

Krishi Gram Vikas Kendra

Raising Hopes, Realising Dreams.

Do you see what we see...
the India
of our dreams?

Our Organisation

Society Registration 1/77-78 dated 14/04/77

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Principal Corporate Usha Martin Group

Partners

Government of India
Government of Jharkhand
USAID, CEDPA, FUTURE, GOAL INDIA,
CARE, CAPART, ICICI Centre For Child Health and Nutrition,
NFI, Indian Space Research Organisation (ISRO),
ICEF, IFC Wsahington, CINI,
Institute of Reproductive Health (IRH), Georgetown University, USA,
IPAS, India, Sir Ratan Tata Trust, JTDS, BAU, ICRA Palandu,
Indian Lac Research Institute, NABARD, SIDBI,
Som Datt Foundation, ICRISAT, Jharkhand State AIDS Control Society,
Oxfam, Austrian Development Agency, ARK, ILFS, Usha Martin Ltd.,
local communities among others.

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Turning the wheel of change

Change is the only constant, they say, and not without reason. Change equals momentum, pace, progress. Change — through new learnings and achievements — raises new hopes and realises new dreams. But change cannot occur in a vacuum. Only by converging human will, innovation and endeavour, can the wheel of change turn on the path of progress.

At Krishi Gram Vikas Kendra (KGVK), we have seen how the wheel of change transforms rural Jharkhand. Our water and energy harnessing measures and interventions reversing

eco-degradation, social forestry leading to a new green revolution have transformed people's destinies; our capacity building measures through self-help groups and micro-entrepreneurial training have given voice to the dispossessed. Our initiatives in health and education have both been lifegiving and life-transforming.

But in these 36 years, the greatest thrill lies in watching rural masses and the community change from passive spectators to dynamic participants; joining us to turn the wheel. Ever onwards...

Members of Governing Body

SI No	Name	Address	Designation	Age Yrs.	Sex	Occupation	Remuneration Paid
1	Mr. Basant KumarJhawar	"Jhawar House" 51F Gariahat Road, Kolkata- 700019	President	74	Male	Industrialist	NA
2	Mr. Brij Kishore Jhawar	"Jhawar House" Kanke Road Ranchi	Vice President	72	Male	Industrialist	NA
3	Mrs. Asha Singh	. Asha Singh Uma Shanti Apartment, Flat 103 Kanke Road Ranchi		48	Female		NA
4	Dr. Manju Shukla	41, Ashok Vihar Ashok Nagar Ranchi	Member	48	Female	Service	NA
5	Mr. Samir Lohia	Samir Lohia 502, Ridhiman Apartment Kanke Road Ranchi		41	Male	Industrialist	NA
6	Mr. Simon Oraon	Hariharpur Jamtoli, Khaxi Tota, Bero, Ranchi- 835202	Member	70	Male	Social Worker	NA
7	Dr. Shabnam Sinha	Lotus Court Flat No. 23 Jamshedji Tata Marg Churchgate Mumbai - 400 020	Member	48	Female	Service	N A
8	Mr. Arun Bhatnagar	C-1/14, Lodi Gardens South End Road New Delhi 110 003	Member	64	Male	Service	NA
9	Mr. Rajesh Sharma	102 – C Satyam Apartment, North Office Para, Doranda, Ranchi	Member	45	Male	Service	NA
10	Dr. Jayanta Mitra	205, Devalaya Apt. Kali Mandir Road, Bardhman Compound, Ranchi	Secretary	42	Male	Service	Rs. 7,80,757/- p.a., plus other usual perks
11	Mr. Rahul Bahri	Flat No. 4D, Trilok Apt., 657 Jogendra Garden, Kolkata	Member		Male	Service	NA
12	Mr. Shibaji Mandal	D – 78, New Garia Housing Co. Op. Society, Srinnagar Main Road, Kolkata	Member	34	Male	Service	Rs. 6,17,250/- p.a. plus other usual perks

It is hereby declared that none of the Governing Body Members are related to each other by blood relation except for Mr Basant Kumar Jha and Mr Brij Kishore Jhawar who are brothers.

None of the above Governing Body Members have undertaken any international travel during the last financial year on behalf of the organisa

President's and Vice-President's Overview



Brij Kishore Jhawar



Basant Kumar Jhawar

Keeping our eyes on the road. And hands on the wheel.

According to Forbes magazine, India has recently become home to the largest number of billionaires in Asia. Yet 310 million Indians still live below the poverty line and a substantial number of these belong to Jharkhand.

Looks like we have our work cut out for us, doesn't it?

Unfortunately, rural development isn't just about bridging the gap between haves and have-nots. It is about empowering have-nots to build on what they have. After all, we can only set the wheel of change in motion; the people of Jharkhand must keep it turning.

Which is why, "Raising Hopes, Realising Dreams" aptly sums up KGVK's philosophy.

It's a historic fact: rural Jharkhand suffered centuries of neglect. Most post-Independence interventions have lacked vision — they were and continue to be sporadic, short-term, non-holistic and project-based. With our roots in the state, we have tried to avoid these pitfalls and worked on a well-thought-out plan.

Happiness in cans

It's true. A happier Jharkhand will come in "cans", not "cannots". That's why our plans for sustainable income generation are based on a Can-Do Strategy.

For a sustainable turnaround, the wheel must turn in the spirit of social enterprise, not corporate charity. We don't

President's and Vice-Pres

KRISHI GRAM VIKAS KENDRA

believe in giving fish to a hungry man; we'd rather make sure the river is clean, teach him how to fish and help him sell the surplus.

Which is why we focus on natural resource management (NRM), increased productivity and market connectivity. Our activities are built around the 5Js: Jal (water), Jameen (land), Jangal (forest) Jaanwar (animal) and Jan (people).

For the success of our programme, we must enhance the local community's knowledge and skills by introducing them to tried and tested solutions. Only a healthy, trained and skilled workforce can thrive in the competitive market economy, through products or services that can create sustainable income. Which is why our Social Capital Group includes education, vocational training, health and empowerment of women, most of which are addressed by self-help groups.

Once production increases, market links will not only drive the local economy forward but also sustain it. With KGVK's expertise in forging links, surplus products will find fair prices in local markets and beyond. We help local communities to produce goods and services for local consumption as well as institutional buying. Our Trade Facilitation Centre (TFC) supplies quality inputs at competitive prices and helps market the products. This venture has already taken off; starting small, with agricultural products such as baby corn, sweet corn and vetiver.

The formula for freedom

KGVK has learnt much from Usha Martin's experience with Total Productivity Maintenance (TPM). Based on it, our Total Village Management (TVM) model works to

- empower teams across all tiers, including grassroots;
- organize small cross-functional teams to work together on improvements or kaizens;
- implement these initiatives through a Plan-Do-Check-Act process;
- analyse problems scientifically collecting facts, using fish-bone diagrams and the "why-why analysis" to arrive at solutions, implement them and measure the results.

These small steps lead to a huge attitude change and ultimately to economic independence. And they work much better than the giant leaps promised by politicians.

Why? Because there has been a paradigm shift in our focus from project to programme mode.

In a project, the project implementing agency or PIA is normally concerned with audit or evaluation by the donor agency and completion of the project. Once the job's done, there is no guarantee of future continuity. The programme mode, on the other hand, follows a continuum. Individual milestones dovetail into each other for lasting benefits. Implemented by teams, their ownership ultimately

lent's Overview

goes to the community. In short, it's a wheel of change. For example, while a low birth weight project addresses reproductive health concerns, it must also overlap into economic and educational issues.

This is where our P4 principle of public-private-people's partnership makes all the difference. All our programmes are driven by community participation, utilizing sahayogis who are being trained in the processes of TVM.

Take the wheel

On our road from small steps to big changes, we need collaborators, transforming into stakeholders. For, only a convergence of efforts will keep the wheels of change turning. Our partners form the P4 Resource Group: a powerhouse of funds and friends.

So far, we have been fortunate enough to be partnered by some of the leading names in the corporate world, NGOs, financial and academic institutions. And we are happy to report that our family has grown this year.

KGVK would like to warmly thank and welcome aboard our newest Resource Partners:

Oxfam International, Austrian Development Agency, Infrastructure Leasing & Financial Services (ILFS) and ARK UK.

We would also be more than happy to share the success we have achieved with those who may want to adapt / adopt our way.

Besides this we would like to extend a special thanks to all those who responded to our mailer 'Do you see what we see...' and are partnering our efforts in making a real difference to the lives of rural people of Jharkhand by joining the P4 Resource Group.

We also invite private enterprises, public establishments, academic institutions, social welfare organizations as well as communities and individuals to become our P4 Resource Partners. To join us on the road that takes backward Bharat to dynamic New India; to take their turn at the wheel.

Executive Summary

Jayanta Mitra, Secretary

Moving Right

The great thing in this world is not so much where we stand, as in what direction we are moving. - Oliver Wendell Holmes

In the long run, it is myopic to think of development in terms of the creamy layer. At KGVK, we are working for a bottom-up, holistic development. Simply, because asymmetry across all parameters — of education, skills, opportunities, physical infrastructure — drives socioeconomic inequality.

Once more, it is time to look back to think ahead. Down memory lane, we find roads paved with our achievements. Boulders of unfinished tasks remain, but it is an ongoing journey, as challenging as it is rewarding: unlocking rural Jharkhand's potential.

The Way We Think

An inclusive approach is crucial to our success - the P4 principle of public-private-people's partnerships. For an adaptive and transformational change process as well as sustainability of projects, we work hard to re-build and strengthen various systems and mechanisms at different strata and evolve a shared strategy that views communities, funding agencies, institutions and government bodies as partners for a common cause.

Ownership is another: we initiated streamlining the model of service providers, screening and grooming potential sparks/sahayogis/village champions as instruments of ownership/leadership and future change.

Learning is high up on our priority list. We want to consolidate and capitalize knowledge and skills for making a pragmatic contribution towards rural uplift. We aim at designing proactive ways of responding to rural learners for inclusive growth the TVM Gurukul being the best example.

Walking the Talk

We do not build castles in the air. KGVK adopts timetested management practices, methods and tools applied at Usha Martin Ltd. to implement the TVM (total village management) philosophy. Through them we aspire to organize rural communities for local self-governance, selfreliance and the creation of an enabling environment for the disenchanted and marginalized section who have historically been voiceless and kept away from mainstream development.

This is an enormous challenge: how to convert adversity into an opportunity to raise hopes and realize dreams. The answer: participatory dialogue, ownership, empowerment through skills and infrastructure.

So we positioned ourselves as a learning organization: an organization that learns from communities to design initiatives for them. We set an ambitious agro-business goal that prompted us to invest resources for creating the following:

- physical assets like water harvesting structures
- backward and forward linkage
- dialogue with institutional buyers
- demonstration farms
- scaling up of projects in larger geographies by replicating smaller successes in command areas
- systematic knowledge transfer to grassroots for sustained growth

We are also creating livelihood choices in the non-agro field, as people learn to make market-friendly products like phenyl and candles or repair vehicles and hand pumps, to cite examples.

At the same time, we are also focused on human dimensions of health and hygiene, nutritional balance, quality education, creation of model schools, grooming rural youth for non-voice-based BPOs, and other entrepreneurial opportunities through credit and market linkage. All this, in synergy with the environment people live in.

Bridging Worldviews

Spotlight 2007-08. TVM Gurukul, our lasting legacy for the future. Both a challenge and a reward, this one-of-akind knowledge center has helped create a space for knowledge dialogue, cross-learning, blending of local wisdom with scientific understanding and capacity building in order to groom human capital. The Gurukul aims at imparting technical and soft skills, building capacities of potential grassroots leaders, creating a hands-on knowledge repository and connecting with potential knowledge partners.

We have strategically invested our energy in building capacities to mobilize and tap communities as well as institutional resources. We attempted to make a difference in people's lives by leveraging support from various stakeholders to collectively take an objective view of our programmatic approach which thrives on the P4 principle: synergy, empowerment, ownership and a spirit of continuous improvement.

Through the TVM Gurukul, we prepared the ground to consolidate and capitalize learning. This will go a long way in drawing the boundaries of its future course, spelling out proactive and workable ways of responding to aspects of inclusive growth.

We Must Thank...

It felt good to have them with us — the community, state and central government level institutions, bi-lateral agencies, financial institutions, corporate bodies and other partners. An appreciation of collective contribution is a way of reaffirming that faith and friendship for the road ahead.

The wheel of natural resource management

Challenges

Roadblocks we faced

Roadblocks? Tragically numerous. Crippling poverty which makes man strike wildly at nature for sustenance — for fuel, fodder, water — depleting water resources, forests, soil and natural resources, which in turn cripples tomorrows. Fertile soil is lost, rainfall dries to a trickle and the water table shrinks — all paving the way for a cyclic downturn in the rural economy. A tough wheel to turn in a state where despite a surfeit of natural resources, chronic poverty makes people squander them.

Approach

Holistic healing

For a large-scale Natural Resource Management (NRM) programme, each initiative needed to dovetail into another. Over the period of working with the rural communities we experienced that water is the foremost requirement for sustaining life and henceforth watershed was our entry point activity; interventions in agriculture and forestry were an organic way forward. To that end, KGVK devised a symbiotic concept for the 5Js — Jal (water), Jangal (forests), Jameen (land), Jan (people) and Janwar (animals) — an inclusive way to address NRM issues.

Thrust areas

- Jal: Designing mechanisms to tap water run-off to recharge and store water for community use on a sustainable basis and creating mechanisms to facilitate water channels to the field. Holistic watershed development to optimally use water, imparting of know-how and hands-on training to sustain infrastructure assets for overall prosperity of the operational area.
- Jameen: Designing mechanisms to reduce soil erosion and using land according to its capability to protect the top fertile soil and utilising land optimally so as not to damage the ecology, planting timber and fruit plants as a part of the afforestation. Linked with watershed are soil conservation and enrichment, as well as modern and scientific cropping practices for high yield.
- Jangal: Reforestation and optimal usage of forest resources to preserve and sustain ecology and boost the local economy.
- Janwar: Using animal resources such as domesticated animals to enhance income. Improving animal feed, breed and housing management practices. Recognising the right of wild animals to live in their natural habitat.
- Jan: Building capacities of people by designing mechanisms, which sustain their built assets and existing resources in their surroundings. Removing persistent inequities by empowering people to work out systems to tackle problems existing in the other 4Js.

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If conservation of natural resources goes wrong, ??
 nothing else will go right. -- MS Swaminathan, Scientist

emanagement

Implementation

Localised solutions

If the approach comprised five overlapping sectors, the implementation had to be in harmony with the approach.

1. Water Management

In a nutshell

The five-year-old project "Water Resources and Conjunctive Utilisation for Environmental Restoration in Tribal Area of Patratu Block, Hazaribagh district, Jharkhand," (currently Ramgarh district), implemented by KGVK and partnered by the India-Canada Environment Facility (ICEF), came to an end in the reporting year. The project covered 18 villages with a 70% tribal population — Oriyatu, Chitto, Ladi, Lapanga, Nimi, Matkarma, Kurse, Chikor and Deoria in the northwest, and Kadru, Baridih, Daridag, Jobo, Jumra, Kori, Armadag, Sanki and Sudi in the southern part of the demarcated area.

The Rs 10.51 crore Project countered water scarcity with activities like:

- Forming community-based organisations like self-help groups, village development committees, village forest management and protection committee, etc
- Conserving and developing water resources like ponds, check dams, lift irrigation systems, irrigation channels
- Soil and moisture conservation structures like boulder checks, gully plugs, gabions, contour trenches, contour bunds, field bunds etc.
- Restoring soil fertility through crop rotation and applying manures in place of fertilisers.
- Enhancing agriculture productivity through a mix of modern practices combined with the traditional local knowledge.
- Practicing reforestation in forests and afforestation in the non-forest areas
- Establishing mechanisms to reduce biotic pressure on forest through alternate energy sources and fuel efficient stoves.

- Improving healthcare, sanitation and education
- Introducing micro-enterprises like making phenyls, liquid soaps, incense sticks, dairy, vermi-compost as well as poultry and piggery

Result

Report Card

Satellite imagery of the KGVK-ICEF Project Area was taken in September 2003, before major interventions, and again in December 2006, after interventions were completed. Analysis of these two sets of remote sensing data using Software ERDAS Imagine revealed the impact of the Project in terms of number of water bodies, increase in command area, new agricultural areas and an increase in crops through crop rotation. All these caused a virtuous cycle of enhanced food security, greater nutritional value for people, more land used for agriculture, greater afforestation, a balanced wasteland and a deeper water table.

Armadag pond Before watershed



Armadag pond After watershed



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The Project covered a landmass of 7455 ha, benefiting nearly 4,000 households and 21,000 individuals.

Factfile

- The overall health of the watershed improved by 27 per cent, with an increase in forest area, area under double crop and area under plantation
- There has been a 12-fold increase in food production
- The ground water status has shown an increase of 1.5m
- Fodder production has increased 2.6 times, up from 23,960 quintals to 61,967 quintals
- Although no data is available for fuel requirements,
 234 ha of land was brought under plantation in the nonforested area to cater to fuel requirements
- More than 8,864 families drew benefits directly or indirectly from water conservation structures which increased irrigation potential and enabled pond-based economic activities like fisheries to prosper



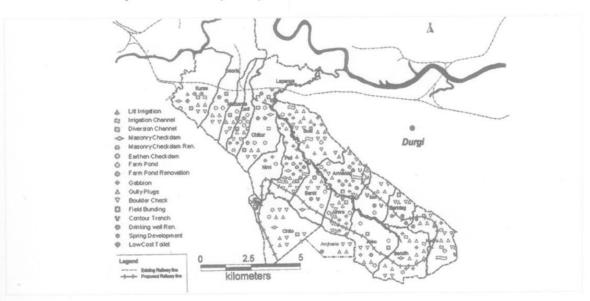
An irrigation channel at Kadru

Health of Watershed : Before versus After

Land use type		Prior to developn	nent		Post develop	ma a u b
	Units	Weights	Health Value	Units		
Water bodies (in nos)	45	100	2.237288	117	Weights 100	Health Value
Good Forest Land (in ha)	1530	90	2333.898	2450	90	3737.288
Moderate Forest Land (in ha)	2794	80	3788.475	211	80	4353.898
Double Crop Land (in ha)	321.79	70	381.7847	775.79	70	921.6153
Single Crop Land (in ha)	3018.13	60	3069.285	3385	60	3442.373
Wasteland with shrubs	20	50	16.94915	20	50	6.94915
Wasteland without shrubs	1049	40	711.1864	632	40	428.4746
Health value			10303.82			13073.07

e management

Intervention Map of the project area



Offshoots of watershed management

1. Sustainable communities

Different CBOs were formed in the watershed area to institutionalise and strengthen communities. CBOs helped sustain the development of the watershed programme even after the conclusion of the project.

Type of CBOs	Number of CBOs
SHGs	137
User Groups	95
VFPMCs	18
VDCs	20

2. Bovine benefits

An offshoot of watershed management was the KGVK-CAPART project introduced in 2007, in 10 villages of the Patratu block, Ramgarh district, aimed to benefit 100 tribal families. With the Council for Advancement of People's Action and Rural Technology (CAPART) investing Rs. 18 lakh, KGVK Rs. 15 lakh, and banks Rs. 36 lakh, the dairy project is one of the biggest of its type. Banks were initially skeptical, but KGVK convinced them about the project's viability. So far, 51 out of the selected 100 tribal dairy entrepreneurs got loans at 7 per cent interest under the Kisan Credit Card (KCC) scheme from the Oriental Bank of Commerce, Ramgarh, which is 5 per cent less than the prevailing rate. After loans were received, KGVK's major

task was to ensure the purchase of quality cows without getting directly involved. So far, 24 cows were bought and insured by the New India Insurance Company, Rangarh. Selected villagers were trained to be para-vets at the TVM Gurukul Rukka, and BAIF, Allahabad. 35 farmers, including women, were sent to an exposure visit to BAIF, Gorakhpur. At present, 225 litres of milk is bought everyday by local institutions. Every individual owning a cow has witnessed a hike in monthly income by Rs.1200. Farmers found it easy to repay loans — 90 per cent of the loans have been paid, giving banks the confidence to give them higher amounts as loans in the future.

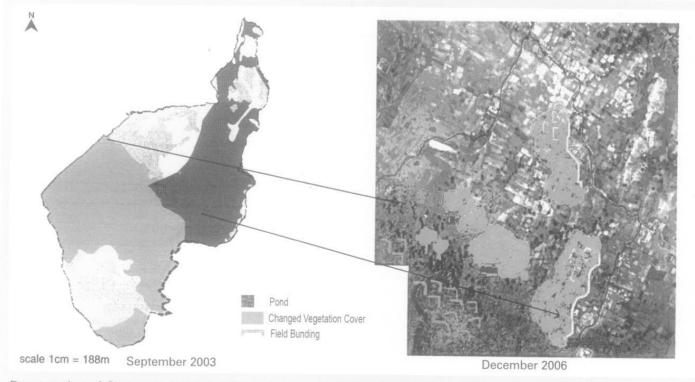
Good effort!

Efforts speak louder than words. Students of SP Jain Management Institute came for summer training at the KGVK-ICEF field area and assessed the Project. Their findings, in a report entitled "Prayas", revealed:

- Health and hygiene drives resulted in a 50 per cent reduction of diseases among the tribal populace.
- Better quality seeds enhanced agriculture productivity.
- Village development committees were enthusiastic about their tasks and responsibilities.
- Skill-based training programmes for pickle-making, candle-making, poultry, piggery and vermi-composting were well-received by villagers.
- SHGs were functional and women had started saving more.

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Demarcation of Change in Land Use Pre and post watershed development in Nimi Source Report of PAN Network



Dairy project under CAPART



The SRI technique of paddy cultivation yields a healthier harvest

ce management

2. Agriculture and Forestry

Total recall

KGVK's initiatives included:

1. Development of the Tribal Area of Ranchi (Central India Initiative)

The Intervention in Decentralized Water Resource for Development, which was launched on August 2006, went full steam ahead in 16 villages of Bundu, Namkum and Kanke blocks of Ranchi district. Funding partners included Sir Ratan Tata Trust, Usha Martin and the Jharkhand state government, with the International Water Management Institute (IWMI) as the technical partner and KGVK as the implementing partner.

Implementation

The Project aims at multiple-level strategic interventions like:

- Bringing 500 ha additional lands under irrigation facility
- Treating 700 ha upland
- Increasing paddy production by 25%
- Increasing production of wheat, maize, pluses and vegetables by 50%
- Promoting subsidiary livelihood opportunities for 750 households in off-farm and non-farm activities
- Building capacities of 150 village level institutions

Result We did the following:

- Developed village institutions: KGVK strengthened existing village institutions and developed new ones to mobilise the villages. Sixteen village development committees, 104 self-help groups, 22 farmer's clubs, 15 education committees and 11 health committees were formed.
- Built community capacities: Creating institutions does not help if people are not trained to run them. KGVK encouraged user groups to take charge of the operation and maintenance of water harvesting structures. To build the capacity of communities, 33 trainings and exposure tours were organised.
- Expanded agriculture and afforestation programmes: Agriculture, a major source of livelihood, was a priority concern, with initiatives like agro forestry and horticulture plantation in upland, promotion of System of Rice Intensification (SRI) method to cultivate paddy, increase in productivity and acreage in vegetable cultivation, cultivation of pulses, and more double cropping. Currently, farmers in more than 200 acres are practicing SRI across the project area. About 6,300 fruit saplings and 1,500 timber saplings were also planted. More than 950 households have planted fruit saplings in their backyard, with a success rate of 60-70 per cent.

Wat	er storage	structures u	nder Intervention in Decen	tralized Wa	ter Resourc	e for Develo	opment	
Activity	Unit	Number	Command area in Ha	Realis	Realisation of command			Beneficiaries
				Khariff	Rabi	Jayed		
Pond		2	3.00	3.00	2.00	1.20	10	30
Check dam		1	12.00	12.00	4.00	0.00	24	120
Irrigation channel	Mtrs	1360	158.00	158.00	67.00	32.00	235	987
Lift irrigation		7	128.00	128.00	96.00	73.00	238	887
Spring development		2	3	3.00	1.00	1.00	5	36
Dug wells		22	22.00	22.00	15.00	7.00	22	330
	Total	1394	326.00	326.00	185.00	114.20	534.00	2390.00

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Science in rice

In the Hindu system of thought, 'Sri' is linked with goodness and plenty. SRI seems to be an apt acronym for System of Rice Intensification, an improved rice cultivation method, developed in 1983 in Madagascar. The SRI method involves these essentials:

Wide planting

Wide spacing gives each plant more room to grow, more air and sunlight, resulting in extensive roots capable of absorbing more nutrients, with more tillers and a longer panicle with more and heavier grains.

Less seed

Wide spacing means less seeds — beneficial for the farmer, who can invest on quality instead of quantity.

Seedling transplant

The seedling is transplanted at 2-leaf stage for healthy growth.

Watered down

Flooded fields choke roots. A paddy plant survives in standing water, but grows healthy with intermittent irrigation as its roots get air.

Weed out, feed in

Weeds uprooted and fed into the soil decompose to make soil richer.

Organic food

Adding organic matter to soil multiplies micro-organisms
— a rich source of nutrients to make plants pestresistant, enabling farmers to give chemical pesticides
a miss.

Strong base

An ideal soil has soil particles, air and moisture in equal proportions. Aerated soil, fed with organic manure and watered lightly responds best to SRI.

A farmer examines his paddy harvest after trying out the SRI technique







2. Joint Forest Management (KGVK-ICEF project) For the Joint Forest Management Project, KGVK joined hands with ICEF once again, where interventions have started on more than 2000 ha of land. The KGVK-ICEF model draws from the experiences of West Bengal's forest management expert Dr. Ajeet Banerjee, based on a participatory management of the country's forest resources.

Results

We did the following to ensure sustainable forestry:

Formed grassroots bodies: We constituted Village Forest
Protection & Management Committees (VFPMCs) when
there were none in the area, where members were elected
democratically through the Gram Sabhas.

● Trained members: VFPMC members were trained to look after the working of their committees as well as to discharge forest-related responsibilities. We adopted the usufruct sharing principle — with 90 per cent going to the village and 10 per cent to the forest department, and communicating to the local communities on why such a

principle is useful to the villages.

- Opened bank accounts: A joint bank account was opened for each VFPMC.
- Identified target forests: We mapped out a forest area for the VFPMC to make them aware of their operational area so that no problems crop up during usufruct sharing
- Prepared micro-plans: Each village had its own microplan that was submitted to the state forest department and the VFPMC concerned.
- Started forestry measures: We started activities like bush and parasitic climber cutting to unclog the forest cover and save important broad-leaved trees.
- Started contour trenching: We built staggered contours trenches and seeded them to prevent soil erosion.
- Recharged a river: The Dhob Dhab river was recharged.
- Constructed plugs: We cooperated with the state forest department's efforts when it employed villagers to build boulder checks at 95 drainage lines. Other structures built include gully plugs, gabions and silt detention dams.

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What Next

On the move

Here's the Natural Resource Management blueprint for KGVK in the foreseeable future with respect to the 5 Js: Jal (Water): We aim at providing 100% irrigation water and access to safe drinking water through NREGA, Swajal Dhara and other relevant schemes.

Jangal (Forest): We aim at preservation, protection and reforestation of forests through forest protection and JFM committees. Horticulture would also be a priority. We will aim at meeting energy requirements through renewable energy projects planned with the WIROCK internationals.

Jameen (Land): We look forward to the optimum utilisation of the land for agriculture, our target being achieving Jharkhand's average production of crops in our command area.

Janwar (Animals): We aim to work towards breed improvement through projects like CAPART-KGVK as well as with reputed institutions like Bharatiya Agro Industries Foundation (BAIF).

Jan (People): We will work for development using the Total Village Management model through capacity building measures, and initiatives in education, livelihood and health sectors.

New NRM projects

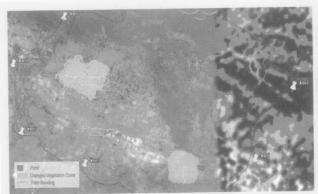
ADA project: The Austrian Development Agency (ADA)

sponsored project entitled "Promotion of livelihood" is based in Ranchi district across 2799.8 ha in six villages of Namkom and Kanke blocks. The project will cover around 13,000 people. The total cost of the project is Euro 350351, with ADA contributing Euro175000, UML, Euro 92500 and PENGG, Euro 82851.

Intervention areas:

- Community mobilization
- Formation and strengthening of CBOs like SHGs and Farmer's Clubs
- Infrastructure in areas of agriculture, education and health

OXFAM project: The Oxfam-sponsored project entitled "Promotion of livelihood" is based in Ranchi district across 5700 ha in 10 villages of Burmu block, covering about 26,000 people. The total project cost is Rs. 31.60 lakh, with Oxfam contributing Rs. 25.10 lakh and KGVK Rs. 6.50 lakh.



The land use / Landcover Change Analysis in Kori.
Source Remote Sensing Satellite Imageries pre & post watershed development

Progress at a glance 2007-08

Activity	Unit	Number	Command area in ha	Realisation of command			Household	Beneficiaries
Hotivity				Khariff	Rabi	Jayed		
Farm Pond		23	149.04	124	62	31	120	409
Irrigation Tank		14	70.00	70	35	16	76	342
Lift Irrigation		23	216.00	216	105	40	174	917
Deep Boring		18	121.00	-	42	11	58	281
Hand Pump		99	345.00	35	12	3	117	345
Nursery Pond		35	35.00	22	21	5	23	110
Nallah Bandh		11	21.50	35	35	7	23	79
Check Dam		7	35.00	26	16	5	26	147
Irrigation Channel		1	16.00	6	3	15	6	29
inigation onamor	Total	231	1008.54	534	331	133	623	265

ice management

Number 52	c structures under India-Command area in ha		isation of co	mmand	Household	Beneficiaries
52	15/ 15				nousehold	Beneficiaries
	15/ 15			Jayed		- TOTALIO
	104.10	154.15	52.00	15.00	050	
15	212.00	212.00			250	482
12003	388.50				157	562
6				32.00	450	1213
6		81.00	60.00	25.00	91	256
		6.00	5.00	3.00	15	
12082	841.65	841.65	320.00	93.00		79 2592.00
	6 6 12082	12003 388.50 6 81.00 6 6	12003 388.50 388.50 6 81.00 81.00 6 6 6.00 12082 841.65 841.65	12003 388.50 388.50 150.00 6 81.00 81.00 60.00 6 6 6.00 5.00 12082 841.65 841.65 320.00	12003 388.50 388.50 150.00 32.00 6 81.00 81.00 60.00 25.00 6 6 6.00 5.00 3.00 12082 841.65 841.65 320.00 93.00	12003 388.50 388.50 150.00 32.00 450 6 81.00 81.00 60.00 25.00 91 6 6 6.00 5.00 3.00 15 12082 841.65 841.65 320.00 93.00 963.00

Activity	Wate	er storage str	uctures under National Ru	ıral Employn	nent Guarar	ntoo	963.00	2592.00
Activity	Unit	Number Command area in ha			Realisation of command			D 0
Pond				Khariff	Rabi	Jayed	Household	Beneficiaries
Irrigation channel		13	10.25	10.25	4.00			
ingation channel	Mtrs	21000	168	168.00		1.50	26	33
	Total	21013			60.00	4.00	97	475
		2.010	178.25	178.25	64.00	5.50	123	508

Activity		vvaler Sto	rage structures under Dro	ught Prone	Area Projec	t			
Un		Number	Command area in ha		Realisation of command			D	
Pond				Khariff	Rabi	Jayed	Household	Beneficiaries	
Irrigation channel	N.A.	4	6	6.00	4.00	1.00	07		
Lift irrigation	Mtrs	516	10.00	10.00	6.00	3.00	37	68	
Liit irrigation	4	4		47.20	47.20	35.00		96	205
	Total				00.00		62.20		53
			00.20	63.20	45.00	16.00	186.00	408.00	

Activity	Unit	Number	ctures in the Ramgarh a					
	- Ollic	raditibet	Command area in ha	Rea	lisation of c	command	Household	Don-f' · ·
Pond				Khariff		Jayed	riodaciiolu	Beneficiaries
Irrigation channel	N 4+	71	173.40	173.40	62.00		323	
Irrigation channel	Mtr	13879	556.50	556.50				613
Check dams	Mtr	21000	168	168.00			738	2405
Lift irrigation systems		16	224.00	224.00		18.00	97	475
Spring development		17	256.20	256.20		110.00	181	682
Dug wells		8	9	9.00	6.00	4.00	382	1278
-9 110113		22	22	22.00	15.00		20	115
	Total	35013	1409.10	1409.10	705.00	7.00	22.00	330
Grand Total		68863			705.00	228.70	1763.00	5898.00
		00003	3500.74	3026.20	1465.00	476.20	3658.00	12065.00

The wheel of Total Village Management

Challenges

Roadblocks we faced

Jharkhand is a study in contradictions: globally renowned steel plants and B-schools exist cheek by jowl with villages where most inhabitants live below the poverty line. A huge disparity exists between cities and villages: Ranchi, Jamshedpur, Bokaro and Dhanbad seem like islands of affluence. Many parts of rural Jharkhand are still unaffected

by the 73rd/74th Constitutional Amendments that promoted India's "Pachayati Raj system". With development processes mostly being handouts, rural Jharkhand remains backward, its people seemingly incapable of developing or managing resources. Result: a vicious circle of poverty that bars access to mainstream development.

Approach A paradigm shift

We envisaged a movement of, for and by the villages called Total Village Management (TVM): an integrated approach to village development. Real development among rural poor can occur only with sustainable livelihood, which needs building the capacities of the villagers from the grassroots — a bottom-up approach that empowers from within. This vision was in our minds when we launched TVM— a transformative revolution for KGVK's command area. We wanted to acknowledge the potential for success in community members, and hone it to make him or her into a Village Champion to break poverty's vicious cycle.

This could only happen with capacity building. For this, we decided to build TVM Gurukul — a path-breaking learning hub for TVM-oriented knowledge and skills for rural students. An institute to create a new generation of empowered and confident citizens of rural Jharkhand, who could lead villages to the future.

Implementation An empire of the mind

For us, TVM is the goal and TVM Gurukul the vehicle with which the goal can be reached. A closer look at both.

TVM - A Closer Look

What is TVM?

It is an innovative concept of integrated village development. Villagers are put at the helm of managing every aspect of socio-cultural and economic life. But before such responsibility, comes thorough training.

The process began with convictions we gained through capitalisation of learnings, through continuous improvements or 'kaizens', followed by PDCA (Plan, Do, Check and Act). This system, which is at the core of the Japanese Total Productivity Maintenance process, has been tested out at UML's plants with remarkable success. In the case of TVM, this process is ploughed at the grassroots.

India has only 12,000 vocational training institutes against 5 lakhs in China.



Management

Why TVM?

While reviewing the initiatives undertaken by various agencies in rural development, we found that most could not make a real difference because they focused only on one or two problem areas. So, based on people's feedback, we developed a new approach of convergence. An approach where people lead the way, in collaboration with Public and Private bodies, including research institutions, government officers, financial institutions, etc. An integrated model, it is supported by certain pillars or key areas:

- Natural Resource Management
- · Health, Hygiene and Sanitation
- Education
- Capacity Building
- Livelihood
- Renewable Energy
- Resource Mobilisation
- Infrastructure

For the TVM model to be effective, community participation is the key. So, to put the TVM theory into successful practice, we took a step forward by providing facilities at Rukka to be established as TVM Gurukul – a path-breaking concept in integrated rural development.

TVM Gurukul: Training Grounds for TVM Goals

What is the purpose behind creating TVM Gurukul? At TVM Gurukul, we aimed to:

- create a world class Grassroots/ Barefoot Management Entrepreneurship Training Institute teaching skills to take ownership and initiative to develop villages/clusters, enhancing sustainable income and making a meaningful difference to rural quality of life
- promote the capacity/ enhance skill sets of multiple players like PRI members, corporation/NGOs to successfully implement integrated rural development projects/programmes through TVM philosophy and processes



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- develop management skill sets and practice to effectively run private, public-people's partnerships (P4) to enable continuous improvements in community living standards
- integrate and disseminate integrated rural development models and practices to enable replication/ scaling and linking them to business-led economic activities

What is the Gurukul approach and methodology? **PDCA**

In the TVM Gurukul, we get things done through teamwork and partnership by following the PDCA route:

- Planning it
- Doing it
- Checking success
- Action and reassessment of shortfalls

Based on this approach, all activities of this Centre of Excellence allow a free flow of knowledge through





KGVK team members at a PDCA workshop

effective 360-degree communication, where people experience a sense of belonging. Rational, independent thought is encouraged to debunk preconceived notions. Through a process of continuous improvements—derived from the Japanese kaizens—the community is driven by a sense of belonging, change, participation, management and ownership.

360° Communication

Training methodology follows an entirely hands-on route:

- We rely on practical, real life experiences.
- We enhance inherent capabilities and develop a "cando-shall-do" attitude among students.
- We develop a problem-solving attitude is developed using simplifying graphic tools like the fishbone diagram to analyse causes of a problem, leading to possible solutions and test proposed solutions in real life through active role play and exposure visits.

What does TVM Gurukul comprise of? Infrastructure:

- Training division
- Village Resource Centre (the ISRO Hub at Rukka)
- Furnished updated library & information centre
- Adequate training materials
- Agriculture demonstration farm at Rukka & dairy
- Two referral hospitals
- Best watershed areas

Management

Hostel Facilities:

Spread across 50 acres, it has a demonstration farm with hostel facilities, classrooms and practical training facilities for 150 people. Faculty:

Besides a highly experienced permanent faculty and dedicated Mentor Volunteers from the Usha Martin/KGVK team, TVM Gurukul offers the opportunity of sharing knowledge with the best:

- external faculty members from premier institutes like XISS, XLRI, JIRT, BAU, and government agencies , banks
- officials of NGOs such as CEDPA, CARE, Options & Solutions, CINI, BAIF, ILFS, ARK etc.
- Government of Jharkhand officials associated with health, agriculture and watershed and institutes etc.

Why Village Resource Centres with TVM Gurukul?

We are converging worldviews through Village Resource Centres (VRCs). For the past 3 decades, Indian Space Research Organization (ISRO) has evolved useful applications of space technology for social welfare. Drawing on ISRO's expertise, we introduced the innovative concept of Village Resource Centres to bring even remote rural areas into the TVM Gurukul fold.

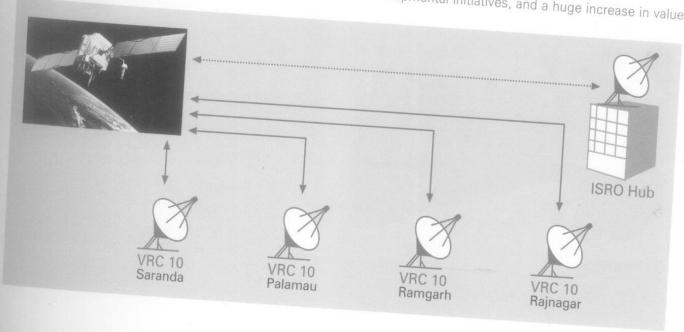
The central ISRO Hub at Rukka will provide an up-to-date knowledge base for trainers and Gurukul participants



enabling them to reach out to linked-up VRCs in Saranda, Palamau, Ramgarh and Rajnagar in a huge virtual classroom.

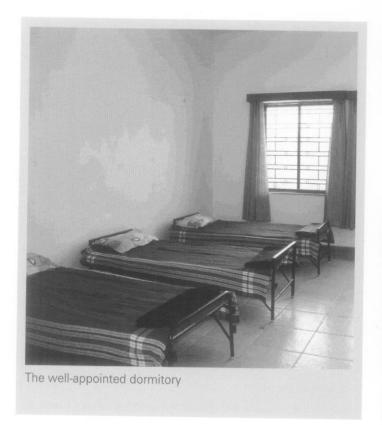
The VRCs handle both dynamic and generic information to empower rural communities through a "knowledge revolution". Their aim: enhancing ecological and livelihood security through the benefits of the space technology, improving agricultural productivity and off-farm enterprise profitability.

Pervasive benefits: For the participating community, it would spell economic development, ownership of developmental initiatives, and a huge increase in value



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The well-stocked library





ANM students at the dining hall



addition and quality education. At a macro level, it would benefit natural resource management through increased agricultural productivity and better eco-conservation.

What are the Gurukul's capacity building programmes?

- All training programmes follow a need-based approach, tailor-made according to the needs and abilities of the
- For uninitiated participants, an interactive "Adventures in Attitude" session creates in each individual the urge to develop his/her capabilities, building confidence and laying the foundation for further training.
- Individuals with leadership potential are selected for the Sahayogi Orientation Programmes, empowering future community leaders. They are introduced to TVM pillars, trained in resource planning and problem-analysis, with real-life problem-solving assignments.
- Depending on the key concerns of their respective areas, participants are offered short term courses in rural empowerment, entrepreneurship development, allied agriculture, health care, watershed development, micro-
- To develop existing skills and aptitude, vocational & skill development programmes enable participants to gain self-employment, encouraging entrepreneurship.

Results

Wheel power, 2007-08

In the year under review, successful initiatives included:

- About 152 training programmes organised on subjects as diverse as vermi-compost making, phenyl making, leaders' training, dairy management, incense making, modern farming, self-help group upgradation, among
- Making TVM Gurukul and Village Resource Centres
- Strengthening and linking CBOs such as village development committees, self-help groups, user groups



and special interest groups even in remote areas of KGVK's command areas to work in tandem for holistic development

At TVM Gurukul, Gamharia, vocational and soft skills courses benefited 39 people. The courses included:

- Masonry: A 45-day residential training programme was organized by TVM Gurukul with Usha Martin Limited, KGVK, Lafarge Cement and The Institute of Engineers for 17 school dropouts — eight from Saranda, six from Seraikella and three from Ranchi — from October
- Motor Mechanics: A 6-week residential training programme was organized by TVM Gurukul with Usha Martin Limited and KGVK for five villagers of Vijay Mines area of UML, Barajamda from December 3, 2007.
- Attitudinal Development: A 2-week residential training programme was organized by TVM Gurukul for 11 employees of Vijay Mines of UML, Saranda from January 15, 2008.
- Home Appliance Repairs: A 45-day residential training programme for five Saranda villagers was organized by TVM Gurukul, supported by Usha Martin Training Institute Faculties from January 21, 2008.

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Vermi compost making



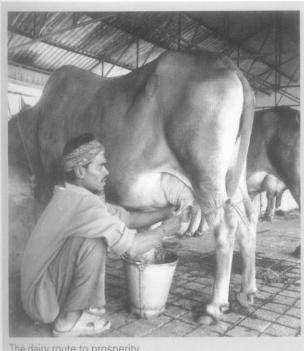
High quality seedling plantation



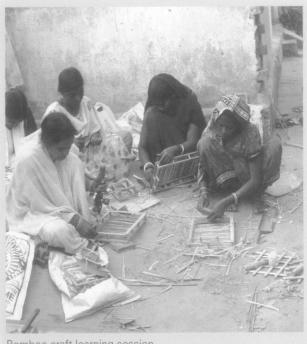
Management

Training Programmes conducted during the year 2007 - 2008

SI.No.	Discipline	No. of		Participants			
		Training Programmes	Source of Funding	Male	Female	Total	
1	Livelihood	42	ICEF, SRTT, NABARD,	10.75			
			Usha Martin Ltd., Basix,				
			World Vision, PFI	1043	419	1462	
2	Agriculture	20	ICEF, SRTT	477	204	681	
3	Health	29	ICICI, USAID,				
			Govt. of Jharkhand,				
			Unicef, PFI	1375	590	1965	
4	Dairy	10	Govt. of Jharkhand, BAIF,				
			CAPART	139	59	198	
5	Education	10	CEDPA, Govt. of Jharkhand,				
			Usha Martin Ltd.	425	182	607	
6	Capacity Building	41	Usha Martin Ltd.,				
			Dept, Jharkhand	888	380	1268	



The dairy route to prosperity



Bamboo craft learning session

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Turnaround agents

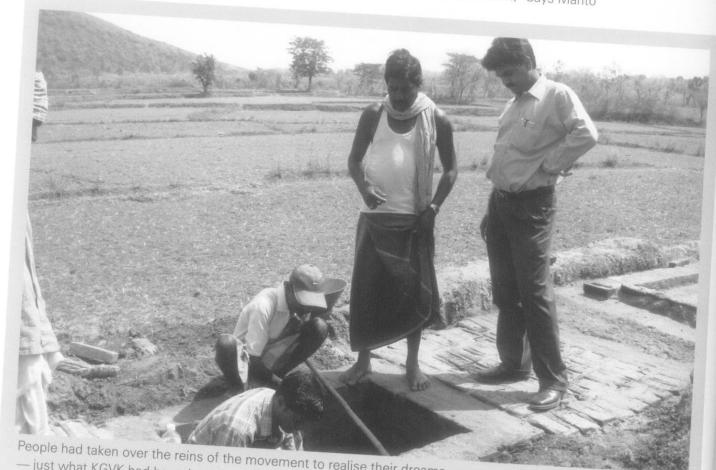
A village awakens

Madhukama, a village under the SRTT-KGVK watershed development project, in the Bundu block of Ranchi district is relatively well connected: just 4km off National Highway-33 and the block headquarters. The 150-household village with Munda, Mahto and Yadav communities is primarily agrarian and also has institutions like the Pradhan, Mahila Mandal, village health committee, self-help groups and village education committees. But in the absence of capacity building, these groups were incapable of addressing social and development issues, which seemed irrelevant. Even so, when KGVK wanted to form a Village Development Committee (VDC) in Madhukama, no one seemed bothered.

Reason's voice: KGVK persevered with its VDC meetings

and personal interactions. We identified certain active village members as potential village champions and familiarized them with the TVM concept. The role of VDC to achieve the TVM goal of integrated village development was stressed upon. An exposure visit for the potential village champions was organized at the Patratu (Ramgarh) watershed area, which was a part of the KGVK-ICEF project.

Wheel of change: The exposure visit proved to be an eyeopener for 45-year-old Uma Kant Mahto, a Madhukama village leader. On his return home, he immediately called a meeting of all the 150 village households to discuss issues related to integrated development. Decisions taken during the meeting were written on paper and pasted on the wall. "We have identified our goals - we just need to walk towards them," Says Mahto



People had taken over the reins of the movement to realise their dreams just what KGVK had hoped.

Management



What Next

On the move

Here's the TVM blueprint for KGVK in the foreseeable future:

- Training "sparks": More "sparks" would be identified and trained in the TVM Gurukul.
- Formation of working group: The Gurukul will lead the formation of working groups and their tasks.
- Training KGVK personnel: Need-based training will be imparted to KGVK personnel to help them give better inputs to the TVM project and the Gurukul.
- Generating faculty/trainers from KGVK, village community, UML: Potential resource persons will be identified from within KGVK, village communities and UML based on their expertise.
- Kaizen approach to training matter: Training matter would be continuously improved to help Gurukul students get the best possible inputs.

- Bringing reputed interns: Interns/summer trainees will be engaged from top-notch social sciences colleges like Tata Institute of Social Sciences, Mumbai, Xavier Institute of Social Sciences, Ranchi, Xavier Institute of Management, Bhubaneshwar, among others, to guide the TVM movement and TVM Gurukul.
- Research and documentation: Gurukul will take a leading role to document projects with research done on specific areas.
- Streamlining VRCs: Four more VRC will be fully operational.
- Strengthening TVM: A "TVM Corner" will be developed at the Gurukul to illustrate the 8-pillar TVM process.
- Strengthening economies: Operating costs will be recovered by giving Gurukul premises on rent for external workshops, meetings and trainings through tie-ups with government agencies, NGOs, donor agencies, corporations and educational institutes.

The wheel of market place

Challenges

Roadblocks we faced

In rural Jharkhand, poverty breeds a vicious cycle of more poverty. It kills ambition and isolates people from the mainstream. It renders people unemployed, underemployed or unemployable. Worst of all, it makes people stop believing in themselves. For KGVK, linking rural people to the market through its Trade Facilitation Centre, through farm and non-farm enterprises, was more than an economic activity. Its agenda was greater: to develop a business model for socio-economic solutions. Simply put, it wanted to give people an identity through enterprise.

Approach

Marching to the market mantra

KGVK realised that micro-enterprises create employment, reduce poverty and accelerate inclusive growth, thereby lessening the divide between urban and rural India. To develop a robust rural economy, KGVK decided to create local entrepreneurs in its command areas. We were optimistic that rural economic self-reliance could be expedited if villagers, including women, were trained to produce farm and non-farm items based on market demands.

The wheel of health

Challenges

Roadblocks we faced

A numeric challenge or a life-threatening one? Just 11 per cent of Jharkhand's rural populace has access to institutional healthcare. Out of 1000 live births, only 69 infants survive. Only 10 per cent new mothers receive just one antenatal check-up. Less than 10 per cent infants are fully immunized, while 80 per cent children suffer from anaemia, chronic malnutrition, and diarrhoea. The Government of Jharkhand offers contractual appointment to 1,868 doctors, but has only 350 doctors on its rolls. Result: a deficit of 1,500 doctors. Moreover, while Jharkhand needs 7,000 sub centres and 1,000 primary health centres, it has only 1,700 and 284, respectively.

More intimidating: mindsets that resist scientific attitudes to health. People still believe in curative powers of witch doctors and dabhna (branding) to cure ailments.Ê

Approach

Two-way street

No to imposition. Yes to participation.

From the very onset, KGVK felt that rural people had to be trusted and given ownership of their health. But people had to be made competent to handle responsibility through capacity building. The P4 strategy enables it, as reputable public bodies and private corporations joined hands with beneficiaries to create a participatory, accessible and need-based health-care system.

The wheel of health

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Implementation Collective outreach

Krishi Gram Vikas Kendra successfully attempted to ensure that appropriate technology for healthcare with suitable delivery systems is made available in the areas of its operation. This was ensured by:

- Providing health infrastructure hospitals, health centers
 and a mobile clinic with its network of mobile vans
- Building capacities of community members as health volunteers
- Imparting HIV/AIDS awareness with reproductive health issues and promoting safe sex through condom use
- Introducing natural family planning methods
- Strengthening support systems for children, adolescents and pregnant women through Village Health Committees (VHC) and sahiyas or community health workers

Results

Wheel power, 2007-08

Critical areas were safe motherhood, child health, nutrition, health awareness among adolescents and the community's capacity building. Special attention was also given to the HIV-AIDS menace among high-risk groups as well as among Usha Martin Group's workforce.

Safe Motherhood and Child Health

Two major initiatives to promote mother and child wellness were the Natural Family Planning Project partnered by IRH, Georgetown University, USAID, and the Reduction of Low Birth Weight Project, partnered by ICICI Centre for Child Health and Nutrition and CINI. As testimony to our Low Birth Weight Project's efficacy, the Jharkhand state government has adopted its methodology as a part of its state policy.

Activities in the Natural Family Planning Project were:

- Introduction of the Standard Days Method (SDM) of family planning where women were taught to avoid pregnancy by tracking their own fertility cycles
- Empowerment of SHGs and health volunteers to spread



A Village Health Committee meeting in progress

awareness through demonstrations

Activities in the Reduction of Low Birth Weight Project were:

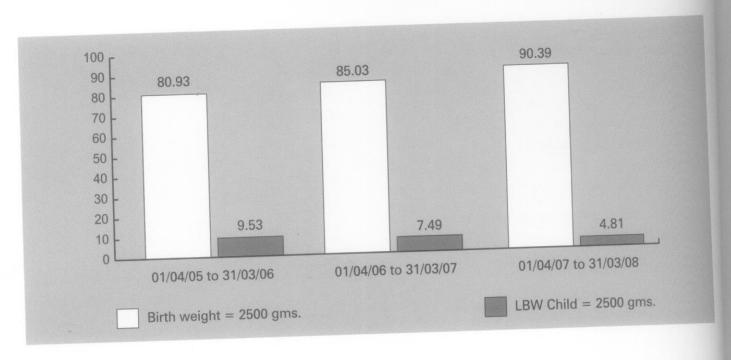
- Building capacities among the network of sahiyyas, who helped in communicating vital information to Village Health Committees.
- Improving quality of and access to mandated health services through a life-cycle-based intervention strategy during pregnancy, infancy, childhood and adolescence
- Introducing behaviour-change communication, nutritional education, individual case management methods
- Focusing on reducing child mortality, incidents of low birth weight among infants, as well as malnutrition and anemia in pregnant women



A child displays a low birth weight awareness poster

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Adolescent Health

Sexuality among adolescents is a thorny subject even in Indian metros. But KGVK realized that this issue must be dealt with in a sensible manner in villages, as avoiding meant exposing youngsters to fatal ignorance. KGVK educates teenagers on issues of reproductive and sexual health aided by National Foundation for India, ICCHN and the Usha Martin Group. Activities include:

- Awareness generating programmes like knowing one's body, safe sex practices
- Removal of awkwardness while disseminating information through 500 peer groups within communities

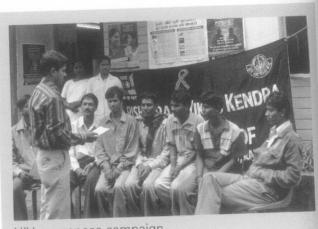
 Engagement of adolescents in meaningful community development activities

HIV/AIDS Awareness

HIV/AIDS awareness has always been KGVK's priority, as we believe ignorance could cause an AIDS epidemic. Through partnerships with highly regarded organizations like International Finance Corporation, ILO, JSACS, CARE, BBC World Service Trust, and CINI, we directed awareness initiatives targeting intervention groups like commercial sex workers, intravenous drug users, homosexuals and truckers, as well as adolescents and labourers.



Peer educators training class in progress



HIV awareness campaign

Initiatives included:

- behaviour change communication by showing display material
- syndromatic treatment of STI/RTI patients
- condom use promotion through appointed vendors, which gives condom vendors a viable source of income as well
- promotion of safe sexual practices
- treatment and rehabilitation of HIV-positive patients

Health Infrastructure

To create a sustainable grassroots health model, KGVK focused on building infrastructure extensively through micro-initiatives spread across large areas. These included:

- commissioning two secondary care hospitals under the Shalini Hospitals network at Rukka and Narayan Soso
- commissioning 11 new health sub-centers in Ranchi district
- upgrading 46 government sub centers, one additional primary health centre and two government primary health centers across the state
- establishing a mobile clinic with mobile vans, furnished with first-aid and blood testing equipment and an X-Ray machine, to reach remote areas
- forming and training village health committee members to generate awareness amongst communities

RTI	Base Line	End Line
Proportion of respondents who heard about Reproductive Tract Infection (RTI)/Sexually Transmitted Infection (STI)	63.4	70.7
Proportion of respondents who knew that RTI is sexual transmitted disease	59.2	94.3
Proportion of respondents who knew that RTI/STI can be treated and cured by consulting doctor	65.6	97.1
HIV-AIDS		
Proportion of respondents who heard about HIV/AIDS	75.8	88.7
Proportion of respondents who knew that radio as a source of information on HIV/AIDS	17.7	48.2
Proportion of respondents who knew that television was a source of information on HIV/AIDS	54.1	75.5
Proportion of respondents who got information on HIV/AIDS from KGVK's worker	20.7	75.5
Proportion of respondents who had seen KGVK's hoarding and pamphlet		86.9
		figures in

The wheel of health

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Renovated Health Sub-Centre at Baraiburu

- building health entrepreneurs through social marketing franchisees
- successfully commissioning an ANM Training School under affiliation from Mid India Board of Education, making it the 10th ANM training school in India to be affiliated.



Harold Rosen, Director IFC inaugurates the ANM School

Our ANM training programme is a two-year full-time residential programme, syllabus for which has been prescribed by Mid India Board of Education, Nagpur. Clinical experience is offered at Shalini Hospitals Network, Guru Nanak Hospital, SDA Mission Hospital and at Nagarmall Modi Sewa Sadan Hospital located at Ranchi. Comprehensive focus is given on making the students computer savvy and acquainted with the latest medical technology that is being used in community nursing.

A chain of health

Healthcare seldom reaches the bottom of the pyramid, as rural Jharkhand gropes for reliable doctors, nurses and medical interventions. At KGVK, we believe in a robust rural healthcare business model due because of sheer numbers: 795 million Indians stay in villages. Rural consumption growth is expected to be a healthy 5.1% in the next two decades, with India's rural market pegged at \$577 billion by 2025 (McKinsey Global Institute).

To incubate and establish sustainable healthcare business models, KGVK collaborated with International Finance Corporation (a World Bank body), which provided seed capital and technical assistance to create healthcare business initiatives at the grassroots.

The franchisee lab initiative seeks to serve 200,000 rural people, mainly the BPL population, in Jharkhand in the first phase. Once the project succeeds, we will scale operations across the country in next three years.

Highlights:

- ❖ Shalini Swasth Kendra, as a part of our pilot project, offers primary care services like ante-natal, post natal care and other safe motherhood supports, basic diagnostics, secondary referral linkages with Shalini Hospitals network, dispensing of OTC drugs, DOTS, anti-malarial and anti-diarrhoeal medicines, etc, community awareness and family planning.
- Our infrastructure includes The Shalini Hospitals Network, a chain of rural secondary care hospitals offering referral linkages to primary healthcare centres and an integrated training facility to run a yearlong community health programme to groom and generate prospective franchisees and an upcoming telemedicine network. This would attempt to plug gaps in the state infrastructure and supplement state facilities through public-private partnerships defined by the National Rural Health Mission framework.

The wheel of health

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Thumbs Up!

KGVK received the prestigious TERI Award for Corporate Social Responsibility in 2006 for its Low Birth Weight Project at Ranchi. In 2007, a Certificate of Appreciation was presented by TERI to Usha Martin under the category of Business response to HIV-AIDS.



Turnaround agents

From iron rod to needle

A three-week-old infant's screams rent the air as a hot iron rod scorches his tender body at 11 places. Medieval torture? No, "treatment" for stomach ailments.

This is dabhna, an age-old practice in Zaradih, a village in Silli, endorsed by everybody - new mothers, village elders, youths...

Reason's voice: "No!" said Pushpa Devi, a sevika at an aganwadi. Instead, she took her children to the doctor at the village Primary Health Centre for immunization. And tried to convince her neighbors to follow suit.

However, no one really listened. Till KGVK's Village Health Committee (VHC) and Sahiyyas (key health workers) joined hands with her.

Wheel of change: With the help of sahiyyas Alaka Devi

and Rasna Devi, Pushpa Devi motivated villagers to give up the inhuman practice of dabhna and instead go for immunisation to protect children from diseases. In addition, exclusive breast-feeding was promoted and women were asked to approach the aganwadi sevika and ANM for regular health checkups.

Today, the dreaded dabhna is almost dead in Zaradih.

Turnaround agents

War against 11 burns

In Bhotangarha, 2.5 km west from the KGVK Field office at Angara block, two women declared war on superstition in the face of overwhelming odds.

Lakhi Devi, an aganwadi sevika from Bhotangarha village in Angara block, pointed out the evils of dabhna. But that upset the villagers, who said she was against the practice only because being better-off, she could afford to take her child to the city for medical treatment. For the poorer villagers, dabhna was the only answer to stomach ailments.

Lallo Devi disagreed. A poor villager herself, she said no to dabhna when her daughter was born. But her mother in-law said she must.

Reason's voice: Luckily the area had a Village Health Committee (VHC) since December 2004. Lallo Devi consulted the local sahiyya Jira Devi, who had been counseling her since her antenatal period. Jira Devi enlisted the help of KGVK's on-field master trainer Nargis Khatoon and supervisor Kaushalya Devi, who spoke to Lallo Devi's mother-in-law about the hazards of branding an infant 11 times with a hot rod.

Wheel of change: Finally the older woman was cured of a lifetime of superstitious belief in the powers of dabhna. Lakhi Devi, along with Jira Devi talked at length to women about scientific alternatives to dabhna: immunization and exclusive breast feeding. They also asked Lallo Devi to seek help from the Aganwadi Sevika and the ANM for regular checkups of her daughter and herself.

These women know that a big war is won by winning small battles.



Turnaround agents

From outcast to educator

Sunita Ram not only lost her husband to AIDS, she lost her entire family and her self-esteem when tested HIV positive. Worse, her four-year-old son was also found HIV positive. With hostile villagers, no money and ill-health, the 25-year-old widow and mother of Chuti village had nothing to live for.

Reason's voice: Sambhu Biswas, an Outreach Worker of KGVK's Targeted Intervention (TI) project to control the spread of HIV/AIDS, got to know of Sunita's case. TI team members met her and held sensitization meetings with

influential people in her neighbourhood. Her plight and broader issues related to HIV/AIDS were addressed.

Wheel of change: Suddenly, Sunita was not alone. As she was unemployed and belonged to the BPL category, KGVK applied for financial assistance for her treatment from the Jharkhand AIDS Control Society, which she got after three months for herself and her son. Her in-laws also underwent a change of heart. Today, Sunita lives with them and works as a peer educator for the TI project, counseling and educating people on HIV/AIDS. An active member of newly-constituted Jharkhand Network of Positive People, Sunita looks forward to each day.

The wheel of health

KRISHI GRAM VIKAS KENDRA

What Next

On the move

Here's the healthcare blueprint for KGVK in the foreseeable future:

- exploring innovative delivery systems to increase its outreach for the hospital network
- looking at piloting innovative P4 models to manage and provide block-level healthcare service at Noamundi with Government of Jharkhand that will possibly happen very soon
- planning to launch an ambitious healthcare franchising model in Jharkhand to reduce the gap between demand and supply in the healthcare service delivery system, a franchise network comprising mobile health clinics and patient transportation units

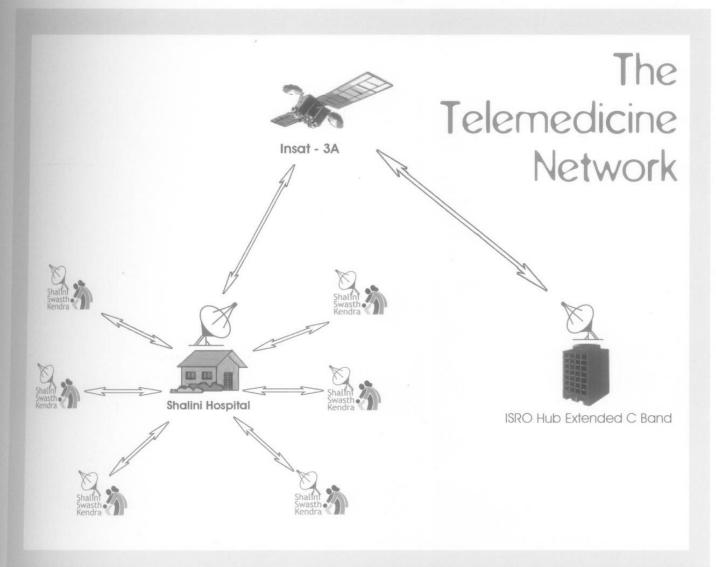
- connecting a telemedicine network through Village
 Resource Centre hubs with its Shalini Hospitals network
 and outreach locations in other districts
- reducing nutritional deficiency among children and pregnant/ lactating mothers
- integrating awareness initiatives through village health and sanitation committees, and existing self help groups in the KGVK command area
- passing on the corporate learnings of the Usha Martin group with special reference to Japanese techniques like
 Total Productivity Maintenance (TPM) to the rural community through capacity building initiatives



Healthcare staff at franchisee health centre, Rukka



Personnel at work in the well equipped medical laboratory



Hello, doctor sahib!

For villagers in far-flung hamlets, quality healthcare remains a dream. KGVK's telemedicine initiative, as a part of its ambitious health project, aims to make the dream a living reality. Our remotely located franchisee units (Shalini Swasth Kendras) will have simple interactive kiosks connecting them to the medical resources in the secondary care hospitals like the Shalini Hospital Network and a statewide network of super specialists. At the second stage, the Shalini Hospitals network and the Shalini Swasth Kendra franchisees would be connected

through dial-up and wi-fi network (wherever available).

With Indian Space Research Organisation as our infrastructure provider, the sky is the limit! Technology consists of the satellite, a hub or the uplink facility and the remote terminals at the Shalini Hospitals for two-way communication. Franchisees will have low-cost laptops powered by solar panels, which would be integrated with tele-pathology devices like Glucometer and digital ECG machines. Apollo Telemedicine Network Foundation has offered technical help to design the software solutions for the second stage.

The wheel of education

Challenges

Roadblocks we faced

Roadblocks? Formidable ones. 46% of men and 61% of women in Jharkhand are illiterate. Most children never enrolled in schools, and even if they did, many dropped out. Most rural schools lack basic infrastructure like toilets. Worst of all, extreme poverty has relegated education to the basement of priorities.

Approach

Begin at the beginning

Most illiterate parents do not find anything abnormal in raising illiterate children. The vicious cycle of illiteracy had to be broken, with children given a fresh start. KGVK aims at assisting the people of the coverage area across 106 villages in six districts — Namkum, Bundu, Patratu, Patan, Gamharia and Saranda — to achieve Universal Elementary Education (UEE) within the next five years.

Initiatives included:

• Working towards 100% enrolment of children in the age group of 3–5 years for pre-primary education

- Working towards 100% enrolment for children in the age group of 6–14 years for primary education
- Retaining enrolled children up to the 8th grade
- Working towards 100% adult literacy in the age group of 15–35 years
- Promoting a knowledge society through continuous learning, knowledge sharing, peer learning and knowledge connectivity
- Working towards sincere implementation of education-related government programmes/ schemes related to education

Implementation

Operation blackboard

KGVK tried to holistically raise the bar in rural education through these initiatives:

- Capacity building of community
- Capacity building of delivery and monitoring systems
- Strict evaluation of schools.
- Improvement in classroom teaching practices more teacher — student participation, visual teaching aids, among others

The wheel of education

KRISHI GRAM VIKAS KENDRA

Results Wheel power, 2007-08

During 2007-08, initiatives were community-centric and child-friendly. Initiatives included:

Community Capacity Building

Village Education Committees (VECs) were activated. Village meetings were organised in 80 villages, out of which 56 villages have regularised VEC meetings. Capacity building training for VECs were organised in all districts.

Teaching the teachers

Capacity building of teachers was also prioritised to make teaching child-centric. To illustrate child-friendly classroom practices, a five-day training programme was organised in all the districts.

Remedial Classes

To identify children unable to master the three Rs, VEC members and teachers conducted a simple test in 61 villages. Based on the children's performance, remedial classes were organised for children in 12 villages.

Adult Literacy

To impart basic reading, writing and numerical skills, KGVK motivated the community to organise literacy centres. Twenty centres (three in Saranda, seven in Namkum, 10 in Patan) were set up in which more than 400 women came for adult literacy classes.

Balmela

A 'children's fair' or 'Balmela' was organised in all locations — Bundu, Namkum, Patratu, Patan, Gamhariya and Saranda. These fairs provided a platform for children to showcase their scholarly as well as athletic abilities to their peers, teachers and the community.

Model School Programme

Under the Model School Programme to provide academic support to underprivileged children, 82 classes (23 in English, 31 in Maths and 28 in Hindi) were conducted in Swarnarekha Public School and 71 classes (24 in English,

25 in Maths and 22 in Hindi) were conducted in Ramtahal Choudhary High School. 192 craft classes were conducted in Swarnarekha Public School, Ramtahal Choudhary High School and the Government Middle School, Tatisilwai. To promote extra-curricular activities, teamwork and social responsibility among children, six Kalam Clubs were also formed in these schools.

• Computer Education and Vocational Training Computers are no more an urban necessity, as ITC's successful e-Chaupal initiative has shown. With life skills and vocational training being important pillars of KGVK's educational initiative, imparting computer skills was naturally of primary concern. A mobile computer education project launched on September 2006 in partnership with Som Dutt Foundation, New Delhi, for underprivileged children was continued in the year under review. A mobile computer lab mounted on a bus moved around the Ranchi Sadar and Namkum block areas. Inside the mobile lab were 16 computers and Pentium-4 microprocessors with relevant furniture and fixtures required for classroom teaching. The four-month course was free for needy and deserving children.



Report Card

In the period under review, 11 batches with 198 students (106 female) mostly from Tatisilwai and Haratu villages have learnt computer basics. The ongoing batch has 114 children with 45 girl students from Tatisilwai, Bandh Gari villages and Kanke block.



Turnaround agents Log on to a new life

Asharfi Kumar, a Tatisilwai village youth had a big achievement to his credit — a bachelor's degree in commerce. But he soon discovered to his dismay that it wasn't enough to land him a job. Frustrated, he idled away his time.

Reason's voice: Asharfi knew he had to add value to his degree to get a job. Luckily, the Mobile Computer Education Project launched by KGVK in partnership with the Som Datt Foundation seemed to be tailormade for him. Computers had been an unattainable dream for this village youth. He gladly enrolled in the project and started working hard.

Wheel of change: His hard work paid off as he scored well in the exams. More importantly, seeing his aptitude,

he was appointed as an assistant faculty in the same project, with a monthly salary of Rs.2300 during the probationary period. Says Rakesh Singh, coordinator of Mobile Computer Education Project: "Asharfi was a bright and hardworking student and it's a pleasure to see him teach computers to his peers."



Current batch status

District	Block	No. of groups	Boys	Girls	Total
Ranchi	Namkum	5	57	36	93
nancin	Ormanjhi	4	62	23	85

What next

On the move

Here's the education blueprint for KGVK in the foreseeable future:

At Saranda

The education project is running in 12 villages in two blocks, Navamundi and Manoharpur. In next financial year, KGVK aims to extend it to three more villages — one in Manoharpur and two in Navamundi. New initiatives will comprise:

- Evening education center
- Provisions for learning material and sports kit
- School library
- Health check-up camps
- Infrastructure development according to needs
- Formation of Bal Sansad (Children's Parliament), Eco Club
- Celebration of important days like Independence Day, Republic Day, Children's Day and Teacher's Day

At Palamau

New initiatives will comprise:

• Health and hygiene classes for adolescent boys and

girls

- Scholarship for students
- Training of "Sparks" or village champions/leaders
- Formation of Bal Sansad, Eco Club, celebration of important days
- Exposure visits for school children, teachers and VEC members
- Health check-up camps at school
- Nutritious mid-day meal for children
- Need-based infrastructure development
- Activities like tree plantation, nukkad natak (street theatre) and tuition classes involving students
- Village library

At Patratu

- Formation of Bal Sansad, Eco Club, celebration of important days
- Tree plantation and health check-up camps in school
- Nutritious mid-day meal for children
- Training "Sparks" or village champions/leaders
- Need-based infrastructure development
- Provision for learning material and sports kits

At Gamharia

- Provision for learning material and sports kits, nutritious mid-day meal for children
- Formation of Bal Sansad, Eco Club, celebration of important days
- Campaign on the importance of education
- Training "Sparks" or village champions/leaders

Progress at a glance

Sr. No.	Name of the region	Name of the district	Name of the block	Total no. of villages	Total no. of Schools	Total of stud		Total Students
						Male	Female	
1	Ranchi	Ranchi	Namkum	10	10	768	940	1708
			Bundu	11	9	973	832	1805
			Ormanjhi	2	2	227	229	456
2	Patratu	Ramgarh	Patratu	6	6	834	1022	1856
3	Gamharia	Saraikela - Kharsawan	Gamharia	2	2	35	37	72
			Rajnagar	2	2	131	96	< 227
4	Palamau	Palamau	Patan	9	9	1686	1380	3066
5	Saranda			14	11	785	643	1428
			Total	56	51	5439	5179	10618

The wheel of livelihood

Challenges

Roadblocks we faced

Poverty cripples when no solution is in sight. 300 million Indians live below the poverty line, equivalent to nearly the entire population of the USA or Russia. In Jharkhand, about 60-70 per cent of the population fall in that category. Poverty has numbed them; they do not see any meaning in India's much-touted GDP growth, if the wheel of prosperity does not reach them. India is the world's fastest-growing free-market democracy, but lacks inclusive growth.

Approach

Help from self

How could growth be inclusive on a large-scale? There was no readymade formula available on a platter. So we wanted people to empower themselves on a sustainable basis. The answer: self-help groups. Rural population, if organised in clusters and motivated to think and learn, could take charge of their lives.

The main function of SHGs are:

- Bringing members into the mainstream development process
- Empowering them through various training programs
- Establishing fruitful linkages with financial institutions (like banks and insurance companies) and markets

Institutionalizing them into cluster associations Implementation

Total revamp

KGVK has reached 11,542 rural families by organizing them into 786 self-help groups with a total saving of up to Rs. 8 million and has leveraged a total credit of Rs. 10.2 million.

District	Block	No. Of villages	No. Of SHGs	No. Of families
Ranchi	Ormanjhi	6	30	390
	Angara	3	6	45
	Chanho	11	55	770
	Burmu	14	60	1080
	Namkom	3	25	375
	Bundu	11	70	1050
	Kanke	1	5	65
Palamu	Patan	15	100	1800
West Singhbhum	Noamundi	11	20	260
Saraikela- Kharsawan	Gamharia	35	56	840
	Rajnagar	51	159	2067
Ramgarh	Patratu	30	200	2800
TOTAL	12	191	786	11542

The wheel of community

KRISHI GRAM VIKAS KENDRA

But this did not happen on its own. The year under review was marked by a sea change in attitude towards SHGs. Earlier, the Livelihood Team lacked synergy as it worked in a compartmentalized manner leading an integrated functioning process. Hence, results came in a piecemeal fashion. As a result, SHGs delivered results of varied quality. In the period under review the entire Livelihood Team was revamped to benchmark all SHGs to a certain quality level. Efforts included upgradation of micro-finance, auditing and accounting structures, market linkages, among others. Handholding became need-based, focussing on particular SHG requirements.

Strategic interventions

Strategy 1:

Monthly meeting with the Unit Livelihood Teams (including the village animators and *Sahayogis*) in the presence of the Team Livelihood Coordinator and Senior Manager — Livelihoods. The meetings review plans, challenges, solutions and achievements.

Acting on it

4 meetings were conducted, one each at Saraikela-

Kharsawan, Patratu, Rukka and Palamau.

Scorecard

- A platform was created for mutual sharing and learning for members, with training needs better assessed.
- There was better transparency, with fairer task delegation.
- Healthy competition was introduced as members willingly increased their targets.

Strategy 2:

Initiation of Standing Meetings in each Unit Livelihood Teams at periodic intervals.

Acting on it

The Standing Meetings reviewed member tasks according to prescribed format, discussed issues and concerns, if any, and changed plans in accordance to needs.

Scorecard

- Better planning led to achievement of targets
- Targets became effective team binding tools
- Regular information flowed between the field and unit headquarters



mpowerment

Strategy 3:

Development of QA Chart for Livelihood Promotion (Standard Operating Procedure) to universalize the quality of the by product (SHG).

Acting on it

The QA Chart for Livelihood Promotion was formulated and circulated to all KGVK professionals for their inputs, with a workshop getting positive response.

Scorecard

- The QA Chart was shared with the Livelihood Team and monthly plans and annual budget were formulated according to the chart.
- The team came up with a manual on SHG promotion, beneficial for development professionals, animators and villagers. It has incorporated steps for introduction of group norms and values and monitoring indicators used by the SHGs in cluster associations to monitor their groups.
- Cluster associations comprising SHG representatives meet once a month to monitor the group's performance.

Activities

1. Team capacity building

Four training sessions were organized for village animators and unit livelihood coordinators on the SHG Concept. Topics included Area Saturation Concept, Clusterisation and Auditing mechanism. 23 people were trained, who in turn audited 43 SHG accounts in a month. The audit process of 46 more SHGs is under progress.

2. Exposure visit

Exposure visit to SHGs engaged in lac cultivation in Khunti (supported by PRADAN) was organized for the Palamau team. The team got a better understanding on the POP and pest management techniques and adopted them in their area.

3. Audit structuring

A cross-functional team was constituted to design the audit structure for SHGs after approval of the steering committee. Data included block, village and hamlet-wise list of SHGs, name and branch of banks where savings



The wheel of communit

accounts were opened, credit linkage and financial details, details of all the people involved — bank employees, KGVK and SHG members — as well as the training and livelihood activities.

4. Computation

The team decided to introduce SHG books of accounts promoted by PRADAN as they were found to be comprehensive and user-friendly. The team also realized that for SHG sustenance, each group must appoint its own group accountant and must not be dependent on animators to handle accounts.

5. Cost-effective business model

The team decided to instill the habit of paying service charges among the SHG members. This concept was shared with 28 SHGs which agreed to pay for the new account books that were previously given free of cost by KGVK/ project funding body. The team introduced the concept of kitchen garden among SHG members of Rukka village, where members procured input materials on cash payment. In Burmu block, the team organized an SHG Mela with 35% contribution from the SHG members.

6. Prototype creation

The livelihood team is preparing a manual for integrated farming and dairy to enable SHGs generate income.



The wheel of communit

KRISHI GRAM VIKAS KENDRA

- Training on vermicomposting was imparted to the members of 2 SHGs in Rukka village, with concept of kitchen garden shared with 15 SHG members
- 10 SHG members started a kitchen garden by making a canal, using the water overflowing from the PHED water tanks.
- Training was imparted to 40 SHG members from Saranda on book keeping and accounting.
- Training was imparted to 60 SHG members from Bundu on the basic SHG concept.

- Exposure visit organized in PRADAN to promote lac cultivation in Khunti for the Palamau team and farmers.
- Activity and task mapping was prepared for the livelihood sector as a pre-requisite for promotion of sahayogis.
- Proposal for enhancing socio-economic and health status of adolescent girls presented before the representatives of Packard Foundation, which was highly appreciated.



Turnaround agents

Mother courage

Ranthi Devi of Nauj village, a widow with children, simply dreaded each new day. Her earnings as an agricultural labourer were pitiful. Would she and her children starve?

Reason's voice: Devi's turnaround journey started with her joining the Basair Mahila Mandal, an SHG in Nauj. She started putting her weekly savings from her earnings. After some time, she decided to open a tea stall and borrowed

Rs 3000 from the SHG. The location was strategic: close to both the bank and the Block Office.

Wheel of change: Today, Devi is a successful entrepreneur, running a thriving roadside tea stall. Her tea and snacks sell well, and with a regular clientele, Devi plans on selling meals as well. She is also a motivating cluster leader. When KGVK celebrated International Women's Day, Devi's story, narrated by her with confidence, moved countless other women and distinguished guests like the BDO.

empowerment

Turnaround agents

Cash-rich earth

Farmers in Rukka were aware of the benefits of manure. But they knew that manure meant chemicals as well as expense. They also thought that farming for livelihood required large tracts of land. Last but not the least, they did not think women farmers could accomplish much on their own.

Reason's voice: KGVK's Livelihood Team at Rukka changed all pre-existing mindsets. The team decided to start promoting kitchen gardens to help women farmers of SHGs earn a decent living, helped by the healthy practice of vermicompost. Plots were selected at Tungritoli, Kathaltoli

and Mahatotoli. Once the Village Livelihood Committee selected the plots, the Livelihood Team took over, assessing their viability and sharing concepts of vermicomposting and nursery raising techniques.

Wheel of change: The Livelihood Team conducted a meeting with two women's SHGs, Sami Mahila Mandal and Adivasi Mahila Vikas Samooh. The SHG members were trained on vermicomposting and raising plants of the *Cucurbitaceae* plant family (including cucumber and gourds). Women were enthusiastic about taking up the challenge and were also ready to pay for the vermin at Rs. 175 for a single unit. Gourd seedlings were also given to women at Rs 4 per seedling. Seeds of a healthy beginning planted, the women waited for a bumper harvest.



The wheel of renewable energy

Challenges

Roadblocks we faced

Even after 60 years of Independence, for 60 percent of rural Indians, light — in many cases — still means what it did a millennium ago, sunlight. Many villages are still in the dark, still waiting for electricity. Rural India depends largely on traditional energy sources like wood, dry leaves, crop residues and dung, which are as outdated as they are unhygienic. Supplying non-conventional sources of energy is not always feasible, due to high costs, technical bottlenecks, insufficient supply, etc.

Approach

Switch to nature

So what will power the future of our world?

A new kind of energy: the renewable kind. Sunlight can be tapped for energy. So can wind and water.

If nature supplies energy, villagers can harness its bounty using simple technology and produce cheap and regular supply of energy for rural livelihood.

Implementation

Enlightened power

KGVK, supported by United Nation Development Programme (UNDP), Ministry of Non-conventional Energy Sources (MNES) and Confederation of Indian Industries (CII) launched ecofriendly initiatives to change the socio-economic status of villagers while conserving natural resources. The operational area included five villages in KGVK's cluster — Pradhandih, Tirildih, Chora, Upertola and Manjhotla.

Strategy

Sustainability being the key, it was addressed through small scale decentralized renewable energy system, coupled with greater access to information, technical training, credit linkage and market support.

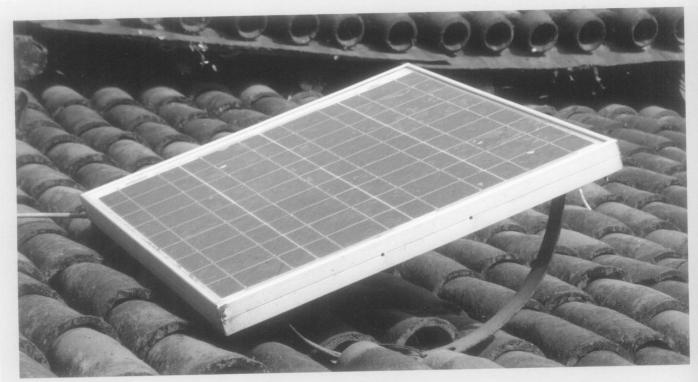
Results

Wheel power, 2007-08

Interventions

- (a) Installation of energy sources
- e Biogas: We constructed 70 biogas plants, trained selected villagers to run and maintain the plants and suggested biogas as an alternative to firewood as the main fuel for cooking. Biogas was also used as a power source in places without electricity. Awareness was spread on the benefits of using biogas: it would protect forests, offering a safe disposal system for organic waste and produce by-products fit for producing compost. A household-sized biogas plant could meet all cooking and lighting needs for 2-4 hours of a family.

Village	Size of b		ant	Total
Chora	8	11	1	20
Upertola	1	8	0	9
Manjhtola	7	8	2	17
Tirildih	3	4	3	10
Pradhandih	9	4	1	14
Total	28	35	7	70



Solar Panel

- Solar home lights: We provided solar home lights to 150 households. The system includes 2 CFLs of 11W capacity and 1 plug point (for TV, radio, etc). Home lights can run for 4 hours with two light points continuously at one charge.
- Solar street lights: We provided three street lights in each of the five villages. Street lights with full day continuous charge illuminated from dusk till dawn. For sustainability, selected villagers were trained to maintain and repair the equipment. User training was imparted to all villagers.

Village	Home lights	Street lights
Chora	31	3
Upertola	17	3
Manjhtola	34	3
Tirildih	30	3
Pradhandih	38	3
*Total	150	15

- (b) Income generating activities
- Non-power based income generation: We identified livelihood activities like goat rearing, pig breeding, poultry, mushroom cultivation, pisiculture, etc. Experts identified and trained 52 villagers from five groups in the period under review.

Under this project, wood gasifier power generating units were installed to run small units like briquettes, masala grinders, rice hullers as business enterprises. Unfortunately, the community could not create



sustainable resources that could generate a renewable supply of wood. KGVK realised that a real danger of further green cover depletion just to make a quick buck loomed. As a result, we encouraged the community to plant jatropha, a bio-fuel source, across 150 acres of wasteland. The jatropha oil-based engine could successfully replace a conventional gasifier, a step towards bio-fuel self-reliance.

Turnaround agents

People put up with inconveniences, but they baulk at change as they are victims of social conditioning. The women of Manjh Tola put up with smoky kitchens and the daily drudgery of collecting fuel, but they were reluctant to switch to bio-gas.

Reason's voice: Enter Bikal Hansdah. A group member of Marshal Self Help Group, KGVK, Bikal first convinced the women of his family to try out bio-gas. They did, and marvelled at the difference. Bikal used the slurry as a fertilizer in his field, adding nutritive value to farmyard manure. Other people noticed Bikal's activities and realised that biogas was a viable solution to their problems.

Wheel of change: With more and more families opting for bio-gas, the quality of life at Manjh Tola has definitely improved. Bio-gas can even light up a bulb in Bikal's kitchen!



A villager using biogas fuel to cook for her family

Gobar gas at Pali



What Next On the move

Here's the renewable energy blueprint for KGVK in the foreseeable future:

- Initiating "Lighting A Million Lives" (LAML), a solar lantern charging station-based Project conceptualized by TERI at Tangrani and Hamanda village of Rajnagar Block, where one solar lantern charging station can charge 25-30 lanterns per day, for economic and ecological benefits
- Commercializing the biomass briquette: using it in bakeries and kitchens of institutions a feasibility study is in progress
- Training people towards self-reliance by helping them understand and run the gasifier-based industry on their own
- Making people aware of the benefits of using biogas for household and thereby fully utilising biogas plants
- Opening bank accounts for Village Development Committees to keep funds collected for maintenance of solar street lights.
- Extending the promotion of solar lights and biogas in other villages
- Training village youth to repair and maintain solar lighting equipments for income generation

Funding Partners

KRISHI GRAM VIKAS KENDRA

They pushed the wheels too... Partnerships that worked

The distance between people's realties and their dreams. Wheels turn to cover this distance. But roads that lead to realising dreams are uphill ones, and wheels cannot turn without a push.

We thank them all for coming forward because together we can continue to turn the wheel for lasting turnarounds.

India Canada Enviornment Facility (ICEF)

A development cooperation venture of the Governments of India and Canada that aims to enhance the capacity of Indian organizations - both public and private - to implement sustainable development projects in water, land and energy sectors.

ICICI Centre For Child Health and Nutrition

A non-profit organisation that funds 'Action Research' projects in infant health, elementary education and micro-finance, aiming to reduce the incidence of low birth weight and encourage grassroots initiatives through finance.

Centre for Development and Population Activities (CEDPA)

A Non-profit Organisation headquartered In Washington DC that seeks to empower women at all levels of society to be full partners in progress. Founded in 1975, CEDPA supports programmes and training in leadership, capacity building, advocacy, governance and civil society, youth participation and reproductive health.

CARE

An international relief and development organisation that helps over 6.5 million people in over 1,00,000 villages across 10 Indian states. CARE's major current projects are in the sectors of health, nutrition and population, education for girls, small economic

activity development, urban development, tribal empowerment, agriculture, natural resources, emergency preparedness and rehabilitation.

National Foundation of India (NFI)

A non-profit, fund-raising and funding foundation, which supports voluntary action for national development. Its mission is to stimulate and encourage the creative potential of people and community organizations to build a prosperous, progressive and united India.

International Finance Corporation (IFC)

The International Finance Corporation promotes sustainable private sector investment in developing countries.

IFC is a member of the Group and is headquartered in Washington, DC. It shares the primary objective of all World Bank Group institutions: to improve the quality of the lives of people in its developing member countries.

Established in 1956, IFC is the largest multilateral source of loan and equity financing for private sector projects in the developing world. It promotes sustainable private sector development primarily by: financing private sector projects and companies located in the developing world, helping private companies in the developing world mobilize financing in international financial markets, Providing advice and technical assistance to businesses and governments.

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The International Finance Corporation promotes sustainable private sector investment in developing countries.

IFC is a member of the Group and is headquartered in Washington, DC. It shares the primary objective of all World Bank Group institutions: to improve the quality of the lives of people in its developing member countries.

Established in 1956, IFC is the largest multilateral source of loan and equity financing for private sector projects in the developing world. It promotes sustainable private sector development primarily by: financing private sector projects and companies located in the developing world, helping private companies in the developing world mobilize financing in international financial markets, Providing advice and technical assistance to businesses and governments.

Child In Need Institute (CINI)

A premier NGO that has been training other NGOs as well government functionaries in reproductive, sexual and child health for years. Thanks to its involvement in national-policy-related issues, strong regional and national presence and ability to respond to capacity building needs of other NGOs, CINI has been recognized as a National NGO by the Department of Family Welfare, Government of India.

Goal India

An international humanitarian agency, dedicated to poverty alleviation and protection of fundamental rights of the underprivileged. It is non-denominational, non-governmental and non-political. In India GOAL has been active in Kolkata for over

We need your support....

You can also push a wheel to turn it smoothly on uphill roads. And experience the joy of making it reach its goal, thereby taking hopes and realising the dreams of some of the most impoverished people of India.

Join KGVK as a funding or resource partner. We need your strength to turn the wheel faster.

Details of Funding Partners KRISHI GRAM VIKAS KENDRA

L. NO.	NAME OF PROJECT	FUNDING PARTNER
	Water Becommed Liniser valion a conjunt	India Canada Environment Facility New Delhi (ICEF)
2.	Integrated Wasteland Development Project (IWDP) at Gamharia Block, Seraikela-Kharsawan District (Jharkhand)	Dept. of Rural Development Ministry of Rural Development, New Delhi, Govt. of India, (IWDP)
3.	Drought Prone Area Project (DPAP), Patratu Block, Hazaribagh District (Jharkhand)	Dept. of Rural Development Ministry of Rural Development New Delhi, Govt. of India, (DPAP)
4.	IFAD Assisted Tribal Development Project, Rajnagar - Saraikela.	Jharkhand Tribal Development Society, Ranchi, (JTDS)
5.	Intervention in Decentralized Water Resource for Development in Ranchi District, Jharkhand	Sir Ratan Tata Trust Mumbai, (SRTT)
6	Drought Prone Area Project (DPAP), Sadar Block, Palamu District (Jharkhand)	Dept. of Rural Development Ministry of Rural Development, New Delhi Govt. of India, (DPAP)
II. 7.	Healthcare Reduction of Low Birth Weight Incidence using a Life Cycle Based Block Level Intervention Strategy at Angara Block, Ranchi District (Jharkhand)	ICICI Centre For Child Health and Nutrition Mumbai, (LBW)
8.	Targeted Intervention to Control HIV / AIDS among Truckers in Ranchi District (Jharkhand)	Jharkhand State AIDS Control Society, Ranchi, (TI)
9.	CARE Project in 7 Blocks of Ranchi District (Jharkhand)	CARE India, Ranchi, (CARE)
10.	Enhancement of Adolescent Reproductive and Sexual Health Status in the Ranchi District	National Foundation for India, (7 blocks) of Jharkhand, New Delhi, (NFI)
11.	Assessing the Impacts of Scaling up the Standard Days Method	IRH Wahington, (SDM)
12.	Awareness generation on HIV/AIDS and STI cases amongst Factory Workers/Medical & Clinical staff of Usha Martin Ltd., and Community / Truckers around the factory in Jharkhand	Washington, o Ly a
13.	Sahiya Programme	Jharkhand Health Society, Dept. of Health and Family Welfare Govt. of Jharkh

SL. NO.	NAME OF PROJECT	FUNDING PARTNER
II.	Medicinal Plant :	
14.	Awareness about the Medicinal & Aromatic plants, Emphasize on sustainable Cultivation, Harvesting, Processing and Marketing of Medicinal & Aromatic plants & its Product in Four blocks of Ranchi & Hazaribagh District of Jharkhand through RHP (Rural Herbal Practitioner) & Farmers.	Council for Advancement of Peoples Action and Rural Technology, New Delhi, (CAPART)
V.	Training	
15.	Training cum Demonstration Centre for Vermi - Compost, Rukka	Small Industrial Development Bank of India, Ranchi, (SIDBI)
V.	Social Initiative	
16.	Promoting Responsive Business Behaviour in Jharkhand	Partner's In Change New Delhi, (PIC)
VII.	Renewable Energy	
17.	Renewable Energy for Rural Livelihoods Project	UNDP, New Delhi, Govt of India, (CII)
VI.	MED Activities	
18.	Promotion and Nurturing Women Self Help Groups (SHGs) in Chanho Block of Ranchi District, Jharkhand	National Bank for Agriculture & Rural Development Ranchi, (NABARD)
19.	Promotion and Nurturing Women Self Help Groups (SHGs) in Patan Block of Palamu District, Jharkhand	National Bank for Agriculture & Rural Development Ranchi, (NABARD)
20.	Centre for Business Initiative for Grassroots (C-BIG) Phase - 1	International Finance Corporation Washington, (IFC)
VIII.	Agriculture Activities	
21	National Horticulture Mission	Dept. of Agriculture & Animal Husbandry Govt. of Jharkhand, (NHM)

Balance Sheet

as at 31st March 2008

			Amount (Rs.)
Particulars	Schedules	March 31, 2008	March 31, 2007
(1) Capital Funds:			
(a) Capital Fund	Α	32,826,927	17,049,878
(b) Life Membership Fund		8,800	8,800
(2) Loan Funds:			
(a) Secured loan	В	70,000	641,651
(b) Unsecured loan	С	5,989,500	9,233,000
TOTAL		38,895,227	26,933,329
(1) Fixed Assets:	D		
(a) Gross Block		26,529,055	22,942,224
(b) Less: Depreciation		12,134,748	10,025,833
(c) Net Block		14,394,307	12,916,391
(2) Current Assets, Loans and Advances:			
(a) Inventories		159,150	155,375
(b) Sundry Debtors	E	6,132,092	1,760,739
(c) Cash and Bank Balance	F	33,272,679	43,312,078
(d) Loans and Advances	G	5,170,592	5,590,744
		44,734,513	50,818,936
(3) Current Liabilities and Provisions: (a) Liabilities			
- Project's Fund Account Balances	Н	14,559,148	31,884,863
- Other Liabilities	1	5,674,445	4,917,135
		20,233,593	36,801,998
Net Current Assets (2-3)		24,500,920	14,016,938
TOTAL		38,895,227	26,933,329
Significant Accounting Policies & Notes on Accounts	L		

This is the Balance Sheet referred to in our report of even date

Schedules A to I & L referred above form an integral part of the Balance Sheet

For U. NARAIN & CO.

(Ranjit Bajaj) Manager Accounts

Chartered Accountants (Ajoy Chhabra)

Partner

Membership No. 71431

Place: Ranchi Date: 10.06.2008 (Jayanta Mitra) Secretary Member of Governing Board

For Krishi Gram Vikas Kendra

Income and Expenditure Account for the Year ended 31st March, 2008

Particulars	0.1		Amount (Rs.)
	Schedules	Year Ended March 31, 2008	Year Ended March 31, 2007
Income from Social Welfare Activities			Walcii 31, 2007
Sale of Dairy, Agriculture, Horticulture and Other Produ	cts	22.540.447	
Extension and Training Programme		22,512,417	2,964,984
Community and Health Centre Programme		5,955,989	3,585,350
Contribution From Donors		2,752,025	3,305,313
Other Income		33,654,716	26,956,780
outer moonie	J	3,078,372	1,551,033
Expenditure on Social Wals-		67,953,519	38,363,460
Expenditure on Social Welfare Activities	S		
Dairy Development Expenses		1,776,293	1,477,420
Village Agriculture and Horticulture		5,440,380	4,896,691
Extension and Training Programme		3,862,992	
Community and Health Care Programme		7,232,579	2,004,814
Trade Facilitation Centre Purchases			4,736,274
Administrative and other expenses	K	17,963,876	-
Village development & other activity expenses	K	13,488,808	9,140,667
Depreciation		7,928,748	9,898,092
	D	2,108,914	1,761,998
Surplus of Income over Expenditure		59,802,590	33,915,956
Prior period Expenses		8,150,929	4,447,504
			(217,459)
Surplus of Income over Expenditure Transferred to Capital	Fund	8,150,929	4,230,045
Significant Accounting Policies & Notes on Accounts	· L		,

Schedules D and J to L referred above form an integral part of the Income & Expenditure Account

This is the Income & Expenditure Account referred to in our report of even date

For U. NARAIN & CO.

Chartered Accountants

Ajoy Chhabra) Partner

Membership No. 71431

Place: Ranchi Date: 10.06.2008 For Krishi Gram Vikas Kendra

(Jayanta Mitra) Secretary Member of Governing Board

(Ranjit Bajaj) Manager Accounts

		Amount (Rs.
	As at	As at
	31st March, 2008	31st March, 2007
SCHEDULE A		
CAPITAL FUND		
Opening Capital	17,049,878	9,189,833
Add: Corpus Fund	6,500,000	3,630,000
"Add: Opening Reserve & Surplus of		
Trade Facilitation Centre"	1,126,120	-
	24,675,998	12,819,833
Add: Surplus of Income over Expenditure	8,150,929	4,230,045
TOTAL	32,826,927	17,049,878
SCHEDULE B		
SECURED LOAN		
From Banks		
Term Loans from Bank of Baroda	-	439,651
From Financial Institution	70.000	000 000
Term Loan in respect of SIDBI Project	70,000	202,000
(secured by Pledge of Fixed Deposit with bank of Rs 2.50 lacs)		
TOTAL	70,000	641,651
SCHEDULE C		
UNSECURED LOAN		
From Financial Institution		
International Finance Corporation	5,989,500	8,718,000
From Others	-	515,000
TOTAL	5,989,500	9,233,000

Schedules forming part of the Accounts

SCHEDULE D.
FIXED ASSETS & DEPRECIATION

			GROSS	SBLOCK		DE	DEPRECIATION	N O	NET BLOCK	LOCK
PARTICULARS	Rate	As at 01.04.2007	Additions during the year	Additions Adjustments during the write off during year	As at 31.03.2008	Up to 31.03.2007	For the year	Up to 31.03.2008	As at 31.03.2008	As at 31.03.2007
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Land	1	457,868	231,223	1	689,091				689.091	457 868
Buildings	10%	8,618,226	491,702	f	9,109,928	4,804,752	415,510	5.220,262	3.889.666	3 813 474
Machinery and Plant										
- General	15%	6,914,262	2,584,618	1	9,498,880	2,670,511	896,931	3,567,442	5.931.438	4.243.752
- Computers	%09	1,792,162	142,904	,	1,935,066	1,311,626	370.372	1.681.998	253.068	446 735
- Vehicles	15%	2,603,071	62,975		2,666,046	873,791	270.461	1.144.252	1 521 794	1 729 280
Furniture and Fittings	10%	1,728,426	224,618		1,953,044	365,154	155.640	520 794	1 432 250	1 363 272
Live Stock	1	862,009	1	185,009	677,000	1			677.000	862,009
Total Fixed Assets		22,976,024	3,738,040	185,009	26,529,055	10,025,834	2,108,914	12,134,748	14,394,307	12,916,390
Previous year balance		17,492,249	5,696,625	246,650	22,942,224	8.263.836	1 761 998	10 025 833	12 016 304	0 220 442

			Amount (Rs.
		As at 31st March, 2008	As at 31st March, 2007
SCHEDULE E			
SUNDRY DEBTORS			
Debts Outstanding for a period			
Less then six months			
Considered Good		5,716,932	833,930
Others			000,000
Considered Good		415,160	926,809
TOTAL		6,132,092	1,760,739
SCHEDULE F			
CASH AND BANK BALANCES			
Own Funds			
Cash in Hand		110 704	
Cheques in Hand		112,794	76,871
Balances with Scheduled Bank		212,796	91,258
Bank Account		7,519,867	4.070.405
Fixed Deposit with Bank		7,519,007	4,079,165
Opening	7,145,764		280,764
Add: Additions	2,800,000		6,865,000
Add: Interest Accrued	922,310	10,868,074	34,156 7,179,920
Project Funds			7,175,320
Savings Accounts		14,548,600	31,823,964
Cash		10,548	60,900
TOTAL		33,272,679	43,312,078
SCHEDULE G			
LOANS AND ADVANCES			
Unsecured -Considered Good (Unless otherwise stated)			
Advances recoverable in cash or in kind or for value received		4 444 450	
Advance to Projects		1,414,150	570,043
Advances for Activities		2,900,326	4,404,655
Staff Advance		782,397	572,544
		73,719	43,502
TOTAL		5,170,592	5,590,744

PROJECTS' FUNDS ACCOUNTS BALANCES (NET)

Amount in Rs	Unspent / (Overspent) Balances as at 31.3.08	(103.)	1,001	4,234	0 680	2,002	0,200	533 477	67,780		63.828	7,539	1,561	146,481	1	16 303	200,00	7,204	2,892
	Payments made during the Year	85.870	0.70,00	614 592	700	• 1	329 213	1.242.851	(0)	498,008	552,278	6,306,449	ı	,	37,040	6,043,660			191726 *
	Total (Rs.)	66.671	4 234	685,708	2.683	1.200	335.873	1,776,328	67,779	498,008	616,106	6,313,988	1,561	146,481	37,040	6,059,963	27.204	7,800	191,726
	Interest received during the year from banks on unspent balances (Rs.)	757	108	9,103	99	31	247	34,581	1,722	5,362	8,200	68,694		3,490	1	31,163	928	201	
	Contributions from donors & other receipts during the year (Rs.)	61,073	1	301,677	í	1	247,966	10	r	ı	000,000	5,900,000	1	131,200	ľ	4,579,477		1	Y
	As at 01.04.2007 (Rs.)	4,841	4,126	374,928	2,623	1,169	87,660	1,741,747	66,058	492,646	2,906	345,294	1,561	11,791	37,040	1,449,323	26,276	5,691	191,726
	Pariculars	T.I - HIV - AIDS PROJECT	MOST	IFC - AIDS	SHARE AND CARE PROJECT	I.N.H.P-II,CARE PROJECT	I.N.H.P-III, CARE Project	IFC - PHASE 2	LANG.	SDM PROJECT	PAKINEK IN CHANGE	I.C.E.F PROJECT	COLIN & H PROJECT	IM D OFTAL STR	v.c.r gelaksob	I.C.I.C.I -LBW Project	NAMKUM SAKVSHIKSHA ABHIYAN	CAPART MEDICINAL PLANT	TRADE FACILITATION CENTRE
1	O.N.C	-	7	m ·	4	9	9	<u> </u>	x> 0	D +	2 5	- 5	4 5	5 4	- T	0 6	0 !	17	0

SCHEDULE H (Contd.)
PROJECTS' FUNDS ACCOUNTS BALANCES (NET)

		(Amount in Rs
S. S.	Particulars	As at 01.04.2007 (Rs.)	Contributions from donors & other receipts during the year	Interest received during the year from banks on unspent balances (Rs.)	Total (Rs.)	Payments made during the Year (Rs.)	Unspent / (Overspent) Balances as at 31.3.08 (Rs.)
19	SRTT	1,798,856	2,741,746	34,297	4,574,899	4,574,899	1
20	MOTHER N.G.O PROJECT	615	T	99	671	10	671
21	IWDP RANCHI	3,280	r	115	3,395	t	3,395
22	SWA SHAKTI PROJECT	1,000	ı	Ε,	1,000	1	1,000
23	CAPART PROJECT -P.C SCHEME	868	I	1	868	898	
24	BRIDGE SCHOOL	1,243	31		1,243	1	1,243
25	SWYAMSIDDHA RATU	1,655		1	1,655	1,655	T
26	SHAIYA 1	1,138,250	Е	13,147	1,151,397	802,602	348,795
27	SHAIYA 2	î	1,079,151	8,406	1,087,557	710,000	377,557
28	SHAIYA 3	ï	70,126	1	70,126	70,126	1
29	I.W.D.P -GAMHARIA PROJECT	2,462	4,607,000	282	4,609,744	4,552,412	57,332
30	IWDP RAJNAGAR	3,864,662	1,100,000	75,527	5,040,189	4,594,282	445,907
31	CII PROJECT	356,748	356,127	175	713,050	393,261	319,789
32	JTDS GARANALA PROJECT.	1,324	352,627	101	354,052	352,627	1,425
33	NHM	19,777,914	2,278,579	580,950	22,637,443	12,153,220	10,484,223
34	D.P.A.P-PROJECT	83,550	1	4,170	87,720	009'9	81,120
35	PFI	1	550,000	2,660	552,660	460,811	91,849
36	CAPART DAIRY- PATRATU	i	1,453,800	24,811	1,478,611	100,717	1,377,894
37	NAREGA - PATRATU	t	1,879,000	10,734	1,889,734	1,879,744	066'6
	TOTAL	31,884,863	28,289,549	920,077	61,094,489	46,535,341	14,559,148

		Amount (Rs.
	As at	As at
	31st March, 2008	31st March, 2007
SCHEDULE		
OTHER LIABILITIES		
Sundry Creditors	3,169,214	2.470.540
Outstanding Liabilities	2,299,715	2,479,516
Security and Caution Deposit	73,100	2,338,203
Provision for Audit Fees	132,416	32,000
TOTAL		67,416
	5,674,445	4,917,135
SCHEDULE J		
OTHER INCOME		
Realization from Various Projects/Activity	328,144	FF0 040
Bank Interest	61,638	553,312 29,902
nterest on Fixed Deposit	888,155	129,871
Other Income	300,100	120,071
Exchange Gain	714,250	36,772
Sundry Balances Written Back	448,288	50,772
Others	637,897	801,176
TOTAL		
TOTAL	3,078,372	1,551,033
SCHEDULE K		
ADMINISTRATION EXPENSES		
Salary and Retainership Fees	7,171,620	4 710 444
Consultancy and Professional Fees	462,739	4,710,444
Travelling Expenses & Vehicle	2,467,609	176,701
Audit Fees	132,416	1,276,204
Repairs and Maintenance	151,922	67,416 41,436
Office and Other Expenses	1,851,927	
Office and Other Expenses -JSR	117,171	1,618,972 178,788
Activity Promotion Expenses	770,998	393,833
Bank Interest	362,406	676,873
TOTAL		
TOTAL	13,488,808	9,140,667

Krishi Gram Vikas Kendra

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