

# ANNUAL REPORT

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2005-06

## *Shristi*

Let us create...

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Creating Opportunities for Livelihoods and Landscapes in Orissa



Shristi

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# Our Mission

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To improve quality of life and livelihood of disadvantaged communities in Orissa



Bisambara Juanga's snacks- mixture business



Laxmi Juanga's dry fish business

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Dear Shristi well wishers

One more year, with a lot of positive developments happening in the life of the poor women, men and children in about *one hundred thirty poverty stricken villages* of **Orissa**, helped the whole organisation in its resolve for more intense engagement with the community in the coming years.

Our actions and development interventions in the organisation have started bearing fruits. Now there is a clear carved out path in the organisation for action research and analysis to understand the cross-cutting areas or themes affecting the life and livelihood of the poor followed by systematic field level intervention to impact durable progress in the entire region involving potential organisations and institutions.

We have been able to rope in new like minded organisations, research institutions, thinkers at our side to exchange our learnings and also learn the newer vistas of the development.

River basin approach in holistic and futuristic way of development of a particular area is in our forefront for sometime now and we hope this will pave the path for such initiatives in the future not only for us but also for the state of Orissa as well.

We acknowledge all your support during the learning curves of SHRISTI.

Ranjan Mahapatra

## **Forwarding Our Mission.**

*I do not believe in the doctrine of greatest good of the greatest number. The only real, dignified, human doctrine is the greatest good of all (Mahatma Gandhi).*

*Shristi* has pioneered in its strategic approaches to development intervention keeping the above quote in the fore front.

*Shristi* has promoted people's organisation of women and men at hamlet, village and Gram Panchayat level to usher in confidence and leadership among the ultra poor since its inception. The Women Self Help Cooperatives and Farmer Organisations promoted and nurtured by the organisation are unique in the development arena.

Application of simple knowledge and technology has been one of the key tools to alleviate poverty and reduce drudgery in the operational villages of the organisation. Food insecurity, rampant malnutrition and common illness/diseases are addressed through rigorous coaching on these aspects by capacitating village women and men. Hand holding support is provided by our *Jeevika Saathis* (Livelihood Friends) to instil and improve ability of the ultra poor. Rice ratooning, kitchen garden, nutrition garden with herbal medicinal plant, preventive herbal medicines, fodder preservation (silage), organic farming, vermi-compost, biological control of insect & pests, small business acumen are actively transmitted by us to all the families in our operational villages. Over the years from our practice and experience, an innovative model of Natural Resource Management (NRM) brings hope for controlling deadly Malaria disease in the region.

*Shristi* actively promoted and inducted experienced development professionals by providing space in the organisation to pursue stand-alone development intervention or concepts for amplifying development good for the poorest. This approach has helped the organisation to crystallise and nurture various types of real community owned organisations and simple technology besides getting recognition with speciality. The organisation could attract six mid-career development professionals from mainstream institutions/organisations of national and international repute in shaping the programmes such as micro Finance, Natural Resource Management, Livelihoods and Access to Health.

*As the soil, however rich it may be cannot be productive without cultivation, so the mind without culture can ever produce good fruit. (Seneca)*

The organisation as a whole has been able to redefine its development strategy and approaches keeping in mind the above quote. The most recent strategy i.e. "*development intervention backed by action research*" of the organisation, which has emerged over the years, has created a spark and aspiration among the civil society organisations. The **Baitarani River Basin Study** is one such step in this direction to delineate and propel future course of action for poverty reduction by many development-practicing organisations in the region.

## **Community Micro Finance**

*Shristi* directly promoted and nurtured twenty-three women micro finance cooperatives (WMFC) with 3822 members from resource poor families in Keonjhar and Dhenkanal. The WMFC could reach to its present form and shape due to the relentless effort of one hundred and forty five volunteers from among the communities in both the district. These volunteers were provided with hand holding support by a team of seven experienced dedicated staff members.

The women micro finance cooperatives cater to the most poor and needy women members of the tribal and other backward community in Keonjhar and Dhenkanal district. About ninety percent of the members belong economically weaker section and below poverty line families.

*Shristi* intensified its effort to make all the Women Self Help Cooperatives (WSHC) self-reliant besides real member ownership, control and management.

Systematic in-house training and exposure to various micro finance institutions in similar environment by the members, Board of Directors and other stakeholders of the WSHC has ushered in a congenial and member friendly environment. The district administration and other voluntary organisations have started taking cue from the success of this model of **WSHC**.

**Progress of Women micro Finance Cooperatives end of March '06 at Keonjhar:**

Sl. No.	Name of the Cooperative	Membership-	Regular Thrift	Current Surplus	Total Funds	No of Borrowers
1	Bauripada	397	153680	7373	161053	206
2	Dimbo	409	225071	41107	266178	208
3	Gobardhan	341	222422	33885	256307	259
4	Handibhanga	334	110942	5296	116238	124
5	Kathabari	224	20917	1593	22510	47
6	Kaunrikala	224	56987	820	57807	87
7	Maidankel	230	62080	6751	68831	154
8	Nellung	287	140470	10852	151322	129
9	Raghunathpur	302	123417	7055	130472	149
10	Shankir	232	103581	-2363	101218	110
	<b>Total</b>	<b>2980</b>	<b>1219567</b>	<b>112369</b>	<b>1331936</b>	<b>1473</b>

Note: Figures are in Rs. unless it is a number. The statement is basically a balance sheet as on 31<sup>st</sup> March'06 presented for all the Cooperatives in a columnar basis. Statement is on Cash Based Accounting. Interest receivable on loans and interest payable on loans is not reflected in the statement.

The micro or tiny loans taken by members of various cooperatives have helped them in meeting their emergency medical, child education needs besides strengthening their livelihood basket. There are interesting stories of success in vegetable and spices cultivation, domestic animal rearing and small business. The individual business development plan and perspective planning exercise of each cooperative has brought in a lot of confidence for many doable activities and ideas. Most of the members are now seeking loan to start some productive activity on their own.

There is scope for linking the WSHCs to formal mainstream institutions for directly availing credit services in order to satisfy the unfulfilled loan-demand of its members.

**Membership and Financial Status of Women Thrift Cooperatives up to March 06 (Rs.) at Dhenkanal**

Sl. No.	Name of the Coop.	No. of Memb.	Regular Thrift	Current Surplus	Total Funds	No. of Borrowers
1	Aukhama	158	99400	10565	109965	52
2	Bhapur	78	21766	4235	26001	35
3	Beguniapal	130	33000	7083	40083	42
4	Gohirakhal	50	10913	3124	14037	28
5	Guhaldihi	55	12405	1910	14315	33
6	Haridapasi	55	16106	3955	20061	40
7	Kakudibhag	70	26775	5331	32106	44
8	Mahulpunji	17	450	260	710	3
9	Madhusahupatna	64	30996	5651	36647	41
10	Motori	37	12250	2898	15148	31
11	Sansailo	80	44820	10000	54820	38
12	Saradeipur	28	17052	5408	22460	17
13	Tenua	20	8210	1590	9800	18
	<b>Total</b>	<b>842</b>	<b>334143</b>	<b>62010</b>	<b>396153</b>	<b>422</b>

**Self Reliant Cooperatives... a torch bearer**  
**Case of Dimbo Cooperative**

Dimbo Cooperative was started in the year 2002. At the beginning of the cooperative, the members were not coming forward. The women members of the panchayat were thinking the promoting agency would take away their deposit money. Slowly and gradually, the members realized that the women members depositing the money and taking the credit from that collected amount with a lower interest rate and can get the money during the time of emergency. After a period of three and half years, the member numbers rose to the figure of 426. At the beginning, the members were conducting the meeting at open places of the villages or in the verandah of any member's house. As they found it difficult to manage the space for the meeting, they decided to hire a house for the cooperative in the profit of the cooperative. But, it becomes difficult to get such big house and moreover the house on rent in the Panchayat. They had to manage the cooperative affairs in the small and dusty house. As the cooperative gained strength time to time, they decided to construct a small house in the Panchayat. The board members called the meeting of the members and decided to approach the local Sarpanch and the respective Village Committee Members to allot a plot in the middle of the Panchayat. In Pallisabha and Gramsabha, the proposal got the nod of the People's representatives and at no time waste; the women members took the possession of the land in the name of the cooperative. The members decide again to construct a house, from where all the operations of the cooperative would be functioning. The Directors took the initiative in their respective constitution to mobilize the members and build the house of the cooperative. Accordingly, the responsibilities were distributed among the constitutions. Within a month, with the help of the voluntary contributions of the members, the Dimbo Cooperative House was constructed. Seeing the unity of the women members, the local M.L.A. has promised the Cooperative to support Rs.1 Lakh towards raising a concrete and permanent structure for the cooperative.

*Shristi* continued in its effort to develop leadership qualities among the women members for accessing improved health services at Dhenkanal.

The women members were sensitized on gender, gender equity, role of gender, and importance of gender equity for the growth of society. This has lead to wider understanding among mother in-laws & daughter in-laws, brothers & sisters over all among male members and female members of the society.

The community facilitators actively disseminated information about the health facilities available from state and central government. This has resulted in improved access of the services. Women members including adolescent girls became aware about the alternative medicines at a lower cost available in their village. Traditional herbal medicinal practices for prevention of common diseases and ailments were popularised among all the women members of cooperatives at Dhenkanal. Health insurance was elaborately discussed in all the WSHC. Initiating health insurance/pension scheme for members of WSHC is being actively pursued.



From desperation to living with dignity  
Self-reliant Lata Mahakud

Lata Mahakud is a resident of Bhanarapur village of Bhanarapur Panchayat. She has no children and it is difficult for her to manage two square meals a day. She succumbed to her fate and could not think of beyond mere survival. All the time she shared her feelings with the members of Radhakrishna WSHG of same village. Though all the group members had more or less same condition, they could not help her much to revive her from poor condition. During our discussion, the members of WSHG said to us about the Lata Mahakud. Then we met her and analyzed her problem, presented various options in front of her. After that she agreed to do puffed rice making and selling. By calculating all items we are provided her Rs 1100/-. Now she is selling puffed rice to earn Rs 100/- a week.

Capacity Enhancement

The Project coordinator attended a training program on HRD and Leadership programme for Social Organizations organized by **Tata Dhan Academy, Madurai** besides a workshop on Health Insurance for Rural Women through mF initiatives in the month of March 2006 organized by **SaDhan, New Delhi** and a half-day workshop on Right to Information at **CYSD, Bhubaneswar**.

A professional in micro finance with about eight years experience presently heads the community micro finance program. Two projects were undertaken during the year under the program.

The project “Promoting Easy Access to Savings and Credit through Promotion of Women Self-Help Micro Finance Cooperatives” helped in further strengthening the model WSHC being promoted at Keonjhar Sadar block of Keonjhar district.

The project “Strengthening Women Self Help Micro Finance Cooperatives through better access to health services” added a new dimension to the approach and strategy of community micro finance program in the organisation. The expenditure of WSHC members on health is on the decline. There is now a scope to expand this model to other areas in Eastern Indian states.

### *Augmenting Rural Livelihoods*

The tribal dominated Keonjhar is one of the poorest districts in Orissa, with one of the lowest per capita income in the State. This region is gifted with rich minerals and natural resources; but still the rural tribal people are food insecure. The district on an average receives 1300 mm of rain annually. Irrigation facility does not exist and the entire area is mono cropped with paddy and Niger in the hilly terrain. The situation with other agrarian systems, such as animal husbandry, horticulture and homestead management is of inferior quality. Barter is still prevalent in the region. The district has abundant but degraded forest resource with approx.33.7% under forest cover. The collection of minor forest produce, making of sal plate & cup is the major economic activities of people living in hilly tracks. Besides, livestock rearing, poultry, goat rearing etc are another important economic activity for the tribal people. Though the poultry and goat rearing are major income generation activities but it doesn't fulfil its purpose as sudden outbreak of communicable diseases results in massive loss. Apart from this periodic drought, floods & elephant menace are affecting the rural livelihoods in the district.

#### **Vaccination programme**

- **Initiating vaccination programme in two Gram Panchyat**
- **Using the organisation resource person.**
- **Collecting less charges as compare to VVD**
- **Rs 5/- per goat and Rs 2/- per bird**
- **Completed the first phase vaccination**
- **Vaccinated total 350 goat and 270 bird**
- **Preparing alternate herbal medicine for scarcity of Govt supply**
- **Reduce the distress sale.**
- **Increases the mortality rate**
- **Only 8 vaccinated goat and 15 bird are died**
- **Develops Jeebika sathi to play the above role**



The operational area Gonasika & Bhanrapur is located 30 & 45km from Keonjhar district head quarters. It is mostly tribal (Bhuiyan, Juanga) dominated with low literacy. The land quality is not so productive as well as fertile. Lack of awareness, least literacy, poor condition of health, less facilities of sanitation, distress sale of their livestock's are the major hurdles of their development.

**Current situation of the tribal** - Now the villagers are aware about various Govt. scheme and subsidy available in various departments, also the villagers are now implementing the scheme successfully in their respective villages. They are now not absolutely detached from the main stream of the district. All the families except few destitute (ultra poor) are practicing paddy and Niger cultivation in their small available land to meet their minimum food requirement. Most of the farmers are marginal farmers with an average land holding of half acre to one acre and the productivity has improved, but still it is very low in comparison to the average productivity. This low income is not sufficient to accommodate their minimum food requirements. The total yield from the field lasts only for four to six months depending upon the size of the family. Now a few of the villagers are initiating small scale business to compensate their food insecurity, but still the villagers depend on wild roots & shoots from forest or from wages (as daily labourers or migrated labourers) for survival. The other major source of income is from the collection and sale of firewood from the village forest or nearby forest. This dependency at times leads to over exploitation and degradation of forest. They are less dependent on the village moneylender. In spite of dependency on forest, they are trying to protect some specific area for their future generation. Total vaccination and use of herbal medicines, creates an opportunity to increases marketing of their birds and goats, which result declines in distress sale. Various tiny businesses like dry fish, puffed rice, grocery shop in their village, betel shop, fruit crop plantation, mixture business etc. have added incremental income to ultra poor families.

There is twenty-two Farmers' Society (FS) with 606 resource poor farmers. Majority of the members of FS were trained on micro level planning, organic farming, vermin-compost, fruit trees, rice ratooning, vaccination (poultry birds, goats, cow & bullock) and were oriented about various schemes of government meant for the poor. The training modules of various government departments, community development block offices, District Rural Development Agencies (DRDAs), Integrated Tribal Development Agencies (ITDAs), Krishi Vigyan Kendras (KVKs) and other NGOs were conducted specifically for FS and SHGs in the operational area. This effort has culminated in bringing about synergy in various development efforts by various agencies in our operational area.

- Installed an oil expeller at Gonasika.
- It can solve the whole problem of the panchayat; because the villagers are depend on Keonjhar market for extracting the oil.
- The villagers spent one day and around Rs 45/- per 1 kg of seed.
- Now it can be reduced to only Rs 5/- per kg of seed.
- Provided 2 days training to the villagers for easy handling the machine.
- Again it provides extra income to the destitute families.
- One more thing is that the oil cake can fulfil the fertiliser requirement of the soil which is a major problem because the villagers doesn't get adequate manure for their land



Eight forest protection committees have been formed during the year and their leadership was strengthened through in-house trainings on forest protection & regeneration, scientific harvest of various NTFP, Gram Panchayat role in NTFP trading, viable NTFP based livelihoods and rules of *Vana Sarankyana Samities* (VSS) promoted by forest department. Exposure visits to community managed forests in similar situation inside the district helped in arousing larger commitment for forest protection and regeneration in our operational villages.

Livelihood Friend (*Jeevika Sathi*) concept i.e. to promote women & men from the same community to provide various support & services to their own community gained ground during the year. There are now trained *Jeevika Sathis* in our operational villages. It is noteworthy that all the poultry birds and goats in our operational villages are vaccinated at regular intervals. The Veterinary and Animal Husbandry staffs of the state government are now actively doing vaccination. The unavailability of vaccines for goat at times makes it difficult for regular and timely vaccination.

Women Self Help Groups (SHGs) were regularly facilitated in our operational villages for regular meetings and for availing various training programmes by government agencies and NGOs. There was in-house training for all SHGs on record keeping and exposure visit to WSHC in Keonjhar Sadar block besides training them on herbal medicines (local available herbs, shrubs & trees for both animal & human). The leaders of SHGs have now liaison with local banks and government officials. Most of the groups have now bank accounts and a good number of SHGs of our operational area have got financial support to start goat, turmeric & ginger, vegetable farming and Niger trading.

## Capacity building

All staff members of Rural Livelihoods Programme have been trained on micro planning. The Project Coordinator attended a training programme on *livelihood enhancement and natural resource management for sustainable development* conducted by **IRFT** at Osmania University and **Concern World Wide** at DRTC, CYSD respectively. .

## Human Interesting Stories

### Local need meets Local entrepreneur Bisambara Juanga pulls himself out of the misery

Bisambara lives in Gonasika village of Gonasika GP. He has 4 children and wife. Mostly he and his family depend on forest and shifting cultivation for their daily livelihood. It creates difficult task for them to arrange a square meal a day. After our intervention, we discussed with them to find out their (family members) capacity, their ideas then we decided to provide some financial support for initiating the business. He showed interest on Snacks mixture business. So taking his own interest we analysed the cost/benefits and provided support of Rs500/-. By taking Rs 500/- as a seed capital he started the business and sold in local and near by *haat* (market). Initially, he faced many problems like preparation, calculation, management etc but with our coaching, hand holding support and his own effort helped him to stand as a businessman. Now, he is earning around Rs. 150-200/- in a week.

The Rural Livelihoods programme is presently headed by a professional development practitioner having twenty-one years of experience in three states of Eastern India. Two projects were undertaken under the programme.

A team six persons at Keonjhar implemented the project “Enriching livelihoods of poor communities in Keonjhar district, Orissa”. The project helped in stabilising our efforts in two Gram Panchayats of Banspal and Harichandanpur blocks of Keonjhar.

Scouting, Documentation and Dissemination of traditional knowledge under the aegis of National Innovation Foundation (NIF) brought the organisation into significance of larger section of people of the entire state of Orissa. People from all walks of life shared their knowledge and innovative ideas with our staff members. Infact, all the people in our operational villages were highly benefited by various herbal practices from across the state.



Traditional Food Conservation



Community Seed Bank

Our core belief that simple technology can transform the scenario in the poverty stricken villages received strong and qualitative support from Honey Bee Network, Ahmedabad, Gujarat. Prof.A.K.Gupta from IIM, Ahmedabad personally oriented our Rural Livelihood Team on the people's own knowledge and their own resources which has potential for higher income through ethical sharing, dissemination and formal/informal exchange.

### **Founder Members of Shristi**

Ranjan Mahapatra, An Agriculture and Rural Management Graduate with experience of nearly 21 years of working mainly in PRADAN, a National NGO and other organisations like UNDP, Malaysia and Ramakrishna Mission

Jitesh Panda, A Fisheries and Rural Management Graduate with 11 years of experience of working in micro Finance and livelihood sector in Orissa mainly in a NGO – Vikash. He has implemented projects of many international organisations like CARE, OXFAM, IGSSS, Action Aid, UNDP, WFP, SDC, Andheri Hilfe, BASAID, etc

Rohini Kumar Sahu, A Forestry and Rural Management Graduate with nearly 10 years experience of working in leading corporate houses like Nagarjuna, ITC and Godrej etc. His last association was with GIAN/National Innovation Foundation, Ahmedabad

### **Key Advisors of Shristi**

**A.K Pati** is leading the Jan Sikhya Sansthan at Ramkrishna Mission Ashram Narendrapur, West Bengal as Director. He has over thirty years of experience in teaching, research, rural development and training.

**Bimla Chandrasekhar** is the coordinator of EKTA, an autonomous institute for women development involved in training on gender awareness & sensitization, development documentation and issue based campaigns leading to wider dissemination, lobbying and advocacy for policy changes to further the cause of women. She was a consultant to SAKTI, Bangalore on evaluation and training and Deputy Programme Director, ASSEFA prior to joining EKTA. Her special interest lies in Women's Political and Economic Development

**Dr. Viswa Ballabh** works as a professor at Institute of Rural Management Anand (IRMA), Gujarat and has over twelve years of teaching and research experience and teaches courses related to managerial Economics, theories of Collective Action & Cooperation and Natural Resource Management. He has also worked at International Crop research Institute for the Semi Arid Tropics (ICRISAT), Hyderabad as a Post-Doctoral fellow, was a visiting scholar at the Indiana University, Bloomington, USA and a visiting scientist at the International Rice Research Institute, Philippines.

**Bismay Mahapatra** leads “Harsha-Trust ” a development support institution at Bhubaneswar, Orissa. Has worked in reputed development organisations like TCS and PRADAN for about ten years prior to his present assignment. He has competence to initiate GO-NGO collaboration at different levels besides having special interest in rural products marketing leading to economic up-liftment of rural people in poverty pockets of Orissa.

**Madhusudan Kundu** has thirty years experience in teaching, research and extension at Narendrapur, Rama Krishna Mission Ashram, and Kolkata. At present Principal, Ramakrishna Ashram, Narendrapur.

**Vinod Jain** is a freelance consultant involved in designing livelihoods intervention programme in 20 tribal districts of MP for DFID. He is also involved in SIDBI Foundation for Micro Credit in identifying and suggesting capacity building needs and strategy for specific micro finance institutions (MFI) in UP and Bihar. He was anchoring the micro enterprise promotion projects of PRADAN for fourteen years.

Other persons associated with Shristi are

Ms. Sangeeta Naik, Master in Applied Mathematics, Utkal University, Bhubaneswar.

Ms. Sangeeta Parida, Graduate with 4 years rural development experience.

Jaydeb Pradhan, Graduate with 10 years rural development and watershed development experience.

Ms. Minati Nayak, Diploma in Mechanical Engineering with 2 years livelihood promotion experience.

Khyama Mahanta, Graduate in Science with 8 years community development experience.

Saroj Khuntia, Graduate with 6 years community development experience.

Lingaraj Mandal, Graduate in Commerce with 2 years statutory audit experience.

Muralidhar Swain, Post Graduate with 3 years experience

Gourachandra Mohanta, A field functionary with 20 years experience

**Besides the above personnel, we have 10 field-based functionaries in micro Finance and 4 Livelihood Promoters.**





Ikani Juanga Started Puffed Rice business



Suniary Dehury starts dry fish business



Mrs. Kanaka Mahanta her Goat rearing business



Malati Dehury has her grocery shop

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