in the water standing in paddy fields. Many farmers in four villages used it extensively and with very satisfactory results. We brought rock phosphate from Purulia, bearing the transport expenses, and then sold it at cost price to 246 farmers in seven villages. There is a much larger demand for this but our supplier pleads helplessness.

This year we set up a unit producing mushroom spawns - these are to be distributed among villagers who will produce mushrooms, a very good source of protein, and eat/sell them — and biological fertilisers. This unit, run by a worker whom we had sent for training to various places, produced 71.8 kg of azotabactor and 28.35 kg of phospho solubilising bacteria. All of this could not be used last year, and we also used some we had from other sources, but the records show 21.7 kg PSB was used by 53 farmers in four villages and 23.6 kg azotabactor by 64 farmers in four villages.

Compost tea, an easy-to-make liquid manure so called because of its colour, has now caught on. In four villages, 46 farmers themselves made 1725 litres and used it in their fields with good results.

Neem, tobacco, mustard apple, garlic, chilli, jute seed and turmeric are among the principal sources from which we made botanica pesticides. Farmers learnt from us and used their own concoction in 41 eggplant plots, nine paddy plots, one jute, groundnut, and cauliflower plot each and two plots each of sesame and Patal.

Six farmers, with eight bighas (=2.6 acres) of contiguous land, opted for integrated pest management in the boro season. This is a combination of cultural, physical and botanical methods and we expect it to grow more popular.

After years of complacently believing in the chemical-based way to nirvana in the field of farming, agricultural thinkers and policy makers in the government are now changing their approach, and taking steps to encourage sustainable agriculture and discourage the old ways. We have developed friendly relations with the local government agricultural personnel and receive their cooperation freely. The task is one that needs harnessing all possible capabilities and that is still a

far-away dream.

Economic activities

Many of those who talk to us about our work seem disappointed when we say that we do not claim to have made any noticeable impact on improving the economic condition of even the villages where we have a strong presence. They are even more disappointed when they hear us say that we do not consider this to be a shameful failure. We are not sure if we can ever convince them that finding new ways of earning money is nearly impossible in an area like ours where the people have tried almost everything. The way the rural economy will move is decided at places far away from the villages, maybe even oceans away, and Swanirvar has no wish to play Canute. Yet we cannot sit content with this realization, so we do try to help people better their family's finances in the traditional ways.

Every core village has a small savings scheme, though the ones at Kolsur and Andharmanik have not yet got enough deposits to disburse a loan. At Fatullyapur, in September there were 260 depositors with Rs 24,178 as total deposit, and in November, with the same number of depositors, the total deposit had come down to Rs 4,225.35. An average of 89 transactions were made in a month. The amount in the other months was between these extremes. Twenty loans were disbursed during the year, the lowest being Rs 100 each to two people for medical treatment, and the highest, Rs 2,500, for buying a cow. Of the total Rs 14,300 loaned out; Rs 4,640 was returned during the year.

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At Chandalati, too, the highest balance was in September, with 191 people saving Rs. 47,557.40 and the lowest in March, with 192 depositors and a total balance of Rs 13,671.65. The average number of monthly transactions was 71. Here there were 19 fresh loanees, receiving a total of Rs 14,400.00. The smallest loans were for Rs 200 each, taken by two, one for setting up a shop, and the other for his child's education. Three people borrowed Rs 2,000 each, the highest amount, one for bee-keeping, one for his poultry, and one to trade in paddy. During the year, 69 instalments of repayment got back Rs 5,890.

The Bajitpur 'bank' had its maximum balance in January, with Rs 16,568.70 and 165 depositors. Its lowest was in May, when 165 people kept a balance of Rs 9,730.15. Each month saw an average of 501 transactions. Four loans totalling Rs 3,300 were given and Rs 1,185 was repaid.

We would think that in all three villages the maximum number of people who can save have become depositors and the maximum amount of money they can save is saved. We thus have to

think of something different if more prospective borrowers are to be helped as they must be. We are studying various ways of how to go about it and maybe the next report will have something more to say about this.

So far, until 31 March 1996, 250 loans totalling around Rs 135,000,00 have been disbursed from these village small savings schemes.

Our powdered spices unit at Chandalati worked with four women and a man, and made its usual profits, as did the honey processing and bottling unit at Andharmanik which employed two men. This last however, was wound up at the end of the year, because of problems of marketing. This would mean some loss for Swanirvar, but the primary producers; the bee-keepers, will not suffer as they can sell their produce to local traders.

We have grown fish in our large pond and sold it at a profit. In the years to come, the pond and the orchard should contribute a substantial amount to our revenue.

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Conclusion

Now that we appear to be stable we can look back with relief at our initial years when we struggled, but be it said, never wobbled. We had no, and then little, money to do the work, but we always knew what was to be done, if not exactly how. This 'how' can never be said to have been fully mastered, but this is not merely not a disadvantage but is also a plus point. We learn quickly from our mistakes and since we have remained small the corrected course of action gets known to everybody fast. We have received support, cooperation, assistance, and encouragement from so many individuals and organizations that we cannot name all of them here. They will understand this omission because none of them was or is looking for fame, but we thank them all with all our heart, on behalf of ourselves and of all amongst and for whom Swanirvar works.

Our main donors have been the Share and Care Foundation, an Indian organization in the USA; Child Relief and You (CRY) in India; Friends of Swanirvar, in Britain; Service Centre, in India; and ASHA-LA, an Indian students' organization in the USA. Besides, there have been a large number of individuals who have given money and, what is more, show continuing interest in Swanirvar. This is what keeps us going, this constant compulsion to explain and defend our work to those who care, and who ask questions not because they wish to scoff, but because they wish to help. We always learn from these discussions, mainly because we are perhaps too near the target to always have the proper perspective.

The utility of having intelligent visitors was brought to us once again in October when Tridib Sarkar, executive chairman of the Board of Trustees, Friends of Swanirvar, spent three days with us. With him was Ms. Liz Smith, then Mayor of the city of Worcester, who formally inaugurated the building at Andharmanik that we had been using for almost a year. This event was well covered by the national media. The visitors travelled to four of the core villages, and Mr Sarkar told us that the Friends would pay for further infrastructural facilities. We thank them and all the other visitors, individual or institutional.

There was a case of theft in the Swanirvar building, when money was taken from the safe. We reported the matter to the police, but the crime could not be solved. This was a major setback — we earnestly hope there will never come a day when a hole in its coffers would not be a major setback for Swanirvar but much worse a setback would be a hole in the moral ozone layer of all of us who work for Swanirvar. At times we wonder if we were not better off in the early days, when there was little material prosperity but the Swanirvar people thought little of that. With growth has come its concomitants, and though it would be masochistic to say we have become moral stutterers, let alone moral illiterates, the fear is very much there that the work will become all, and the worker will shed his private sense of morality, in common with much of the rest of the society around him. Maybe NGOs place an undue emphasis on social policy questions, debating women's oppression, corruption in big business, multinational corporations and their transgressions in the third world, economic liberalisation and socio-economic Darwinism, ignoring private decency, honesty, personal responsibility, or honour, hypocrisy, self-deception, cruelty, or selfishness.

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Swanirvar was begun with the conviction - and we see no reason to be apologetic if we sound trite - that Right and Wrong do exist and social morality is only half of the moral life, the other half being private morality. It is fashionable now to say that we are not going to have moral people until we have moral institutions, that we shall not have moral citizens until we have a moral government, but at Swanirvar we think this is merely avoiding responsibility for the all-encompassing rot. One cannot be a good development worker if one does not accept that it is wrong to mistreat a child, to humiliate someone, to torment an animal, to think only of yourself, to scheme, to lie, to break promises, to form factions and all that. And on the positive side, one is right to be considerate and respectful to others, to be charitable and generous. We work not only for a better present but also for a more humane future, and that will be a glistening coffin if there is no civility, kindness, self-discipline, honesty, fairness, and basic decency. It is thus that everybody, and Swanirvar is no exception, will be judged.

EXPENDITURE SUMMARY FOR 1995 – 96

ITEM	SOURCE		TOTAL
1. Building (at 4 places)	Friends of Swanirvar*	311,364.85	456,033.32
	Share & Care (USA)	144,668.47	
2. Land Cycles furniture	Share & Care	39,013.50	39,013.50
3. Pre-primary & Primary Education	CRY	137,196.45	173,345.25
	Vikramshila	6,750.00	
	ASHA-LA	29,398.80	
4. Children's all round Dev.	CRY	33,263.75	89,033.35
	ASHA-LA	55,775.60	
5. Health (including sanitation, chulha)	CRY	23,845.43	141,135.15
	Share & Care	103,969.6?	
	Domestic	13,320.16	
6. Agriculture	Service Centre	221,038.10	241,260.96
	Share & Care	20,222.86	
7. Income generation & village organisation	Share & Care	61,224.34	61,224.34
8. Administration (Transport, comm. misc.)	Share & Care	97,652.12	100,729.57
	Domestic	3,077.45	
TOTAL			Rs. 1,301,761.44

*This money was paid by FOS partly in financial year 1995-96 and partly after that during the current financial year.