



Annual Report : 2008-09

harsha
trust



***"Improving the quality of
life of the rural poor,"
is the mission of
HARSHA TRUST***

harsha
trust

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The Road Traveled

HARSHA TRUST has continued its effort to improve the quality of life of rural poor through implementing grassroots development projects focused on sustainable natural resource/enterprise-based livelihood generation and better health. Harsha Trust believes that socially inspired and well educated people are required to work with the villages in order to expedite the socio-economic development of poor.

HARSHA TRUST today works with 164 villages covering 5000 households across 4 districts. Our work involves developing community owned and managed institutions as the channels of development. We work in partnership with the government, the industry and non-government domestic and international development organizations.

OVERVIEW

Strategy

- Harsha Trust strives to improve the quality of life of the rural poor by strengthening their existing livelihood programmes, initiate new activities to diversify and increase their income, in the tribal areas of south and south western Orissa
- Women self help group have been the base for all interventions along with livelihood activities as well as enabling them to contribute towards main stream development process
- All the interventions are selected considering both the landed as well as the landless local population
- Develop community owned and managed institutions to sustain the livelihood activities
- Develop well trained and highly capable local service providers to provide timely support to the members
- Develop community based models for natural resource management in order to protect and use the resources for sustainable development
- Work in collaboration with the government and the industry, along with non-government domestic and international development organizations

SELF HELP GROUPS

SHGs have been playing a vital role for initiating and sustaining interventions with the community.

Self Help Group Promotion

| Particulars | Total March'09 | Total March'08 |
|-----------------------------------|----------------|----------------|
| Number of SHGs | 330 | 261 |
| Number of Members | 4190 | 3395 |
| Number of Villages | 164 | 124 |
| Total Savings(Rs.Lakh) | 47.18 | 35.53 |
| Bank Linkages (Number of SHGs) | 278 | 168 |
| Bank Loan (Rs. Lakh) | 136.89 | 84 |

System in SHGs are being strengthened with MIS (Management Information System) for effective monitoring of the performance of SHGs. SHG clusters have become a platform to create awareness on government schemes, Panchayati Raj systems and other related matters.

NATURAL RESOURCE MANAGEMENT (NRM)

The user groups formed around the NRM projects previously implemented are now being groomed in effective resource management and benefit sharing mechanisms.

Natural Resource Management

| Intervention Area | Units | Addition during the year | Total upto March'09 |
|-------------------|-------|--------------------------|---------------------|
| Field Bunding | Acres | 31 | 101 |
| Ring Wells | Nos | 65 | 165 |
| Farm Ponds | Nos | 8 | 51 |
| Lift irrigation | Nos | 2 | 19 |
| Flow Irrigation | Nos | 1 | 8 |

FARM BASED LIVELIHOOD PROMOTION

In agriculture, promotion of hybrid maize cultivation and Systems for Rice Intensification (SRI) is continued. Farmers in degraded uplands have taken up eucalyptus plantation with loan from farmers' co-operative. Farmers' producer co-operative is active in Jeypore and all farm based activities are now being coordinated by the cooperatives. Harsha Trust also planned to strengthen the tree based economy of the tribal through orchard development in their uplands. Efforts are on to cover 1100 families under this programme by March 2011. Tribal farmers having land holding up to 5 acres are being selected under Orchard Development Programme. At least one acre of cultivable waste land per family is developed as a fruit garden by planting mango and cashew saplings.

In this year 143 acres belonging to 123 families have been covered under this programme. Agricultural entrepreneurs are being developed to build the capacity of farmers to productively utilize their homestead land and upland.

| Particulars | (in acres) | (nos.) |
|-----------------------|---------------------|-----------------|
| | April'08 – March'09 | Household Total |
| Maize | 296.35 | 291 |
| Paddy SRI | 60.5 | 103 |
| Vegetable Cultivation | 93. | 360 |
| Farm Forestry | 525 | 501 |
| Horticulture | 143 | 123 |

OFF- FARM LIVELIHOOD PROMOTION

The areas of intervention for off- farm livelihood promotion have been broiler poultry, goat rearing, dairy and NTFP (Non-Timber Forest Produce) collection; and value addition in NTFP (tamarind) is continuing in Bissamcuttack and producers' co-operatives have been formed for poultry in Jeypore.

| Intervention Area | No. of Households | |
|------------------------------------|----------------------------------|-----------------------|
| | Addition During the year 2008-09 | Total upto March 2009 |
| Broiler poultry | 19 | 114 |
| NTFP collection and value addition | 0 | 52 |
| Goat rearing | 10 | 47 |
| Dairy | 0 | 20 |

COMMUNITY AND REPRODUCTIVE HEALTH

Health has been a major problem and constitutes 40% of expenditure of a household. To address this problem and to improve services and accessibility it was decided to integrate community health in the villages where Harsha Trust has other interventions. Health activities were earlier taken up at the SHG level, have now been extended to the hamlet level educating the adolescent girls on various health issues. However, this programme is mainly focused in Jeypore and Rayagada blocks. The interventions mainly focused on women and children as they were badly impacted by the traditional belief system, polygamy, early marriage, repeated pregnancies, and poor sanitation. These were addressed through training community health facilitators and thereby playing a pivotal role to motivate people to take proper health care by conducting workshops, sanitation camps, and immunization camps.

The Road Ahead....

In 7 years of journey towards achieving the purpose of improving the quality of life of the rural poor; Harsha Trust is developing operational strategies and is in an expansion phase to reach out to a large number of people. Harsha Trust is striving to fulfill its vision-2018 of reaching out to 4lakh poor families across 10 districts. In order to increase the scale of operations, a complete transformation of the organizational structure will be undertaken, 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.

BISSAMCUTTACK (RAYAGADA)

HIGHLIGHTS

- This year's focus was on nurturing and building the capacities of the existing SHGs and forming new ones, 30 new women SHGs formed with 346 individual members.
- Mango and cashew orchards were developed in 143 acres with 123 families.
- On an average families enhanced their annual income by Rs.4,000/- through agricultural interventions.

SHGs-Platform for socio-economic change



WSHG meeting at Sanabrundabadi

The main focus has been in nurturing and building the capacities of the existing SHGs as well as forming new ones. Capacity building through orientation programme, trainings and exposure visits has been given prime importance. Members were trained and supported to take up livelihood interventions like scientific goat rearing, vegetable cultivation, maize, finger millet and improved paddy cultivation. Many of these groups have established linkages with mainstream institutions like Block, Banks, PRIs, health department and have been able to leverage various benefits under different schemes like SGSY and Janani Surakhya Yojana.

THE SHG PROGRAMME

| Particulars | Total March - 2008 | Total March - 2009 |
|--|--------------------|--------------------|
| Number of WSHGs | 48 | 80 |
| Total Number of Members | 697 | 1041 |
| Villages Covered (No.) | 32 | 59 |
| Total Savings (Rs.) | 7,01,215 | 9,34,520 |
| Interest and Other Income acquired (Rs.) | 1,44,514 | 2,49,449 |
| Internal Credit (Rs.) | 9,58,053 | 15,32,783 |
| No. of SHGs Linked with Banks | 25 | 67 |
| Bank Credit (Rs.) | 5,64,000 | 9,21,000 |

Orchard Development - A small orchard for the poor tribal

Harsha Trust has planned to strengthen the tree based economy of the tribal through orchard development in their land. Efforts are on to cover 1100 families under this programme by March 2011. Tribal farmers having land holding up to 5 acres are being selected under Orchard Development Programme. At least one acre of cultivable waste land per family is developed as a fruit garden by planting mango and cashew saplings. In this year 143 acres belonging to 123 families have been covered under this programme and in the second year



A farmer in wadi plot

another 300 acres would be covered. Agricultural entrepreneurs are being developed to build the capacity of farmers to productively utilize their homestead land and uplands. The programme also includes sensitization of school children on usefulness of planting trees. The work has been initiated with construction of three nursery sheds in the Ashram schools of Gotiguda, Dukum and Nanriguda. This program would help producing quality saplings and simultaneously sensitize school children on nursery raising techniques and ecological security through classroom training and practical field work.

An alternative livelihood for landless

Goat rearing has been a livelihood option for the landless tribal and Harsha Trust's intervention is towards strengthening the activity in a sustained manner. Harsha Trust has taken up scientific goat rearing with 26 landless members of 2 WSHGs in Karapadi and Chandanpur villages to provide additional income to the families. The members have been motivated to go for vaccination of the goats, construct sheds with raised platform and maintain cleanliness in the sheds to maximize their returns from



Vaccination of goats by Veterinary Doctor

this activity. The tribal families engaged in goat rearing have started demanding and availing services from the veterinary department.

Irrigated agriculture

The hilly terrain inhabited by the tribal have potential sources of water in the form of small rivulets, streams, etc. With the objective of creating better access to these potential sources of water for domestic as well as agricultural purpose, 4 flow irrigation projects have been completed covering 170 acres of land benefiting 130 tribal families. It provides life saving irrigation to the Kharif crops and help scale up vegetable cultivation during Rabi. The scheme has been a boon to the farmers when there is incidence of recurring dry spells during the kharif season. In general the water table in this region is quite high and in the kharif season water is available at 10ft depth in the wells in the medium land. Small diameter (4ft) ring wells have been constructed here to irrigate kharif paddy and take up vegetable cultivation in the Rabi season.



Construction of flow irrigation project in progress

Drinju tastes the success of Tomato cultivation

A Case Study

Drinju wanted to earn profit from farming. He left a small time contractual job and started thinking about commercial agriculture. He became a member of Udyan Vikas Samiti promoted by Harsha Trust to take up agro-horticultural interventions in the upland. The forum provided a platform for him to learn more about other commercial crops like hybrid tomatoes. He cultivated tomato in 30 cents of land and meticulously followed all package of practices. During the season the prices of tomatoes remained high, he could fetch a price of Rs.40/kg and made a net profit of Rs.28,650/-. His initial investment was only Rs.1,920/- for seed and other inputs. To diversify the risk, along with hybrid tomatoes he had taken up maize in additional 25 cents of land from where he earned a profit of Rs.2000/-. With this profit, he has bought a 1.5HP motor, dug a ring well inside the orchard and also completed fencing of the entire 2 acres of land, where he is taking mango plantation this year supported by Harsha Trust.

System for Rice Intensification – Less external input enhanced productivity

A Case Study



Use of marker in SRI-Karapadi

This is yet another year of increase in paddy yield for Gobardhan of Mondapai village. He has been continuously increasing his paddy cultivation area under the SRI method. This year he practiced SRI in 1 acre of land. He didn't apply any chemical fertilizer and reported that his paddy crop was better able to

resist damage from pests and diseases. He was initially apprehensive about managing and getting better result from one acre of SRI but was finally happy to see 30-35 tillers per hill, increased panicle length and better yield. He got 22 quintal of paddy from the same patch of land from where he was getting 10 quintals by traditional practice. He now motivates other farmers to adopt the practice and work as an agricultural service provider for many farmers of the area.

Tamarind Processing



Co-operative members busy in making tamarind cakes at the processing unit at Ratatikri

Tamarind processing has been conceived to provide additional income to the primary NTFP collectors who toil hard to meet their ends. Harsha Trust established a tamarind processing plant to promote better storage, processing and marketing of these products. Harsha Trust has promoted 11 primary tamarind collectors extending it to another 10 villages this year. A tamarind co-operative as "PRAGATI WOMEN NTFP CO-OPERATIVE LTD" was formally registered. The cooperative has taken up processing activities like de-seeding and tamarind cake making. The deseeded tamarind cakes are being sold to the traders at Raygada. From the intervention each member is able to earn Rs 300 from 1 quintal tamarind. There is scope for better storage of tamarind by storing it in the cold storage and selling the finished product in Vishakhapatnam market to get better returns.

GOLAMUNDA (KALAHANDI)

HIGHLIGHTS

- 6 new Women SHGs (WSHGs) formed with 77 members, 19 SHGs linked with the banks, insurance coverage for 9 new SHGs under Birla sunlife.
- Successful utilization of uplands during kharif by hybrid maize in 124 acres of upland involving 116 farmers, on field buy-back arrangement of maize, resulting in a minimum net profit of Rs. 5000/ per acre.
- Increase in paddy productivity up to double from normal traditional practice through seed replacement, transplanting and SRI with 127 farmers covering 200 acres of land.

SHG

Self-help group movement has gained considerable momentum over the last few years as a result of involvement of people and institutions from different walks of life. Added to this, the work and attitudes of the poor people has registered significant change as a result of increased accessibility to financial and other institutions. One of the most important interventions being carried out is to intervene in agricultural based livelihood through self help groups.

Promoting SHGs with women through sustainable livelihoods



SHG meeting in progress

Livelihood is not just a matter of increasing family income but a matter of building capabilities of women SHGs in accessing and creatively using livelihood resources and entitlements. Therefore, building capabilities or enabling

is an important principle that guides action on the field. The basic aim of a SHG is to look for ways for each and every individual member to stabilize their lives and livelihood in a way that it enhances their dignity and contribute to the broader well being of the family members. There are 86 nos. of WSHGs covering of 5 clusters in 22 villages. The WSHGs have long been engaged in savings, credit, and taking up some livelihood activities. It helps them to manage their household finance, and gives access to small loans to tide over emergencies as well as to strengthen existing livelihood activities. Apart from savings and credit, SHGs are also being tied up with insurance policies like SBI LIFE INSURANCE (Grameen Shakti) and Birla Sun Life Insurance policy at a very low premium.

| Particulars | Total as on March 2009 |
|-------------------------------------|------------------------|
| Number of SHGs | 86 |
| Number of members | 1103 |
| Total Savings (Rs.) | 10,79,380 |
| Total loan taken from bank(Rs) | 39,24,254 |
| Number of SHGs linked with bank | 79 |
| Insurance coverage (Number of SHGs) | 45 |

SHG paves the way

A Case Study

Lalita Karua a sukhvasi (local for landless) is a member of Maa Thakurani SHG of Kalipur village. Her husband used to migrate to Mumbai as a seasonal labour. Last year her husband died in Mumbai by an unknown disease and Lalita became totally helpless. She had to feed her three member family including two children. She was too weak to work as a wage labour. The group stood by her and the president of that group Padma asked her to open a small village grocery shop in her hut. More interestingly, Padma herself had a similar kind of shop in that hamlet and even then she didn't mind advising her to become her competitor on the contrary Padma assured her support for purchases for the shop. The SHG provided a financial support of Rs. 3000/ to Lalita to start the shop. After nearly a year when the SHG asked her for repayment of the loan, Lalita gave them a polythene bag and asked them to open. When the SHG members opened the bag, they saw that the bag was full of five rupee coins. Lalita explained that she used to save a 5 Rs. coin every day for repayment of the loan from her profit. When the SHG came to the bank to repay the loan with those coins, the bankers too appreciated the effort of Lalita.

Agriculture:



Bishnu Sahu, Village Banjipadar in his SRI field

Strengthening kharif paddy:

Irrespective of the project location, the target groups are mostly the tribal and small and marginal farmers who

used to adopt the traditional practices of paddy cultivation. Their yield of paddy (6-7 qtl /acre) is much below the average yield (10-12 qtl/acre) in Kalahandi district. The efficiency ratio (output vs input) was also very low due to high input cost and low productivity. Earlier we had tried a lot to intervene in this aspect by just motivating the farmers to use certified seeds instead of using their previous years' stored seed. But this time intensively we tried to intervene in a strategic manner to increase the productivity of kharif paddy. We motivated the farmers to adopt few things like seed replacement and transplanting which had a greater impact on yield. The in-time supply of inputs at the door step of the farmers by our service providers also helped the farmers to follow the proper PoP (Package of Practice) during the kharif season.

SRI :

When the concept of System of Rice Intensification (SRI) is globally acknowledged to be the most effective way to increase the paddy productivity, the farmers of Kalahandi district are not much aware of SRI. Through our sustained efforts the first SRI intervention was pioneered in Golamunda block of Kalahandi and for the first time we piloted the idea of SRI with farmers having ring wells in the medium and low land. As an impact the output-input equation of paddy cultivation suddenly changed by adapting SRI technology. We could cover 40 acres of land under SRI with 41 farmers. On field data on SRI reveals that the yield has gone up to 18 qtls/acre as compared to the traditional practices of earlier years which had a yield of just 7 qtl/acre from that particular field.

With collaboration of Research and Extension Organisation like CRRRI (Central Rice Research Institute) Bidyadharpur, Cuttack we have supplied foundation seed of Naveen variety to the farmers undergoing SRI practices and the farmers tasted success. Just using 2 kg of seed (Rs. 31/ per kg) per acre the farmer could harvest up to 18 qtl/ acre.

Kharif maize:

The topography of the project area is undulating and most of the land comes under the upland category. Most of the farmers across our project locations belong to small and marginal farmers and almost all productive land are in the upland or medium upland category. The poor farmers generally take either short duration paddy or millets with out any care and the yield depends on God (rainfall). Our discussion with those farmers revealed



A family in their maize field

that once in three years there is a good crop and two failures from a particular patch of land. Thus we tried to promote hybrid maize of promising variety in the upland instead of paddy. The interested farmers were exposed to the massive maize cultivating area of nearby Nabarangapur district and were trained about the PoP and economics of hybrid maize by the marketing professional of reputed MNC –Monsanto, it was backed up by follow up from them as well. However, assured marketing of maize has geared up the farmers to shift from upland paddy to hybrid maize. This year we have succeeded to cover 124 acres of upland under hybrid maize cultivation out of which the production from 40 acres of land was excellent and 72 families has earned profit of more than Rs. 2500/ from half an acre of land. The service providers were the pilot to monitor the maize cultivators starting from input supply to marketing of the produce. The yield per acre was within a range of 14 to 18 quintal per acre in a well grown field. There are also instances where a couple of farmers have earned about Rs.13,000/- by selling the green cob from just half an acre of land.

Vegetable cultivation by dug well:

Growing vegetables near the dug well or a ring well is a common practice and in our project area onion is grown extensively. Farmers of this locality are well equipped for onion cultivation and after our intervention, the coverage as well as the productivity has increased substantially during last four years. This year, due to creation of water harvesting structures like ring well and farm ponds, the area as well as families under vegetable cultivation has increased. In the vicinity of every ring well, farmers are growing vegetables like tomato, brinjal and chilli along with onion.

Soil and water resources developed:

Golamunda is a drought prone area and most of the water sources like river and *nallah* remain dry during summer but the topography of this area is such that continuous rainfall for one day results flood in the rivers. The water table fluctuates remarkably during the summer and the rainy season. Even in the month of February one can harvest water from 6 to 8 ft depth. So, the people are friendly with the *tendas* (manual device to lift water) to irrigate their crops from the dug well. Earlier on an experimental basis, we tried to promote small ring wells in the medium and medium uplands instead of going for community shared water harvesting structures. The farmers were able to earn additional income through vegetable cultivation with the help of ring well and subsequently we replicated the model ring well in a tribal dominated isolated village to convert it into a model vegetable growing village.

There are also perennial streams in the hilly forest area whose water can be channelized to the barren field to convert it into a green cropped area. Four such streams for diversion based irrigation project have been identified and we have already demonstrated one such scheme in Kamalabari village and rest three are in the pipeline.

The SRI Trigger

A Case Study

Sushant Majhi is a young tribal farmer of Kasturapadar village. He has a patch of land where he grows vegetables irrigating from a dug well. When we started to intervene in this village, Sushant took the initiative to form the SHG and tried to anchor every promotional activity supported by us. When we introduced SRI in his village, he started hesitating to adopt that in his field. Even after an audio-visual training on SRI, he was not totally convinced. With further facilitation he agreed to take SRI in half an acre of land and we assured to guide him through the entire phase of SRI. At the initial phase of transplanting, he was very depressed and tried to avoid us for future interventions. When the tillering phase came he showed the demonstration to each and every villager and at the end the yield was about 12 quintal from that patch where the earlier yield was about 5-6 quintal. This demonstration gave him a boost and this year he motivated all the farmers for SRI in 47 acres of land in his village.

SURADA (GANJAM)

HIGHLIGHTS

- 18 Land Development and Water Management Committees (WMCs) formed in 18 villages for implementation and maintenance of land and water development models
- 30 x 40 models in 3 villages covering an area of 31 acres for in-situ soil moisture conservation
- Successful demonstration of hybrid Maize in 30 acres, improved vegetable cultivation in 40 acres, SRI paddy in 3 acres and improved paddy in 10 acres of land

Our work in the project area with support from Lutheran World Relief (LWR) was to strengthen the institutions like SHGs and WMCs for sustainable livelihood intervention. The focus was also to replicate the successful land and water development models for sustainable livelihood. Capacities of the farmers were improved for the successful implementation of the agricultural activities.

26 training programmes were conducted for capacity building of the SHG members on micro-credit management and business planning skills. Besides that exposure visits were organized in which SHG members and leaders were exposed to some better performing SHGs of our own project villages and SHGs of PRADAN, Baliguda in

Kandhamal district. Focus was also on facilitating establishment of proper systems for functioning of groups.

Irrigated Agriculture

During the implementation of the project 18 Land Development and Water Management committees were formed in 18 villages. Committee members of 12 land development and water management committees are actively engaged in land development and water management activities. During this project 12 ring wells were also constructed in 12 villages for additional irrigation facilities. Two micro lift irrigation projects were implemented in 2 villages. These water management

Self Help Group Programme

| Particulars | Total up to March 2008 | Total up to March - 2009 |
|-------------------------------|------------------------|--------------------------|
| Number of SHGs | 0 | 26 |
| Number of members | 0 | 328 |
| Number of villages | 0 | 23 |
| Total savings (Rs. lakh) | 0.43 | 4.27 |
| Credit generated (Rs. lakh) | 1.37 | 9.17 |
| Interest earned (Rs. lakh) | 0.18 | 1.48 |
| Bank linkage (Number of SHGs) | 0 | 3 |
| Bank loan (Rs. lakh) | 0 | 0.70 |



A Ringwell under construction

models are expected to contribute towards assured irrigation during Rabi vegetable cultivation. Using these facilities 30 farmers of 2 villages went for Rabi vegetable cultivation. Besides that farmers of 12 villages prepared nursery beds near the ring wells and raised seedlings even in the summer season which was a significant change seen among the farmers. After the construction of seepage tank, around 10 farmers of Madhurabandha cultivated Bitter gourd in the Rabi season with a better yield. A block level farmer's *mela* (congregation) was organized in which the farmers displayed their agricultural produce and got a platform to share their experience with the local vegetable dealers.

Kharif intervention

For improving the food security of the poor farmers demonstration was carried out for SRI paddy in 3 villages, improved paddy in 1 village covering an area of 10 acres



SRI paddy of Dasha Gamanga of P.Jadapalli after 1 month

and hybrid Maize in 12 villages covering an area of 30 acres. The productivity of all the cereal crops was increased by 1.5 to 2 times. A number of training programmes were conducted for the farmers to train them in nursery raising, transplantation, sowing, weeding, fertilizer application and symptoms of diseases and pests attacks etc.

A small Endeavour can be a source of inspiration

A Case Study



Dandasi Mandala and his neighbours near his Bean field

Dandasi Mandala is a small farmer of Bijayanagar village. He is hardworking and enterprising by nature. This year in the Rabi season he decided to cultivate *french bean* in his field. Using the water from the nearby stream he had sown the seeds in time and with the help of his wife Ragadi Mandala he took care of his crop. Along with *french bean* he had also sown radish as an inter crop. As he was growing *french bean* for the first time, he was excited and at the same time was a little apprehensive. This time he harvested a bumper production of *french bean* (around 6 quintals) from 40 cents of land. He sold his produce in the nearby market at Surada and earned around Rs.7,000/- besides his own consumption. Inspired by his first success he has decided to take up again cultivation of *french bean* in the coming Rabi season in more area. His small endeavor became a source of inspiration for other farmers of his own as well as other villages.

JEYPORE (KORAPUT)

HIGHLIGHTS

- The team is now working in 78 villages of the Jeypore block, 33 villages in Kundra block and has added 541 new families through its different interventions, reaching to a total of 2126 families.
- Poultry and agricultural cooperatives have been strengthened to provide substantial income to their members.
- Women are being integrated to mainstream through building their capacity to interact with different line departments.

SHGs

Harsha Trust identifies SHG as a platform for initiating any activities in the villages as well as in the hamlets. 113 SHGs have been formed with 1425 members. Every month SHGs representatives attend and discuss various socio-economic and SHG related issues and find ways to address it. Linkages from bank as well as through Government sponsored schemes like SGSY (Swarna Jayanti Gramin Swarajgar Yojana), ITDA (Integrated Tribal Development Agency) & NHM (National Horticulture Mission) encouraged SHGs to take up different regular income generating livelihood options. SHG leaders are being nurtured to generate awareness about the health services available and ensure quality services in their

Self Help Group Programme

| Particulars | Addition during March 2008-09 | Totals on Mar 2009 |
|---------------------------------------|----------------------------------|-----------------------|
| Number of SHGs | 6 | 113 |
| Villages covered | 2 | 49 |
| Number of families covered | 131 | 1425 |
| Number of clusters | 0 | 8 |
| Bank linkages (No.of SHGs) | 25 | 105 |
| Total Savings(Rs) | 51,48,25 | 22,34,216 |
| Interest from internal lending(Rs) | 40,24,36 | 14,22,543 |
| Bank loan (Rs) | 37,07,318 | 87,73,273 |
| SGSY loan (Rs) | 47,20,00 | 38,12,000 |
| ITDA loan (Rs) | 0 | 14,37,000 |

respective villages. In integration with mainstream, SHGs are also involved in PDS, mid-day meal and construction of village roads. Their involvement in such activities ensures transparency and quality.

SHG-bringing change in the life of Sanmanti

A Case Study

Paliguda is a small village consisting of 55 households. Sanmanti Harijan, used to live in this village with her two younger sisters, four younger brothers and her parents. It was very difficult for her father to manage the family. Sanmanti at a very early age started working as a daily wage labour to support her family. She used to go for work with her father to the BILT paper mill 10kms from her village. As days went by Sanmanti grew up and got married and migrated to Damanjodi along with her husband. After nine years of her marriage her parents gave her a land in their village. Amidst a dilemma as to how to lead her life, Sanmanti with another 13 members formed a SHG named Shivasankara. She was selected as group secretary by the SHG members. After three years of SHG formation and due to good track record in loan repayment, the SHG received Rs.4,50,000/- as a loan under the SHG SGSY schme. The group members decided to take up commercial broiler poultry farming at household level; each rearing 300 birds every 40 days. Due to her sincerity and hard work she could very well manage her farm with very less mortality of chicks.

Now she is earning around Rs 1500 per batch (in 35 to 40 days). She was selected as SHG cluster president and community health facilitator for her village. She has also taken up life insurance policy for her family from the profit she made in poultry farming. Now she is able to give proper education, adequate diet to her children and support to her brother and parents. This was the journey of Sanmati where SHG played a role of a catalyst which brought significant change in her life.

Health

Harsha Trust mainly focused on preventive and curative aspects of health. Young and adolescent girls and mothers were among the target group. There are health supervisors, who are girls from the local area; we promote and work with the Community Health Facilitators (CHF) on reproductive and adolescent health aspects. Special care is provided to pregnant women. It includes awareness of the mothers on basic health care (antenatal and postnatal) and they are encouraged to avail government services and benefit from institutional delivery.

The SHGs in the villages are motivated to maintain cleanliness both at the household and the village level. Village level sanitation camps are organized every month by the SHGs to keep the village surrounding clean. Health camps are organized at the village level during rainy season to treat minor ailments. Support from government hospital is taken up to organize such camps.

Animal Husbandry



A poultry co-operative member feeding chicks

The membership in women poultry producers' cooperative limited has increased to 114. The members are actively involved in commercial broiler farming to meet their livelihood needs. The enterprise is now being integrated with a hatchery to provide day old chicks (DOCs) to the rearers. The success of this enterprise has been instrumental in spreading it to other districts like Rayagada and Kalahandi. The cooperative other than getting integrated for feed and chicks has now planned to go for retailing in the urban centers. The initiative can further enhance their return from present level of Rs.6000/- per year to Rs.8000/- from this activity.

Besides achieving rearing efficiency, the cooperative is growing as an institution managed by its members. The general body elected their president and the board members have been proactive enough to take strategic decisions. The cooperative has a new CEO and is performing under the guidance of the board members.

Panchayati Raj training and Vocational Training for the local youth

The SHGs other than meeting the financials needs of the members have been providing a platform for women empowerment. Training programmes have been taken up both at the village and cluster level to generate awareness and sensitize women to actively participate in local self governance. Focus has been given on their rights, duties, powers and roles in forums like Gramsabha. The sensitization and training programme is being imparted with the expert trainers from ANWESHAN organisation and the programme is further followed up by the Professionals from Harsha Trust.

Harsha Trust had been involving local youths to act as service providers to effectively implement the development initiatives. These service providers have been rendering their services to the SHGs, agricultural and animal husbandry cooperatives. To further involve the youth in the developmental process and help them earn a decent livelihood; different vocational trainings were imparted to make the youth self employed. Arrangements had been made to successfully impart sewing machine training to 46 girls, electrical training to 8 boys, motor repairing training to 11 boys, welding training to 7 boys, press printing training to 6 boys, poultry rural marketing to 5 youths and mason training to 12 youths. Care is also taken to ensure that the youths so trained get employment after the training is over. There are plan to train more youths to provide forward and backward linkages in the existing activities. This



Training on functioning of PRI

model is not only cost effective, provides employment to local youth but creates a model that becomes sustainable.

Improved Agriculture and Farm Forestry

An agriculture cooperative has been formed, named as Patneswari Agri. Cooperative Ltd. and registered under the Self-help Co-operative Act-2001. The co-operative provides all the necessary inputs to the farmers to intensify the land based farming activities. The cooperative also provides services like pump sets on hired basis to the members for irrigation. This year 51 families cultivated vegetables like cabbage, tomato, cauliflower and brinjal and sold it in the local market. The farmers earned on an average Rs 2500 from this intervention.

Hybrid maize having potential yield of more than 20 quintals per acre is being cultivated to meet the food sufficiency as well as generate additional income from the sale of the surplus. Agricultural service providers are



Farmers' exposure to eucalyptus plantation

trained and developed to help the farmers in adopting the better package of practices. This year 93 farmers had grown maize in 129 acres of land (96 acres during the kharif and 33 acres during the rabi season).

The profit margin has varied from Rs.8000/- to Rs.9000/- from one acre of land. The cooperative has linked the maize producers to the poultry feed mill. The maize farmers dry up their surplus production and sell it to the feed mill to get higher profit. The poultry feed mill annually requires maize from at least 300 acres of land which generates enough demand in the locality to increase the coverage under hybrid maize. Consistent effort and supervision reflected our success in maize production. Farmers get yield of 14-15 quintals per acre on an average.

Benefit to a Farmer through cooperative

A Case Study

Trinatha Harijan is 31 years old from Puspuri village and is a member of Patneswari Agri Cooperative Limited. He failed and dropped out after class 5. His father left his family and stayed separately. His mother managed the family for some time and died nine years ago. He has 1 acre of upland (Donger) and 1 acre of paddy land. He is also into share cropping of 0.5 acres of paddy land. From both of these paddy lands he is getting around 18 quintal of paddy but hardly able generate enough from the upland. He was convinced for eucalyptus plantation in his Donger land. He planted 870 clones on second week of July, 2007. For this he availed a loan of Rs.14,350/- from the cooperative. From his plantation he is expecting a return of Rs.60,000/- at the end of 5th year. After repayment of the loan Rs.25,000/- including the interest, he will get back at least Rs.35,000/-. The plantation regenerates after it is harvested and from copier regeneration he would get Rs.60,000/- both at the tenth and fifteenth years of his plantation. Apart from this he was selected to work as a service provider in BTTL – CSR Synergy project to help farmers grow eucalyptus in the periphery of SEWA paper mill. Presently he earns Rs.1300 - 2000 per month from the co-operative based on the services rendered to the cooperative farmers.

The cooperative has also been supporting pulpwood plantation in the degraded & unutilized land belonging to the individual farmers. The interested farmers for this activity have become the members of Patneswari Agri Cooperative Ltd. The pulpwood can easily be sold to

BILT's SEWA paper mill where a large unmet demand exists, 95% of their raw material requirement is sourced from outside the state. This provides a win-win situation, with a confluence between the industry interest and benefit to the small and marginal farmers.

Growth of Agricultural Cooperative

A Case Study

Patneswari Agricultural Cooperative Ltd (PACL) has been involved in development of agro-forestry in Koraput district since January 2006. With availability of vast degraded upland with small and marginal farmers, a model was devised to bring these unused lands under pulpwood plantation and take up other crops like maize and pulses. The project was initially focused in Jeypore and Kundra blocks eyeing on the demand of pulp wood by the nearby paper mills like Sewa unit of BILT. The cooperative was also formally registered under Orissa Self Help cooperative Act in the year 2008 to further expand the activity and institutionalize the intervention. The pilot project on agro-forestry was initially supported by Ballarpur Industries Limited (BILT) and had been guided by Harsha Trust at the field level. Bilt mobilized loan for the cooperative from ASA agencies limited. The loan was given to the cooperative at 8%, which subsequently passed on the loan to the Joint Liability Groups (JLGS) of 5 to 10 farmers at 9% and the JLGs to the farmers at 10%. A farmer takes up eucalyptus plantation in one or two acres of its own degraded land by availing loan through the cooperative.

After completion of three planting seasons (2006,2007 and 2008) covering 844 acres of eucalyptus plantation; the cooperative approached Nabard to support for expansion of this intervention. Looking at the opportunities and quality of plantation, Nabard has agreed to sanction a loan of Rs.209 lakh and grant of Rs.20 lakh under their Umbrella Project on Natural Resources Management (UPNRM) to take up 1000 acre of eucalyptus plantation in June 09. Nabard project is contingent upon the buyback guarantee from BILT for all the plantation that the cooperative raises and grant from BILT to meet the administrative cost of the cooperative for five years. There is a tripartite agreement between the cooperative, BILT and Harsha trust where BILT has provided assurance to buy all the pulpwood at Rs.1500/- tonee or the market price whichever is higher, would support administrative cost of cooperative for next five years and Harsha Trust would provide support to build the capacity of the cooperative in terms of its governance and operation.

Through this intervention each small and marginal farmers are expected to get a return of Rs.60,000/- acre of plantation at the interval of every five years for the next fifteen years. The one time revenue would help them to release their mortgaged land, invest in property, higher education for children and for other productive uses. Thus the intervention is all poised to alleviate their poverty and bring them out of the vicious poverty cycle.

In addition to the potential for eucalyptus plantation the cooperative found the opportunity to promote maize cultivation on a large scale. A poultry (commercial broiler poultry) cooperative has been promoted by Harsha Trust in Jeypore block of Koraput district and the poultry cooperative requires 30 tonne of maize per month. The agricultural cooperative has tied up with the poultry cooperative to supply dried maize. The agricultural cooperative initially demonstrated maize cultivation in 3 acres of land in the year 2006 and the intervention has grown to cover 196 acres in 2009. There are now 93 farmers who are being supported for maize cultivation by the agricultural cooperative. Maize farmers are able to earn a net income Rs.8000/- acre from maize cultivation. The management of the cooperative is in the hands of 13 board members selected from among the framers. Except the CEO, all the other staff members are from the local area and their capacity have been build to motivate farmers and assist the farmers to take up quality agricultural intervention. The cooperative is in a positive spiral of growth, has established strong forward and backward linkages and devised suitable extension strategies to benefit it members. There is a CEO deputed from Harsha Trust to assist the members to take charge of their institution.

JAYKAYPUR (RAYAGADA)

HIGHLIGHTS

- Community Development Projects in villages around JK Paper Mill Rayagada has been initiated since August 2008, under the CSR project of J.K.Paper.
- The project area includes twelve villages of seven GPs and two blocks. Around 70% of families are landless and marginal farmers and from them majority are wage earners.
- 25 SHGs and 29 Balika Mandals have been formed.
- Awareness on better health, sanitation camps, campaigns and family counseling undertaken.

Harsha Trust initiated the community development work around the villages of JK paper mill by forming women self help groups. The new project which began in August 08 has been envisaged in collaboration with the JK paper

mill to improve the quality of life of many living around the paper mill. The families are mainly landless and earn their livelihood from wage labour.

25 SHGs have already been formed and 24 are linked with various banks like Indian Overseas Bank, State Bank of India and Utkal Gramya Bank. The table below mentions the other details

| PARTICULARS | Total as on March 2009 |
|-------------------------------------|------------------------|
| Number of SHGs | 25 |
| Number of Members | 293 |
| Number of Villages | 11 |
| Total Savings (Rs) | 43,140 |
| Credit Generated (Rs) | 14,350 |
| Interest from internal lending (Rs) | 511 |
| Bank Linkages (Number of SHGs) | 24 |

Health Intervention:



Health awareness camp for the women members



Training on role & responsibilities of SHG leaders

Harsha Trust understood that community health was one area that needed immediate attention, hence, through health camps, awareness was created about the causes, symptoms and remedial measures for Malaria, Diarrhoea, Tuberculosis and Skin Diseases. Proper information was passed on to the communities about different health services and facilities that are available at the village, panchayat and the block level. Various sanitation activities like cleaning of village roads, drains and tube



Cleaning of village by SHG members

well and the surroundings were carried out by all the members of Self Help Groups along with the Balika Mandals. There has been school health and sanitation camp to educate and aware the school children about personal health, hygiene and sanitation. Community Health Facilitators (CHFs) visit every household at a regular interval and interact with the family members regarding their health problems and suggest them on different remedial measures. Various workshops have been conducted for the health workers where the interaction has been with District level officers like CDMO, ADMO, Medical Officers, etc.

Capacity building and Livelihood Activities

Various training activities have been undertaken for the SHG members and Balika Mandal members on leadership, maintaining the books of accounts and on group building. Community health facilitators are trained on the concept of health, various health problems their reasons, child care, importance of immunization, etc. There have been exposure visits for the SHG members as well as for the professionals for better functioning of the groups. SHGs



Preparation of Mushroom Shed at village

have been involved in Phenyl preparation, hill broom binding and taken to tamarind deseeding activity as their seasonal livelihood activities. Similarly Mushroom Cultivation, Leaf Plate Making, Hybrid Maize Cultivation, etc. are some of the activities which are at various stages of experimentation by the SHGs. Harsha Trust shoulders the responsibility to bring about a difference in the lives of the people here.



SHG Members preparing white phenyle

RECOGNITION



HARSHA TRUST was adjudged as the **Best NGO** in Eastern India in the Medium category in **India NGO Awards 2008**.
(In the pic. Chairman and ED of Harsha Trust amidst other winners with Dr. (Ms.) Syeda Hamida, Member, Planning Commission)



Trustee and Founder of Harsha Trust, Mr. Bismaya Mahapatra was awarded with the **Gandhi Vinoba Peace Award - 2008** for his services rendered towards humanity.
(In the pic - Bismaya receiving the citation from HE the Governor of Orissa, Mr M.C Bhandare).

GOVERNANCE

Harsha Trusts' governance philosophy is to strive continuously to achieve its purpose "Improve the quality of life of rural poor". The trust maintains a high degree of accountability and transparency.

Governing Body

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 21 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 21 years with Harsha Trust, 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 and MBA. 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 of HDF School of Management, Bhubaneswar. Prof Panda has a wide experience of research and consulting projects for AMUL, NDDDB, SRTT, GoI-MoRD, IDBI, etc.

Mr. Jitendra Kumar Nayak, *Executive Director*

An MBA from IRMA and a Civil Engineer with over 12 years of grassroots development experience with PRADAN and Harsha Trust.

Our Partners

Ballarpur Industries Limited (BILT)

of Thapar group in it's Corporate Social Responsibility (CSR) project, supports for the development of 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.

JK Paper

under it's CSR initiatives is committed towards community development in it's periphery.

FRR

has supported the tamarind processing unit under OFSSP.

NR International

has supported homestead farming under Western Orissa Livelihood Project (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 and NABARD through it's wadi programme supports tribal in agro-horticulture livelihoods.

GoI, Ministry of Tribal Welfare

has supported in promotion of plantation in uplands of tribal.

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 2009 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 2009, 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 2009.

The prescribed particulars are annexed hereto.

Place : BHUBANESWAR
Date : 24.07.2009



For SPP Associates
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 31st March 2009

| PARTICULARS | Sh. | Amount(Rs.) | As at 31.3.2009 Amount(Rs.) | Amount(Rs.) | As at 31.3.2008 Amount(Rs.) |
|--|-----|---------------|-----------------------------------|--------------|-----------------------------------|
| SOURCES OF FUNDS : | | | | | |
| CAPITAL FUND ACCOUNT | "A" | | 3,538,992.66 | | 3,022,453.06 |
| REVOLVING FUND | "B" | | 5,011,057.00 | | 4,981,286.00 |
| RESTRICTED FUND | "C" | | 13,681,231.60 | | 3,221,012.25 |
| TOTAL | | | 22,231,281.26 | | 11,224,751.31 |
| APPLICATION OF FUNDS : | | | | | |
| Fixed Assets | "D" | | | | |
| Gross Block | | 1,852,884.66 | | 1,098,849.66 | |
| Less: Depreciation | | 462,812.89 | 1,390,071.77 | 206,957.99 | 891,891.67 |
| Net Block | | | | | |
| INVESTMENTS | "E" | | 1,095,000.00 | | 1,000,000.00 |
| CURRENT ASSETS, LOANS & ADVANCES : | | | | | |
| Current Assets : | | | | | |
| Cash and Bank Balances | "F" | 12,942,571.49 | | 3,253,345.14 | |
| Loans & Advances | "G" | 7,364,384.00 | 20,306,955.49 | 6,192,253.50 | 9,445,598.64 |
| LESS : CURRENT LIABILITIES & PROVISIONS : | | | | | |
| NET CURRENT ASSETS | "H" | | 560,746.00 | | 112,739.00 |
| | | | 9,332,859.64 | | 7,981,739.10 |
| TOTAL | | | 22,231,281.26 | | 11,224,751.31 |

**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 SPP Associates

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

Place : Bhubaneswar
Dated : 24.07.2009



Bismaya Mahapatra

Bismaya Mahapatra
Trustee

Jitendra Nayak

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 31st March 2009

| PARTICULARS | Schedules | For the Year Ending | |
|--|-----------|----------------------|---------------------|
| | | 31.03.2009 | 31.03.2008 |
| INCOME : | | | |
| CONTRIBUTION & GRANT RECEIVED | " I " | 12,318,355.86 | 9,260,858.00 |
| OTHER RECEIPTS | " J " | 667,602.00 | 455,792.04 |
| TOTAL | | 12,985,957.86 | 9,761,650.04 |
| EXPENDITURE : | | | |
| PROJECT EXECUTION EXPENDITURE | " K " | 12,334,929.86 | 9,355,037.00 |
| ADMINISTRATIVE EXPENDITURE | " L " | 388,612.40 | 364,215.01 |
| TOTAL EXPENDITURE | | 12,723,542.26 | 9,719,252.01 |
| Excess of Income over Expenditure | | 262,415.60 | (2,601.97) |
| TOTAL | | 12,985,957.86 | 9,716,650.04 |
| Amount Transferred to B/S | | 262,415.60 | (2,601.97) |

**Accounting Policies and
Notes on Accounts**

" M "

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

As per our report of even date

For SPP Associates
CHARTERED ACCOUNTANTS

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

Place : Bhubaneswar
Dated : 24.07.2009



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

HARSHA TRUST

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

RECEIPTS AND PAYMENTS ACCOUNT
for the period ended on 31st March 2009

| RECEIPTS | AMOUNT(Rs.) | AMOUNT(Rs.) | PAYMENTS | AMOUNT(Rs.) | AMOUNT(Rs.) |
|---------------------------------------|--------------|----------------------|------------------------------------|--------------|----------------------|
| Opening Balance: | | | Expenses Payable for 2007-08 | | 111,605.00 |
| Cash in Hand | | | Fixed Assets | | 103,340.00 |
| Hrasha Trust Bhubaneswar | 15,337.50 | | Investments | | |
| Harsha Trust , Bissam Cuttack | 255.00 | 15,592.50 | ICICI Prudential Mutual Fund | | 95,000.00 |
| Cash at Bank | | 5,931,602.10 | Loans & Advances | | 3,924,333.00 |
| Saving A/s Axis Bank | 1,614,186.20 | | Capital Work-In-Progress | | 636,164.00 |
| Saving A/c Axis Bank(Srtt) | 965,459.00 | | Stock in Hand | | 269,903.00 |
| FCR A/c Axis Bank | 25,728.00 | | TDS | | 261,629.00 |
| SBI Suruda | 33,919.94 | | Project Expenses | | 12,322,115.86 |
| Axis Bank Rayagada | 202,267.00 | | Adminstrative Expenses | | 261,465.50 |
| IOB Dharmagarh | 271,015.00 | | Closing Cash and Bank Balance | | |
| UGB CA 162 | 20,875.50 | | Cash Balance | | |
| UGB SB -4017 | 25,725.00 | | Cash at Harsh Trust Suruda | 273.00 | |
| IOB Bissam Cuttack | 78,577.00 | 3,237,752.64 | Harsha Trust Rayagada | 2,161.00 | 2,434.00 |
| Capital Grant in Aid | | | Cash at Banks | | |
| FRR Project Received | | 405,900.00 | Harsha Trust Bhubaneswar | | |
| Revolving Fund Support From BTTL | | 3,300,000.00 | Saving A/s Axis Bank | 1,969,193.20 | |
| Grant Received | | | Saving A/c Axis Bank(Srtt) | 1,686,569.00 | |
| Bilt Project Received | 3,198,000.00 | | FCR A/c Axis Bank | 203,912.00 | |
| JK Paper Ltd | 780,403.00 | | Savings A/c Axis Bank(TSWT) | 6,339,924.00 | 10,199,598.20 |
| LWR Project Receipts | 1,741,615.21 | | Harsha Trust Bissam Cuttack | | |
| NR International | 55,245.00 | | IOB Bissam Cuttack | 138,297.00 | |
| SC & ST Development Project | 3,435,129.00 | | Harsha -WADI SBO-366 | 26,336.00 | |
| SDTT Project Receipts | 995,000.00 | | Harsha -WADI 8681 | 591,566.00 | |
| Srtt institutional Strengthening | 683,000.00 | | Harsha Plantation-8682 | 226,783.00 | |
| Srtt- Livelihood Project | 1,000,000.00 | | Harsha Plantation SBO-367 | 1,557.00 | 984,539.00 |
| Srtt-Grooming of Strengthening Agril. | 400,000.00 | | Harsha Trust Jeypore | | |
| Srtt-Small Grant Project | 245,000.00 | | KPGB -4017 | 62,487.00 | |
| Tree Tech Project Receipts | 900,000.00 | | KPGB- 162 | 237,496.35 | 299,983.35 |
| TSWT Project Receipts | 7,400,000.00 | | Harsha Trust Dharmagarh | | |
| NABARD WADI project Receipts | 1,679,800.00 | 22,513,192.21 | IOB Dharma Garh | | 1,232,598.00 |
| NABARD | | 13,100.00 | Harsha Trust Rayagada | | |
| Loans & Advances | | 711,915.50 | Axis Bank Rayagada | | 23,314.00 |
| TDS | | 57,200.00 | Harsha Trust Suruda | | |
| Other Receipts | | 393,488.00 | SBI Suruda | | 200,104.94 |
| Interest from Bank | | 279,986.00 | | | |
| Total | | 30,928,126.85 | Total | | 30,928,126.85 |

Place : Bhubaneswar
Date : 24.07.2009



For SPP Associates
CHARTERED ACCOUNTANTS

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

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 79.86 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 | 52.89 |
| SGSY Scheme for SHGs | 04.72 |
| SHGs' own savings | 11.65 |
| Community Contribution in different schemes | 10.60 |
| Total | 79.86 |

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.33.00 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.

| Particulars | Amount (Rs. in lakhs) |
|--|-----------------------|
| Harsha Trust Programme Fund & Development Support Cost | 127.23 |
| Fund mobilized by Community with Support from Harsha Trust | 79.86 |
| Revolving Fund | 33.00 |
| Total Development Fund | 240.09 |



Internal Annual Review of Harsha Trust



BRANCH OFFICES

JEYPORE

New Colony
Santoshi Maa Mandir Lane
Parabeda, Jeypore - 764 001
Ph.: 06854-230626

BISAM CUTTACK

Duccum Road
Near Nepal Rice Mill
Bissamcuttack - 765 019
Rayagada
Ph.: 06863-247709

GOLAMUNDA

Near Panchat College,
Golamunda Road,
Dharmagarh - 766 015
Ph.: 06672-242738

SURADA

In front of Govt.Hospital
Surada - 761 108, Ganjam
Ph.: 06819-270679

JAYKAYPUR

Harsha Trust
Guest House No.2
Jaykaypur
Rayagada - 765 017
Ph.: 06856-233456

harsha
trust

www.harshatrust.org



Regd. Office :

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Tel.: +91 674 2540683,
E-mail: harshaho@harshatrust.org

For more information please log onto HARSHA TRUST's website

www.harshatrust.org

