

# ANNUAL REPORT

## 2008 –2009

Self-Reliant Initiatives through Joint Action (SRIJAN)

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# 1 SRIJAN's Approach to Removing Poverty

Our vision is to build self-reliant community institutions for water resource management and livelihoods. In February 2006, we took a pledge to reach and reduce poverty among one hundred thousand rural poor families by 2011.

## 1.1 Program Approach to Removing Poverty:

There are four essential components of SRIJAN's field programmes, present in most locations, namely, (i) to bring appropriate technology for the poor; (ii) to improve water and soil management practices; (iii) to promote livelihoods with access to market; (iv) to facilitate linkages for livelihoods finance; and finally to integrate it all and to provide sustainability (v) to build a community institution with a special focus on women. As field programmes throw up 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).

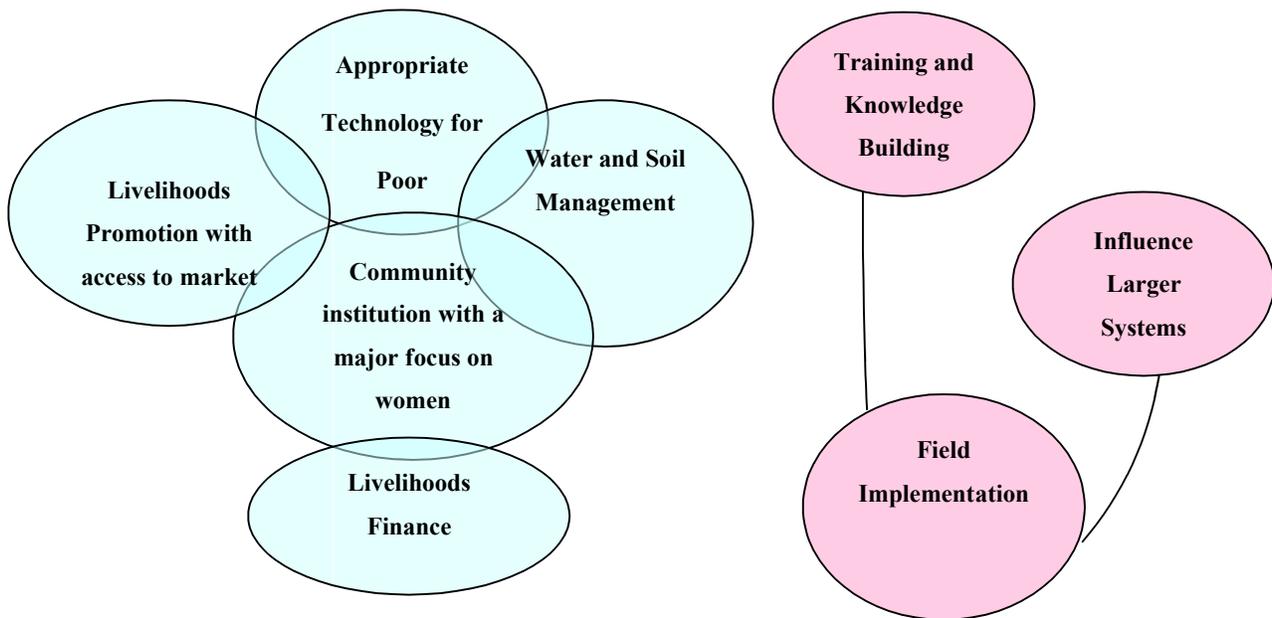


Figure 1. SRIJAN's Programme Components and Roles

## 1.2 Fostering Livelihood Clusters

Eventually a cluster emerges at a geographic location around specific livelihood theme and the local institution's capacity is built to manage it on a sustainable basis.

This process is fostered by SRIJAN professionals through a variety of capacity building measures and role transfers to community leaders and local service providers.

Broadly our programs are centred around three thematic foci - Water Resource Management, Crops and Animal Husbandry, and Community Institutions with a focus on women including SHGs, Water User Groups, Federations and Producer Companies. Three of our community institutions are registered – Maitree as a cooperative society under Indian Societies Act, Sagar Shree as producer company under Indian Companies Act, and Jeevika as a mutually aided cooperative society under a special act promulgated by MP Assembly.

### 1.3 Outreach: Families, Geographies, Livelihood Focus

SRIJAN is directly reached out to approx. 13,000 poor families in 2008-09. Location-wise number is given below. We have also indicated the livelihood theme focus and nature of community institution that is part of the location vision.

Table 1. Outreach and Thematic Focus

| Sl. No. | Field Location (name of the district) | Rural Poor families reached in 2006-07 | Rural Poor families reached in 2008-09 | Thematic Focus, Community Institution Form                            |
|---------|---------------------------------------|--|--|---|
|         | <b>Madhya Pradesh</b>                 |  |  |   |
| 1       | Sagar                                 | 5,633                                  | 1,036                                  | Dairy managed by Producer Company, supported by SHGs and Microfinance |
| 2       | Chhindwara                            | 551                                    | 737                                    | Watershed Development supported by SHGs and Microfinance              |
| 3       | Anuppur                               | 320                                    | 1,123                                  | Horticulture supported by SHGs, Strengthening PRIs                    |
| 4       | Vidisha and Raisen                    | 3,078                                  | 1,604                                  | Microfinance and SHG Cluster  |
| 5       | Sehore                                | 1,448                                  | 494                                    | Watershed Development and Horticulture, SHGs                          |
| 6       | Tikamgarh                             | 1,419                                  | 4,631                                  | Horticulture, SHGs and Cooperative Society                            |
|         | <b>Karnataka</b>                      |  |  |   |
| 7       | Kolar                                 | 776                                    | 549                                    | Tank Management Institutions, SHGs and Ragi Productivity Enhancement  |
| 8       | Haveri                                | 63                                     | 187                                    | System of Rice Intensification and Horticulture                       |
|         | <b>Rajasthan</b>                      |  |  |   |
| 9       | Tonk                                  | 2,409                                  | 2,230                                  | Dairy supported by SHG Federation, and Microfinance                   |
| 10      | Bundi                                 | 0                                      | 423                                    | Soybean Productivity Enhancement supported by SHGs                    |
|         | <b>Grand Total</b>                    | <b>15,634</b>                          | <b>13,014</b>                          |   |

One can note a decline in number of families reached in a number of locations and rise in others. During the year 2006-07, we had substantial support from government in four locations since some externally aided projects had specifically earmarked funds for implementation partnership with NGOs. These were Sagar, Vidisha, Kolar and Tonk. We had also received large funds for watershed development from private sector in Chhindwara and Sehore. In the reporting period, we have built up market linked livelihoods work in some locations and microfinance work in some other locations albeit with some donor support.

## **2 SRIJANites – How we nurture them**

Creating self-reliant community institutions for water resource management and rural livelihoods is a complex business. We therefore lay great emphasis on engaging professionals to work directly with rural poor communities. There are four major initiatives on strengthening our organisational capabilities to make a difference in rural areas:

- Recruit young professionals from reputed academic institutes;
- Induct individuals into the practice of rural development;
- Build field teams' capacity to innovate and work together in order to find solutions to multifaceted problem of rural poverty; and
- Create a culture of openness and transparency in decision making

We recruit professionally trained youth from reputed technical, social work and management institutes. During the year, we visited campuses of 10 academic institutes and recruited 20 people.

Often the young woman/man is not so clear whether this is the path that her/his career should take, so we have designed an induction program that creates situations for them to come in touch (face to face) with rural poor families and their way of dealing with life's challenges. Trainees are given an introduction to SRIJAN's approach to rural development through classroom lectures by senior SRIJANites, they read case studies of experience of various NGOs, and learn some of the methodologies when they participate in participatory techniques such as role-play. Technical issues are discussed but much more emphasis is in understanding issues that arise in the process of democratising development.

SRIJAN has 10 field teams in as many districts across three states of India. These are the teams an individual SRIJANites joins. Each field team is working on the challenge of establishing a livelihood promotion cluster so that there are large number of livelihoods created (1000 to 2000 families) around a single commodity or program, say horticulture.

Teams need to find solutions to range of problems that have got to do with farmers' adoption of new practices (for a specific crop or animal breed), to do with mobilising them to collectively operate a value chain from backward to forward linkages, and so on. Equally important the team has to learn to function together for a common purpose. Team leader thus has to play social roles of a leader not just ensure that

program goals are met. HRD cell has begun a process of performance appraisal where the team leader is assessed on how much his/her team acknowledges his/her role.

Core group was set up in SRIJAN as an internal governance mechanism for strategic decision-making. Core group has eleven members including the Managing Trustee. In order to groom new leaders in the organisation and develop a culture of transparency, core group process allows dissent and differences of opinion.

### 3 SHGs, Microfinance, 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).

#### 3.1 Coverage in Different Locations

In all, SRIJAN has promoted over 1000 SHGs in its ten locations, with a membership of 11,500 families (see the table). Out of these, about 4000 families are benefiting from linkage with microfinance or livelihoods programs of the organisation. This percentage is significant given the way the SHG programs are run in the country.

Table 2. SHGs and Linkage with Livelihoods and Microfinance

| Sl. No.               | Field Location (name of the district) | Number of villages reached in 2008-09 | Number of SHGs as on 31st March, 2009 | Women members in SHGs as on 31st March, 2009 | Number of SHG members linked with livelihoods and micro-finance |
|-----------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|---|
| <b>Madhya Pradesh</b> |                                       |                                       |                                       |  |   |
| 1                     | Sagar                                 | 35                                    | 51                                    | 599  | 255   |
| 2                     | Chhindwara                            | 33                                    | 55                                    | 601  | 245   |
| 3                     | Anuppur                               | 18                                    | 56                                    | 678  | 175   |
| 4                     | Vidisha and Raisen                    | 42                                    | 162                                   | 1,604  | 1,509   |
| 5                     | Sehore                                | 43                                    | 29                                    | 349  | 47  |
| 6                     | Tikamgarh                             | 59                                    | 394                                   | 4,631  | 42  |
| <b>Karnataka</b>      |                                       |                                       |                                       |  |   |

|    |                    |            |              |               |              |
|----|--------------------|------------|--------------|---------------|--------------|
| 7  | Kolar              | 28         | 41           | 535           | 4            |
| 8  | Haveri             | 12         | 9            | 105           | 0            |
|    | <b>Rajasthan</b>   |            |              |               |              |
| 9  | Tonk               | 61         | 167          | 2,030         | 1,567        |
| 10 | Bundi              | 30         | 41           | 403           | 67           |
|    | <b>Grand Total</b> | <b>361</b> | <b>1,005</b> | <b>11,535</b> | <b>3,911</b> |

### 3.2 Savings, Interloaning and Microfinance

Total savings of over 11,000 SHG members is about 9.5 million rupees while interloaning is close to 15 million.

Table 3. SHG Performance

| S No. | Location Name                 | No of SHGs   | Total members | Total Savings (Rs) | Inter-loaning (Rs) | Interest (Rs)    | Penalty (Rs)  |
|-------|-------------------------------|--------------|---------------|--------------------|--------------------|------------------|---------------|
|       | <b>Madhya Pradesh</b>         |              |               |                    |                    |                  |               |
| 1     | Jaisinagar                    | 51           | 579           | 301,226            | 167,575            | 6,613            | 30            |
| 2     | Chhindwara                    | 55           | 601           | 212,600            | 513,824            | 10,574           | -             |
| 3     | Annupur                       | 56           | 655           | 210,075            | 244,950            | 8,236            | -             |
| 4     | Sanchi/Vidisha                | 162          | 1,695         | 1,996,710          | 1,635,754          | 244,656          | 7,947         |
| 5     | Ichhawar                      | 29           | 349           | 129,160            | 50,500             | 3,163            | -             |
| 6     | Jatara and Palera (Tikamgarh) | 394          | 4,631         | 3,685,499          | 5,701,714          | 297,198          | 9,698         |
|       | <b>Karnataka</b>              |              |               |                    |                    |                  |               |
| 7     | Malur                         | 41           | 549           | 722,500            | 605,100            | 64,100           | 4,500         |
| 8     | Haveri                        | 9            | 105           | 46,400             | 38,850             | 4,320            | 874           |
|       | <b>Rajasthan</b>              |              |               |                    |                    |                  |               |
| 9     | Deoli                         | 167          | 1,485         | 2,177,035          | 5,862,596          | 647,790          | 24,039        |
| 10    | Lakheri                       | 41           | 403           | 55,176             | 113,794            | 1,552            | 734           |
|       | <b>Total</b>                  | <b>1,005</b> | <b>11,052</b> | <b>9,536,381</b>   | <b>14,934,657</b>  | <b>1,288,202</b> | <b>47,822</b> |

SRIJAN has received 16.5 million rupees to promote microfinance activities. Ramesh Dewan has given us a corpus of 15 million and Sharad Gupta 1.5 million on returnable basis. Tables give the details of loans given to poor families under each fund. Over 2500 families have availed microfinance facility. More than one third of loans went for livestock.

### Box 1

#### Bardi Devi recovers her land due to Maitre Microfinance Program

Bardi Devi is a member of Self Help group named *Vaishno devi mahila bachat samooh*. She had pawned away her land to the moneylender against a loan of Rs.50,000.

She decided to participate in the dairy program. She took a loan of Rs. 15,000 from the group out of which she purchased a buffalo for Rs. 14,000. She sold milk in Maitree's dairy and repaid the entire amount. Some of the money to repay the loan came from her earnings as wage laborer in the same village.

Since her land was with the moneylender, she was not even allowed to draw drinking water from the well in her own land. This had made her very depressed and frustrated. In order to resolve this problem, she finally decided to sell her buffalo and repay her loan from the moneylender and to get her land back.

She sold her buffalo and got 20,000 Rupees. She borrowed 5,000 Rupees from her SHG and further earned and saved 5,000 Rupees from wage labour, then approached her relatives for another 20,000. She collected this money and paid the entire loan to the moneylender.

She was able to get back her land from moneylender. Almost after a period of eight years, she was able to step into her own land and drink water from her well.

She didn't sit back.

She sowed mustard in her land and earned a profit of 60,000 rupees, out of which she returned relatives' money and also bought a new buffalo in cash.

Table 4: Status of Sharad Gupta Fund

| Location   | Total Fund in Circulation (Rs) | Repayment of Principal (Rs) | Number of Poor Families Linked (Rs) | Remarks                          |
|------------|--------------------------------|-----------------------------|-------------------------------------|----------------------------------|
| Chhindwara | 91,000                         | 23,900                      | 62                                  |                                  |
| Anuppur    | 15,000                         | 3,308                       | 13                                  |                                  |
| Vidisha    | 900,000                        | -                           | 36                                  | First instalment due in April 09 |
| Total      | 1,006,000                      | 27,208                      | 111                                 |                                  |

Table 5: Status of Dewan Foundation Fund

| Sl. No. | Location/ Activity  | No. of Families | Amount disbursed (Rs.) | Amount Receivable (Rs.) | Amount Received (Rs.) | Interest Receivable (Rs.) | Interest Received (Rs.) | Penalty Received (Rs.) |
|---------|---------------------|-----------------|------------------------|-------------------------|-----------------------|---------------------------|-------------------------|------------------------|
| 1       | <b>Jatara</b>       |                 |                        |                         |                       |                           |                         |                        |
|         | Poultry             | 2               | 40,000                 | 10,000                  | 30,000                | 250                       | 2,436                   | -                      |
|         | Brick business      | 9               | 85,000                 | -                       | 85,000                | -                         | 5,174                   | 953                    |
|         | Agriculture         | 2               | 30,000                 | 4,000                   | 26,000                | 250                       | 850                     | -                      |
|         | <b>Total</b>        | <b>13</b>       | <b>155,000</b>         | <b>14,000</b>           | <b>141,000</b>        | <b>500</b>                | <b>8,460</b>            | <b>953</b>             |
| 2       | <b>Jaisinagar</b>   |                 |                        |                         |                       |                           |                         |                        |
|         | Buffaloes           | 84              | 1,268,750              | 867,803                 | 400,947               | 191,302                   | 63,585                  | -                      |
|         | <b>Total</b>        | <b>84</b>       | <b>1,268,750</b>       | <b>867,803</b>          | <b>400,947</b>        | <b>191,302</b>            | <b>63,585</b>           | <b>-</b>               |
| 3       | <b>Duni</b>         |                 |                        |                         |                       |                           |                         |                        |
|         | Buffalo             | 253             | 3,742,500              | 867,846                 | 2,814,654             | -                         | 253,661                 | 24,333                 |
|         | Pickup vans and BCU |                 | 1,493,382              |                         | 500,000               |                           |                         |                        |
|         | <b>Total</b>        | <b>253</b>      | <b>5,235,882</b>       | <b>867,846</b>          | <b>2,814,654</b>      | <b>-</b>                  | <b>253,661</b>          | <b>24,333</b>          |
| 4       | <b>Vidisha</b>      |                 |                        |                         |                       |                           |                         |                        |
|         | Tubewell            | 193             | 4,604,044              | 1,800,034               | 1,665,791             | 258,551                   | 232,509                 | 7,810                  |
|         | Agriculture         | 718             | 4,727,000              | 2,127,543               | 2,081,914             | 161,072                   | 121,739                 | 5,948                  |
|         | Micro-Enterprises   | 12              | 3,717,825              | 2,874,975               | 2,836,658             | 167,493                   | 136,076                 | 5,792                  |
|         | Horticulture        | 11              | 100,000                | 100,000                 | -                     | -                         | -                       | -                      |
|         | Stone Mining        | 64              | 425,000                | 311,000                 | 299,300               | 19,455                    | 15,947                  | 555                    |
|         | <u>Livestock</u>    |                 |                        |                         |                       |                           |                         |                        |
|         | Buffalo             | 175             | 1,499,000              | 1,714,168               | 1,696,078             | 43,581                    | 33,776                  | 1,753                  |
|         | Bullock             | 2               | 10,000                 | 10,000                  | 10,000                | 445                       | 445                     | 153                    |
|         | Cow                 | 119             | 547,000                | 391,500                 | 384,550               | 15,714                    | 12,035                  | 789                    |
|         | Goatery             | 174             | 1,029,000              | 524,415                 | 518,748               | 30,720                    | 26,679                  | 947                    |
|         | Poultry             | 9               | 37,000                 | 10,000                  | 11,000                | 390                       | 205                     | 80                     |
|         | <b>Total</b>        | <b>1,477</b>    | <b>16,695,869</b>      | <b>9,763,635</b>        | <b>9,504,039</b>      | <b>697,421</b>            | <b>579,411</b>          | <b>23,827</b>          |
|         | <b>Grand Total</b>  | <b>2,440</b>    | <b>23,355,501</b>      | <b>11,513,284</b>       | <b>12,860,640</b>     | <b>889,223</b>            | <b>905,117</b>          | <b>49,113</b>          |

### 3.3 Promotion of Federations

There are 167 SHGs with a membership of 2030 families in Deoli. While forming Maitree, leaders felt the need to gain bargaining power in the dairy market as well as establish credit linkage with banks, apart from the feeling of solidarity. They have run the dairy business for over two years now and women leadership is taking over roles of managing MCC secretaries and staff in the bulk-chilling unit.

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. Now with close to 4600 women members in the SHGs, it is planned that Jeevika slowly is managed by SHG leadership and becomes the base also for market linkage for horticulture farms.

## 4 Livelihood Programs

### 4.1 Dairy

Dairy is our first program that introduced market access to rural producers. It is almost three year old. There are two dairy livelihood clusters, one in Duni (Tonk district) in Rajasthan, and the other in Jaisinagar (Sagar district) in Madhya Pradesh.

#### 4.1.1 Dairy in Duni

A major challenge for the Duni team was establishing a reliable and remunerative market linkage. And by constantly keeping their eyes on the ball, they succeeded. Another front that tested their nerves was keeping their market share in milk runs – in purchase and procure milk from the villages. They faced competition for a piece of the procurement cake with government dairy federation (Rajasthan Cooperative Dairy Federation, Milkmen, private traders). Our share of the surplus milk sold from the milkshed villages, was not very high – maximum of 25%. The assumption of loyalty or rather continued loyalty (due to the fact that we helped them get heavily subsidised Murrah grade buffaloes from the government) began to be questioned when the competitors offered better terms to the milk pourers. Yet, Duni unit sold almost four hundred thousand liters of milk and earned revenue of 5.9 million rupees. Overall Duni unit made a profit of Rs. 300,000.

Table 6: Dairy Business Performance in FY 2008-09

| Parameter                         | Unit  | Value     |
|-----------------------------------|-------|-----------|
| <b>Physical</b>                   |       |           |
| Milk sold in Duni                 | Litre | 396,060   |
| Milk sold in Jaisinagar           | Litre | 197,748   |
| Total milk sold                   | Litre | 593,808   |
| <b>Financial</b>                  |       |           |
| <b>Income</b>                     |       |           |
| Revenue from Milk in Duni         | Rs    | 5,888,526 |
| Revenue from Milk in Jaisinagar   | Rs    | 3,197,059 |
| Total Sales                       | Rs    | 9,085,585 |
| <b>Expenditure</b>                |       |           |
| Total overheads ( Duni)           | Rs    | 824,737   |
| Total overheads ( Jaisinagar)     | Rs    | 714,048   |
| Total overheads                   | Rs    | 1,538,785 |
| Payment to Producers (Duni)       | Rs    | 4,775,793 |
| Payment to Producers (Jaisinagar) | Rs    | 2,551,922 |
| Total Payment to Producers        | Rs    | 7,327,715 |
| <b>Net Profit/Loss</b>            |       |           |
| Net Profit/Loss (Duni)            | Rs    | 287,996   |
| Net Profit/Loss (Jaisinagar)      | Rs    | (68,911)  |
| Net Profit/Loss (overall)         | Rs    | 219,085   |
|                                   |       |           |

| <b>Price Realised by Producer Per Litre</b> |    |       |
|---|----|-------|
| Price Realised (Duni)                       | Rs | 12.06 |
| Price Realised (Jaisinagar)                 | Rs | 12.90 |

#### 4.1.2 Dairy in Jaisinagar

The team's goal was to make the facility of milk marketing available to larger number of poor people in larger number of villages. We found that there were many villages that poured less than 40 litres of milk a day. We had to establish a milk route that could collect larger quantum of milk yet cost less to transport (per litre of milk). On sales front, the Sagar retail market turned out to be more profitable than catering to Madhya Pradesh Dugdha Sangh, the government dairy. Significantly, the community institution was legally registered, as Sagar Shree Mahila Producer Company Limited and it became the formal entity to sell the milk. It sold 198,000 litres of milk earning 3.2 million rupees. It made a slight loss of 69,000 rupees, but paid a very good price of almost 13 rupees per litre to poor milk producers.

#### 4.2 Horticulture Program: The Nano Orchard Model

According to a recent survey, 44% of farmers would like to leave farming as a livelihood option. The farmers need to come out of the cycle of traditional cereal crops and diversify with horticulture and medicinal plants. Horticulture has brought in greater farm incomes in southern states and Maharashtra. Almost one half of the cultivable area is in under non-cereal crops in South India (IFPRI, 2005).

SRIJAN's strategy is to establish a value chain and viable market linkages, while introducing new crops. It consists of four components. First is a mix of fruit and vegetable species to give short term as well as long term income. Fruit crops being tried out are mango, pomegranate, and papaya with intercropping of vegetables such as chillies. Two, we promote SHGs of resource poor families as a target group. Third, we provide support for marketing. Fourth and last component is promotion of producers' organization, for taking over operations in the long run.

##### Box 2.

Case Study: "Where there is a will, there is a way"

Kaushalya Bai a common woman like any other in the village Ghoghri. She is illiterate and poor. She is a member of Laksmi-2 SHG for the last three years.

She is 38 years old and has three children, all aged below 10. Her sources of income are agriculture (2 acres of land), *bidi* rolling, and farm labour. She earned Rupees 30/- every day from *bidi* work.

She lost her husband two years ago and all the responsibility of taking care of her three children and meeting out all the family expenses fell upon her.

In the month of October 2007, she got an opportunity to get a loan from her SHG. It was a loan for purchase of buffalo. Before taking loan from SHG she had only one buffalo.

The group chose three members for loan and every one got Rupees 15,000 at an annual interest rate of 12 per cent. She purchased a buffalo of local breed with an estimated yield of five litres per day. Every morning she poured 2.5 litres at the Milk Collection Centre of her village. From the evening milk she prepared Ghee (clarified butter) and met the expenses of animal feed. Within seven months, she repaid Rs.9000 (Rs.7000 from selling raw milk and Rs.2000 by selling of *ghee*). She repaid Rs 4000 after harvesting soybean in the month of December 2008 and Rs. 2000 after harvesting winter (Rabi) crop. The accumulated interest, Rs. 2091, she paid from *bidi* rolling earnings.

Now after 18 months she is the owner of two buffalos and within two months the animal will calve again. Her one and half years' hard work will soon bring more happiness in her life. Now she has entered into the two-animal dairy model that is a sustainable source of income.

#### 4.2.1 Outcomes: Plantation, Production and Sale

We worked in 13 villages and could enlist 82 farmers. Total area under plantation is 35.87 acre (less than half an acre). In their nano orchards they have 1200 Mango plants, 4000 pomegranate plants, and 1700 papaya plants. Survival percentage has been variable: 95% in mango, 93% in pomegranate, and 56% in Papaya.

Short-term incomes have come from chilli. Production figures are green chilli: 200 quintals and red chilli: 19 quintals (~ 76 quintals of green); thus a total production was in green chilli equivalent terms: 276 quintals. Farmers sold in the market for the first time. They sold 144 quintals of green, and 5.6 quintals of red chilli, earning a total sale value of about three lakh rupees.

Three livelihood clusters are being developed, one each in Sehore, Anuppur and Tikamgarh districts. Although production volumes are still low, signs of collective management are clearly visible on the horizon. Village management committee (VMCs) are operational in Sehore, and horticulture farmers' groups in Tikamgarh and Anuppur) are collecting and transporting chilli to the *Mandi* (trading place) in the block, district or the state capital and selling it with SRIJAnites' help.

We learn following lessons from experience:

- One should promote single fruit specie in the whole plot rather than mix various species. This helps in laying out drip lines, in following a specific pesticide spray schedule, and it makes for an easy monitoring of plant growth.
- To bring ownership among the members contribution plays an important role.
- To bring more accountability among para-professionals, beneficiaries should pay them and monitor them on a regular basis.
- Monitoring of growth by VMC member is more useful. Giving more ownership to the VMC members in beneficiary selection and marketing.
- Plant to plant growth monitoring is essential to ensure better out put.
- To promote collective marketing VMC is platform through which they can sell larger volume and realize good price.
- Procurement of quality planting material is an area of concern that results in mortality and management issues. To address the issue for long term, setting up of nursery at local level could be the option. Promoting local entrepreneurs could be the solution for this.

### **Box 3**

#### **Case of Hariram: A successful horticulture farmer**

Hariram is one among 15 horticulture farmers of Simariya Village in Tikamgarh district of Madhya Pradesh. He belongs to pal (a backward caste) community, a community which is traditionally associated with livestock rearing. Still his main occupation is agriculture. His total landholding is 10 acre. He is also blessed with an army of the 37 family members, who contribute their labor to the agriculture. The main crops cultivated by his family are wheat and pulses (black gram and green gram). He isn't a traditional vegetable grower but he is a farmer who had given the plot of the largest area in which chilies were planted initially and after some time it was intercropped with papaya. Later he extended his plot for pomegranate plantation.

He is the farmer who has made highest income (among 15 farmers) by selling chilies. Not only because he had given the largest area but also because of hard work put in by both him and his family. One can always find his plot properly weeded and well irrigated.

Table 7: Horticulture Program Results in Three Livelihood Clusters

| Sl. No. | Parameters                                 | Ichhawar (Sehore) | Jatara (Tikamgarh) | Kotma (Anuppur) | Total |
|---------|--|-------------------|--------------------|-----------------|-------|
| 1       | No of village reached                      | 7                 | 1                  | 5               | 13    |
| 2       | Farmers covered                            | 49                | 15                 | 18              | 82    |
| 3       | Saplings planted                           |                   |                    |                 |       |
|         | Mango                                      | 1258              | -                  | -               | 1258  |
|         | Mango survival                             | 1198              | -                  | -               | 1198  |
|         | Mango Survival percentage                  |                   |                    |                 | 95%   |
|         | Pomegranate                                | 2407              | 950                | 796             | 4153  |
|         | Pomegranate survival                       | 2194              | 852                | 796             | 3842  |
|         | Pomegranate survival percentage            |                   |                    |                 | 93%   |
|         | Papaya                                     | 1045              | 1668               | 331             | 3044  |
|         | Papaya (survived)                          | 1008              | 547                | 149             | 1704  |
|         | Papaya survival percentage                 |                   |                    |                 | 56%   |
|         | Area under plantation (in acre)            | 24                | 5.97               | 5.90            | 36    |
|         | Chilly (Area in acre)                      | 23.5              | 2.58               | 5.03            | 31    |
| 4       | Formation of village management committees | 12                | 1                  | 2               |       |
| 5       | Green Chili production (Qtl)               | 63.79             | 54.86              | 80.74           | 199   |
| 6       | Red Chili production (Qtl)                 | 6.03              | 12.33              | -               | 18.4  |
| 7       | Green Chili marketed (Qtl)                 | 62.91             | -                  | 80.74           | 144   |
| 8       | Red Chili marketed (Qtl)                   | 5.69              | -                  | -               | 5.69  |
| 9       | Total Revenue Generated (in Rs '000)       | 99                | 68                 | 132             | 299   |

## 4.3 Soy Samriddhi

### *Focusing on Increasing Incomes of Small Soya Farmers in Bundi, Rajasthan*

#### 4.3.1 Background

Soybean is emerging as one of the most important cash crops for farmers in relatively water scarce region of India for its low cost of cultivation and water requirement, simple post harvest handling and storage and reasonably good market price. Out of 4.5 million farmers engaged in soy cultivation, more than one half are small and marginal farmers, or about 2.4 million farming families, each of them owning less than two hectares of land.

The project that SRIJAN implemented was a pilot with 50 farmers in the villages around Lakheri town in Indergarh block of Bundi district. The cluster is characterized by smallholders growing soy under rainfed conditions. Most of the villages in the cluster fall under non-command area (without any irrigation infrastructure).

Soybean is predominantly a rain-fed crop - only 3% of the area is irrigated, as per government records. Although one to two irrigations in case of a failed monsoon make a significant difference to the yield, most farmers in the project area depend on monsoon for the water with no other alternative.

Most farmers grow soybean as the kharif crop during monsoon (June-September) and use the land for either wheat or pulses for the Rabi season. The average productivity for soybean crop in Lakheri region is between 700 – 800 Kilograms per hectare, lower than the average productivity in the country or in the state of Rajasthan.

#### 4.3.2 Results:

Out of 55 plots, 43 plots went through the entire crop cycle. Average productivity taken over these plots was 1304 kg per ha. It ranged from 750 kg/ha to 2100 kg/ha. Now we collected data from the plots that didn't follow our package. Average productivity of 23 control plots is recorded as 652 kg/ha. So it is just half of our pilots' productivity. The table below compares the demonstration plots with plots that didn't follow our package.

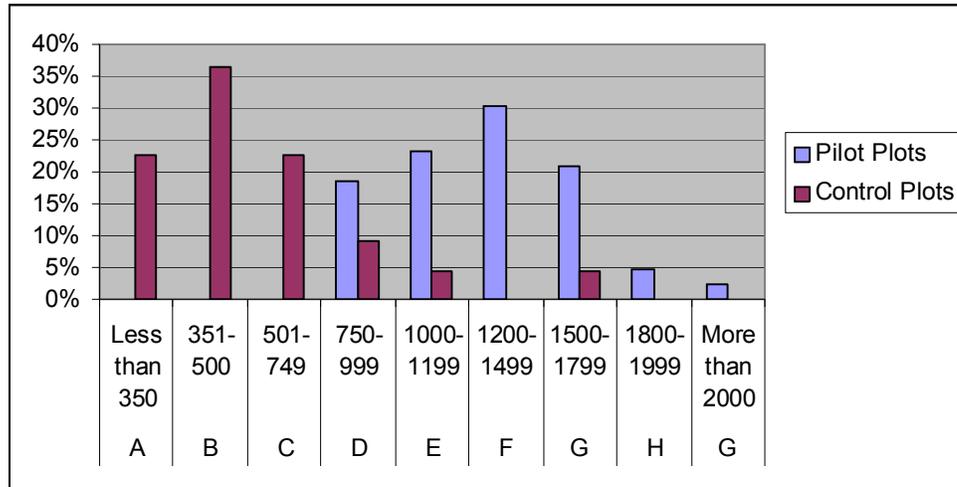
**Table 8. Productivity Enhancement under Soy Programme**

| Category | Productivity Kg/Ha | Pilot Plots | % in category | Control Plots | % in category |
|----------|--------------------|-------------|---------------|---------------|---------------|
| A        | Less than 350      | 0           | 0%            | 5             | 23%           |
| B        | 351-500            | 0           | 0%            | 8             | 36%           |
| C        | 501-749            | 0           | 0%            | 5             | 23%           |
| D        | 750-999            | 8           | 19%           | 2             | 9%            |
| E        | 1000-1199          | 10          | 23%           | 1             | 5%            |
| F        | 1200-1499          | 13          | 30%           | 0             | 0%            |
| G        | 1500-1799          | 9           | 21%           | 1             | 5%            |
| H        | 1800-1999          | 2           | 5%            | 0             | 0%            |
| G        | More than 2000     | 1           | 2%            | 0             | 0%            |

|       |    |      |    |      |
|-------|----|------|----|------|
| Total | 43 | 100% | 22 | 100% |
|-------|----|------|----|------|

The results are depicted below pictorial form.

**Figure 2. Comparison of Soy Productivity in Demonstration Plots with Others**



Then we looked at the effect of some of the factors (input conditions) and individual practices, namely, date of sowing, soil pH, seed variety used, application of gypsum and deep ploughing.

### 4.3.3 Conclusions

Initial conclusions are given below:

- There seems to be greater productivity among plots where sowing was done earlier, namely in June.
- Soy productivity is good when pH is between 8 and 8.4, but beyond that it deteriorates.
- Looking at the seed variety's suitability, we found that JS 9305 variety gave good response in this area in terms of productivity as well as early maturity with in 93 days.
- Deep ploughing and gypsum application gave better results.

Results of the pilots were not very good for the farmers in this year due to severe attack of yellow Mosaic and dry spell in August. Farmers compared their yield with neighbouring farmers and felt that they got almost double productivity than others.

#### 4.4 Promoting Ragi Cultivation among Tank Water Users

SRIJAN has been promoting tank-based livelihoods in Malur since 2004. The project aims at benefiting small and marginal families through participatory restoration of the community tanks and strengthening the Tank Management Institution. Communities of 24 tanks have rehabilitated their water storage structures with government support.

From December 2007, we began to look at the possibility of enhancing productivity of crops that small farmers grow in these villages. We identified Ragi (finger millet) as the crop since Ragi is part of staple diet of rural Karnataka thus would support food security. Current yields are between 4 to 10 quintals per acre.

Our experiment to enhance their crop productivity involved 42 Ragi farmers.

We promoted two new varieties: L-5 and MR-6, while farmers currently grow GPU-28. We showed farmers “Guli” method of Ragi cultivation where in farmers are getting on an average 15-20 quintal/Acre. As a result, we suggested increased spacing, introduction of broad base furrow to enhance in-situ water harvesting.

##### 4.4.1 Results

We recorded the yield data from the plots of all the farmers. We observed an incremental yield of 1.6 quintals of ragi per acre. The team was expecting an increase of 2-2.5 quintals/ acre but due to lack of rains in the month of November 2008 the yield was reduced. Comparison across seed variety is given for a number of parameters in the table below.

Table 9. Comparing Improved Practice of Ragi Cultivation with Traditional Practice

| Yield parameter details                 | Seed Variety |      |      |
|---|--------------|------|------|
|   | GPU-28       | L-5  | MR-6 |
| Plant height (Centimetres)              | 88.6         | 91.8 | 82.2 |
| No. of tillers                          | 2.4          | 1.6  | 1.8  |
| No. of fingers                          | 6.2          | 7.8  | 4.8  |
| Size of the earhead                     | Small        | Big  | Big  |
| No. of plants/Square meter              | 65           | 71   | 54   |
| Yield /square meter in grams            | 240          | 260  | 280  |
| Yield conversion to one acre (quintals) | 9.6          | 10.4 | 11.2 |



#### 4.4.2 Issues

Major issues faced in the program are: (i) Prolonged dry spell; (ii) High cost of labour during harvesting time, increase by Rs.1000 as compared to the previous season; and (iii) Farmers getting carried away by eucalyptus plantation that results in higher income with little risk.

### 4.5 Improving Water Use Efficiency in Rice Cultivation

#### 4.5.1 Situational Assessment

System of Rice Intensification (SRI) is a technology well known for its low water consumption and high yield. We are promoting it in 19 villages in three talukas of Haveri district, namely, Shiggaon, Hanagal and Savanur (situated in northwest Karnataka). It is useful to share in brief a baseline assessment as it gives the background of poverty, social and technical factors that impinge on promoting SRI among small and marginal farmers.

**Characteristics of Poverty:** We observe that there are 25 to 35 percent people who are poor, just based on income, rather than land holding. Situation of poverty in these villages is characterised by the following factors: (i) Fragmentation of agriculture land, with an average land holding of 1 to 2.5 acre of irrigated land and/or 1 to 5 acre of dry land; (ii) Low land productivity and thus insecurity of farm income; (iii) Inability to purchase inputs and hire labour; (iv) Few earning members in single families; (v) High dependency on labour, chemical fertilizers and pesticides; (vi) No indigenous technology in collection and judicious usage of rain water; and finally (vii) Lack of “right” awareness regarding innovative agriculture practices. Hence, there is a need to enhance the productivity of their agricultural lands by minimizing incurring cost of cultivation, through improved agriculture practices.

**Social Challenges:** In many villages, small and marginal landholders depend on big farmers, to seek even small facility such as farm implements, water source, inputs, and social protection for their crops. Further, they get wage labour in big farmer's land first, get some financial assistance from him, and then, they will cultivate their lands. And, many times small farmers are influenced by big farmers, in deciding, type of crop, time of sowing and adoption of any innovative changes in cropping practices. So, this attitude of small farmers has really posed challenge for us, in motivating them for adopting any technology. Particularly, small farmers who share the bore well water from big farmers are faced with the problem of timely management of agriculture operations.

In this context, although small farmers are willing to take any developmental trials in their fields, the prevailing social atmosphere hinders them.

**Technical Factors:** SRI, as a new technology, performed comparatively better in this region, but, at the same time, farmers have felt that weed growth is too much. In the initial days, they faced a problem of labour unavailability and lack of suitability of Cono Weeder for weeding in black cotton soils. As a result some of our SRI plots haven't performed even up to an average level.

With this lesson, for current season we introduced a modified cono-rotary weeder. It is performing better. Yet, there is a need to devise more convenient and comfortable weeders for black cotton soils.

Further, ensuring labourers' adapt to precise SRI transplantation process is not easy. Although we mark the points where they ought to transplant the seedling, labourers wouldn't perform, maybe due to their new experience or fear of getting lower wages.

#### 4.5.2 Results

A total of 158 farmers adopted SRI (including 56 farmers in 14 villages in monsoon season, 54 farmers in 12 villages in summer season). Total area under cultivation was 12 hectare. Based on the data gathered, while normal yield is 8 to 9 tonnes per hectare, our SRI farmers got 12.5 tonnes, that is a **28%** increase.

Further details of the comparison are found in the table.

Table 10. Comparing Improved Practice of Paddy Cultivation (SRI) with Traditional Practice

| <b>Parameters</b>         | <b>Traditional</b>         | <b>SRI</b>  |
|---------------------------|----------------------------|---|
| Spacing                   | 20 x 15, 15 x15.           | 25 x25, 30 x25.   |
| Weed and water management | Water logging, weed growth | Controlled water application and proper management of weeds |
| No. of Tillers            | 25-36                      | 45-60   |
| No. of Panicles           | 22-28                      | 35-42   |
| No. of Grains             | 94-97                      | 165-170   |
| Yield per 1 square mtr    | 0.9 kg                     | 1.25 kg   |
| Yield per hectare         | 9 tonnes                   | 12.5 tonnes   |
| % of Yield Variance       |                            | <b>28 % more</b>  |

On surveying 46 plots, following pattern was observed: (i) 5 plots have shown very good response to SRI practice (33% to 72% increase in yield); (ii) 11 plots have shown good response (20% to 33% increase); (iii) 23 plots have shown positive response (3% to 20% increase); (iv) in one plot, the farmer couldn't get any result; and (v) 7 plots have shown unsatisfactory response (decrease in yield).



#### **4.6 Watershed Based Livelihoods in partnership with Private Sector**

There are two ongoing watershed based livelihood projects supported by ITC Limited under the banner of 'Sunhera Kal' programme. The first one is in Ichhwar and Sehore block of Sehore district and the other one is in Chhindwara block of Chhindwara district. During the year, close to six hundred families had additional moisture or irrigation in their land (total area: 650 hectare), through a variety of soil and water management measures such as stop dam, earthen check dam, community ponds and wells apart from field bunds. The table presents further details of the watershed work that was done.

**Table 11: Watershed Development At a Glance in Chhindwara and Sehore**

| <b>Parameter</b>                                       | <b>Unit</b>   | <b>Chhindwara</b> | <b>Sehore</b> | <b>Total</b> |
|--|---------------|-------------------|---------------|--------------|
| Villages Reached                                       | No.           | 11                | 23            | 34           |
| Project investment                                     | Rs in '000    | 2,875             | 3,300         | 6,175        |
| Community Contribution                                 | Rs in '000    | 906               | 1,400         | 2,306        |
| Families Benefited                                     | No.           | 136               | 444           | 580          |
| Storage Created  | Hectare Meter | 78                | 23            | 101          |
| Total Area Receiving additional moisture or irrigation | Hectare       | 202               | 449           | 651          |

#### **4.6.1 Sehore, Madhya Pradesh**

In Sehore, a community led renovation and construction of water harvesting structures and soil and water conservation work is being carried out for the last five years, since 2003. During the year 2008-09, we worked in 23 villages. We helped water user community build 5 stop dams, 17 community ponds, 5 earthen check dams, 24 community wells, benefitting 444 families directly in these villages.

The assured irrigation has allowed cultivation of Rabi crops and facilitated crop diversification into fruit and vegetable cultivation – this includes those families outside the direct command area of water harvesting structures (drip based cultivation of fruits and vegetables).

Social mobilization around water has resulted in formation of 51 water user groups (WUG). To further strengthen people's organizations, 29 SHGs have been formed amongst the landless and poor people (350 members). Village management committees around horticulture have been promoted to establish market linkage.

#### 4.6.2 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. 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.

During the year 2008-09, we worked in 11 villages. We helped water user community build 7 stop dams, 2 community ponds, 2 earthen check dams, 11 community wells, benefiting 136 families directly in these villages.

#### 4.7 Strengthening Panchayati Raj Institutions in Tribal Areas

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 Panchayat 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.

Livelihood strategy includes promotion of SHGs, introducing horticulture with market linkage and setting up a producer organisation for a long-term economic development of tribal families of this area. Major investment (2.23 million rupees) during last four years has been made in constructing and renovating irrigation wells and installing lifting devices that benefited 298 families in 13 villages. We could introduce horticulture with 38 tribal farmers.

Apart from economic development that results in empowerment of the poor families, we have brought 700 women into 56 SHGs in 18 villages. The women are encouraged to participate in Gram Sabha meetings and make demands on the elected officials of Gram Panchayat and pressure them to include SHG members (from poor families) in government programs such as NREGA.

## 5 Consultancy Support to State and Country Governments

**DPIP Phase II in Madhya Pradesh.** In October 2006, SRIJAN won a national competitive bid to design the second phase of DPIP in Madhya Pradesh to be supported by the World Bank. The Concept note and the detailed project implementation plan designed by SRIJAN team were submitted to the state government. They have put this up to the World Bank board for approval.

**HRD Support to Government of Bangladesh.** SRIJAN has begun assisting Social Development Foundation (SDF) in developing a new Human Resources Policy. This includes components of recruitment of quality staff from open market, developing a well defined and transparent terms and conditions of employment and installing a performance management system.

**NGO Support in Livelihoods in Orissa.** SRIJAN has worked with the Planning and Coordination department of the Government of Orissa for implementing its NGO support project in three livelihood sectors, namely, sericulture, medicinal plant cultivation and textiles.

## 6 Financial Partnership

Our financial partnership with government, private sector and foundations continued with addition of more partners and projects. Individual donors also provided substantial support to us this year.

Collaboration with Government continued: We work with state governments in five out of ten field projects (three in MP, one in Rajasthan and one in Karnataka). Tejaswini project is providing us support in forming and strengthening SHGs in two blocks of Tikamgarh district. We continued our partnership with Madhya Pradesh Rural Livelihood Project, now in its second phase. In Malur, we successfully concluded our partnership with Jal Samvardhane Yojane Sangha (JSYS), a Society specially created for community management of irrigation tanks. In Sagar, the state government continued to provide support to our community managed dairy – run by Sagar Shree Mahila Producer Company Limited.

Collaboration with Private Sector diversified. We entered into a partnership with Bunge private limited to start a pilot on soy productivity enhancement in Bundi district of Rajasthan. We continued to get ITC's support for building watershed assets for the community in two districts.

Support from Domestic and International Private Foundations and Trusts: Our most crucial and reliable support came from Sir Ratan Tata Trust, American India Foundation, and Sir Dorabji Tata Trust, as well as social venture capitalists, Mr Ramesh Dewan and Mr Sharad Gupta.

## 7 Governance

The Board of Trustees met twice during the year. It unanimously elected Prof Tushaar Shah as the new Chair of the Board of Trustees, with a fixed term of five years, with effect from 1<sup>st</sup> August 2008. The Trustees recorded great appreciation for the services rendered by Mr M L Mehta since April 2001 and asked him to continue on the board as a Trustee. It has also decided that each Trustee will have a term of five years, with a maximum of two terms. This was later revised to three years, in the interest of bringing dynamism and fresh ideas. In order to maintain continuity, one third of members would retire every three years.

The Board could invite two eminent persons as honorary trustees as and when necessary. The board also has the option of inviting government officers as special invitees to its meetings.

Two members from SRIJAN staff will be inducted as special invitees. The Core Group will elect these.

Table 12. Board of Trustees

| Sl. No. | Name                | Role in the Trust |
|---------|---------------------|-------------------|
| 1       | Prof Tushaar Shah   | Chair             |
| 2       | Mr S Loganathan     | Trustee           |
| 3       | Ms Rekha Masilamani | Trustee           |
| 4       | Rtn. T K Mathew     | Trustee           |
| 5       | Mr Ajay Mehta       | Trustee           |
| 6       | Mr M L Mehta        | Trustee           |
| 7       | Ms Madhu Sarin      | Trustee           |
| 8       | Prof Govind Sharma  | Trustee           |
| 9       | Mr Ved Arya         | Managing Trustee  |

## 8 Human Resources at SRIJAN

SRIJAN has a total staff of 62 people, of which 50 are professionals and 12 accountants and other support staff. List is given below.

Table 13. Names of SRIJANites and their Location

| S. No. | SRIJANite's Name      | Location   | S. No. | SRIJANite's Name   | Location   |
|--------|-----------------------|------------|--------|--------------------|------------|
| 1      | Aman Kumar            | Duni       | 32     | Pankaj Papnoi      | Duni       |
| 2      | Anil Agarwal          | Duni       | 33     | Parimala T         | Malur      |
| 3      | Anshupa Rath          | Chhindwara | 34     | Prajwalit Jain     | Jatara     |
| 4      | Arvind Jangid         | Anuppur    | 35     | Premnath yogi      | Lakheri    |
| 5      | Arvind Kumar          | Chhindwara | 36     | Priyanka Parmar    | Ichhawar   |
| 6      | Asiani Marki          | Jatara     | 37     | Rajesh Chaudhary   | Duni       |
| 7      | Beebi P.S.            | Shiggaon   | 38     | Rajesh Gupta       | Jaisinagar |
| 8      | Bharat Bangari        | Lakheri    | 39     | Rajesh Tripathy    | Vidisha    |
| 9      | Chandra Shekhar Saini | Vidisha    | 40     | Rakesh Gupta       | Delhi      |
| 10     | Chandrakant Singh     | Delhi      | 41     | Ram Mohan          | Jatara     |
| 11     | Debasish Pradhan      | Jatara     | 42     | Ramdhan Jat        | Jaisinagar |
| 12     | Devidas Narnaware     | Ichhawar   | 43     | Ranganatha Babu    | Malur      |
| 13     | Himanshu Bais         | Lakheri    | 44     | Ravikant Singh     | Jaisinagar |
| 14     | Kailash Sharma        | Anuppur    | 45     | Rupendra Sharma    | Anuppur    |
| 15     | Kalyan Das            | Delhi      | 46     | Sadique Akhtar     | (on leave) |
| 16     | Kiran Kulkarni        | Shiggaon   | 47     | Sarvesh Kumar      | Jaisinagar |
| 17     | Kirti Barla           | Duni       | 48     | Seema Srivastava   | Duni       |
| 18     | Manjunatha M          | Malur      | 49     | Shams Tarique      | Jatara     |
| 19     | Manoj Agarwal         | Chhindwara | 50     | Shantha Murthy     | Malur      |
| 20     | Manoj Sen             | Ichhawar   | 51     | Shivappa           | Malur      |
| 21     | Mohiuddin Ahmad       | (on leave) | 52     | Shreekant Singh    | Delhi      |
| 22     | Munawwer Ali          | Vidisha    | 53     | Shweta Hansda      | Chhindwara |
| 23     | Nagaraj NK            | Shiggaon   | 54     | Srinivas Raghavan  | Malur      |
| 24     | Namita Pandey         | Delhi      | 55     | Stutilina Pal      | Jaisinagar |
| 25     | Namita Toppo          | Vidisha    | 56     | Sunil Dash         | Anuppur    |
| 26     | Naresh Agarwal        | Duni       | 57     | Suresh Kumawat     | Ichhawar   |
| 27     | Nazma Jahan           | Anuppur    | 58     | Umesh Chourasia    | Ichhawar   |
| 28     | Neha Kuber            | Lakheri    | 59     | Vaishali Arora     | Delhi      |
| 29     | Neha Sinha            | Jatara     | 60     | Ved Arya           | Delhi      |
| 30     | Nishant Kaushik       | Duni       | 61     | Virendra Kachhwaha | Chhindwara |
| 31     | Padam Jain            | Lakheri    | 62     | Vivek Jaiswal      | Anuppur    |



## Project Locations

