

IBTADA ANNUAL REPORT 2010-11



Registration Details of Ibtada

- (i) Registered under Rajasthan Societies Act; Registration Number 132/ALW/97-98.
- (ii) Ibtada is Registered under Foreign Contribution Regulation Act (FCRA) with Registration number 125420021 dated June 29, 2001.
- (iii) Ibtada is having 12 A Registration number 92/7 dated 25/03/1999.
- (iv) The 80 G registration number of Ibtada is 80G/2010-11/274 dated 12/5/10

VISION

Ibtada envisions a society where poor and deprived social groups are economically, socially and politically empowered to take part in development processes and have equal rights and access to resources that abridges poverty, deprivation and discrimination.

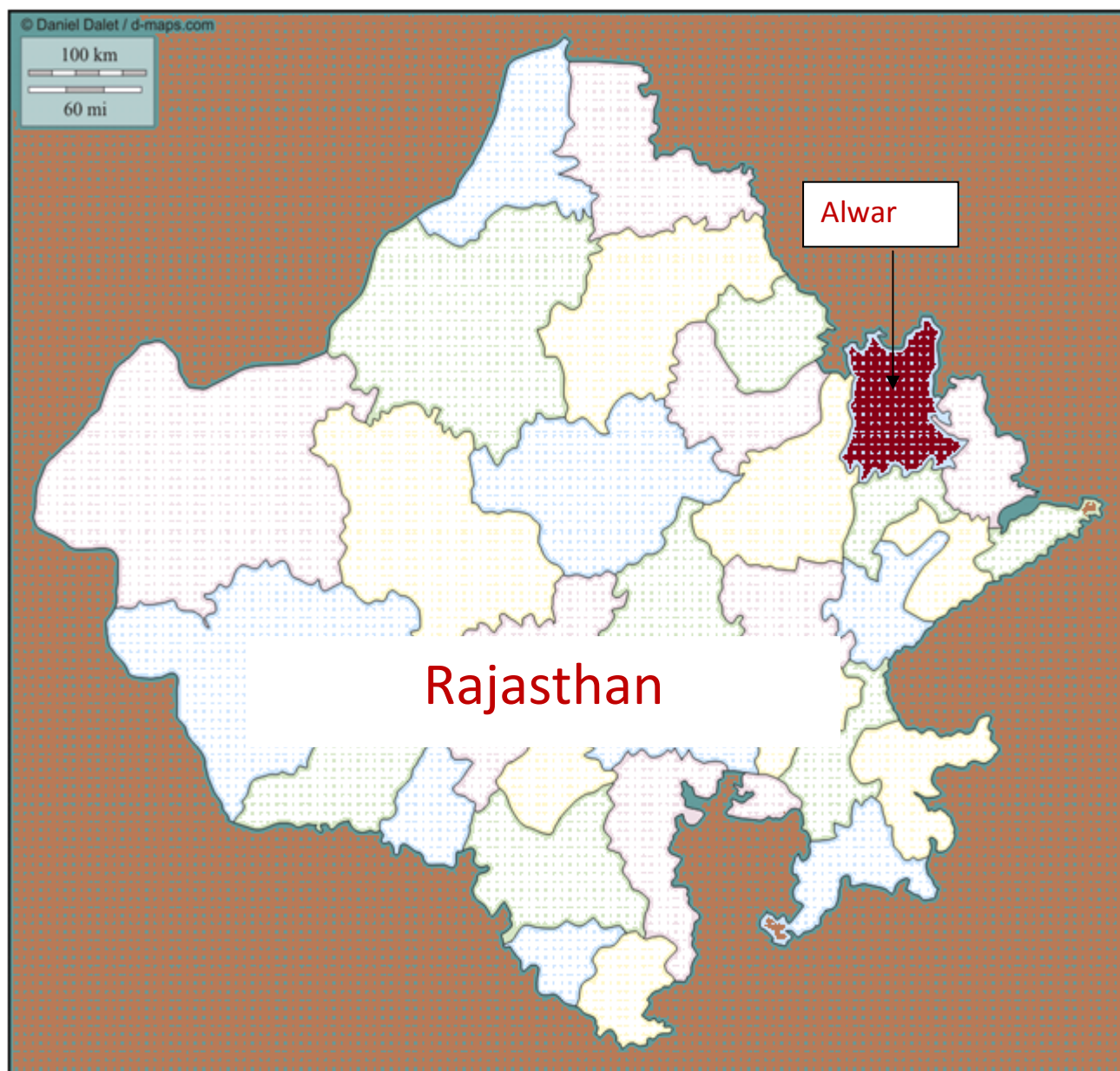


MISSION



Strengthening communities especially women, in a manner that they themselves raise the issues of their concern and play an influential role in reducing poverty and inequality

MAP: INTERVENTION LOCATION



STRATEGIES

- Augment community capacity and promote Self-reliant community institutions.
- Put women and girl child in forefront.
- Build a cadre of grassroots women leaders.
- Collaborations with Govt. for innovations and effective outreach.
- Build alliances with civil society and CBOs on issues of common concern



GOALS & OBJECTIVES



- Promote and strengthen self help groups, their clusters and federations among poor women
- Help poor families with access to savings, credit and micro insurance facilities
- Support to improve the livelihoods of SHG members, and improve quality of their life through health, literacy and other relevant interventions
- Promote education for out of school, especially girls from minority and poor families
- Improve the effectiveness of government schooling system by support in teaching learning processes and integrating community's role and support for these schools

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LIST OF ABBREVIATIONS

AGM	Annual General Meeting
ARTH	Action Research and Training for Health
CHC	Community Health Centre
CmF	Centre For microFinance
FWWB	Friends of World Women Banking
HPI	Heifer Project International
INFOS	Indian Network of Federations of Microfinance Self Help Group
JSY	Janani Suraksha Yojana
KDFS	Kalanjiam Development Financial Services
KYC	Know Your Customer
MF	Micro Finance
NABARD	National Bank for Rural Development
NGO	Non Government Organization
NHB	National Housing Bank
NRHM	National Rural Health Mission
PHC	Primary Health Centre
RTE	Right To Education
SMC	School Management Committee
SHG	Self Help Group
SRIJAN	Self Reliant Initiatives through Joint Action
SSA	Sarva Shiksha Abhiyan
ToT	Training of Trainers
UNDP	United Nation Development Program
VEC	Village Education Centre

FROM THE CHAIRPERSONS DESK

This is the 12th year of Ibtada's operation and Ibtada has been growing slowly and steadily. As for all grassroots development organisations, the ongoing challenge is to sustain the good work already done and to move to next orbit of excellence. For Ibtada, the biggest challenge is to strengthen and sustain the community institutions and design/innovate new interventions and activities for empowerment of women and girl child.

Starting with main highlights of the year, Ibtada set up 10 computer learning centres in Taleemshalas. This is one more step towards the empowerment of girl child. The girls at Taleemshalas will now be better prepared in life by learning how to use computers. Next feather in the cap is graduating of 468 girls in standard V. They will now be mainstreamed to the government schools. For the past two years, Ibtada has been doing cutting edge work in govt. schools to promote Right to Education. The District Collector has agreed to sign an MOU to work with Ibtada to strengthen RTE in govt. schools.

In the SHGs-livelihoods programme, Ibtada has moved to next ladder by forming three new federations. Upcoming challenge in the next two-three years is to make these federations operationally and financially self sustainable. The new focus is to prepare more and more as community resource persons in form of *pashu sakhies*, *krishi sakhies* and upcoming *swasthya sakhies* and *shikhsa sakhies*. This new lead is expected to create a cadre of women resource persons for community and add significantly to the empowerment of women. With the new intervention of women's literacy and education to be started next year, Ibtada will have a new stature in the direction of empowerment.

We are thankful to all our communities, donors, supporters and well wishers for continued support to Ibtada and we shall make best efforts to keep doing cutting edge work on the agenda we have chosen. We also sincerely hope to get inputs and guidance from all our stakeholders to strengthen our initiative.

Ved Mitra Arya

1. ORIGIN AND BRIEF HISTORY

Ibtada, as the name suggests is the beginning of change, evolved through various community interactions and survey of backward region of Mewat in Rajasthan. Ibtada was founded in 1997 by the present, Executive Director while he was engaged in benchmark survey of Mewat in Rajasthan. Mewat is a backward region that cuts across Haryana and Rajasthan, dominated by Meo Muslims.

The Imperial Gazetteer of 1908 describes Mewat as an ill-defined tract of land lying south of Delhi. The area is part of Indo-Gangetic plain and the Aravali zone. Mewat region includes parts of Alwar and Bharatpur districts of Rajasthan and Gurgaon and Faridabad districts of Haryana. Alwar is located at a distance of about 150 kilometers southwest of Delhi.

Mewat is synonymous with Meos, who form the dominant social group in the area. Meos were the majority community in the pre-partition days. They still form more than the 30 percent of the total population of the Mewat region of Rajasthan.

Meos believe to have been converted to Islam in the 14th century and trace their ancestry to Rajputs or Yaduvanshis. Even after their conversion, they remained proud of their ancestry and maintained strong links with their Hindu background. Till few decades ago, they used to be *Musalmans* in name only and their village deities were the same as those of Hindu cultivators. They too observed several Hindu festivals. The Meo and non-Meo relations is an excellent example of Hindu-Muslim harmony. But this has been weakening during the last 3-4 decades.

The *Mewaties* were considered as warrior class and were notorious for their turbulence and predatory habits. They were a constant source of trouble to rulers of Delhi. In the revolt of 1857 against the British, the *Mewaties* actively supported the last Mogul emperor, and when the revolt failed the area was severely neglected.

1.1 Rationale Behind Mission

While understanding the backwardness in Mewat, it was clear that women and girl child were the worst affected. It was no surprise because it is a harsh reality that this section has to bear the consequence of all discriminations, be it social, political, economic or natural (disasters, droughts etc). Interestingly, various interventions and experiments in the development sector have shown the usefulness and effectiveness to partner with this section towards a sustainable and productive output. The SHG movement is a standing example.



Therefore, promoting institutions for women is the core to Ibtada's mission. While doing this, capacity building of the community in general and that of women leaders in particular becomes utmost important. The institutions are designed to empower women -to change power relations in the society, to foster decision-making power among women, to enhance their degree of control over resources and provide them space for visibility and collective action. A girl child of today is a woman in making for tomorrow. She faces discrimination and maltreatment since her birth. Both she and her mother need to be prepared to understand and challenge this bias. The child needs to be equipped with basics like education, life skills, etc. The community institutions must take up these issues. Besides, the institutions are also designed to provide services in areas of women's health, girl child education; women managed livelihoods, savings and credit etc.

1.2 Ibtada's Journey Over Years

Ibtada started with its mission to work for women and girl child and continues to do so. Ibtada has grown considerably over the years. The field operations started in the year 1998 with the formation of SHGs. In March 1999 there were 16 SHGs formed. It rose to 142 groups in year 2001 and 700 SHGs at present. Building upper tier institutions, there are 62 clusters and 5 federations. Building on the SHG programme, Ibtada started livelihood interventions in the area of agriculture and animal husbandry. Goat rearing is one of the key interventions where Ibtada is working with 500 plus families now. Ibtada also focused on skill development of women to enable them work as Resource Persons for their communities. In this process, Ibtada has developed women as pashu sakhies, krishi sakhies, swasthya sakhies and shiksha sakhies.

The girl child education programme started in August 2000 with 7 learning centres and now there are 97 learning centres, called Taleemshalas. These Taleemshalas impart education to out of school girls till class V, after which they are mainstreamed to govt. Schools. Ibtada also started working with Govt. schools for 'Right to education' to improve their quality and strengthen community's role in functioning of these schools; 60 Govt. schools are being covered.

Ibtada has also evolved as resource support organisation for the community based micro finance sector. Even during the initial years of Ibtada, its work in the field of SHGs was recognized by many agencies and Ibtada started giving capacity building inputs to other NGOs and agencies. In the year 2000, first such training was organised for various NGOs of Rajasthan with sponsorship from NABARD. In the same year two trainings were organised for Alwar Milk Union in which all Procurement and Inputs staff of Union was trained. The next training was

for bank managers of Grameen bank. Thereafter, Ibtada has conducted numerous such trainings.

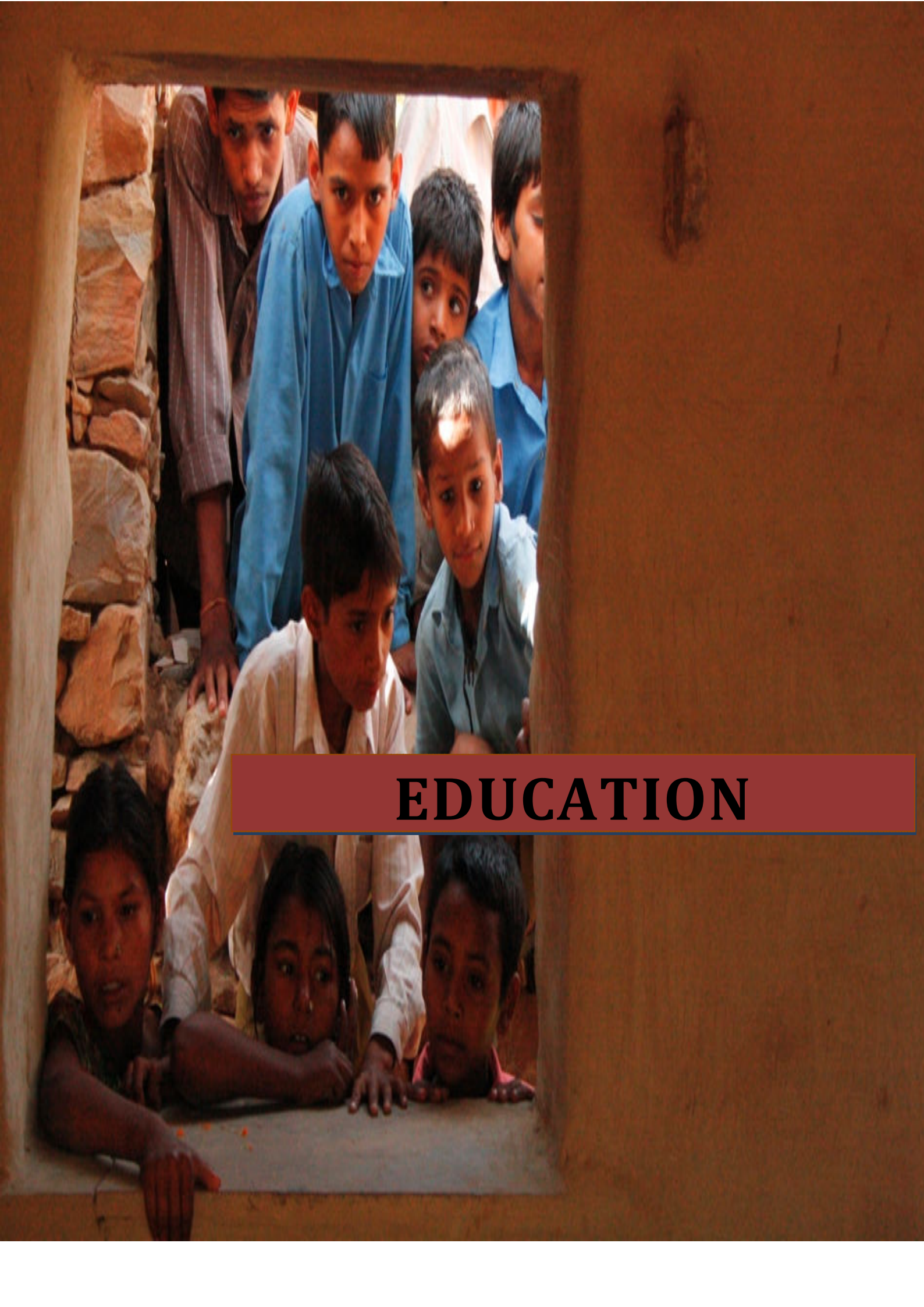
Ibtada also hosts exposure visits for various agencies every year to enhance their learning on community based micro finance institutions. Such exposures have been attended by State, National and International visitors.

1.3 Operations

Ibtada is working in about 275 villages in 6 development blocks of Alwar namely: Tijara, Kishangarh Bas, Umren, Ramgarh, Thanagazi and Laxmangarh. Ibtada works on two major themes: Education and SHGs & Livelihoods. Ibtada's education programme has two major components: Taleemshalas, as learning centres for girl child till class V, and ensuring Right to Education in Govt. schools with community participation. As on 31st March 2011, Ibtada has 121 Taleemshalas and collaboration with 22 govt. schools. In the SHG-livelihoods programme, Ibtada has promoted 660 SHGs and 5 federations. Ibtada strengthens livelihoods of SHG members through intervention in agriculture, dairy animals and goat rearing. A recent project on maternal and child health has also been initiated with two old federations.

1.4 Target Population

Ibtada targets to work in majority with women and girl child from marginalized communities of Meo Muslims, scheduled castes, scheduled tribes and other backward communities. As of now, Ibtada has restricted its work with these communities in Alwar district of Rajasthan. As part of govt. school project, Ibtada also works with all school children including boys and girls, and also with the men folk who are part of school management committees.



EDUCATION

2. TALEEMSHALAS FOR GIRLS' EDUCATION

Ibtada has been working for last more than 10 years for the promotion of quality education and planning for the community based education system where the philosophy of education is used in 'Taleemshalas' which tries to knit with the basic human rights. It promotes healthy, equitable and fearless relationship between student and a teacher. Since its inception of education programme in year 2000, Ibtada started working with about 200 girl children to teach them all the subjects from class 1st to 5th. Now Ibtada is working with 3418 girl students with the significant presence in over 90 villages of Alwar, Nogawan Tijara and Kishangarh Bas. Ibtada has successfully promoted quality education with fearless, joyful and activity based environment in the Taleemshalas.

In the past, Ibtada has been working with the contributing agencies like IIMPACT, Aide et Action, Sir Dorabji Tata Trust and Terres Des Hommes to promote its self-motivated concept of education programme. The present Taleemshala programme is fully supported by IIMPACT, an association promoted by 1978 alumni batch of IIM-A.



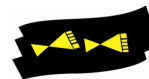
A girl at taleemshala centre

For the year 2010-11, there has been no significant addition in the number of Taleemshalas and number of girls attending these. There has been qualitative impact in the functioning of Taleemshalas. 468 girls passed class V exams in the April of 2011, as against 212 girls in April 2010. This is more than double the last year figure.

2.1 New Initiative: Computer Learning Centre

With support of IIMPACT the Taleemshala education programme has commenced Computer Learning Centres in its 10 Taleemshala Education Project areas. The project areas of Jatoli, Bandipura, Mahua Khurd, Kishangarh Bas, Chor Basai, Devta, Ramlu ka Baas in Alwar and Chawandi Kalan in Tijara, Alawalpur, Patanbhan and Tissamar in Nowgaon have received one Laptop each for their Computer Learning Centres by IIMPACT.

This intervention has helped children get familiar to the latest technologies and with the basics of computing, which is essential in changing times where almost all the office jobs have been taken over by computing. Further IIMPACT has also provided for Solar Plants to run these computing devices along with 2 solar lights and 2 solar fans for the centres.



Instructor teaching students on a laptop



ing rooftop

To effect successful implementation of the Computer Literacy Programme IIMPACT also organized for 1 day workshop for all those computer instructors who were in charge of imparting Computer training. In addition to these instructors one more standby instructor was given training in event of absence of regular instructor. Mr. Junaid Khan, Programme Manager IIMPACT trained instructors and students to use software specially developed by Azim Premji Foundation for children.

2.2 Resource Material Development

The Education Resource Unit of Ibtada has developed workbooks in Hindi and Mathematics for Class I to III to support the exercise work on govt. text books. This is first time that Ibtada team has developed such workbooks for using in Taleemshalas. The team has put about a year of effort in developing these workbooks. The team also developed card sets to teach Hindi 'matras' and 'varnas.'

The team has also developed guidelines for teachers for subjects of Hindi, environmental studies and Maths to facilitate them teach the new entrant students.



ook For Hindi Class IInd

2.3 Opening of New Taleemshalas

This year, one new Taleemshala was opened in Baisla ki dhani in Tijara in the month of August 2010. Initially 26 girls were enrolled in this centre. The location is close to the existing centre of Andhaka village where Taleemshala has been functioning since past 2 years. Watching the good education in Andhhaka, community from Baisla ki dhani also demanded setting up of

Taleemshala in their village. The community provided space in a private building and participated in the inauguration of Taleemshala with full enthusiasm.

2.4 Teachers Recruitment

Recruitment of teachers is an ongoing process because the teachers keep dropping out due to one reason or the other. This year 54 new teachers were recruited against the dropout of 55 teachers. The new joined teachers are provided mostly on the job training. Though these training are not sufficient to train teachers to do justice to their jobs, Ibtada has to manage because all teachers do not join at single point of time and there is not adequate batch to provide classroom training.

2.5 Celebrations of Class V Exam Results

Every year, the celebration of passing out of class V girls is done by some of the Village Education Committees. This year, VEC Mahua Khurd conducted this ceremony. This was a big event. The village committee made all the arrangements for the food and refreshment for all participants. About 600 girls and 300 community members took part. The girls who passed out

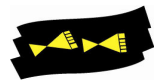


Performance by taleemshala girls in annual award giving function

got watches as gifts and certificates. The gifts were provided by IIMPACT, donors of the programme about 15 of whom participated in the programme. SSA representatives also attended the programme and were enthused to see the participation by village community.

2.6 Teacher's Capacity Building

Every year, at least two workshops are conducted for the teachers to build their capacities and resolve their issues. The summer workshop is held for 12-13 days and winter workshop for 7 days. Teachers are categorized on the basis of their capabilities and their stay in Ibtada. Based on



this, their groups are formed and workshops conducted by the field coordinators and project coordinators. This year, 6 such groups are formed for summer and winter workshops.

In addition to the workshops, sharing meeting is held every month with the teachers who discuss their progress and issues in these meetings. These meetings provide a good platform for monitoring and support.



Teachers workshop in progress

2.7 CLASS V RESULTS

Till last year, all students who were at class V level appeared in class V exams in the govt system. But this year, Ibtada has done its internal exams for class V exams due to the hassles faced to meet the formalities in govt. system. Though, exams are conducted in the month of April 2011, we share the progress and results in year 2010-11 only because the students progress in that very academic year. A total of 468 girls appeared in class V exams, the results of exams are shared as follows:

Divison	No of girls
First	308
Second	156
Third	4
Total	468

2.8 Teachers Day Celebrations

The teachers day is celebrated in India on 5th of September. Ibtada celebrates the Teachers Day with all our teachers every year. This year also, this Day was celebrated in all the project locations of Ibtada, i.e. Alwar, Nogawan and Kishangbas (including Tijara). The teachers get together to share their experiences and perform cultural activities. Gifts are provided to these teachers by the staff of Ibtada.

2.9 Picnic for Class V passout girls

In the month of May 2010, the girls from Alwar location participated in the picnic after they passout class V. This is a grrreat day for these girls who come to Alwar town and visit Nehru park, Company garden, City Palace and Museum. This excitement and fun during picnic is a great adventure to these

girls. The girls also perform cultural activities, share their experiences of studying in Taleemshalas and share their aspirations for their future life and education.

2.10 Community Capacity Building

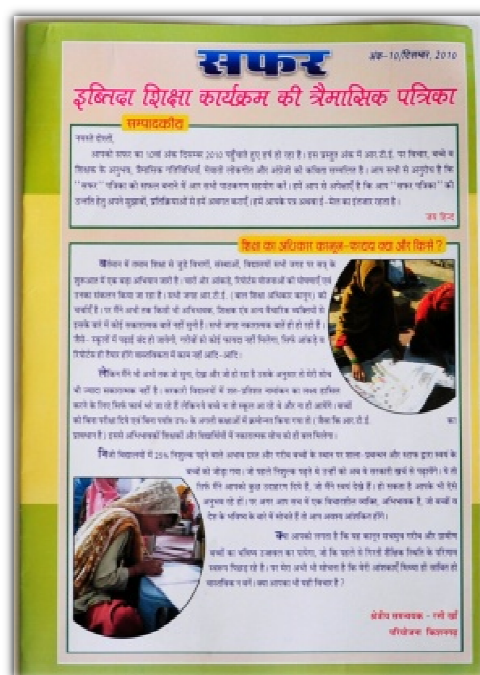
Village education committees (VECs) are formed in all villages where Taleemshalas function. These VECs are provided with training and exposure inputs at various intervals. This year 44 members from 21 VECs went for an exposure visit with in Ibtada's area of operations. 14 VECs were provided training on education and role of VECs.

2.11 Staff Capacity Building

Not much focus could be given to staff capacity building this year. One training on gender was conducted for all staffs of Ibtada in which Taleemshala staff also participated. Another set of training was imparted on computer education to the teachers who worked in computer learning centres.

2.12 Safar –Education Programme Newsletter

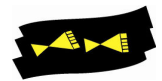
Education programme of Ibtada published a newsletter, *Safar*, for in house circulation. The newsletter is planned to be printed every quarter. During the year, 3 Newsletters were published by education team. The newsletter captures new of the programme, interviews with teachers, staff and community members; stories, poems and write ups by students, teachers and staff. The newsletter is circulated to all Taleemshala teachers, staff, BEEOs, teachers of govt. schools and community members.



Newsletter-Safar

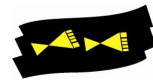
Taleemshala Programme Statistics

Details	As on April 1, 2010	Added during 2010-11	Mainstream during 2010-11	Drop out during 2010-11	Passed out students	As on March 31 st 2011
Number of Taleemshala groups	120	1	0	0		121
Total Enrollment in Taleemshalas	3396	750	218	298	212	3418
Number of teachers	124	54		55		123
No of villages	90	1	0	0		91



Status of girls after passing class V (since inception)

Year of passing	No. of Girls Pass out	Drop out	Present Status									No. of girls studying
			6th	7th	8th	9th	10th	11th	12th	Ist Year	IInd Year	
2004	29	20	-	-	-	-	1	-	3	4	1	9
2005	41	27	-	-	-	-	3	3	5	3	-	14
2006	33	16	-	-	-	3	7	7	-	-	-	17
2007	101	58	1	-	8	9	24	1	-	-	-	43
2008	98	38	-	1	18	37	4	-	-	-	-	60
2009	175	55	1	5	110	4	-	-	-	-	-	120
2010	212	56	1	143	12	-	-	-	-	-	-	156
2011	468	87	381	-	-	-	-	-	-	-	-	381
Total	1157	357	384	149	148	53	39	11	8	7	1	800



3. PROMOTING RIGHT TO EDUCATION

With the advent of Right to Education Act, while accomplishing its goals Ibtada also acts as a support system for the Government schools operating in the areas of operation and help them understand the need based evaluation of the student within the premises of regular education being imparted in Government schools. Ibtada has been actively working in the villages with the Government Schools to improve the enrolment and retention of students between the age of six to fourteen years without compromising with the quality education to which a child has an inherent right.

Ibtada partnered with 22 in year 2009 and since then Ibtada has been strengthening the govt. schooling system by bringing in the community and making the School Management Committees (SMCs) functional and accountable. Though in few cases Ibtada has received major setbacks when its staff was prohibited from entering school premises on account of attitude of Government teachers who considered Ibtada staff as unwelcomed guest who wanted to render unsolicited services to the school.

As per the RTE Act, the SMC is constitutional body to manage and govern the school affairs. Therefore, strengthening SMCs is the main role of Ibtada in these schools. In addition, there is a General Body that comprises all parents of school students. The tenure of the executive committee of the SMC is 2 years and should meet every month while the general body should meet once in 3 months. The head of the executive committee is the President and Vice-President elected from among the members and the Head Master of the concerned school is the Honorary Secretary. The RTE guideline mentions specific functions to be performed by the SMC and Ibtada ensures being instrumental that these guidelines be followed in every possible sense to maximize and enhance community participation and decision making:

- Monitor school activities and its working
- Prepare and recommend school development plan
- Monitor grant utilization
- Monitor teachers' and students' attendance
- Monitor Mid Day Meal.
- Ensure 100% enrollment of children in the age group of 6-14 years
-

Ibtada has adopted the 'motivator model'. One motivator is placed among two schools. This motivator is trained on pedagogy and community mobilization. The motivator

works three days in each school on alternate days. S/he works with students, mostly in class I-III to improve their learning levels. Motivator also helps in improving the school environment by holding students assembly, displaying teaching and learning materials in the school premises and help the govt. teachers in planning and use of materials.

But the major role of the motivator lies in mobilizing the village community and preparing it for supporting the school. S/he is in continuous contact with the community and holds meetings for sharing the school progress.

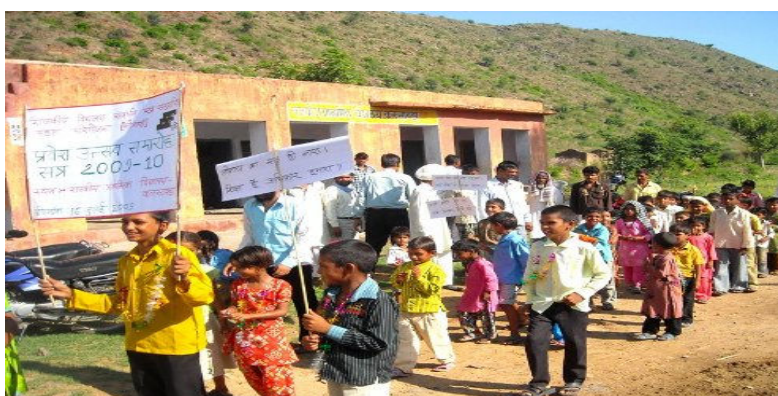
3.1 Students Assessment

All the students who regularly attend the school were assessed as per their academic standard twice during the year. The purpose of the assessment is to know the learning level of the student and plan for his/her improvement. The assessment results are shared both with the community and the school teachers. Ibtada motivators give special focus to the students who lag behind their learning levels. During the year 2010-11, first assessment could be conducted for 1756 students in the month of Oct-Nov 2010 and second assessment was conducted for 1867 students in the month of Feb-March 2011. The results of assessment show good increase in the progress of students.

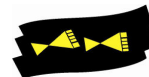
3.2 Regular Teaching in the Schools

The motivators spend a good time in the schools working with the students. Since the motivator works in two schools, s/he spends half the time in one school. The motivators works mostly with students in Class I to III, but they also do some work with classes IV-V. Based on the assessment of students that is done periodically, sub groups are formed and the motivators teach these sub groups as per the plan done with the govt. school teachers. . For the upper primary sections, the motivators mostly work on library work and co-curricular activities.

3.3 Pravesh Utsavs (Enrollment Celebrations)



Pravesh utsavs were held in 15 schools. The community did lot of preparations and also contributed financially for the celebrations. They made arrangements to carry the newly enrolled children in



carts, decorating the schools and arranging for tea and snacks for all guests. A total of 186 children were enrolled in these pravesht utsavs.

3.4 Capacity Building of Community

3.4.1 Formation of SMCs

In all the 22 schools, SMCs were formed with active support and involvement of Ibtada. In routine affairs, the govt. school teachers do not plan for active SMCs, so they try to keep such members who just sign the papers at the teachers' instructions. Since Ibtada has been working in these villages for some years, Ibtada did awareness campaigns in these villages on the importance of SMCs and role of community in strengthening the school.

3.4.2 Orientation of SMCs



After the SMCs were formed, they needed to be oriented on their roles and responsibilities as members of the committee. All the 22 SMCs were given orientation training for one day each on this. In some of the sessions, the govt. school teachers also joined. They also shared their views

on the roles and expectations from the SMCs. It set a good ground for SMCs to function effectively.

3.4.3 Exposures for SMC members

In year 2010-11 four Exposure visits were conducted for the learning of SMC members. One visit was taken to ASTHA Udaipur, where they observed a meeting of tribal community movement. Two visits were taken to Bodh Shiksha Samiti, Alwar where the members visited a school which is performing very well with community participation. One visit was taken to GANATAR, Gujarat to see the community role in bettering the schools. This came as a learning experience for all the SMC members and provided insight to develop their SMC functioning.

3.5 Leadership Workshop with Community Leaders

A two days workshop with about 30 leaders from all SMCs was conducted to foster better leadership among these people. The persons selected had shown some leadership at their

respective SMCs in the past. Mr. Balwant from Aide et Action, Jaipur was invited as resource person for the workshop. They discussed in detail about the role of community leaders in strengthening the SMCs and working on the issue of education in their area.

3.6 Street Plays by Motivators and Staff

In order to raise awareness in the community, Ibtada demonstrated 'nukkad nataks' (street plays) in 12 villages. All the plays were demonstrated during evenings so that maximum villages could attend. The theme of the plays was status of education and role of parents and SMCs in bettering the status of education. The plays were widely attended by village communities and they also praised the team for raising their awareness and putting across the issues.



3.7 Regular monthly meeting of SMCs and Gram shiksha Manch

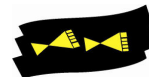
The meetings of SMCs have to be conducted every month. The meetings are conducted in the school premises and convened by the Head teacher of the school. The SMCs discuss all kinds of issues related to the functioning of school and use of school funds. The teachers and Ibtada motivators/staff share the progress in the school activities and respond to the issues raised by the members. The members also take responsibility to make efforts to enroll and regularize the students in the school.

3.8 Updating of Village education reports

Ibtada prepares village education reports every year. The reports that are already prepared need to be updated. The reports captures the school facilities and infrastructure, number of teachers and students, out of school children in the age group of 6-14 years, issues being faced by the school and community perception about the school.

3.9 Support in CTS survey

Every year, the govt. teachers prepare Child Tracking Survey (CTS) to track the and out of school children. This year, Ibtada teachers helped the govt. school teachers in doing this survey. This helped in more authentic survey of these schools. The survey is to be done by visiting all the individual households in the village and adjoining hamlets. This helped the teacher and motivator both understand the community better and build relations with them.



3.10 Formation of Apex Body of SMCs: Mewat Education and Development Committee (MEDC)

All the 22 villages fall in radius of about 15 kilometers from Nogawan. All the villages, more or less, face same type of issues. All SMCs and village communities are also not at the same level of understanding, participation and motivation. Given this, it was decided to form an apex committee of all 22 villages. A consultative meeting was organised which was attended by more than 150 representatives from all villages. They all decided to form MEDC representing all villages. The committee decided to meet every month at Ibtada Resource Centre, Nogawan. During the year, 10 meetings of MEDC took place.

3.11 Formation of Bal Sansads in the school and Workshops

Bal sansads are formed in all schools to engage the students in school activities. There are about 9 students are members of bal sansad in form of Prime Minister, education minister, cultural minister, sports minister, Health minister, Food Minister etc. The students take responsibility in management of school



affairs. Annual workshops with select students from bal sansads are held to develop leadership skills and learn about their roles and responsibilities. Each workshop is for 2 days, which is residential workshop in which community members also take part as observers.

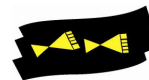
3.12 Capacity Building of Staff and Motivators

The motivators were imparted three workshops during the year totaling 20 days. The workshops focused on improving academic skills of the motivators. There were sessions and discussions on how to strengthen the community institutions. Some of the staff members and motivators also accompanied all the four exposure visits for SMC members. Another format for capacity building is the regular 2-day monthly sharing meeting of motivators and staff in which they discuss and try to resolve the issues they face in the field and schools.

Details	Cumulative till March 2010	Added during 2010-11	Drop out or passed during 2010-11	Cumulative March 11
Total Enrollment in Govt. Schools	2278	142	111	2309
Boys	1296	65	76	1285
Girls	982	77	35	1024

SAVINGS CREDIT-LIVELIHOODS





4. SAVINGS CREDIT AND LIVELIHOODS

The SHG programme of Ibtada started towards the end of 1998. During the first 3-4 years, Ibtada focused on forming good quality groups, rooting the programme in the area, setting systems and processes, developing staff capacities and learning from the issues emerged. The second phase started in 2002 where Ibtada worked on creating upper tier structures of clusters and federations. Between 2005 and 2007, Ibtada prepared for expansion of the programme and strengthening the federations. 2007 onwards, Ibtada expanded to three new locations and made the existing two federations financially self sustained.

Achievements of mF programme

Ibtada's SHG based micro finance programme has been a lead demonstration in Rajasthan and North India. It has got a well established reputation because of which there are many State level, national and international visits every year.

Ibtada's model of SHG based federations has strong standing in the sector. Community ownership of the federation is evident though governance has to get strong.

The system of community contribution has got established, not only in existing 2 federations but also in new area.

Ibtada has been able to build on micro finance to livelihoods, other social interventions like girl child education and products for improving quality of life.

Ibtada is one of the leading organisations in the area of SHG based women's institutions in Rajasthan. Ibtada's models of SHG based federations are well recognised and visited by many agencies. Quality of Ibtada's SHG programme is well appreciated by many visitors. Capacity building demand on Ibtada by other agencies has led us to set up CFLRC.

The two federations promoted by Ibtada have become self sustained with good leadership by SHG women. These have now become models for Ibtada and other organisations to learn from.

Ibtada also got best SHG award in Rajasthan in 2005. Ms. Sharifan receives the award for her group from honorable Finance Minister, Mr. P. Chidambaram.

Sharifan was also invited as a panelist in a training session organised by Rahul Gandhi for the youth congress leaders.

Ibtada's Pashu sakhi (women animal health worker) experience has been well acknowledged by many visitors and Ibtada is involved in capacity building of another NGO in UP on the same lines.

In the goat rearing programme, the system of passing on goats as gifts to fellow SHG members is well established. The members who receive goats as project grant rear the female off springs and pass on to other SHG members.

Ibtada piloted work with DWCD promoted SHGs to strengthen the SHGs and build the capacities of facilitators. The project achieved excellent achievements in terms of improvement in quality of groups, opening bank accounts, credit linkage and enhancement in capacities of Anganwadi workers and sathins. This whole initiative was facilitated by CMF, Jaipur.

SHGS, CLUSTERS AND FEDERATIONS

Activity/sub activity planned	Target	Achieved
Formation of three new federations	3	3
Group formation	50	35
Training of SHGs	40	30
Exposure of groups	10	7
Selection of group leaders	40	32
Training of group leaders	50	40
Formation of Clusters	3	3
Exposure of cluster members	-	-
Training of cluster members	2	2
Annual evaluation of groups	575	557
Evaluation of Clusters	58	58
Annual meetings of Clusters	58	58
Annual meetings of federations	-	-
Open Bank Accounts	75	68
Savings mobilisation	75,00,000	74,81,000
Mobilise external credit for SHGs		



	1,50,00,000	1,60,00,000
Life insurance	1,800	1,080
Special savings	1,475	1,672
Financial literacy training	22	22
Financial literacy TOT Member selection	20	18

4.1 Formation of SHGs

Against the plans of formation of 50 SHGs, only 35 could be formed. The major drawback is at Thanagazi where, due to lack of munshies, targets could not be met. The achievement in Umren was also below target.

4.2 Formation of Clusters (Mahila Sabha)

Three Mahila sabhas were planned to be formed during the period against which three were formed, 2 in Ramgarh (Sangharsh) federation and one in Thanagazi area.

4.3 Formation of Federations (Mahila Manch)

Three federations were planned to be formed in the project in the new area. The new area was initiated in July/August 2007. After the SHGs and clusters were formed in the area, Ibtada had planned to form the federations. At the time of submission of the project proposal of this phase, the process of federation formation had started. BY October 2010, the federations had come to shape, but we had put formation of these 3 federations in the work plan. All the three federations have become operational by March 2011, which is a good achievement for Ibtada. The office bearers of the federations have been nominated and the meetings are regularly held every month. The federations are named Chetna Mahila Manch, Laxmangarh, Jagriti Mahila Manch, Thanagazi and Krnati Mahila Manch, Pratapgarh.

4.4 Annual Evaluation of Groups

Evaluation of groups is an annual exercise done by all the locations. The evaluations are done in the month of Nov-Jan every year. Teams are made at cluster level involving 5-7 women. These teams attend the SHG meetings and grade the groups based on indicators developed by the federations. This grading is a participatory



exercise in which the SHGs also grade themselves and feedback is given by evaluation team, munshies and staff. The grading results are given here:

Quality of groups	Chetna, Pratapgarh	Kranti, Laxmangarh	Jagriti, Thanagazi	Savera, Umren	Sangharsh, Ramgarh	Total
A category	32	69	50	90	78	319
B category	79	31	30	23	34	197
C category	8	5	8	12	8	41
Total	119	105	88	125	120	557

4.5 Opening of bank accounts

Opening of bank accounts is still a challenge due to non cooperation of banks, availability of KYC documents with members and work pressure on teams. Only 68 accounts against a target of 75 could be opened during the period.

4.6 Savings Mobilisation

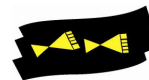
Against the target of Rs. 75,00,000, the savings were mobilised to the tune of Rs. 74,81,500. The good progress in savings has been possible due to special savings by members. As on March 31st, there are 1672 members who are doing special savings, against target of 1475.

4.7 External Credit Mobilisation for SHGs

A total of Rs. 1,60,00,000 has been mobilised by the SHGs from various sources, such as banks, GSS (cooperative bank), KDFS and federations. A large chunk has been provided by the federations from own sources such as Dewan funds, SHG deposits and borrowing from Ananya Microfinance (ex-FWWB). This is against a target of Rs 1,50,00,000.

4.8 Insurance

Insurance for life cover has been focused by all federations. Earlier, Ibtada had tie up with Birla Sunlife. But Birla closed that policy and Ibtada was struggling to get some good product for the SHGs. Later, Ibtada had dialogue with HDFC and Star Union Daichi. Things worked out with Star Union Daichi and 1080 members got covered till March. In fact, it took lot of time in locating appropriate product and then convincing the SHGs. All the members 1080 were covered in March only.



4.9 Financial literacy training

Training of SHG members in financial literacy has been initiated in this project. Twenty two SHG members have been provided this training in Pratapgarh and Thanagazi locations. The training is for one day (about 4 hours) in which members are educated about financial planning, savings and borrowings. In the coming days, a session



on micro insurance will be added. The training is provided by SHG women only, who have been trained as trainers in financial literacy. The trainings have been positive and there has been increase in number of members doing special savings.

4.10 Cost Coverage

The three new federations have started covering their costs from munshi bhatta, service charges and interest income. These federations have started on-lending to SHGs with source of funds from loans from Ibtada and SHG deposits. The status of income and expenditure (Oct 2010 – March 2011) of three new federations is :

4.11 Institutional Strengthening (Existing federations)

Leadership training was provided to members of both the federations. In Sangharsh, the training was conducted in the month of June; in Savera it was done in October. The training focused on developing leadership qualities and clarifying roles and responsibilities among federation members. The training was provided with support from CMF.

Further, the roles and responsibilities of all staff and leaders has been elaborated and discussed with all. This has helped a lot in clarification of roles and taking their own responsibilities.

LIVELIHOODS

4.12 Agriculture

Ibtada had initiated intensive activity in livelihoods in agriculture during the year 2009. Training on improved practises, supply of inputs on loan and follow up in the field has been strategy to improve the agriculture productivity. The activity was initiated in all the five locations. IN the current phase, this has been limited to three new locations. The crops chosen for intervention are bajra/maize, wheat and mustard. Vegetables along with onion have also been planned.

On the lines of Pashu sakhi, krishi sakhi intervention has been planned. Focus has also been laid on compost pits for availability of organic manure. Pilots are also being done on new crops and new techniques.

Wheat	farmers	450	579
Bajra/maize	farmers	-	-
Mustard	farmers	250	189
Vegetables	farmers	80	85
Krishi Sakhi selection	No of sakhies	30	35
Krishi Sakhi training	No of sakhies	-	-
Krishi sakhi orientation	No of sakhies	20	23
Krishi sakhi exposure (internal)	No of sakhies	20	23
<u>Demonstrations (new tech/practises/inputs)</u>			
Onion	farmers	10	9
Input-thyouera	farmers	75	91
Input-micro nutrients	Crops	2	2
Super compost	No of pits	15	15
Pit compost	No of pits	70	148
Farmers exposure visits (internal)	no of farmers	400	354
Farmers exposure visits (external)	no of farmers	-	-
Farmers workshop	no of workshops	-	-
<u>Training of members in agriculture</u>			
Wheat members	No of members	450	579
Bajra/maize	No of members	-	-
Mustard	No of members	250	189
Vegetables	No of members	80	86

Since bajra season had started in June-July 2010, this is not counted in plans and progress. But Ibtada had intervened in this crop. A total of 307 farmers were covered in bajra across 3



locations. The results of productivity have been encouraging and farmers have started trusting the interventions. To illustrate the results:

	Laxmangarh	Thanagazi	Pratapgarh	Total
POP				
No. of farmers joined	101	132	74	307
Data collected	97	121	71	289
Average Prod. (Qtls.)	5.04	3.54	3.56	4.05
Non POP				
No. of farmers data collected	34	41	19	94
Average Prod. (Qtls.)	3.64	2.38	2.48	2.86
Increase in production (qtls)				
	1.4	1.16	1.08	1.19
Percent increase	38	49	44	42

To compare the POP productivity, data of non POP fields of the same farmers have been collected and analysed. Overall, there has been 42 percent increase in productivity over non POP fields.

Under vegetables, in Laxmangarh, the farmers cultivated onions, the results of which are reported as under:

POP	
No. of farmers joined	15
Data Collected	15
Average Prod. (Qtls.)	28.9
Non POP	
No. of farmers data collected	8
Average Prod (Qtls.)	23.3
Prod. Increased	5.6
Percentage increase	24

The results of wheat and mustard and vegetables (Thanagazi and Pratapgarh) are being analysed and will be shared in next report. The vegetables have been cultivated in the month of Feb/March.

The federations also provided agriculture credit to SHGs in form of inputs. Total inputs worth Rs. 682000 were provided.

4.13 Krishi Sakhi Selection and Orientation

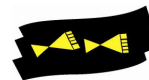


Thirty five krishi sakhies have been selected to work in agriculture. The role envisaged for krishi sakhies is selection of farmers, their training and follow up, motivate farmers for compost pits, supply inputs, report problems, arrange farmers meetings, collect data, arrange for exposure visits and overall monitoring of agriculture interventions.

Of the selected 35 sakhies, 23 have been provided one day orientation training. They were oriented about the agriculture programme, approaches and interventions, and general information on package of practises for all crops.

4.14 Farmers and Krishi Sakhi Exposure (internal)

Internal exposure of sakhies and farmers was conducted in which 354 farmers and 23 sakhies participated. The exposures were conducted within location from one village to another. The focus in the exposure was to demonstrate the farmers best practises and see the results. In most cases, the farmers were convinced on following practises, especially the use of thyourea.



4.15 Demonstration New Technique in Onion

The traditional practise in onion crop in Alwar region is that they first prepare bulbs in nursery during Jan/Feb till April/May and then transplant these bulbs as crops in August. For 2-3 months, the bulbs are stored and it takes a lot of effort in taking care of these bulbs in the summers. The crop is then harvested in Nov/Dec. This takes almost complete year in the crop cycle. IBTADA has motivated farmers to start the new practise of direct transplantation. Also, the crop cycle has been changed from Kharif to rabi. The nursery was sown in January and transplanted in March/April. The crop shall be harvested in June/July. This will save a lot of time in the crop cycle and there is less chance of rotting and disease prevalence.

4.16 Thyourea

Thyurea is a form of urea that boosts the growth of the crop. It is a powder that is dissolved in water and sprayed on the plants. The spray is done before and after flowering. Demonstrations of this were done both in wheat and mustard with 91 farmers. The results have been very encouraging and farmers could see significant impact of its use. Both the fodder and grain productivity has increased. The results are being analysed. This experiment will be scaled up in next crops.

4.17 Micro Nutrients

Micro nutrients were used with 2 farmers in the pea crop. Here again the crop grew up well with good flowers and good pod formation. But the results of productivity could not be analysed because the farmers did not sell the whole crop and stored it for drying and selling later.

4.18 Super compost

Super compost is a compost pit in which dung, agro waste and single superphosphate (SSP) is used to prepare the manure. The nutritive value of the manure increases with use of SSP. The pit is packed for about 100-120 days and the manure gets prepared. Demos with 15 farmers have been done, 5 at each location. The results are yet to be seen because the compost has not yet got ready.

4.19 New Crop – Ginger

Experimentation to grow ginger crop was done in Pratapgarh. This crop is not grown in Alwar. The idea to grow ginger was evolved in discussions with Dr. Dixit when he illustrated the ginger success in Udaipur. Pratapgarh was chosen because many farmers grow vegetables and the soil conditions also matched the ginger requirements. A plot of about 250 square feet was

chosen to pilot this crop. The crop did grow well with productivity of about 175 kilos. This is good productivity considering the first experiment. Many farmers came to see the crop and shown keen interest. This production will be used as seed and this pilot will be upscaled with 6-8 farmers in next crop.

4.20 Pit Compost

To improve the soil quality and agriculture productivity, quality organic manure is an essential input. Traditionally, farmers prepare this manure in open areas. In such case, the quality of manure is poor because it does not decompose properly and there is also wastage. Therefore, Ibtada has motivated farmers to prepare pit compost with proper process. It takes about 3.5 – 4 months to get the manure ready in the pit. 148 pits have been dug and we hope to get good results and increase number of farmers in future.

4.21 Dairy Animals

Interventions on dairy animals started late in January only after the project sanction. Before that only discussions at SHG, cluster and federation level were being held.

The idea in this intervention is to select the farmers who will get trained to follow the package of practises for improving the



management and productivity of animals. During this period, 204 farmers have been selected in 10 villages, who have consented to adopt these practises. These members have been oriented on project concept, objectives, support to be provided under the project and members role in this. The pashu sakhies at village level will start providing training and follow up with the help of staff. Three pashu sakhies are already working in these villages, 12 women have been identified to get trained as pashu sakhies. More sakhies will be identified and trained as new farmers and villages get selected.



Activity/sub activity planned	Unit	Ramgarh		Umren		Total	
		Target	Achv	Target	Achv	Target	Achv
Animal rearers	No of members	125	104	100	108	225	212
selection of pashu sakhies	No. of sakhies	7	7	4	5	11	12
Training pashu sakhies	No of sakhies	-		-		-	-
TOT of pashu sakhies	No of sakhies	-		-		-	-
Training of SHG members	No of members	-		-		-	-
Infertility and PD camps	No of camps	3	2	3	2	6	4

To create an environment and generate interest and awareness among SHG members, 6 camps for infertility treatment and pregnancy diagnosis were planned in 6 villages. But only 4 camps could be held because of mustard harvesting in March. The camps were conducted by Ibtada staffs who are trained para vets. In the camps, it was found that a lot of buffaloes were not pregnant whereas the farmers had got these impregnated. Such buffaloes were treated with medicines, for which the farmers paid. The farmers were oriented for proper feeding of animals, including mineral mixture because these deficiencies result in non-conception of animals. The buffaloes which were found pregnant, the farmers were again motivated for increasing nutritive feeding.

Some activities have been initiated with these farmers. De-worming, mineral mixture, clean water (treated with alum/turmeric/lime) is being done by many of the farmers.

4.22 Other events

8th March celebrations were done on large scale. At Thanagazi, both Chetna Mahila Manch Pratapgarh and Jagriti Mahila Manch Thanagazi joined held the celebrations. About 2000 women from both federations joined. They first took out rally in Thanagazi town and then celebrated the day with songs, dances and plays. Lot of women shared their experiences. It as a

first large scale event for this new area and it provided a lot of ‘josh’ and confidence to the SHG members.

Savera and Sangharsh celebrated the day at Alwar along with Sapna Sanstha who did all logistic arrangements. About 1500 members from both federations participated and enjoyed the event



with cultural programme and experience sharing.

4.23 Staff Capacity Building

- Training of Field Assistants (Munshies)

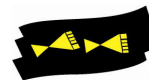
Training of 12 FAs was conducted by Ibtada for the 3 new federations. The three days training focused to develop their understanding on federations, systems in federation at all levels, viz., group, clusters and federation and their roles and responsibilities at all levels.

- Exposure visit to SRIJAN Dooni

The munshies, managers and Livelihood staff of Savera and Sangharsh visited SRIJAN Dooni to understand the work of Maitree dairy. This 2 days visit was helpful to the staff in understanding the productivity enhancement, livestock management and milk marketing model of Maitree dairy.

- Exposure visit to Dhan

Two insurance coordinators at Sangharsh and Savera visited Dhan foundation to get oriented and learn from the ‘mutuals’ experiences of Dhan foundation. The visit was arranged by CMF.



5. IMPACT: CASE STORIES

Case story 1: Story of Manisha



Manisha, aged about 15 years, belongs with a very poor Muslim family from Palkhari bas village near Alwar. Her father has died 4 years back. She has three brother and three sisters in her family. All her brothers are working as labourers in factories. Her sisters have been married. There is no one in her family who is educated.

During the beginning of Taleemshala her mother did not had any interest in her education because there was no environment of education in her family. Taleemshala teacher Babita Saini visited her house regularly and discussed with her mother and brothers. With the persuasion of Babita, the family got ready to send her to Taleemshala. Manisha started to attend the school regularly. This year (2011) Manisha has appear in the class V examination and created a history for her family. Since she had matured in her age, she could not continue her study beyond class V.

Case Story 2: Sabir gets right to education

Khushpuri village is located on the border of Alwar-Bharatpur district. The village has 94 families most of which are Meo Muslims. The village is educationally very backward. Although it has upper primary school, but there are only 2 rooms and 4 teachers. The enrolment in school is 122 but the attendance is often about 50. Absenteeism is mostly due to lack of teachers and facilities in the school.

Ibtada has placed Mukesh Rathi as education motivator in the village. Teachers of govt school told him that Sabir is one of the most difficult child



because he attends the school rarely. They posed bringing Sabir to school as challenge which he accepted. He found out Sabir's home and contacted his family. There are 8 members in his family and he goes for grazing goats. His father Jassu told Mukesh that Sabir has never been to school, so how can his name be there in the school. This was discussed with school teachers who told that such enrolments are done by school due to govt pressure even if the child does not come to school. Sabir's father Jassu was called to VEC meetings and oriented on benefits of education and that the child should go to school. Sabir showed his interest in going to school. Jassu also got convinced of sending Sabir to school. Now Sabir comes to school regularly. Jassu attends all meetings related to school and himself goes for grazing goats. Sabir is happy attending the school along with his brothers and sisters.

Case Story 3: The teacher stopped drinking

Alawalpur is a multi caste village near Nogawan. There are 125 families of Oarh Rajputs, Meos, Rai Sikhs, Brahmins and others. There is a primary school with 87 students and 2 teachers – Tulsi Ram Berwa and Bhagwati Chaurasiya. Tulsi Ram Berwa stays in the school itself and is a drunkard. He used to drink during day and night and also invited other villagers to drink with him. He even gets drunk during the school times. Some villagers talked to him about this issue but he was not moved. When the education motivator Ramphal was placed in this school he got to know about this problem. The main problem that emerged during the meetings with villagers was this teacher's drinking habit.

On January 26th 2010, meeting of Village Education Forum was convened after the Republic Day celebrations. About 150-200 villagers were present on this occasion and most people wanted to talk about Tulsi Ram teacher. As soon as the meeting started, the community started blaming Tulsi Ram about his drinking and misuse of mid day meal



and school funds. The community people were very aggressive. The teacher could not answer the community questions and he was frightened. He committed before whole village that he will not drink in future. It was decided that if he drinks in future, he will be penalised with Rs. 1000.



For the next 5-7 days, the teacher did not drink at all. Later he drank in the evening. This came to be known to the School Management Committee (SMC) and a meeting was convened. The teacher pleaded that he will not drink within the village boundary in future and he should be excused this time. The committee thought that since he has shown good

signs of improvement, another chance be given to him.

After that day, the teacher never drank in the village. Thus by the efforts of village and Ibtada, the teachers grace was saved!

Case story 4: Imarti Becomes Entrepreneur

Imarti is a member of Maya Mahila Samuha Salpuri, under Kranti Mahila Sabha (the cluster) and Sangharsh Mahila Manch (federation). She is about 45 years old and belongs to SC community. Her husband does not keep very well and does some wage labour. She has 5 sons and a daughter who is married off.

Today, Imarti is confident and entrepreneur. She has two shops, one for ladies materials and cosmetics and second, a general kirana shop. The now confident, entrepreneur Imarti was not the same 10 years back. She was a poor lady, hardly able to meet two ends meet. She was indebted with Rs. 20000 that she had borrowed from local moneylender for her husband's sickness.

The she became the member of Maya SHG on 5th Dec 2000. Her life has changed thereafter. The group had 11 members and started with Rs 5 as weekly savings. After the trust was built in the group the group increased the amount to Rs 10 7-8 months later. Imarti was always very active in the group. She was regular and disciplined. In the first 4 years, she took loan from the group and repaid all her old debt of Rs 20000. The in 2004, she took loan of Rs 8000 to set up her cosmetics shop. Since hers was the only such shop in the village and adjoining villages, her sales were good. Soon she started earning well, about Rs 2000 a month. This boosted her confidence. She was a changed lady and motivated enough to start another general store kirana shop that she set up in 2007. At this time, she took another loan of Rs. 20000 from the group. From her own savings, she

had constructed the building for the shop. This shop has also done very well, which is managed by one of her sons. The total earnings from both shops amount to Rs 6-7000 per month.

Imarti married off her daughter in 2008, and expense on her marriage was about Rs 80000. She took loan from the group amounting Rs 20000 and borrowed Rs 40000 money from other sources. The entire external loan has been repaid by her.



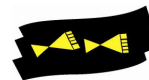
Of her 5 sons, 2 go to school, 2 do wage labour and one manages the shop. Three of her sons are also married and live separately.

Till now, in the period of 10 years, Imarti has taken credit of Rs 147000 from the group. Rs. 70000 for social expenses, Rs. 60000 for shops and 17000 for HH expenses.

Case Story 5: Loan that brought back her land and confidence

Dadar is a small village in vicinity of Alwar district headquarter. Jatavs living in a secluded colony in this village are listed amongst scheduled caste in India. Condition of most of the members of this community is bad. Most of the members work in village as daily wage labor during the agriculture season and rest of the time they work in Alwar as construction laborers. Women join their husbands in agriculture work during agriculture season and rest of the time they are either free or busy with their household chores. Addiction of smoking, chewing tobacco and country made liquor amongst men makes condition of this community worst.

Krishna is a 45 years old woman from Jatav community in this village. Krishna's husband works as construction labor in Alwar city. Both manage to earn around Rs 3-4000/- monthly. She has two daughters and a son who is studying in class 9th of village government school. One of the two daughters is married and another is studying in class 7th. Krishna owns a total of 2 bigha land which was mortgaged 7 years back to a local money lender. She took loan of Rs. 15000 for the treatment of her another son who suffered from appendicitis. He was given treatment in Alwar and then taken to Jaipur but his life could not be saved. His treatment forced family to mortgage their 2 bigha of land for Rs.15000 and sell the paltry jewellery that Krishna had. Krishna could



never arrange enough money to get her land back. The loan though was interest free, gave moneylender the right over produce of the farm. Without agriculture income Krishna's family



was forced to live life of deprivation, as income from wage labor is very irregular and insufficient for a family of five members to survive.

Some women of her community wanted to start a Self help group that was facilitated by Ibtada, an NGO that was working in this village for seven years. She attended training session for the formation of group and came to know about the benefits of the group. Her group named SEEMA MAHILA SAMUHA started in Jan,2006. Group started with initial savings of 50 Rs from each member and had to meet every fortnight. Group was a member of Cluster named SHANTI MAHILA SABHA and District level federation named SAVERA MAHILA MANCH.

Activities of this three tiered institution is facilitated by Ibtada. Members of the group discuss their problem and community issues in the meetings. An accountant keeps record of the groups and is paid by the federation. Krishna's group started getting loans in 6 months. In last 2.5 years Krishna has taken 6 loans that amounts to 13700/- for various petty needs of her family. She paid all her monthly installment in time.

This loan and its repayment gave Krishna confidence and she discussed about her mortgaged land in the meeting. Three other woman of the group also wanted loan to get their land unmortgaged. The issue was forwarded to Cluster meeting. Application of Krishna and other three women was than forwarded to the federation. The federation also has some funds to provide livelihood loans t the SHGs.

Accountant of the group helped all women in preparation of documents of land. A loan of 13000/- was provided to Krishna for 15 months at the rate of 15% per annum. Krishna got her 2 bigha land de-mortgaged with this loan. She will pay back the amount in Equal monthly installments of Rs 955/-.She is hopeful and happy. She said that she will work harder to pay back the loan in time. She is brimming with confidence. She is thankful to the federation and her group. Her reputation in her family has increased. Now she can take part in decision making as she is the one who represents her family in the group.

6. PARTNERSHIPS

6.1 Collaborations with Centre for Micro Finance Jaipur to strengthen the federations

Ibtada is partnering with **CMF** to strengthen the federations. At present this collaboration is for 2 existing federations of Ibtada on 2 themes

Insurance and social security

Under this, CMF has provided support for one staff in each federation. CMF has also conducted exposure visit and workshop for orientation of Insurance staff. As a result of which 621 members in Sangharsh and 251 in Savera have been covered under life insurance. Each member has been covered for Rs. 20000. We have also tried to cover their husbands. Of the 872 members covered, 497 are females and 375 are males.

To spread the awareness about insurance, street plays were conducted in 8 villages. This was again supported by CMF. CMF brought in team of actors from Jaipur who conducted plays in 5 villages. Later Ibtada arranged local actors and conducted plays in another 3 villages. After discussions with members it was found that it helped many members in understanding the concept of insurance.

CMF and Ibtada are also doing a joint study on risk profiling of members in which 100 members in each federation are being covered and their risk profiles documented every month. The report will be prepared by CMF.

Strengthening leadership and governance in federation

To strengthen the governance and leadership, leadership trainings were conducted in both federations. The first training was documented by CMF which was supposed to be developed into training module. Based on that training, second training was again conducted for second federation. It has helped to create more dynamic leaders in both federations. The leaders are playing active role in various activities such as governance, loan process sanction, annual meetings, follow up for recovery, dealing with staff taking responsibilities in health, animal husbandry and women's literacy activities.

6.2 Partnership with Nirantar for Women's literacy

Ibtada has been planning to set up women's literacy programme for some time. Ibtada has got in touch with Nirantar, a Delhi based organisation for women's literacy to help Ibtada in this intervention. Nirantar has started providing resource inputs to Ibtada by inviting in meetings, training and workshops and helping in setting up the programme. Nirantar has provided first round training to staff and teachers during the year. Based in Nirantar's support, Ibtada has set up one literacy centre for women in Salpuri village on a pilot basis. Ibtada has also put up proposal with Sir Dorabji Tata Trust for setting up 50 centres for women's literacy which has been sanctioned and the project is scheduled to start in April 2011.



7. HR AND GOVERNANCE

As on March 31st, 2011 Ibtada has a team of 40 staffs details of whom are provided as under.

Current staff

S.No	Name of the staff	Qualification	Date of joining	Designation	Programme
1	Kishan Lal	B.A.	01/06/2008	Senior Field Coordinator	Education
2	Mukesh Chand Sharma	B.A.	01/12/2006	Senior Field Coordinator	Education
3	Mormal Khan	M.Com	27/11/2006	Resource Team Member	Education
4	Neelam	B.A.	10/08/2006	Senior Field Coordinator	Education
5	Parmeshwar Dayal Sharma	M.A.,BEd	11/04/2007	Asst. Project coordinator	Education
6	Naresh Kumar	10th	01/04/2010	In charge Resource Centre	Resource Centre
7	Jagdish Meena	B.A. BEd	28/12/2009	Resource Team Member	Education
8	Ratti Mohmadd	B Com	06/05/2002	Project Coordinator	Education
9	Rajesh Kumar	B.A.,BEd	16/05/2008	Senior Field Coordinator	Education
10	Ratti Khan	B.A.,B.Ed	01/12/2007	Field Coordinator	Education
11	Brahaspati	B.A.	01/04/2010	Field Coordinator	Education
12	Ruddar Khan	M.A.	07/08/2006	Senior Field Coordinator	Education
13	Dilip Sharma	B.A.	13/04/2009	Field Coordinator	Education
14	Khusboo Agarwal	B.A.	14/07/2007	Location Coordinator	SHG/Livelihoods
15	Ratan singh	B.A.	14/07/2007	Field Coordinator	SHG/Livelihoods
16	Om Prakash Meena	B.A.	14/11/2007	Field Coordinator	SHG/Livelihoods
17	Lalit Avasthi	B.A.	20/04/2009	Field Coordinator	SHG/Livelihoods
18	Om prakash Jatav	B.A.,B.Ed	16/06/2010	Location Coordinator	SHG/Livelihoods
19	Asamdeen	B.A.	13/07/2009	Field Coordinator	SHG/Livelihoods

20	Shyoram Yogi	B.A.,MFDM	01/10/2010	Field Coordinator	SHG/Livelihoods
21	Arvind kumar	12 th MFDM	13/09/2009	Field Coordinator	SHG/Livelihoods
22	Hari singh Yadav	B.A.2 nd	04/10/2010	Field Coordinator	SHG/Livelihoods
23	Seema Kabra	M.A. Pre.	20/06/2007	Project Coordinator	SHG/livelihoods
24.	Nilima Sharma	B.A.	15/03/2002	Project Coordinator	SHG/livelihoods
25	Rajesh Agarwal	BSC(Agri)	06/08/2007	Project Coordinator	SHG/livelihoods
26	Panini Bhatt	M.A.	01/10/2003	Programme Manager	Education
27	Hukam chand	B.A.	02/06/2008	Senior Field Coordinator	Education
28	Ram Singh	B.A.	01/12/2007	Senior Field Coordinator	Education
29	Rajesh Singhi	M.A.,MBA	01/01/1998	Executive Director	
30	Laxmikant Gaur	B.A.,BEd	09/01/2008	Accountant	Accounts
31	Lokesh Jain	M.Com	02/07/2002	Admn. Incharge	Admin
32	Puneet Jain	M Com	23/01/2008	Finance Coordinator	Accounts
33	Amit jogi	B.A. 2 nd Year	04/09/2008	Field Coordinator	SHG/Livelihood
34	Akhilesh Pandey	M.A.	06/03/2009	Asst.Project Coordinator	Heifer
35	Narendra Kumar	B.A.	13/05/2009	Field Coordinator	SHG/Livelihoods
36	Prem Chand	B.A.,PGDT	05/07/2010	Data Entry Operator	SHG/Livelihoods
37	Anita Gupta	M.A.	01/01/2011	Project Coordinator	SHG/Livelihoods
38	Subash Chandar Yadav	B Com	01/03/2011	Coordinator Credit Linkage	SHG/Livelihoods
39	Vijay Wadhwa	MBA	01/03/2011	Insurance & Social Coordinator	SHG/Livelihoods
40	Dayaram	M.A.,B Lib.	01/04/2004	Project Coordinator	Education



Staff left during the year

S.No	Name of the staff	Date of joining	Designation	Programme
1	Seema Verma	01/04/2010	Field Coordinator	Education
2	Sonia Saxena	14/07/2007	Field Coordinator	SHG/ Livelihoods
3	Mukesh Sain	24/05/2010	Block Coordinator	SHG/ Livelihoods
4	Rahish Khan	01/05/2010	Field Coordinator	SHG/ Livelihoods
5	Hardeep Kaur	01/07/1999	Asst. Project Coordinator	SHG/ Livelihoods
6	Dinesh Nayak	01/08/1998	Project Coordinator	SHG/ Livelihoods
7	Dilip Kumar Soni	22/12/2008	Documentation Coordinator	Education
8	Deepak Billa	01/06/2010	Programme Manager	SHG/ Livelihoods
9	Amit Jain	26/12/2009	Block Coordinator	SHG/ Livelihoods
10	Jagdish Prasad Meena	28/12/2009	Resource Team Member	Education

Governance

During the year, one general body meeting and two board meetings were conducted.

Annual General meeting was held on June 26th, 2010 and was attended by 6 out of 14 members.

The first governing board meeting was held on June 26th, 2010 in which 5 out of 10 members attended and second board meeting was held on December 4th, 2010 in which 6 out of 10 members attended.

Following is the list of Governing board members at the end of year 2010-11:

S.No	Name	Qualifications	Profession/Occupation
1	Ved Arya Chair	Aeronautical Engineer, IIT Kanpur; Management, IIM – Ahmedabad; Humphry Fellow, Boston, USA	Development Professional, Managing Trustee SRIJAN
2	Ms. Neelima Khetan, Vice Chair	Management, IRMA	Development Professional (CEO Seva Mandir,)
3	Mr. Yatesh Yadav Treasurer	B.Tech	Development Professional
4	Ms. Bharati Joshi	Management (PGDFM)	Development Professional, ARAVALI, Jaipur
5	Ms. Tinni Sawhney	Management IRMA	Development Professional
6	Ms. Mamta Kohli	Management IRMA	Development Professional
7	Ms. Shail Mayaram	Doctorate	Research/Academician
8	Mr. Rohit Dhankar	Masters of Arts	Educationist
9	Alkesh Sharma, IAS	Management, IRMA	Civil Servant
10	Mr. Rajesh Singhi (Ex-officio, non-voting)	Management, IRMA	Executive Director, Ibtada



8. AUDITED FINANCIAL STATEMENTS

Tekhrya Gupta & Co.

Chartered Accountants

50, 1st Floor Bus Stand

UIT Complex, Alwar

Phone: 0144-2344462, 2343595

Form 10 B

(See Rule 17 B)

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

We have examined the balance sheet of Ibtada, Alwar, as at March 31, 2011 and the income and expenditure account for the year ended on that date, which are in agreement with the books of account maintained by the said institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit. In our opinion, proper books of account have been kept by the head office of the above named institution visited by us so far as appears from our examination of the books.

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

- (i) in the case of the balance sheet, of the state of affairs of the above named institution as at March 31, 2011, and
- (ii) in the case of income and expenditure account of Excess of Expenditure over Income of the year ending on March 31, 2011.

The prescribed particulars are annexed hereto.

For Tekhrya Gupta & Co.

Chartered Accountants

Alwar

Dated: July 30, 2011

(M. L. Gupta - Partner)

BALANCE SHEET AS AT MARCH 31		2011	2010	
		Sch.		
SOURCES OF FUNDS				
CORPUS FUNDS	1	5,18,573		5,15,943
CAPITAL AND GENERAL FUND	2			
Capital Assets Funds		27,52,319	21,29,042	
Restricted Project Funds		13,91,786	22,57,254	
Un-restricted Funds		15,47,101	19,80,704	63,67,000
REVOLVING FUNDS	3	9,07,109		4,56,431
LOANS AND BORROWINGS	4	18,18,233		15,00,000
	Total	89,35,121		88,39,374
APPLICATION OF FUNDS				
FIXED ASSETS	5			
Cost		40,04,176	31,04,989	
Less: Depreciation		12,51,857	9,75,947	21,29,042
INVESTMENTS	6	6,20,000		5,75,000
CURRENT ASSETS AND ADVANCES (A)				
Cash & Bank Balances	7	38,46,941	45,79,154	
Loans & Advances	8	19,61,475	16,63,009	
Other Current Assets	9	50,951	25,224	
		58,59,367	62,67,387	
CURRENT LIABILITIES AND PROVISIONS (B)				
Current Liabilities	10	2,96,565	1,32,055	
		2,96,565	1,32,055	
NET CURRENT ASSETS (A-B)		55,62,802		61,35,332
	Total	89,35,121		88,39,374

Fund Based Receipts and Payments Accounts **18**Accounting Policies and Notes on Accounts **19**

As per our Report of even date

*for Tekhrya Gupta & Co.,**Chartered Accountants***(M.L. Gupta) Partner**

Chairperson

Executive Director

Alwar

Date: July 30, 2011



**INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED
MARCH 31,**

		2011	2010
I N C O M E			
Contributions/ Grants Received	11	1,72,79,150	<i>1,78,41,478</i>
Income on Investments	12	1,70,182	<i>2,39,303</i>
Other Receipts	13	7,08,510	<i>6,74,803</i>
Total		1,81,57,842	<i>1,87,55,584</i>
E X P E N D I T U R E			
Livelihoods Programme	14	54,59,353	<i>46,69,028</i>
Education Programme	15	1,17,27,240	<i>1,18,06,381</i>
Health Programme	16	1,57,164	<i>7,13,047</i>
Overheads	17	21,13,156	<i>18,21,133</i>
Total		1,94,56,913	<i>1,90,09,589</i>
Excess of Income over Expenditure/(Excess of Expenditure over Income)		(12,99,071)	<i>(2,54,005)</i>
		1,81,57,842	<i>1,87,55,584</i>
A P P R O P R I A T I O N			
Surplus/ (Deficit)		(12,99,071)	<i>(2,54,005)</i>
Transfer to/(from)			
Education and Development Fund		-	<i>3,01,856</i>
Restricted Funds		(8,65,468)	<i>(13,82,327)</i>
Unrestricted Funds		(4,33,603)	<i>8,26,466</i>

Fund Based Receipts and Payments Accounts	18
Accounting Policies and Notes on Accounts	19

As per our Report of even date
for Tekhrya Gupta & Co.,

Chartered Accountants

Chairperson

Executive
Director

Alwar

Date: July 30, 2011

**RECEIPT AND PAYMENT
ACCOUNT FOR THE YEAR
ENDING MARCH 31**

	2011	2010	
(A) RECEIPTS :			
<u>Opening Balance</u>			
Cash in hand	16,333	17,535	
Cash at bank	45,62,821	43,56,941	
Staff Loans and Advances	-	1,76,058	
Loans to Community Institutions	-	53,346	
TDS Refundable	-	12,974	
Community Institutions	-	10,53,469	
	45,79,154	56,70,323	
less Sundry creditors	-	71,477	
PF payable	-	29,857	
TDS payable	-	8,890	
Expenses payable	-	9,150	
	-	1,19,374	55,50,949
<u>Receipts during the year</u>			
Grants from Foreign Agencies	67,17,678	63,13,979	
Grants from Indian Agencies	1,04,18,013	1,06,29,647	
Grants from Government	56,891		
Donation (Indian)	35,500	3,28,900	
Donation (Foreign)	17,258	2,28,362	
Interest income	98,650	96,362	
Other Receipts	1,22,101	5,87,610	
Contribution from Community	-	29,622	1,82,14,482
Dewan Foundation Revolving Fund	2,40,000		25,624
Deposit	1,000		-
Loan and Advances to Staff	-		2,35,280
Indian Grameen Services	3,18,233		15,00,000
Community Institutions	-		8,33,307
Investments	26,532		26,43,350
Other Advances	-		1,18,573
Sundry Debtors	-		26,94,736
TDS Return by Income Tax			
Department	5,810		7,160
Goat promotion fund	58,600		52,905
Total (A)	2,26,95,420		3,18,76,366
(B) PAYMENTS :			
Cash Subsidy for Activities	1,71,050	56,837	
Raw Materials Inputs	4,56,939	13,56,747	
Transportation of Materials	6,075	3,498	
Assets created for Beneficiaries	-	1,39,082	
Honorarium to SP and CRP	28,960	1,39,694	
Trainer Remuneration/ Fee/			
Honorarium	20,886.00	51,770.00	
Travel & Conveyance	50,966	3,46,094	
Boarding & Lodging	4,984	2,19,010	
Training Materials	42,191	93,437	
Miscellaneous	-	19,266	
Support to Community institutions	25,23,232	40,17,358	
Salary	-	467	
Staff Training	77,020	32,420	



Stipend	-		13,200
Consultant & Contract	44,800		52,700
Travel , Board. & Lodg. Exp. - Staff	9,842		12,892
Local Conveyance Staff	1,74,920		4,86,604
Local Conveyance Appr.	26,514		
Travel , Board. & Lodg. Exp. - Consultant	7,808		23,861
Local Conveyance Non -Consultant	-		120
Travel , Board. & Lodg. Exp. - Non-Staff	25,744		21,834
Local Conveyance Non -Staff	52		2,844
Insurance Vehicle	12,245		2,542
Maintenance Vehicle	9,877		8,584
Fuel & Running Exp.	39,062		33,664
Printing & Stationary	47,617		76,875
Books & Audio Visual Exp.	4,943		32,171
Postage, Telegram & Telephone	32,804		21,722
Rent, Water and Electricity	60,695		3,02,893
Maintenance Equipments	29,581		93,121
Maintenance Building	87,609		
Sundry Expenses	96,837		1,65,053
Bank Charges	10,613		13,159
Auditor Remuneration	35,500		13,130
Fixed Assets Acquired	7,07,694		6,13,151
	48,47,060		84,65,800
Expenses Payable	80,01,039	40,84,496	
Staff Security Deposits	9,445	2,259	
Tax Refundable	-	12,974	
Tax payable	1,10,778	-	
Goat promotion fund	-	1,100	
Investments	-	32,50,000	
Interest	2,61,855	-	
Other Advances	-	2,39,040	
Sundry Debtors	15,74,154	34,44,814	
Sundry Creditors	2,11,841	-	
Work Advance (Imprest)	4,48,983	-	
Community Institutions	7,33,849	14,84,469	
Loan and Advances to Staff	26,49,475	1,40,01,419	63,12,260
			1,88,31,412
Closing Balance			
Cash in Hand	6,447	16,333	
Cash at Bank	38,40,494	45,62,821	
	38,46,941	38,46,941	45,79,154
Total (B)		2,26,95,420	3,18,76,366

Chairman	Executive Director	For Tekhrya Gupta & Co.
Alwar		Chartered Accountants
Date: July 30, 2011		(M. L. Gupta-Partner)

**SCHEDULES TO BALANCE SHEET
AS AT MARCH 31,**
2011**2010****Schedule 1: Corpus Funds****Grants from :****Indian**

Opening Balance	14,400		13,400	
Add: Additional Grant Received during the year	2,630	17,030	1,000	14,400

Foreign

Opening Balance	5,01,543		1,543	
Add: Additional Grant Received during the year	-		-	
Transfer from Unrestricted Fund	-	5,01,543	5,00,000	5,01,543

Total		5,18,573		5,15,943
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Schedule 2: Capital and General Fund**Capital Assets Fund**

Opening Balance	21,29,042		19,84,300	
During this year (Net)	6,23,277	27,52,319	1,44,742	21,29,042

Restricted Funds - Project Funds

Opening Balance	22,57,254		36,39,581	
During this year	(8,65,468)	13,91,786	(13,82,327)	22,57,254

Unrestricted Fund - Own Funds

Opening Balance	19,80,704		16,54,238	
During this year	(4,33,603)	15,47,101	3,26,466	19,80,704

Total		56,91,206		63,67,000
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Schedule 3: Revolving Funds

	Balance as on April 1, 2010	Receipts	Loan Recovered	Loan Given/ Utilised	Balance as on Mar 31, 2011
Dewan Foundation Revolving Fund	-		8,45,000	6,05,000	2,40,000
Education and Development Fund	3,52,856	-			3,52,856
Goat Promotion Fund	1,03,575	2,10,678		-	3,14,253
Total	4,56,431	2,10,678	8,45,000	6,05,000	9,07,109
Previous Year	2,59,637	3,71,931	25,624	2,00,761	4,56,431

Schedule 4: Loan and Borrowings**Indian Grameen Services**

Opening	15,00,000		-	
Addition during the year	10,00,000		15,00,000	
Less: Repayment	6,81,767	18,18,233	-	15,00,000

Alwar

Date: July 30, 2011

Chairperson

Executive Director



SCHEDULE 5: FIXED ASSETS

Rs

Assets	Rate of Dep.	GROSS BLOCK				DEPRECIATION				Written down value as at	
		As at 01-Apr-10	Additions	Deletion	As at 31-Mar-11	As at 01-Apr-10	Additions	Deletion	As at 31-Mar-11	31-Mar-11	31-Mar-10
Land	0.00%	2,29,293	8,46,209	-	10,75,502	-	-	-	-	10,75,502	2,29,293
Building	5.00%	13,07,253	-	-	13,07,253	2,72,140	51,755	-	3,23,895	9,83,358	10,35,113
Furniture and Fixture	18.10%	1,57,312	16,260	5,221	1,68,351	83,434	17,816	3,294	97,956	70,395	73,878
Office Equipments	13.91%	2,27,214	-	3,755	2,23,459	79,116	18,798	1,029	96,885	1,26,574	1,48,098
Computer and Accessories	40.00%	3,73,586	16,875	10,031	3,80,430	2,27,286	66,850	5,617	2,88,519	91,911	1,46,300
Electrical Equipments	20.00%	1,49,260	38,850	-	1,88,110	81,690	19,617	-	1,01,307	86,803	67,570
Vehicles	25.89%	6,61,071	-	-	6,61,071	2,32,281	1,11,014	-	3,43,295	3,17,776	4,28,790
Grand Total		31,04,989	9,18,194	19,007	40,04,176	9,75,947	2,85,850	9,940	12,51,857	27,52,319	21,29,042
<i>Previous year</i>		<i>29,12,309</i>	<i>6,23,095</i>	<i>4,30,415</i>	<i>31,04,989</i>	<i>9,28,009</i>	<i>3,58,953</i>	<i>3,11,015</i>	<i>9,75,947</i>	<i>21,29,042</i>	

Alwar

Executive Director

Date: July 30, 2011

Chairperson

SCHEDULES TO BALANCE SHEET AS AT MARCH 31,

2011

2010

Schedule 6: Investments

INDIAN

UTI Liquid Cash Plan Regular - Growth Option 2,75,000

FOREIGN

HDFC Cash Management Fund - Savings Plan - Growth 1,50,000

IDBI Nifty Index Fund - Growth 70,000

HDFC MF Monthly Income Plan - Long Term - Growth 4,00,000

UTI Mastershare Unit Scheme - Div. Plan Payout 3,00,000

6,20,000 **5,75,000**

Chairperson

Executive Director

Alwar

Date: July 30, 2011

**SCHEDULES TO
BALANCE SHEET AS AT
MARCH 31,**
2011*2010***Schedule 7: Cash and Bank**
Cash in Hand 6,447 16333
Bank Balances

In Savings Accounts 38,40,494 45,62,821

Schedule 8: Loans and Advances**Employees' Advances**

Work - 19,500

Loans and Advances 93,656 93,656 214590 2,34,090

Community Institutions 18,44,408 715644

Others for Work Execution 23,411 18,67,819 7,13,275 14,28,919

19,61,475 16,63,009

Schedule 9: Other Current Assets

Income Tax Refund Due 17,001 8774

Cheque in hand/ Transit 20,000

Deposits/Pre-Paid Expenses 13,950 50,951 16,450 25,224

Total 50,951 25,224
Schedule 10: Current Liabilities

Expenses Payable 61,326 76603

Staff Security Deposits 2,35,239 45,600

Sundry Creditors - 2,96,565 9,852 1,32,055

2,96,565 1,32,055

Alwar

Chairperson

Executive
Director

Date: July 30, 2011



Schedules to the Income and Expenditure Account for the year ended March 31,

2011

2010

Schedule 11: Contributions/Grants Received

Indian Funding

Impact	45,60,000		43,00,000	
Sir Ratan Tata Trust	31,61,413		33,40,000	
GIVE India	2,81,499		21,19,900	
Edel Give	16,64,000		4,37,250	
PRAYAS	-		3,51,906	
National Rural Health Mission	-		3,11,968	
Centre for Micro Finance	95,000		1,58,709	
Nistha Foundation	-		65,000	
CAPART	-		2,782	
United Nations Development Programme	1,79,416		-	
National Cooperative Development Corporation	5,00,000		-	
NABARD	56,891	1,04,98,219	-	1,10,87,515

Donations

46,000

2,11,622

Total Indian Contribution/Grant

1,05,44,219

1,12,99,137

Foreign Funding

Impact	42,00,000		36,58,651	
Aide et Action	-		11,65,948	
Heifers International	24,74,977		11,20,202	
Terre des hommes	-		3,45,000	
GIVE India	34,636		48,687	
Rajiv Gandhi Foundation	8,060	67,17,673	24,178	63,62,666

Donations

17,258

1,79,675

Total Foreign Contribution/Grant

67,34,931

65,42,341

Total Contribution/Grant received

1,72,79,150

1,78,41,478

Schedule 12: Income on Investments

Profit on Realisation of Investments	71,532		51,921	
Interest and Dividend from Investments	-		91,020	
Bank Interest	98,650	1,70,182	96,362	2,39,303

Schedule 13: Other Receipts

Sale of Assets	-		16,500	
Misc. Receipts	2,55,882			
Charged to Project for Resource Centre	3,24,320			
Charged to Project for Vehicle	1,28,308	7,08,510	6,58,303	6,74,803

Alwar

Chairperson

Executive Director

Date: July 30, 2011

**Schedules to the Income and
Expenditure Account for the year**
2011**2010**
Schedule 14: Livelihoods Programme

a) Direct Benefits to Beneficiaries		22,34,234		9,98,842
b) Training & Capacity Building of Beneficiaries		4,31,815		8,05,293
c) Programme Execution				
Salaries & Benefits of Project Staff	19,93,720		16,18,485	
Stipend	1,22,166		3,67,121	
Training & Capacity Building of Staff	87,266		1,78,962	
Travel & Conveyance	3,50,019		4,63,720	
Consultancy	58,472		1,84,288	
Administrative Expenses	1,81,661	27,93,304	52,317	28,64,893
		54,59,353		46,69,028

Schedule 15: Education Programme

a) Direct Benefits to Beneficiaries		79,24,464		90,71,725
b) Training & Capacity Building of Beneficiaries		8,62,197		1,44,593
c) Programme Execution				
Salaries & Benefits of Project Staff	23,34,415		21,57,746	
Training & Capacity Building of Staff	56,192		1,22,777	
Travel & Conveyance	2,89,483		2,62,503	
Consultancy	55,272		46,750	
Administrative Expenses	2,05,217	29,40,579	287	25,90,063
		1,17,27,240		1,18,06,381

Alwar

Chairperson

Executive Dire

Date: July 30, 2011



Schedules to the Income and Expenditure Account for the year

2011

2010

Schedule 16: Health Programme

a) Direct Benefits to Beneficiaries		21,892		3,32,262
b) Training & Capacity Building of Beneficiaries		412		70,914
c) Programme Execution				
Salaries & Benefits of Project Staff	29,280		2,20,537	
Stipend	-		60,000	
Training & Capacity Building of Staff	120		2,955	
Travel & Conveyance	35,773		26,379	
Consultancy	68,530		-	
Administrative Expenses	1,157	1,34,860	-	3,09,871
		1,57,164		7,13,047

Schedule 17: Overheads

Salaries & Benefits	4,14,735		3,47,314	
Training & Capacity Building of Staff	26,365		1,705	
Travel & Conveyance	32,416		57,199	
Consultancy	22,000		-	
Rent, Water & Electricity	1,88,980		3,31,014	
Printing & Stationery	23,933		67,694	
Postage, Telegram & Telephone	31,254		27,642	
Repairs and Maintenance	19,947		1,41,283	
Auditors' Remuneration	35,500		13,130	
Assets Acquired	9,18,194		6,23,095	
Miscellaneous Expenditure	1,07,549	18,20,873	2,11,057	18,21,133

Programme Management

Salaries & Benefits	67,761	-
Travel & Conveyance	85,191	-
Rent, Water & Electricity	16,345	-
Printing & Stationery	165	-
Repairs and Maintenance	1,12,227	-
Miscellaneous Expenditure	10,594	2,92,283

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Chairperson

Executive Director

Date: July 30, 2011

SCHEDULE 18: FUND BASED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2011

Rs

SCHEDULE 10: FUND BASED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2011											
S. No.	Sources	Op Balance 01-Apr-2010	INCOME			EXPENSES			TOTAL EXPENSES	CLS. BAL. Mar 31, 2011	
			Contribution s and grants received	Other Income	TOTAL INCOME	Recurring	Capital Expenditure	Appropriat ed/ Adjusted		Unspent	Overspent
INDIAN											
A Restricted Funds											
1	Sir Ratan Tata Trust	2,34,826	31,61,413		31,61,413	32,85,838	27,135	(3,23,543)	29,89,430	4,06,809	-
2	GIVE India	27,418	2,81,499		2,81,499	43,778	-	1,63,399	2,07,177	1,01,740	-
3	Centre for Environment and Education	(1,56,573)	1,79,416		1,79,416	-	-	22,843	22,843	-	-
4	Edel Give	3,04,129	16,64,000		16,64,000	18,71,609	-		18,71,609	96,520	-
5	Ilmpact	1,94,517	45,60,000		45,60,000	47,52,575	-		47,52,575	1,942	-
6	NCDC	-	5,00,000		5,00,000	-	-	-	-	5,00,000	-
7	National Rural Health Mission	(1,40,193)	-		-	-	-		-	-	1,40,193
8	United Nation Development Programme	3,11,431	-		-	-	-		-	3,11,431	-
9	Centre for Micro Finance	-	95,000		95,000	1,00,375	-	(5,375)	95,000	-	-
B Unrestricted Funds											
10	Ibtada Indian	13,78,483	1,02,891	7,81,869	8,84,760	4,08,170	8,60,359	1,42,676	14,11,205	8,52,038	-
TOTAL INDIAN FUNDS		21,54,038	1,05,44,219	7,81,869	1,13,26,088	1,04,62,345	8,87,494	-	1,13,49,839	22,70,480	1,40,193
FOREIGN											
A Restricted Funds											
11	Ilmpact	13,50,238	42,00,000		42,00,000	54,35,727	2,800		54,38,527	1,11,711	-
12	Rajiv Gandhi Foundation	(1,199)	8,060		8,060	6,900		(39)	6,861	-	-
13	GIVE India	18,687	34,636		34,636	17,300		-	17,300	36,023	-
14	Heifers International	1,13,973	24,74,977		24,74,977	26,16,447	6,700		26,23,147	-	34,197
B Unrestricted Funds											
15	Ibtada Foreign	6,02,221	17,258	96,823	1,14,081	-	21,200	39	21,239	6,95,063	-
TOTAL FOREIGN FUNDS		20,83,920	67,34,931	96,823	68,31,754	80,76,374	30,700	-	81,07,074	8,42,797	34,197
		42,37,958	1,72,79,150	8,78,692	1,81,57,842	1,85,38,719	9,18,194	-	1,94,56,913	31,13,277	1,74,390

Alwar

Chairperson

Executive Director

Date: July 30, 2011



Schedule 19: Significant Accounting Policies & Notes on Accounts

(Followed in framing the financial statements for the year ended March 31, 2011)

A) SIGNIFICANT ACCOUNTING POLICIES

1. Treatment of funds

The expenditure on projects taken up with the support of donor agencies is, as far as possible, incurred according to the plans and budgets agreed upon. However, deviations some times occur at the time of project execution depending upon various circumstances, such as location, awareness among the beneficiaries, local customs, availability of inputs, etc. Such variations, monitored regularly, are generally intimated to the donor in advance.

In respect of specific funded activities under the directions of donors or decided by the management, such as revolving fund grants, working capital loans, loan funds to be passed on to the beneficiaries and administered by the Society, the same are separately accounted for, held in trust and administered in terms consonant with the objects of the Society. All other grants, including capital grants, are taken as revenue of the Society in the year of receipt to meet the local tax law requirements.

2. Fixed Assets and Depreciation

Fixed assets acquired are written off in the year of acquisition as expenditure in the income and expenditure account. However, a contra account has been maintained in the books of accounts by debiting fixed assets with their acquisition cost and by crediting Capital Assets Fund. The fixed assets acquired during the year, either charged to development programme expenses or to development support expenses amounting Rs 918,194/- have been recorded accordingly.

The Governing Body of the society decided to provide for Depreciation on Fixed Assets appearing in the balances at the rates prescribed under Schedule XIV of the Companies Act, 1956 on Written down Value Method to show the true and fair value thereof. The depreciation charged has been transferred to Capital Assets Fund, as the Cost of Fixed Assets acquired is lying under the said head in accordance of Prevailing Accounting Policies Specified above. The Depreciation on assets disposed off during the year, has been written back and affected the Capital Assets Fund accordingly, certain fixed assets having gross value Rs. 19,007/- and depreciation provided there on till March 31, 2010 Rs. 9,940/- have also been written back accordingly. The figures for the current year are affected to that extent.

3. Income Recognition

All Income and Expenditure have been recorded on cash basis during the year.

4. The books are drawn up on historical convention method based on the concept of going concern.

B) Notes on Accounts

1. Figures have been shown nearest to rupee only.
2. The receipts against use of Resource Centre and Ibtada vehicle from projects are being shown as income under schedule 13.
3. The opening balance of Dewan Foundation Revolving Fund is NIL. During this year Rs. 845,000/- received from beneficiaries and out of which Rs. 605,000/- disburse to other beneficiaries. The both have been netted with each other, hence Rs. 240,000/- appearing in Financial Statements at close of the year.
4. Rs 25,977/- have been spent on the meeting of board members during the year on account of travel and related expenses.
5. Previous year figures are regrouped and rearranged during the year to make these comparable with the current year.
6. The investments at the ending of the year have been reflected at cost Rs 620,000/-. Further no provision for depletion in the market value has been made in the books of accounts at the close of the year.
7. The society has borrowed Rs 1,500,000/- in previous year and Rs. 1,000,000/- in this year from Indian Grameen Services (IGS) @ Rs 13.50% per annum for micro enterprise development among SHG members. Out of which Rs. 681,767/- has been repaid and Rs. 1,818,233/- is outstanding balance as on March 31, 2011.

Chairperson

Executive Director



Additional Financial Information

Staff remuneration [Gross yearly + benefits] in Rupees

Head of the organisation: (including honorarium)	Rs. 5,99,280 per year
Highest paid Full Time regular staff	Rs. 2,21,892 per year
Lowest paid Full Time regular staff	Rs. 66,348 per year

The distribution of staff according to salary levels and gender break up.

Slab of gross salary (in Rs) plus benefits	Male staff	Female staff	Total staff
Less than 5000	00	00	00
5,000 – 10,000	23	02	25
10,000 – 25,000	10	03	13
25,000 – 50,000	01	00	01
50,000 – 1,00,000	00	00	00
Greater than 1,00,000	00	00	00

Annual Gross Remuneration paid to members of Governing Board Nil

Amount reimbursed (in Rs.) to ALL Board members in the financial year 2010-2011 for the following items:

1	International Travel	Rs. ZERO
2	Domestic Travel	Rs. 16,913/-
3	Local Conveyance	Rs. ZERO
4	Entertainment Expenses	Rs. ZERO

Total cost of international travel by all personnel (including volunteers) & Board Members– segregating those incurred on organizational expense and those that were sponsored, along with the name and designation of the person(s) who traveled, and the purpose(s) of travel. Even if there is no travel it will be placed on record.

ZERO

Total cost of national travel by all personnel (including volunteers) & Board Members–. Even if there is no travel it will be placed on record.

Travel expenses - 1,11,299/-

LIST OF DONORS DURING THE YEAR 2010-11

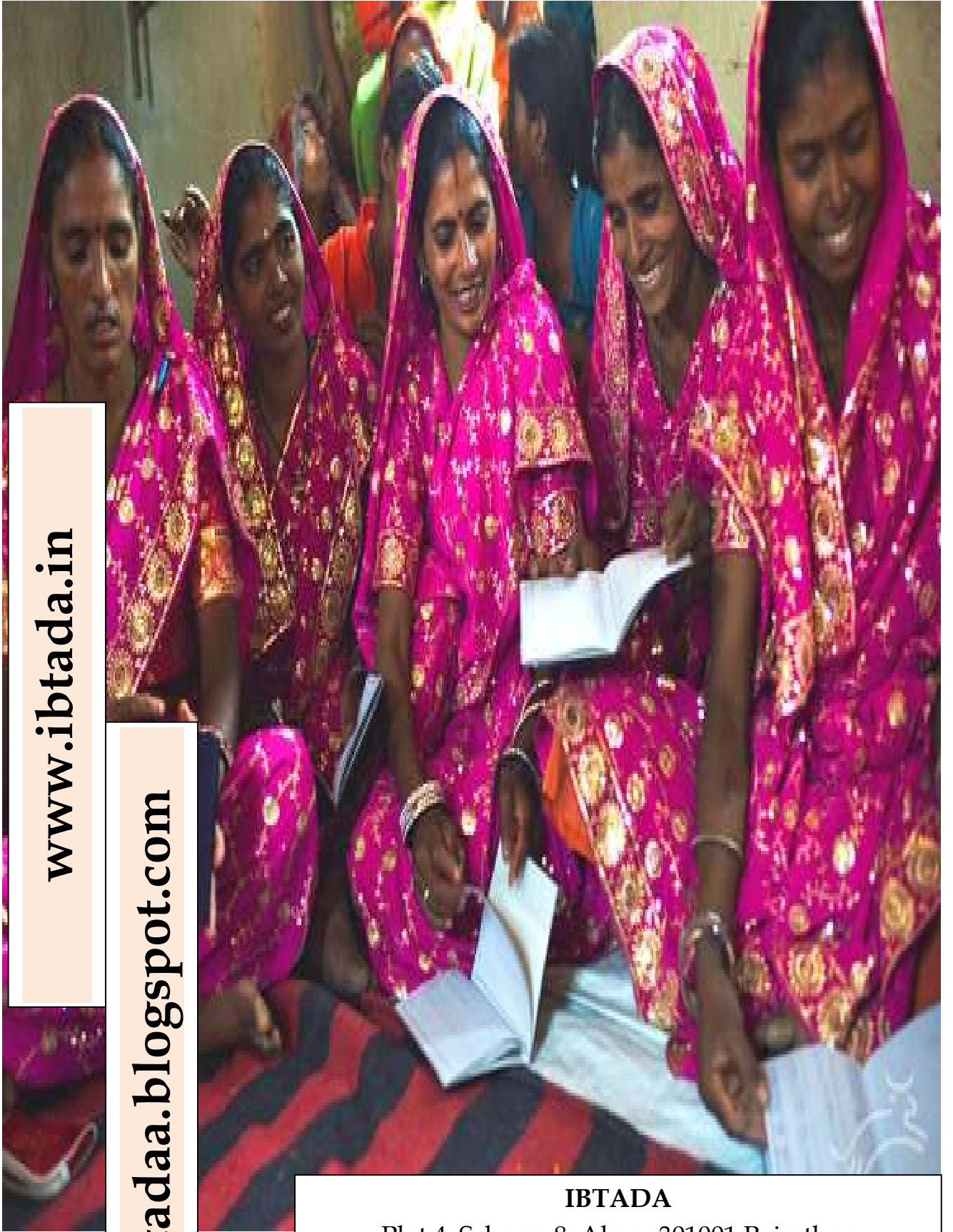
- Sir Ratan Tata Trust, Mumbai
- Center for Environment and Education, Ahmedabad
- Centre for Micro Finance, Jaipur
- Edelgive Foundation, Mumbai
- National Cooperative Development Cooperation, Jaipur
- Give Foundation, Mumbai
- Heifer Project International, USA
- IIMPACT, Gurgaon
- Rajeev Gandhi Foundation

AUDITORS

Mr. M. L. Gupta
Tekhrya Gupta & Co. , Chartered Accountants
50, UIT Complex, Opposite Bus Stand, Alwar 301 001.
Phone: 0144-2344462, 2343595

BANKERS

S. NO.	NAME OF BANK	ACCOUNT NO.
1	Central Bank of India, church Road, Alwar	1728407230
2	Syndicate Bank , Happy School, Alwar	83162010001880
3	HDFC Bank, Bhagat Singh Circle, Alwar	04091800000396
4	Axis Bank, Jai Complex, Alwar	401010100043379
5	Rajasthan Grameen Bank, Scheme No. 2, Alwar	76760100083187
6	State Bank of India, Phool Bagh, Alwar	10112446217
7	Central Bank of India, Nogawan, Alwar	211354279
8	State Bank of Bikaner and Jaipur, Tijara	61064739769
9	State Bank of Bikaner and Jaipur, Kishangarh Bas	61064696655
10	Yesbank, Scheme No. 2, Alwar	011494600000017



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