

# **SWANIRVAR**

**Andharmanik, North 24  
Parganas,  
West Bengal 743 401**

**18<sup>th</sup> annual report (2006 – 2007)**

We began computerizing our accounts this year and hope they will be fully operational next year.

This year, Indienhilfe started funding our pre-primary department which we have re-named Strengthening Local Institutions. The change indicates that the main task of the workers in that department now is to help develop model government primary schools, ICDS centres, Village Education Committees, Gram Panchayats and Gram Unnayan Samitis, and activate the district chapters of the State-level education network, WBEN.

Vibha is our new funding partner and it supports a full time primary education trainer. We needed such a person to do justice to our deepening involvement in the mainstream primary schools and also in the many schools run by fellow NGOs. The other new funding partner this year is Wipro which is supporting the staff of the Education Resource Centre attached to Shikshamitra, our learning centre in Kolkata.

This year we provided more government primary schools and SSKs with various kinds of input and help in organizing events like Rakhi celebrations, Sahitya Sabhas, parents' workshops, and different meetings. The most significant development was that a Government school inspector, for the first time ever, officially asked teachers under him to attend a workshop by Swanirvar on a working day. Another was when at one such two day-long workshop the visiting teachers paid for their own and our trainers' lunch. Like last year we had Margaret Ann Flanagan from England with us for four months teaching English to teachers and children. She was assisted by volunteer Puja Shweta Venkat from USA for a month and Chhaya Bhaumik from Kolkata for three months.

Some ICDS workers have, with our support, initiated some pre-primary educational activities using teaching aids devised by us.

After our abortive attempt in 2002-03 to create a participatory Panchayat, this year we were again able to persuade two Gram Panchayats to start an institutional reconstruction process. The district chapter of WBEN, of which we are active members, conducted an informative survey and held a follow-up meeting.

A most significant and heartening breakthrough came when 10 local high schools invited workers of our KKB department to take Environment classes for their students in more than one class. Along with this came the request from a local college to start some hands-on activities for students in the NSS (National Service Scheme), and also to train them in certain facets of the programme.

Swanirvar, through its city project Shikshamitra, organized a big four-day education festival called Harek Rakam Ba. Thousands of children from about 50 schools came and had fun, and there was national participation in the accompanying colloquium. This was a huge event by any, and not just

Swanirvar's, standards and we hope to use the contacts established to further the cause of diversified and high quality school education.

Our agriculture wing was invited by the National Innovation Foundation to participate in two "walks" in Orissa and Uttar Pradesh to identify innovations and share information and ideas. Locally, Government agriculture officials asked us, for the first time, to conduct several workshops for farmers and SHG women. We also started working in blocks quite far away from our project area.

Our coordinator participated in several national-level education meetings. These included the Wipro Forum meeting in Bhopal from 5-9 September, one in Hyderabad at CESS from 21-23 September, one in Majihira in Purulia on Gandhian education on 1-3 November, and one at Rajkot organised by Share & Care Foundation on 26-27 January 2007.

The sectional reports follow.

## **STRENGTHENING LOCAL INSTITUTIONS**

### ***Integrated Child Development Service (ICDS)***

We started our ICDS intervention programme with a meeting with seven ICDS Angan Wadi Workers (AWW) at Swanirvar on 18 June. They came from three blocks. Progress was most encouraging in Deganga block. Workers from 12 centres there came on their holidays to attend two teaching-learning material (TLM) development workshops at Swanirvar on 9 July and 3 December. They then made some TLM and used them with good results.

Twelve Swanirvar workers are helping out in 19 centres once a week. Two of our SLI workers helped 2 centres to arrange and conduct 3 parents' meetings. Five SLI workers helped AWW in 9 centres plan and make home visits to ensure better attendance of students. At least in two centres more children are coming, and coming regularly.

There was demand for a TLM workshop from 5 new centres.

### ***Gram Unnayan Samiti (GUS)***

Realising that chasing after the Bajitpur Gram Panchayat (GP) was taking us nowhere, we decided to work with any of the 200 GPs in North 24 Parganas that we thought would offer us scope to help activate and empower its Gram Unnayan Samitis. Accordingly, we talked to key functionaries of 11 GPs (Kalinagar, Gobindakati, Kolsur, Chakla, Bagjola, Jasaikati-Atghara, Bajitpur, Aturia, Bithari-Hakimpur, Bankra-Gokulpur, Srinagar-Matia). The talks were most fruitful with three of them -- Gobindapur GP in Swarupnagar block, Gobindakati GP in Hingalganj block, and Chakla GP in Deganga block. This year we could start concrete work with 10 GUS in Gobindapur. We are hopeful that some similar work will start in the other two GPs from early next year.

All these three GPs are quite far from our project area. Only our core team members are or will be going there. There are 23 more SLI workers in 6 GPs in Swanirvar's project area proper. We decided to circulate GP- and development-related information regularly to self-help groups (SHG), GUS, members and the secretary of the GP, and to influential and interested villagers. This is going on. We believe that this will lead to positive changes.

Altogether 23 mass meetings with a video show on GP work and GUS were arranged in 23 booths -- the name given to the electoral constituency of a GP member -- where 2,270 persons participated. Seven cassettes on eight topics were shown.

We held regular meetings with 20 SHG clusters of our own to sensitize them regarding Panchayat processes. This programme has been quite useful and the cluster members are enthusiastic. It is now going on in Kamdevkati, Parpatna-Baxirati, and Uttar Kolsur, all three under the Kolsur area office of our micro finance department, and in Bhojpara, Fatullapur and Sarfarajpur clusters under the Fatullapur area office. The meetings of clusters under the Magurkhali area office were not regular and attendance was poor. So we discontinued the programme there. Altogether 65 such meetings were held during the year.

We gave orientation on GP and GUS to persons nominated by two NGOs -- Disha at Bithari in Swarupnagar block, and Janakalyan Sangha in Hingalganj block. We would try to form a block-level NGO forum, expecting its members to participate in activities meant to strengthen GUS.

### ***Work in Gobindapur GP area***

The work of activating GUS has progressed best in Gobindapur Gram Panchayat in Swarupnagar block. Swanirvar held 19 meetings with members of 9 out of the 20 GUS there. Of these, 5 have shown active interest. In Taranipur Sansad the GUS decided to organize an arsenic testing camp where water from 24 tube wells was tested. The GUS had taken the responsibility of creating awareness, collecting water samples, collecting testing charges, and, following the test results, stopping the use of the “dangerous” tube wells. Three of the GUS decided to get their country chickens vaccinated, after discussions with local SHGs. Two SHG women and one GUS member were trained by Swanirvar on how to do the vaccination and they inoculated 276 birds. In Ganrajpur Sansad the SHGs did not know how to maintain their accounts and so all records were in a mess. The GUS, with help from us, started providing assistance to the SHG groups, and with things put in order, a defunct SHG was revived. Three Sansads organised discussions with 125 farmers on Integrated Pest Management. Some facts on the GP area were collected and written on walls as public information. Some primary data were collected and maps of 3 booths were being drawn up.

### ***VEC & Government primary schools***

A primary school can and will perform better only if there is a strong village education committee (VEC). In its turn, a VEC can be strong only if the GP helps it. Keeping this in mind, unlike previous years, we decided to start working with all VECs under a GP’s jurisdiction. The Pradhan of Bagjola GP invited us to activate VECs and to initiate and improve TLM work in classrooms and thereby ensure quality education in all the primary schools and SSKs under his jurisdiction. Accordingly we worked with 13 VECs responsible for 15 primary schools and 2 SSKs.

Apart from this our SLI staff worked in 3 other GPs -- Bajitpur, Kolsur, and Jasaikati-Atghara -- and Baduria municipality, covering 13 Government primary schools and 11 VECs and 3 WECs .

What we did this year is as follows: 2 neighborhood meetings in 1 VEC area; VEC-parents-teachers joint meeting in 2 VEC areas; workshops with 4 VECs; grading 25 VECs; helping 4 VECs with survey work; helping VEC members make home visits in 3 VEC areas; organising 2 TLM workshops where 17 teachers from 10 primary schools and 2 SSKs participated; getting 21 SLI workers to give classroom inputs on 446 days in 30 schools.

As a result of all this School Inspectors and GP Pradhans are getting more and more interested in this work, and some teachers, who opposed it initially, are changing their mind now.

### ***Pre-primary centres***

Our 14 pre-primary centres ran smoothly. They worked for 230 days this year. We collected Rs 26,952 as fees. Teachers made TLM for their centres in 2 workshops and in another two workshops they got some new ideas from Mrs. Maggie Ann Flanagan, a retired primary school teacher from England. We trained 68 teachers from 3 NGOs but there were demands for training from other NGOs which we could not meet.

### ***WBEN***

After three years of persuasion, this year we finally managed to convince other NGO-members of the West Bengal Education Network (WBEN) in the district to take up some district-specific activities. A 2-day meeting at Swanirvar of 20 members of 12 NGOs from 10 blocks decided to conduct a survey of three issues: status of enrolment in SSKs, use of TLM grants to Government primary school teachers, and the status of the mid-day-meal programme.

The surveys were made and a combined report prepared and circulated among teachers, parents, and people’s representatives. It was also given to WBEN members all over the state.

On behalf of the district unit of WBEN we arranged a cultural programme and a public discussion on education at Bagjola. Many useful suggestions came out of the discussion.

At the State level, WBEN made changes in its executive frame this year. Our SLI supervisor was made a member of the general assembly, the executive committee and also of the working committee. He was also appointed a member and the convener of the south zonal committee, which is responsible for the districts of Howrah, Hooghly, Kolkata, South 24 Parganas, and North 24 Parganas.

This year the SLI supervisor attended 7 state-level meetings, 10 district-level meetings and one national congress. He very successfully arranged two meetings in Hingalganj block, one in Hingalganj and the other in Jogeshganj, to introduce WBEN to the block.

## **EDUCATION: Primary**

### ***The schools and the children***

At the end of academic year 2006-07 we had 494 students in our 4 schools -- three at Chandalati, Fatullapur, and Andharmanik, all with Classes I –IV, and one at Matia, with Classes I and II only. Classes were held on 233 days, with the average attendance of students at 91%. In April 2006, 118 students had left our schools to join one of the several local high schools. We supplied one set of uniform to all the children and provided some midday snack to them.

Last year we had Margaret Flanagan from England as a volunteer to teach our teachers and students English. She returned in late November to start from where she had left in March 2006. She was assisted this year by two other volunteers, one from the USA and the other from Kolkata. She first visited all our schools evaluating what the teachers and children had retained of what they had learnt from her last year's efforts. Afterwards she resumed taking regular classes for the children and the teachers, following a syllabus she had designed for her purpose, and making new TLM. She has of course been very useful for us, but as we shall mention later, her work has had considerable impact on the government schools as well.

Like last year agriculture classes were held at the Chandalati and Fatullapur schools by workers of Swanirvar's sustainable agriculture department. The children were taken out for a total of six field visits.

The libraries in the three full schools are doing quite well. This year there were 600 borrowings, up from 318 last year, by 238 children. Incidentally the children themselves have the entire responsibility of running the libraries.

Six special days were celebrated. Each full school held 3 Sahitya Sabhas only for and by its own students and organized another one jointly with other schools in the area. Every school also celebrated a Sports Day with almost 95% of the children participating in some event or the other. Children were invited to present a cultural performance at 3 places.

In each school, the children form committees to oversee the cleaning work, sports and games, the library and the Sahitya Sabhas. Last year they had decided to form another committee to evaluate the performance of these. Its meetings on the last Saturday of every month are open to all children. They listen to members of the other committees talk about their work and then make comments which are noted by the evaluation committee.

### ***The teachers and their training***

At Fatullapur, one of our teachers left to join a high school as teacher and another was released by us to become a full time trainer for Swanirvar's out-reach programme. The two new teachers who came in their place have been learning our various innovative approaches and methods primarily on the job, but they also got exposure to various sources for informal training. The teachers and their supervisor held 14 meetings/reviews/workshops and there were 8 cross visits for the purpose of peer review.

The primary wing conducted 3 workshops and 5 review meetings for 24 pre-primary teachers to prepare them for giving inputs to government primary schools.

### ***Involvement of parents***

Parents' meetings and workshops were held as before. We have become better at organising these events. This year 24 parents and villagers took a total of 65 classes in the 4 schools, mostly in Classes I and II, up from 15 mothers taking a total of 48 classes last year.

### ***Inputs to other NGOs***

This year we gave various trainings to other NGOs. There were 3 separate trainings of 4-6 days' duration in May 2006 for 46 teachers from 5 NGOs: Dhokra Rural Development Society, Kishaloy

Academy, and Begampur Palli Unnayan Kendra, all three in North 24 Parganas; Kankra Moshat in South 24 Parganas; and RHDC in Malda. In July and August we visited Dhokra and Kishaloy to see how their teachers were doing and then gave 16 of their teachers a 2<sup>nd</sup> phase of training from 12-15 December.

We also gave a one-day training on 5 November to NSS students of St. Xavier's College, Kolkata who are involved in teaching primary school children.

Training was given to 25 teachers of Vikas Kendra run by SEVA at Atghara, and to two from Ramakrishna Vidyabhavan at Baduria, from 18-21 January 2007.

We made a follow up visit to RHDC, Malda on 12 and 13 March and saw two of its schools, conducted a parents' meeting, and then interacted with all their 6 teachers from 3 schools. We also made a follow-up visit to Paikhala village in South 24 Parganas on 27 March 2007 as we had trained the teachers of a school there funded by the St. Xavier's College NSS. We saw the classes, and showed the teachers how to conduct parents' meetings by holding one.

## **EDUCATION: Intervention in the mainstream**

Our intervention in the local primary schools is shaping quite well. The workload has also increased. We found it necessary to release Gopal Mondol, one of our teachers, from his work in the school to work exclusively as a trainer to give inputs to these local primary schools and also to visit the various NGOs whose teachers we are training.

### ***Rakhi***

This year the largest programme, Rakhi celebration, on 9 August involved 126 mainstream primary schools and 21 SSKs (Shishu Shiksha Kendras – the alternative primary schools of the West Bengal Government), involving about 21,000 children. Last year we had been joined by 102 schools with about 14,000 children. For this we held a series of preparatory meetings involving teachers of these schools and Panchayat members.

### ***Special days***

For the first time this year we started encouraging some schools to celebrate some special days with some assistance from us. Rabindra Jayanti on 9 May was celebrated by 2 schools; Independence Day on 15 August by 14; Children's Day on 14 November by 2; Netaji's birthday on 23 January by 6; Language Day on 21 February by 2. Our way of celebrating these occasions is first to hold a preparatory meeting to decide on the programme, and then the children take over the various responsibilities like conducting rehearsals. Our job is to encourage the children to finally manage the show as much as possible on their own.

### ***Sahitya Sabha***

This year we decided to organize a big joint Sahitya Sabha to create a splash in the area. This was held at the Baduria Municipality Hall on 14 November, where 120 children from 35 schools presented 76 different items. Children from 33 other schools came to watch. The audience included 150 parents and 147 teachers, a State Government Minister, Rekha Goswami, the local MLA, Md. Salim, the BDO of Deganga, and many eminent writers of our area. The event was widely reported in newspapers and other media.

Several other smaller joint Sahitya Sabhas were held. One was at Arbelia Girls School on 29 July with 10 schools and 50 participants, another at Andharmanik on 21 January with 8 schools; a third at Fatullapur on 12 February with 13 schools, and the last at Kolsur on 17 February with 12 SSKs and 6 primary schools.

As such jointly held events with wide participation can permit any individual school to choose only two or three children to present something, from last year we have been encouraging some of the schools to hold their own Sahitya Sabha so that many more children can take part. Last year four schools had held these events, and this year the number went up to 10, with 48 children going on stage in one.

### ***Workshops for teachers...***

This was the most significant breakthrough in 2006. Since 2002 we have been holding some workshops for government teachers during holidays where we paid for all the expenses. This year we had a two-day workshop on Mathematics on 28-29 October at a Dakshin Chatra school. This was organised by teachers from several schools. The School Inspector (SI) had “unofficially” put up a notice asking for voluntary participation and 25 teachers had signed up. Eventually 43 teachers from 35 schools turned up, and the most significant thing was that they paid for their own and our trainers’ lunch too.

The next such event was even more encouraging in that the SI, for the first time, formally asked teachers from 9 schools to participate in a TLM-making workshop with Swanirvar on a working day. This was held on 9 December in a school at Tildanga, with 35 teachers. Here also the expenses were mostly paid by the attending teachers and the arrangements were made by the local Village Education Committee.

Some teachers from non-Swanirvar schools have attended the weekly English training with Ms. Flanagan. Between December and March there were 11 such classes. This culminated in a day-long English TLM making workshop at Lakshminathpur government FP school on 18 March where 11 teachers from 7 schools participated, along with all the 10 Swanirvar primary school teachers.

We can only hope that from the next academic year that starts in May 2007, those who attended the workshops will start applying in their classrooms the methods of teaching they learnt there, including making TLM appropriate to the students’ particular needs.

### ***... and for parents***

This intervention strategy started last year is catching on and we are also becoming better at making it more fun and more effective.

In June-July we held 5 “resource parents” workshops involving 180 mothers from 42 schools where they worked in groups to list what role they can play at home and in school. Last year’s corresponding figures were 113 mothers and 29 schools.

Between August and October, we conducted separate TLM-making workshops for each of the 4 schools with altogether 173 parents. Based on this experience we held a similar but much more intensive one-day workshop on 30 November for selected resource parents with 20 mothers from 5 local and 3 Swanirvar schools.

This year we also started having parents’ meetings in individual schools. In June these involved 180 parents in 4 schools, in August 249 in 5, in November 236 in 8, and between January and March, 289 in 11. All this adds up to 954 parents in 28 schools.

### ***Children’s committees***

This year we took the initiative to form children’s committees in schools and now 6 schools in our area -- 5 primary and 1 SSK – have students with responsibility for aspects of life in school, like cleanliness, the Sahitya Sabha, sports, the library, and growing a vegetable garden. Our workers feel that the best performance has come from children at the SSK school in Dakshin Kolsur.

### ***Supplying teaching aids***

We supplied TLM to 4 schools according to their demand and each of them paid Rs 50 towards the cost of material.

### ***Regular visits by our teachers***

We realize the crucial importance of making follow-up visits after the initial training and 11 of our primary teachers regularly went to 38 schools whose teachers had come to us to see how they were applying what they had learnt about the teaching learning process. The visits were more numerous before the big Sahitya Sabha and the Rakhi Day celebrations when the schools needed specific inputs. 24 of our pre-primary teachers also visited 24 schools regularly, each taking an average of 4 classes in a month there.

### ***Visits by district quality managers of SSK***

Nine district quality managers of Paschim Banga Rajya Shishu Shiksha Mission (PBRSSM) from 7 districts came to Swanirvar for an intensive orientation from 25 to 30 November. We organized for them visits to our primary schools, govt. primary schools, SSK schools, and meetings with Panchayats, with the BDO of Deganga, and with parents of students in SSK schools, and asked them to attend a workshop for parents organized by us during their stay.

### ***State-level programmes***

On 16 September we took 33 primary school teachers -- 14 of them our own, and 19 from other schools -- to a state-level meeting in Kolkata on the issue of "Teachers' Dis-empowerment" organized by Vikramshila Education Resource Society.

## **EDUCATION: KKB (youth & culture)**

In 1997 we started working with children roughly between 10 and 16 years of age in seven villages. They were organized into groups that we called Kishor Kishori Bahini, or KKB for short. This acronym has stuck and over the years the KKB idea has also struck root, the groups' activities spreading both in scope and geographical range. Last year we started forming some groups of 16-20-year-old youths, calling them young adults. The end of this year saw 16 KKB and young adult groups in 15 villages with a total of about 1,200 children and youths involved.

This year has been a big breakthrough for us. After years of experimenting with a hands-on curriculum relevant and appropriate to rural India with these groups outside school, the end of 2006-07 found our workers taking regular classes in 10 local secondary and high schools. Our whole focus has now shifted from our own KKBs to working in these schools. In a sense the process of "mainstreaming" our ideas and methods, or maybe of the mainstream opting for them, has started.

Even with the change of focus, we have continued to work with our KKB and young adult groups, but in a less intensive manner, since most of our energies are now spent in working in the schools and also with colleges, as will be reported below.

### ***Regular activities***

- Vaccination of animals: The need for this has considerably decreased as every Panchayat in our area now has a vet designated Prani Bandhu. This activity will soon be phased out, but as of this year, our KKB members vaccinated 1,117 country chicken and ducks in 7 villages charging 50 paise per bird.
- Village libraries: These function in 7 villages; the total number of books in them is 1,585; and this year 548 users accounted for 1,582 borrowings.
- Text books distribution: 759 books were given to 216 poor students.(up from 474 books to 198 students last year).
- Nurseries: 1,735 seedlings of 9 trees, 6 vegetables and one herb were grown and distributed.
- Village cleaning: This was done in 16 villages and in each of them three times in the year on an average. The usual dates chosen are 15 August, 2 October, 23 January, all three marking important events in the Indian public calendar, Independence Day, Gandhi's birthday, and Netaji Subhas Chandra Bose's birthday respectively.
- Clean water: 537 tube wells in 10 villages were treated with bleaching powder.
- Children's cultural programmes: Thirteen performances.
- Adult theatre: The KKB workers' theatre group presented 8 shows.
- Nutrition training: This was given to 122 mothers of KKB members in 6 separate trainings.
- Intensive kitchen garden training: Altogether 256 youths in 12 villages attended this course.
- Life education training: 36 boys and 38 girls were covered by this programme meant for adolescents.
- Integrated pest management in rice training: 18 youths, none of them professional farmers as yet, took this training as an investment for the near future. .

- Each village group went for a picnic-cum-educational outing to some nearby place in January, with the children meeting part of the expenses.

### ***Bio-diversity register***

This was a wonderful new activity under the guidance of DRCSC in which our KKB groups got involved in 7 villages. This started in July 2006 and ended in February 2007. Children recorded species and varieties of rice, vegetables, flowers, fruits, insects, fish, animals, birds and reptiles found in their area, and prepared a crop calendar. They also recorded the village history, enumerated families and their members, number and location of tube wells, the diseases that occur, soil types, and listed single-crop and multi-crop lands.

### ***Activating notice boards***

Our groups maintained 42 notice boards in 11 villages this year. What they put up included information on (i) vaccination camps for animals, (ii) the various trainings that we conduct, (iii) blood donation camps, (iv) list of members of Gram Unnayan Samitis and village education committees, (v) list of people who donated books to the libraries, (vi) the subsidy being given for setting up poultries on the basis of which a person applied to the relevant authorities, (vii) applications invited by the Government from those willing to become ICDS workers, (viii) dates of being photographed for issue of a voter identity card, (ix) interesting educational and environmental issues published in newspapers and *Panchayat Barta*, (x) dangers from a mad dog in the area, (xi) interesting agricultural experiments done in the village, ( xi) local events.

We also asked people to use these boards if they wanted to publicize anything of interest to the community. This they did, mainly giving information on sales and meetings. The reach, popularity and efficacy of these notice boards led to several Panchayats using them to disseminate information.

### ***Classes in high schools***

This is going to be our main activity in the next few years. We have to put in a lot of effort and thought to develop and deliver Environment and Work Education lessons to thousands of children in school. For this we would require help from various sources.

From June 2006 we started taking classes in the following schools.

	School	KKB worker	Classes	Approximate No. of students
1.	Punra Boys Higher Secondary School	Torun Mondol	VI – IX	521
2.	Maheshpur Junior High School	Dhiman Mondol	VI - VIII	695
3.	Uttar Media High School	Kankar Gain	VI – VII	540
4.	Jangalpur Higher Secondary School	Sudip Mondol	VI – IX	972
5.	Kolsur Boys Higher Secondary School	Fazlur Rahman	VI – IX	1,367
6.	Sannia Atghara Zakir Husain High School	Souren Sen	V-VII	545
7.	Pingalesawar High School	Abul Kalam	VI – IX	724
8.	Dakshin Nangla Kumro Kashipur H.S.Institution	Subhankar Bhabak	VI – IX , XI	1,465
9.	Jasaikati High School	Buddhadeb Halдар and Reba Sadukhan	VI –VII , X	954
10.	Narkelberia MSK	Buddhadeb Halдар	VI-VIII	143
	Total			7,926

Here are some of the topics covered by Swanirvar workers in the classes they teach.

- Garbage (Class VI): Children were asked to quantify and classify their household garbage for one week, separately identifying the bio-degradable and the non-degradable components. In some schools an experiment was also done to see which garbage takes how much time to decompose. In two schools this was done in the school and in one the children did it at home and reported the results to the class. On 15 August the children in the Kumro Kashipur school cleaned the whole school premises and were happy and encouraged to find several teachers joining them. Six garbage bins were made and set up. Quite a few children in another school set up a separate garbage bin for plastics at home. We hope every school will soon have garbage bins separately for bio-degradable and non degradable waste.
- Livelihood (Classes VI and IX): A list of all kinds of village livelihoods and how many people are involved in which was attempted in all schools. In Jangalpur the children were grouped by villages and after collecting information from each neighbourhood in them, now they have a comprehensive village-wise list. For Class IX, the task was to make a list of all the people who have migrated out of the village and their past and present occupations. Once every school has collected such comprehensive data these will be offered to the Panchayats so that they can use them in their planning.
- Demography (Class IX): Some schools have done a survey of village populations, dividing them according to sex and age. This can update the Panchayat records.
- Leaf (Class VI): Some work has been done on collecting various kinds of tree leaves, making ink imprints of them, comparing different shapes and sizes and recording other features. This was a lot of fun, but more thought has to be given to make this activity more educative.
- Water (Classes VI–VII): Children measured the amount of water they use for different purposes during a day. In most schools they found that per capita use came to 50-60 litres. In one school a water filtering experiment was demonstrated, but it was not well designed. In the Jasaikati school the children were also asked how they used the waste water and the tube well drain water. Some children are eager to see how they can divert or use these for their kitchen garden. Our next step would be to introduce the idea of waste/drain water use in all schools.
- Fuel (Class VII): This was basically a listing of all the different kinds of fuel and their broad classification into renewable and non-renewable types. In one school the children were asked to list the various ways they already make use of solar energy.
- Soil (Class VIII): The standard experiment of separating soil into various segments by shaking in water was done. Children were quite interested to discover the varying water holding capacity of different soils.
- Agriculture survey (Classes VIII- IX): Lists were made of the various crops which grow well in high land and of those in low land. Our worker who goes to the Pingaleswar school visited the village on a Sunday to work with his students. Children in the Kolsur school took a census of the cattle population in the village, separately listing indigenous-breed and hybrid animals. In both these schools, the children are being helped to draw up a detailed village map.
- Pond ecosystem (Class IX): Taking children away from the classroom during school hours is still not a favoured action, but in two schools our workers managed to take their students out to a pond to study the eco-system in a small water body. In Jangalpur they have also designed a food web.
- Tree planting: Our worker seconded to the Maheshpur school persuaded the headmaster to allow him to take the children to the local Panchayat office to ask for seedlings and the Pradhan agreed to supply these. The children of Class IX then decided what trees were required in the village, keeping in mind the need for a wide variety, and orders were placed. The trees have now been planted in the school and in some of the children's homes also.
- Cultural inputs: In most schools celebrating India's Independence Day on 15 August is usually confined to hoisting the national flag. This time in 3 of the schools our workers taught the children some basic marches, songs suited to the occasion, with the accompaniment of drums and flutes which had long lain unused. They also encouraged the children to recite poems with a patriotic message, and to read out similar small prose pieces, sometimes written by the children themselves.

The children were very happy, and the school staff and the community quite pleased with the development.

- Work education: Two of our workers are also taking work education classes and the children under them produced paper, and worked on vermicompost.
- Weather records: Thermometers showing the daily maximum and minimum temperatures and rain gauges were supplied to all the schools which asked us for them and were used.

### **Comments:**

- All school authorities were quite pleased with what we had been able to do so far. Some of the other regular teachers were also gradually getting interested. In one school some teachers expressed their interest in learning how to make paper by hand.
- The books usually prescribed in these schools are quite unsatisfactory. There is a lot of repetition of the same things in different classes in the Environment books. What is worse is that many of the chapters can be found in the Science and Geography texts also. So a clear mapping needs to be done to make sure teachers of different subjects do not end up wasting precious time by covering the same turf.
- A future task is to get hold of new NCERT books on Environment and if they are found to be better, to translate them into Bengali.
- Class management is a big issue. Normally Classes VI and VII have 100-130 children each. In one school Class VII has as many as 193! No teacher's voice can reach everybody in such huge classes. Our workers tend to walk a lot all over the classroom and in the Jasaikati school, a schedule was put in place where the benches were kept rotating. This helped somewhat but when an experiment is done on the teacher's table, there is bound to be chaos. So at one place our worker first showed 5-6 children from various parts of the classroom what to do in the experiment and this they then did in their part of the room for the children there. Children are so packed into benches that it is almost impossible to do any group work and anyway there are too many children to do such work.
- Many of our workers are demanding audiovisual aids to better explain concepts of ecology, complex interrelationships, food webs, pollution etc. Excellent such audiovisuals are available in English, and our job now is to dub them in Bengali and use them.
- Our attempt is to see that Environmental Studies becomes more of an "action-research" subject rather than something just to memorize and write on examination papers.

### ***Special first aid training***

There was a lot of demand for first aid training and five of our workers were involved in offering fairly extensive courses. The first of these three day courses was held from 18-20 July 2006 at Parpatna and the last one on 20-21 Feb 2007 at Pingaleswar High School. The total students in the 10 courses was 542. The other 8 institutions were Fatullapur Young Adult group, Keotshah High School, Atghara ZH School, Media High School, Jangalpur High School, Kolsur High School, Punra High School and Jasaikati High School

### ***Ecological exhibitions***

- We participated in 3 fairs outside our area this year. The first, organized by ASED, was held at Nandan in Kolkata from 27-29 October; the second, organized by Shikshamitra, at Birla Industrial and Technological Museum from 18-20 November; and the third at New Barrackpore on 22-28 December. We displayed various charts and posters made by the KKB groups, cards and household decorative items made from waste material, some interesting educational aids, solar cookers, hydroelectricity models etc. i
- The most important thing this year in this sphere of our activity was organizing three exhibitions in three local schools. The first one, at the Pingaleswar school on 12 February, had all the items mentioned above, and also had insects in bottles so that visitors could know which ones were useful and which harmful, and a poster on food chains. Teachers from two other schools also came to see the exhibition. The second one was held at the Jangalpur school on 17 February and here the new features were origami lessons, handicrafts practicals, an anti-superstition show, a

puppet show, songs and dances by children, handmade paper, and use of natural colours made by children of that school. Many students from two other schools came to this exhibition. In the third exhibition at Punra High School we had even more items like heat, air pressure, and water pressure experiments, and biogas models. The highlight was separate practical workshop rooms for origami and handicrafts which were extremely popular. There were visitors from three other high schools, four primary schools, and many local people. There were so many people that the students of the host school constantly complained of being crowded out of the interesting spots.

### ***Working with NSS students in colleges***

This was another major breakthrough. In 2005-2006 we had begun talks with the teachers and students who had joined the National Service Scheme at Basirhat College. Things started moving this year, and under our guidance the students did a comprehensive survey of garbage produced by 974 households in six wards of Basirhat Municipality. This was shown on the Akash Bangla TV channel on 22 November.

An integrated pest management training was given to 65 students of that college on 15 December. We participated in their annual 10-day camp held at Belgoria High School from 20-29 December and on different days we taught them a folk dance, gave a short first aid orientation, performed a play, and gave an orientation on self-help groups.

On 15 March we gave a demonstration on how to make greeting cards with waste products to 42 students of the college.

The NSS group from St.Xavier's College, Kolkata held their annual camp at Swanirvar from 4 to 11 October. Our KKB department conducted a theatre workshop covering script writing and body work, editing the play they had written, supervising rehearsals, and ending with a performance.

We have also started discussions with Tentulia College which hopes to start the NSS next year.

### ***Trainings received by KKB workers***

- Three of our workers attended a training session at Bolpur on "information management" from 21-24 May. This was organised by Service Centre.
- Service Centre also held a workshop on writing lessons and creating TLM for Environment classes at Swanirvar on 11 and 12 October.

### ***KKB wing trains others***

- Training at our urban school Shikshamitra: Continuing from last year four KKB workers held a music-dance-theatre workshop for about the 40 children there from 16-19 April.
- 12 teachers from 5 organizations of ENRE-2 project were trained on how to make solar cookers.

## **EDUCATION: Shikshamitra**

Our experimental school in Kolkata, with an Education Resource Centre (ERC), has completed two years. The school started on April 18, 2005. The ERC is just taking off.

### ***The big education festival***

For three months between July and November 2006, almost all the energy of everybody at Shikshamitra went into organising and conducting a big education festival. An NGO, Comet Media Foundation with support from Sir Ratan Tata Trust, had arranged such a festival for the last seven years in Mumbai under the name Bal Vividha and this year they wanted Shikshamitra/Swanirvar to do this in Kolkata.

We were apprehensive about our ability to organise such an event smoothly, but decided to take up the offer. We began by re-christening it Harek Rakam Ba in Bangla, and it was finally held from 17-20 November at Birla Industrial and Technology Museum. We had targeted the Bengali-medium schools in the city, and at the final count, we had a total footfall of ~ 5,000 children.

Some other components of the festival are listed below.

- i) A one-day colloquium on vocational education for which 130 persons registered, including three speakers from Madhya Pradesh, Delhi, and Maharashtra.

- ii) A total of 17 full-day teachers' workshops, attended by 160 teachers from 50 schools. They were mostly from Kolkata and its suburbs, but several also came from the rural areas where Swanirvar works. The subjects covered were English, Maths, Environment, Life Skills, Heritage, and Health.
- iii) Altogether 25 interactive corners where children did various hands-on activities.
- iv) Seven films were shown with some discussions.
- v) There were 26 cultural shows – 14 in an auditorium and 12 on an outdoor lawn.

The two principal collaborators were Children International Sahay and Development Research & Communication Service Centre. Most of the funds came from the Sir Ratan Tata Trust, the Wipro Foundation, Asha for Education (Seattle, USA), Association for India's Development (USA), and the Hongkong & Shanghai Banking Corporation. Now that a fairly large number of schools and teachers know about Shikshamitra, it should help us in planning to work together with them in the future.

### ***The Shikshamitra students***

Morning full-time school (8 a.m. to 1:30 p.m.): School hours were increased by an hour by bringing forward the opening time from last year's 9 a.m. At the end of its first academic year, on 31 March 2006, there were 25 students. Some new ones joined but some left also and in September 2006 the strength was 30. However, nine more quit for various reasons after that and on 31 March 2007 the roll strength was down to 21.

Evening life skill school (5:30 p.m. to 7:30 p.m.): Although 8 new students joined in May 2006, on 30 September there were 10 students in the school, 5 old and 5 new. On 31 March 2007 when we decided to wind up the evening section, there were 8 students.

Evening computer classes (5 to 7 p.m.): This started in January 2007 with help from Uddami, an NGO with experience in computer education. On 31 March there were 20 students in two groups, each attending 2 one-hour classes per week. So at the end of the year, Shikshamitra had altogether about 50 students.

### ***The staff***

Finding the right number and the right kind of people for an experimental school, and one as yet not well established, was our biggest headache. So was getting the newcomers to stay. Of the many who joined this year only three were there on 31 March 2007. Altogether 16 members of the staff left in the course of the year, for various reasons.

The following kinds of meetings were held by the staff.

- (i) Three meetings per month -- two one-hour review meetings 15 days apart from each other, and one whole-day meeting on the last Friday – were regularly held every month from March until October 2006. None could take place in November as everybody was busy with the festival. Thereafter, 10 meetings were held between December 2006 and March 2007.
- (ii) Day-long brainstorming sessions were held on 5, 12, and 20 April to decide on and prepare the curriculum, a detailed year plan, admission norms and to settle some administrative matters. Another such brainstorming was organised at Santiniketan from 9-11 December to list achievements, identify problem issues, and decide on future directions.

### ***The morning school (contents and process)***

Like last year we gave the children a number of different text books to use in all subjects, instead of following just any one text. This year we also prepared quite a substantial amount of material ourselves, mostly based on our experience in the academic year 2005-06. A lot of arts and crafts work done this year should be commercially produced next year.

Kishor Ghosh, an electrician by trade who is also the secretary of a local club, taught a course on practical electricity between July 2006 and January 2007. Senior children, after being trained in first aid, themselves became trainers for the juniors.

Production-oriented theatre classes started in May, covering acting, singing, dancing, script writing, and prop production with responsibilities divided among the children. The classes had to be scrapped because of the children's irregularity, but it was a big learning experience for them and they have used

these communication skills on numerous occasions. A Swanirvar KKB team came on 16-18 April 2006 to go over the songs and dance items the children had been taught in 2005 and to teach many new items, some of which became very popular.

In language teaching, some of the children have made very good progress in both reading and writing both Bengali and English. More importantly, many of these language classes turned into occasions where various issues, even contemporary ones like Nandigram, were seriously discussed and argued. The write-draw-act-sing hours witnessed active participation from even those who cannot read or write properly. Watching and analysing films was carefully integrated with the Language-Communication class. For some months the teaching of mathematics and science suffered somewhat because of lack of teachers, but with the one who joined in December staying on, things came back on track.

The overall impact of the last two years' intensive experimentation to make the children "independent learners", "creative in utilizing their own strong points", "cooperative learners", and able to become "courageous and adaptable" can be seen (a) from the stories they have thought up, both orally and in writing, and illustrated, and which we hope to publish soon as reading material for others; (b) from the way they went about their one-month assignment to write the history of Shikshamitra, their choice of methods, materials, success in communicating their findings, articulating their leanings, and arguing their point of view; (c) from the way some of the "weakest" accomplished certain things; and (d) from the pattern of the final examinations held twice so far, first in March-April, 2006 and then in March 2007, and from how the children reacted to it.

This last is most significant. Our goal was not to humiliate the children by showing them what they did not know, but to encourage them to express in various ways what they did know and wanted to convey; there was almost no memorizing of facts or emphasis on certain "right" definitions and answers; even within one grade, several levels of question papers were made according to the children's abilities; there was plenty of practical work; there were "group" exams; seeing, listening, drawing, painting, singing, recitations -- everything was mixed up. It was such a creative outpouring that all teachers and children had great fun.

This year the first attempt at apprenticeship was made with Pradip Mondol who knows and loves plants. He spent a month with a Swanirvar agriculture worker, Narayan Bachhar, at Bajitpur village learning and doing various things. The effect will be clearer next year. Children's own committees continued to take care of keeping the school clean, taking care of the drinking water, garbage removal, and of minor maintenance needs. The award system also continued, but with some changes.

A new feature, introduced in January 2007, was the semi-structured free/open zone/session where many levels of children work independently with minimum supervision after taking up an assignment of their choice. Teachers had to make a good number of graded worksheets and work cards to make the concept work. The children are free to work individually, though they sometimes form groups as well. Two teachers constantly move around, ready to offer help if needed.

There were several indoor and outdoor events. The children organized Teachers' Day on 5 September, and Saraswati Puja on 23 January, while the teachers reciprocated with taking responsibility for Children's Day on 14 November. The children were taken to a big local fair, the Rather Mela, on 28 June; to see a play, Dak Ghar, on 26 July; to the area where the famous Kalighat 'Pats' are painted, and to the Kalighat market on 24 August to get a perspective of the various professions practiced; to the Seagull Media & Arts Centre on 25 August; to the Harek Rakam Ba education festival on 20 November; and the whole school went for a picnic on 9 February.

### ***The evening school***

The tally at the end of two years is that 17 girls attended the school for more than 170 days; another 2 girls for ~ 50 days and 13 girls spent less than 25 days with us. The regular 17 have picked up Language, Maths, some Science and Social Studies, Health-Hygiene, Home Nursing, etc. They have also conducted a few local surveys and put the data in charts and posters. All of them have learnt 12 different kinds of stitches in their Embroidery class. They have also learnt to make jute-based ornaments. Three of them were helped get admission in a Government women's polytechnic to learn tailoring and doll-making.

Five girls now spend an hour or a little more every day at home doing embroidery work on assignments found for them by a Shikshamitra teacher. For this approximately 30 hours' work they

earn about Rs.300-350 per month. Some of them have also started coming to the Shikshamitra computer classes for which they pay from their own earnings.

### ***Computer lessons***

After a long delay 5 computers were donated to us by Tata Consultancy Services (TCS) in October 2006. A sixth one came from a friend who prefers to remain anonymous. After doing minor repairs and setting up the room, the computer classes started in January with, as we have already said, the help of Uddami, an NGO. Besides the external students our morning school children also take computer classes twice a week.

### ***Those who have helped***

The advisory body: Three meetings were held -- on 9-11 December, 4 February, and 25 March -- where some members were present. Their other commitments make it difficult for all of them to find time on the same day. Advice on a one-to-one basis was obtained from some of the members as and when needed.

Parents and the community: All teachers together made an extensive community visit on 3 April. There were 6 parents' meetings. Four of these were held in the school on 26 April, 26 July, 26 September, and 7 February. The two others were organised in the locality, on 11 August and 20 December. To get new students from other areas, a meeting was held with families in a new slum on 3 September after four aborted attempts.

Counselling: Two experts from Samikshani took 10 sessions with the children on compatibility, compassion, acceptance, and getting along with each other.

The Eye Foundation: This organisation at Manicktala, Kolkata, like last year, carried out a check-up of 49 persons, mostly our children but some parents too, on 25 March.

Miscellaneous income and donations: The fees realized from all sections together amounted to ~Rs.6,000, and various friends gave cash donations totaling Rs.18,250. There were gifts in kind, like sketch pens, books, indoor games, candy packets, etc. All these would roughly be worth around Rs.5,400. The most expensive donations, of the 6 computers, have already been reported.

### ***The Education Resource Centre (ERC)***

Although the ERC was formally inaugurated on 20 May 2006, we could not get the library into shape due to lack of staff. Some people from organisations like Suchana, of Santiniketan, NEEV and DRCS have used its resources, but more extensive use has not been possible.

Everybody we could recruit as temporary staff gave their total time to the big festival until November and then they left. We had to wait until February to get two new persons. In two months they have been able to (i) get all the 3 computers properly functional and networked; (ii) give final shape to the education festival report and send it to various persons and institutions; (iii) organise the library and put the 1,300 books and reports etc. there into a data base; (iv) catalogue all audio-visual material in the library; (v) start preparing a comprehensive telephone and address register; (vi) organise all photographs of Shikshamitra and also initiate regular photo-documentation; (vii) start organising all the material for the Shikshamitra website to be launched soon; (viii) design an e-newsletter of Shikshamitra to be published regularly; and (ix) spend a fair amount of time looking at appropriate websites and downloading relevant documents.

## **INDO-GERMAN SCHOOL PARTNERSHIP**

Students and teachers of nine schools in India and eight in Germany are involved in the school partnership programme. This year two new schools joined it, one Indian and one German. The names of the schools, as on 31 March 2007, are given below.

In India: (1) Dakshin Chatra Boys' High School, (2) Ananda Niketan, Chatra (3) Chatra Netaji Balika Siksha Niketan (girls' high school), (4) Atghara High School, (5) Sannia-Atghara Dr. Zakir Hossain Siksha Niketan, (6) Pingaleswar High School, (7) Loreto Day School, Sealdah, (8) Shikshamitra, (9) Netaji High School, Toyaput in Orissa. The first eight of these are in West Bengal, six in North 24 Parganas district, and Nos. 7 and 8 in Kolkata.

In Germany: (1) Volksschule Herrsching, (2) Christoph Probst Gymnasium(CPG), Gilching, (3) Dante Gymnasium, Munich, (4) Carl Spitzweg Gymnasium, Germering, (5) Montessori Schule Biberkor, Berg, (6) VS Gars am Inn, (7) Montessori Schule, Inninng, (8) Hauptschule, Puchheim.

The students of these schools exchanged more than 900 letters during 2006-07. On an average letters were exchanged between partner schools 4-5 times in the year, but in one case this rose to 8. The children also exchanged personal photographs, small gifts, coins, CDs, cassettes, books etc.

Timm Christmann, a volunteer from Indienhilfe, conducted a small preparatory workshop on child labour and child rights at Chatra Boys' High School in July where children of the two Chatra schools and Ananda Kendra, Atghara participated. They discussed various aspects of child labour and decided on how to present their ideas at the Kolkata workshop the following month.

This was a bigger affair organised by Indienhilfe where both Indian and German students presented their views on how child labour can be abolished. Students of Chatra Boys' High School, the Chatra girls' high school, Christoph Probst Gymnasium, and inmates of Ananda Kendra run by SEVA actively took part in this workshop. They exchanged information on different forms of child labour and infringement of child rights in their countries. A brainstorming session facilitated by CRY volunteers found them discussing how young people can help in remedying the unfortunate situation. The two national groups had very good interaction among themselves when they stayed overnight at Loreto Day School, Sealdah for this workshop.

As part of the follow-up activities the Indian students, with help from Service Centre, have developed a play on child labour. Their work in Bengali has been translated into English, and awaits rendering into German.

Two of the partner schools, Chatra Boys' High School and Atghara High School, are already part of the Ecology and Natural Resource Education (ENRE) Network of Service Centre. Some other partner schools, like the girls' at Chatra, will also be joining ENRE soon.

Indian students put their signatures on posters that were later carried by an Indienhilfe youth team at the rally on June 2 in Rostock in North Germany for a fair and just world, as an expression of protest against the G8 summit held a few days later.

Claudia Wolff Lieser, contact teacher of CPG Gilching and Kathrin Fixl, an ex-student there, had a good interaction with girls in different classes of the Chatra school in February.

A textbook library was developed at Atghara High School with the help of their partner school in Germany, Carl Spitzweg Gymnasium, at the initiative of Indienhilfe. Books were given to 259 poor students, most of them girls.

## **SELF-HELP GROUPS & MICROFINANCE**

### ***Turbulent times ahead***

The last few years have seen many changes in the microfinance sector throughout the world and not only in India. Md. Yunus getting the Nobel Prize has added more fizz to the sector. This has now become big business. The goal of empowering poor women and their organizations is giving way to the oft-touted assertion that some increased income of individual families and the financial sustainability of microfinance institutions (MFI) will solve the problems of poverty and development. Here is what is happening in our area.

- Three big MFIs are in the field, luring away our groups by giving them instant loans of up to Rs.3,000, while we give loans only after making sure that the group is ready, which usually requires about six months. The MFIs show groups on paper, but spend no time on nurturing any of them. No group meetings are held, there is no effort at capacity building, and there is no talk or expressed need for any social component. They charge 17-20% interest and insist on weekly repayments. With access to credit made so much easier, naturally they find many takers. Slowly we are getting into a situation that has been seen quite extensively in Bangladesh -- women are joining several MFIs concurrently or soon after one another, taking loans from one to pay off earlier ones from another. The women do not realise and the MFIs do not care that they are getting into a new kind of debt trap.

- Some of our best self-help group (SHG) leaders whom we groomed over the years have been given salaried jobs by one of these MFIs.
- In any of our groups, all work like recording the resolutions, or keeping the accounts was done by one or another of its members voluntarily as part of their commitment to the group. The women considered all work pertaining to the group to be their responsibility and divided it amongst themselves. Now, seeing how the big MFIs work, they are demanding payment for whatever they do.
- Federation leaders are fast abandoning the sense of ownership that was growing steadily, and are now demanding paid jobs from Swanirvar. Many have stopped coming to the monthly meetings.

The give-and-take within the group, the discussions related to appropriate kinds and amounts of loans, the internal bargaining before sanctioning the demand for a loan agreed upon as being reasonable -- all that is quickly vanishing. Again taking their cue from the MFIs, the women now state their individual demands and the group just adds these up. It seems as if all our efforts over the years to build up grassroots democratic institutions will soon be wiped out. With the women's interest waning, and the fatal attraction of doing things the easy way holding sway, very soon it might be very difficult for us to even hold group meetings.

We are now caught in the strong clasp of the new world religion called "Market". The new MFIs showing an annual growth rate of 100% are the priests of this religion.

### ***Ties with CARE***

Our long partnership with CARE, which started in 2000, ended last year. CASHE, their project of creating model microfinance institutions, wound up its operations on 30 September 2006. It has been succeeded by ACCESS, a profit-oriented venture that will provide services only for a fee.

### ***The status of our programme***

Our strategy for 2006-07 did not take into account these developments which appeared later in the year. The figures below indicate the status of the programme in the last three years.

SI No.	Particulars	2004-2005	2005-06	2006-07
1	No. of villages	54	60	69
2	No. of groups	485	531	620
3	Total No. of members	6,060	6,416	7,014
4	Total savings of the groups	Rs. 52,93,768	Rs. 69,15,744	Rs. 87,06,334
5	Repayment rate	93%	96%	95%
6	No. of new groups formed	34	62	106
7	No. of new members	421	751	1202
8	No. of groups disbanded	12	16	17
9	No. of members leaving	378	395	604
10	No. of loans	3,924	4,212	4,585
11	Total amount of loans from Swanirvar's revolving fund	Rs. 1,72,06,500	Rs. 2,03,86,900	Rs. 2,50,02,950
12	Interest rate paid by groups	12%-14%	12% -14%	12% -14%
13	Loans given by groups from their own savings	Rs. 53,80,461	Rs. 68,92,370	Rs. 86,25,614
14	Interest income earned by Swanirvar	Rs. 11,72,522	Rs. 15,04,087	Rs. 17,24,111
15	Amount earned by Swanirvar as service charge	Rs. 1,72,065	Rs. 2,06,664	Rs. 2,50,030

<b>16</b>	Loans taken by Swanirvar from external sources and given as loans to SHGs ( on-lending)	Rs. 1,64,91,500. This total includes Rs. 9,00,000 from WBMDFC ; and a cash credit account of Rs.80,00,000 at UCO Bank .	Rs. 2,22,42,900. This total includes Rs. 5,00,000 from WBMDFC ; and a cash credit account for Rs.1,00,00,000 at UCO Bank .	Rs. 2,31,78,950. This total includes Rs. 5,00,000 from WBMDFC; Rs.14,52,500 from UCO, based on our fixed deposits there; and the cash-credit account for Rs. 1,00,00,000 at UCO Bank.
<b>17</b>	Amount of interest paid on loans and savings by Swanirvar	Rs. 5,41,413	Rs. 6,79,176	Rs. 9,88,978
<b>18</b>	Loan loss provision	Rs. 3,44,130	Rs. 4,07,738	Rs. 5,00,059
<b>19</b>	Human resource development, capacity building, and administrative expenses	Rs. 10,28,276	Rs. 9,34,915	Rs. 7,47,022
<b>20</b>	Total income (14+15)	Rs. 13,44,587	Rs. 17,10,751	Rs. 19,74,141
<b>21</b>	Total expenditure (17+18+19)	Rs. 19,13,819	Rs. 20,21,829	Rs. 22,36,059
<b>22</b>	Financial sustainability (20/21)	70%	84.6%	88.29%

#### Notes

1. The number of villages went up by 15%, that of groups by 17%, and total membership by 9%.
2. Members' savings increased by 25%. The average savings per member stand at Rs. 1,078.
3. The number of loans rose by 8%, while the total loan amount increased by 23%.
4. The approximate rise in our income and expenditure was by 15% and 10% respectively. We made drastic cuts in capacity building expenditures, one of the reasons why the financial sustainability of the whole operation has gone up to 88.3%.
5. Agriculture loans this year were 69% compared to last year's 60%, consumption loans remained at the same 2%. So the share of non-agricultural loans has come down from 38% to 29%.

#### Grading

The grading report of 575 groups as of 30 September 2006 placed 228 in the A grade, 152 in B, 130 in C, and 14 in D, with 51 not graded because they were still too new.

Faced with the threat from the external environment we cannot keep on doing the same things the same way. We shall need to network with other NGOs similarly concerned. We hope our years of organization building will ultimately save the day for us. Some groups will inevitably break up and their members leave. But many might come back after seeing the folly of the solely profit-oriented approach of the big players in microfinance. The next year is going to be crucial.

#### SGSY INTERVENTION

Our two-year agreement with the District Rural Development Corporation (DRDC), North 24 Parganas, to work as the District Technical Agency (DTA), to provide it with comprehensive capacity-building support in strengthening the self-help groups (SHGs) under the Government's Swarnajayanti Gram Swarajgar Yojana (SGSY) programme, was supposed to end in June 2006. Since we had some unspent money, we continued for another two months.

We spent our last few months in the project in trying to form Gram Panchayat (GP) SHG Management Teams (GSMT) and train them in all the 200 GPs of the district. Most of them showed no enthusiasm for what we wanted to do. A few did, and there we tried to give intensive inputs to help set up a few model GSMTs that would later carry on the task of capacity building of SHGs and regular monitoring of their performance. Our time however proved to be too short.

In these last two months we also decided to investigate the status of Grade II groups which had received “projects”, i.e. loans. There were only ~ 400 such groups in the whole district, out of a total of ~ 10,000. We managed to visit 22 groups in 4 blocks and 7 GPs and found the situation the same everywhere.

It was a dispiriting experience. There was rampant corruption among group leaders and Panchayat members; quite a few groups had “disappeared” after getting their hands on the money, and in most cases the money was being utilized for purposes other than those mentioned in the so-called “scheme”; repayment of sorts was taking place in only 30% of the cases.

This special DTA project was a collaboration between the Panchayat & Rural Development Department, Government of West Bengal and CARE, in 12 districts. We were in it as partners of CARE. There was a series of meetings between the government, CARE, and some of the partner NGOs like Swanirvar. Evaluations were carried out, new proposals written for continuing this project, incorporating the lessons learnt in the work so far, but eventually nothing came of it.

The main lesson for us after this two-year project is that we should not overrule the experience gained by us in 15 years of honest work and allow ourselves to be tempted into agreeing to participate in projects offered by the government, or other NGOs, that we know will fail because of faulty design, and gross under-effort.

## **HEALTH & ARSENIC**

This was the last year of work on the project to Mitigate Arsenic Pollution in West Bengal which began in 2000 under the guidance of the All India Institute of Hygiene & Public Health (AIHH&PH) and was funded by the India-Canada Environment Facility or ICEF.

### ***Arsenic removal plants***

During these years we set up 29 Arsenic Removal Plants (ARP), four in Nadia district and the rest in North 24 Parganas. Of the 29, 19 were the model developed by Oxide India, and the others by AIHH&PH. Five ARPs are not in use, for different reasons.

Of those that are in regular use three serve students of schools, and one, students of a school along with 23 families and another an SSK centre plus some 17 families. The one at Chandalati is used by the largest number of families, 80, while 3 serve 50 families or more, five between 40 and 49 families, seven between 30 and 39, and three fewer than 30 households.

Beneficiaries’ participation comes in the form of a monthly subscription of Rs 5 per user family – at one place this is Rs 10, and at three there is no charge at all. User families at Uttar Kolsur Bhabak Para collected Rs 10,000 from among themselves to change the medium. At one village there are local problems among the users and at another collection of fees is irregular. Two plants have been shifted after installation, one to an adjoining village and another to a spot 500 metres away.

Generally speaking, the plants are doing well, especially when we consider that few of the many such plants set up by the Government function at all. However, there is the welcome possibility that many of these plants will become redundant in the near future as the Government has started laying extensive pipelines to supply arsenic-free drinking water to a wide area. This should cover 10 of the villages where we set up plants, and these can then be removed to places untouched by the pipeline. We already have such demand from three villages. One of the AIHH&PH models however is so constructed that it cannot be shifted.

There are areas however where the pipe has been laid but they still await supply of water. At other places, there is regular water, but people do not use it for drinking as they have noticed impurities. It seems unlikely that all people in the “danger” areas will have access to arsenic-free piped water in the next three years.

On an average a plant is used by 30 families, and remains operational for 23 days in a month. The total fees collected during 2006-07 amounted to Rs.6,161 and , after all expenses, there was Rs.40,357 in the bank on 31 March.2007. Rs.15,000 was spent on repairs and chemicals; and backwash was done 720 times during the year. Users held 20 meetings in the year with a total attendance of 204.

The Government bored a number of tube wells, usually around 140 metres deep, but quite a few of these were barred from use as a source of drinking water by the Government itself after the water that came out had tested dangerous for arsenic.

### ***Domestic filters***

- All the 645 domestic filters supplied in the previous years were checked out and it was found that 380 were operational. There were various reasons why the others were not being used, the major one being a broken pot and/or candle.
- This year we sold 64 more domestic filters.

### ***Awareness programmes***

This year most of our efforts went into creating awareness in more villages and ensuring that people used only arsenic-free water for drinking and cooking. We concentrated on neighbourhoods where there are rather few safe drinking water sources.

Block	Gram Panchayat	Villages	Neighbourhoods	Meetings and attendance	Awareness camps and attendance
5	7	31	118	69, and 894	48, and 1,713

### ***Water testing***

- In the above neighbourhoods we conducted 23 camps to test the water from 219 tube wells, 28 of them government. We found that 16% or 36 of these were free of arsenic, 24% or 53 had arsenic but in acceptable amounts, and in as many as 60% or 130 the amount of arsenic was dangerous.
- Apart from this, 81 samples of water from our ARPs and domestic filters were tested at Swanirvar. Here we also tested water from 52 private tube wells charging Rs.20 per sample.
- We also held arsenic testing camps at Baduria at the invitation of a club, at Diyara and Dhokra villages, at Habra Chaitanya College, and at a fair in Banipur village. Altogether 176 water samples were submitted to us for testing.
- We tested water from 24 tube wells at a camp held at the initiative of Gobindapur Panchayat in Swarupnagar block.

### ***Other meetings on arsenic***

- Classes were taken on arsenic in two high schools and two primary schools in Jagannathpur Panchayat.
- We took part in three seminars on arsenic, at Kolsur High School, at Habra Chaitanya College, and at Barasat Municipality Hall.
- Meetings were held with four Gram Unnayan Samitis of Gobindapur Panchayat.

### ***Blood donation camps***

We are gradually closing down this activity as local clubs can now do it without help from us. This year we helped with only 5 voluntary blood donation camps with 192 donors.

### ***Health camps***

A consultant gynaecologist, Dr.Syamali Banerjee, held three clinics, two at Chandalati and one at Fatullapur, in February and March where a total of 78 patients were examined.

### ***Health forum***

A district-level health forum has been formed with 10 NGOs including Swanirvar at the initiative of West Bengal Voluntary Health Association. The forum has held 10 meetings, some amongst its members, some with WBVHA, and one with a similar forum of South 24 Parganas. They have held several meetings with government officials and Panchayat functionaries. They have conducted a detailed survey and drawn up an RCH project and budget to supplement the Government's efforts. This project is likely to start in 2008 and in 2007-08 WBVHA will arrange for the requisite trainings.

## SUSTAINABLE AGRICULTURE

The process of spreading our work beyond our own 25 project villages in two blocks which started last year with the IPM work in Swarupnagar block has gained momentum this year. Here is a summary of this year's work

### ***Crops: varieties and new practices***

1. Trials with rice: The work of preserving the traditional varieties which are getting lost has been consolidated this year with 5 of our workers preserving 35 such varieties. This year we obtained 33 new varieties from Orissa and planted them in a few villages. Unfortunately, floods – which happen but rarely in our area – destroyed the crops and we were able to harvest only four of these. Anupam Pal of the Agriculture Training Institute at Fulia has given us seven varieties to try out. He has also taught our workers how to keep precise data to properly identify any variety and facilitate its use in other geographical locations. The variety Lalkamini has spread widely in Bajitpur village as a result of our work started three years ago.
2. Rice cultivation: A new experiment of cultivating *Boro* rice in raised beds has started with six farmers in four villages. Selecting the best seeds by treating them with salt water -- a simply applicable mode of disease prevention -- preparing seed beds, using half the amount of seeds used before – these are really catching on.
3. Mushroom: After several years of popularizing mushroom cultivation we failed this year as the mother culture of spawn we had obtained was of poor quality resulting in low and uncertain production. So we distributed only 200 packets this time compared to almost 1,000 packets two years back.
4. Herbal medicine: One of our workers, Sushila Haldar, made and sold almost 700 units of seven medicines this year (up from 400 last year), the bulk of them for liver function and coughs and colds. She made a profit of about Rs.7,500 from this.
5. Potato with mulch: This year 30 farmers in seven villages tried this out in 6 *Bighas* or two acres of land, which is about the same as last year. The constraint in spreading this method is the non-availability of mulch. Rice straw is too costly as it is a major animal fodder and rice stubs are increasingly being used as household fuel. But we have shown that in slightly low land this mulching method is very appropriate for potatoes, considerably reducing the amount of fertilizer needed. This year, however, the whole area's potato crop was destroyed following hailstorms in February.
6. Poyra or relay cropping: This is spreading quite rapidly and is one of our major successes. Last year we had 1,559 farmers in 24 villages following this method to grow legumes, oilseeds, wheat, coriander, jute and some mixed crops in 2,780 *Bighas* or over 900 acres. This year it has spread so much that we have lost track of the numbers. One of the other interesting fallouts of this *Poyra* method has been the decreasing incidence of pest attacks (*Jaab*) in mustard. Normally this relay cropping is for October/November after the rainy season, but we have been able to persuade some farmers to extend this and to start work on growing jute even before the *Boro* crop is harvested in April.
7. New varieties: This year we experimented with a white variety of maize, but the results were indifferent. On the other hand our introduction of *Arhar* (pigeon pea) in Hingalganj block was very successful for kitchen gardens there

### ***Soil nutrients***

1. Vermicompost: This year our total emphasis was on popularizing vermicompost and we did not give any extra effort to normal compost.
2. Bacterial fertilizers: This year the sale of both Azotobacter (75 packets of 250 gm each) and PSB (74 packets) was lower than in any of the last 3 years. This is because quite a few companies have started making and selling them. Their prices are higher than what we charge but for various reasons farmers usually prefer to buy from local shops with which they have regular links. Our marketing skills cannot compete with those of commercial entrepreneurship so we shall stop

producing them. However, our goal to popularize them and lowering dependence on chemicals has been reached.

3. **Pond sludge:** Using pond sludge has become very popular and wherever there is a pond or canal, people are eager to dig out the sludge and are willing to pay for it.

### ***Plant protection***

1. **Integrated pest management (IPM) in rice:** This was our largest extension effort this year too. We went south to the blocks of Hingaljanj and Sandeshkhali, which are quite far from our project area, to spread IPM principles in the *Aman* (the rainy season, from July to October) rice. This meant that including the three existing blocks of Baduria, Deganga, and Swarupnagar, we now worked in 5 blocks, 21 Gram Panchayats, and 46 villages. Altogether, there were 89 “centres”, each with one volunteer, that covered 3,465 farmers in 21,883 *Bighas* (almost 7,300 acres) of land. This was about double the extent of our big effort during the *Boro* season (January to April) in 2005-06. This expansion did not come easy; our workers were really extended, we did not always find suitable local volunteers, and the result of this absence of scrupulous supervision led to many farmers not following the process properly. Overall we were not very happy, and worse was that we could not evaluate our efforts as floods destroyed most of the *Aman* crop. We did learn a few lessons however, and decided not to spread ourselves too thin, but to concentrate on a smaller area. Thus the beginning of the next *Boro* season in January 2007 found us working in 4 blocks, 16 GPs, 34 villages, of which 15 are new. These cover 947 farmers in 6,934 *Bighas*, or just over 2,300 acres, of land. It is heartening that in 9 villages in Swarupnagar block that we covered this year, we are not giving any inputs any longer and yet many farmers are practising IPM on their own. Reports of such acceptance by farmers even without our prodding or presence have come from some other villages also. We plan to spread this work tenfold by 2008, and shall have to devise a new strategy to reach that goal.
2. ***Trichoderma viridae* (TDV):** Similar to bacterial fertilizers, this too is now available easily and widely and so we sold only 115 packets of 250 gm each. This works out to about 30 kg whereas last year we had sold some 50 kg. But it is enough that the farmer has accepted the principle, no matter where he goes for his supply. TDV has proved to be particularly good for vegetables, especially *Patal*.

### ***System plots (integrated model)***

1. **High land:** We have 17 models of mixed vegetables in eight villages. Not all of them are in very good shape, but we hope that at least half of them will have all the requisite features by October 2007
2. **Low land:** We have six models in 4 villages where land shaping has been done and an integration of rice, fish, trees, and vegetables has been possible. Other farmers watched how these models fared, and five of them in two villages have started on their own without any inputs from us.

### ***Training/awareness***

1. **IPM in mango:** The Government of India’s Central IPM centre conducted a 14-week training for this, but farmers’ interest and attendance was low. Only one farmer has started in 6 *Bighas* or two acres.
2. **Farmers’ training:** For the first time the Government asked us to work as trainers in a farmers’ training programme it had organized in 10 Gram Panchayats of Swarupnagar block. Our mandate was to explain the principles behind IPM and use of vermicompost while the other instructors were to talk about crop diversification and methods to improve jute cultivation. There were 14 separate training sessions between 19 June and 21 September and a total of 1,009 farmers participated in these. Officials of the Government agriculture department were very happy with the Swanirvar trainers’ performance.
3. **SHG women’s training:** Soon after this, we were asked by the BDO, Swarupnagar, to conduct a training for women in self-help groups on vermicompost and home gardens. The entire programme was from 9 November to 29 December. Nine of our workers ran 58 sessions attended by 2,362 women from 546 self-help groups. The Government paid us Rs.15,754 as fees, the first

time this had happened. Since we do not see such training sessions as an end in themselves, we would like to check after some time out how effective, if at all, our training has been and, when necessary, give the women some encouragement, respond to their difficulties, etc. This poses problems of logistics -- how do we track such a large number of trainees spread over 100 odd villages?

4. Basirhat College: On 15 December we conducted a training on vermicompost for 35 students there, the first time we went to a college for such a purpose.
5. Training to KKB: Our agriculture workers ran a training on IPM for KKB members on 4-5 November.
6. Fruit tree grafting: Like last year, Lok Kalyan Parishad, a State-level NGO, asked for our help in turning sour *Kul* trees in their working area into growing the sweet variety. Two of our workers spent three days in Dinajpur district doing 400 grafts on 50 trees in 10 villages.
7. Teaching in primary classes: Like last year our agriculture workers took some classes in two of the Swanirvar primary schools. The children really enjoyed the classes and many started to follow at home what they had learnt. But the activity needs to be properly integrated with our curriculum so that it becomes part of the routine work for our regular teachers.
8. Farmers' clubs: Lokahita of Chatra organized a training for 4 farmers' clubs.
9. Floriculture: One worker and two farmers attended a 3-day floriculture training at Bidhan Chandra Agriculture University. We felt that what was being proposed was too capital intensive and not very suitable for our target group of farmers.
10. Class on genetic modification: Our workers underwent a one-day orientation on GMOs (Genetically Modified Organism) and their pitfalls conducted by Anupam Pal of ATC, Fulia.
11. Nematode infection: 3 of our workers attended a one-day training on controlling nematode infection at BCKV on 17 March.
12. Consumer awareness: A one-day seminar with DRCS's assistance for semi-urban consumers on the hazards of chemically grown food was held at Chatra High School on 25 March and was attended by 45 persons.

### ***Documentation, publicity***

1. Writing a manual: There has been some demand for a manual to tell people how to shift to organic agriculture. Work on preparing this has started and we hope to publish it next year.
2. Agriculture Melas (fairs): This year we participated in only one fair, an old annual event at Banipur. Two of the items which attracted the interest of many people were the light trap for pests made by one of our farmers, and the use of salt water to isolate immature rice seeds. Books published by DRCS and kept in our stall were also in good demand.

### ***Organizations***

1. Empowered farmers' organization: Our attempts to form larger farmers' organizations by making "clusters" in three places did not meet with the expected success. Only at Bhojpara were regular monthly meetings held, with the ones at Andharmnaik and Beliakhali receiving rather poor response. Bringing men and women together proved to be a bad idea as few women came to attend and even those who did come, did not take any active part. We have to redesign the programme in the light of our experience.
2. Farmer trainers: Attempts to create farmer trainers also backfired. The 9 men and 3 women who attended 8 classes are now expecting "salaried" jobs from us. Here also we have to change our strategy and get hold of farmers who are already doing innovative things and are self motivated.
3. With other NGOs: In order to spread our work in areas far away we have started collaborating with 5 smaller NGOs.

### ***Wider links***

1. The National Innovation Foundation of which Prof Anil Gupta of IIMA is one of the pioneers has been organizing "walks" in various parts of the country to identify local innovators and to facilitate exchange of ideas. Our worker Nishambhu Sarkar and a farmer from our area, Krishna

Pada Mahato, participated in the Orissa walk for 17 days and the departmental supervisor Sandhya Mondol in the walk in UP from 29 December to 3 January.

2. **Visitors:** A team of 13 persons from Laos, Cambodia and Vietnam came to see our agriculture work on 22 December. From nearer home, Calcutta Urban Social Project sent 60 farmers in two groups for two days each in July, Lutheran World Service sent 43 farmers in two batches in November, and Palli Unnayan Samity of Baruipur in South 24 Parganas sent 25 farmers on 6-7 December. We hope at least a few things all these visitors saw will be tried in their areas. An official from Oxfam came to see and discuss our work on 7-8 January. Harshad Patel, an organic farmer from Gujarat who is associated with the National Innovation Foundation, spent six days with us in February and held meetings with 6 groups of farmers. He left some organic products for us that we have to try out at the right time.
3. **Organic products market and certification:** Last year we had come to know of the organic marketing group called Nabanna headed by Saurav and Anirban. This year they organized a visit by APIDA from Bangalore to check out 200 *Bighas* at Baller Bil in Swarupnagar block for possible organic certification.

## ACCOUNTS

The tables below summarize what money we received during the year, and how this was spent.

### *Income*

<b>Name of donor / donor agency / source of income</b>	<b>Rs.</b>
Indienhilfe (IH), Herrsching, Germany	1,725,000
Friends of Swanirvar (FoS), Worcester, England	1,461,512
Friends in the USA through Share & Care Foundation	883,592
Share & Care Foundation (S&C), NJ, USA	691,410
All India Institute of Hygiene & Public Health, Kolkata (for ICEF)	353,250
CARE – West Bengal	300,425
ASHA for Education, in Seattle, in Silicon Valley, and Stanford, all in USA	273,846
District Rural Development Cell, North 24 Parganas (Panchayat & Rural Development Department, West Bengal Government)	258,000
AID – Association for India’s Development, in Houston, in Austin, in San Diego, USA	204,167
IFA (India Friends Association), California, USA	230,931
Sonja Brodt, USA	80,000
Vibha, USA	64,386
Wipro Ltd	48,000
N.Sukumar	40,000
CAPART	34,148
Bank interest	27,925
Donation, rent, subscription	24,665
ASHA	103,883
Wipro	100,000
AID	96,292
Small donations	27,000
Sahay, Kolkata	25,000
<b>TOTAL</b>	<b>7,053,432</b>

**Expenditure**

<b>A. CAPITAL</b>	<b>Rs.</b>	<b>Source</b>
Building	108,610	Friends in the USA, FoS
Motorcycle	130,886	Vibha, Sonja Brodt
Cycle	18,890	Friends in the USA
<b>Sub-total</b>	<b>258,386</b>	
<b>B. PROGRAMME</b>		
SLI	1,051,302	IH, IFA, Friends in the USA
Learning centre ( Shikshamitra)	1,001,053	IH, AID, Wipro
Primary education	891,809	S&C, IFA, ASHA, Friends in the USA, Vibha
Youth & Culture	579,872	FoS
Education Festival (Harek Rakam Ba )	346,806	ASHA, AID, Wipro, Sahay, small donations
School partnership	116,043	IH
Atghara school	83,000	IH
Chatra Citizens' Forum	50,000	IH
SHG – Microfinance	379,869	CARE, Friends in the USA
District Technical Agency for SGSY	273,606	DRDC
Agriculture	620,085	FoS
Health & Arsenic	288,358	AIH&PH, Friends in the USA
Organization	19,350	Friends in the USA
Miscellaneous expenses for meetings, trainings & training centre costs	180,646	Friends in the USA
<b>Sub-total</b>	<b>5,881,799</b>	
<b>C. ADMINISTRATION</b>		
Salaries, fees	100,200	Friends in the USA
Electricity & communications	80,740	Friends in the USA,
General printing, stationery, publications, travel, audit fees, bank charges	88,357	
<b>Sub-total</b>	<b>269,297</b>	
<b>TOTAL</b>	<b>6,409,482</b>	