

# **ANNUAL REPORT**

## **2006 –2007**

Self-Reliant Initiatives through Joint Action  
(SRIJAN)

## 1 Introduction

### 1.1 Tenth Year of Our Existence

In April 1997, a few colleagues who had spent a decade or more at PRADAN felt the urge to form a new group, to work under a new identity, in order to allow themselves space and autonomy to try innovative ways to work for the rural poor. Acronym SRIJAN means an act of creation in Sanskrit. The full name, Self-reliant Initiatives through Joint Action, has two sub-themes embedded in it – self-reliance and joint action. We believed that development couldn't be promoted on large scale by charity, by grants; ways must be found to promote less subsidized models of poverty alleviation, the ones that promote self-reliance and enhance self-respect of those who are called “beneficiaries”. Further, it cannot be an exercise of creating oases of “success.” NGOs, particularly the big ones, cannot afford to just receive foreign grants to “do development” in isolation, and expect to be taken seriously within their own country. They must act jointly, in collaboration with other stakeholders in society, negotiating and carving out a space due to them. They must work with the democratically elected government, however indifferent it is at times to the cause of poverty alleviation, or whatever may be the cost of doing business with it. Major theme during the first three years, pursued through research and consultancy, therefore, was Government-NGO Collaboration. We also used this period to influence designs of externally aided state government projects for poverty alleviation and water resource management, primarily those supported by the World Bank, DfID, SDC and SIDA.

We began field operations once we were legally registered as a public charitable trust. In November 2000 SRIJAN started its first field project in Sagar district. Geographically, it now works in eight field locations. Six of these are in Madhya Pradesh, one in Rajasthan and one in Karnataka (please see the map on back cover).

Last year in February 2006 we took a pledge to reach and reduce poverty among one hundred thousand rural poor families by 2011. Our vision is to build self-reliant community institutions for water resource management and livelihoods. There are four essential components of SRIJAN's field programmes at all locations, namely, (i) to bring appropriate technology for the poor; (ii) to improve water resource management practices; (iii) to generate alternate livelihoods; and (iv) to build a community institution with a special focus on women. As field programmes

begin to throw up some lessons, we begin to influence larger systems and at times contribute to knowledge building. These field programme components and roles are depicted in a diagram below (Figure 1).

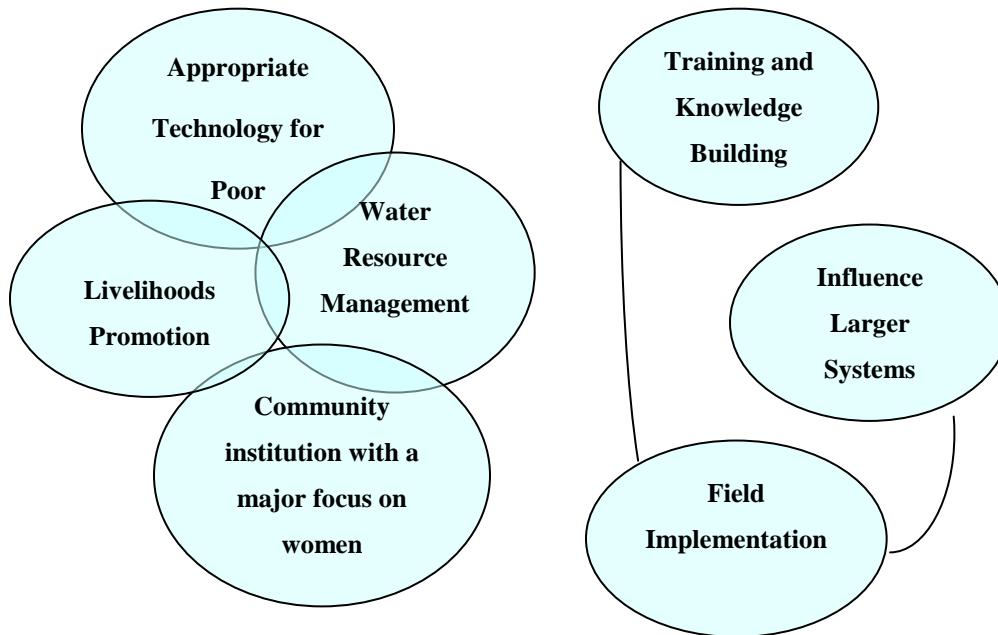


Figure 1. SRIJAN's Programme Components and Roles

## 1.2 Major Initiatives 2006 -2007

The year saw further deepening and diversifying of SRIJAN's activities at the grassroots. Water resource management (WRM) and livelihoods are SRIJAN's core themes, SHG-cum-Microfinance being a supporting one.

Water is the most critical resource for farming families, more so as there are competing demands on it from urban middle class and industry. We are guided by the sentiment that water is nature's gift, precious like gold. As government and society continue to make huge investments to secure water (no less than one lakh rupees to irrigate a hectare of land), we need to find ways to distribute water equitably (improve poor people's access to it) and to save water. We build community's capacity to build new water resource structures, repair and rehabilitate old ones and manage water equitably and efficiently. Activities under WRM include building community's

capacity to rehabilitate large canal networks (Madhya Pradesh) and tanks (Madhya Pradesh and Karnataka), to develop water storage structures such as stop dams, to install water saving devices such as sprinklers, and to generally promote a watershed development (all in Madhya Pradesh). SRIJAN has over seven years brought around 5000 hectare of land under water resource management activity and invested about forty million rupees (roughly one third of the total money taken by SRIJAN to rural poor).

Two new initiatives were planned this year. The System of Rice Intensification (SRI) is being taken up in Haveri district of Karnataka. SRI implies moving away from the traditional practice of “crop in standing water” in paddy cultivation to what might be called a “wet and drain” practice. We would begin small, with just ten families, but expect to reach a larger number in Haveri and other water scarce districts of Northern Karnataka.. Two, we plan to promote tube wells for the poor families who have not benefited from irrigation despite being in the vicinity of the canals in the command area of Samrat Ashok Sagar dam (falling in Vidisha and Raisen districts). We expect to take up one hundred poor families next year.

In some locations, it is time now time to consolidate and diversify on the strength of the earlier work. In Vidisha, for example, this was the concluding (fourth) year for the project on Participatory Irrigation Management with Water Resource Development Department (WRD) of GoMP. We have requested Profs KV Raju and Raghav Rajagopalan of Institute of Rural Management, Anand to undertake a review of this programme. Their report concluded that SRIJAN’s intervention was of high utility – brought irrigation first the time to 1025 hectare and benefited 276 farmers.

However, our experience also indicates that focusing only on water is not sufficient, while it is undoubtedly one of the most critical determinants of a farmer’s income. Market, now a web of global consumers across nations, determines the price of the produce that a poor farmer may get at his farmgate or in his nearest mandi (trade exchange). Secondly, there is a huge gap between potential and actual crop yields (quintals per hectare), and animal productivity (litres of milk per day). Seed replacement rates are poor, so are local breeds. Development organization like SRIJAN must intervene in market and graft technological innovations to improve crop yields and animal productivity. This should result in better returns to labour (Rupees per day). A substantial part of our efforts were devoted last year to begin a market-linked livelihoods programme. Dairy was the first one to get off the ground. It has become a major livelihood activity in Duni (Tonk,

Rajasthan) and in Jaisinagar (Sagar, Madhya Pradesh), and Number of families reached are 1782. The other sector is horticulture. The programme is being promoted in three locations – Kotma (Anuppur), Jatara (Tikamgarh) and Ichhavar (Sehore). We hope to work with 450 farmers over the next three years.

Promoting Self Help Groups (SHGs) of women, synonymous with micro-finance and “bank linkage”, is seen as a great silver bullet to solve the poverty problem. In our view, it is an aid to build institutions of the poor, poor women in particular, but the core business of this institution should be not SHG promotion but wealth creation for its members. We have more than 550 SHGs with approximately 6200 members. A substantial number of them are being integrated into what we call women managed business institutions such as for running a dairy programme. While there are now many successful models of SHG or micro-finance that integrate with livelihoods but what could be their role and contribution in a water resource management programme is not so well established. We hope our SHGs in the irrigation command area may provide some clues. With support from donors such as Sir Ratan Tata Trust, American India Foundation, PACS of DfID, UK, the institutional development among the poor women participants has taken off in significant ways in these very locations. Maitree and Sagar Shree Mahila Producer Company, and Jeevika are three institutions of the poor that have brought forward a woman leadership whose capacity is being built to do business with government, market and financial institutions.

### 1.3 Outreach to Poor Families

SRIJAN is reaching out to 15,634 poor families. Location-wise number is given below.

**Table 1. Geographic Distribution of Rural Poor Families Reached by SRIJAN**

Field Location (name of the block, district)	Number of rural poor families
<b>Madhya Pradesh</b>	
Jaisinagar (Sagar)	5,633
Chhindwara	551
Kotma (Anuppur)	320
Vidisha	3,078
Ichhavar (Sehore)	1,448
Jatara (Tikamgarh)	1,419
<b>Karnataka</b>	
Malur (Kolar)	776
<b>Rajasthan</b>	
Deoli (Tonk)	2,409
<b>Grand Total</b>	<b>15,634</b>

## 2

## SHGs and Institution Building in Community

Promotion of Self Help Groups (SHGs), having a membership of 10 to 15 women, is the foundation for our pro-poor, pro-women, member centric institutional structure. Further linkage and integration with livelihoods and/or water resources can make these groups and federations a very powerful self-reliant institution, true to the spirit of setting up SRIJAN in the first place (as the full name of our organization suggests). The federation has greater strength to link and negotiate better terms with market, banks and other financial institutions and government (particularly the local district administration).

### 2.1 Coverage in Different Locations

In all, SRIJAN has promoted 556 SHGs in its eight locations, with a membership of 6199 families (see table 2).

Table 2. SHGs and Household Coverage

Location	SHGs	Families	SHGs Linked with Livelihoods	Families In Livelihoods
Jaisinagar	160	1730	55	618
Jatara	125	1312	0	0
Vidisha	74	872	27	190
Deoli	131	1570	110	1164
Anuppur	17	207	1	12
lchawar	9	108	0	0
Malur	40	400	0	0
<b>Total</b>	<b>556</b>	<b>6199</b>	<b>193</b>	<b>1984</b>

Jaisinagar and Deoli lead the way in promoting SHGs. There has been a large base of common interest groups (CIGs) around livelihood activities for more than three years. Most of the CIGs wouldn't survive beyond getting subsidized assets. It became necessary for us to introduce SHG like activities to salvage them, and most of them have adopted these, although with varying success. Thus almost two thousand families are in groups that do both functions – SHGs and livelihoods promotion (about one third of the total number of SHGs). In Tikmgarh and Vidisha we introduced SHGs and these are water sector projects. We hope to get more equitable water distribution, as SHGs take up a number of water exploiting activities themselves. In Jatara, we have used SHGs as a way to develop a social base among the poor. This group, mostly consisting

of ST and SC families was extremely difficult to reach out to in a tank programme. Learning from this we have initiated this activity in the two watershed project locations, namely Ichhawar and Chhindwara.

Yet there are other issues. In Jatara, for example, out of 160 SHGs, 145 groups are functioning well but 10% of the groups have dissolved because of migration and Government subsidy schemes. The 1650 families from 24 villages, mostly small and marginal farmers are covered by this activity. Our major concern in the last two years is on capacity building of the members to run the groups. SHG Training and Inter-village exposures helped in this effort. The SHGs are formed into clusters in order to build a viable women's organization. Considerable work at SHG level is in progress and the next step will be to link them with formal financial institutions. So far one group has taken a loan of Rs. 20,000 while 20 SHG have opened Bank accounts.

### **Box 1**

#### **A Tribal Woman Benefits from SHG**

Janmati Bai is a tribal woman whose husband deserted her three years ago and now she lives with her mother and earns her livelihood through wage labour. She has one acre of land. She is also a member of Jamuna Mahila Bachat Samiti. After she became the member of the group she took three loans from the group - Rs 50 and Rs 200 for her mother's medical treatment and the third time Rs 500 for field bunding. She has completed her bunding. This year she has broadcast paddy in that field. She has repaid her earlier loans and will repay Rs 500 that she has taken for bunding over a period of time after she harvests her crop.

## **2.2 Promotion of Federations**

There are 131 SHGs with a membership of 1570 families in Deoli. While forming Maitree, SHGs felt the need to market surplus milk and to seek cheaper credit to meet the contribution requirement. Each family had to contribute Rs. 6,000 as its share of 20% towards the value of two buffaloes. 110 SHGs covering 1164 families are linked to dairy in this way. While a three-tier model is in the making, it is a very slow process to make it accountable to members. Elections to cluster and further to federation have taken place but we are yet to see the dynamic that will unfold when the next round election is held. In Jaisinagar, federation of SHGs has led to registration of a producer company of Sagar Shree Producer Company under the Indian Companies Act. This is the first legally registered people's institution set up by SRIJAN.

Accounts have been audited. Formation of Jeevika in Jatara block was conceived as an organization that can help economize the purchase of inputs and sale of output while also providing extension inputs. Later it was thought it is better to build it as a federation of SHGs.

### 3 Livelihoods Theme: Dairy

#### 3.1 Introduction

Dairy promotion efforts of state governments have failed to reach resource poor populations. They primarily follow, it appears, a “there is milk, let us market” model<sup>1</sup>. They prefer milk collection from districts that are traditional pocket boroughs for animal husbandry. They do not reach out to the poor (marginal landholders and landless) who could potentially benefit from the market linkage. The membership of and Secretaries appointed to Dairy Cooperative Societies (DCS) are mostly male. Women are only home workers, engaged in feeding and milking, thus reinforcing their traditional stereotypical role.

There is a huge potential for dairy as a livelihoods for the poor. It is possible to create clusters of milk producers in a bottom up, pro-poor, demand driven strategy, which could also have economies of scale.

Overall objective of the SRIJAN’s dairy programme is to promote a self-reliant women’s collective business venture to enhance their incomes through dairy and microfinance, in two districts, namely Tonk in Rajasthan and Sagar in Madhya Pradesh. We aim to reach 2700 families by the end of year 2009, focusing on *dalit* women with an intention that they gain additional income and control over it.

Specific strategies are the following: (i) To link a remunerative milk market with the producer at their doorstep; (ii) To introduce animal breed of superior genetic potential through purchase of new buffaloes, and introducing a bull service; (iii) To improve animal rearing practices; (iv) To minimize the cost of milk production by scientific utilization of existing natural resources; (v) To organize women into small groups, aggregate them into clusters, and federate them into a producer company; and (vi) To train local youth (women and men) as service providers, and

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<sup>1</sup> It is essentially a marketing model that AMUL adopted to sell Mehsana milk to Bombay market to compete against Polson, or subsequently NDDDB/Operation Flood have adopted elsewhere.



employ them as staff in the company. SRIJAN's role is to set in place an end-to-end model of service delivery, from induction of buffaloes, improvement in feed regime, animal care to milk marketing. The institutional model of cluster-based livelihood promotion that emerges is given below.

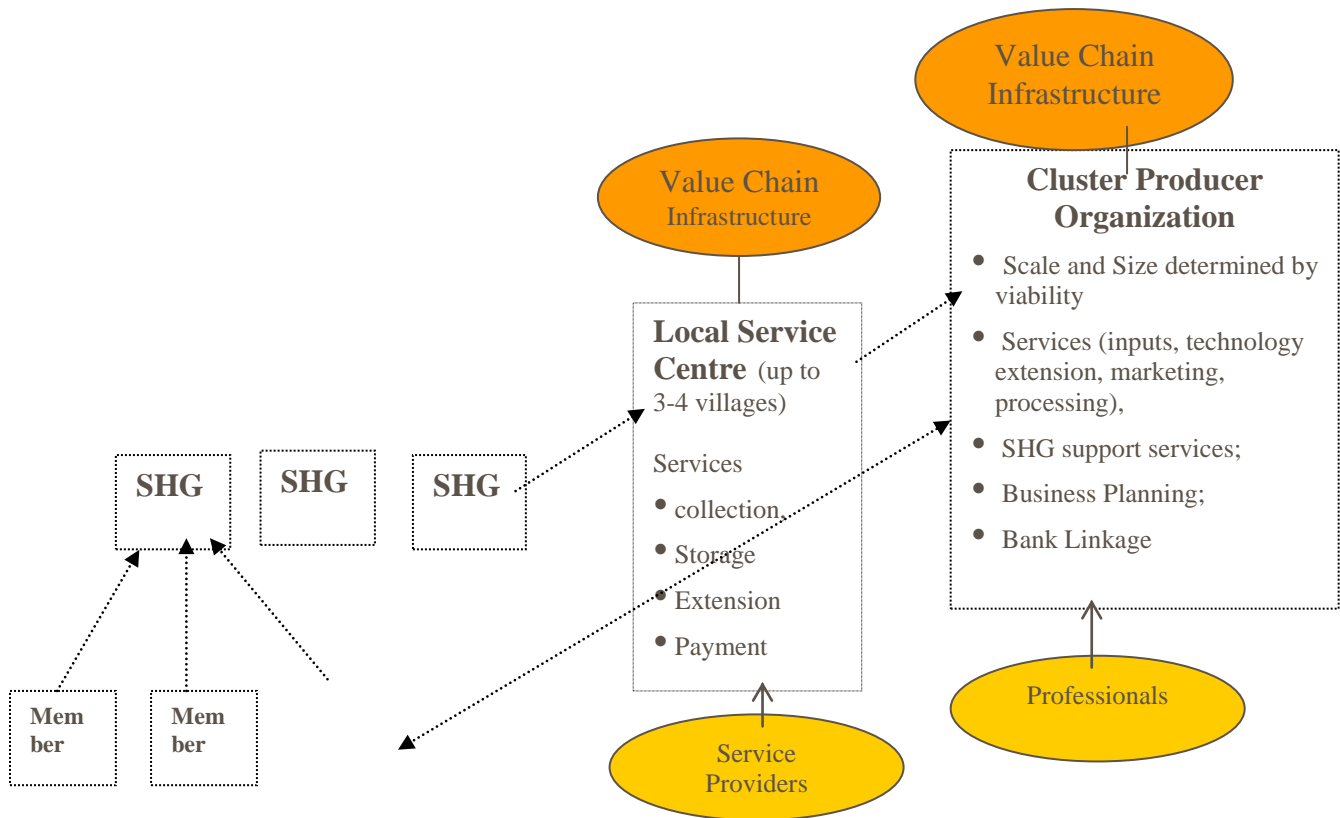


Figure 2. Three Tier Institution of the Poor for Cluster Based Livelihoods Promotion

### 3.2 Intervention in Deoli (Tonk), Rajasthan

SRIJAN is working in 67 villages of Deoli Block in Tonk District since 2002. The dairy programme has progressed on the foundation laid during the implementation of World Bank funded District Poverty Initiative Project (DPIP). The team ensured that DPIP (government) invested a substantial amount in dairy (Rs.3 Crore), which was primarily the cost of buffaloes. With the grant funding for value chain investment from private foundations, they could begin marketing milk sometime in September 2006. The team and Maitree Mahila Mandal (see

previous chapter) sold 128,111 litres of milk and earned more than Rs.16 lakh from the urban consumers of milk. A sum of Rs.15 lakh was passed on to the members of Maitree, indicating some 94% of the total market revenue, the rest being accounted for by other expenses such as internal transport, stipend to secretary, etc. Maitree leaders feel more confident now to press ahead in improving their lot through dairy enterprise and upgrading their individual skills in dairy related areas such as running a profitable feed business, buffalo rearing, running milk collection centers, finding viable milk routes and disbursing payments; and learning social skills to conduct meetings and speak at large gatherings of dignitaries and other women like them.

### **3.3 Intervention in Jaisinagar (Sagar), Madhya Pradesh**

In Jaisinagar, SRIJAN works in 33 villages. In the financial year 2006-07 the team formed 81 Common Interest groups (CIGs) around livelihood activities, out of which only 29 were sanctioned by DPIIP and benefited 296 members -- 28 of them were dairy CIGs. The total investment made is Rs. 49 lakh and the community contribution is Rs. 2.6 lakh<sup>2</sup>. We have promoted a cluster organisation of producer groups and registered it legally by the name, Sagar Shree Mahila Producer Company, under Indian Companies Act.

Providing an end to end service for dairy promotion is a challenge that the team has taken with some measure of success. Buffalo rearing is a new experience for the women of this area and it has taken much effort on the part of the veterinarian doctors in the team who not only have to give medical service but also educate the women to adopt scientific ways of rearing buffaloes to ensure better yield. Improving the breed by inducting good quality bulls, following regular vaccination regime, deworming and understanding the re-productive cycle to maximize milk production are some areas that the team focuses on. Agricultural graduates in the team have promoted cultivation of green fodder to increase the efficacy of traditional feed practices by treating straw with urea.

Jaisinagar team and Sagar Shree started marketing milk in June 2006 in open market in Sagar town. By the end of the year, they had sold 85,000 litres of milk and earned Rs. 14 lakh. Cost of internal transport was high due to bad infrastructure and scattered milk collection centres. Sagar Shree spent almost Rs.3.30 lakh on these and transferred more than R. 9 lakh to producer members.

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<sup>2</sup> Since 2001, SRIJAN, Jaisinagar has reached more than 4500 families in 29 villages with 716 CIGs and made community investment of Rs. 4.37 crore.

### 3.4 Summary of Results

We present the gross results (see table 3). We sold more than 213,000 litres of milk and collected over Rs.30 lakh from urban milk buyers. Out of this more than Rs. 24 lakh was transferred as income to the rural poor women members. Average market price of milk for both locations (average fat percentage 6%) was Rs. 14.37 per litre, and average price that producer got was Rs. 11.35 per litre. Average income per family was over Rs. 7, 000 in Jaisinagar, and over Rs. 5,000 in Duni. The price realized per litre of milk by producer was Rs.10.8 and Rs.11.7 respectively. In terms of quality of milk, average fat percentage was 6.5% and 5.6% respectively. Table below gives the details.

Table 3: Results in Dairy Programme

Parameter	Jaisinagar* (from June'06 to Mar'07)	Deoli (from Sept'06 to Mar'07)	Consolidated for Both Locations
Total number of SHGs	172	165	337
Total number of members	1974	1897	3871
Total saving (Rs)	4.70 lakh	.19.25 lakh	23.95 lakh
Cumulative internal lending (Rs.)	NA	42.88 lakh	42.88 lakh
Groups linked to dairy	55	110	165
Families benefiting from dairy programme	618	1164	1782
Total Buffaloes inducted	665	1540	2205
Investment in Buffaloes by government (Rs)	49 lakh	3.27 crore	3.76 crore
Community contribution (Rs.)	2.60 lakh	64 lakh	66.6 lakh
Total milk sold (in Litres)	85,320	128,111	213,431
Total payment received from market in Rs	1,439,490	1,626,947	3,066,437
Total expenses in Rs	336,896	129,989	466,885
Total Income transferred to producer in Rs	925,121	1,496,958	2,422,079
Average fat%	6.50	5.60	NA
Average CLR	25	NA	NA
Total Number of Producers cumulative	125	294	419
Income per producer (Rs.)	7,401	5,092	5,780
Income per Litre	10.84	11.68	11.35

### 3.5 Influencing Government Policy

SRIJAN has been advising the state governments in both states, namely, Rajasthan and Madhya Pradesh, from the design stage of DPIP projects (World Bank aided). In both these, SRIJAN is also a partner in implementation. Some examples of government decisions influenced by us (and by our NGO colleagues) are given below state wise.

Rajasthan: A cluster approach was recommended by SRIJAN and adopted by the government. DPIP Rajasthan allowed two dairy groups to be made in every village rather than only one of the total of four, and this enabled larger number of buffaloes and consequently larger marketable surplus, making dairy viable.

Madhya Pradesh. The government supported the dairy business cluster idea here too. In addition, government is likely to give financial support to Sagar Shree for three years. At the field level, the Department of Animal Husbandry has given us a building to house the Bulk Cooler Unit.

### **3.6 Livelihoods Finance for Dairy**

We were able to introduce the habit of saving and lending in order to make CIG as a sustainable institution. However, it wasn't renaming them as Self Help Groups (SHGs) that was enough to get them credit from banks, as many families had defaulted on earlier loans. It was finally the marketing of milk that convinced banker and borrower alike about the loan repayment.

Then we approached Dewan Foundation for buffalo finance. It has lent SRIJAN (and Maitre in turn) as sum of Rs.25 lakh to purchase 200 high yielding local buffaloes.

### **3.7 Challenges ahead**

There are at least three challenges in the immediate future. The transport cost sometimes crosses three rupees per litre. Hence the first challenge will be to reach economies of scale in our operations, since we have to procure the milk from remote villages and sell it in faraway towns and cities, some 150 to 200 km from the bulk milk cooler. Second will be to build credibility of dairy groups with the banking system. Third, and perhaps the most important challenge area is productivity enhancement. Improving feeding practice and shortening the inter-calving period would require diligent work on the part of the veterinarians in the team.

### **3.8 Acknowledging Support**

To achieve our goals we were supported first by the District Poverty Initiatives Project (DPIPs) of Governments of Madhya Pradesh and Rajasthan. To further strengthen our work we were then supported by Sir Ratan Tata Trust, Mumbai in Rajasthan and PACS programme of DfID, UK in Madhya Pradesh. Lately, the American India Foundation has begun dairy programme specific support. Dewan Foundation is helping us extend dairy programme to families unreached by DPIP, through its innovative livelihoods finance programme.

## **4 Enhancing Farmer Organizations' Capacity to Manage Canal Irrigation Systems: Vidisha Madhya Pradesh**

### **4.1 Background and Goals**

The Government of Madhya Pradesh (GoMP) introduced the PIM (Participatory Irrigation Management) Act in 1999 that enabled the formation of water user associations (elections were held in 2000), with the aim to gradually transfer the management of the water resources from the government to these bodies. The GoMP embarked on a pilot project to implement this Act in both letter and spirit. It has involved four Non-Government Organizations (NGOs) including SRIJAN covering the entire project to demonstrate, on a pilot basis, community based restoration and management of irrigation systems in minor, medium and major irrigation systems at six sites in MP.

The Samrat Ashok Sagar (SAS) dam is one of the six pilot sites of a larger project and was initiated in December 2002 to be concluded in June 2007. It is organized into 16 Water User Associations (WUAs) and covers nearly 25000 ha (designed command 37000 ha). SRIJAN supports 10 of these WUAs covering 10,268 ha (designed 11655 ha) and 84 villages. Our project benefits 5511 beneficiaries. The main objectives of the project are: (i) Mobilizing water users of a major irrigation project to increase their participation for operation and maintenance of the canal irrigation system; (ii) Strengthening Water User Associations (WUAs) for efficient and equitable irrigation for better water productivity and (iii) Bringing about change in Water Resource Department's (WRD) role from owner to facilitator and builder of WUA capacities.

### **4.2 Intervention Method and Results**

The method followed by SRIJAN is characterized by intense community contact wherein the stakeholders (water users) the WRD representatives (engineers and water accountants called *Amins*) are persuaded to take active part in canal rehabilitation. Joint Transect Walks (JTW) to assess the extent of rehabilitation required provides an opportunity for SRIJAN professionals to set in motion group processes that further enhances ownership of water users. Introduction of cost sharing further builds their stakes in the rehabilitation process, even if it is only ten percent (initially it was thirty percent, which couldn't be sustained). Supervision of physical work and fund management, by WUAs (designated as the implementation agency in this project), jointly with the department is expected to build their confidence for maintaining the canals. Hope also is that WUAs' involvement would bring about equitable sharing of canal water among tail-enders and the head-enders.

Briefly, highlights of the project are:

- Quantum of Work Done:
  - The community contribution mobilized during this financial year is Rs.13.4 lakh, and the cumulative community contribution is Rs.15.83Lakh (against the target of Rs 12.4 lakh).
  - Participatory canal rehabilitation is completed in 44 villages and work worth Rs 45 lakh has been executed this year (cumulative total: Rs 1.02 crore).
- Outcomes:
  - For the first time, tail-to-head water distribution was put into operation. The tail-enders are the first to be serviced, and head-enders the last. By the time head-enders' turn comes, there is still enough momentum in water flow to service their fields. This is not the case in the normal head-to-tail system. This would contribute to more equitable water distribution and timely irrigation for the tail enders. Two WUAs adopted this practice. This has become a major attraction for WRD to organize exposure trip of farmers and engineers from within the state (Bhind, Morena districts) as well as from other states such as Chhatisgarh and Uttar Pradesh.
  - Sunpura aqueduct was finally completed. In the coming Rabi season, 400 ha of land will be irrigated for the first time in 24 years. More than 167 families from 7 villages cut off from the canal earlier will be the beneficiaries. The construction of this aqueduct is worth Rs 9.70 lakh, which is the largest work undertaken by the water users in the state under the PIM pilot project.

- Two new minors were constructed to bridge the gap between the potential and actual irrigation in Bamora and Sagoda with which a total of 165 ha of command area was added to cover 57 small and marginal families from Scheduled Castes and Scheduled Tribes.
- In all, 3150 families from 60 villages (out of the total 84 villages) have benefited from increased average wheat production of 20-30%. And among them 2306 families directly benefited from additional income to the tune of Rs 7000-11000 per family.
- Awareness about Participatory Irrigation Management (PIM) among women and some successful intervention by women as members of WUA has increased the demand for more canal rehabilitation in SHG meetings.

We invited Prof K V Raju and Raghav Rajagopalan to assess the results. According to their study, about 1025 hectare of additional land came under irrigation and over 275 farmers benefited directly from the project. WUA wise increase in the area and number of farmers is given in table 2.

Project is coming to conclusion in June 2007. SRIJAN has been talking to WRD regarding the follow-up activities. These include giving revenue collection rights to the WUAs and allowing them to keep a portion of it as an incentive.

**Table 4: Improved outcomes after PIM project, Vidisha** (Source: Prof KV Raju and Raghav Rajagopalan: End Project Assessment and Documentation)

<i>Water User Assocn. --&gt;</i>	Khamkhea	Sunp ura	Sarcha mpa	Jiwajipur	Mendki	Chhirkheda	Uchher	Sayar	Neemkheda	Dhaniakhedi	Total
<b>AREA</b>											
Total Ha after PIM	2287	305	708	1953	798	1254	719	946	330	968	10268
Total Ha before PIM	2063	300	557	1898	535	1229	675	938	200	925	9320
<i>Original project design</i>	2506	715	778	1978	1083	1381	779	1124	375	1031	11750
Percentage of Area with Marginal farmers	6	8	18	6	9	12.5	9	6.3	14	8	10
<b>Increased cropping</b>											
Increased rabi area	93	410	59	17	34	72	18	156	145	21	1025
Percentage increase	4.07	134.4 3	8.33	0.87	4.26	5.74	2.50	16.49	43.94	2.00	22
Increased irrigation days @	5-20	35- 45	30-40	10-15	5-30	10-20	15-20	15-30	45-60	10-15	18-30
<b>FARMERS</b>											
Total farmers after PIM	997	224	548	738	327	795	406	429	222	439	5125
Total farmers before PIM	961	217	447	702	259	776	410	475	176	402	4825
<i>Original project design</i>	1044	634	557	752	425	837	445	578	250	469	5991
Percentage of marginal farmers	23	28	47	29	29	38	32	23	36	30	32



## **5 Community Based Tank Rehabilitation and Management in Malur Watershed of Cauvery Basin**

### **5.1 Introduction**

Kolar still continues to be a major producer of milk, vegetables and silk. Tanks were the main source of irrigation. Mysore rulers had built these tanks, called *kere* in Kannada, to capture rainwater, complete with sluice gates and spill ways, to be maintained by the water user communities. After 1947, the management of these tanks was taken over by the government. Slowly they have become silted over and reduced to a waste resource,;what was once a vibrant community asset. Watershed development in upper catchments combined with lack of rain further rendered these tanks useless. Over a period of time, they have come to be seen as storage structures to recharge the bore wells that have been adopted in large numbers to feed the water hungry fruit and vegetable crops grown for urban consumers. Bangalore is just 40 kilometers away.

The Government of Karnataka initiated a Community Based Tank Management Project with support from the World Bank in 2003 and set up a special purpose vehicle to administer it, namely, Jala Samvardhane Yojane Sangha (JSYS) under the Minor Irrigation Department. It gave SRIJAN an opportunity to work the approach of community management of tanks. SRIJAN has been entrusted to rehabilitate 30 of these tanks in Malur Taluk which falls in Cauvery river basin.

### **5.2 Intervention**

SRIJAN team develops with the community an Integrated Tank Development Plan (ITDP) that aims to rehabilitate these tanks and make them beneficial to the community once again. Our focus is also on institutional building by creating a Tank Management Institution for planning and implementation of tank projects, and maintenance in the post implementation phase. During 2006-07, SRIJAN Malur team worked on 14 tanks. Overall investment in rehabilitation was almost Rs. 50 lakh , out of which JSYS gave 42 lakh (84%), and community contribution was 8 lakh -- 6 lakh in cash and 2 lakh in kind (16%).

The list of tanks taken up for rehabilitation during the year is given below (table 5).

Table 5: List of Tanks and Expenditure on Rehabilitation

Sl. No.	Name of the Tank Management Institution	Village Name	Total ITDP Amount	Total Expenditure	Total Balance Amount Available
1	Sri Bhuvaneshwari kere abhiruddhi sangha	Anepura	828,000	381,340	446,660
2	Guddanahalli, Gram Panchayt Sub Committee (GPSC)	Guddanahalli	686,000	333,611	352,389
3	Hungenahalli, GPSC	Hungenahalli	689,000	216,251	472,749
4	Hungenahalli, GPSC	Hungenahalli	1,329,322	261,979	1,067,343
5	Maliyapanahalli kere abhiruddhi sangha	Maliyapanahalli	648,000	525,496	122,504
6	Araleri kere abiruddhi sangha	Araleri	392,000	228,565	163,435
7	Araleri kere abiruddhi sangha	Araleri	756,000	237,456	518,544
8	Mitiganahalli kere abhiruddhi sangha	Mitiganahalli	681,836	363,571	318,265
9	Kadusonahalli kere abhiruddhi sangha	Kadusonahalli	246,104	112,242	133,862
10	Hulkuru kere abhiruddhi sangha	Hulukuru	491,023	326,171	164,852
11	Santhehalli kere abhiruddhi sangha	Santhehalli	1,105,080	654,304	450,776
12	Santhehalli kere abhiruddhi sangha	Santhehalli	583,697	314,358	269,339
13	Sri Ananthamma kere abhiruddhi sangha	Chakanahalli	568,924	311,474	257,450
14	Bhuvanahalli kere abhiruddhi sangha	Bhuvanahalli	502,000	107,375	394,625
		Total	9,506,986	4,374,193	2,671,148

## 6 Watershed Based Livelihoods in E-Choupal Areas

There are two ongoing watershed based livelihood projects supported by ITC Limited under the banner of ‘Sunhera Kal’ programme. The first one is in Ichhawar and Sehere block of Sehere district and the other one in Chhindwara block of Chhindwara district.

### 6.1 Ichhawar, Madhya Pradesh

In Ichhawar, initially, a community led renovation and construction of water harvesting structures and soil and water conservation work are being carried out. The assured irrigation has allowed cultivation of Rabi crops which has also facilitated crop diversification – this includes those families outside the direct command area of water harvesting structures (drip based cultivation of fruits and vegetables). The next step is to take up horticulture among marginal farmers.

Social mobilization around water has resulted in formation of 90 water user groups (WUG); to further strengthen people’s organizations SHGs are being formed amongst the landless and poor people and producer organization around horticulture is being promoted to establish market linkage.

Currently, capacity building both among the small and marginal farmers especially women as well as SRIJAN team members is a priority. Exposure visits are effective method of learning from other successful organizations. Trainings in the running of SHGs, maintaining discipline, observing norms of inter lending are essential. It is not easy to break caste barriers and general animosity of the upper castes towards the progress of the lower caste sometime manifest in spreading misinformation about our work. Working exclusively with women in the formation and running of SHGs is also coming up against resistance from the male members of the community.

**Table 6: Project Achievements At a Glance in Ichhawar**

<b>Parameter</b>	<b>Value</b>
Villages Covered	47
Project investment (Rs)	149 lakh
Community Contribution (Rs.)	82.79 lakh
Families benefited	3491
Storage Created	133.33 ha-m
A. Total Area Irrigated	6585 Acres

Of Which	
(i) Through Storage	5566 Acres
(ii) Through Sprinklers	1019 Acres
B. Area Receiving Additional Moisture	873 Acres

## **6.2 Chhindwara, Madhya Pradesh**

In Chhindwara SRIJAN's aim is to enhance livelihood of poor people in a sustainable manner through development and management of water resources and promotion of agri-horticulture business. This is a model now at the testing stage . SRIJAN proposes to build people's institutions around water resources and agribusiness organization. This project mainly emphasizes efficient use of scarce resources like land and water through watershed management.

We began our work in 20 villages covered by seven Soya Choupals of ITC. We selected 4 more tribal villages. This project is only one and half years old but due to dedication and hard work of team members we created our space in the heart of the community. Till April 07 we were able to build 17 stop dams, 8 farm ponds, 2 earthen check dams, 4 tube well recharge pits, 15 community wells and treated 200 acres of land under field bunding.

## **7 Promoting Tribal Livelihoods: Anuppur, Madhya Pradesh**

### **7.1 Introduction**

Madhya Pradesh Rural Livelihood Project (MPRLP) provided an opportunity to SRIJAN to work among tribal population of Anuppur district in eastern Madhya Pradesh in 2005. The project is funded by DFID through the Panchyat and Rural Development Department.

The aim of the project is to strengthen Gram Sabha so that the poor and very poor people can articulate their needs, demand entitlement and improve their lives through livelihoods activities. There is a discernable change in the attitude and the empowerment process in functioning of the Gram Sabha but to achieve an effective Panchayati Raj, there is still a long way to go.

The choice of this model was influenced by the team's understanding of the area and its people. The data from Water Resource Department reveals that the water is available at the depth of 25-40 feet. The river flowing at the edges of every village helps recharge wells. In spite of good soil cover, plentiful ground water resources, abundant forest cover, the people are still poor. The problem here is not any lack of natural resources but the absence of any attempt to utilize these resources for the benefit of the people. Only 3% of the cultivable land is irrigated. Even though each homestead has a well the water meets only drinking requirement. Although there is ground water, there is no tradition of utilizing it for irrigation. Another reason for low productivity is the lack of awareness and availability of proper package of agriculture practices for farmers. Lack of saving habit among the tribal families is one of the main reasons for their low economic status. Inevitably, this leads them to the moneylenders in times of distress when they borrow at high rates of interest.

## 7.2 Capacity Building and SHGs

In January, an exposure visit to Tikmagarh was organized for 13 SHG members along with the Sarpanch – they attended the Cluster meeting. This was the first ever programme attended by them. In Titripodi, there were 6 SHGs before the exposure visit, and 8 more were formed soon after. Eighteen farmers visited Lacchakhedi, Valsad where BAIF has intervened successfully in horticulture. They came back convinced.

Building people's institution is another important activity: SHGs have been brought under cluster model that has proved successful in other SRIJAN locations. This is an ongoing process and the team in Anupur has planned to make 100 SHGs by the end of next year. Working through SHGs has some positive outcomes. The rate of interest in Anupur

### **Box 2** **Benefits from a Livelihoods and SHG Programme**

Jaimantri Bai a tribal women lives in Titripodi. She has one son and two daughters. The son has dropped out of school while only one of her daughters continues to attend the village school. Jaimantri Bai has two and half acres of unirrigated land. The land is very undulating and she was unable to cultivate it and had to depend on wage labour for earning her livelihood. When the MP Rural Livelihoods Project (of which SRIJAN is a partner) was introduced she took five goats. Now she has three more.

Jaimantri Bai is a member of Jamuna Mahila Bachat Samiti. There are 10 members in the group. The group has saved about Rs 4000 in one year. After becoming a member she has borrowed from the group twice. The first time she took a loan of Rs. 200 to meet medical expenses for treatment of her husband, Harihar Singh. She has repaid the loan with an interest of Rs 12. The second time she asked for bunding her field in the Gram Sabha to make it cultivable. But she did not have the money for her contribution. So she again took a loan of Rs. 100 from her SHG for paying the contribution. She took the loan for bunding and completed it by also contributing her labour. Now she can cultivate her field. When she was asked, "*What was the benefit of having a Samiti?*" She replied, "*It comes in handy when I am stuck or when there is an emergency.*"

is high, ranging from 60% to 120% per annum. After the formation of SHGs many members have taken credit from their respective groups at lower rate of interest i.e. 24%. In village Titripodi almost 8 members have availed of credit of Rs 4,450 from their SHGs for activities like field bunding, to start small enterprises, bullock pair, and goatry. SHG saving also ensures timely credit. However, in most cases credits have been taken for medical treatment and to meet funeral expenses.

### **7.3 Livelihoods Intervention**

The project formed 50 livelihoods group for a range of activities that were entirely community demand driven – livestock development, agriculture extension, fisheries, soil and water conservation and plantation. A total of Rs.15 lakh was invested.

## **8 New Initiatives Planned**

### **8.1 Watershed development of 10,425 Hectare under NREGA in Jatara (Tikamgarh), Madhya Pradesh**

Tikamgarh continues to be water stress districts, having faced four year of drought. Need to bring in NREGA to build water harvesting and groundwater recharging structures couldn't be overemphasised. In 2006, SRIJAN Jatara team organized Padyatra to raise public awareness about NREGA with support of of Janpad Panchayat. In that padyatra we covered 3 Panchayats with 7 villages. Based on our previous experience on tank rehabilitation, Janpad CEO called us for developing a model for watershed implementation in NREGA Act. We treated 50 ha of watershed area in Shahpur Panchayat. After successful implementation, Panchyati Raj and Rural Development Department and Rajiv Gandhi Watershed Mission selected SRIJAN as a lead NGO in the district. An Agreement has been signed with the district Administration for a watershed project under NREGA. We have selected seven Panchayats that are spread over 13 villages. Here we have strong people's institutions -- 88 SHGs, 2 Tank User Groups and 1 Water User Group. The total area is 10425 ha consisting of 6 micro watersheds. It falls within Saprar river basin.

### **8.2 Improving Water Use Efficiency in Paddy Cultivation: SRI in Shiggaon (Haveri), Karnataka**

Shiggaon is a small taluk in Haveri District in north-west Karnataka. It is a part of the Western Ghats. Shiggaon suffers from drought, widespread poverty, illiteracy and pushes the people in desperation to migrate in search of livelihood, often to Goa which is only 120 Km away. We are planning a pilot project here around System of Rice Intensification and will also explore other livelihoods activities (such as horticulture or dairy). The Deshpande Foundation is supporting this project.

### **8.3 Horticulture in three locations: Tikamgarh, Anuppur and Sehore (Madhya Pradesh)**

According to a recent survey, 44% of farmers would like to leave farming as a livelihood option. The farmers will have to come out of the cycle of traditional cereal crops to diversify their farming systems to adopt more remunerative horticulture and medicinal plants. Horticulture has brought in a new wave in agriculture at least in southern states and Maharashtra. Almost one half of cultivable area is in under non-cereal crops in South India (IFPRI, 2005). The inhibiting factors of growth in horticulture sector in this area is the absence of knowledge [What to do?], technology [How to do?], and an enabling environment [Is help/are resources available on tap?].

SRIJAN's implementation strategy would be to establish a value chain and viable market linkages, while introducing new crops and cropping practices. The programme consists of four strategic components. First is a model of multi-species horticulture farm of half an acre. This farm will have plantation of some chosen species like mango, pomegranate, *aonla* (gooseberry) and papaya with intercropping of vegetables such as chillies, to ensure income in the short run<sup>3</sup>. Two, we promote SHGs of resource poor families as a target group. Third, we provide support for marketing along with other supply chain interventions. Fourth and last component is promotion of Producers' organization, for taking over operations in the long run.

Over the next three years, we propose to take up horticulture with at least 450 farmers in three districts, namely, Anuppur, Tikamgarh, and Sehore. In the first year, we aim to reach 150. For the selection of farmers, four criteria will be kept in mind: availability of water resource, land ownership of at least half an acre, their willingness to grow tree and vegetable species suggested, and finally that they are classified as poor. The farmers will be trained and taken on exposure visits to BAIF's Valsad project.

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<sup>3</sup> In Jatara, there will be 15 plants of mango, 15 of *aonla*, 426 of papaya and 7317 chilli plants in every half acre farm.

## 9 Consultancy Support to State Governments

In October 2006, SRIJAN won a national competitive bid to design the second phase of DPIP in Madhya Pradesh that is likely to be supported by the World Bank. The Concept note designed by SRIJAN team was submitted to the government in February 2007. The Cabinet has approved it and has asked us to prepare a detailed project plan to cover 40 districts.

## 10 Human Resource Development

We have forty plus professionals. A significant majority of SRIJANites have less than two years' experience, although we have a core group of more than ten people who lead teams and programmes and have experience ranging from three to twenty six years. Although the quality of professionals is good, attrition rate is high. Last year 14 joined us, while 28 left. Out of the 9 teams leaders, 4 of them were recruited from campuses and groomed into the leadership role after community experience of two years. Till date, we have around ten lateral entries mainly at the senior levels.

### 10.1 Grooming SRIJANites for Development

There are three initiatives that are aimed to make SRIJANites more effective professionally.

***SRIJAN Write workshop:*** Language skills, spoken as well as written are essential to the growth of a professional. The idea of SRIJAN WRITE workshop is to enable SRIJAN professionals to document their field experiences, analyze problems and draw learning for sharing among development professionals. Towards this, a module “Effective Writing on the Job” has been designed. One workshop was held in the course of the year to hone skills in writing – the products were the three issues of LETTERS.

***Letters – Our Newsletter*** aims at promoting communication among the members of the organization. It is also an attempt to motivate people towards introspective writing, leading to greater awareness of both self and the reality around. Six issues have been published till date and



there is a wide acknowledgement of the important role it is playing in binding people in dispersed locations.

*Exposure Visits:* We have been organizing exposure visits of the professionals to other organizations to gain better understanding of the processes involved in promoting successful interventions like dairy, tank and canal rehabilitation, horticulture and so on. These visits facilitate in developing an overall perspective among the professionals.

### **10.2 Integrating Individuals to Organization-wide Processes**

Building organizational identity and solidarity, and promoting shared understanding is the purpose behind yearly organization of retreats and six monthly project review meetings.

Organization Retreat: A SRIJAN wide annual staff Retreat was organized in Pench national park, near Nagpur. Purpose of the retreat was to create conditions for staff members to introspect and think on what they have been doing and how they feel about it. Each staff member was given space in small group sessions to share his/her experience, successes and failures, dilemmas and difficulties. Some of the concerns reflected in those meetings have dealt with service conditions effectively, such as salary revision. Besides, the retreats also play a crucial role in facilitating integration of SRIJAN professionals across locations and instill a feeling of being a part of a larger entity called SRIJAN. We had called a Yoga teacher for sessions in morning and evening.

Project Review Meetings (PRMs): PRM was organized in Sehore in September 2006. PRM is a platform where teams present the progress made by them in their respective projects, and review it against the benchmarks of yearly targets, locational vision as well as organisational vision. PRMs are also important occasions for cross learning, identification of expertise available in different teams and using it for the benefit of other teams. These meetings are normally six monthly, but we could do it only once during the year.

## **11 Financial Results**

Clear strategic choices have been made in mobilization of financial resources among four types: Government, donor agency, corporate sector and community contribution. For bulk of building assets and training of poor people, the government is the first choice, then corporate sector. For innovative elements and model development, and bearing part of our own human resource

development budget, we approach private trusts and foundations (Indian and foreign). Of late, we are also seeking loans (interest free) to fund expansion and replication.

### **11.1 Community Investment**

Below we give donor category wise resource mobilization for creation of community assets (see table 7 for summary and table 8 for details).

Collaboration with the Government: We work with state governments in six out of eight field projects (four in MP, one in Rajasthan and Karnataka each). We mobilized Rs. 3.35 crore from these governments, and these are direct transfers to community's accounts in the banks. Therefore, they don't appear in our books of accounts.

Collaboration with Private Sector: With ITC's support, we built assets worth Rs. 75 lakh for the community.

Cost Sharing by the Community: Community brought its own contribution to the total of Rs. 94 lakh in cash and there was some contribution in kind as well.

Domestic and International Donor Support: From Sir Ratan Tata Trust, American India Foundation, and Sir Dorabji Tata Trust, as well as social venture capitalist, we got Rs. 3.8 million towards community asset and skill building.

Table 7: Community Investment Summary (received by the groups of poor families)

<b>Item</b>	<b>Amount (Rs.)</b>
Received plus Opening Balance	7.2 Crore
Spent:	5.4 Crore
<u>Of which from different sources:</u>	
Government (in bank accounts)	3.35 Crore
Corporate Sector	75 Lakh
Private Donors	38 Lakh
Community	94 Lakh

## **12 Governance**

The Board met twice during the year. It set up two sub-committees – one for programme management and HRD and the other for financial management

Table 8: Location wise Details of Investment in the Community Assets (private and public)

Location	Themes	Funding Agency	Villages	Member/ Beneficiary	Total Bank Accounts	Contribution by the Beneficiaries	(Balance of funds from Previous year	Fund Directly received from the Source	Total Fund Available for Activity	Fund Investment	Balance Fund Available
Ichhawar	Watershed	ITC	47	1222	37	1,509,479	-	-	3,835,789	3,785,451	50,338
Jaisinagar	Demand Driven (dairy, watershed, Non-farm), SHGs	DPIP	66	262	26	543,896	-	4,313,400	5,113,400	1,066,750	4,046,650
Jatara	Watershed, SHGs	NREGS	22	17	3	-	-	250,000	250,000	190,848	59,152
Malur	Tank Rehabilitation	JSYS, GoK	8	484	22	1,681,453	-	14,956,419	16,637,872	4,952,259	11,693,435
Anuppur	Demand Driven (livestock, watershed, enterprise)	MPRLP	10	233	150	123,455	-	1,362,128	1,485,583	1,485,583	-
Chhindwara	Watershed	ITC	19	362	30	1,038,377	766,601	2,672,469	4,560,044	3,710,846	849,198
Vidisha	PIM, SHGs	PIM	65	2303	62	1,083,470	-	9,963,930	11,047,400	5,562,700	5,484,700
Duni	Demand Driven (dairy, watershed, Non-farm), SHGs	DPIP	70	1181	95	4,767,166	2,799,076	21,498,163	28,837,896	18,779,487	9,736,274
<b>Total</b>			<b>307</b>	<b>6064</b>	<b>425</b>	<b>10,747,296</b>	<b>3,565,677</b>	<b>55,016,509</b>	<b>71,767,984</b>	<b>39,533,924</b>	<b>31,919,747</b>



**Audited Financial Statement 2006-2007**

## Our Board of Trustees

Sl. No.	Name	Role in the Trust	Professional Engagement	Year of Association	Age	Gender
1	Mr M L Mehta	Chair	Vice Chairman, Livelihoods Mission set up by Chief Minister	2000	70	Male
2	Ms Madhu Sarin	Trustee	Researcher Activist, Joint Forest Management and Tribal Rights	2000	62	Female
3	Ms Rekha Masilamani	Trustee	Country Director, Pathfinder International (India Operations)	2000	60	Female
4	Prof Tushaar Shah	Trustee	Principal Scientist, IWMI, Colombo, Ex-Director, IRMA	2000	57	Male
5	Mr S K Khuntia, IAS	Trustee	Joint Secretary, Ministry of HRD, GoI	2006	50	Male
6	Rtn. T K Mathew	Trustee	Secretary and Chief Executive, Deepalaya (NGO)	2000	72	Male
7	Mr Ajay Mehta	Trustee	Executive Director, National Foundation for India	2006	54	Male
8	Prof Govind Sharma	Trustee	Professor, Indian Institute of Technology, Kanpur	2006	50	Male
9	Mr S Loganathan	Trustee	Executive Director, ASSEFA	2000	65	Male
10	Mr Ved Arya	Managing Trustee	CEO- SRIJAN	2000	49	Male

## List of SRIJANITES

<b>SRIJANites (as on 31st March 2007)</b>		
<b>Sl. No.</b>	<b>SRIJANite Name</b>	<b>Designation (Role)</b>
<b>Kotma Block, Anuppur, Madhya Pradesh</b>		
1	Vivek Kumar Jaiswal	Accountant
2	Kailash Chand Sharma	Project Executive (Trainee)
3	Arvind Jangid	Project Executive
4	Rupendra Sharma	Project Executive
5	Sadique Akhtar	Team Leader
<b>Bangalore (South Region Office)</b>		
6	Vidya K R	Accountant
<b>Chhindwara, Madhya Pradesh</b>		
7	Virendra Kachwaha	Accountant
8	Phool Chand Kumhawat	Project Executive
9	Asiani Marki	Project Executive
10	Manoj Agarwal	Project Executive
11	Padam K Jain	Team Leader
<b>Duni (Deoli Block), Tonk, Rajasthan</b>		
12	Naresh Agarwal	Accountant
13	Ajeet Sharma	Project Executive
14	Haridrakhi D. Tripathy	Project Executive (Trainee)
15	Subrat Mohanty	Project Executive
16	Monika Khanna	Sub Team Leader
17	Namita Pandey	Theme in-charge
18	Rakesh K Gupta	Sub Team Leader
<b>Icchawar Block, Sehore, Madhya Pradesh</b>		
19	Umesh K Chourasia	Accountant
20	Aman K Tewari	Project Executive
21	Bhawna Nayal	Project Executive
22	Narnaware Devidas Zolba	Project Executive
23	Suresh Chandra Kumawat	Team Leader
<b>Jaisinagar Block, Sagar, Madhya Pradesh</b>		
24	Anil Sharma	Support Staff
25	Ravikant Singh	Accountant
26	Krishna Kant Gupta	Project Executive
27	Anil Agrawal	Project Executive
28	Anupama Haran	Consultant
29	Ramadhan Jat	Project Executive
30	Suhail Haque	Project Executive
31	Mohiuddin Ahmed	Team Leader
<b>Jatara Block, Tikamgarh, Madhya Pradesh</b>		
32	Ram Mohan Yadav	Accountant
33	Jaya Kritika Ojha	Project Executive (Trainee)
34	Sushma Sarita Barwa	Project Executive (Trainee)
35	Mohd Adil Ahsan	Project Executive

36	Purushottam Dhakar	Team Leader
Malur Block, Kolar, Karnataka		
37	K. G. Kulkarni	Support Staff
38	Shivappa	Consultant
39	Beebi P S	Project Executive
40	Girish	Project Executive (Trainee)
41	Manjunatha M.	Team Leader
Vidisha and Raisen, Madhya Pradesh		
42	Munnawar Ali	Accountant
43	Shams Tarique	Project Executive
44	Sushant K Panda	Project Executive
45	Chandershekhar Saini	Project Executive (Trainee)
46	Rajesh K Tripathy	Team Leader
New Delhi (Head Office)		
47	Shyam Panda	Accounts Officer
48	Chandrakant Singh	Support Staff
49	Shreekant Singh	Accountant
50	Raj Kumar Yadav	Programme Leader
51	Ved Arya	Managing Trustee



