

# ANNUAL REPORT : 2007-08



harsha  
trust

## AT A GLANCE

### *Operational area :*

Four districts in Orissa:

- Koraput (blocks Jeypore and Kundra),
- Kalahandi (block Golamunda),
- Ganjam (block Surada),
- Rayagada (block Bissamcuttack)

**Number of villages covered :** 154

**Number of households covered :** 3904

### *Major programme areas :*

- Self Help Group promotion
- Community based Natural Resource Management
- Farm and non-farm based livelihoods
- Health

**Professional staff :** 26

### *Offices :*

Head office : Bhubaneswar

Project offices : Koraput  
Kalahandi  
Ganjam  
Rayagada

## OUR OPERATIONAL AREA



## MISSION

Building capabilities of the poor to address poverty in a sustained manner.

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# OVERVIEW

## Strategy

- Build the capabilities of rural poor to strengthen their existing livelihoods and initiate new activities to diversify and increase their income, in the tribal areas of south and south-western Orissa
- Organize women into Self Help Groups (SHGs) to improve their access to financial services and livelihood options as well as to provide them a platform to contribute in the mainstream development process
- Develop community owned and managed institutions to sustain the livelihood activities promoted in the area
- Develop a pool of highly capable and trained local service providers in the project area to support the livelihood activities on a revenue based system
- Develop community based models for natural resource management to protect and judiciously use the natural resources for sustainable development
- Work in partnership with the government and the industry, in addition to the non-government domestic and international development organizations
- Integrate health and education with livelihood interventions for holistic development of the community
- Undertake research geared towards supporting the development interventions of the organization

## Programme Highlights

### Self Help Group Promotion

Harsha identifies SHG as a platform for initiating and sustaining interventions with the community. The progress of SHGs as on March 2008 is provided in the table below:

Particulars	Addition during 2007-08	Total as on Mar 2008
Number of SHGs	86	261
Number of members	1127	3395
Number of villages	23	124
Savings (Rs lakhs)	12.01	35.53
Bank linkages (No. of SHGs)	61	168
Loan from bank (Rs lakhs)	35.34	84
SGSY & ITDA linkage	24.64	58.37
Insurance coverage (No. of SHGs)	12	38

SHGs are being linked with SBI Life – Grameen Shakti scheme for insurance cover. Under the scheme, a life insurance cover of Rs 25,000 is provided at a premium of Rs 301 per year per member for a period of 5 years.

To ensure sustainability, the group accountants are identified and paid by the groups themselves for

extending the service. SHG members as well as the leaders are periodically exposed and trained in SHG management, livelihood activities, awareness about health, PRIs and other issues related to village development. SHGs are being organized at the cluster level to enable exchange of ideas and concerns and provide a forum for combined action. An automated MIS is being installed for effective monitoring of the performance of SHGs.

### Natural Resource Management

In situ soil and moisture conservation was carried out through field bunding, construction of farm ponds and ring wells. The water user groups formed around the previously installed Lift Irrigation schemes are being groomed in effective resource management and benefit sharing mechanisms.

Intervention area	Units	Addition during 2007-08	Total (Mar 08)	No. of House Holds
Field bunding	Acres	17	77	48
Ring wells	Nos.	63	100	120
Farm ponds	Nos.	8	43	85
Forest protection	Acres	17	50	95
Lift Irrigation	Nos.	0	17	275
Flow Irrigation	Nos.	3	7	235

## Farm Based Livelihood Promotion

The natural resource management efforts feed directly into the farm based livelihood activities. In agriculture, promotion of hybrid maize cultivation and System of Rice Intensification (SRI) was continued in all locations. A Farmer producer cooperative has been registered in Jeypore and all farm based activities are now being coordinated through the cooperative. Availability of irrigation through water harvesting structures enabled expansion of area under vegetable cultivation as well as introduction of new vegetables. More farmers got involved in eucalyptus plantation with loan from farmers' cooperative. Plantation of papaya, drumsticks, mango and cashew were promoted, with support from WORLP (Western Orissa Rural Livelihoods Project) and the National Horticulture Mission (NHM).

Intervention area	Units	Addition during 2007-08	Total (Mar 08)	No. of households
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### Agriculture improvement

Maize	Acres	190	245	320
Paddy (SRI)	Acres	22	32	38
Vegetable cultivation	Acres	77	205	414
Farm Forestry	Acres	225	317	168
Horticulture	Acres	300	324	280

## Off-farm Livelihood Promotion

The salient off farm livelihood activities promoted by the organization include poultry farming, NTFP collection and value addition, livestock rearing and vermi-composting. Producer cooperatives have been formed for Poultry in Jeypore area and NTFP (tamarind) in Bissamcuttack project. The process of capacity enhancement and systems development in these member-based institutions is ongoing, in order to develop them into independent institutions.

Intervention area	No. of Households	
	Addition during 2007-08	Total (Mar 08)
Broiler poultry	10	95
NTFP collection and value addition	102	102
Goat rearing	12	37
Dairy	2	20

## Community and Reproductive Health

During the course of their work in the project area the team observed that expenditure on health in the rural households accounted for 40% of their total expenses. A strategic decision was taken to work on community health in the same villages (in which work on SHGs and livelihoods was underway). However, this programme has been restricted to Jeypore project area. The interventions are mainly focused on women and children, since they are the worst impacted due to problems such as early marriage, polygamy, repeated pregnancies, poor sanitation, traditional belief systems and poor health seeking behaviour.

Training of Community Health Facilitators and health supervisors appointed by the project in consultation with the SHGs, awareness workshops, sanitation camps and immunization camps were the key activities carried out under this programme.

## External Review of Harsha Trust: Salient Findings and Recommendations

- Significant progress in enhancing livelihoods of poor
- Strong SHGs and producer cooperatives
- Transparent with community and other stakeholders
- Good linkages with government and corporate companies to leverage support for the poor
- Highly motivated professional staff and local cadre
- Demonstration in four locations has been successful; organization now needs to scale up
- Need better internal systems and processes
- Reduce dependence on external funding; develop revenue models for interventions
- Develop and monitor goal and output oriented indicators
- Groom professional team to develop management capacities, inculcate orientation to broader development perspective

## Future Direction

Having completed 6 years of its journey towards achieving the mission of poverty alleviation, Harsha Trust realised the need for a strategic visioning and reorganization to embark upon the expansion phase and reach out to a large number of people. This process was initiated with an external review of the organization conducted in November 2007.

The review was followed by an internal vision building exercise within the organization; the process of developing the operational strategy to fulfill the vision is underway.

In the next 10 years, the organization envisions reaching out to 4 lakh poor families across 10 districts of Orissa.

In order to increase the scale of operations, a complete transformation of the organizational structure will be undertaken, making the districts as nodal locations and recruiting and training a large cadre of local service providers at the block and cluster levels.

The activity based community organizations will be promoted, strengthened and developed into financially viable enterprises.

Looking ahead, intervention in health would be developed into one of the core programmatic areas and implemented across all project locations. The organization would develop a strategy for this and raise resources towards the same.



*Visioning Exercise and Strategic Planning in Progress*

## SNAPSHOT 2007-2008

- 39 new SHGs were formed with a total membership of 438 women. 22 SHGs were bank linked taking the total number of bank linked SHGs to 80
- Women Poultry Producers' Cooperative registered under Orissa Self Help Cooperative Act. A Feed mill owned and managed by the Cooperative was operationalised
- Maize cultivation promoted in 102 acres covering 75 farmers through which the farmers generated a surplus of Rs 5,000 per acre
- Eucalyptus plantation taken up with 143 farmers covering an area of 227 acres with loan assistance from the Agriculture Cooperative
- 560 children were immunized and 1075 referral cases were registered
- 52 local youth were provided vocational training leading to self employment opportunities

Harsha Trust continued to scale up the development interventions in the periphery of SEWA paper mill in Jeypore block, with support from Ballarpur Industries Ltd. (BILT). This project, initiated in 2002, has grown into an integrative programme aimed at overall development through interventions in health, education and Panchayati Raj Institutions (PRIs), in addition to the core activities for livelihood promotion through SHGs.

The project now covers 57 villages of the block with 1585 families, of which 565 families were added this year. Collaboration with government has been strengthened further with their extensive support in expansion of broiler farming in the project area.

### Self Help Group Promotion

Particulars	Addition during 2007-08	Total as on Mar 2008
Number of SHGs	39	107
Number of members	438	1294
Number of villages	9	47
Number of clusters	5	8
Total Savings (Rs lakhs)	4.16	17.15
Interest from internal lending (Rs lakhs)	3.9	10.2

Bank linkages (number of SHGs)	22	80
Loan from Bank (Rs lakhs)	14.42	50.65
SGSY <sup>1</sup> loan (Rs lakhs)	0	33.4
ITDA loan (Rs lakhs)	13.64	14.37
Grant from NHM <sup>2</sup> (Rs lakhs)	2.34	2.94

### Broiler Poultry Farming

The Women Poultry Producers' Cooperative formed in 2006 has been registered under the Orissa Self Help Cooperative Act. Its membership has grown to 95 women farmers as



Commercial Broiler Poultry Farming

on March 2008 (from 85 in March 2007). On an average, each member rears 6-7 batches of birds in a year and earns Rs 1,200-1,500 per batch. Government has provided financial assistance of Rs 42.87 lakhs for this project till now, of which Rs 13.64 lakhs was raised this year.

Substantial progress has been made in developing both the backward and forward linkages of the poultry farming enterprise. The Poultry feed mill, constructed with support from BILT (as a long term interest free loan), was operationalised in November 2007 under the management and ownership of the cooperative. In-house processing of feed is expected to reduce the cost of production of live birds by Rs 2-3/kg.



Poultry Feed Mill in Operation

In addition to marketing of the birds in urban centers, the cooperative has developed a new strategy for marketing in rural pockets. Rural youth are groomed as rural retailers who purchase live birds from the cooperative and sell in the local village market as well as from their house in the village. The strategy has shown positive results and at times more than thirty percent of a batch has been sold through this channel. Presently, 5 youth are engaged in this activity and are able to earn Rs 2,000-3,000 per month.

The Cooperative has employed an accountant, a marketing manager and a veterinary doctor in addition to the local service providers. The institutional costs are partly being supported by Harsha Trust till now.

The team is working towards developing the capacities of Cooperative members and incorporating systems and processes for management of the institution. Some of the steps being taken include:

- Conducting exposure and training of the cooperative members and board members

- Conducting election of the board in a transparent manner
- Ensuring regular board meetings of the cooperative to review the organizational affairs and take strategic decisions
- Meetings of all members at the end of each batch to review and settle the accounts
- Encouraging members to open bank accounts to streamline payments

More emphasis on institution and capacity building would be given in the next year with the objective of making the Cooperative self sustaining.

## Land Based Livelihood Promotion

### Agriculture Improvement

Agriculture improvement interventions continued to be consolidated and scaled up through the farmers' cooperative called Patneswari Agriculture Cooperative. This year the cooperative was involved in promotion of maize and millet intensification, vegetable cultivation and farm forestry.

The co-operative provides all the necessary inputs including seeds, fertilizers, pesticides, and technical support to the farmers to intensify the activity and reach to a large number of families. The farmers are also motivated to construct vermicompost pits and apply the compost in their agricultural field. This has been well accepted by the families and till today 127 vermin compost pits have been constructed, of which 8 were constructed this year. This year with the support of the cooperative, 102 acres of maize cultivation has been promoted, through which 75 farmers have been able to generate a surplus of Rs 5,000 per acre.



Hybrid maize cultivation in Jeypore block

## Farmers Realize Benefits of Maize Cultivation

A Case Study

**Bala Gouda**, a member of Maa Bhandaruni Swayam Sahayak Gosthi (SHG), has a family of 6 members. The family has 3 acres of cultivable land on which they were growing vegetables. However, Bala was not satisfied with the returns from vegetable cultivation. During discussions with the project team regarding optimum cropping patterns and land usage, she realised that growing maize would provide better returns since it requires less inputs in terms of labour, water and supervision and has a good market price. She cultivated maize in 3 acres as an intercrop with Mango in the *kharif* season. She was provided with technical inputs on best practices for maize cultivation by the local service provider of the project. Her total investment in the activity was Rs 8,850 (Rs 2,200 for seeds, Rs 3,650 for fertilizer and Rs 3,000 for labour) and the sales realization was Rs 25,500. Encouraged by the results, Bala is cultivating maize in the following *Rabi* season as well.

## Farm forestry

Eucalyptus plantation was taken up with 143 farmers covering an area of 227 acres, compared to 92 acres achieved last year. The Cooperative has provided a loan of Rs 26.7 lakhs to 168 farmers for the initial investment, in addition to providing technical support and facilitation in supply of inputs.



Six months old plantation

## Small Farmer Aims for Long Term Bumper Returns

A Case Study



**Nilamber Jani** of Salpa village, age 28 years, a member of Pateneswari Agriculture Cooperative, has six members in his family. He failed and dropped out of school due to lack of resources following his father's death. He and his mother somehow managed to make ends meet through daily wage labour and share cropping. The family owned 1.5 acres of upland (*Donger*) which remained unused. In 2006, he was advised to use the upland for Eucalyptus plantation. He planted 880 clones and 750 Root Trainers (RT) in the month of August. The total investment over the 2 year period has been Rs 15,000, which was raised as loan from the cooperative. Nilamber is expecting a return of Rs 1.25 lakhs at the end of the 5<sup>th</sup> year (2011) through sale of the harvest to BILT Tree Tech Limited (BTTL). After the loan and interest payment to the cooperative, he would have substantial lump sum for investment in house building or repair, purchase of assets etc. In addition, he is expected to have a sale realization of Rs 1.25 lakhs at the end of 10 years and of Rs 1 lakh at the end of 15 years.

Also, based on his performance in managing the plantation activity, he has been recruited as a service provider with the BTTL – CSR Synergy project to promote eucalyptus plantation in the periphery of BILT SEWA paper mill. He has an income of Rs 1,000-2,000 per month from this work based on the services rendered.

## Community and Reproductive Health

Interventions in this area are based on preventive health and awareness generation. The women SHGs appoint and monitor 1-2 trained Community Health Facilitators (CHFs) and Health Supervisors in the village. The activities undertaken as part of the health initiative are the following:

- Monthly orientation and periodic training of CHFs and Health supervisors
- Sensitization on health issues in SHG and village level meetings/forums
- Village level training/sensitization of groups of girls/*balika mandals*; cultural and sports activities in *balika mandals*



Health camp in progress

- Health camps and sanitation camps in alternate months in each village
- Monitoring of pregnant women and awareness regarding immunization and diet
- Bi-annual health workshops involving all local agencies/individuals involved in health services such as government functionaries (AW, ANM, ASHA workers) and NGOs for their capacity building and to develop collaboration among various service providers. This year, the workshops focused on developing awareness on Herbal medicine and National Rural Health Mission (NRHM)
- 560 children immunized
- 1075 referral cases registered

## Panchayati Raj Training

SHGs, in addition to being a means for economic development, are a platform for women empowerment. Harsha Trust is directing its interventions for invigorating

the local self governance systems through women SHGs. These interventions, initiated in 2006, involve awareness generation among the community, specifically women, to motivate them to participate in local governance and sensitization of *panchayat* leaders and bringing the two stakeholder groups together. Towards this, the following activities are undertaken on a regular basis:

- Village and cluster level training to women groups on their rights, duties, powers and roles in local self governance, by expert trainers from ANWESHA<sup>3</sup>
- Follow-up of the training by project team in SHG and village level meetings
- Training and sensitization programmes for *panchayat* leaders
- Workshops to provide platform for SHG members and *panchayat* leaders to meet and share concerns and develop consensus on development issues
- 12 training programmes of SHGs and PRI leaders and 2 stakeholder exchange workshops conducted

These initiatives have evidently fostered confidence among women members of the community leading to a considerable improvement in the attendance of women in *Gram Sabhas*.

## Vocational Training for Local Youth

Harsha trust through its different approaches has been involving local youth to act as service providers to effectively implement the development initiatives. SHG accountants and agriculture and animal husbandry service providers are few examples. They are partly or fully paid by the community for the services they render.

To further the involvement of youth in the developmental process and help them in earning their livelihood, various



Tailoring training for girls

vocational trainings were imparted to make them self employed. Care is also taken to ensure that the youths so trained get employment after the training is over.

Particulars	Number of persons trained	
	2007-08	Total
Tailoring (girls)	20	34
Electrician	5	8
Motor repairing	4	8
Welding	5	5
Press printing	4	4
Poultry retailing	5	5
Masonry	8	12
	<b>52</b>	<b>76</b>

As the activities like SHGs, agriculture, poultry farming and farm forestry are set to grow exponentially, there would be larger employment opportunities for the local youth in the following years. We plan to train more youth to provide forward and backward linkages in the existing activities. This is not only cost effective and provides employment to local youth but also creates a model that becomes sustainable in the long term.

## Support to BILT for Participatory Management of Intake Conveyance and Effluent Discharge System

SEWA paper unit of BILT located in Jeypore receives its supply of water through pipeline from the river Kolab. The 12 km long pipeline runs across 11 villages of Jeypore block. The community in these villages has breached the pipeline at various points to use the water for irrigation as well for household purposes, leading to an uncontrolled leakage of water. Similarly, the effluent pipe from the paper mill has also been damaged by the villagers for utilizing the effluent water for irrigation. This is leading to pollution of the adjacent canal of the irrigation department causing damage to agricultural fields.

Harsha Trust has initiated a project to adopt a participatory model to address these issues through village level institutions. Towards this objective, a detailed investigation of the problem has been carried out by through Focused Group Discussions, household survey, field survey and stakeholder consultations. Following this process, formation of Village Development Committees (VDCs) has been initiated. The VDCs will address various village development issues, in addition to the problem of managing the BILT's intake conveyance and effluent discharge.

<sup>1</sup> *Swarnajayanti Gram Swarozgaar Yojana*  
- government scheme for promoting rural self employment

<sup>2</sup> *National Horticulture Mission*

<sup>3</sup> *ANWESHA* is a resource organization based in Bhubaneshwar, Orissa; specializes in training for NGOs and community in SHG promotion, institution building, Panchayati Raj Institutions and community health issues

## SNAPSHOT 2007-2008

- 33 SHGs formed with 479 members, 27 existing SHGs linked to bank for loans and 10 linked to SBI Life for life insurance
- 4 farm ponds and 67 ring wells constructed, leading to increase in area under vegetable cultivation and availability of support irrigation for paddy
- Successful demonstration of System for Rice Intensification (SRI) in 12 acres land, in collaboration with the government agriculture department; increase in yield by 1.5 times of normal
- Demonstration of sunflower cultivation in 12.5 acres with 20 farmers
- Construction of small and medium capacity storage structure for onions; higher returns to farmers following storage for 4 months
- Papaya and drumstick plantation on homestead lands of 80 farmers; supplementing household nutritional requirement and additional cash income

Golamunda block of district Kalahandi is a drought prone area, with people mainly dependent on subsistence agriculture and wage labour for their livelihood. Forced temporary migration to cities for wage labour opportunities is common. Harsha Trust initiated work in this area in December 2003 with support from Sir Dorabji Tata Trust (SDTT). The focus of interventions has been on integrated natural resource management and farm based livelihood promotion in order to increase the productivity and surplus from the available land.

### Self Help Group Promotion

Particulars	Addition during 2007-08	Total as on March 2008
Number of SHGs	33	80
Number of members	479	1076
Number of villages	5	22
Savings (Rs lakhs)	3.33	7.53
Bank linkage (No. of SHGs)	27	60
Loan from bank (Rs lakhs)	17.5	27
Insurance coverage (No. of SHGs)	10	36

This year, more numbers of groups have been covered under insurance services. The groups are being tied up with Grameen Shakti, a life insurance scheme designed for rural areas by State Bank of India (SBI) Life. 36 SHGs covering 293 members have been linked so far.

SHG members have been facilitated to take up livelihood activities such as livestock rearing and vegetable, maize and sunflower cultivation with guidance from trained service providers.

Some SHGs have been linked with government programmes in order to bring them into the mainstream while providing group based income generating options. 4 SHGs are managing the Mid Day Meal (MDM) scheme in government schools of their respective villages, 4 SHGs are managing the Public Distribution System (PDS) shops and another 4 have been linked with the rural self employment programme, *Swarnajayanti Gram Swarozgar Yojana* (SGSY), of the government.

### Land Based Livelihood Promotion

The project area has an undulating topography and irregular rainfall. In line with our overall strategy, the land based activities focused on soil and moisture conservation are carried out, followed by expansion of agriculture improvement, vegetable cultivation and homestead farming interventions to increase the returns to the farmers.

## **Soil and Water Conservation**

This year, significant progress has been made towards soil and moisture conservation in the villages of Banjipadar and Tingipadar (part of the same revenue map). The uplands have been treated with field bunding following the 30-40 model and 21 acres of the forest fringe area has been planted with mango, cashew and teak saplings. 4 farm ponds were constructed this year, taking the total number of farm ponds to 9. As a result of these efforts, productivity of paddy has increased up to 1.5 folds in the seepage line of the farm ponds. 67 Ring wells have been dug in the medium upland, which are supporting cultivation of vegetables specifically onions, in the area.

Efforts for replicating the Banjipadar model have been initiated in Kastura padar, covering all the 25 families of the tribal dominated village.



30 x 40 plot for soil and moisture conservation

## **Agriculture Improvement**

Cultivation of hybrid maize was promoted in 68 acres of upland through trained service providers. The service providers facilitated supply of inputs, provided guidance and monitoring support and assisted in marketing of the produce. 72 families have earned an average of Rs 5,000 per acre as surplus from the activity.

With support from the Department of Agriculture of the State Government, the team continued the demonstration of rice cultivation through System for Rice Intensification (SRI) with positive outcomes. The department provided good quality seeds to the farmers and the progress of the crop was periodically monitored, documented and evaluated by the scientists of Central Rice Research Institute (CRRI) and Krishi Vigyan Kendra (KVK). The

demonstration was conducted with 8 farmers in 12 acres of land having access to irrigation. The number of tillers has gone up to 57 whereas the average effective tillers were 25 as reported by the scientists and the yield has gone up by 1.5 times than the usual average of 8 quintals/acre.

Farmers growing paddy in the upland benefited from the lift irrigation (LI) project installed in previous years. Also, 5 defunct LI schemes were revived this year. This



Scientists of CRRI monitoring SRI paddy

provided a source of support irrigation for 15 acres of paddy during dry spells. In the command area of these Lift Irrigation sites farmers are successfully growing wheat, sugarcane and onion.

The Agriculture department also continued the demonstration of sunflower cultivation in a patch of 12.5 acres with 20 farmers, providing technical know-how and support for supply of fertilizers and micro-nutrients.

## **Vegetable Cultivation**

Onion is the most commonly grown vegetable in this area. Harsha team's efforts in the last three years have resulted in a considerable increase in area under cultivation of onion as well as its productivity. As a result of construction of water harvesting structures such as ring wells and farm ponds, the area under vegetable cultivation has increased with more farmers growing tomato, brinjal and chilli along with onion.

Due to lack of storage facilities for onions, the farmers had to compromise on the price because they had to sell the produce immediately after the harvest. Harsha Trust supported the construction of medium sized onion storage structure of 20MT capacity in one of the project villages. The storage facility is managed by the community. This year the farmers are expected to sell

the produce at 2-3 times the normal price after storing it for 4 months. Additionally, 8 smaller structures have been constructed for storage of onions, which are being used by 7 farmers.



Onion storage

## Homestead farming

Most farmers in this project area have a small patch of homestead land with a dug well. It was observed that effective utilization of these resources can contribute significantly to the household income. The team started promoting horticulture in homestead lands, in order to reduce their vulnerability to natural shocks and provide a long term source of livelihood.

Harsha Trust set up a central nursery in Banjipada for preparing hybrid papaya and drumstick saplings. 80 farmers planted 5 papaya and 5 drumstick saplings each in their homesteads. This initiative is partly supported by Western Orissa Rural Livelihood Project (WORLP) on a pilot basis. The farmers also received support to construct vermicompost tanks to provide manure for the horticulture farms.

## Reaping the Fruits of Motivation and Hard Work

A Case Study



Homestead farming

Mayadi Majhi, an inhabitant of village Jamjharan, belongs to the *kondha* tribe. Her family of 6 members depended on a small landholding (1 acre of cultivable land and 0.2 acre of homestead land) and daily wage labour. The family has a food sufficiency of 2-3 months a year. The children were anemic and malnourished because of a lack of balanced diet.

Their homestead land was lying fallow when the project team motivated her to undertake homestead farming. After she prepared the land and fenced the area, she planted 5 papaya and 5 drumstick saplings with support and guidance from the project. She was supplied with adequate fertilizers and pesticides. The papaya plants started fruiting and she was able to supplement her household food basket as well as have marketable surplus to add to the household income. She is expecting the same when the drumstick plants start fruiting in a few months.

## SNAPSHOT 2007-2008

- 14 SHGs with membership of 210 women formed; 12 existing SHGs linked to banks for loan
- Vegetable cultivation promoted in 15 acres with 89 farmers, average income Rs 2,000-2,500 per farmer
- Cultivation of hybrid maize in 30 acres and demonstration of paddy with SRI in 7 acres, both yielding substantially better results than traditional practices
- Mango and cashew plantation done in 200 acres covering 180 farmers
- Collective gathering and value addition of tamarind (non-timber forest produce) carried out through groups; groups organised into producer's cooperative

The project in Bissamcuttack block in Rayagada district is focused on the development of *Desia kondh* tribals who represent the poor segment of the area. The intervention was initiated in 2004 and has received support from Sir Ratan Tata Trust (SRTT), National Bank for Agriculture and Rural Development (NABARD) and the Bajaj Trust, in addition to leveraging government schemes and programmes.

### Self Help Group Promotion

Particulars	Progress during 2007-08	Total as on March 2008
Number of SHGs	14	48
Number of members	210	697
Number of villages	9	32
Total Savings (Rs lakhs)	3.66	7.01
Interest income (Rs lakhs)	1.0	1.44
Credit generated (Rs lakhs)	6.62	15.24
Group Fund (Rs lakhs)	7.3	11.1
Bank linkage (Number of SHGs)	12	25
Bank loan (Rs lakhs)	3.42	5.64
Insurance Coverage (Number of SHGs)	2	2



SHG training in progress

Members of 23 SHGs have initiated off farm and farm based livelihood activities. SHGs have also developed relationship with mainstream institutions such as the government Block Office, local banks, PRIs and health department and leveraged various schemes and facilities. Some women leaders from the SHGs are leading action on other village level issues such as anti liquor campaign, forest protection and resolution of caste conflicts. Their participation in *Gram Sabha* and *Palli sabha* (Watershed meetings) has considerably increased. Soon SHGs will be implementing the Water and Sanitation Project in the project area.

## SHG Fights and Wins Against Odds

A Case Study

Villagers in this area collect raw mangoes from the common lands and sell in the local weekly *haat* in Chatikona. Often they would cut down the branches to collect the fruits, which was detrimental for the growth of the trees. This year the members of Mahaprabhu Gankupada SHG of Urlajodi village decided to take up this issue. They confronted the collectors on the problem; however the collectors resisted and filed a police complaint against the protesting SHG members. Following this, the conflict worsened and was reported by the local media. The men of the village did not come forward to support the women members. The group then motivated the members of other 3 SHGs of that village and they together discussed the issue with the police. Finally they reached a compromise at the end of 3 days in which the collectors agreed to leave out the village from their activity.

## Land Based Livelihood Promotion

### Flow irrigation

After successful demonstration of two flow irrigation schemes, demand for more such schemes came from the near by villages having similar potential. Two more schemes have been implemented in 2007-08; these will provide irrigation to 70 acres of land, covering 80 families.

32 more such sites have been identified in Bissamcuttack. A large number of suitable sites for flow irrigation model exist across all project locations, with substantial potential to contribute towards the agriculture development of the area.



Flow irrigation

## Agriculture improvement

Agriculture is the primary source of livelihood in the project area. However, 60% of the total area under agriculture is upland, which the tribals were using for growing minor millets and oilseeds during the *kharif* season. Agriculture practices were primitive and use of modern implements, best practices and fertilizers and pesticides was very limited leading to extremely low productivity.

## System for Rice Intensification – to Enhance Productivity

A Case Study

In 2007, the team decided to demonstrate SRI in Karapadi village of the project area; however people were reluctant to take a risk of experimenting something entirely different from their traditional practice. Finally one farmer named Ganapati Kalaka agreed to conduct the demonstration on his land in an area of 0.8 acre. At the time of transplanting the saplings, his family did not support him as they were still opposed to his decision. So, the project team members started working with Ganapati on the field, which motivated the family members to join. The neighboring farmers teased him for 'damaging' the crop by transplanting seedlings at a tender stage and with wider spacing.

Later, Ganapati reported that with SRI technique, the paddy was better able to resist damage from pests and diseases and weeding was easier due to spacious transplanting. Compost gave even better results than chemical fertilizers. The number and strength of tillers increased (with effective tilling of 30-35) and the panicle length also increased. He observed that it required 50% less water compared to traditional method. He got 15 quintal of paddy from this patch of land instead of 10 quintals in the previous year. He agreed that, at initial stage, it required an additional labour input of 50%, particularly for careful transplanting and weeding. However, the benefits outweighed this one negative factor. This year, he is taking up SRI in 2 acres of his land with a hybrid paddy variety. Encouraged by Ganapati's experience, 3 other farmers of his village have agreed to follow this method.

During the last year, Harsha team has facilitated cultivation of *kharif* vegetables, mainly hybrid tomato, bittergourd and okra in 15 acres with 89 farmers of 11 villages. The average income per farmer from vegetable cultivation was Rs 2,000-2,500. Cultivation of hybrid maize was introduced in 30 acres with 83 farmers of 9 villages, which produced a total surplus of Rs 120,000. Cultivation of paddy with SRI technique was promoted in 7 acres of land with 9 farmers, in which the average yield rose from 10 quintals/acre to 15 quintals/acre.

### Horticulture development

180 farmers of 14 villages have taken up mango and cashew plantation in a total of 200 acres of land this year. Of this, the resources for plantation in 150 acres



Mango sapling with pitcher

were mobilized under the National Horticulture Mission (NHM). The plantation has been completely fenced and pitchers have been installed for irrigation.

### Non-farm based livelihood promotion

#### Livestock rearing

Harsha Trust has taken up scientific goat rearing with the landless members of 2 SHGs of Karapadi and



Goat rearing shed

Chandanpur village to provide additional income to their families. 26 farmers were motivated to construct improved goat sheds. Two training programmes of the goat rearers were conducted in both the villages by Veterinary Surgeon. Two vaccination camps were also organised in which 174 goats were vaccinated.

#### NTFP – collection and value addition

This year, a new initiative was undertaken for value addition in tamarind, a prominent Non Timber Forest



Deseeded Tamarind Cakes

Produce (NTFP) collected by the tribals to supplement their income. The individual gatherers were procuring and selling tamarind at a price of Rs 5-8/kg, which could be considerably increased with aggregation and basic value addition. The individual gatherers were organised into small groups and provided with tamarind deseeding and cake making machines. 7 such groups consisting of 89 members were formed. The groups carried out collective gathering, deseeding and cake making, and the tamarind cakes were sold at Rs 25-34 per kg, based on quality and ongoing market price.

The groups have now been organised to form a producers' cooperative, which is being registered as Pragati Women NTFP Cooperative under the Orissa Self Help Cooperative Act. This Cooperative will manage a tamarind processing unit which will be well equipped with machinery including roaster, dryer, sifter, pulveriser, planetary mixer and sealing machine. The infrastructure has been developed through a long term interest free loan to the cooperative from the project funds.

## SNAPSHOT 2007-2008

- 2 pumpsets and 2 ring wells installed resulting in *rabi* vegetable cultivation
- 1,200 mango saplings planted in 30 acres
- 30,000 plants of bamboo, acassia and teak raised in nursery and transplanted in forest land by Forest Protection Committee
- Hybrid maize promoted in 25 acres land with encouraging results
- SRI paddy successfully demonstrated with 6 farmers in 3 villages
- Scientific nursery for demonstration of raising vegetable seedlings developed; cultivation of a diversified variety of vegetables facilitated

Harsha Trust has been working with the poor communities of Surada block of Ganjam district since October 2003. The intervention in this area was initiated with a detailed participatory need assessment in 10 villages with support from Lutheran World Relief (LWR). The assessment indicated problems associated with undulating topography, poor soil quality, lack of irrigation infrastructure, low/sub-optimal utilization of land and water resources, primitive agricultural practices, shifting cultivation, poor health seeking behaviour, distress migration and very poor literacy rate. Based on the study, LWR agreed to provide support for a long term project on livelihood enhancement of the poor communities, specifically the *Saura* tribe, through natural resource management.

26 women SHGs with 328 members have been formed in 23 villages in the operational area till now. This year, there has not been any growth in the number of SHGs since the efforts were focused on consolidating the existing SHGs through training, developing their leadership, and appointing and training local service providers (book-keepers).

Village level training programmes were conducted for SHG members on vision building, livelihood planning, sustainable development, leadership, loan appraisal and bank linkages. Exposure visits were organised for SHG members to better performing groups for live demonstration of activities and exchange of ideas and thoughts among the members.

### Self Help Group Promotion

Particulars	Progress during 2007-08	Total as on March 2008
Number of SHGs	(1)	26
Number of members	(19)	328
Number of villages	0	23
Total savings (Rs lakhs)	0.86	3.84
Credit generated (Rs lakhs)	2.6	7.8
Interest earned (Rs lakhs)	0.60	1.3
Bank linkage (Number of SHGs)	0	3
Bank loan (Rs lakhs)	0	0.70



SHG members training at Gajalkumpa

## SHG Trainings: 2007-08

- 15 SHG trainings to 218 participants from 20 SHGs
- 3 exposure visits for 39 members of 10 SHGs

On the occasion of International Women's Day a meeting of all the SHGs was organised at Surada. This provided an opportunity for the SHGs to interact and share experiences with other SHG members.



International Womens' day celebration

During the previous year, three SHGs were linked with the local bank for credit for micro-enterprises, including for leaf plate making and goat rearing. Some SHGs have taken up the responsibility of maintenance of demonstration vermicompost tanks. The income from sale of vermicompost and worms in and around their village is shared equally among the members. Two SHGs generated an additional income of Rs 4,000 from this activity.

## Land Based Livelihood Promotion

### Soil and Water Conservation

Land development models viz. the 30 x 40 models and seepage tanks have been demonstrated in 5 villages. This process will continue in an area saturation approach for in-situ soil and moisture conservation in order to check soil erosion and improve the soil quality. Farmers are constantly being motivated for adopting vermicompost instead of chemical fertilizers for sustainable development of land quality. Farmers of two villages - P. Jadapalli and Madhurabandha - have started reaping the benefits from the seepage tanks.

Farmers in this area normally do not grow crops in *rabi* due to lack of irrigation facilities. Two pump sets have been provided in two villages and farmers have started *Rabi* vegetable cultivation. For additional irrigation



Seepage tank full of water, Madhurabandha

support and as a risk management measure during post monsoon period, 2 ring wells have been demonstrated in two villages. Those ring wells have contributed towards the survival of mango plants during the dry season and also for nursery raising.

Keeping in mind the interest of the communities and existing land and water resources we started agro-horticulture as an alternative livelihood intervention. 1,200 saplings of mango have been planted in 30 acres across project villages.

### Forest Protection

The Van Suraksha Samiti (VSS) formed in Mankadachuan village is playing an active role in the conservation of the forest adjacent to their village due to which felling of trees by the timber mafia has dropped significantly. Around 30,000 forest plants of bamboo, acassia, and teak were raised in the VSS nursery under direct supervision of the villagers and have been successfully transplanted in and around the forest.



Bamboo seedlings in VSS nursery in Mandakachuan

## Agriculture Improvement

After observing the results of the previous years the community expressed its interest to continue improved vegetable cultivation, SRI and vermiculture for better yield and more income. This year during the *kharif* season hybrid maize was introduced in selected villages of the project area in an area of 25 acres. This was undertaken to address the problem of food insufficiency during the post monsoon season. There was a very good production of hybrid maize, which helped the poor farmers to meet their household food requirements and also supplement cash income through sale of raw maize. After observing the standing crop of hybrid maize in 4 villages during exposure visits many farmers have expressed their interest to start maize cultivation in the next *kharif* instead of the traditional minor millet.

Improved paddy with the application of vermicompost at Gochhaguda village gave very good results, which inspired other farmers of the same village to use vermicompost in paddy in the next Kharif season. SRI paddy was demonstrated in the fields of 6 farmers of 3 villages; previously this practice was limited to one village only.

## Vegetable Cultivation

Initially intervention in vegetable cultivation was carried out in only one project village, however because of significant results, this year the number of villages was



Dandasi Mandala, Bijayanagar in his Maize filed

increased to 12. Vegetables like brinjal, tomato, pumpkin, bitter gourd, chilli, french beans, long bean, ridge gourd, bottle gourd etc. were introduced and the farmers obtained very good returns. The main reason of introduction of multiple vegetables was to limit competition for selling and to diversify the risk in case

of crop failure, as the land resource was very limited. A scientific nursery has been developed for demonstration of raising seedlings of different vegetables in one project village.



Scientific nursery, Madhurabandha

## Determination and Consistent Effort is the Key to Success

*A Case Study*

Last year a seepage tank was constructed in P. Jadapalli village. Members of one SHG of the village were keen on utilizing the bunds of the tank for vegetable cultivation and sought support from Harsha for the same. The team advised them to cultivate hybrid pumpkin. SHG members conducted a meeting and collectively decided to purchase seeds for Rs 100 using the group fund. Since the soil quality was poor, the villagers discouraged the members from taking up the venture. However, the SHG members were determined towards their objective. They applied vermicompost to the land, which was readily available in the village and carried out watering and weeding regularly. These responsibilities were shared among the members through labour contribution. Contrary to the villagers' belief, there was 100% survival of plants and the group harvested around 200 fruits of uniform size weighing between 3 to 5 kg each. The SHG members sold the produce for a total of Rs 3,000. The results of this small enterprise not only built the confidence of the SHG members but also opened the eyes of the villagers to the strength of determination and collective action.

# GOVERNANCE

The Trust's Governance philosophy is to strive continuously in achieving its mission for "building capabilities of people to address poverty in a sustained manner". While doing so the trust maintains high degree of accountability and transparency.

## Governing Board

### **Mr.K. Viswanadham, Chairman**

A retired IAS officer who served the Government of Orissa and has worked relentlessly for the upliftment of the vulnerable during his illustrious career spanning over 30 years. Post his retirement, since last 20 years he has been associated actively in various development organizations, social institutions, charitable hospitals in various capacities.

### **Mr. Manas Satpathy, Managing Trustee**

An M.Tech. in Water Resources from IIT Kharagpur. Presently a Programme Director in PRADAN (a national level NGO) looking after their livelihoods programme in Eastern India.

### **Mr. Bismaya Mahapatra, Trustee**

An MBA from Xavier Institute of Management, Bhubaneswar. Has worked in grassroots development and industry for nearly 20 years with PRADAN and Tata Consultancy Services.

### **Prof. Mrs. Latha Ravindran, Member**

A PhD in Economics and has over 25 years of experience in Academics. Presently a faculty at the Xavier Institute of Management, Bhubaneswar. She has worked extensively on various World Bank and other International funded assignments on displacement, rehabilitation, and livelihoods.

### **Mr. Chiranjibi Sahoo, Member**

Chiranjibi is an MBA from Indian Institute of Management, Ahmedabad. Has worked in PRADAN and Godrej Agrovet Limited. Currently he is serving as a Director in NUTRIKRAFT, producing hendrix branded animal feed.

### **Mr. Ramkrishna Surdeo, Member**

RK is a Masters in Industrial Relations and Personnel Management with nearly two decades of experience in the field of Training and Development. He is one of the most accomplished Trainers having worked with more than 1000 training groups from the NGOs, Community Based Organisations, and Government functionaries; helping them build their capacities and leadership skills. His training assignments have both been in India and overseas for the project partners of UNICEF, OXFAM, ILO-New Delhi, Action Aid, LWS, WORLP, etc.

### **Prof. Haribandhu Panda, Member**

Prof. Panda is an Engineer (REC- Rourkela and AIT- Bangkok) and MBA from FMS- Delhi; he also has a Ph.D. (Management of Technology) from Asian Institute of Technology, Bangkok, Thailand. Has had wide experience of working with leading

PSUs in India such as HAL, SAIL, and NTPC and also had working stints abroad in Thailand and France. His distinguished academic stints include teaching at IRMA for six years, and in AIT; he was also the Dean at KSRM (KIIT school of Rural Management) and now the first Director HDF School of Management, Bhubaneswar. Prof Panda has a wide experience of research and consulting projects for AMUL, NDDB, SRTT, GoI-MoRD, IDBI, etc.

### **Mr. Jitendra Kumar Nayak, Executive Director**

An MBA from IRMA and a Civil Engineer with over 11 years of grassroots development experience with PRADAN and Harsha Trust.

## Our Partners

### **Ballarpur Industries Limited (BILT)**

of Thapar group supports the BILT-Harsha Corporate Social Responsibility (CSR) project. BILT a leading paper manufacturer in the country continued its endeavour for supporting the poor tribal communities in the paper mill's periphery.

### **Sir Dorabji Tata Trust (SDTT)**

is our partner in working for the disadvantaged tribal in Kalahandi district, in promoting small community managed irrigation, sustainable agriculture and rain water harvesting.

### **Lutheran World Relief (LWR)**

has given us the support to work with the very poor tribal community in Surada block of Ganjam District, for enhancing their livelihoods.

### **Sir Ratan Tata Trust (SRTT)**

has given us the opportunity to work with the poor tribal in Rayagada District in improving the farm-based livelihoods.

### **Bajaj Trust**

has supported us to take up some pilots on irrigation and commercial agriculture with the Tribals.

### **FRR**

has supported the tamarind processing unit under OFSSP.

### **NR International**

has supported homestead farming under WORLP.

### **The District Administrations of Koraput, Rayagada, Kalahandi, and Ganjam**

have encouraged GO-NGO collaboration projects.

### **NABARD and other Banks**

have extended linkages to the SHGs.

***We gratefully acknowledge their support for addressing poverty in Orissa.***

## AUDITOR'S REPORT

### Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions -

We have examined the Balance sheet of M/s HARSHA TRUST, 217/B, Bayababa Matha Lane, Unit-9 Flat, Bhubaneswar-751022 as at 31st March 2008 and the Income & Expenditure Account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution.

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the above-named trust visited by us so far as appears from our examination of the books, and proper returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below :

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view—

- (i) in the case of the balance sheet, of the state of affairs of the above named trust as at 31st March 2008, and
- (ii) in the case of the income and expenditure account, of the excess of income over expenditure of its accounting year ending on 31st March 2008.

The prescribed particulars are annexed hereto.

Place : BHUBANESWAR  
Date : 15.07.2008



For S. JAYKISHAN  
Chartered Accountants

*B P Mohapatra..*  
CA. B P Mohapatra, FCA  
Partner

**HARSHA TRUST**  
 217-B, Bayababa Matha Lane  
 Unit - IX Flat, Bhubaneswr- 751 022

**BALANCE SHEET**  
**as at 31.03.2008**

PARTICULARS	Sh.	Amount(Rs.)	As at 31.3.2008 Amount(Rs.)	Amount(Rs.)	As at 31.3.2007 Amount(Rs.)
<b>SOURCES OF FUNDS :</b>					
CAPITAL FUND ACCOUNT	"A"		3,022,453.06		1,991,084.45
REVOLVING FUND	"B"		4,981,286.00		2,390,286.00
RESTRICTED FUND	"C"		3,221,012.25		4,790,546.25
TOTAL			<b>11,224,751.31</b>		<b>9,171,916.70</b>
<b>APPLICATION OF FUNDS :</b>					
Fixed Assets	"D"				
Gross Block		1,098,849.66		338,141.66	
Less: Depreciation		206,957.99	891,891.67	147,964.06	190,177.60
Net Block					
INVESTMENTS	"E"		1,000,000.00		1,000,000.00
CURRENT ASSETS, LOANS & ADVANCES :					
Current Assets :					
Cash and Bank Balances	"F"	3,253,345.14		5,937,723.10	
Loans & Advances	"G"	6,192,253.50	9,445,598.64	2,286,425.00	8,224,148.10
LESS : CURRENT LIABILITIES & PROVISIONS :	"H"				
NET CURRENT ASSETS			112,739.00		242,409.00
TOTAL			9,332,859.64		7,981,739.10
			<b>11,224,751.31</b>		<b>9,171,916.70</b>

Accounting Policies and  
 Notes on Accounts                          "M"

Note: Schedules A to H and M referred to above form an integral part of the Balance Sheet.

As per our report of even date

**For S JAYKISHAN**  
 CHARTERED ACCOUNTANTS  
  
 CA. B P Mohapatra, FCA  
 Partner

Place : Bhubaneswar  
 Dated : 15/09/08



**For HARSHA TRUST**

   
 K Viswanadham  
 Chairman  
 Manas Satapathy  
 Managing Trustee

   
 Bismaya Mahapatra  
 Trustee  
 Jitendra Nayak  
 Executive Director

**HARSHA TRUST**  
 217-B, Bayababa Matha Lane  
 Unit - IX Flat, Bhubaneswr- 751 022

INCOME AND EXPENDITURE ACCOUNT  
 for the period ended on 31.3.2008

PARTICULARS	Schedules	For the Year Ending	
		31.03.2008	31.03.2007
<b>INCOME :</b>			
CONTRIBUTION & GRANT RECEIVED	" I "	9,260,858.00	5,930,180.00
OTHER RECEIPTS	" J "	455,792.04	526,470.07
	TOTAL	<b>9,761,650.04</b>	<b>6,456,650.07</b>
<b>EXPENDITURE :</b>			
PROJECT EXECUTION EXPENDITURE	" K "	9,355,037.00	5,572,856.00
ADMINISTRATIVE EXPENDITURE	" L "	364,215.01	595,293.73
TOTAL EXPENDITURE		9,719,252.01	6,168,149.73
Excess of Income over Expenditure	TOTAL	(2,601.97)	288,500.34
		<b>9,716,650.04</b>	<b>6,456,650.07</b>
Amount Transferred to B/S		(2,601.97)	288,500.34

**Accounting Policies and  
 Notes on Accounts**

" M "

Note:- Schedules H to L referred to above form an integral part of the Income & Expenditure Account

As per our report of even date

**For S JAYKISHAN**  
 CHARTERED ACCOUNTANTS

*CA. B P Mohapatra, FCA*  
 Partner

Place : Bhubaneswar  
 Dated : 15/09/08



**For HARSHA TRUST**

*Leviwan*

K Viswanadham  
 Chairman

*Manas*

Manas Satapathy  
 Managing Trustee

*Bismaya Mahapatra*  
 Trustee

*Jitendra Nayak*  
 Executive Director

**HARSHA TRUST**  
 217-B, Bayababa Matha Lane  
 Unit - IX Flat, Bhubaneswar- 751 022

**RECEIPTS AND PAYMENTS ACCOUNT**  
 for the period ended on 31.3.2008

RECEIPTS	AMOUNT(Rs.)	AMOUNT(Rs.)	PAYMENTS	AMOUNT(Rs.)	AMOUNT(Rs.)
<b>Opening Balance:</b>			Fixed Assets		34,630.00
<b>Cash in Hand</b>			Expenses Payable		242,409.00
HO Bhubaneswar	6,112.00		Revolving fund Advance		3,872,958.50
LWR project	9.00	6,121.00	Loans & Advances		294,153.00
<b>Cash at Bank</b>		5,931,602.10	Capital Work-in-progress		726,078.00
Capital Fund (Corpus)		95,000.00	<b>Project Expenses</b>		8,915,396.00
<b>Revolving Fund(BILT)</b>		2,591,000.00	Administrative Expenses		412,437.50
<b>Capital Grant-in-aid</b>			<b>Closing Balance:</b>		
FRR		947,100.00	<b>Cash in Hand</b>		
<b>Received from Donor</b>			HO Bhubaneswar	15,337.50	
Ballarpur Industries Limited	3,775,366.00		Bissam Cuttack	255.00	15,592.50
Lutheran World Relief	303,706.00		<b>Cash at Bank</b>		
Sir Dorabji Tata Trust	493,000.00		Saving Axis Bank BBSR	1,614,186.20	
Sir Ratan Tata Trust	2750000		Saving Axis Bank(Srtt) BBSR	965,459.00	
NR International	101,470.00		FCR Axis Bank BBSR	25,728.00	
Bank Interest from SRTT			SBI Suruda	33,919.94	
Liveli hood Project	19,911.00		Axis Bank Rayagada	202,267.00	
IMFR	16,676.00		IOB Dharmagarh	271,015.00	
<b>Project Receivable</b>		7,460,129.00	IOB BissamCuttack	78,577.00	
Winrock Project Receivable	85,453.00		<b>Jeypore</b>		
XIMB	12,750.00		UGB CA -4017	20,875.50	
Other Income		98,203.00	UGB- 162	25,725.00	3,237,752.64
Interest From Bank		510,343.00			
		111,909.04			
<b>TOTAL</b>		<b>17,751,407.14</b>	<b>TOTAL</b>		<b>17,751,407.14</b>

**Accounting Policies and  
 Notes on Accounts**

" M "

As per our report of even date

**For S JAYKISHAN**

CHARTERED ACCOUNTANTS

*B P Mohapatra*  
 CA. B P Mohapatra, FCA  
 Partner

**For HARSHA TRUST**

*K Viswanadham*  
 K Viswanadham  
 Chairman

*Manas Satapathy*  
 Manas Satapathy  
 Managing Trustee

*Bismaya Mahapatra*  
 Bismaya Mahapatra  
 Trustee

*Jitendra Nayak*  
 Jitendra Nayak  
 Executive Director

Place : Bhubaneswar

Dated : *15/09/08*



## SUMMARY OF FINANCES

Harsha Trust as one of its core strategies' works in partnership with the Government and the Industry, in addition to the non-government domestic and international development organizations. It builds the capacity of the communities to leverage funds directly from the mainstream institutes like, commercial banks, blocks, DRDAs and line departments.

This year a total of Rs 96.89 lakhs has been mobilized directly by the target community, the details of which are given in the table below.

### Amount of fund directly mobilized by the community.

Sources	Amount of fund mobilized in (Rs. in lakhs)
SHG bank linkage	35.34
SGSY Scheme for SHGs	11.00
ITDA scheme for SHGs	13.64
SHGs' own savings	12.01
Community contribution in different schemes	19.40
National Horticulture Mission	5.50
<b>Total</b>	<b>96.89</b>

Other than the investments in the community that are not routed through the books of accounts of Harsha Trust, it has routed a revolving fund of Rs.34.41 lakhs for the different livelihood interventions and is not reflected in the expense statement. In due course the revolving fund would be transferred to the community based organisations for replication of the livelihood interventions.

So the total fund invested during the year is (Rs. in lakhs)

Harsha Trust Programme Fund	61.08
Harsha Trust Development Support Cost	36.12
Fund mobilized by Community with Support from Harsha Trust	96.89
Revolving Fund	34.41
<b>Total Development Fund</b>	<b>228.50</b>

Considering the total development finance mobilized during the year, the cost of providing development support by Harsha Trust is **15.81 %** of the total development fund.



*Process of External Review and Vision Building - 2018*



## BRANCH OFFICES

### JEYPORE

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Contact Person: **Sushanta Kumar Padhy**

### BISAM CUTTACK

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Bisam Cuttack - 765 019  
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E-mail: harshabisamcuttack@harshatrust.org  
Contact Person: **Ashutosh Pal**

### DHARMAGARH

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### SURADA

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E-mail: harshasurada@harshatrust.org  
Contact Person: **Dillip Kumar Panda**

harsha  
trust

[www.harshatrust.org](http://www.harshatrust.org)



[www.harshatrust.org](http://www.harshatrust.org)

**Regd. Office :**

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