OUR ORGANISATION

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Government of India
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Axis Bank Foundation, USAID, National Aids Control Society (NACO), Austrian Development Agency (ADA), Oxfam, Sir Ratan Tata Trust (SRTT), TPW Energy Collaborative, TERI, World Bank, CIBT Education Services, NABARD, Life Spring Hospital, NSTEDB, Department of Science & Technology, Govt. of India, Usha Martin Group, local communities among others.

KGVK ANNUAL REPORT
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Integrating hope

A community that’s greater than the sum of its parts – synergy is a means to that ideal.

At KGVK, it is an integrated approach that’s driving the march towards sustainable rural development. Since 2008, KGVK has implemented its proprietary Total Village Management (TVM) model to synergise development initiatives in rural Jharkhand. Ably supported by its corporate anchor, Usha Martin Limited, KGVK has successfully established an ecosystem that is built to sustain itself, drawing from the ability, knowledge, and skills of the people who make the community.
The 8 pillars of TVM

01. Natural Resource Management

02. Resource Mobilisation and Infrastructure Development

03. Health, Nutrition, and Sanitation

04. Education

05. Women’s Empowerment

06. Energy Inclusion

07. Capacity Building and Market Linkage

08. Livelihood and Financial Inclusion
Our Approach
- P ‘4’ Power

Integration is the watchword when it comes to implementing TVM. All 8 facets of the programme are designed to seamlessly converge, in the pursuit of holistic development. With sustainability as their ideal, TVM initiatives are most effective when combined with local government programmes and community projects.

At the time of writing, TVM is operational in over 150 villages across five districts in Jharkhand. It is a measure of its efficacy and effectiveness how people across the state have enthusiastically taken to and successfully adopted the various interventions over the 8 TVM pillars. Continuing on a journey of transformation that is witness to beneficiaries becoming producers, entrepreneurs, and customers, TVM is set to spread its wings farther in a future where improved livelihood and social well-being of rural communities is no longer just a plan in the pipeline but a tangible reality.

Unique problems need unique solutions. Given the nature of the issues facing the rural communities in Jharkhand, one could surmise that a traditional approach to development initiatives might not be the best way forward. An alternative had to be developed. And thus, P4 came into being.

The fundamental edifice of TVM is igniting initiatives at the grassroots level through Public-Private-People Partnerships – the P4 approach. Over the years, P4 has come to define an approach that increases community ownership, promotes participation, and encourages collaboration among various stakeholders which at various times may include government agencies, corporate entities, worldwide NGOs, scientific institutions and financial establishments.

Women learning appliqué work
Impact measurement and community participation are two key aspects of TVM. Every initiative is implemented by means of an 80:20 model where 80% of the workforce is derived from within the community and 20% is made up by KGVK personnel. Upon completion of the 90-day implementation cycle, the impact of each initiative is measured using Social Return on Interventions (SROI) – a tool being developed internally at KGVK to enable transparency and increase accountability.

SROI is a unique model, in that it places utmost importance on stakeholders’ involvement, a feature that sets it apart from conventional cost-benefit analysis. The impact of interventions is measured not only in monetary terms but also in social and environmental outcomes.

In health, measurements have been completed for water based interventions and vector-borne diseases. For income generation, activities have been measured across the verticals in livelihood through in-depth interviews, household surveys, Focus Group discussions, and sampling methods.

The first SROI report was generated in early 2012 for 21 TVM villages across five key interventions, and this has helped the organisation to understand gaps and address them in a focussed manner.

KGVK is presently measuring impacts across the verticals of Natural Resource Management (NRM). For instance, Systematic Root Intensification (SRI) has shown nearly fifty per cent increase in acreage and doubling of output year on year.
addressing is one of, if not the most important aspect of any development initiative. Which is why, one of the very first measures undertaken by KGVK in the region was to develop a system of Quality Circles. People of the community were encouraged to work in teams and collectively arrive at best possible solutions that would be of benefit to the entire community.

Over the past year, the idea of Quality Circles has evolved. Now known as ‘Samasya Samadhan Samuh’ (Problem Solving Group), it is being effectively used to identify problems and implement interventions in a timely, efficient, and effective fashion by the people themselves. As illustrated here, community ownership has indeed come to define the unique model of sustainable development that KGVK has propagated through TVM.

Farmer using weeder in wheat field

Samasya Samadhan Samuh (SSS) @ village
(Inspired by Quality Circle)
Sometime earlier this year, while mulling over the numbers, we came to realise that TVM interventions in the five pilot villages had met the projected targets – of raising the income of every household by 50%. We have now developed a plan to further pursue developmental activities in these villages and attain a level of saturation. To be measured across interventions, the idea is to achieve complete sustainability in every aspect of social development including health, agriculture, capacity, education, and livelihood i.e., pushing the level from 50% to 80% across the set parameters. Once the projected numbers are achieved, these villages can be designated as Saturation Villages: Communities that are completely self-reliant, secure, and sustainable. These villages are: Sutharpur, Chittoo, Kuhli, Kanta, Bervari, Madhukuma, Hetkanchi, Bhavari, Ara, Mahilong, Nischintpur, and Rora.
A tale of two countries

It is a long-standing observation that India is essentially two countries – one fuelling the drive for urbanisation in India’s burgeoning cities and another striving for development in the vast rural landscape of Bharat. It is indeed a great divide, and one that has seemed to widen over the past few years.

Pursuing inclusive growth to bridge this gap was one of the reasons why we founded KGVK. Mobilising the community and its available resources, we sought to find a way to ensure sustainable development in the region. In the intervening years, we have achieved some of the goals we had set for ourselves. And a lot remains to be done.

The Total Village Management model was developed as an integrated programme to ensure sustainable growth. By encouraging the rural community to acquire new skills and explore new avenues for income generation we took the first steps towards empowering them. Social Return on Interventions (SROI) has proved to be an effective means to measure the impact of our initiatives. It has allowed us to identify areas of improvement and deliver tangible benefits to the community.

Our focus on forging strong partnerships has been key to sustaining this drive for inclusive growth.

The P4 approach – Public, private, People Partnerships – is the heart and soul of all our initiatives. We have partnered with corporations, scientific, educational and financial institutions and government agencies to create an ecosystem that will nurture the community’s march towards a brighter future.

The coming years will be crucial in this journey. I have the belief that India and Bharat, working as one entity, is the best and the only way to establish our country as a leading light of the developed world.

BK Jhawar

Message from the Vice-President’s Desk

“Seeing is believing”

Nothing succeeds like success. It is especially true of our interventions in Jharkhand.

After being presented with 2 or 3 success stories, villagers have shown a keen interest in adopting innovative methods in the field of agriculture, horticulture, health, education, cottage industries, livelihood, animal husbandry, and social forestry. Once identified, these individuals are then trained to effectively implement these practices. This approach has proved successful in promoting the cause of renewable energy. Spurred on by the success of other communities, and recognising the opportunity that availability of sunlight offers, villagers have been keen to adopt solar energy and biogas and smokeless chullahs as means to fulfil their needs.

Though unaware of modern techniques, the villagers possess extraordinary insight and invaluable local knowledge. Their wisdom when combined with innovative practices has proved effective in bringing about change that’s sustainable and beneficial to all. The women in these villages have also played a key role in driving development activities. Equipped with skills and empowered with knowledge, these women are working hard towards ensuring the well-being of their families and the community as a whole.

LK Jhawar
Since 2011, our journey towards creating an impact measurement system and embed impact management principles in our Total Village Management (TVM) programs continues. Our rural customer communities have taken to owning measurement of outcomes in livelihood interventions in our system of Social Return on Interventions (SROI). The SROI playbook is developing on targeting outcomes and then planning to achieve them while measuring baseline data, potential outcomes and comparing with actuals. The year 2014 will see SROI acquire a hi-tech edge as we implement a project to collect data on handhelds – mobiles, tablets – move it to an analytical application to get better information through reports and dashboards. We have learnt how to deal with the challenges of data based evidence. We have seen the delighted expressions of our rural customer communities as they gather in their Quality Circles (using the 3S system of Samasya, Samadhi and Samuha) to list achievements, calculate potential and plan achievement. The journey continues.

Yezdi Karai, Member, Governing Board, KGVK
When Total Village Management was conceived it was widely looked upon as an idea whose time had come. Today, after four years since TVM interventions were embraced by communities across Jharkhand, we are poised to redefine the future for the generations that will follow. In the intervening period, we have made significant gains in our quest to establish a framework for sustainable development in the region. The ingenious application of business concepts to transform ground realities in the rural context has proved successful. One of the highlights of the year has been the adaptation of Quality Circle principles into the Samasya Samadhan Samuh – a unique problem-solving module conceived by women self-help groups in the villages. It has proved to be an effective tool; one that has helped communities to assume ownership of issues and actively explore possible solutions.

The adoption of SRI methods has picked up pace with more and more progressive farmers putting it into practice in their farms. Farmers have also taken up vegetable farming, fisheries and other allied activities as means to augment their income. Livelihood interventions, undertaken in partnership with the Axis Bank Foundation, have gone a long way in helping these individuals improve their quality of life through different income generating activities.

Our focus on developing workable partnerships with corporations has gone up to the next level. In the field of health we have collaborated with international organisations for malaria research, and also developed strong knowledge-sharing partnerships with Life Spring Hospitals. Our collaboration with the World Bank has fuelled our education interventions. The focus has been firmly on improving the quality of learning being imparted at government-run schools in the region, and we have devoted time and resources to enable the training of teachers and educators in modern methods of learning. Under the integrated model of education we have tried to further the cause of learning for children, youth as well as adults in the community.

We will build on the successes of the past couple of years as we go from strength to strength in this journey towards inclusive growth. Assimilation of knowledge, implementation of learnings and innovative practices will continue to advance the cause of development in the region, empowering communities to look forward to a future of their own choosing.

Dr. Arvind Sahay, Secretary
Our Vision
To contribute to the Millennium Development Goals in the areas of our operation and spread Total Village Management (TVM) beyond Jharkhand and India.

Our Mission
Our mission is to promote among the people of rural Jharkhand, sustainable integrated development through partnership and Total Village Management (TVM) that makes a real difference in their lives, creating ownership, igniting initiative and innovation, measured by transforming beneficiaries to producers, entrepreneurs and customers.

Our Values
Integrity | Equity | Transparency | Compassion | Commitment
Timeline

2008
- Pilot projects started in 5 villages, chosen from 5 clusters within the command area
- Process map drawn out and internal TVM team formed
- 3-year goal to meet MDGs in TVM villages, 5 years to surpass MDGs
- Two social enterprises initiated: KGVK Rural Enterprises and KGVK Agro Ltd.
- TVM introduced by KGVK
- Ten-year $10 million commitment at Clinton Global Initiative 2008 to alleviate poverty through TVM in at least 350 villages in Jharkhand
- Adoption of the P4 approach to mobilise resources

2009
- TVM model successfully expanded to 21 villages
- Social Return on Interventions (SROI) undertaken to measure impact of TVM
- Axis Bank Foundation (ABF) commits to being a long-term funding partner in livelihood activities
- KGVK Rural Enterprises employs 100+ people; KGVK Agro Ltd. team reaches out to over 500 farmers directly and over 40,000 indirectly through farm mechanising tools

2010
- KGVK restructured around TVM
- Independent audit undertaken on TVM model
- Global Changemakers Programme launched to fill resource and knowledge gaps within the organisation
- Bridges Beyond Boundaries initiative launched as a part of KGVK-UK to promote TVM

2011
- TVM model expanded to 130 villages
- Community Sparks programme strengthened
- KGVK Dairy Ltd. started to scale up in-house model
- TVM for integrated education starts in 8 villages with the support of World Bank
TVM – Natural Resource Management
Our Partners

- The Community
- Department of Rural Development, Government of India
- Department of Rural Development, Government of Jharkhand
- Sir Ratan Tata Trust
- Austrian Development Agency
- Oxfam
- Usha Martin Limited

In the spotlight

- ₹ 3.4 Crore invested in various initiatives under NRM
- More than 1100 families gained access to safe drinking water
Depletion of natural resources, especially in a region that’s blessed with plenty, is a major concern. To address this, KGVK and the rural community of Jharkhand, in collaboration with government agencies and corporate entities, have taken up cudgels to safeguard this precious gift and ensure that future generations also benefit from it.

In its area of operations, KGVK has mobilised the community to identify issues in order of priority and then develop a plan to address them in a timely fashion. The resources are classified under the 5 J’s, namely Jal (water), Jangal (forests), Jameen (land), Jaanwar (animals) and Jan (the people). The approach involves implementation of NRM activities, featuring technological interventions complemented by the participation of community members. Over the period of reportage, NRM activities have been spread over Rajnagar of Saraikela, Patratu block of Ramgarh district, Ormanjhi, Angara, Burmu, Bundu, and Namkum.

Water storage tank in a village
Low Valley Wells

During the summer, when rainfall is scarce, water conservation assumes critical importance. In rural Jharkhand, KGVK has employed the Valley Line well technique to sustain adequate supply of water for household and agricultural use. Rainwater runoff through ridge to valley is also being conserved through different structures in low-lying areas, deemed suitable for Valley Line wells. Satellite imagery is used to identify appropriate areas and to trace surface water availability.

To make the setting up of Valley Line wells cost-effective, fly ash bricks – sourced from local suppliers – have been used in the construction. In some cases, stone boulders have also been used to further reduce installation costs. To streamline the Valley Line concept, it has been incorporated into the Gram Sabha proposal as part of the government MNREGA schemes for convergence mechanism.
System of Root Intensification (SRI)

Cultivation of paddy by means of Systematic Root Intensification (SRI) – a departure from the traditional approach – has found wide acceptance amongst the community in KGVK’s area of operation. An elaborate yet simple to apply process, SRI cultivation involves the following six aspects:

1. Land preparation
2. Seedling preparation
3. Innovative transplantation
4. Intermittent irrigation
5. Rotary weeding

Many farmers were supplied with high-quality seeds and the Krishi Usha Weeder to facilitate the process of adapting to a new way of agriculture. Highly scientific in approach, SRI has been designed to maximise yield while consuming a bare minimum of resources. As a means towards generating more income and enabling greater savings, SRI has no parallel.

The following is the story in numbers, depicting the amount of ground covered as KGVK endeavoured to help the farming community of Jharkhand embrace SRI methods of paddy cultivation:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Cluster</th>
<th>Year</th>
<th>No. of villages</th>
<th>No. of farmers</th>
<th>Area (Acres)</th>
<th>Average No. of Tiller (No.)</th>
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<tr>
<td>1</td>
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<td>2013</td>
<td>14</td>
<td>305</td>
<td>254</td>
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<td></td>
<td></td>
<td>2012</td>
<td>13</td>
<td>278</td>
<td>238</td>
<td>26</td>
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<td>2</td>
<td>Patratu</td>
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<td>14</td>
<td>263</td>
<td>115</td>
<td>28</td>
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<td></td>
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<td>8</td>
<td>114</td>
<td>63</td>
<td>32</td>
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<tr>
<td>3</td>
<td>Ormanjhi</td>
<td>2013</td>
<td>34</td>
<td>946</td>
<td>173</td>
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<td></td>
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<td>20</td>
<td>205</td>
<td>40</td>
<td>28</td>
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<tr>
<td>4</td>
<td>Burmu</td>
<td>2013</td>
<td>10</td>
<td>501</td>
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<td>35</td>
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<tr>
<td></td>
<td></td>
<td>2012</td>
<td>10</td>
<td>345</td>
<td>74</td>
<td>32</td>
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<td>5</td>
<td>CSR</td>
<td>2013</td>
<td>21</td>
<td>733</td>
<td>77</td>
<td>30</td>
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<td>2012</td>
<td>9</td>
<td>72</td>
<td>12</td>
<td>32</td>
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<td>6</td>
<td>Namkom</td>
<td>2013</td>
<td>16</td>
<td>142</td>
<td>21</td>
<td>35</td>
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<tr>
<td></td>
<td></td>
<td>2012</td>
<td>9</td>
<td>80</td>
<td>19</td>
<td>24</td>
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<tr>
<td>7</td>
<td>Gamharia</td>
<td>2013</td>
<td>47</td>
<td>835</td>
<td>728</td>
<td>34</td>
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<tr>
<td></td>
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<td>2012</td>
<td>32</td>
<td>156</td>
<td>131</td>
<td>35</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2013</td>
<td>156</td>
<td>3725</td>
<td>1448</td>
<td>31</td>
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<tr>
<td></td>
<td></td>
<td>2012</td>
<td>101</td>
<td>1250</td>
<td>577</td>
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SRI vs. Traditional Methods

<table>
<thead>
<tr>
<th></th>
<th>SRI Method</th>
<th>Traditional Methods</th>
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</thead>
<tbody>
<tr>
<td>Qtl. (acre)</td>
<td>33.0</td>
<td>21.3</td>
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</table>

MANAGING NATURE’S GIFT OF PLENTY

JANGAL (Forest) | JAMEEN (Land) | JAANWAR (Animal) | JAN (The people) | JAL (Water)

618.97 HA

2 FT (0.6m - 2.1m)

Average increase in water table

167 HA

Additional land brought under Green Coverage

2272 METRIC TONS

Soil has been controlled, and saved from erosion

2.8 LAKH

Man-days of employment generated

Based on Watershed norms (2011 to 2013)
Prevention of soil erosion and management of runoff water are two crucial aspects of NRM.

- Contour Trenching (in ha.)
- Field/Farm Bunding (in ha.)
- Gully Plugging
- Boulder Checks
- Graphics Field Outlets
- Land Levelling
- Water Absorption Trench (WAT)
Plant and fruit-bearing trees are essential to maintaining the ecological balance of the region.

In addition to regular species, Gamhar, Sagwan and Arjun trees were planted.

To raise income levels through land-based activities, KGVK has introduced farmers to new varieties of crops and vegetables.
Extensive and sustainable growth for every member of the community is a prime objective of the NRM initiative. And for this, community ownership at every level is an essential prerequisite because the nature of work involves continuous support for sustainability.

Keeping this aspect in mind, KGVK has trained several intermediary functionaries to provide able support in the successful execution of NRM and social capita activities.

With the help of CiNi—SDTT, KGVK has implemented a series of activities for in-depth groundwater research.

Sutharpur village of Patratu under Ramgarh was taken up as a test case to gain information about the groundwater levels and composition.

The villagers have organised periodic check-ups of the water sample and the water level.
I have been a farmer all my life. And everything I knew about my work was taught to me by my elders. For as long as I can remember, our family has followed traditional methods of farming, with little or no improvement in yield over the years. We had come to accept this because there were no alternatives in sight.

And so life went on, in the usual manner, until one fine day, when people from KGVK came to my village, approached me and introduced me to SRI. For someone who didn’t know, it was almost like being given the keys to a whole new world where my life need not be limited within the boundaries of my land. I was part of a larger group of farmers in my community who were educated about the various benefits of SRI cultivation under the TVM programme. KGVK officers arranged for us to visit sites and learn more about the process.

KGVK provided me with seeds and a Krishi Usha Weeder; these went a long way towards helping me adapt with greater efficiency. I cultivated paddy in one acre of land using SRI methods. And where the yield used to be 10 quintals, I harvested close to 42 quintals! Many farmers in the village saw this and found the confidence to try SRI methods, too. I try my best to help them whenever they need any assistance. On top of this, I tried my luck at selling brinjal and tomato as well. It earned me an additional profit of ₹ 28,000! Finally I have found the means to make my way towards a better life, and I am determined to pursue it and maximise every opportunity that comes my way.
Inspiring a generation

Tarapado Mahato
– Bada Kadal Village,
Seraikella Kharsawan District

I have always been very interested in trying new methods of farming and cultivation. My passion lies with vegetables and I love growing them. Some people point to my age and ask me to take it easy, but even in my 60s I feel the need to learn new ways to improve the quality of life in my village. It greatly saddens me that many young people opt to move out into the city for jobs instead of exploring opportunities in the village. These avenues exist and I am proof.

Acknowledging my interest in horticulture and farming, KGVK encouraged me to attend meetings and training programmes organised by TVM and IWMP. The Gram Sabha nominated my name for vegetable cultivation and the setting up of a Mango Plantation. Following this, I earned a profit of Rs. 48,000 from 2 acres of cultivated land. The mango plantation, established with inputs and help from KGVK is set to earn me Rs. 1,00,000 over the next five years! This is progress, and I know we can achieve more. I hope that my efforts will help the young people in my village to at least consider the idea of staying in the village and seek opportunities for a better life. Because, it is only by working together that we can create a future of plenty for the community.
TVM – Health
Our Partners

- The Community
- NRHM, Government of India
- Life Spring Hospitals, Hyderabad
- Usha Martin Limited

In the spotlight

- **3465** patients treated at Health Camps during the period April 2011-September 2013
- **4000** households benefitted from insect-control measures
- Approx. **5000** people benefitted from Home Visits
The future of a community is intrinsically connected to the prevailing health of the people who constitute it. Feeble-bodied men, undernourished youth and weary women do not make a social revolution nor do they inspire much hope in the quest for sustainable development. Precisely the reason why, KGVK has placed the greatest emphasis on ensuring that the people of rural Jharkhand have access to the best possible medical care, the requisite nutrition essential for a healthy childhood, and living conditions that are hygienic and free from disease.

Quite early in our attempts to improve the health, nutrition, and sanitary conditions in villages that came under the KGVK area of operations, we realised the need to collaborate with government agencies to carry out remedial measures swiftly and effectively. The resources at the disposal of these organisations, and our expertise, when combined could become a force for positive change.
In aid of the VHSNC

Monitoring health and creating ownership by the community

The Village Health, Sanitation and Nutrition Committee (VHSNC) is an agency set up by the government to monitor and address health and hygiene-related issues in villages. KGVK Health team reviewed the government modules for VHSNC and found that the biggest challenge was to motivate them for monthly meetings and healthcare monitoring mechanism. KGVK decided to train them as per the government guidelines and create an effective monitoring tool – Village Health Dashboard – so that VHSNC may get all the information from one source instead of a cumbersome reporting structure. The training modules covered topics such as rural health problems, public health delivery structure, public health programmes and functioning, health and information rights of the people, and the role of VHSNC.

The training programme – a pilot project -- comprised of the following key steps:

• KGVK appointed five village Sparks, one for each cluster
• Post-training at KGVK, the Sparks compiled basic data about their areas of operation
• The data collected was shared with members of the VHSNC over a half-day orientation session

Leading by example

During these meetings, three active members from among the participants were selected for further training in VHSNC management. This resulted in a total of 174 individuals being trained at KGVK. The Village Health Dashboard was one of the most important tools that were introduced to the trainees during the programme.

In addition to the training, Sparks provided mentoring support to the VHSNC. Mentoring involved attending VHSNC monthly meetings and helping members to develop and implement village health plans. They also reviewed VHSNC functioning in each quarter, using the Dashboard format.

Effective training leads to efficiency

Assessment of the training programme revealed that while VHSNC members who had attended the sessions seemed to be more at ease while utilising data, their ability to develop health plans seemed at par with untrained members. This is a clear indication of the need to develop mentoring support for VHSNC members that will enable them to plan better and act proactively.
Significant gains

The project revealed that VHSNC functioning could be improved significantly through training and mentoring, especially if there is active facilitation from the government in terms of resolving implementation problems as and when identified.

For example, the community’s interaction with KGVK facilitators had revealed that VHSNC formation via a government order had resulted in some unwilling members getting in and some active community members being left out from VHSNC. To resolve this issue, the government issued an order allowing district health officers to add active community members to VHSNC after taking consent of the existing members. This order also permitted the unwilling members to withdraw from VHSNC if they so desired.

Responding to the community’s long standing grievance of community members not holding any responsible positions in the VHSNC, the government instituted another change by which only community members could preside in all VHSNC meetings and they would also be one of the signatories to the bank accounts, along with the ASHA or ANM. This Order was seen as a step in the right direction by community members in involving them in the VHSNC functioning.

Healthy baby show in a village
Life Spring Hospitals, Hyderabad was the model followed by KGVK Shalini Hospitals as it went about improving its services. Today, it is a self-sustaining healthcare service – one that has positively impacted the community and ushered in a sense of well-being among the people.

Prior to the makeover, KGVK Shalini Hospitals focussed on providing general healthcare services. It had no clear area of specialisation, worked in every segment and ended up with a deficit of 45%. It was indeed cause for alarm and required immediate attention.

Collaborating with Life Spring Hospitals, KGVK Shalini Hospitals developed a mission statement and instituted a comprehensive audit set up to measure performance and accountability.

**Significant gains**

The aim was set at converting outpatients to inpatients in the obstetric care segment, from 12% to 70% in 8 months.

Through a combination of operational, marketing and clinical processes ably complemented by audit instruments, KGVK Shalini Hospitals was able to achieve the target, and at the moment of writing, sustains a conversion figure of 65-70% on a monthly basis.

This improved efficiency was manifested in the 200% growth recorded by the obstetric care segment - a total of 807 deliveries in 2011-12 against the 268 registered in 2010-11. This was again followed by an incremental growth of 60% in 2011-12.

**Breakup of normal and C-section deliveries at Shalini Hospitals**

<table>
<thead>
<tr>
<th>Year</th>
<th>Normal Delivery</th>
<th>C-Section</th>
<th>Total No. of Deliveries</th>
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<td>2010-11</td>
<td>217</td>
<td>51</td>
<td>268</td>
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<tr>
<td>2011-12</td>
<td>634</td>
<td>173</td>
<td>807</td>
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<tr>
<td>2012-13</td>
<td>989</td>
<td>297</td>
<td>1286</td>
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</table>

**A lease of life**

Life Spring Hospitals, Hyderabad was the model followed by KGVK Shalini Hospitals as it went about improving its services. Today, it is a self-sustaining healthcare service – one that has positively impacted the community and ushered in a sense of well-being among the people.

Prior to the makeover, KGVK Shalini Hospitals focussed on providing general healthcare services. It had no clear area of specialisation, worked in every segment and ended up with a deficit of 45%. It was indeed cause for alarm and required immediate attention.

Collaborating with Life Spring Hospitals, KGVK Shalini Hospitals developed a mission statement and instituted a comprehensive audit set up to measure performance and accountability.
University of Washington Malaria research project: MESA-ICEMR
Combating the menace of Malaria

Malaria Evolution in South Asia (MESA) and the International Centres of Excellence for Malaria Research (ICEMR) joined hands with KGVK to set up a state-of-the-art research laboratory at Shalini Hospital in Narayan Soso. Designed primarily for intensive malaria research, the objective of the project is to understand the genetic plasticity (adaptability) of the malaria parasite in the region and its relationship to drug resistance, virulence, transmission and human immunity.

The results of this research will go a long way in aiding the assessment of malaria threat levels in South Asia and also have predictive value in pre-empting and understanding unexpected outbreaks of severe malaria.

Collaborators:

- Agartala Government Medical College, Agartala, Tripura, India
- Assam Medical College, Dibrugarh, Assam, India
- Goa Medical College, Bambolim, Goa, India
- Jawaharlal Nehru Medical College, Wardha, Maharashtra, India
- Kasturba Hospital for Infectious Diseases, Mumbai, Maharashtra, India
- Krishi Gram Vikas Kendra, Ranchi, Jharkhand, India
- National Institute of Malaria Research, Panaji, Goa, India
- Regional Medical Research Centre, Dibrugarh, Assam, India
- Topiwala National Medical College and BYL Nair Hospital, Mumbai, Maharashtra, India

President of KGVK taking a look at a cohort register
**VHSNC**
Orientation of Village Health Sanitation & Nutrition Committee members
How to monitor, SSQC tools & other aspects
★ 13 260 VHSNC members

**Empowering Adolescent Girls against Anaemia and LCA**

**Malnutrition Treatment Centre (MTC) Referral**
Referral of Severely Malnourished Children to the Malnutrition Treatment Centre
★ 13 Refer 65 HH

**Health Camps** (General & Eye Camp)
★ 73 times in 73 villages
★ 2254 Patients

**Village Health Nutrition Day**
Supportive Supervision in every Anganwadi Centre under TVM villages
★ 112 AWC
★ 1200 (Pregnant women, Children & Adolescent girl)

**School Health Sessions**
on Malaria, Diarrhoea, Jaundice, and Hand Washing practices
★ 66 7924 Students

**Village level**
**PRABHAT PHERI**
on Malnourishment, Dengue awareness
★ 5 times in different Villages
★ 824 Students

**TVM-Health Intervention**
For the Financial year:
1st April 2012 to 31st March 2013
★ 1 Frequency 1 No. of Beneficiaries

**Sahiya Orientation and Training**
on Reproductive and Child Health, Communicable diseases, and Family Planning
★ 5 150 Sahiyas
Advocacy on IUCD (Intra Uterine Contraceptive Device)
★ 1 50

**Home Visits**
Counselling of family on Malnutrition, Institutional Delivery, ANC services, Tiranqa Bhajan, Different Communicable Diseases, etc., through home visits
★ 505 HH 3180 Beneficiaries

**Wall Writings**
Participated in Panchayati Raj Institution meetings
★ 2 71 Attended

**Off-site Sammelan**
on Maternal health, Family Planning, and Violence against Women

**Healthy Baby Show**
★ 1 time
★ 20 Children
★ 30 Mothers

**DDT Spray and Well Chlorination**
to protect Malaria
★ 39 Village 2856 HH
Well Chlorination by putting bleaching powder
★ 23 Village 378 Wells
Marching towards a healthy life

Connected by caring
COMM CARE DIMAGI

This was the first step in an extensive programme designed to track pregnant women in the villages and ensure that they have ready access to all necessary services.

Benefits of CommCare Dimagi

1. Reduces workload on community mobilisers and data entry operator
2. Makes it easy to keep track of EDD case details and list of ANC
3. Software-generated monthly fact sheets
4. Automated reminders to clients
5. Ensures healthcare and counselling services for pregnant women in a timely fashion
Jasinta Devi
– resident of Baram Village, Namkom Cluster

From the time I can remember, I had found myself drawn to the idea of social work. I had learned the ropes as a Sahiya and considered it my responsibility to take care of and inquire after pregnant women in the village, to ensure that they were getting the proper nutrition and care that was needed to bring another life onto this earth. In addition to this, I also counselled new mothers on childcare practices and immunisation procedures. I encountered resistance from some quarters, but that was never a deterrent.

In the light of this, I could only consider it my greatest misfortune when my daughter, Amrita, was diagnosed as malnourished. Both my elder sons were in the pink of health. And because my husband was a wage labourer, and I did not have an alternate source of income, we were unable to stop our daughter from falling gravely ill. I was running out of hope and didn’t know where to turn.

It was on such a despairing day, that Shyam and Nargis from KGVK came to my village and while conversing with me happened to tell me about this centre in Ranchi that specialised in treating cases of malnutrition. I was amazed by my ignorance of the fact and thankful for the information. I rushed Amrita to the centre within a day. Within three weeks, a child weighing 6.5 kg gained almost a kilo and weighed in at 7.4 kg! I was overwhelmed with relief and felt the gloom lift. I brought her home and right now she is out playing with her friends. I am thankful that she is healthy. It was this episode that led me to the realisation that malnourishment is a scourge that needs to be eliminated. And I for one am not going to leave any stone unturned to ensure that it is banished from my village forever.

Phulmani Devi
– resident of Tati Village, Namkom Cluster

My village is home to 777 people, distributed evenly in about 135 houses. It is a small place and far removed from the hustle and bustle of city life. I am the designated Sahiya for my village and it is my responsibility to address all health-related issues facing the community.

I have been a Sahiya since 2006. But just until recently, I wasn’t motivated or inspired to assume a proactive role in the village. I always found myself caught up in household chores and there was hardly any time to go around. Then I was invited to a three-day training programme organised by KGVK. Soon after, a couple more instructors were assigned to me who took a special interest in my case and shared a lot of case studies and stories from their experience, to drive home the importance of the task I was being entrusted with. They showed me how my work as a Sahiya would not only benefit members of the community but also help me add to my family’s income. It was the turning point.

Over the past few months, I have taken an active interest in ensuring that every pregnant woman in my village is aware of how to care for the baby and for herself. Home visits, awareness sessions, and immunisation programmes are now a part of my weekly routine. Recently, I facilitated the NSV of 27 men from my village at the PHC in Namkom. They tell me this is a record for a Sahiya hailing from the district! I earned ₹ 5400 for arranging this procedure. But neither the record nor the money gave me as much satisfaction as the knowledge that I had made a meaningful contribution towards safeguarding the future of my community.
TVM – Energy Inclusion
Our Partners

• The Community
• TERI
• TPW Energy Conservative
• Usha Martin Limited

In the spotlight

• Solar micro-grid Power Plant
• Solar Charging Stations
• Transparent Roofing Sheets
At last count, 800 million people in India used traditional fuels – wood, agricultural waste, and biomass cakes to fulfil their energy needs on a daily basis. Inefficient sources of energy, these fuels are also a major cause of respiratory illnesses. And because the burning of these fuels releases a large amount of pollutants in the air, the damage done to forests, ecosystems and the local as well as global climate cannot be ignored. Jharkhand is also one of the states most dependent on traditional fuel. In 2011, it was revealed, in the parliament no less, that ‘only 4000 out of the 32,615 villages in Jharkhand had electric supply’ – a situation that continues to prevail after two years.

It is in this context, that KGVK’s attempt to mitigate the problem by means of alternative energy, gains significance. The Energy Inclusion pillar of TVM features a host of innovative measures – transparent roofing sheets, solar lanterns, solar charging stations, etc., to name a few – designed to help villagers in remote areas of Jharkhand gain access to light, thereby easing the way towards a more comfortable, productive, and healthy lifestyle.
Deriving from an in-depth survey of the areas under consideration, the KGVK team of change-makers together with the energy committee and members of the community developed and executed a plan to install solar micro-grid power plants to supply households with an inexpensive, efficient and effective source of power. Working with the Technology Power Energy Collaboration – Tide Foundation, and a micro-capacity energy plant provider, the first power plant was made operational in November 2012, in Chitto village.

As a result of the successful installation of the micro-grid power plant, electricity is now available in every household in Chitto as well as a couple of nearby villages. Some of the numerous benefits are as follows:

• Enabled the villagers to pursue income-generating activities other than agriculture
• Allows children to study after sundown
• Increased productivity and household savings
• Greatly reduced the carbon footprint of every household and that of the village as a whole

Annual maintenance of the solar panels is taken care of by the villagers themselves, each one of whom contributes ₹80 every month. Functioning as Primary stakeholders, they are determined to keep the light firmly within sight.

‘I was born in 1981. Since that time, I had never seen the inside of my house after sunset. Until today that is. KGVK has made this miracle happen and now we no longer have to be at the mercy of darkness’ – Shicharan, a resident of Chitto village in Patratu block, Ramgarh Dist. who is also involved in the managing of solar panels in the village.

Solar Charging Stations

To combat the threat of energy crisis, it is essential that we harvest renewable sources of energy to meet the needs of a growing economy like ours. Especially in rural India, where the availability of electricity via grid supply is still in its rudimentary stages, alternate energy assumes greater significance.

Partnering with the rural community in Jharkhand, KGVK has successfully implemented the concept of Solar Powered Centralised Charging Stations. These stations can be used to charge Solar Lanterns which have been adopted by a sizable section of the population in the area. Powered by a set of interconnected solar panels, these charging stations have the capacity to charge 30 solar lanterns, enabling up to 4 to 5 hours of high-brightness light during the night.

Being a centralised system, these charging stations eliminate the need for separate modules for individual lanterns.

Easy to install and maintain, the Solar Charging Station is a viable alternative to the grid powered supply system and is a practical solution to offset the high initial cost of setting up the solar power system in rural areas.

The specifics

Capital cost: ₹ 90,000
Operation cost: ₹ 12,000 p.a.
Income: ₹ 60 per day for charging of 30 Solar Lanterns; ₹ 150 per day for 30 mobile phones
Total Income from charging activities: ₹ 60,000 p.a.
Payback period: 2 years
It is evident that natural light is a prerequisite for healthy living quarters. So much so, that contemporary homes in urban areas highlight the availability of natural light as a selling-point. But, when it comes to villages, the situation becomes murky. Here, even during the day, the residents have to use artificial light to brighten the interior of their homes. And more often than not, they use kerosene to light the lamps, fumes from which cause irritation to the eye and respiratory troubles.

With the help of KGVK, villagers in Jharkhand have found a way to combat this malaise. Developed as an innovative measure to allow passage for natural light, Transparent Roofing Sheets are now being adopted by an increasingly large number of people in the area. Made from polycarbonate, these sheets are strong while being lightweight, impact-resistant and easy to use with tiled and asbestos roofs, without costing the earth. The Transparent Roofing sheet is an excellent innovation that provides a simple and effective solution to a pressing need of the community.

**Cost of one Transparent Roofing Sheet (Dim. 10 ft. X 15 ft.): Rs. 400**

A total of 850 households in the TVM clusters Bundu, Burmu, Patratu, Ormanjhi and Namkum have been equipped with the Transparent Roofing Sheets over the past year.

I saw the light.

Lagan Mani Devi, Khatanga Village, Namkon Block

(in her own words)

I lived in a house where darkness was a permanent fixture, be it night or day. I still live in the same house, but now I can let the light in. When I came to know about the Transparent Roofing Sheets at a meeting conducted by KGVK, I was apprehensive. Somehow the idea of being able to see inside my own house without the aid of a torch or lamp sounded too good to be true. But then again, it was worth a try. And as they say, seeing is believing! From the moment I saw the rays of the sun streaming through the roof, I haven’t stopped smiling. I am so thankful that the days of spending hours looking in the dark for something within the house are behind me.

Many such stories abound. But we need more of them. Along with the measures previously illustrated, smokeless chulhas and solar photovoltaic pumping stations also are employed to complete the ecosystem of alternative energy sources being established in rural Jharkhand. Meeting the energy needs of Jharkhand’s rural community is one of the most critical aspects of KGVK’s operations in the state, and with the help of the community we are slowly but surely moving towards a future where clean, green energy will power every need.
## Impact in numbers

<table>
<thead>
<tr>
<th>Item</th>
<th>Unit</th>
<th>Material Saving</th>
<th>Cost Savings</th>
<th>Carbon Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smokeless Chulha</td>
<td>1</td>
<td>30 Kg. Firewood</td>
<td>Rs. 300</td>
<td>7.5 CO₂/month/H.H.</td>
</tr>
<tr>
<td>Transparent Sheet</td>
<td>1</td>
<td>0.5 Litre of Kerosene</td>
<td>Rs. 10</td>
<td>0.75 Kg. CO₂/month/H.H.</td>
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<tr>
<td>Bio-gas Plant</td>
<td>1</td>
<td>180 Kg. Firewood</td>
<td>Rs. 450-1800</td>
<td>2.66-45 Kg. CO₂/month/H.H.</td>
</tr>
<tr>
<td>Solar Lanterns</td>
<td>1</td>
<td>4.5 Litres of Kerosene</td>
<td>Rs. 90</td>
<td>1.125 Kg. CO₂/month/H.H.</td>
</tr>
<tr>
<td>Solar Micro-grid Power Plant</td>
<td>2 LED Bulbs</td>
<td>9 Litres of Kerosene</td>
<td>Rs. 180</td>
<td>2.25 Kg. CO₂/month/H.H.</td>
</tr>
</tbody>
</table>

### Energy Inclusion

- **Solar Micro-grid Power Plant**
- **Solar Charging Stations**
- **Transparent Roofing Sheets**

800 MILLION
People in India used TRADITIONAL FUELS

4000 OUT OF THE 32,615
Villages in Jharkhand had ELECTRIC SUPPLY
Power to the future

KGVK’s attempt to mitigate the problem by means of alternative energy gains significance.

The first solar micro-grid power plant was made operational in November 2012, in Chitto village.

SOLAR MICRO-GRID POWER PLANT

Working with the Technology Power Energy Collaboration – Tide Foundation micro-capacity energy plant provider

Details of solar micro-grid power plants at different clusters

No of Power Plants  No of HH Benefitted

Bennu 15

Patratu 3 115

Benefits

Income-generating activities other than agriculture

Allows children to study after sundown

Increased productivity and household savings

Reduced the carbon footprint

Training on smokeless chulha construction
KGVK partnering with the rural community in Jharkhand

SOLAR CHARGING STATIONS

**Capital Cost:**
₹ 90,000

**Operation Cost:**
₹ 12,000 per annum

**Income:**
- ₹ 2/day × 30
- ₹ 5/day × 30

**Total Income from Charging:**
₹ 60,000 per annum

**Payback Period:**
2 years

Details of Centralised Solar Charging Stations Installed at different clusters

**IMPACT IN NUMBERS**

**Smokeless Chulha / 1 UNIT**
- ₹ 300
- 30 KG Firewood
- 7.5 KG Coal/month/H.H.

**Transparent Sheet / 1 UNIT**
- ₹ 10
- 0.5 LTR of Kerosene
- 0.75 KG Coal/month/H.H.

**Solar Lanterns / 1 UNIT**
- ₹ 90
- 4.5 LTR of Kerosene
- 1.125 KG Coal/month/H.H.

**Micro-grid Power Plant / 2 LED DUBL**
- ₹ 180
- 9 LTR of Kerosene
- 2.25 KG Coal/month/H.H.

**Bio-gas Plant / 1 UNIT**
- ₹ 450–1800
- 180 KG Firewood
- 2.66–45 KG Coal/month/H.H.

**TRANSPARENT ROOFING SHEETS**

- ₹ 400
- 10 ft. × 15 ft.

Made From:
Polycarbonate

Features:
- Strong / Lightweight
- Impact-resistant

Easy to use with:
Tiled & Asbestos roofs

---

Can Charge
30 SOLAR LANTERNS up to 4 to 5 hours

1273 HOUSEHOLDS

Bunda, Burmu, Patratu, Ormanjh, Namkum

in the TVM clusters have been equipped with the Transparent Roofing.
School children participating in Prabhat Pheri

TVM – Education
Our Partners
- The Community
- World Bank
- Usha Martin Limited

In the spotlight
- 30% increase in the marks scored by students as a direct impact of the Edutainment and Library classes
- 60+ youth employed in the hospitality sector upon completion of vocational course
- 330+ women benefitted from Adult Literacy classes
An educated community.
An empowered community

Knowledge is the most powerful currency in the world today.

At KGVK, as part of the TVM model, we have developed a programme called Total Education Management (TEM). The programme has a one-point agenda – to improve the quality of education from the pre-primary levels right up to Adult Education.

Children playing in a school
The Total Village Management Integrated model of Education is a project funded and supported by the World Bank.

Initially implemented in 3 villages, the programme has now been embraced by communities across the region through model schools.

The initial project duration was pegged at six months and covered the following areas:

Rukka, Hutup, Karmapartand and Jirabar in Ormanjhi, and Turup, Getalsud, Lalgarh and Simaliya in Angara. The interventions were drawn up after conducting Baseline surveys in 31 villages across the region. The programme covered the following aspects:

- Early childhood education
- Primary education
- Health, nutrition, and sanitation
- Solar energy and smokeless chulhas
- Placement linked vocational training
- Adult education

The TEM programme aims to develop a framework for education that covers every stage in the life cycle. It features modules that have been tailor-made to meet the needs of the various age-groups.

To make the system work and to ensure maximum impact, educators and teachers are also trained in modern tools of learning, ensuring efficient and impactful knowledge assimilation.

**TEM Lifecycle**

```
Early Childhood  →  Primary Education  →  Youth  →  Adult Education
```

**Early Childhood education**

The years 1-5, referred to scientifically as early childhood, is a critical phase when the rate of development is very high and the foundations for lifelong learning are established. To provide children in rural India with a framework for learning at this early age, the Govt. of India has set up the Anganwadi system, with centres in each village.

To make up for a lack of play kits in these centres, KGVK arranged for these items to be made available to the children, as a tool to motivate them and increase attendance. The play kits helped improve gross and fine motor skills, listening and speaking skills and also enhanced the cognitive & non-cognitive skills of the children.

To extend the knowledge-base, teachers from KGVK Gurukul visited the centres and shared information with the Sahiyas and Sevikas on how to make effective use of the play kits and learning aids. Activity based classes like story telling sessions and action song, drawing & colouring classes were also initiated to develop observation power, and inspire creativity in the young children.
Primary Education

The interventions under Primary Education consist of educational and non-educational initiatives. They are aimed at providing children with basic amenities and access to quality education. The larger objective is to facilitate learning of the highest standard by ensuring that the little things are taken care of. Some of the highlights are:

- School Health and Sanitation Camps
- Distribution of Spectacles
- WASH (Water, Sanitation, and Hygiene) programme
- Handpump Repair
- Learning-level Assessments
- Nutritional Gardens
- Child Cabinet (Bal Sansad)

Energy

A baseline survey was conducted by KGVK to assess the power situation in rural Jharkhand and explore alternatives to help improve the power situation in the region.

- Solar Lamps: Non-availability of electricity in the house meant that students were unable to study in the evenings. They couldn’t revise the lessons or spend time exploring new subjects. To set this right, solar lamps were provided to students.

- Smokeless chulhas in schools: To encourage healthy cooking and to make the school premises eco-friendly by reducing the consumption of fuel, smokeless chulhas were installed in the schools. The use of smokeless chulhas reduces fuel consumption by 20 per cent when compared to traditional chulhas. Smokeless chulhas are also better for the health of the students and for the cooks.
School Management Committee (SMC) Training

To generate awareness about the responsibilities assigned to SMCs, training sessions were organised in two phases. These sessions focussed on the roles and responsibilities of the people who were a part of the SMC and their rights as members. The trainers also motivated them to carry out their tasks in the best possible manner, remaining accountable to the Panchayat, and ensuring quality education.

During the second phase of training the SMC members themselves made a school development plan for the next three months. They also took it upon themselves to ensure that the plans are implemented, working together as a team and dividing responsibilities.

Adolescent Health in School

According to a study conducted by UNICEF, the unavailability of sanitary pads, inadequate sanitation, and absence of separate toilets for girls in schools, are some of the key issues regarding the health of the adolescent girl child in secondary schools. These factors also contribute to irregular attendance and in severe cases lead to premature drop-outs.

There is a lack of information on the process of menstruation, the physical and psychological changes associated with puberty and proper requirements for managing menstruation.

The taboos surrounding this issue in society prevent girls and women from articulating their needs and the problems of poor menstrual hygiene management have been ignored or misunderstood.

To address these issues and to create awareness about health & hygiene, a few classes were initiated in secondary schools for adolescent girls. The following topics were discussed during these sessions:

- Physical changes that take place during puberty
- Menstruation: its different phases and symptoms
- General hygiene factors

Taking a step further, low-cost sanitary napkins, called “Sangani”, were also introduced. A two-member team, comprising of a teacher and a student, was made responsible for maintaining a stock of Sangani pads. Whenever needed, these pads would be provided to the student for as little as ₹15.

This initiative, though not a part of the original project mandate, was nevertheless included to ensure that secondary school students also benefitted from these interventions.
Youth Education and Vocational Training

Providing the village youth with the opportunity to build a better life was the primary objective of the ‘Placement-linked Vocational Training Programme in Hospitality Management’ initiative undertaken as a part of TEM. A major success, this programme served to successfully integrate a number of village youth into the mainstream economy. The scope of the programme covered unemployed youth with secondary education who were unable to continue their studies due to various reasons.

The training module involves the following elements:

- Familiarisation with the industry
- Different opportunities within every sector
- Mannerisms
- Basic training on hygiene practices, computers, English
- Tips on grooming
- Experience visits to different hotels in the city

Upon completion of the programme in the first phase, 33 out of the 45 students were placed in various rated hotels in the region. In the second phase, 100% placement was achieved with the students finding employment with medical institutions and hotels.

Adult Education

The ‘Aao padhe aage badhe’ adult education initiative undertaken by KGVK aims to serve adult women in the community who haven’t had the benefit of formal education in their formative years. The objective is to ensure that by the time of completion of the programme the women should learn to identify, read, and write the Hindi alphabet, make words and sentences, and be able to write their names and sign when required.

Monitored by KGVK personnel at every stage, the programme involves the following basic framework:

- Meeting with the community
- Identification of illiterate women within the community
- Identification of facilitators in the group
- Facilitate training on teaching methods
- Initiating literacy centres in the community

The literacy classes were held in the evening, after the women had completed their household chores. Learning levels were monitored by means of assessment tests.
IMPACT

Time to rejoice for KGVK Gurukul, Tatisilwai, Namkom, Ranchi

Igniting curiosity in tender minds is one of the main aims of KGVK Gurukul. We organise science exhibitions at schools in the area at regular intervals. In 2013, students of KGVK Gurukul, Tatisilwai, participated in the Science Exhibition, Group Dance and Rangoli making competition organised by the Arts, Culture, Sports and Youth Affairs Department of the Government of Jharkhand, at the State Museum, Hotwar, Ranchi on October 26-27. Students from several schools from all over the state participated in the events. Our school bagged the second position in the Junior group in the Science Exhibition for the model ‘Magnetic Crane’. Our girls received a consolation prize in the Rangoli making competition.

The chief guest on the occasion was former vice chancellor of Ranchi University, Professor A. A. Khan and the special guest was Professor Giridhar Ram Gaunju, Head of Tribal and Regional Languages, Ranchi University.

Empowering women through education

Savitri Devi of Sutharpur Village in Ramgarh district has been working with KGVK to mobilise women for literacy. She is running an Adult Education Centre at a place where adult female literacy was close to negligible. One of the leading lights of the TEM programme, her efforts and support has helped women in the community learn how to read and write. Besides functional literacy, the centre also sensitises women on health and sanitation. Improvement in awareness of issues related with anaemia, malnutrition, and hygiene has translated into a healthy lifestyle in the village. Hers is an example worth emulating for countless women across the region.
On a Spanish playground

A team of girls from KGVK Gurukul at Rukka in Ranchi have brought laurels to their village and the State. They claimed the spotlight by securing third position in the Gasteiz Cup, an under-14 all women soccer tournament held in Victoria Gasteiz in Spain, in July 2013. They were placed third among 10 international teams.

The girls also participated in the Donosti Cup (Spain’s biggest football tournament and made it to the semi-finals from among 36 international teams. After returning home, they were felicitated by Chief Minister Shri Hemant Soren for this achievement and were invited by the President of the All India Football Federation (AIFF), Shri Praful Patel, to New Delhi. They have garnered praise from all quarters for rising against official apathy and societal odds. Hailing from Below Poverty Line (BPL) families of Hutup and Karma Village they are true ambassadors for change in rural communities.
An experiment for knowledge

To instill scientific temper and reasoning among children, KGVK initiated practical sessions for children in Science and Math from class V to VIII through Lab in Box (LIB). The practical sessions provided children hands-on activities making concepts interesting and simple to understand. On a pilot basis the programme is underway in Gurukul schools and some demonstration classes have been conducted in government schools also.

These sessions have helped students develop the capacity to think creatively. The enthusiastic response has inspired KGVK to widen the scope of this programme. As more students begin to understand the intricate concepts of mathematics and science it will lead to greater participation and proactive learning.
TVM – Livelihood
Our Partners
• The Community
• Axis Bank Foundation
• Usha Martin Limited

In the spotlight
• KGVK ABF collaboration
• 13,377 households benefitted in 188 villages
Agriculture remains the principal source of livelihood for an overwhelming majority of the population in Jharkhand, with more than 76% of the population classified as cultivators. About 52% of the State’s geographical area is cultivable. A significantly large proportion of cultivators (around 90%, according to Census 2011) in Jharkhand are small and marginal farmers. Productivity is low with an average return of ₹4500 per hectare in rain fed conditions; with food security of 5 to 7 months from their own lands. Understandably, a large majority of the farmers migrate to other parts of the country in search of employment in unskilled vocations. The income earned is however inadequate to create enough surpluses to withstand any shocks on household economy and thus the ascent from poverty is neither significant nor steady.
Pursuing an integrated approach

The situation called for an integrated approach that could simultaneously work on multiple frontiers and help people sustain economic gains in the long run. To address this, KGVK and Axis Bank Foundation joined hands to promote sustainable livelihood in different project areas of Jharkhand. The programme aimed at enhancing the income of the households by at least 50% through different income generating activities and providing financial inclusion to the community stakeholders at the end of the project. A choice of livelihood options in a basket of different interventions under Farm, Off Farm, Non-Farm / Skill based sectors was made available to the community. The project aimed at supporting 52,650 households in its intervention areas. Along with this, emphasis was laid on strengthening of Village level institutions, i.e., Self-help groups through various capacity building programmes and livelihood activities.

Programme Impact (till March 2014)

<table>
<thead>
<tr>
<th>S. N.</th>
<th>Livelihood Interventions</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Farm Based Interventions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Improved Agriculture</td>
<td>5705</td>
</tr>
<tr>
<td></td>
<td>Practice SRI-Paddy, Wheat, Mustard</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Vegetable cultivation- Pea, tomato, onion, brinjal, bottle gourd, ridge gourd, sponge gourd, bitter gourd, etc.</td>
<td>5928</td>
</tr>
<tr>
<td><strong>Off-farm Interventions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Goat Rearing- through SHGs (Breed upgradation)</td>
<td>4,484</td>
</tr>
<tr>
<td>4</td>
<td>Duck Rearing- (Khaki Campbell)</td>
<td>1,734</td>
</tr>
<tr>
<td>5</td>
<td>Poultry (Kuroiler/Red Divyan)</td>
<td>1,159</td>
</tr>
<tr>
<td>6</td>
<td>Pig Rearing (T &amp; D)</td>
<td>112</td>
</tr>
<tr>
<td>7</td>
<td>Apiculture</td>
<td>201</td>
</tr>
<tr>
<td>8</td>
<td>Mushroom Cultivation (Oyster)</td>
<td>3,416</td>
</tr>
<tr>
<td>9</td>
<td>Button Mushroom</td>
<td>55</td>
</tr>
<tr>
<td>10</td>
<td>Pisciculture/ Fishery</td>
<td>61</td>
</tr>
<tr>
<td><strong>Non-farm Interventions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Kantha Embroidery, Artificial Jewellery, etc.</td>
<td>117</td>
</tr>
<tr>
<td>12</td>
<td>Hospitality Management</td>
<td>17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>22,136</td>
</tr>
</tbody>
</table>

The two examples that follow illustrate how the programme effectively addressed the livelihood needs of the community.
Off-Farm Activity

Mushroom Cultivation at home

Mushrooms are a rich source of nutrition and form a major chunk of health foods. Fats occur in mushrooms in minor amounts, and hence they serve as a health food. Earlier mushroom eating was restricted to specific regions and areas of the world, but due to globalisation and interaction between different cultures, growing consumerism has ensured the accessibility of mushrooms in all areas.

This project introduced family based mushroom cultivation to encourage mushroom farming to generate employment as well as provide nutritional security to rural masses. The project provided training, information, technical and financial assistance for mushroom cultivation, storage, processing, packaging, and marketing linkages with farmers to increase employment opportunities and generate income.

Social Return on Intervention (SRoI)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Unit</th>
<th>Rate/Unit (in ₹)</th>
<th>Units</th>
<th>Amount (in ₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>Inputs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Spawn</td>
<td>kg</td>
<td>65</td>
<td>1.2</td>
<td>78</td>
</tr>
<tr>
<td></td>
<td>Plastic Bag</td>
<td>bags</td>
<td>2</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Carbondezim 10gm</td>
<td>gms</td>
<td>0.4</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Formaldehyde-125ml</td>
<td>kg</td>
<td>110</td>
<td>0.125</td>
<td>13.75</td>
</tr>
<tr>
<td></td>
<td>Straw 15kgs</td>
<td>kg</td>
<td>4</td>
<td>15</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Sprayer: 2 years, 6 cycle</td>
<td>piece</td>
<td>27</td>
<td>0.2</td>
<td>4.5</td>
</tr>
<tr>
<td></td>
<td>Container for formaldehyde - 3 cycles</td>
<td>piece</td>
<td>3.75</td>
<td>0.3</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>Plastic for carbondezim packing and mushroom packing</td>
<td>piece</td>
<td>5</td>
<td>1.0</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Transportation - Material Supply</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rope</td>
<td>piece</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>B</td>
<td>Implementation Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Follow Up visit by Sparks</td>
<td>per HH</td>
<td>20</td>
<td>1</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Mandays farmer (1.5 days per cycle)</td>
<td>mandays</td>
<td>150</td>
<td>1.5</td>
<td>225</td>
</tr>
<tr>
<td>C</td>
<td>KGVK Project Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Training/Awareness</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Follow Up visit by KGVK</td>
<td># of visits</td>
<td>300</td>
<td>1.2</td>
<td>360</td>
</tr>
<tr>
<td></td>
<td>(3 visits per month. Visits include review of progress and issues for 4-5 interventions. Per day visit cost is ₹400)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>798.5</td>
</tr>
</tbody>
</table>

Farmer Contribution 335
KGVK Contribution 463.5

Revenue Calculation

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Unit</th>
<th>Rate/Unit (in ₹)</th>
<th>Units</th>
<th>Amount (in ₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yield (13 kgs avg)</td>
<td>kgs</td>
<td>60</td>
<td>13.00</td>
<td>780</td>
</tr>
<tr>
<td></td>
<td>Production Loss at 10%</td>
<td></td>
<td></td>
<td></td>
<td>-78</td>
</tr>
<tr>
<td></td>
<td>Total Revenue</td>
<td></td>
<td></td>
<td></td>
<td>702</td>
</tr>
<tr>
<td></td>
<td>Farmer Profit</td>
<td></td>
<td></td>
<td></td>
<td>592</td>
</tr>
</tbody>
</table>

56 | KGVK ANNUAL REPORT
Women in the project area were provided with intensive training in Kantha & Appliqué, Jute products, and Artificial Jewellery design. The purpose was to establish small-scale, self-sustainable units that can provide a small but steady income to rural dwellers, helping them fulfil their livelihood requirements.

Training programmes were conducted for women members of SHGs with support from Jharcraft – a Department of Industries, Government of Jharkhand enterprise – and Chotanagpur Craft and Development Society (CCDS) on Kantha & Appliqué, and Jute Products respectively. KGVK personnel were also involved in the training process.
**IMPACT**

Sustaining prosperity through self-reliance

A group of progressive women, led by Purnima Devi, in Bhojdih took up Duck Rearing as the means to earning a livelihood. These five women, members of the Muskaan SHG, kicked-off the initiative with 50 Campbell ducks. This breed of ducks, is known to produce 250 eggs annually, is extremely resistant to diseases and also requires very little looking after. The eggs are in high demand in the market by virtue of bigger size and better nutrients. All these factors made it a sound investment.

Rearing ducks was a popular practice in the households, but till now, nobody had looked upon it as a viable means to a sustainable livelihood. It was only after a training programme organised by KGVK that the group of women came to recognise the opportunity. Having organised a number of informative sessions to familiarise the community with the concept of Duck Rearing, the group mutually agreed to begin the process. 7 ducks out of the 50 died of diseases. In a panic, the women decided to sell 20. This earned them Rs. 6000, not a small sum by any means.

Emboldened by this amount, the group took to the activity with renewed vigour. According to Purnima Devi, the women earned Rs. 4500 by selling the eggs. Looking upon the success, other women in the community were also encouraged and took to the practice. With the help of KGVK, this initiative has now been formalised in the villages of Burmu, Bundu, and Ramgarh. The organisation has also helped the community to establish robust market linkages.

**Purnima Devi**
– Bhojdih Village, Bundu Block

A new dawn in every grain

Pradeep Mahto practiced SRI in 9 acres of land and prepared 12 nursery beds of approx. 22-23 kg of SITA desi paddy seeds. The total cost incurred in purchasing was Rs. 660. Before preparing the nursery beds he seasoned the field with organic manure. Seed treatment was done by a chemical powder, Bevestine. During the training sessions he had also learnt about some indigenous techniques using salt and potato which he proceeded to use in his land. He used 150 kg each of Urea, DAP, and potash. To ensure proper care, he employed 10 labourers per acre of his land. Mr. Mahto made rigorous use of the weeder to aerate the soil and eliminate weeds. His diligence and efforts led to an average yield of 40 quintals per acre upon completion of the process. It was an unprecented success – an increase of almost three times compared to the previous year. He is now well on his way to surpassing this milestone.

**Pradeep Mahto**
– Hesla Panchayat, Patratu Cluster

There is a reason why Pradeep Mahto is known as the SRI Man within his community. A progressive farmer always on the lookout for innovative methods, he was the first in his village to adopt the SRI method. And he didn’t stop there. Having tasted success, he then went on to promote the practice in neighbouring villages. Today, farmers from within his community as well as from villages nearby come to his farm for a demonstration of the SRI process.
Livelihood scenario in Jharkhand

Population of Jharkhand as per census of 2011 was 32.98 million

38% of population belongs to the socially and economically disadvantaged community

0.5 million new persons are seeking employment every year

4% of the total workforce are employed

The organised sector in the state is miniscule

22,902 ₹ per capita Net State Domestic Product

Total Intervention (HH’s) 2011 - 2013

- Apiculture: 201
- Duck: 590
- Buck: 4484
- Kitchen Garden: 487
- Kantha Appliqué: 87
- Mushroom: 827
- Pig: 62
- Poultry: 1159
- Papaya: 231
- SRI: 1102
- Sweet Corn: 24
- Hospitality Mngt: 17

Poverty rate of 44% making Jharkhand among the poorest states in India.

(Some estimates show 48%, the state of nutritional poverty estimates show a still higher proportion)
TVM – Women’s Empowerment
Our Partners

- The Community
- Usha Martin Limited

In the spotlight

- Samasya Samadhan Samuh (Quality Circle)
- Self-help Groups
Self-reliant and empowered women are invaluable assets in the success of development initiatives. Providing them with employment opportunities is one of the most effective ways to address the issue of rural poverty. Under TVM, KGVK has formalised a system of interventions to help communities of women pool their collective wisdom, abilities, and resources to bring a social transformation in their villages.

Challenging the status quo, these women have broken down barriers and seized the initiative in their drive towards securing a better future for themselves and their families. Working in Self-Help Groups (SHG) – KGVK has incubated more than 900 SHGs over the past two decades – the women in these villages have been able to identify pressing problems, derive solutions and action corrective measures. It is indicative of the greater transformation that these communities have undergone and a signal to the dawn of a more equal and prosperous time.
The Samasya Samadhan Samuh

What started out as a regular meeting of the SHG, became one of the most significant gains in the quest for women empowerment. These women were driven by the vision to improve the quality of life through education, health and renewable energy using livelihood generation activities that would result in sustainable development.

**The goals:**
- Achieve economic and social self-reliance
- Generate awareness about rights
- Ensure the active participation of women in development activities
- Collaborate with government and private agencies, and NGOs
- Improve literacy levels in the family and in the community

The Samasya Samadhan Samuh (SSS) is a group that aims to address problems facing the community through discussions and collaboration, while monitoring the working of various initiatives.

Adapting concepts from the corporate world to match the needs of the rural community, the SSS has developed a comprehensive framework to sustain development initiatives.

The problem-solving process employed by SSS involves the following steps:
- Problem identification
- Discussions and analysis
- Solution
- Planning of intervention
- Division of responsibilities
- Result / resolution

Deriving benefits from the various TVM initiatives underway in their villages, the SHGs have made effective use of SSS to improve prevailing conditions while at the same time helping other women emerge from the shadows and into the spotlight.

Betting on progress

Karkatta village of Raja Ulatu panchayat of Namkum block in Ranchi is like any sleepy village of Jharkhand. It is also home to five women SHGs. To empower these women and help them address some pressing concerns, KGVK, in 2013, imparted training on Samasya Samadhan Samuh (SSS).

An SSS group comprising of 12 women was formed in February 2014. It came to be known as "Pragati Samasya Samadhan Samuh, Karkatta, Raja Ulatu".

One of the first problems that the SSS of Karkatta village decided to tackle was to get the community hall released from the clutches of youth who would gamble there, 15 hours a day, seven days a week. Even school going children used to take part in the gambling here. One day the SSS group went to the community hall where young people of the village were busy gambling. The women requested them to stop these anti-social activities and vacate the community hall. The young men saw the light and stopped gambling.

Now empty, the community hall was used by the SSS group to start a Mushroom growing operation with the support of KGVK personnel.

The courage and determination of these women resulted in multiple benefits for the community: the menace of gambling was reined in, the villagers obtained a common space, and the women were engaged in an alternate income generating activity. It was a small step for the SSS, but a giant one for the community.
Convergence of interventions from different pillars for Women Empowerment

Health
- Pure Drinking Water
- Toilets
- Hygiene
- Family Planning
- Kitchen Garden

Education
- Adolescent Education
- School Management Committee
- Edutainment

Livelihood
- Farm
  - SRI
  - Vegetable Farming
  - Mushroom Cultivation, Fishery, Poultry, Bee Keeping
  - Goat Rearing, Duck Breeding, Pig Rearing
- Skill Development
- Non-Farm
  - Smokeless Chulha
  - Transparent Sheet

Improvement in quality of life

Village Women
IMPACT

Weaving a new future

Roquiaya Parween
– Kamta Village, Ormanjhi Block

Having attained the age of 17 years, Parween of Kamta village of Ormanjhi block, was worried about her future. Financial constraints stopped her from going for higher professional education. She expressed her desire of learning Tailoring / stitching to her brother who runs a tailoring shop.

Just as she was going to give up, as the nearest stitching centre was really too far away, she was informed about the tailoring centre which had just been opened in Kulhi village of Ormanjhi block. It was the month of February 2012 and a day when she returned home with sparkling eyes. Her search for a tailoring training centre where she could learn the art of stitching had come to an end.

Training given by KGVK at the centre increased her self-confidence. Gradually she came to acquire knowledge of each and every aspect of stitching; it was a steep learning curve.

After the training ended, societal constraints restrained her from gaining employment. But she did not want to let her learning go waste.

She started sewing the clothes of women in her family and observing this her neighbours began to come to her to get their clothes sewed. Today, Roquiaya Parween stitches almost 40 to 60 clothes (Suit, Frocks, Afgani Suit, Kurta Pyjama, Burqa) in a month. She earns around ₹7000 a month, emerging as the second earning member in the family after her brother.
TVM – Capacity Building
Our Partners

- The Community
- NSTEBD, Dept. of Science & Technology, Govt. of India
- NABARD
- Dept. Of Handloom, Handicraft & Sericulture, Govt. of Jharkhand

In the spotlight

- **304** Training Programmes conducted at TVM Gurukul
- **200+** Panchayat representatives benefitted
Knowledge: The key to unlocking progress

From the beginning, KGVK has established Capacity Building measures as the foundation of its development initiatives in Jharkhand. The approach stems from the idea that knowledge transfer and skill development is the only way to sustain progress. Identifying potential, and then realising it, is a key aspect of this process. Through systematic training and an integrated approach towards sustainable development, KGVK in partnership with various government agencies, has empowered communities in the region, amplifying opportunities right at the bottom of the pyramid.

solar lantern repair workshop for rural youth
TVM Gurukul

Established in 2006 as a grassroots Knowledge Management Hub in Rukka, TVM Gurukul has today emerged as a cornerstone of KGVK’s Capacity Building measures. The training sessions have become a Petri dish of innovative ideas, with the process of democratisation gaining a firm hold. The institution serves to expand and consolidate improved practices, disseminate knowledge, augment skills, enhance entrepreneurial opportunities, and generate social inclusiveness for the people.

**Key activities:**
- Exposure visits for more than 1000 farmers
- Hosted programmes by various development agencies
- Training sessions for fellows of Rajiv Gandhi Fellowship Scheme

Power to the Panchayats

In a rural setting, the Panchayats have a crucial role to play in the unfolding of the development process and its eventual success. The extent of their effectiveness depends upon insightful implementation, and this is where Panchayat members come to the fore. Capacity building initiatives for more than 200 Panchayat representatives were organised, to augment the process of socio-politico-economic dynamics at the community level.

A STEP in the right direction

Start Towards English Proficiency – STEP was a spoken English training programme implemented in Tatisilwai in 2012. Divided into three categories – Beginner, Learner, and Early Bird – the programme aimed at helping individuals acquire proficiency in English. Designed as a Certificate Course, the programme was developed after conducting an in-depth survey to evaluate requirement and gauge participation levels.

A seminar was conducted at Tatisilwai Gurukul to familiarise the community with STEP and its features. Once their confidence was gained, free sample classes were organised for the Learner and Beginner batch to help them commit to the programme.

The course commenced with nine participants, but over a few days the number swelled to 35. The programme was an unprecedented success with participants assimilating the basics of grammar, and gaining the confidence to converse in English. Most of them committed to continuing the classes.
Young, exuberant, and brimming with ideas, Venkat was keen on making a name for himself as an entrepreneur. He zeroed in on the manufacture of Murrah (a by-product of rice) as his chosen trade. Then came the need for professional assistance. And KGVK came into the picture.

Venkat came in contact with the STED team and arranged for an Awareness Generation Meeting to be conducted at Kolabera village.

Venkat was counselled individually by the STED team after the Awareness generation programme. He also visited the unit of Sujata Devi & Mithun Deshmukh promoted by STED team earlier along with the team. He came to know about a person in Odisha who had tasted success in the same trade, and immediately arranged for a meeting. He went there for a month and worked with that person. Immediately after returning from Odisha he insisted on fabricating his own machine instead of purchasing a new one from the market. The team took technical guidance from Usha Martin Technical division and finally through a local fabricator he manufactured the required machine. The performance of the machine designed was at par with the machines readily available and also helped save on cost. It was a fully customised machine built to exact specifications at almost half the cost. Following this, the STED helped Venkat make inroads into the local markets at Sini, Kandra & Saraikela. His shop now employs five people and is well on its way to securing a sustainable future for Venkat and his family.
On the digital highway to progress

Lakhan Tudu,
– Jamdih Village, Block Rajnagar, Saraikella District

A member of the tribal community in Rajnagar – a place located 25 km. from the district HQ – Lakhan had an undergraduate degree. But success eluded him, partly due to a lack of technical ability and skills. He tried in vain to find employment in the industrial sector. Then, Lakhan interacted with the STED team who informed him about the benefits of starting a Computer printing and typing centre. That idea served as a spark of inspiration.

Lakhan set up his very own Computer Centre in Rajnagar. Completely self-financed, the centre serves people who need access to a computer for various documentation purposes and other work on the way to Saraikela. Lakhan gained valuable training and insights at the sessions conducted by the STED team. He also interacted with fellow entrepreneurs with similar set-ups. Today, Lakhan earns a steady monthly income of ₹ 8,000 and has been able to provide his family with a comfortable life.
The surest way of improving the lives of people is by building their capacities and honing their skills.
BAREFOOT MANAGEMENT SCHOOL

The idea of the barefoot management school is to unlock the potential of the rural youth and bring in definitive politico-social-cultural changes in impoverished communities.

CAPACITY BUILDING OF PANCHAYAT REPRESENTATIVES

MORE THAN 200

Panchayat office bearers have been trained to unfold the process of socio-politico-economic dynamics at the community levels.

CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT AND VOCATIONAL TRAINING

Over the years, a strong & spirited cadre of entrepreneurs ranging from hand pump operators, masons, carpenters, and mobile repairmen, to people from other myriad fields areas have helped communities improve their situation.

ATTAINING PROSPERITY THROUGH ENTREPRENEURSHIP DEVELOPMENT

More than 100 farmers / rural unemployed youths have commenced their micro enterprises after the due completion of this programme.

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELECTRONIC &amp; ELECTRICAL BASED</td>
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</tr>
<tr>
<td>GENERAL ENGINEERING</td>
<td>18</td>
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<tr>
<td>FOOD PROCESSING</td>
<td>09</td>
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<tr>
<td>RENEWABLE ENERGY</td>
<td>15</td>
</tr>
<tr>
<td>SILK REELING/SPINNING</td>
<td>07</td>
</tr>
<tr>
<td>INDUSTRIAL SAFETY PRODUCTS</td>
<td>04</td>
</tr>
<tr>
<td>SERVICE BASED/OTHER</td>
<td>22</td>
</tr>
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</table>
TVM – Resource Mobilisation
Pioneering change, together

KGVK has collaborated with a host of institutions to introduce and implement new measures for sustainable development in Jharkhand. Association and affiliation for knowledge exchange, enhancement of skills, and for financial partnerships have been the key to growth and welfare in the villages. Student programmes with ICICI Child Health and Nutrition (ICCHN), American Indian Foundation (AIF), School of Oriental Studies (SOAS), Oxford University and other Ivy League Universities have been firmly established and expanded. Strengthening of human capacities and increment of knowledge from the grassroots to the higher levels has been established and secured through synergistic partnerships with Birsa Agricultural University (BAU), Indian Council of Agricultural Research (ICAR), National Rain-fed Area Authority (NRAA), Tata Energy Research Institute (TERI), and Johns Hopkins Programme for International Education in Gynaecology and Obstetrics (JHPIEGO). These collaborations have led to a substantial improvement in capacities.

In education, we have partnered with the World Bank in creating an integrated programme for improving quality and accountability. Livelihood initiatives powered by the Axis Bank Foundation have also been successfully implemented with thousands of households in the region reaping the benefits.

Financial collaboration for sustainable change has been agreed upon with Axis Bank Foundation (ABF), United States Agency for International Development (USAID), National AIDS Control Society (NACO), Austrian Development Agency (ADA), Oxfam, Sir Ratan Tata Trust (SRTT), TPW Energy Collaborative, and the World Bank in critical areas. Several Union and State Government Ministries and departments have also supported KGVK, namely the Department of Science and Technology, Department of Health and Family Welfare, Public Health & Engineering Department, Department of Rural Development, Department of Labour & Employment, Department of Panchayati Raj, Tribal Welfare Department, Department of Women & Child Development, Department of Human Resource Development, Department of Sericulture, Handicraft and Handloom, and Department of Agriculture to name a few. Under its P4 principle, KGVK enjoys a robust contribution of 10% as community initiated fund under most of its programmes. This not only infuses a sense of ownership among them but also ensures long term project sustainability.

The pooling of funds, resources, and knowledge for the benefit of communities in need is one of the critical functions of KGVK. We are actively seeking out prospective partners for furthering the purpose of TVM. Interested parties are requested to visit our website www.kgvkindia.com and explore the various ways they can become emissaries of change through TVM.

Vice President, KGVK, at a village meeting
FINANCIAL SECTION
To
The Member’s of Governing Body of KGVK
Ranchi.

1. Report on Financial Statements
We have audited the accompanying financial statements of KGVK ("the Society") which comprise the Balance Sheet as at March 31, 2014 and the Income & Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

2. Management’s Responsibility for the Financial Statements
Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Society in accordance with the applicable Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

3. Auditor’s Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Institute’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

4. Opinion
In our opinion and to the best of our information and according to the explanations given to us, the said statement of accounts read together with the schedules attached and read with the Accounting policies and Notes thereon give a true and fair view in conformity with the Accounting Principles generally accepted in India:

i. In the case of the Balance Sheet, of the state of affairs of the Society as at 31st March, 2014

ii. In the case of the Income & Expenditure Account of the excess of Income over Expenditure of the Society for the year ended on that date.

5. Report on Other Legal and Regulatory Requirements
We report that:

i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit.

ii. In our opinion proper books of account have been kept by the Society so far as appears from our examination of the books.

iii. The Balance Sheet and Income and Expenditure Account dealt with by this report are in agreement with the books of accounts maintained.

iv. In our opinion the Balance Sheet and Income and Expenditure Account comply with relevant Accounting Standards.

Place : Ranchi
Date: 03-07-2014
### Balance Sheet as at 31st March, 2014

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Schedules</th>
<th>March 31, 2014 Amount (Rs.)</th>
<th>March 31, 2013 Amount (Rs.)</th>
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<tbody>
<tr>
<td><strong>I. Sources of Funds</strong></td>
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<tr>
<td>(1) Capital Funds:</td>
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<td></td>
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</tr>
<tr>
<td>(a) Capital Fund</td>
<td>A</td>
<td>54,929,979</td>
<td>54,537,283</td>
</tr>
<tr>
<td>(b) Life Membership Fund</td>
<td></td>
<td>8,800</td>
<td>8,800</td>
</tr>
<tr>
<td>(c) Capital Subsidy &amp; Reserve</td>
<td></td>
<td>1,344,501</td>
<td>-</td>
</tr>
<tr>
<td>(2) Loan Funds:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Unsecured loan</td>
<td>B</td>
<td>28,567,052</td>
<td>28,567,052</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>84,850,332</td>
<td>83,113,135</td>
</tr>
<tr>
<td><strong>II. Application of Funds</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Fixed Assets:</td>
<td>C</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Gross Block</td>
<td></td>
<td>79,971,514</td>
<td>74,664,326</td>
</tr>
<tr>
<td>(b) Less: Depreciation</td>
<td></td>
<td>31,389,992</td>
<td>27,911,149</td>
</tr>
<tr>
<td>(c) Net Block</td>
<td></td>
<td>48,581,522</td>
<td>46,753,177</td>
</tr>
<tr>
<td>(2) Investment</td>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Fixed Deposit</td>
<td></td>
<td>5,879,404</td>
<td>8,304,939</td>
</tr>
<tr>
<td>(b) Mutual Fund</td>
<td></td>
<td>8,000,000</td>
<td>8,000,000</td>
</tr>
<tr>
<td><strong>TOTAL (1) &amp; (2)</strong></td>
<td></td>
<td>13,897,404</td>
<td>16,304,939</td>
</tr>
<tr>
<td>(3) Current Assets, Loan and Advances:</td>
<td>E</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Inventories</td>
<td></td>
<td>643,840</td>
<td>866,507</td>
</tr>
<tr>
<td>(b) Sundry Debtors</td>
<td>F</td>
<td>13,133,233</td>
<td>11,507,890</td>
</tr>
<tr>
<td>(c) Cash and Bank Balance</td>
<td></td>
<td>14,723,417</td>
<td>30,480,177</td>
</tr>
<tr>
<td>(d) Loans and Advances</td>
<td>G</td>
<td>15,326,077</td>
<td>11,617,531</td>
</tr>
<tr>
<td><strong>TOTAL (3)</strong></td>
<td></td>
<td>43,826,567</td>
<td>54,472,105</td>
</tr>
<tr>
<td>(4) Current Liabilities and Provisions:</td>
<td>H</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Project’s Fund Account Balances</td>
<td></td>
<td>10,702,845</td>
<td>22,888,617</td>
</tr>
<tr>
<td>- Sundry Creditors</td>
<td>I</td>
<td>1,096,572</td>
<td>2,838,973</td>
</tr>
<tr>
<td>- Other Liabilities</td>
<td></td>
<td>9,637,744</td>
<td>8,689,496</td>
</tr>
<tr>
<td><strong>TOTAL (4)</strong></td>
<td></td>
<td>21,437,161</td>
<td>34,417,086</td>
</tr>
<tr>
<td>Net Current Assets (3-4)</td>
<td></td>
<td>22,389,406</td>
<td>20,055,019</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>84,850,332</td>
<td>83,113,135</td>
</tr>
</tbody>
</table>

Significant Accounting Policies & Notes on Accounts M
Schedules A to I & M referred above form an integral part of the Balance Sheet
This is the Balance Sheet referred to in our report of even date

For U. Narain & Co.
Chartered Accountants
FRN 000935C
(Ajoy Chhabra)
Member
Membership No. 071431

Place: Ranchi
Date: 03-07-2014

For KGVK
Arvind Sahay
Secretary & Governing Board Member

For KGVK
Ranjit Bajaj
Sr. Finance Manager
# Income and Expenditure Account for the period 1.04.2013 to 31.03.2014

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Schedules</th>
<th>Year Ended March 31, 2014</th>
<th>Ended March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from Social Welfare Activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sale of Dairy, Agriculture and Other Products</td>
<td></td>
<td>11,342,348</td>
<td>9,859,840</td>
</tr>
<tr>
<td>Training Programme &amp; Education Activity</td>
<td></td>
<td>14,447,250</td>
<td>13,031,537</td>
</tr>
<tr>
<td>Community and Health Centre Programme</td>
<td></td>
<td>20,973,157</td>
<td>18,362,411</td>
</tr>
<tr>
<td>Contribution from Donors</td>
<td>J</td>
<td>52,305,200</td>
<td>54,269,759</td>
</tr>
<tr>
<td>Other Income</td>
<td>K</td>
<td>1,654,424</td>
<td>1,898,224</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>100,722,379</strong></td>
<td><strong>97,421,771</strong></td>
</tr>
</tbody>
</table>

| Expenditure on Social Welfare Activities  |           |                           |                      |
| Dairy Development Expenses               |           | 4,582,812                 | 4,247,653            |
| Village Agriculture and Other Products   |           | 6,138,901                 | 6,683,858            |
| Training Programme & Education Activity  |           | 10,339,180                | 11,346,825           |
| Community and Health Care Programme      |           | 18,896,631                | 17,134,319           |
| Administrative and other expenses        | L         | 31,587,711                | 29,155,791           |
| Village development & other activity expenses |   | 25,419,764                | 21,879,174           |
| Depreciation                             | C         | 3,664,243                 | 3,687,951            |
| **TOTAL**                                 |           | **100,629,242**           | **94,135,571**       |

| Surplus/ ( Deficit ) of Income over Expenditure carried forward to capital fund | | 93,137 | 3,286,200 |

Significant Accounting Policies & Notes on Accounts M

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

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

For U. Narain & Co.
Chartered Accountants
FRN: 000935C
(Ajoy Chhabra)
Partner
Membership No. 071431

Place: Ranchi
Date: 03-07-2014

For KGVK
Arvind Sahay
Secretary & Governing Board Member

For KGVK
Ranjit Bajaj
Sr. Finance Manager
### SCHEDULE A

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>As At March 31, 2014</th>
<th>As At March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CAPITAL FUND</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening Balance</td>
<td>54,537,283</td>
<td>51,251,083</td>
</tr>
<tr>
<td>Add: Residual balance of projects transferred to Capital Fund</td>
<td>299,559</td>
<td>-</td>
</tr>
<tr>
<td>Add: Surplus of Income over Expenditure</td>
<td>93,137</td>
<td>3,286,200</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>54,929,979</td>
<td>54,537,283</td>
</tr>
</tbody>
</table>

### SCHEDULE B

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>As At March 31, 2014</th>
<th>As At March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNSECURED LOAN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ranchi Gymkhana Club</td>
<td>28,567,052</td>
<td>28,567,052</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>28,567,052</td>
<td>28,567,052</td>
</tr>
</tbody>
</table>
## Schedule C

### Fixed Assets

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>Rate %</th>
<th>As at 01.04.2013</th>
<th>Additions during the year</th>
<th>Adjustments/ write off during the year</th>
<th>As at 31.03.2014</th>
<th>Up to 01.04.2013</th>
<th>For the year</th>
<th>Adjustments/ write off during the year</th>
<th>Up to 31.04.2014</th>
<th>As at 31.03.2014</th>
<th>As at 31.03.2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Land</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owned land</td>
<td></td>
<td>21,458,503</td>
<td>-</td>
<td>21,458,503</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td>21,458,503</td>
<td>21,458,503</td>
</tr>
<tr>
<td>Leased Land</td>
<td></td>
<td>2,078,128</td>
<td>2,078,128</td>
<td>259,766</td>
<td>259,766</td>
<td>1,818,362</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Buildings</strong></td>
<td>10%</td>
<td>22,565,571</td>
<td>-</td>
<td>22,565,571</td>
<td>10,504,344</td>
<td>1,206,123</td>
<td>11,710,467</td>
<td>10,855,104</td>
<td>12,061,227</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Machinery and Plant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-General</td>
<td>15%</td>
<td>15,178,390</td>
<td>1,794,262</td>
<td>16,972,652</td>
<td>8,994,216</td>
<td>1,106,486</td>
<td>10,100,702</td>
<td>6,871,951</td>
<td>6,184,174</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-Computers</td>
<td>60%</td>
<td>4,056,422</td>
<td>191,380</td>
<td>4,247,802</td>
<td>3,659,661</td>
<td>309,341</td>
<td>3,969,002</td>
<td>278,799</td>
<td>396,761</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-Vehicles</td>
<td>15%</td>
<td>5,601,395</td>
<td>1,487,298</td>
<td>6,879,208</td>
<td>2,984,008</td>
<td>501,498</td>
<td>156,234</td>
<td>3,329,272</td>
<td>2,617,387</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture and Fittings</td>
<td>10%</td>
<td>4,593,879</td>
<td>20,520</td>
<td>4,559,484</td>
<td>1,768,920</td>
<td>281,029</td>
<td>29,166</td>
<td>2,020,783</td>
<td>2,824,959</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Live Stock</td>
<td></td>
<td>1,210,166</td>
<td>-</td>
<td>1,210,166</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td>1,210,166</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>74,664,326</td>
<td>5,571,588</td>
<td>79,971,514</td>
<td>27,911,149</td>
<td>3,664,243</td>
<td>185,400</td>
<td>31,389,992</td>
<td>48,501,522</td>
<td>46,753,177</td>
<td>48,706,112</td>
</tr>
</tbody>
</table>

*Amount (in Rs)*
### SCHEDULE ‘D’

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>As At March 31, 2014</th>
<th>As At March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INVESTMENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Deposit’s with Banks*</td>
<td>5,879,404</td>
<td>8,304,939</td>
</tr>
<tr>
<td><strong>Mutual Fund’s</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of the fund</td>
<td>Units</td>
<td>Price</td>
</tr>
<tr>
<td>HDFC Equity Fund</td>
<td>2821.38</td>
<td>265.83</td>
</tr>
<tr>
<td>DSP Blackrock Small and Midcap Fund</td>
<td>42982.41</td>
<td>17.45</td>
</tr>
<tr>
<td>Reliance Regular Savings Equity Fund</td>
<td>24450.76</td>
<td>30.67</td>
</tr>
<tr>
<td>HDFC MIP</td>
<td>56792.11</td>
<td>22.01</td>
</tr>
<tr>
<td>HSBC MIP</td>
<td>66362.29</td>
<td>18.84</td>
</tr>
<tr>
<td>Reliance MIP</td>
<td>59762.58</td>
<td>20.92</td>
</tr>
<tr>
<td>Templeton India Income Opportunities Fund</td>
<td>94643.20</td>
<td>10.57</td>
</tr>
<tr>
<td>ICICI Prudential Income Opportunities Fund</td>
<td>76938.47</td>
<td>13.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>13,879,404</td>
<td>16,304,939</td>
</tr>
</tbody>
</table>

* Rs 2 lakh [Face value] pledged for the counter guarantee and Rs 11 Lakh [Face value] Pledged to bank for a overdraft facility.
* Includes Accrued Interest of Rs 9.14 lakh

### SCHEDULE ‘E’

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>Amount (in Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUNDARY DEBTORS</strong></td>
<td></td>
</tr>
<tr>
<td>Debts Outstanding for a period Less than six months</td>
<td></td>
</tr>
<tr>
<td>Considered Good</td>
<td>6,276,344</td>
</tr>
<tr>
<td>Others</td>
<td></td>
</tr>
<tr>
<td>Considered Good</td>
<td>6,856,889</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>13,133,233</td>
</tr>
</tbody>
</table>

* Rs 2 lakh [Face value] pledged for the counter guarantee and Rs 11 Lakh [Face value] Pledged to bank for a overdraft facility.
* Includes Accrued Interest of Rs 9.14 lakh

### SCHEDULE ‘F’

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>As At March 31, 2014</th>
<th>As At March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CASH AND BANK BALANCES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in Hand</td>
<td>44,319</td>
<td>89,569</td>
</tr>
<tr>
<td>Balances with Scheduled Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Account’s</td>
<td>3,976,253</td>
<td>7,501,991</td>
</tr>
<tr>
<td>Project Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Accounts</td>
<td>10,702,845</td>
<td>22,888,617</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>14,723,417</td>
<td>30,480,177</td>
</tr>
</tbody>
</table>
## SCHEDULE ‘G’

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>As At March 31, 2014</th>
<th>As At March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOANS AND ADVANCES</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Unsecured - Considered Good (Unless otherwise stated)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KGVK Rural Enterprises Ltd</td>
<td>4,211,175</td>
<td>3,863,464</td>
</tr>
<tr>
<td><strong>Advances</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advances recoverable in cash or in kind or for value received</td>
<td>4,385,905</td>
<td>4,146,065</td>
</tr>
<tr>
<td>Advance to Projects</td>
<td>757,315</td>
<td>270,886</td>
</tr>
<tr>
<td>Advances for Activities</td>
<td>4,942,378</td>
<td>140,865</td>
</tr>
<tr>
<td>Advances to Staff</td>
<td>238,354</td>
<td>245,266</td>
</tr>
<tr>
<td>Advance for Land</td>
<td>790,950</td>
<td>2,950,985</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>15,326,077</strong></td>
<td><strong>11,617,531</strong></td>
</tr>
</tbody>
</table>

## SCHEDULE ‘H’

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Balances as at 1.04.2013</th>
<th>Contributions from donors and other receipts during the Period</th>
<th>Interest received during the Period from the banks</th>
<th>Total</th>
<th>Payments made during the period</th>
<th>Balances as at 31.03.2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>IWMP PATRATU</td>
<td>4,391,876</td>
<td>-</td>
<td>8,259</td>
<td>4,400,135</td>
<td>4,374,249</td>
<td>25,886</td>
</tr>
<tr>
<td>2</td>
<td>IWMP ORMANJHI</td>
<td>7,789,383</td>
<td>937,593</td>
<td>34,505</td>
<td>8,761,481</td>
<td>8,596,199</td>
<td>165,282</td>
</tr>
<tr>
<td>3</td>
<td>IWMP Namkum</td>
<td>3,453,910</td>
<td>4,719,948</td>
<td>18,473</td>
<td>8,192,331</td>
<td>8,067,961</td>
<td>124,370</td>
</tr>
<tr>
<td>4</td>
<td>GENE Campaign</td>
<td>73,925</td>
<td>9,797</td>
<td>2,461</td>
<td>86,663</td>
<td>-</td>
<td>86,663</td>
</tr>
<tr>
<td>5</td>
<td>CAMP SCHOOL TATISILWAI</td>
<td>175,989</td>
<td>-</td>
<td>3,964</td>
<td>179,953</td>
<td>179,953</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>SRTT</td>
<td>45,599</td>
<td>-</td>
<td>-</td>
<td>45,599</td>
<td>45,599</td>
<td>-</td>
</tr>
<tr>
<td>7</td>
<td>SAHIYYA</td>
<td>363,157</td>
<td>14,672</td>
<td>-</td>
<td>377,829</td>
<td>-</td>
<td>377,829</td>
</tr>
<tr>
<td>8</td>
<td>PFI</td>
<td>18,519</td>
<td>-</td>
<td>499</td>
<td>19,018</td>
<td>19,018</td>
<td>-</td>
</tr>
<tr>
<td>9</td>
<td>Tides Foundation phase I</td>
<td>104,022</td>
<td>-</td>
<td>5,116</td>
<td>109,138</td>
<td>109,138</td>
<td>-</td>
</tr>
<tr>
<td>10</td>
<td>Tides Foundation phase II</td>
<td>2,141,766</td>
<td>-</td>
<td>81,519</td>
<td>2,223,285</td>
<td>365,571</td>
<td>1,857,714</td>
</tr>
<tr>
<td>11</td>
<td>Technology Information Forecasting and Assessment Council (TIFAC)</td>
<td>28,346</td>
<td>-</td>
<td>1,152</td>
<td>29,498</td>
<td>-</td>
<td>29,498</td>
</tr>
<tr>
<td>12</td>
<td>IWMP Govindpur Project</td>
<td>996,450</td>
<td>1,968,539</td>
<td>59,315</td>
<td>3,024,304</td>
<td>2,650,471</td>
<td>373,833</td>
</tr>
<tr>
<td>13</td>
<td>Total Village Management Model for Integrated Education (W.B)</td>
<td>873,084</td>
<td>45,791</td>
<td>918,875</td>
<td>-</td>
<td>918,875</td>
<td>-</td>
</tr>
<tr>
<td>14</td>
<td>Devashish kulbhushan saxena</td>
<td>125,780</td>
<td>-</td>
<td>2,632</td>
<td>128,412</td>
<td>128,412</td>
<td>-</td>
</tr>
<tr>
<td>16</td>
<td>RISHTA Project</td>
<td>-</td>
<td>760,191</td>
<td>391</td>
<td>760,582</td>
<td>368,349</td>
<td>392,233</td>
</tr>
<tr>
<td>17</td>
<td>KGVK UK TVM Intervention Fund</td>
<td>-</td>
<td>2,985,308</td>
<td>22,038</td>
<td>3,007,346</td>
<td>1,443</td>
<td>3,005,903</td>
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<tr>
<td>18</td>
<td>UNICEF</td>
<td>-</td>
<td>434,200</td>
<td>2,822</td>
<td>437,022</td>
<td>433,636</td>
<td>3,386</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>22,888,617</strong></td>
<td><strong>25,530,118</strong></td>
<td><strong>411,688</strong></td>
<td><strong>48,830,423</strong></td>
<td><strong>39,211,128</strong></td>
<td><strong>10,702,845</strong></td>
<td></td>
</tr>
</tbody>
</table>
### SCHEDULE 'I'

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>As At March 31, 2014</th>
<th>As At March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT LIABILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for Gratuity</td>
<td>3,947,996</td>
<td>3,064,436</td>
</tr>
<tr>
<td>Provision for Leave Encashment</td>
<td>2,282,147</td>
<td>1,638,564</td>
</tr>
<tr>
<td>Provision for Audit Fees</td>
<td>116,573</td>
<td>92,697</td>
</tr>
<tr>
<td>Security and Caution Deposit</td>
<td>311,500</td>
<td>256,500</td>
</tr>
<tr>
<td>Outstanding Liabilities</td>
<td>2,979,528</td>
<td>3,637,299</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>9,637,744</strong></td>
<td><strong>8,689,496</strong></td>
</tr>
</tbody>
</table>

### SCHEDULE 'J'

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>Year Ended March 31, 2014</th>
<th>Year Ended March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTRIBUTION FROM DONORS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Usha Martin Limited</td>
<td>52,100,000</td>
<td>52,153,000</td>
</tr>
<tr>
<td>Other Donors</td>
<td>205,200</td>
<td>2,116,759</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>52,305,200</strong></td>
<td><strong>54,269,759</strong></td>
</tr>
</tbody>
</table>

### SCHEDULE 'K'

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>Year Ended March 31, 2014</th>
<th>Year Ended March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>OTHER INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest income</td>
<td>1,224,867</td>
<td>1,205,866</td>
</tr>
<tr>
<td>Rental Income</td>
<td>240,000</td>
<td>-</td>
</tr>
<tr>
<td>Misc Income</td>
<td>189,557</td>
<td>692,358</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,654,424</strong></td>
<td><strong>1,898,224</strong></td>
</tr>
</tbody>
</table>

### SCHEDULE 'L'

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>Year Ended March 31, 2014</th>
<th>Year Ended March 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADMINISTRATION EXPENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary and Retainership Fees</td>
<td>16,284,994</td>
<td>14,960,950</td>
</tr>
<tr>
<td>Gratuity &amp; Leave encashment</td>
<td>1,556,048</td>
<td>4,703,000</td>
</tr>
<tr>
<td>Consultancy and Professional Fees</td>
<td>3,457,079</td>
<td>265,000</td>
</tr>
<tr>
<td>Traveling ,Vehicle &amp; Lodging Expenses</td>
<td>4,187,537</td>
<td>3,372,335</td>
</tr>
<tr>
<td>Audit Fees</td>
<td>134,832</td>
<td>134,832</td>
</tr>
<tr>
<td>Repairs ,Maintenance &amp; Electricity expenses</td>
<td>1,352,516</td>
<td>1,241,589</td>
</tr>
<tr>
<td>Office and Other Expenses</td>
<td>2,043,670</td>
<td>1,660,405</td>
</tr>
<tr>
<td>Interest on loans</td>
<td>2,571,035</td>
<td>2,882,748</td>
</tr>
<tr>
<td>Assets Written off</td>
<td>79,000</td>
<td>-</td>
</tr>
<tr>
<td>Bad Debts written off</td>
<td>-</td>
<td>334,932</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>31,587,711</strong></td>
<td><strong>29,155,791</strong></td>
</tr>
</tbody>
</table>
SCHEDULES FORMING PART OF THE ACCOUNTS

SCHEDULE – M

A. Significant Accounting Policies:

Basis of Accounting
All Income and Expenditure is accounted for on accrual basis unless otherwise stated.

Fixed Assets
Fixed Assets except for livestock are stated at cost less depreciation.

Depreciation
Fixed Assets other than Live Stocks are depreciated on written down value method in the manner and at the rates prescribed by the Income Tax Act, 1961.

Inventories
Inventories are valued at cost price.

Project Balances
Unspent Balances (Net) of Projects (all funded by various Donors) i.e. excess of total of contribution from donors and other receipts (including Bank Interest) over expenditure incurred/payments made in respect of such projects thereof is carried forward to be set off against expenditure/payments/refunds in subsequent years. (Refer Schedule ‘H’)

Foreign Exchange Transactions
Foreign currency transactions are initially recognized at spot rate on the date of the transaction.
Monetary assets and liabilities relating to foreign currency transactions remaining unsettled at the end of the year are translated at year end rates.
The differences in translation and realized gains and losses on foreign exchange transactions between, other than those relating to fixed assets are recognized in profit and loss account.

B. Notes on Accounts:

1. A Bank guarantee of Rs 2.00 Lacs was issued by Axis Bank against which a counter Guarantee was given by KGVK.
2. No provision has been made against Debtors which are due for over six months as the management confirms that the same are good and realizable.
3. Cash Balance is as certified by the Management.
4. Stock/Inventory is valued at cost and has been taken as certified by the management.
5. Assets related to various projects are separately identified and accounted for by KGVK, which is the custodian for such assets and upon closure of Projects Residual Assets in custody of KGVK and being accounted for separately.
6. Project Funds Account Balances (Net) as detailed in schedule ‘H’ reflects opening balances, contributions, interest receipts, payments made during the period and closing balance with respect to projects all of which has been funded by various donors and the closing balance reflects the unspent balance vis-à-vis each individual project. The Net unspent balance as per schedule ‘H’ being a liability is matched by a contra asset being amount in bank with respect to such unspent project funds in custody of KGVK. The audit of these project funds as enumerated in Schedule ‘H’ is carried out by other Auditors as and when decided and for such periods as decided by the Donor Agencies.
7. Livestock accounting is done only for purchase’s made. Any accretion/loss to the livestock arising out of natural causes has not been taken into consideration.
8. During the year a provision for Gratuity & Leave Encashment was not made on Actuarial basis but was made based on actual liability existing as on 31.03.2014. Further this amount has not been invested into any Fund.
9. Mutual fund investments are valued at cost price or market price whichever is lower. As at the year end there has been no diminution in the cost of the investments.
10. Cost of Land includes Rs. 20.78 lacs paid to the Government for grant of lease for 4.46 acres of Land in Jamshedpur. The Land is in possession of the Society. However as yet formal lease agreement has not been signed but since the land is in possession of society, the amortization of the cost has been done.
11. Previous Year figures have been regrouped/rearranged, wherever necessary.
## KGVK Governing Body Members as on 23.10.2013

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Name, Father’s/Husband’s name</th>
<th>Address</th>
<th>Age</th>
<th>Qualification</th>
<th>Occupation</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mr. Basant Jhawar S/o Late Chhaganlal Jhawar</td>
<td>“Jhawar House” 51/F Gariahat Road, Kolkata, Pin.-700019 Phone:033-14618198 E-mail: <a href="mailto:bkj@ushamartin.co.in">bkj@ushamartin.co.in</a></td>
<td>76 yrs.</td>
<td>B-Com</td>
<td>Business</td>
<td>President</td>
</tr>
<tr>
<td>2.</td>
<td>Mr. Brij Kishore Jhawar S/o Late Motilal Jhawar</td>
<td>“Jhawar House” Kanke Road, P.O. Kanke P.S. Kanke, Dist. Ranchi. Phone: 0651-2231388 E-mail: <a href="mailto:lksj@ushamartin.co.in">lksj@ushamartin.co.in</a></td>
<td>72 yrs.</td>
<td>B-Sc. Engg.</td>
<td>Business</td>
<td>Vice-President</td>
</tr>
<tr>
<td>3.</td>
<td>Dr. Arvind Sahay S/o Nageshwar Sahay</td>
<td>Krishi Gram Vikas Kendra, Rukka Neori Vikas, Ranchi. Mob. 09386806431 E-mail: <a href="mailto:kvikas@ushamartin.co.in">kvikas@ushamartin.co.in</a></td>
<td>47 yrs.</td>
<td>Phd in Statistics</td>
<td>Service</td>
<td>Secretary</td>
</tr>
<tr>
<td>4.</td>
<td>Mr. Prashant Jhawar</td>
<td>“Jhawar House” 51/F Gariahat Road, Kolkata Pin.-700019 Phone:033-14618198 E-mail: <a href="mailto:prashant-j@ushamartin.co.in">prashant-j@ushamartin.co.in</a></td>
<td>50 yrs.</td>
<td>B.Com</td>
<td>Business</td>
<td>Member</td>
</tr>
<tr>
<td>5.</td>
<td>Mr Rajeev Jhawar</td>
<td>Arjun Enclave, Flat No. 6C &amp; SC, 12C, Judges Court Road Kolkata - 700 027 Phone: 033 2439 8484 E-mail: <a href="mailto:rajeey-j@ushamartin.co.in">rajeey-j@ushamartin.co.in</a></td>
<td>49 yrs.</td>
<td>B.Com</td>
<td>Business</td>
<td>Member</td>
</tr>
<tr>
<td>6.</td>
<td>Prof. Sharad Sarin</td>
<td>5, XLRI Campus, Postbox 222 Jamshedpur 831 001 E-mail: <a href="mailto:sarin@xlrai.ac.in">sarin@xlrai.ac.in</a></td>
<td>BE,MBA, PhD</td>
<td>Service</td>
<td>Member</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Ms. Ramni Nirula</td>
<td>ICICI BANK LTD NBCC Place, Lodhi Road, Opp. Sai Baba Mandir, New Delhi 110 003 Phone: 011-2439 0009 E-mail: <a href="mailto:ramni.nirula@gmail.com">ramni.nirula@gmail.com</a></td>
<td>58 yrs.</td>
<td>MBA</td>
<td>Ex-Sr. General Manager, ICICI Bank Ltd.,</td>
<td>Member</td>
</tr>
<tr>
<td>8.</td>
<td>Mr. D J Basu S/o Shri Amar Krishna Basu</td>
<td>Usha Martin Ltd Mangal Kalash, 2 A, Shakespeare Sarani, Kolkata –700071 Phone: 033022823985 E-mail: <a href="mailto:djbasu@ushamartin.co.in">djbasu@ushamartin.co.in</a></td>
<td>52 yrs.</td>
<td>B Sc [Hons] PG [PM &amp; IR]</td>
<td>Service</td>
<td>Member</td>
</tr>
<tr>
<td>9.</td>
<td>Mr. Yezdi P. Karai</td>
<td>3, Rainy Park View 62/2, Ballygunge Circular Road, Kolkata Mob.9007393933 E-mail: <a href="mailto:yezdi@yezdikarai.in">yezdi@yezdikarai.in</a></td>
<td>64 yrs.</td>
<td>CA</td>
<td>Service</td>
<td>Member</td>
</tr>
</tbody>
</table>
IMPACT

our success lies in their smiles.