



Chirag

Central Himalayan Rural Action Group

Go to the people,  
Live among them,  
Learn from them,  
Love them.  
Start with what they know.  
Build on what they have.  
But of the best leaders,  
When their task is accomplished,  
Their work is done,  
The people all remark,  
'We have done it ourselves'.

Chinese proverb



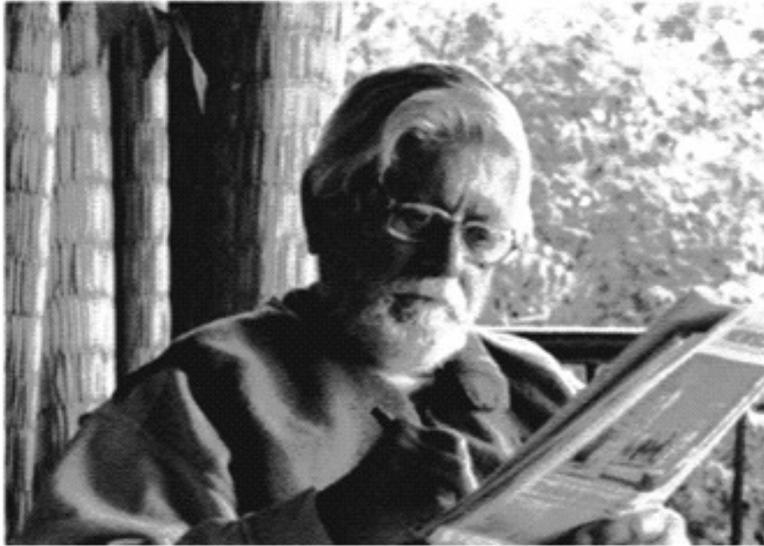
### **Our vision**

To be a catalyst for the creation of a society rooted firmly in the principles of dignity, justice and solidarity.

### **Our mission**

Chirag's mission is to improve the quality of life of rural people – especially the poor and women – in the Central Himalaya. We try to do this through interventions in health, education and natural resource management, and by providing access to diversified livelihood options. We promote the sustainable ownership and management of common resources by the community.

## KANAI DA



*Mr. Kanai Lall - Founder, Chairman, CHIRAG  
1925-2013*

On 13th June 2013 Mr Kanai Lall, Founder and Chairman of Chirag, breathed his last after a prolonged illness. He was 88. Kanai da, as he was affectionately known, founded Chirag on his return to Kumaun in the summer of 1985, having spent most of his life working in the US. He began his second journey, at the age of 60, to establish an organisation that would 'be a catalyst for the creation of a society rooted firmly in the principles of dignity, justice and solidarity'. Chirag continues this journey, dedicated to the vision and high moral standards he set for all employees and associates.

## LOOKING AHEAD

The first annual report made by our Founder Chairperson, Mr. Kanai Lall, in December 1987 spells out the core concerns that the organisation was launched with. Prime amongst these were, improving eco-systems in the hill districts of the state, as also the quality of healthcare and livelihood opportunities for local communities. Noteworthy also is the stress Kanai *da* (as



Mr. Lall was known amongst all who knew and loved him) laid on developing a cadre of development professionals, a strategy that paid off, with Chirag having nurtured virtually a generation of development workers, who have gone on to build institutions and also work with organisations that have made a major difference in the sector, inside and out of Uttarakhand.

If it should seem strange that a section entitled 'Looking Ahead', starts with concerns of 25 years ago, it is only because in an era of (intense) change, it is always good to remember ones moorings, not in the sense that they constrain, but for the direction they provide.

In its 26th year of operations, Chirag operates in a vastly changed (and changing) environment. The circumstances and needs of communities we serve have changed drastically, with changes in demography, socio-economic and also in cultural mores and concerns. These shifts are the result of vastly improved access, communications, levels of education, the influx of new settlers, who have changed forever the character, and make-up, of a number of villages. There have also been resultant changes in land use, with clear indications that agriculture is no longer the first choice of the young.

The region has seen major improvements in the health and education infrastructure, but on the downside, the pressures on the forests and water resources has increased dramatically and the entire region is now in the throes of a major water crisis, not just one of availability, but one of quality, as communities are now increasingly faced with problems of contamination of aquifers and significant increases in water borne diseases.

Along with change in concerns and needs of key constituents, the impact of changes in the global economic environment and related developments in India has been nothing short of dramatic. After years of stability, Chirag, in the past few years, has been witness to a slow decimation of its support base, caused by changing concerns of western development agencies, itself a result of the global economic crisis that we have been seeing in the past few years. Agencies that supported us in the past have changed operational patterns and

priorities. Chirag has also been impacted by socio-political shifts that have resulted from a decade of high growth of the Indian economy, which has seen India emerge more as an aid 'giver', which has again contributed towards the changed priorities and concerns of many of our partners.

As major development concerns remain, borne out by the dismal human development indices, for the state, which do not bear repetition here, there is need for Chirag to strategise and prepare itself to be able to meet new and emergent needs of local communities. This will need to be done keeping in mind, both, changing community needs and concerns, and also a changing economic environment. Chirag has accordingly identified four functional areas in which we need to strengthen ourselves.

**Education** continues to be an area of concern. The gains, with consistent inputs provided by the government in the last ten years or so, have been that the state enjoys a relatively high level of literacy - 79.6 percent overall; 88.3 percent among males and 70.7 percent among females according to the 2011 census. The state government has also managed to build a substantial infrastructure, with a total of 23,207 schools catering to the elementary age-group population. There are major gaps, however, that remain in the quality of education being imparted, both in the public and private schooling system, which now accounts for close to 45% of all enrolments.

According to the ASER (Annual Status of Education Report, published by PRATHAM) only 51 percent of children in Class 3 (40 per cent in government schools and 70 per cent in private schools) could read a Class 1 level text. In 2009 the corresponding figures were 54 percent overall, 52 percent in government schools and 70 percent in private schools. Among Class 5 children 59 percent overall, 51 percent in government schools and 70 percent in private schools could read a Class 2 level text. There is clear need for much greater emphasis on improving learning levels, which is now the primary focus of all Chirag activity in the field of education.

Poor learning levels are generally accepted to be a result of two (major) inherent weaknesses, that organisations like ours are best suited to address:

- The need for improved governance, which in this context is linked to localisation of management, and informed participation of village level, school management committees, which have statutory sanction and wide ranging authority on governance and management of village schools, need to be aware of existing learning levels and seek greater involvement and engagement with school teachers and managements. The management committees need to be supported in making school development plans and also monitoring of progress of learning outcomes.

- Secondly, the role of supplemental instruction is now acknowledged by policy planners in improving learning levels. Chirag will continue to build on, and strengthen, our existing *Bal Shikshak* programme. Teachers appointed by school management committees, *Bal Shikshaks*, are trained through a structured programme and their performance monitored through a close watch on the learning outcomes in their respective schools. There is strong indication that this approach, adopted by Chirag is producing the desired results. Outcomes using this approach are discussed in greater detail in the next section.

The approach for the **health** programme and direction that Chirag is taking has been informed by the understanding that health does not exist in a vacuum but is driven by a myriad of small, daily choices that impact the prevention and treatment of illness. Promoting healthier communities thus depends on the ability to nudge households away from destructive behaviour and encourage the adoption of better habits amongst communities. An issue that Chirag with its deep community connect and network is eminently suited to do. Accordingly, through its preventive health programme Chirag is working to raise awareness through training and information campaigns as an important first step.

Effective behaviour change is however a long, slow process that hinges on trust. It is in this context that Chirag, with its deep understanding and experience of working with local communities is suited to achieve these gains and is accordingly working on strengthening a community-led health promotion campaign, working with village health committees and health workers, to seek to impact positively on community health specifically on maternal and child care and also prevention of common diseases through a better informed and aware community.

The Chirag hospital at Sargakhet, in due course, we hope to integrate with a collaborative network of local public and private medical providers to improve patient treatment. This strategy would allow Chirag to adapt its existing work in health, sanitation and hygiene to Uttarakhand's evolving policy context, while leveraging and strengthening the new resources available under NRHM (National Rural Health Mission), RSBY (Rashtriya Swasth Bima Yojana) and other government schemes.

Chirag has remained deeply engaged in the **livelihoods** sector, perhaps the single most critical need in the region. The primary engagement has been in the agricultural and animal husbandry sector, where interventions have focused on raising grain output, through methodologies suited for this primarily rain-fed region. Chirag has also

introduced a range of services to enhance milk productivity and production and supporting the farming community in adopting better practices in enhancing horticultural output. These interventions have included the setting up of a cattle feed unit and a unit to manufacture poultry feed and veterinary medicines, all of which are functioning independently, supporting farming communities in the region.

Parallel efforts have also been made in connecting local produce and output to mainstream markets. Chirag has set up and supported cooperatives in consolidating horticultural and other agricultural commodities for improving returns for the farmer.

Chirag has also, in the process of strengthening of its food processing operations, initiated setting up a new processing unit with the support of NABARD. On commissioning of the unit, the processing capacities of Chirag will be considerably enhanced, allowing production of a range of fruit pulps, jams, purees, spreads and vinegar.

Additionally, Chirag has also been involved in promoting off farm livelihoods through Kumaun Grameen Udyog (KGU), which is now a profitable company, supporting close to 450 producers, providing average returns of approximately Rs. 6,000 per farmer per annum. KGU is primarily involved in the production of handicrafts and has recently initiated greater involvement in food processing, where it complements efforts made by Chirag. As a measure of the success of this organisation, not only does it support the above mentioned producers, but also provides resources to Chirag to run the Chirag school and the Cottage Hospital at Sargakhet.

Chirag is also operating a successful microfinance programme, working with 141 self help groups, with a combined membership of 1643. The groups provide savings and credit services to their members. Currently the combined total savings is Rs.44.98 lacs with a total outstanding of interloans of Rs.36.17 lacs. This initiative is in the process of being consolidated into a single entity that will support extension of micro banking and insurance operations into deeper rural pockets, where services are still not available.

The efforts of Chirag in promoting livelihoods must be seen in the context of the changing macro- economic environment. The state is no exception to the trend of the progressive decline of agriculture as a component of the GDP, without a commensurate reduction in human dependence on the sector. In Uttarakhand today, the primary sector accounts for 15 percent of the SGDP, with approximately 60 percent of the population remaining dependent on it as an economic activity. Additionally, amongst the younger generation there is a distinct reluctance to take up agriculture. Chirag has over the years constantly explored options of providing gainful and meaningful employment to the

younger generation. As part of this process Chirag has supported the setting up of B2R, amongst India's first rural BPOs, which now employs close to 500 youngsters spread across 6 centres, all in the Kumaun region. The enthusiastic response and easy adaptability that the youth of the region have displayed in taking to this activity, suggests that it is important to explore avenues and possibilities for engagement in the tertiary sector activities, which have greater acceptance amongst the younger generation.

Successful livelihoods activities require that goods and services produced be connected to mainstream markets. Access and the capacity to negotiate markets, in all their complexity, will determine the success of livelihood ventures. There is also need to recognise that best returns to producers will be determined by the strength of the brands we are able to create, as increasingly, what is today a commodity trade, will need to move up the value chain and sell as branded 'products' if returns are to be stabilised, and farmers are to be freed from the vagaries of the arath bazaars (commodity markets), with unreasonable and opaque pricing policies. This entire process of organising, what today are commodity producers into organised sellers of goods will need the creation of strong institutions. Chirag, has over the years, as discussed above, set up close to 12 separate institutions. Though functioning successfully, these will need to be consolidated, along with the microfinance operation, into a single entity, to be able to make them sustainable in the long run. It is only scale that will allow for the access of capital and, more importantly, the expertise that will be needed to provide direction and capacity to create a sustainable farmers organisation, that will ensure fair returns and benefits. Chirag has accordingly initiated the process for consolidating all 9 cooperatives and 3 livestock producer groups, along with the 140 self help groups, undertaking microfinance operations, under a single producer organisation, The Nyoli Women's Producer Company, which will manage activities of all cooperatives and initially be staffed by a part of Chirag's employees working with the organisation on secondment. It is intended that on stabilisation of operations, the producer company will function as an independent entity.

The livelihood plans of Chirag, encompass all three sectors, with institutions, which need to be consolidated strengthened, that will support farmers to optimise returns from farm and related produce, support growth of secondary sector activity through KGU and expand decentralised production processes that have been initiated and build on the success and acceptance of the B2R venture, by introducing more activities in the tertiary sector, that will find acceptance amongst the youth of the region.

Supporting communities in **management of natural resources** has been a key strength of Chirag. Over the years, Chirag has been at the forefront of supporting communities in

plantation and generation of biomass to meet animal husbandry, farming and afforestation needs of the region. Chirag has also remained involved in improving understanding of the ecology and the process of climate change that is now more than evident. In the year 2010, three automatic weather stations were set up, as part of a spring recharge initiative. Data generated, when compared, clearly indicated decline in precipitation and increase in temperatures. The setting up of the weather stations was in itself, in response to community needs for understanding the continuously declining availability of water in the region, which was then reaching crisis proportions. This effort at improving understanding has only strengthened belief that development initiatives in the region will need to factor in changes in climatic patterns and their impact on the natural resource base. Also that any effort in framing of suitable strategies for climate resilient development will need to be on the basis of an understanding of existing and expected impact of this change process on the daily lives and livelihoods of the region.

There are three major impacts, of this process of change that will need to be managed.

- An increasing scarcity of water, is sweeping across the region. This, while certainly related to change in climate, is also due to population increases. The Uttarakhand region, which housed close to a million people at the time of independence is now home to almost (approximately) 12 million persons. This itself has put huge pressures on water resources.
- The need for growth in agricultural productivity, of critical importance for future well being, remains highly dependent on an increasingly erratic hydrological cycle and groundwater availability, and is likely to threaten sustainability and food security and consequently nutritional quality of the region.
- The consistent depletion of forest cover is seen to have increasingly adverse impacts. This process of deforestation is generally accepted to have contributed to the trail of death and destruction that parts of the state have been witness to in this year.

As a response, Chirag is working on a tested methodology that promotes decentralised management of groundwater resources, which includes, improved community understanding of the character, capacity and make-up of the groundwater aquifer on which a community is dependent. The effort of this initiative is creation of decentralised community led institutions for the management of water resources. Chirag is also seeking to engage with social concerns and an understanding of community based practices to help form a comprehensive and holistic understanding of the technical and social needs of managing ground water resources in these Himalayan regions.

Additionally, Chirag continues to work on efforts at soil conservation, addressing the increasing needs for biomass through plantation of fodder grasses and also working closely with *Van Panchayats* (community led institutions for management of the 'commons', in improving productivity of the commons and also supporting improved management capacity.

The effort here has been to discuss the responses to the many challenges and needs of this growing organisation. As would be evident, the diversity of needs and expertise that will be needed will require us to fashion changes to the structure and functional processes of the organisation, such that they can meet aspirations of a changing community.

Chirag recognises that 'development' requires communities taking responsibility for their own future. This can happen when there is clear understanding of processes that will allow access to resources and opportunities. This in itself needs the presence of institutions through which responses and demand can be articulated. It is with this understanding that Chirag focuses attention and effort on working through and strengthening of community institutions. This is the understanding that is driving Chirag to operate all livelihood activities through NYOLI, that must in due course be managed by stakeholders. In working on issues of natural resource management, Chirag operates through *Van Panchayats* and similarly in education and health our efforts are focused on school management committees and village health committees, a strategy that will help us to engage with the evolving policy context of the state, complementing efforts of the government and supporting communities to better leverage state resources and programmes.

## INITIATIVES AND ACTIVITIES

### CONTEXT AND CONCERNS

In the previous annual report (2011-2012), Chirag outlined major challenges that the community of this region are facing. These, discussed briefly below, provide context to the activities and initiatives of Chirag during the course of the year:



- The increasing difficulties caused by the consistent depletion in the natural resource base, are exacerbated by changes in climatic patterns. This has manifested itself by way of increasing water shortages, depletion in forest cover, uncertainties in precipitation patterns that have also contributed to depletion of groundwater reserves. This, as we would note, has impacted on virtually all aspects of life in the region, throwing up challenges that will need knowledge, institutional capacity and resources to ensure that disruption is effectively minimised and managed.
- The problem of decreasing agricultural yields is partly a result of the above, namely depletion of the natural resource base and changing climatic patterns, resulting in erratic precipitation, and reduced availability of biomass and groundwater for irrigation. There is also increasing evidence that suggests that yields are also being impacted by rising temperatures. In a primarily rainfed region, depletion of groundwater resources are proving to be an increasingly serious issue. There are however additional issues impacting on agricultural output - these include an increasing outmigration by farming communities, resulting in reduced land under crops. Add to this the stress on farm incomes, due to a lack of expertise and organisational capacity to navigate markets, that result in less than optimum returns to farmers.
- The third issue discussed in a fair amount of detail in the last report related to a general disaffection in society, especially amongst the young, due to changing social mores. This process of change, little understood, but intense, is currently sweeping through the area. The cultural mores of an agrarian society are slowly giving way to different thinking and desire for a different way of life. Agriculture is no longer the

first choice of the young. Professional opportunities, slowly opening out, in the tertiary sector, (examples being B2R, opportunities in tourism, and other professional opportunities), operate in an environment free of gender imbalances that went as part of the agrarian society. This is engendering new thinking and has induced a process of change that will manifest itself in different ways in the years to come.

- Perhaps the single biggest challenge remains the need for communities to take responsibility for their own future. The previous report outlined this problem as the need for improved local self government. Perhaps the weakest link in the public service delivery mechanism of our country remains the state of our community management institutions, which have government mandates, but are yet to develop necessary capacity to articulate demand and proactively seek resources to address the myriad issues that plague our system.

The Chirag response has, over the years, been articulated with close attention to these and related issues. In all initiatives and efforts discussed below, the key, underlying issue being addressed is the need for relevant village institutions, be it the school management committees, the van panchayats or village health committees, to take responsibility, act cohesively and remain sensitive to the need for equity in all its action.

The four functional areas through which Chirag has fashioned its response to the above challenges, their activities, initiatives, achievements and learning, are now discussed below. First however, we have discussed our area of operations:

### **GEOGRAPHIC AREA OF OPERATIONS**

Currently, Chirag is working in 174 villages, across 7 blocks in 3 districts, Nainital, where we work in 4 blocks and 116 villages. Bageshwar, 1 blocks, 50 villages and Almora, 2 blocks and 8 villages. Chirag serves 13,151 families and a total population of 69,843 across all areas of operation. Details of our area of operations are as follows:

Area	District	Block	Gram Panchayats	Villages	Families	Population
Dewaldhar	Bageshwar	Bageshwar	19	33	2055	10,372
Kathpuriyachina	Bageshwar	Bageshwar	13	17	1022	3,837
Naukuchiatal	Nainital	Bhimtal	13	16	1356	7,022
Pinron	Nainital	Bhimtal	5	7	753	4,332
Dhokane	Nainital, Almora	Ramgarh				
		Betalghat	19	37	1699	9,109
		Hawalbagh Tarikhet				
Reetha	Nainital	Ramgarh	16	24	2233	12,763
Kasiyalekh	Nainital	Ramgarh, Dhari	18	19	2958	15,963
Simalkha	Nainital	Betalghat				
	Almora	Tarikhet	7	11	417	2,276
Mauna	Nainital	Ramgarh	10	10	658	4,169
			<b>120</b>	<b>174</b>	<b>13151</b>	<b>69,843</b>

As was discussed in an earlier section, there is strong indication of change in demographics and the needs of communities in some of the areas in which we are operating. There is need, therefore, for a review, or at least need for improved understanding if the programmes being implemented are suitable for the area. Chirag has accordingly commissioned a baseline survey, which will provide detailed household level and also village level data, for our entire area of operation. This survey is intended to be used to effect a comprehensive review and make necessary changes and also serve as a document to measure impact of initiatives. The intention is to repeat the survey every three years, to ensure that programmes and policies are in line with needs of local communities and any gaps in implementation processes can be corrected.

The above nine areas are served through teams headed by an Area Manager. Each area works with four functional teams, one each for education, health, livelihoods and natural resource management. The functional teams are supported technically, by Team Leaders, who provide support in planning, technical inputs, training, consolidating and coordinating responses, wherever necessary and in supporting Area Managers in meeting planned commitments. The responsibility for planned delivery and efficacy of all services, at the village level, remains that of the Area Manager. All Area Managers report to an Operations Coordinator, based at Simayal, which functions as the head office and where our accounts and administration function is also located.

Additionally, Chirag operates two farms, located at Simayal and Dewaldhar. Both are focused on production of high quality planting material, meant for distribution to farming communities. While priority has been given to horticultural plants and herbs, the farms are also responsible for production of saplings to support the forestry programme.

The Simayal, Dewaldhar and Dhokane centres also serve as training locations, both for in-house and as a service to other like-minded organisations and institutions. These centres have played host to 50 interns and also hosted 57 training programmes over the year.

## ACTIVITIES AND OUTCOMES

As discussed, Chirag has consistently focused itself on addressing community needs and concerns, part of which has been detailed earlier, as 'challenges'. In fashioning a response to these, Chirag has organised itself around four major functional areas:

- Education (which includes the operation of a primary school in village Simayal),
- Health (as part of this initiative we operate a 'cottage hospital' at Sargakhet),
- Management of natural resources, which includes improving understanding and responding to issues of climate change, and
- Livelihoods, where we are also supported by the Kumaun Grameen Udyog, an independent organisation, promoted by Chirag.

Activities under each of these initiatives, as also outcomes, have been discussed below:

## EDUCATION

The focus of the education programme has been on monitoring and improvement of learning levels in the 51 government schools that we work with, through support and training to school management committees and also through the *Bal Shikshak* programme that supports communities in providing supplemental teaching and which has found to be very effective. Additionally Chirag has also been promoting a scholarship programme for girls that provides comprehensive support to carefully selected girl scholars, which is showing excellent results. Chirag also operates a primary school.

### The Chirag School

The Chirag school set up in 2006 has been a unique experiment in setting up an institution that will serve local communities for years to come and also serve as a model, appropriate for these regions, that will lend itself to replication. The attempt has been to introduce pedagogic practices that lay stress on the child as an individual and provide support, to allow learning at his/her own pace and in a manner, that he/she is most comfortable with, namely through experience, instruction, through peer groups, reading etc. The unique feature of the school is that it is manned almost entirely by local staff who have been trained in pedagogic practices and methodologies, by two very unique individuals, Mr. Siddharth Menon and Mr. V. Rajiv.

The school has a total of 91 students. The passing out batch had 8 students, one of whom has been admitted to the Navodaya Vidhyalaya, others are pursuing their education in and around the area in various government schools. The school is closely tracking progress of students who have passed out to better understand the efficacy of our own internal processes.

Training of teachers is a continuous process, through workshops and exposure to outside agencies. The school also pays close attention to the health of the child, through regular checkups and also makes efforts to keep the parent involved and informed through a regular outreach programme and regular parent teacher meetings.

Chirag and the school remain very grateful to Geeta Krenek, for all the effort she puts in with the children; Arvind Kumar and Arundhati Deosthale for their contributions and interest; Ashish Arora and Deepa Pathak, for their support and continuous contributions; Jaya Shah, for her enthusiasm and love for the school; and also Lara Krause, for the

invaluable contributions she made in promoting art and crafts in the school.

### The Public (Government) School System

The core of the Chirag education programme is in working with the public school system, in an effort to improve learning levels. Chirag is currently working with 51 schools across 49 villages. In this, the initiative focuses on, firstly improving the quality of local governance, by working closely with school management committees. Quarterly test results, which assess learning levels of students, are communicated and discussed with school management committees. The committees are also encouraged to get involved in decision making processes and in remaining engaged with all school activity. School management committees are also encouraged to appoint *Bal Shikshaks*, selected from amongst local educated boys and girls, who have an interest in teaching. These *Bal Shikshaks* are then put through a regular training and monitoring programme in tandem with Chirag extension workers. The results of this initiative are indeed gratifying. Schools with Chirag intervention are showing a distinct edge in improved learning levels. A yearly assessment test is administered - this test is based on Maths and Hindi curriculum at the end of the academic year. This year, the test was administered in 29 programme schools and 512 children took it. The same test was also conducted in 17 control schools where 235 children sat for it. The results of the tests are represented below:

	Schools	Students	Less than	30-49%	50-60%	60-75%	76% & above
Intervention	29	512	1.8	5.5	14.7	37.2	40.2
Control Schools	17	235	38.3	28.3	21.3	6.8	5.3
Total Schools	46	747	13.3	12.7	16.8	27.6	29.7

As would be noted approximately 80% of children studying in intervention schools scored over 60% as against approximately 12%, studying in control schools.

### **The Jhutiya School**

Government Primary School, Jhutiya is located in P.O.Ramgarh, Development Block Ramgarh, District Nainital. The school management committee has 11 members and a total of 36 students are currently studying in the school with 2 government teachers employed.

The intervention was launched in 2010. School management committees meetings are held on a monthly basis with 80 percent to 90 percent of the members usually in attendance. Students' progress, *Bal shikshak*, school's progress, parental cooperation, etc. topics are mostly discussed in meetings. Each student's academic progress is monitored.

The academic record of students has greatly improved due to the efforts of the school management committee. It has also improved attendance in school. The committee also procured chairs and desks for students and sponsored an academic trip for the students to IVRI, Mukteshwar. The program has led to an increase in the interest level of parents and they encourage their children to regularly attend school. Parents also participate in all school activities and donate Rs. 20 for the benefit of the program. The committee also pays Rs.1000 per month as a stipend for the *bal shikshaks*.

Chirag is continuing efforts to strengthen this programme and also making attempts to extend the number of schools covered under the programme.

### **Supporting the Girl Child**

As part of its overall strategy, Chirag pays special attention to supporting the girl child. There are now a total of 116 girls, spread across class VI to XII, who are supported under a comprehensive programme. In addition to the financial support, by way of payment of fees, uniforms, support for purchase of books and payment to tutors, the selected girls are also supported through a regular contact programme, where Chirag extension workers, meet with and counsel both the girls and parents, in case of need. There is also a comprehensive life skills training programme that is organised on a regular basis and regular assessments made of academic progress. The health of the child is also regularly monitored and routine ('regular' used too many times in two sentences) exposure visits

organised. In all cases results have been gratifying and in some, rather spectacular. The support has been seen to instil confidence and determination in the girls. The experience so far has been that, in most cases, the programme has proved to be life changing for participants.

### **Nidhi Brijvasi**

Nidhi Brijvasi, resident of Thapliya village, and daughter of Mr. Narayan Dutt (farmer) and Nandi Brijvasi (house-wife) was selected under Balika Shiksha Program in 2006. She has now completed 12th grade (science) with a first division. There are a total of 6 members in Nidhi's family; 3 sisters and a brother. She commutes 10 Kms a day, on foot, to reach school. This is in addition to completing all her household chores, which included fetching water and firewood. This meant that she could only focus on her school work after 9 PM at night!. Despite these hardships, Nidhi secured a first division in school and is now a BSc. II year student. She also teaches Mathematics to junior girl students in the residential tuition workshop as part of the Balika Shiksha Program sponsored by Chirag. She also offers life-skills training to girl students on a need basis. Truly a role model!.

## **THE HEALTH PROGRAMME**

The Chirag health programme retains focus on the core strength of the organisation, namely, working with communities in an effort to strengthen village governance institutions. Accordingly, a wide diversity of activities have been encouraged, through this systematic contact and training programme, that Chirag conducts with Village Health and Sanitation Committees (VHSC). The major focus is on maternal and child health, water borne diseases, sanitation, leucorrhoea, general health immunisation and the need to focus on articulation of demand. Chirag essentially works through the following major activities as part of this intervention:

- Workshops with VHSC members - a total of 60 workshops were conducted over the year.
- Workshops of officials associated with VHSC - 37 workshops were organised this year.

- Training and meetings with VHSC's - of which 303 meetings were held, with interactions with close to 8000 members over the year.
- Gender workshops - 6 workshops were held with 136 members.

Additionally there are regular health camps conducted, to measure health and/or general health camps which provide village communities opportunity to address common ailments. Chirag also supports the VHSC in preparation of annual plans and conducts regular training workshops and interaction programmes with ASHA workers. There are clear indications that all the above efforts are beginning to make communities more aware and conscious of health issues.

#### **Change on the Way.....**

- In Suyalbari, 5 VHSC's organised a meeting with the CMO (Chief Medical Officer) in Nainital. Post the meeting a doctor was appointed to the PHC (Primary Health Centre) and the supply of medicines increased.
- In Chaukhata pregnant woman had an alarmingly low Hb Level of 4 Follow-ups led to her being admitted to a hospital in Haldwani and she was able to deliver a normal baby. Attendance at camps has improved and women are more aware of the significance of Hb.
- The sub-centre at Budibana, Kasiyalekh area did not have a pharmacist. The VHSC contacted the Health Department and followed up on the issue till a Pharmacist was appointed to the centre by the Government.
- Village Chatola, there has been an influx of migrant labourers. The absence of toilets for these workers meant that they resorted to open defecation, which in turn led to a decline in the sanitary conditions within the village. The Village Health, Sanitation and Nutrition Committee (VHSC) wrote a letter to the contractor to draw his attention to the problem and asked him to either construct toilets for his workers or to halt work on his project. The contractor acquiesced and built toilets, thus restoring the sanitary conditions in the village.
- The six Health, Sanitation and Nutrition committees in Reetha area wrote a letter to the Chief Medical Officer requesting him to provide the services of a Mobile Van in the area. Since February, the mobile health van has been visiting the area every month.

The preventive health programme is supported by the Chirag hospital, which also has an impressive list of achievements for the year:

The hospital now treats close to 6000 patients per annum. This number has been growing steadily, an indication of the growing confidence amongst local communities and patients. The major features of this years operations has been the addition of a full fledged dentists clinic with state of the art equipment. The hospital dentist successfully treated close to 320 cases, apart from patients treated in dental camps conducted in villages. The hospital has also added an auto analyser, that has significantly improved capacity for conducting pathology tests. This addition will go a long way in easing things for the community, as the hospital now conducts tests for which one had earlier to travel outside the area.

The steadily increasing popularity of the hospital is evident from the following statistics for Chirag hospital:

	2010-11	2011-12	2012-13
Outpatients	4182	4845	5734
Patients admitted	52	69	109
Deliveries at Hospital	7	18	5
Deliveries at Home (attended by health staff)	5	12	8
Ante-natal care	130	156	120
X Ray	405	495	605
Pathology tests	3447	5817	6609
Ayurvedic treatment	—	1007	1500
Dental Patients	—	—	320
Camps	—	7	13
Patients treated in camps	—	167	336

The hospital now also provides training support to the preventive health programme and also supports field teams by conducting of regular health camps.

The hospital, in addition to its regular staff, was ably supported by Dr. Ruma Mukherjee, who is now a trusted and much loved doctor in these areas. Dr. Sonia Mehra, worked part time with the hospital, supporting both work at the hospital and also spending time in

training of extension workers and ASHA's. Dr. N.K. Joshi, continues to lend support in the dentists clinic. To all of them, Chirag and the people they have served, owe a debt of gratitude.

## LIVELIHOODS

The livelihood support programme of Chirag is focused on the following areas:

- Agriculture/Horticulture and Production of Herbs
- Food Processing
- Animal Husbandry and related activities.
- A poultry development programme
- Microfinance

The above are in addition to the activities undertaken by Kumaun Grameen Udyog, which has been promoted primarily for the purpose of promoting non-farm livelihoods in the area.

Progress in creating sustainable incomes for local communities has moved steadily along in the year, each of the sectors is discussed below:

### **Agriculture and Related Activity**

The focus on agriculture has remained on consolidation and sales of commodities through 7 agricultural cooperatives. The total volume of sales achieved has been Rs.10.98 lacs benefiting 831 farmers. Commodities included vegetables, fruits and pulses. In the process, Chirag has supported the farming community in consolidating fresh produce and made attempts to access markets, to improve returns. As an experiment, Chirag also initiated a grading of fruits and vegetables for the high end retail trade in Delhi. The results have been encouraging and Chirag will attempt to build on this experience in the coming years. The total volumes of commodities traded and returns are as below:

Item	Volume of Trade (Kg)	Sales (Rs)
Fruits	39,301	8,23,125.00
Vegetables	5,324	1,07,873.00
Cereals and Pulses	6,895	1,67,318.00
<b>Total Sales</b>		<b>10,98,316.00</b>

### Food Processing

Chirag is now in the process of strengthening of a food processing programme, initiated a few years ago. The decision for upgrading the programme has been taken on the basis of the strong and growing performance of the activity. This year, Chirag has processed a total of 4866 Kgs of fruits and a small quantity of dehydrated vegetables as an experiment. The unit has also processed other horticultural products, for producing, fruit spreads, fruit leather, dehydrated powders and flakes and also a batch of chocolates, specifically for the festival market. The fruit and vegetable processing activity has provided returns of Rs. 0.56 Lacs and benefited 80 members of the farming community. The production of chocolates has provided returns of Rs.3.27 Lacs to the concerned cooperative, with a profit of Rs.0.97 Lacs.

### Herbs

The production of herbs, pioneered by Chirag in these regions, has a fast growing market. The growth in the market is matched by the enthusiasm that farmers are showing in cultivating this crop. There is a simple reason for this - Herbs have the capacity to grow in relatively degraded soil. Also there is relatively low crop damage from wild animals, including monkeys, who are fast becoming a menace to the farming community here. Approximately 217 farmers, working with Chirag/KGU, produced roughly one tonne of herbs, selling them at approximately Rs.0.72 lacs. This experimental foray into herbs is now showing exponential growth and, if this process continues, herbs can expect to become a major source of revenue for the people of the region.

## Animal Husbandry

There are three key components to the animal husbandry activity of Chirag. The first is the efforts being made to enhance productivity and production of milk and milk products, through a range of services. These include breed improvement, improving availability of quality fodder, improved veterinary services, including availability of improved medicines, improved cattle shed design and availability of quality cattle feed. All the above activities have been promoted in the business services development model, i.e., services are provided by entrepreneurs working on a for-profit, enterprise mode. In this case though, Chirag has ensured that all service providers are cooperatives, apart from paravets, trained through a government programme and now working closely with Chirag field extension workers. The volumes achieved by these services are encouraging and give hope that in due course they will grow to benefit larger communities. Details of services are as under:

Item	Volume of Trade (Kg)	Sales/Income (Rs)
Cattle Feed	5,410	93,867.32
Ayurvedic Medicines	193	37,667.00
Other Services		
Service	Volume (Nos)	Income (Rs)
Paravets Income (Average Annual Income of 6 Paravets)	–	22,401.00
Artificial Insemination (Cows)	736	
Artificial Insemination (Buffaloes)	470	
Livestock Vaccinations		
Cows	736	
Buffaloes	470	
Goats	696	

The above activities have benefited close to 1100 households. Additionally Paravets have also conducted 73 'camps' in villages over the year.

Chirag has also been closely involved in supporting setting up of dairies for sales of milk and milk products. In this the Sunkiya dairy has achieved considerable success with a total sale of close to 10,000 litres of milk for the year. The activity has benefited 23 farmers and provided them with an average income of approximately Rs.8000 per annum.

### **The Poultry Programme**

The poultry programme is showing strong signs of growth, addressing as it does, a strongly felt need in the region, which is primarily being met by supplies from the plains.

Climatically the area is ideally suited for poultry production. The challenge will be in organising farmers to access larger markets. Presently the programme has shown all signs of 'technology absorption' and adaptation to local conditions. The activity has supported close to 300 farmers, generating average annual incomes of Rs. 2456.

The total income from the process of chick distribution was approximately Rs.6.9 lacs, this income accrued to brooders and the total sales from the activity, accruing to poultry farmers was approximately Rs. 7.27 lacs

### **Microfinance**

Amongst the more successful activities of Chirag is microfinance, through which we now work with 141 groups across 96 villages with a total of 1643 women members. The savings activities conducted by women have now generated a total saving of Rs. 44.98 lacs, accumulated in individual bank accounts. These savings are used to fund financial needs, of local communities. Chirag is now looking to expand the scope of the activity, to include insurance services, through established service providers. A snapshot of the current situation is as follows:

No. of SHGs	141
No. of Villages	94
No. of Members	1643
Total Savings	4,498,417
Total Inter loans	3,617,617

## KUMAUN GRAMEEN UDYOG

Kumaun Grameen Udyog (KGU), the Section 25 company promoted by Chirag, continues to focus on its core objectives of provision of employment opportunities and efforts to improve the income of families in the area by providing them with market linkages, through development of off farm skills. KGU also financially supports the education and health care efforts of Chirag through the surpluses that it generates.

KGU works with 25 full-time weavers and 5 groups of roughly 150 women engaged in knitting. Additionally, it procures culinary herbs, agricultural produce, and apricot seeds from nearly 300 farmers in the region providing all of them with a sustainable means of livelihood.

With a team of 13 people, KGU's sales were Rs. 1.44 Crores during the year - a growth of over 38 percent over the preceding year. The two Kilmora shops (in Sitla and Sargakhet) brought in almost 29 percent of sales, whilst participation in retail exhibitions accounted for another 13 percent of the revenues.

Sales during the year, as against the previous year, showed an increase across the major product lines - weaving (50 percent rise), knitting (18 percent increase), and garments (84 percent rise).

In the coming year, KGU's focus will be on:

- expanding the production capacity in both weaving and knitting;
- exploring new product lines;
- increasing the number of Kilmora outlets; and
- strengthening market linkages.

This strategy will increase KGU's ability to help the local community by providing them with sustainable off farm livelihoods

## NATURAL RESOURCE MANAGEMENT

Natural resource management is an intrinsic part of the agricultural cycle in the region. Forests provide fodder, converted to manure, that supports all agriculture and related activity in this primarily rainfed region. The entire area remains primarily dependent on groundwater resources, both for drinking water and irrigation. As discussed earlier, this entire cycle has come under stress, from:

- Depleting forest resources due to over exploitation for fodder, firewood and other human needs.
- Fast depletion and contamination of groundwater resources, due to mismanagement of catchment areas and disturbances (and reduction) in rainfall, attributed to climate change. Availability of water has infact already reached crisis proportions.

The outcome of these changes has been an adverse impact on the daily lives and livelihoods of the people of the region. Apart from the distress caused by reduced availability of water and its increasing contamination, leading to outbreak of water borne diseases, there has been direct and adverse impact on the agricultural productivity of the region. All these aspects, most importantly that of the impacts of climate change, are in the process of being better understood. The Chirag response to these present and emergent needs has been an attempt to improve knowledge on all these aspects, in partnership with other agencies working on the issue. Chirag has moved to improve understanding on issues of climate change, by installation of automatic weather stations which are now providing invaluable data. Chirag has also initiated a process for improving understanding on the character and functioning of the groundwater reserves of Himalayan region. On issues where improved community understanding and participation is needed, Chirag is working to strengthen capacities of *Van Panchayats* in improving understanding on biomass needs and current availability and through our forestry programme, promoting large scale plantation activity to reduce pressures on forests.

There are then three major aspects of the natural resource management activity of Chirag:

- **Forestry:** Under which, in addition to plantation and protection of forest and fodder species, Chirag also undertakes soil and water conservation activities.
- **Spring recharge:** An activity that has been on low ebb in the last year, but never the less considered critical to the overall strategy of Chirag.
- **Fodder Programme:** In a biomass based economy, the lives and livelihoods of communities remain dependent on availability of fodder. Chirag supports communities on production of fodder grasses.

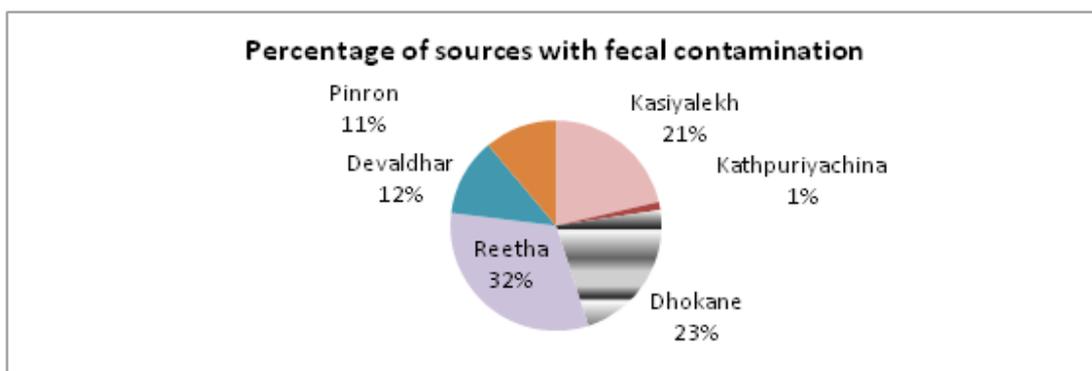
Details of activities undertaken under each are discussed below:

**Forestry:** Two major aspects of this activity have been plantation of approximately 96,244 saplings across 51 villages, covering approximately 155 Hectares of *Van Panchayat* land.

This activity has been augmented by support for protection and maintenance work, which has included, supporting *Van Panchayats* in appointment of forest guards and also in construction/repair of approximately 5000 Running Metres of fencing, both wire and wall. Additionally a fire line of approximately 3000 metres has also been made with the support of *Van Panchayats*. As part of soil conservation measures, Chirag has worked in 51 villages, covering approximately 155 Hectares in construction of approximately 76252 Running Metres of contour terraces and also khaals, gabion check dams, gully plugs and approximately 166 Cubic Metres of percolation pits for water conservation.

**Fodder:** The fodder programme has been implemented across 38 villages and has included setting up of nurseries for root stock production (63 Quintals), plantation of fodder grasses (1000 Quintals) - this has been achieved on both, private and *Van Panchayat* land. The fodder grass production resulting from the above (5000 Quintals), has benefited close to 900 households.

**Spring Recharge:** Spring Recharge: The spring recharge programme has not been very active, due to lack of resources, however, Chirag has continued collection of vital spring recharge data from 46 springs, on which treatment activity has been carried out. Additionally discharge data from 5 'control' springs has also been collected. This activity has been conducted across 33 villages. Chirag has also regularly tested water from approximately 63 springs. The results of which are given below.



There is no marked variation in water quality over time for most parameters excepting fecal coliform has been observed. These (fecal coliform) have increased in nearly all the observed springs from 2008 to 2012. Fecal contamination varies between the areas with Reetha having the largest percentage of contaminated sources as can be seen from the above diagram.

## CHIRAG AND ITS PARTNERS

There are 26 members on Chirag General Body, of which 8 from part of the Governing Body.



### CHIRAG GOVERNING BODY

Mr Kanai Lall*	Chairperson and Founder Geologist and retired corporate executive
Mr Morad Chowdhury	Member Architect and partner- Kanvinde Rai and Chowdhury Architects and Engineers
Ms Kamla Bhasin	Member Gender specialist, activist, founder-member of Jagori
Prof Bhushan K Joshi	Member Political Scientist, formerly Vice-Chancellor of Kumaun University
Prof Malavika Karlekar	Member Ethnographer, formerly of Centre for Women's Development Studies
Mr Radhesh Lall	Member Engineer and entrepreneur
Dr Rajesh Thadani	Member Founder and Chief Executive of CEDAR, Independent consultant & Entrepreneur formerly Executive Director of Chirag.
Dr Prashant Upadhyaya	Member Paediatric Surgeon, graphic designer and formerly Executive Director of Chirag

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\*Mr. Kanai Lall, the Founder Chairman of Chirag, passed away in June' 2013. Mr Radhesh Lall is the son of (Late) Mr Kanai Lall. None of the other members are related to each other.

## THE TEAM

The Chirag team comprises of a total of 157 persons working full-time. They form a dedicated core of professionals, uncompromising in their efforts and committed to the work and efforts of Chirag. The entire team, save a few persons, are all from the region, most having joined Chirag when they were very young and have grown as professionals and managers. This incomparable human resource base of Chirag is its enduring strength, that has helped it to weather, change, adversity and challenge. There is little doubt that this team will continue to add to the organisations strength and also support growth and expansion in the years to come.

### Staff Breakup

	<b>Programmes</b>	<b>Support</b>	<b>Administration and Finance</b>
Women	50	0	3
Men	87	6	11
<b>Total</b>	<b>137</b>	<b>6</b>	<b>14</b>

## OUR PARTNERS

Chirag remains indebted to the continued support from the following organizations:

### Institutions

ACWADAM

A & A Book Trust

Alstom Corporate Foundation

Berkeley Reafforestation Trust

B2R Technologies Pvt. Ltd.

Canada India Village Aid

Dr. Mary Badhwar Trust

Ernst & Young Foundation & employees

Himjoli Pvt Ltd.

Himotthan Society

Kumaun Grameen Udyog

Kurve Wustrow

National Bank of Agriculture and Rural Development (NABARD)  
 Paul Hamlyn Foundation  
 Rajeshwar and Susheela Dayal Charitable Trust  
 Room to Read  
 Sir Ratan Tata Trust  
 The Ford Foundation  
 University of Washington at Seattle  
 Duke University  
 International Livestock Research Institute (ILRI)  
 M.G. Shahani & Co.  
 Neotia Foundation  
 Metores Trust

### Individuals

Ashish & Deepa Arora	V. K. Madhavan
Arundhati Deosthale	Aloka J Hiremath
Keith Goyden	Nikhilesh Senapati & Roshni
Arvind Kumar	Parth Krishna
Gita Krenek	Jaya Shah
Chicu Lokgariwar	Uttam Anand Dave
Lalita Manjunath	Varun Kumar Bukshi
Siddhartha Menon	Deepti Thomas
Atima Joshi	Pankaj Wadhwa
Dr. Ruma Mukherjee	
Ann Mukherjee	

## Interns and Volunteers

Chirag hosted 50 volunteers and interns from around the world who worked on various aspects and making significant contributions. Most interns spent approximately 6-8 weeks in the region. The volunteers/interns added vibrancy and infected all of us with their energy and youthful enthusiasm. Chirag is fortunate to have had them with us and will look forward to seeing them all again!.

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<b>Name</b>	<b>Institution</b>
Katharina Hopp	Kurve Wustrow
Sarita Bisht	Kumaon University, DSB Campus Nainital
Manju Rawat	Kumaon University, DSB Campus Nainital
Ravi Shankar Arya	Kumaon University, DSB Campus Nainital
Mallika Ayyangar	Volunteer
Aditi Gupta	Volunteer
Stephen Lee	I Volunteer
Thalitha Forray	I Volunteer
Manu Gururaj	Volunteer
Rachael Goodman	University of Wisconsin, Madison
Lucia Xiong	University of Pennsylvania
Suumita Basu	University of Pennsylvania
Divya Gupta	University of Pennsylvania
Shobhana Nagraj	Volunteer
Geoffrey Martin	LEGTPA LOUIS PASTEUR
Dimitri Landoz	LEGTPA LOUIS PASTEUR
Vinay Nair	Ambedkar University, Delhi
Debarat Shukla	Ambedkar University, Delhi
Nikhilesh Joshi	Institute of Rural Management, Anand
Akanksha Agarwal	Volunteer
Shweta Hedge	TATA Dhan Academy
Emile Schons	Volunteer
Joelle Klein	University of Washington at Seattle
Rachael Deane	University of Washington at Seattle
Kyle Sant	University of Washington at Seattle
Helen Olsen	University of Washington at Seattle
Jiyeon Hong	University of Washington at Seattle
Arianna Delsman	University of Washington at Seattle
Kelly Boudwin	University of Washington at Seattle
Dessica Wallach	University of Washington at Seattle
Katherine Walton	University of Washington at Seattle
Shannon Keith	University of Washington at Seattle

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Sakura Shibata	University of Washington at Seattle
Erin Hill	University of Washington at Seattle
Calla Chun	University of Washington at Seattle
Anna Leggett	Camvol
Imogen Robinson	Volunteer
Aarati Nadkarni	Tata Institute of Social Sciences, Mumbai
Dr Arun Gadekar	Tata Institute of Social Sciences, Mumbai
Dr Rashmi Dandekar	Tata Institute of Social Sciences, Mumbai
Sonali Uppal	Institute of Rural Management, Anand
Anshul Malik	Institute of Rural Management, Anand
Saloni Tandon	Institute of Rural Management, Anand
Madan Sunandan	Institute of Rural Management, Anand
Swapnil Agarwal	Institute of Rural Management, Anand
Mimansa Khanna	Institute of Rural Management, Anand
Vinay Shrivastav	Institute of Rural Management, Anand
Sumedha Hiraji	Institute of Rural Management, Anand
Aileen Chen	Volunteer
Amogh Rai	Ambedkar University, Delhi

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Apart from volunteers and interns, Chirag also hosted group of students from

1. Lady Shri Ram College, New Delhi
2. Pravah, New Delhi
3. Indian Institute of Technology, Roorkee
4. Udayan Care, New Delhi
5. Colby College, Maine

## ACKNOWLEDGEMENTS

No Annual Report of Chirag can be complete without acknowledging the support and trust that the communities of the region have bestowed on us.

Also, the results we achieve, would just not be possible, nor would our lives be the same without the contributions and support of these remarkable individuals, who continue to inspire and enlighten....

Thank you, Dr. Ruma Mukherjee, Lakshmi Lall, Gita Krenek, Rajiv V. and Ann Mukherjee.

Chirag would also like to acknowledge the continued guidance and support it receives from members of its general body and governing board.



## ANNEXURE 1: VOLUNTARY DISCLOSURE BENEFITS TO STAFF

<b>Gross Salary and Benefits</b> (Rupees per month)	<b>Men</b>	<b>Women</b>	<b>Total</b>
Less than 5,000	11	03	14
5,000 - 10,000	66	44	110
10,000 - 15,000	16	03	19
15,000 - 25,000	07	02	09
more than 25,000	04	-	04

Note: Gross salary includes all benefits payable by the organisation.

### STAFF REMUNERATION (GROSS MONTHLY SALARY+BENEFITS IN RUPEES PER ANNUM)

Highest paid full time regular staff	Rs. 291,384/- per year
Lowest paid full time regular staff	Rs. 56,028/- per year

Note: This includes basic salary, cost of living allowance, provident fund (including Chirag's contribution), medical benefits, medical and accident insurance and scholarship. All figures are correct as on 31st March 2013.

### COST OF TRAVEL

Total cost of international travel incurred by Chirag during the year- NIL

Total cost of national travel incurred by Chirag during the year - Rs. 66,048/-

### OUR STATUTORY AUDITOR

R Balasubramanian  
Partner  
S Ramanand Aiyar and Co.  
708 Surya Kiran Building,  
19 Kasturba Gandhi Marg,  
New Delhi-110001

### OUR BANKERS

- State Bank of India
- Hong Kong and Shanghai Banking Corporation of India Ltd.
- Nainital Almora Kshetriya Grameen Bank
- Almora District Cooperative Bank Ltd.
- Nainital District Cooperative Bank Ltd.

## Registration Details

- The Central Himalayan Rural Action Group (Chirag) is a Society registered under the Indian Societies Registration Act of 1860. Registration No. 16928, dated 29<sup>th</sup> July 1986.
- The Central Himalayan Himalayan Rural Action Group (Chirag) is authorized to receive foreign contributions as per the Foreign Contribution Regulation Act 1976. Registration No. 231650446, dated 5<sup>th</sup> July 1987.
- Chirag is registered under Sections 12A and 80G of the Income Tax Act, 1961.
  - Section 12A - No. CIT-VI/TE (276)/86/1292 dated 9/1/1987
  - Section 80G-No. DIT (E) 2007-2008/C245/1918 dated 21/09/2007

## ANNEXURE II: ACCOUNTS

### Central Himalayan Rural Action Group Balance Sheet as on 31st March 2013

	<b>Current Year (Rs)</b>	<b>Previous Year (Rs)</b>
<b>Liabilities</b>		
Corpus Fund	41,180,284	47,237,178
Reserve Fund	2,911,508	2,651,832
Fixed Assets Utilisation Fund	23,385,261	25,368,955
Transport Fund	526,144	526,144
Reafforestation Fund	644,512	775,764
Chirag Education Fund	154,676	470,058
Current Liabilities	1,092,211	2,702,687
	<b>69,894,596</b>	<b>79,732,618</b>
<b>Assets</b>		
Fixed Assets	23,385,261	25,368,955
Investments	41,869,051	47,925,945
Current Assets, Loans and Advances		
Cash, Bank Balance and Term Deposit	3,991,988	5,817,750
Loans and Advances	644,296	615,968
Security Deposit (endorsed in favour of Government Authorities)	4,000	4,000
	<b>69,894,596</b>	<b>79,732,618</b>

Signed on behalf of Chirag

Chairman: Radhesh Lall

Member: Prashant Upadhyaya

Member: Rajesh Thadani

Executive Director: Mukul Prakash

Manager Accounts and Administration: B K Kabdwal

In terms of our report of even date annexed

For S Ramanand Aiyar and Co.

Chartered Accountant

Registration No. 000990N

R Balasubramanian

Partner

Central Himalayan Rural Action Group  
Receipts and Payments Accounts for the year ended as on 31st March 2013

<b>Receipts</b>	<b>Current Year (Rs)</b>	<b>Previous Year (Rs)</b>
Balance as on 1st April 2012	8,490,876	10,196,623
<b>Project Funding</b>		
Foreign Contribution	2,565,991	15,170,878
Local Contribution	8,256,245	6,173,508
Rural Health Services	1,043,564	938,140
Donations	394,478	629,291
Interest	1,207,624	3,030,303
Others	5,987,414	5,254,757
	<b>27,946,192</b>	<b>41,393,501</b>
<b>Payments</b>		
Canada India Village Aid (CIVA)	2,408	929,731
Berkeley Reafforestation Trust	481,311	914,660
Ford Foundation	1,011,837	10,134,380
Room to Read	780,251	1,354,959
Paul Hamlyn Foundation	138,621	1,414,743
Alstom Corporation Foundation	505,799	3,070,955
CAF America (Nike Foundation)	-	558,803
Unniti Foundation	-	274,155
PRAYAS	-	111,965
Other Payments (FCRA)	1,729	602,666
Sir Ratan Tara Trust (Small Grant Programme)	103,129	395,871
NABARD	599,330	220,094
Uttaranchal Livelihood Improvement Project for Himalayas	-	754,729
Himmotthan Society (IFLDP)	3,142,433	2,658,534
Rajeshwar & Susheela Dayal Charitable Trust	2,532,142	1,304,503
Ernst Aand Young Foundation (E&Y)	1,275,000	-
International Livestock Research Institute (ILRI)	807,398	-
Rural Health Services	1,208,913	936,910
Chirag School	385,148	370,083
Other Payments	11,212,771	6,894,883
Balance on 31st March 2013	3,757,972	8,490,876
	<b>27,946,192</b>	<b>41,393,501</b>

**Central Himalayan Rural Action Group**  
**Income and Expenditure Account for the year ended as on 31st March 2013**

<b>Income</b>	<b>Current Year (Rs)</b>	<b>Previous Year (Rs)</b>
<b>Project Funding</b>		
Foreign Contribution	2,565,991	15,170,878
Local Contribution	8,256,245	6,173,508
Donations	394,478	629,291
Rural Health Services	1,043,564	938,140
Interest	2,526,381	2,996,155
Others	1,147,976	2,216,804
Projects in Progress	2,702,687	6,361,229
	<b>18,637,322</b>	<b>34,486,005</b>
<b>Expenditure</b>		
Canada India Village Aid (CIVA)	2,408	894,058
Berkeley Reafforestation Trust	481,311	914,660
Ford Foundation	1,011,837	9,280,281
Room to Read	780,251	1,354,959
Paul Hamlyn Foundation	138,621	1,393,107
Alstom Corporation Foundation	505,799	3,070,955
CAF America (Nike Foundation)	-	558,803
Unniti Foundation	-	274,155
PRAYAS	-	111,965
Other Payments (FCRA)	1,729	602,666
Sir Ratan Tata Trust (Small Grant Programme)	103,129	395,871
NABARD	580,305	220,094
Uttaranchal Livelihood Improvement		
Project for Himalayas	-	754,729
Himmotthan Society (IFLDP)	3,142,433	2,658,534
Rajeshwar Susheela Dayal Charitable Trust	2,066,540	1,304,503
Earnst And Young Foundation (E&Y)	1,275,000	-
International Livestock Research Institute (ILRI)	807,398	-
Rural Health Services	1,191,771	912,693
Chirag School	348,123	317,235
Other Payments	13,606,289	9,331,518
<b>Total Expenditure</b>	<b>26,042,944</b>	<b>34,350,785</b>
Available Funds	(-7,405,622)	135,219

Aadya Singh  
 Adeel Rizvi  
 Aditi Bisht  
 Ajay Singh Bisht  
 Aloka J. Hiremath  
 Anand Singh Bisht  
 Anil Chandra Binwal  
 Anil Keshari  
 Anita Arya  
 Anoop Singh Bisht  
 Anurag Chatrath  
 Asha Shah  
 Atul Shah  
 Bahadur Singh Mehra  
 Balam Singh Negi  
 Basanti Bisht  
 Bhagat Singh Thapliyal  
 Bharati Jalal  
 Bhashkaranand Joshi  
 Bhim Singh Negi  
 Bhupal Singh Bisht  
 Bhupal Singh Jeena  
 Bhuwan Chandra Pant  
 Bhuwan Singh Negi  
 Bimla Bisht  
 Binod Kumar Pandey  
 Bipin Kumar Kabdwal  
 Bipin Kumar Negi  
 Birendra Singh  
 Champa Pandey  
 Chandan Singh Bisht  
 Chandan Singh Chamiyal  
 Chandan Singh Mehta  
 Chandra Sekhar Joshi  
 Chandrakala  
 Dr. Rinku Dutta  
 Deepa Joshi  
 Devendra Singh Nayal  
 Devkinandan Sharma  
 Dharmanand Kabdwal  
 Dinesh Pandey  
 Divesh Kaul  
 Diwan Chandra  
 Diwan Ram  
 Diwan Singh Mehta  
 Dr. Mahendra Singh Bisht  
 Durga Bisht  
 Ganesh Singh  
 Ganga Joshi  
 Geeta Bisht  
 Geeta Bisht Rautela  
 Geeta Fulara  
 Geeta Kandpal (Dr.)  
 Girish Chandra Budhani  
 Govind Singh Bisht  
 Govind Singh Negi  
 Harendra aSingh Nayal  
 Harendra Singh Sizwali  
 Harish Chandra Arya  
 Harish Chandra Palaria

Heera Devi  
 Hema Bisht  
 Jagdish Mishra  
 Janki Bisht  
 Jaswant Singh Bisht  
 Jitendra Singh Bisht  
 Juhi Arya  
 Kailash Chandra Joshi  
 Kalawati Pandey  
 Kalpana Bisht  
 Kamla Bisht  
 Kanchan Arya  
 Keshar Singh Bisht  
 Keshav Dutt Joshi  
 Khushal Singh Bisht  
 Kiran Bisht  
 Kiran Nayal  
 Kishore Singh Negi  
 Kishore Singh Rautela  
 Krishan Kumar  
 Krishan Chandra Bhandari  
 Krishan Kumar Nayal  
 Kuldeep Kumar Thapliyal  
 Kunti Bisht  
 Kusum Rawat  
 Kusum Tiwari  
 Lakhan Singh Rautela  
 Lal Singh Dangwal  
 Lalit Mohan Tiwari  
 Lalit Tiwari  
 Lata Harbola  
 Leela Joshi  
 Leela Pandey  
 Leela Raikwal  
 Madhavi Dangwal  
 Mahendra Singh Bisht  
 Mahendra Singh  
 Mahendra Singh Raikwal  
 Mahesh Singh Bisht  
 Mamta Arya  
 Mamta Mer  
 Manju Rautela  
 Mariam Bhatt  
 Maya Bisht  
 Maya Pandey  
 Meena Sah  
 Meenakshi Arya  
 Meera Bisht  
 Mohan Sammal  
 Mohan Singh  
 Mohan Singh Bisht  
 Mukesh Singh Bisht  
 Mukul Prakash  
 Munni Bisht  
 Munni Tamta  
 Nandan Singh  
 Nandan Singh Bisht  
 Naveen Chandra Bhatt  
 Neema Arya  
 Neetu Mehra

Neomi Pal Singh  
 Om Prakash Pandey  
 Pan Singh Bisht  
 Pan Singh Mehta  
 Pankaj Singh Shahi  
 Pawan Kumar  
 Poonam Negi  
 Pooran Singh Raikwal  
 Prakash Chandra  
 Pramod Kandpal  
 Prayag Dutt Bhatt  
 Prema Janoti  
 Prema Tiwari  
 Pritam Singh Rautela  
 Pushpa Devi  
 Pushpa Negi  
 Raghvendra Singh Bisht  
 Rajani Mehta  
 Rajendra Singh Bisht  
 Rajendra Singh Dangwal  
 Rajendra Singh Jeena  
 Rajesh Singh Nayal  
 Ram Singh Bisht  
 Ramesh Chandra Gutholia  
 Ramesh Chandra Joshi  
 Ramesh Chandra Palariya  
 Rekha Arya  
 Rekha Chhimwal  
 Rekha Rani  
 Rita Negi  
 Sangeeta Rani  
 Sanjay Joshi  
 Santosh Kumar  
 Satish Kumar Tamta  
 Shailesh Kumar Pant  
 Shankar Singh  
 Shilpa Solanki  
 Suman Das  
 Sundeep Dutt Bhatt  
 Sundar Lal  
 Sundar Singh Nayal  
 Sunil Kumar Tamta  
 Sunita Dighe  
 Sunita Kulyal  
 Surendra Singh Negi  
 Suresh Kumar  
 Tanvi Negi  
 Tara Chandra  
 Tej Singh  
 Thakur Singh  
 Tulsi Negi  
 Umakant Sharma  
 Umesh Singh Mehta  
 Uttam Singh Jeena  
 V K Madhavan  
 V Rajiv  
 Vikas Kumar  
 Vikram Kaushal  
 Vikram Singh Raikwal



## Chirag

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