



RURAL DEVELOPMENT ASSOCIATION



ANNUAL REPORT

2019-2020



RURAL DEVELOPMENT ASSOCIATION

Mirzabazar::Paschim Medinipur::West Bengal

GOVERNING BODY MEMBERS FOR THE YEAR:2019-20

SL No.	Name	Address	Occupation	Designation
1	Mr. Ramendra Kumar Mitra	G-22/4, Karunamoyee Estate, Sector-II, Salt Lake City Kolkata-700091	Agronomist and State Manager of IFFCO(Retd.)	President
2	Sm.Nandini Basu	Mirza Bazar Dist-Paschim MNednipur Pin-721101	Social Service	Secretary
3	Mr.Subrata Sarkar	B-7/153 Kalyani Dist-Nadia Pin-741235	Philanthropist & Free lancing Consultant	Treasurer
4	Sm.Manasi Chowdhury	5/1,Hem Chakraborty Lane Kadamatala, Howrah-711101	School Teacher	Member
5	Mrs. Roshenara Khan	'OASIS' Bara Astana, Habibpur, Paschim Medinipur	Social Activist & Columnist	Member
6	Dr.Swapna Ghorai	Pallisree, Station Road Pin-721101	Principal Ramananda College, Bishnupur	Member
7	Sri Asit Kr. Pal	Vill-Bachhurdoba P.O. Jhargram Dist-Jhargram Pin-721507	Social Service, Ex-Railway Employee, Kharagpur	Member

Nandini Basu

Secretary
Rural Development Association

From the Secretary's desk.

Dear Chairman and friends,

RDA has gone through another year 2019-20. Experience in this year was good so far as the activities of different projects but from February 2020 situation started to become difficult due to Covid 19. This was quite new for all of us as we never had experienced such a situation. By 23rd of March 2020 Government had to declare complete lockdown to keep the nation safe from the virulent virus. All the offices, educational institutions, transport and other important areas were closed only except Health Offices, hospitals and other Health facilities. Covid pandemic is a worldwide problem. Our normal life has been completely jeopardised.

In this report we have tried to reflect the outcomes of different activities. There has been a change in the program supported by Terre Des Hommes. From livelihood and food security there is a shift to child education and motivating youths to take active role in Children's education and computer operation.

I am taking this opportunity to convey my gratitude to our donors and well wishers for their continuous support to keep the activities going. We are thankful to our team members and community workers for their active participation in making RDA's flag high.

Wishing all the best for everyone who are associated with us.

Nandini Basu
Secretary

About RDA:

Rural Development Association (RDA) is a registered non-govt. social service organisation. It has been working in the Western part of Midnapore District (presently known as Paschim Medinipur) of West Bengal since 1980. From 1984 RDA has extended its area of operation in the neighbouring Ghatshila Block of East Singhbhum District of Jharkhand (erstwhile South Bihar). The West Bengal chapter is known as Midnapore Project and the other one is known as Singhbhum Project.

In Midnapore RDA has been working in the remote rural areas falling under Jhargram, Sankrail and Keshiary Blocks. Presently Jhargram and Sankrail Blocks are falling under Jhargram District.

In West Midnapore District RDA now works in Keshiary and Salboni Blocks.

Under Singhbhum Project RDA is working in Ghatshila and Dhalbhumgarh blocks. All the areas have almost similar geographical and climatic condition. Demographic profile is more or less the same.

RDA is registered as a society under the West Bengal Societies registration Act(1961). To receive foreign contributions it is registered under Foreign Contribution Regulatory Act (FCRA). The owners of RDA are its general body, which constitutes of seven members. They include individuals from academic and social service institutions. The person responsible for day-to-day functioning and decision-making is its Secretary-cum-Director.

RDA's Head Office or Central Coordinating Office is at Paschim Medinipur Sadar (District HQ). In the operational Blocks RDA has Field Offices.

Mission of the Organisation:

Socio-economic empowerment of the women through promotion of self-help groups to ensure food security and improvement in the quality of their lives and their families and develop them as self-reliant individuals.

Vision of RDA:

RDA envisions an equitable society where sustainable development and livelihoods will allow tribal populations to lead a better life and people are enabled able to make independent choices and decisions.

OUR DONORS:

- Sir Ratan Tata Trust, India
- NABARD , Govt. of India
- Central Social Welfare Board, Govt. of India
- Terres Des Hommes, Suisse
- Collectives for Integrated Livelihoods Initiatives (CiNi), India
- Bharat Rural Livelihood Foundation (BRLF)

Other Well-wishers and Associates:

- Vikas Bazar Net, Jharkhand
- PRADAN, Jharkhand
- PRADAN, Kolkata
- Tagore Society For Rural Development, Jharkhand
- Horticulture and Agro-forestry Research Project , Ranchi
- BDO, Ghatshila & Dhalbhumgarh Block, Jharkhand
- SDO, Ghatshila
- Block Agriculture Development Office, Sankrail & Keshiary Block, Paschim Medinipore
- District Administration and Panchayats of Paschim Medinipur and Jhargram Districts.
- Sarada Kalyan Bhandar, Medinipur
- District Social Welfare Officer (DSWO), Midnapore
- Panchayat & Rural Development Department, WB

Our Bankers

- State Bank Of India, Midnapore
- Indian Overseas Bank, Midnapore
- Axis Bank , Midnapore & Ghatsila
- ICICI bank, Midnapore
- Bank of India, Bakra Branch, Sankrail, Midnapore
- Punjab National Bank, Khajra, keshiary Block, Midnapore
- Allahabad Bank , Midnapore
- Bank of Baroda, Ghatshila
- UBI, Ghatshila
- Bank of India, Ghatshila

Our Auditor:

Ramkrishna Roy & Company
Chartered Accountants
Kuikota, Paschim Medinipur- 721101

WEST BENGAL PROJECT

USHAR MUKTI

Project Location: State: West Bengal, District: Jhargram and Paschim Medinipur
Block: Jhargram (Intensive), Sankrail (Non intensive), Gopiballabhpur 2 (Non intensive)
District: West Medinipur, Block: Salboni (Semi intensive)

Supported by

Bharat Rural Livelihoods Foundation (BRLF) and Panchayat & Rural Development (PNRD), Govt of WB

The term "Usharmukti" in Bengali is self-explanatory. If any area which is dry and drought prone since long, is targeted to be free from its dryness through various measures are said to be "an approach towards usharmukti".

This approach has been adopted through NREGA activities in 6 districts of West Bengal, namely Purulia, Bankura, Paschim Medinipur, Jhargram, Birbhum and Paschim Bardhaman. These districts are mainly rain-fed and agricultural activities suffer for untimely and insufficient rain. Moreover, high surface run off coupled with soil erosion in rainy season make the areas less productive.

Main objectives of the project:

- 1) Conservation of land and water resources in watershed area.
- 2) Re-establishment of bio diversity.
- 3) Increasing adoptability towards climate change.
- 4) Gainful employment and asset creation in MGNREGA activity.

Activities undertaken in this period:

- 1) **Cadre & Capacity building (UM Staffs/ Village level /Community level, Panchayat level, Block level, District level, State level) :** Under cadre and capacity building, UM team members have undergone number of trainings on livelihood, FPOs, GIS system and estimation of different structure, which were conducted by lead CSO PRADAN. All these trainings have benefited the team to have better understanding on the subjects.
29 orientation program were held at GP level which has helped convincing the communities about benefits to be accrued from the activities and their involvement in those.
- 2) **UM Field Monitoring (Panchayat / MWS level) & Review outcomes :** In intensive block, 7 no. of joint field visit with block staffs have been done which helped to gear up the process of implementation.
- 3) **Revisiting of the DPR (Intensive blocks) & Field execution in Intensive blocks (Action plan map/AAP uploading/ Uploading in NREGA soft/ Field level activity implementation) Status, Achievement, Learning :**

Almost 80% of revisiting is done in intensive block but when comes to execution, it's very poor due to the new system for estimation (Secure) has been introduced this year. Apart from that, first two months of the financial year was blocked by parliament election. In addition, GP level staffs always tried to manipulate at the time of AAP entry and it took a significant time to make corrections as per the state instruction. During this period of implementation team had to work hard to put everything in right direction

Significant leanings are, liaison with Government department has to be a continuous process. As officers or responsible persons in the block and GPs get transferred at any moment, we have to keep in touch with them very closely.

- 4) **Support to non-intensive block (Meetings, Field visit, support done). Status, Achievement, Leanings :** Previous year, we tried to attend non intensive block once a week but we could not reach everywhere due to shortage of staff. Still, there is some progress as compared to earlier years. This year total 25.28 crores have been spent altogether in 3 non intensive blocks and more than 150 schemes have been implemented
- 5) **Comprehensive implementation for MODEL Micro Watershed Development& Planning - Execution status, Achievement and Leanings :** Among 4 model watersheds, we could treat 365 acre area 108 nos of schemes from which 313 nos of families have been benefited . Implementation was not sufficient as the GPs were scared to implement more schemes in one place.
- 6) **Usharmukti NRM based activities (Soil Conservation/land development/ water harvesting structure/ Plantation) - Status, Achievement, Learning :** This year NRM based activities have been implemented in a significant scale. Almost 382-acre area has been covered under cashew plantation with 30X40 model , Social forestry on 13 acres, Soil and moisture recharge and conservation work for 1302 acre area with 339 nos of water harvesting structure including farm pond and 5% hapas.
In addition, this year a significant amount of forest land have been brought under water recharge activity through staggered trench and 30X40 model.
- 7) **Livelihood Activities Undertaken :** 382 acre areas have been brought under high value orchard development from which 497 rural people would be benefitted, most of them are marginal farmers.



Seed production Unit in Sankrail Block, Jhargram.

Seed Village :

Area of Quality Paddy seed production – Sankrail ,Jhargram ,Gopiballavpur -2 block in Jhargram District,Midnapur Sadar,Kharagpur Sadar,Pingla, Sabang,Debra Block in Paschim Medinipur District and Sarenga ,Mukutmanipur,Chhatna in Bankura district.

Season – Pre Kharif (May to July) – 145 farmers cultivated paddy for seed on 25 hectares of land in this season. 82 tons of raw seeds were received from farmers of Pingla and Sabang block. In this season all seeds are of truthful level (T/ L.). This was because of non involvement of Seed Certification office, Govt of W.B. After processing total 70 ton seeds were ready for summer paddy cultivation.



Rajen Saren , Village - Bankati



Seed field, Netura Village.

Season – Rainy (Kharif) – 153 farmers cultivated paddy on 41.16 hectares of land.

77 farmers cultivated on 34 hectare of land under Seed Certification(C/S) programme and

76 farmers cultivated on 7.16 hectares of land under production of truthful level (T/L) seeds .Total 102 ton raw seeds have been received from 127 farmers under certification programme and 25 ton seeds for T/L. Assistant Director of Agriculture, Seed Certification, Midnapur visited the fields and collected Sample seeds. Sample seeds were submitted to State Seed Testing Laboratory, Kolkata for testing of seed Germination, Moisture etc. All samples were certified as good quality seeds by testing lab. Govt of W. B.

Season – summer (Rabi) – This season on 15 hectares of land was covered . Mainly MTU1010 and IET 9947 (Lalat), IR 36,IR 64,Chaitali, IET 4094, GB-1,IET 4786, Khandagiri variety paddy seeds were cultivated. 58 tons of raw seeds were received from farmers.

This year, after processing, 241 tons of seeds were ready for market. 27 varieties were delivered to market with RDA Brand. The Brand name is **RDA SEEDS**. Name of the varieties were MTU7029, MTU1010, IET9947 (Lalat), IET4786 (Shankar), Shyamashree, IET-4555 (IR-36), GB-1 (IET17430), Sahabnagi dhan, CR-1017, CR-1018, Super Shyamali, Bulet, Khandagiri, Gobinda Bhog, Chaitali, etc

Market - Market have been developed in Paschim Medinipur, Purba Medinipur, Purulia District and nearest market of Jharkhand and Orissa state. Approximately 226 ton seeds were sold in this year.

All farmers were benefited by minimum Rs 200 – 400.00/quintal from open market i.e. Sri Sasadahr Mahata, Village Kurasole, Dist -Jhargram cultivated on 1 hec land and total production was 4 tons. Market value is Rs- 56000 but RDA paid him Rs -64000. His extra earning was Rs 8000. The extra money he saved for meeting expenses of next cultivation.

RDA's seed unit is involved with State seed Corporation, Barasat; Chinsura Rice Research Centre, Hooghly and Seed Association of Bengal for Breeder Seed collection. Breeder seed is a mother paddy seed for seed certification programme.

Family Counseling & Legal Aid

RDA has been running FCC since **December 1987**. The Centre is sponsored by Ministry of Women and Child Development, Govt. of India via Central Social Welfare Board. The Centre is located at the HO of RDA at Mirzabazar, Midnapore.

The main objectives of the Centre are

- a) Amicable settlement of the family disputes by counseling the concerned parties,
- b) Taking necessary steps to stop violence and mental torture on women in the family and render legal and administrative steps as and when necessary;
- c) Liaison with Govt. Departments and Legal Authorities for better running of the activities
- d) Organising Awareness Camps in the villages and different Mahallas within the Midnapore Sadar and peripheral areas on various social issues, laws for protecting women from violence, injustice and discrimination and support services available in the Districts and State.

FCC is operated by two Family Counselors (both are MSW) and the Secretary intervenes as and when necessary. Counselors work in close collaboration with District Administration, Police, District Legal Services Authority (DLSA) and District Social Welfare Office (DSWO).

During this reporting period total 147 cases of different problems have been registered and 77 case were carried over from previous year.

Total 4 numbers of Mahalla Meetings were conducted in and around ICDS Centres (with mothers) and one Awareness Camp was conducted jointly with Nehru Yuva Kendra at Vidyasagar University Auditorium..

JHARKHAND PROJECT

1. IMPROVED QUALITY OF LIFE OF THE TRIBAL CHILDREN AND WOMEN IN 10 VILLAGES OF EAST SINGHBHUM DISTRICT, JHARKHAND. Supported by: Terre des Hommes, Suisse.

RDA worked intensively in 10 remote tribal villages of Ghatsila block of East Singhbhum district, Jharkhand under this project. This year, organisation brought major changes in focus from food security and income enhancement of Self Help Group families to "Quality education of children and youth with continuation of protection of child rights" under this project.

RDA run 8 children clubs more structured way, ensuring children participation in decision making of all children related activities, actions and child-led initiatives. Children faced difficulties in running their child clubs activities for huge power cut in the villages. Children and their parents submitted demand for alternative power system to RDA and panchayat representatives. But the issue was not resolved by the panchayat. TdH supported for installation of solar based alternative energy system in 3 child clubs of village Dhakpathar, Sirisboni and Jharbera and computer training centre for youth in village Choroigora. Children felt very happy for this solar system and they run their activities with sufficient light in their rooms. This year RDA started and run one computer training centre for the young people of the youth group. Our organisation worked with 148 youth of 5 youth groups in the villages. This year RDA was also started two education support centres at village Choroigora and Sirisboni for the children of class 8th to 10th. Support in education was the demand of our child club members.

2019 was the 30th year of UNCRC. TdH capacitated the selected youth representatives in photography by expert of Kolkata. Then trained youth trained up some selected children in photography and children captured photographs on situation of children in different villages. Youth and children were selected the *Theme of photography – School dropouts and Indigenous tribes' situation in Ghatsila area*. Our children captured total 106 photographs. Children and youth celebrated the UNCRC 30 years, by organising photo display event at Ghatsila on 24th November and by participating in the same event in Kolkata from 13-14 December. In this event at Ghatsila, numbers of stakeholders like panchayat representatives, school teachers, Gram Pradhans and parents participated and interacted with children how they had captured photographs on situation of children rights in this area, how they are feeling, what they want to do in future for bringing changes in the situation and what kind of support they are expecting from adults and authorities. Child reporters and youth shared their views to the visitors very clearly. In the Kolkata event, children asked questions to the women and child development minister and other authorities on how they can help to change the child rights situation. Minister and authorities ensured that they will do their best in favour of children.

RDA oriented all 40 SHGs on group norms, credit utilisation in productive purposes, village planning process, social issue and on child rights. 65% SHG members were participated in village planning process under MGNREGA and 50% members know and can explain on child rights. Their attitude towards children has changed significantly. Parents are giving space to their children in sharing their views and decision on their issues.

Capacity Building:

1. 327 children and youth were trained on child rights and child participation;
2. RDA's 1st batch of 24 youths were participated actively in 6 months basic computer application course.

3. RDA oriented and trained 347 SHG, VLCPC and PRI members on child rights and their roles and responsibility in protection of child rights. 50% of participants are able to explain about child rights. Children were included in all 8 VLCPCs.
4. RDA oriented all members of 40 SHGs on group norms, IGA, especially on Child Rights and role of adults on protection of child rights.



Training and Exposure of children and Celebration of UNCRC 30 Years: Photo Display and Interaction with children and stakeholders.

Outcome:

1. Total 414 families are practicing non-chemical based sustainable agriculture. 156 families developed their non-chemical-based nutrition garden in homestead land and all family members are eating safe vegetables from their garden. 414 families' average annual income increased to Rs.28000 from vegetables, pulses, oilseed and goat rearing.
2. Awareness of children, parents, teachers and panchayat members on child rights and role of adult has been increased. In all the VLCPCs, children have been included and getting space for sharing their thoughts and issues affecting them.
3. Children developed organic nutrition garden in all 8 child clubs with the help of youth and their parents. RDA oriented children, youth and their parents on model of nutrition garden and its benefits for health.
4. Total 8 initiatives were taken by children. Child-led initiatives were on science model demonstration in science day, world health day, environment protection through plantation, literacy day, Children's Day with annual sports and cultural programme and celebration of 30 Years of UNCRC.
5. 45% SHG members were aware about child rights and 25% members can explain.
6. 56% SHG members participated in the village planning process which was held in February 2019 and they placed total 210 demands which were registered in VDP. 25% of their demands were resolved. 12% SHG members' of total 560 members from 40 SHGs were created family assets on an average Rs.15000 per member from the MGNREGS.

7. Beneficiary Coverage:

- Total direct beneficiary covered: 2098
- Total indirect beneficiary covered: 4155

2. Food Security, Sustainable Livelihoods and Empowerment of Mahila Kisan through Sustainable Agriculture and their own Institution under Mahila Kisan Sashaktikaran Pariyojana (MKSP), Supported by: MoRD, GoI, GoJ and JSLPS (Jharkhand State Livelihood Promotion Society)

Rural Development Association (RDA), Ghatsila, East Singhbhum, Jharkhand, implemented the Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-component of National Rural Livelihood Mission (NRLM). The project is being implemented in a panchayat and 42 villages of Ghatsila and Dhalbhumgarh Block, East-Singhbhum district, Jharkhand. The project was coordinated and monitored by Jharkhand State Livelihood Promotion Society (JSLPS). Main objective of the project was to increase income of 2000 mahila kisan to Rs.22,000 through practices of non-chemical based sustainable agriculture, rearing of small ruminants and reduction of cost of cultivation. Later on, target number of mahila kisan's was increased to 2500 under extension project. Total 43 trained community service providers in agriculture (CRP) and small ruminant rearing (Pasu Sakhi) have been developed through regular in-house training, exposure and on-field handholding support. Total 2415 mahila kisans have been developed as non-chemical based sustainable agriculture practitioner. Under this project, all the mahila kisans ensured their food security round the year

through cultivation of cereals mostly paddy and maize in their own land. All the mahila kisans adopted and practiced at least three sustainable agriculture techniques, seed treatment by beejamrita, production and application of bio-pesticides, water management, use of organic compost, agri-nutrition garden and some of the NPM techniques. For practice of sustainable agriculture, cost of cultivation decreased by at least 30% and average annual income increased to Rs.31,000.

Activities Implemented:

- o SRI, DSR and Line sowing in paddy
- o Line sowing in maize
- o Line sowing in pigeon pea cultivation
- o Vegetables cultivation
- o Nutrition Garden
- o Value chain activity in pigeon pea and turmeric
- o Potato bamboo machan
- o Training, Capacity building and exposure of CRP, Pasu Sakhi and staffs.
- o Goat Rearing
- o Backyard poultry farming
- o Goat Machan
- o Preparation and use of Bio-fertilisers and Bio-pesticides
- o Establishment of Farmer Field Schools (FFS)
- o Establishment of NPM shops
- o Establishment of Tool Banks
- o Assets creation through MGNREGA convergence

ACHIEVEMENTS:

- **Increase in Income of Mahila Kisan:** Rs. 15000 To Rs.25000: 393 mahila kisan; Rs. 25000+ To Rs.35000: 1664 mahila kisan; Rs. 35000+ To Rs.45000: 252 mahila kisan and Rs. 45000+ To Rs.90000+: 106 Mahila Kisan.
- **Community Infrastructure Development:** NADEP Compost Pit: 1350; Azolla Pit: 1045 and Goat Machan: 613
- **Sustainable Agriculture:** Crop and No. of Mahila Kisan
 - PADDY (SRI, DSR, Line Sowing): 2125; MAIZE in line sowing: 993; Vegetables in 3 seasons: 1976
 - Wheat: 906; Mustard: 892 and Potato: 587.

A. **Agri-Nutrition Garden:** 1820 Mahila Kisans developed their organic Nutrition garden for day to day availability of safe and fresh food in their family.

B. Value Chain Activity:

Last two years RDA worked on value chain development in two products - organic pigeon pea and organic turmeric. In 2018-19 RDA started cultivation of pigeon pea and organic turmeric with some of the farmers. PoP of pigeon pea was prepared by digital green and RDA prepared PoP of turmeric. RDA brought high yielding variety turmeric rhizome as seed from Bihar, name of the variety Rajendra Sonia. Last year we promoted 879 organic pigeon pea farmers and 384 organic turmeric farmers and all farmers cultivated following organic package of practice. RDA installed pulse processing machine in Bhadua mahila kisan samity, village Bhadua, Ghatsila.



Photo: Organic Pigeon-pea and Turmeric cultivation and processing activity under MKSP Project.

3. WATERSHED DEVELOPMENT: PMKSY-IWMP PROJECT

Supported by: MoRD, GoI and RDD, Jharkhand.

Area of Operation: Boram and Patamda Block of East Singhbhum District

The Salient Features of IWMP Project: -

- Cluster of Micro watersheds covering an area of 1000-5000 ha will be treated as a project.
- Livelihoods for resource poor and Productivity Enhancement of Agriculture and Livestock.
- Project implementation in 3 phases. Preparatory phase, work phase and Consolidation phase.

In this reporting period, RDA formed 8 Micro Watershed Committee for implementation of natural resource management activities and livelihood-based activities. RDA has capacitated members of the watershed committee and members of 62 SHGs on NRM and livelihoods. In this period total 11 numbers of pond and Trench cum Bund (TCB) activities have been implemented.



Name of the Project: **Building Dhalbhumgarh, East Singhbhum district in Jharkhand as driver for regional growth while transforming quality of life of 6,000 households (develop them as Lakshpati Kissan - Smart Gaon - Mission 2020) under Tata Trust and Central India Initiative (CINI)**

➤ **Overall Prototype Wise Plan vs. Achievements:**

Another fruitful year has gone. At a glance in the fifth year of the project, plan and achievement are shown below (As per Annual work plan for this year). According to the latest MIS data (2019-20) the prototype wise family coverage, outreaches of Dhalbhumgarh PIP has been depicted in the following diagram for better understanding of the outreach percentage of various activities amongst the total population of 6,000.

➤ **Strengthening Community Institutions:**

Under the Dhalbhumgarh PIP, RDA is working with a total of 428 SHGs in 10 Panchayats. All the SHGs have organized their weekly meetings on regular basis without any support of field staff. Alike the previous years, the Dhalbhumgarh PIP also facilitated the Institution Prototype through three tiers like Women Self Help Groups, Village level Organizations, Federations and finally the Farmers' Producer Company (FPC).

- **The Farmers Producer Company of Dhalbhumgarh PIP** got registered on 23rd October, 2018 under the Section VII of the Companies Act 2013 and Rule 18 of Companies Incorporation Rules 2014 (Government of India) with the name of Adivashi Nari Utthan Aajivika Producer Company (ANUAPCL). At the end of the 4th quarter a total of 1280 Shareholders and 1933 household paid Rs. 100.00 each who had incorporated with the ANUAPCL.

■ **Turnover through Farmer Producer Company:**

In this respect a business development plan has been prepared with FPC BODs & marketing officer. A concrete plan has been developed & identified the input materials for purchasing from market & collection of production for selling to market. Targets for this year was to receive paddy from 2500 HH @ 10 quintal from each HH, would also help make a turnover of approx. Rs.3 cr. Vegetable cultivation was planned with 1500 HH, average 3 quintal from each HH would help make turnover of approx 50 lakh. From goat marketing planned turnover was 1.5 cr with 2500 HH.



Inauguration of Jal Minar at village

➤ Loan Disbursement & Repayments:

In this reporting period a total of rupees 13.46 lakh has been disbursed as loan to SHG or Individual Household from Rang de & CC linkage of SHG. 113 household accessed loan of Rs. 6000.00 per household from Rang de for purchasing goat and the rest amount is CC linkage with 9 SHG. On the other hand repayment ratio of Rang de loan was quite satisfactory. This year a sum of Rs. 15.43 lakh was received as repayment from community of Rang de loan.

➤ Agriculture as Prime livelihood Activity.

Agriculture is a key livelihood activity in Dhalbhumgarh for making Lakhpoti farmers. This year a satisfactory numbers of families had grown high value agriculture throughout the three seasons. Like the previous years brinjal was the prime crop of Kharif and Rabi and Water melon was grown during the summer seasons.

In Robi season total 3742 HH cultivated 1041 acres of land & among them 1674 HH transplanted high value vegetable in 472 acres of land reported.

➤ Soilless Saplings for High-Value Vegetable:

In relation to using the modern technologies, especially Soilless Saplings were grown in all the three seasons. In this financial year the Dhalbhumgarh PIP reached a good height. A total of 3257514 numbers of soilless saplings were sold by 6 nursery entrepreneurs, round the year.

This year the Farmers have procured the Soilless Saplings in three different ways like - from FPC, through Producer Groups (PGs) of Johar and directly from the Poly House Nurseries. However, the average transplantation ratio per HHs was 800 in Kharif, 500 in Rabi and 300 in summer seasons respectively.

➤ Goat rearing for Livestock Development and Income Enhancement:

According to the Annual Work Plan, this year 80 % of the target households should be under double layering so that they could become "LakhpatiKisan". Amongst the total Target of 4880 HHs as per AWP, at the end of this year 4694 (96%) families are having 29,189 numbers of animals. For this financial year Rangde loan was arranged for 113 HHs- who are continuing Goat Rearing as one of the prime activity to enhance their family income.

Amongst the total animals, 28 % are bucks and the rest 72 % are goats including the kids. From this data this has been revealed that the buck population of Dhalbhumgarh PIP has been increased by 3% than that of the last year's 25%. From the grass-root level reports this has been revealed that due to local religious events a large number of bucks had been sold out through local vendors.

While discussing the other prime activities of this financial year another most remarkable activity was the complete, PPR vaccination of all the animals in community. This year a total of 18500 numbers of animals

had been covered under PPR vaccines & 10900 nos by FMD vaccines. A total of 4642 HH had been covered under deworming of animals.

However, some other important activities were construction or renovation of 4109 Azolla pits. A total of 3826 nos of Machan & 3363 Goat Sheds had been developed throughout this financial year. Apart from those 2771 numbers of goats were castrated. 99 health camps were organised round the year.

In addition to these Artificial insemination of goat was a new venture in this year. Since this work is also new to community, many orientation camps were needed. The work was handled by the FPC & they collected service charge of Rs. 50.00 from farmer for each goat.

➤ **Water Resource Development:**

Like other activities, WRD is one of the most important task for Dhalbhumgarh PIP. Though no new structure was constructed this year but attempt was to complete 4 old incomplete irrigation wells (1 in Moudasoli, 2 in Jugisole, 1 in Chukripara GP) .

Due to the current pandemic situation only 2 structures could be completed and rest are under process.

This year, with the support of JOHAR project of JSLPS, 19 numbers of MLI(Micro Lift Irrigation were mobilized for villages, from those 230 number of HH are getting benefit.

There was no new installation of drip but cultivation was done on 68 acres of land where the drip is functional.

➤ **Fish Farming as an Income Generating Activity:**

During this reporting period an exposure visit was organised for three days at Bankura ,Ramsagar, West Bengal where four FSP (Fish Resource Persons) participated. The main focus of that exposure was to show all phases of the growth of fish including spawn, fingerlings, yearlings, and full grown fish, and about their foods and care details were also explained.

The other important outcome was use of cow dung, calcium carbonate, bleaching etc. in its correct and safe methods. Practical hand to hand knowledge on netting was also imparted through this exposure.

Another exposure visit was held within this reporting period was on "Recent advancements of fresh water aquaculture". The major things discussed during this exposure were the detailed analysis of IMC Fish and GC, CC Fish under the guidance of senior scientists.

Adding to this, comes in the list is the Entrepreneur Selection under some specified criteria, jointly decided by RDA and CINI. Finally seven Entrepreneur of different Panchayat were been selected to run the Integrated fishing farming smoothly.

Till date, within this reporting period, Farmers of 122 numbers of ponds under RDA have harvested approx. 21 quintal of fish and the average size is 280 gms to 350 gms and the average cost was 160=00 per kg.

The idea of "Task Based Payment" has also been introduced to the FSPs to ensure more active participation of the field staffs.

To conclude, within this reporting time of January 2020 to March 2020 the final exposure was held at Palajori where the idea of "Series of Pond" was highlighted.

➤ **Trainings & Capacity Building:**

This year we a total of 134 numbers of trainings & exposure on various theme were organised and 2738 numbers of community members participated. Most of the trainings were on how to collect community contribution from the community under institution theme. There were some technical training on Agriculture & livestock with the help of external resource persons. Finally for review of the activities there was monthly basis capacity building training for leaders.

This year a total turnover of Rs.59, 85,776.00 has been done through FPC with minimum profit. Although the target was Rs.5 crores but it was not a bad start in the incubation period. Not only that, now a days, ANUAPCL created its identity in locality as a service provider. FPC started selling soilless sapling & Input supplied to entrepreneurs. Seeing the target of FPC, a new staff has been employed for making the turnover high & enhancing the business activity. Team has taken different strategies like incentive package for field staff and Panchayet wise targets.

From this year ANUAPCL has taken a new initiative with villagers on sanitation. Access to drinking water and sanitation has been identified as critical interventions towards improving health and overall quality of life in the region. CInl. under the Tata Water Mission initiative of the Tata Trusts would support in

■ Turnover through Farmer Producer Company;

In this respect a business development plan has been prepared with FPC BODs & marketing officer. A concrete plan has been developed & identified the input materials for purchasing from market & collection of production for selling to market. Targets for this year was to receive paddy from 2500 HH @ 10 quintal from each HH, would also help make a turnover of approx. Rs.3 cr. Vegetable cultivation was planned with 1500 HH, average 3 quintal from each HH would help make turnover of approx 50 lakh. From goat marketing planned turnover was 1.5 cr with 2500 HH.

This year a total turnover of Rs.59, 85,776.00 has been done through FPC with minimum profit. Although the target was Rs.5 crores but it was not a bad start in the incubation period. Not only that, now a days, ANUAPCL created its identity in locality as a service provider. FPC started selling soilless sapling & Input supplied to entrepreneurs. Seeing the target of FPC, a new staff has been employed for making the turnover high & enhancing the business activity. Team has taken different strategies like incentive package for field staff and Panchayet wise targets.

From this year ANUAPCL has taken a new initiative with villagers on sanitation. Access to drinking water and sanitation has been identified as critical interventions towards improving health and overall quality of life in the region. CInl. under the Tata Water Mission initiative of the Tata Trusts would support in

Highlights of the activities done:

- Cumulative 629 households are mobilized for regular toilet usage. Total HHs under regular toilet usage is now increased to 3100. Now 85.49% toilets are under regular usage out of 3626.
- 93 SHG meetings attended for village sanitation and toilet use by project team in this quarter.
- Toilet cleanliness drives completed in 30 villages. Before these drives most of the villagers used their toilets for keeping firewood, goat, hen etc.; but now scenario has been changed and 3100 out of 3626 toilets are under regular usage in 30 villages.
- Liquid Waste Management in 10 villages 87 Soak pit and 101 Dust bin constructed with community contribution.
- FPC has organized Jal Minar inauguration and motivating other villagers, by MLA at Chirigura village

Menstrual Hygiene Management

- 2 numbers of capacity building trainings had been done with project volunteers. The objective of these trainings is to provide information about menstruation sanitation and enable them to break their silence about menstruation problems.
- Training on Module-1 of MHM program done with 80 SHG members to aware them on menstrual hygiene.
- Training on Module-2 of MHM program done with 195 SHG members.
- Total 2085 members were directly benefited by this training.

RAMKRISHNA RAY & CO
Chartered Accountants
Prop. Ramkrishna Ray, FCA.DISA

Kulkota (Near Water Tank)
Midnapore-721 101
Paschim Medinipur, W.B.
Phone No. 03222-267903
Mobile : 9434369923 / 9933927449

AUDITOR'S REPORT

We have audited the Attached Balance Sheet of The RURAL DEVELOPMENT ASSOCIATION at Mirzabazar, Dist.- Paschim Medinipur, West Bengal as at 31st March 2020 and also the annexed Income & Expenditure Account and Receipts and Payments Account for the year ended on that date.

These financial statements are the responsibility of the Association Management. Our responsibility is to express opinion on these financial statements based on our audit.

We have conducted the audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining on test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We further report that:

- a) We have obtained all the information & explanations, which to the base of our knowledge and belief were necessary for the purpose of our audit.
- b) The Balance Sheet and Income and Expenditure Account dealt with the report are in agreement with the Books of Accounts.
- c) In our opinion and to the base of our information and according to the explanation given to us the aforesaid statements, give true and fair view :-
 - i) in the case of Balance Sheet of the state of affairs as at 31st March 2020 and
 - ii) in the case of the Income & Expenditure Account of the Deficit for the year ended on that date of the above named Society

Place : Midnapur
Dated : The 27th November 2020

For Ramkrishna Ray & Co
Chartered Accountants
FRN - 324330E



Ramkrishna Ray
(Ramkrishna Ray)
Proprietor
Memo No. 059795

RAMKRISHNA RAY & CO.
Chartered Accountants
Prop. Ramkrishna Ray, FCA, DISA

Head Office: Kuikota (Near Water Tank)
Midnapore : Paschim Medinipur : W.B.
Pin - 721101 : Phone No - 03222-267903
Mobile : 9434369923/9933927449

RURAL DEVELOPMENT ASSOCIATION
MIRZABAZAR : PASCHIM MEDINIPUR : WEST BENGAL

BALANCE SHEET AS AT 31ST MARCH 2020

LIABILITIES:	FY : 2019-2020	FY : 2018 - 2019
SOURCE OF FUND		
Capital Fund	4,403,568.00	4,403,568.00
General Fund	2,413,214.87	1,779,166.09
Project Funds	4,300,979.93	8,371,808.00
Assets Fund	5,493,159.00	5,310,045.00
Unspent Non Recurring Fund	55,000.00	75,315.00
Utilised of working Capital	807,723.37	807,723.37
LOAN AND OTHERS LIABILITIES:		
Project Loan	2,763,955.00	2,953,502.00
Other Liabilities and Provision	2,711,627.05	3,424,629.05
	<u>22,649,227.22</u>	<u>27,125,756.51</u>
ASSETS:		
Fixed Assets		
Loan and Advance	5,578,805.00	5,386,736.00
Current Assets:	3,630,894.37	3,834,463.37
A. Grant Receivable		
B. Accrued Interest from Bank/SHGs	1,587,581.00	2,425,095.24
C. Tax Deduction at Source	616,132.00	616,132.00
D. Investment	97,098.00	70,777.00
E. Closing Stock of Raw Paddy Seed	3,836,571.00	3,836,571.00
F. sundry Debtors	1,538,923.00	1,222,124.00
G. Cash	801,794.00	704,728.00
H. Bank	104,203.84	44,532.44
	<u>4,857,225.01</u>	<u>8,964,597.46</u>
	<u>22,649,227.22</u>	<u>27,125,756.51</u>

Signed in terms of our report of even date

Place : Midnapur
Date : The 27th November 2020

Ramkrishna Ray
SECRETARY
Rural Development Association

For Ramkrishna Ray & Co.
Chartered Accountants
FRN : 324330E



Ramkrishna Ray
(Ramkrishna Ray)
Proprietor
Memo No - 059795

RAMKRISHNA RAY & CO.
Chartered Accountants
Prop. Ramkrishna Ray, FCA, DISA

Head Office: Kuikota (Near Water Tank)
Midnapore : Paschim Medinipur : W.B.
Pin - 721101 : Phone No - 03222-267903
Mobile : 9434369923/9933927449

RURAL DEVELOPMENT ASSOCIATION
MIRZABAZAR : PASCHIM MEDINIPUR : WEST BENGAL

INCOME AND EXPENDITURE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2020

INCOME:

	FY : 2019-2020	FY : 2018 - 2019
		Rupees
Grant Received	18,213,659.86	27,028,259.64
Interest Received from Bank and CEMTEX Dept:		
Interest from Bank	506,613.67	625,201.84
Interest from CEMTEX Department	-	1,734.00
Donation and Beneficiaries Contribution	237,224.00	229,403.00
Sales Proceeds	8,285,260.00	8,011,395.00
Other Receipts	143,970.40	94,375.65
	27,386,727.93	35,990,369.13
Deficit: Transferred to Project & Assets Funds	4,124,361.29	2,266,326.09
	<u>31,511,089.22</u>	<u>38,256,695.22</u>

EXPENDITURE:

Community Level Institution Building	38,256,211.96	4,032,621.00
NR Based Activities	11,360,490.00	15,954,895.65
Ensure Child Right Programme	967,116.00	438,855.00
Animal Resource Development Activities	672,696.00	1,346,189.00
Salary and Allowance For Administrative Staff	7,422,269.00	10,409,608.00
Supervision Cost for Programme	1,491,506.00	4,373,589.00
Administrative Cost	939,623.26	1,319,655.57
Depreciation on Fixed Assets	401,177.00	381,282.00
	31,511,089.22	38,256,695.22
Surplus: Transferred to Project Fund and Assets Funds	-	-
	<u>31,511,089.22</u>	<u>38,256,695.22</u>

Signed in terms of our report of even date

Place : Midnapur
Date : The 27th November 2020

Ramkrishna Ray
SECRETARY
Rural Development Association

For Ramkrishna Ray & Co.
Chartered Accountants
FRN - 324330E



Ramkrishna Ray
(Ramkrishna Ray)
Proprietor
Memo No - 059793

RURAL DEVELOPMENT ASSOCIATION

MIRZABAZAR : PASCHIM MEDINIPUR : WEST BENGAL

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2020

RECEIPTS:

	FY : 2019-2020	FY : 2018 - 2019
		Rupees
Opening Cash and Bank Balance	9,009,129.90	14,824,167.49
Grant Received	19,167,680.10	26,027,017.14
Interest Received from Bank	506,613.67	625,201.84
TDS & Interest Refund From CEMTEX :		
TDS Refund	-	28,806.00
Interest on TDS Refund	-	1,734.00
Donation & Beneficiaries Contribution	237,224.00	229,403.00
Sales Proceed of Seed and Others	5,949,542.00	6,094,133.00
Other Received	150,950.40	626,211.65
Profession Tax and TDS(Recovered)	128,630.00	170,252.00
Loan for Project Expenses	2,164,150.00	1,320,220.00
Programme Advance and Group Loan Recovered	4,691,568.00	12,080,244.00
	<u>42,005,488.07</u>	<u>62,027,390.12</u>

PAYMENTS:

Community Level Institution Building	7,624,464.96	4,024,196.00
NR Based Activities	10,171,360.00	13,937,135.65
Ensure Child Right Activities	967,116.00	444,984.00
Animal Resource Development Activities	534,946.00	1,346,189.00
Salary of Administrative Staff	7,473,995.00	10,357,608.00
Land, Computer and Office Equipments & Solar System	593,246.00	33,756.00
Supervision Cost of the Programme	2,394,363.00	1,798,418.00
TDS Against Interest on Term Deposit	26,321.00	34,569.00
Administrative Cost	1,013,100.26	1,328,655.57
Loan for Project Expenses	1,790,646.00	966,220.00
Profession Tax & TDS Paid on Salary	123,180.00	170,232.00
Programme Advance/Revolving Fund	1,993,624.00	11,694,453.00
Loan Refund to Staff and Others	2,337,697.00	1,047,973.00
Long Term Investment	-	3,836,571.00
Security Fund Refund to SHGs	-	7,300.00
Closing Cash and Bank Balance	<u>4,961,428.85</u>	<u>9,009,129.90</u>
	<u>42,005,488.07</u>	<u>62,027,390.12</u>

Signed in terms of our report of even date

Place : Midnapur
Date : The 27th November 2020

Ramkrishna Ray

SECRETARY

Rural Development Association

For Ramkrishna Ray & Co.
Chartered Accountants
FRN - 324330E



Ramkrishna Ray
(Ramkrishna Ray)
Proprietor
Memo No - 059795

RURAL DEVELOPMENT ASSOCIATION
MIRZABAZAR : PASCHIM MEDINIPUR

Disclosures of Significant accounts policies

Basic of Accounting : The Income & Expenditure Account, Balance Sheet and Books of Accounts have been Prepared on Accrual Basis under the historical cost convention.

Fixed Assets and Depreciations: Fixed Assets are considered at the historical cost and depreciation has been provided on WDV method in accordance with the provisions of Income Tax Act, 1961

Income Recognition: Income is recognized at the time of receipts of the income. Donations from various authorities including donations received in FCRA account after its actual realization.

Loan & Advances: Loans and Advance has been considered in the books of accounts after actual payments has been made.

Nature of the organization is social service for overall development of the socially excluded communities, mostly tribal and schedule caste.

Mission of RDA : Socio-economic empowerment of the backward communities, mostly women through promotion of Self-help groups to ensure food security and improvement in the quality of their lives and families and develop them as a Self-reliant individuals.

Working areas : RDA has been working in two blocks (Sankrail, Keshiary) in Paschim Medinipur Dist. West Bengal and two blocks in Ghatshila and Dhalbhumgarh in Singhbhum Dist., Jharkhand

Legal Status :

1. RDA is registered under West Bengal Societies Registration Act 1961 vide Registration No S/26573 of 1979-1980 dated 13.11.1979.
- 2 It is registered under Foreign Contribution regulatory Act, 1976 vide Registration No. 147040020 dated 22.12.1984.
- 3 RDA is registered under 12A of Income Tax Act, 1961 with Registration No 5307/CT SE/212/85-86 dated 17.11.87 It has also been granted Registration under section 80G of the income tax Act, 1961 w.e.f. 01.04.2008, vide letter no CIT-XIX/KOL/80G/2008-09/1941-44 Dated 24.10.2008.
4. The PAN NO of RDA is AAATR2886F.
5. Tax deduction Account No. (TAN) of RDA is CALR06187G.
6. RDA has been enrolled under the West Bengal State Tax on Profession, Trades, Callings and Employments Act, 1979 (West Bengal Act VI of 1979) B- 192008231974
7. RDA is Registered under NGO Darpan, Unique ID: WB/2016/0102764

Ramkrishna Ray

SECRETARY
Rural Development Association



RAMKRISHNA RAY & CO.
Chartered Accountants
Midnapore, West Bengal
1920

Governing Structure: Two Tier Structure

1. Governing Body & 2. General Body

No. of Members of the Governing Body : 7 Members

General Body consists of staff members

Major Donors :

1. Terre des Hommes, Suisse,
2. Central Social Welfare Board, Govt. of India
3. Ciu, Jamshedpur, Jharkhand
4. Mahila Kisan Sashaktikaran Pariyojana, (MKSP) Govt. of India
5. NRLM-MGNREGS-CFT Convergence Project, Govt. of Jharkhand & MORD
7. IWMP-5/2013-2014
8. Bharat Rural Livelihood Foundation, Govt. of India

Others System Follows:

- > All funds are restricted fund.
- > There is no transaction or contract with any party/ parties related to Governing Body members/Staff and thus do not violate interest policies of the organization.
- > Recurring grants are treated as income and the unspent balance of the grant treated as liabilities.
- > Non-recurring grants are treated as liabilities against assets fund and un utilized non-recurring grant also reflected in the liabilities side of the balance sheet. Advance grant are treated as liabilities, later these funds are to be used for a specific purpose and accrued Recurring Grant is treated as Income.
- > No material donation received during the period.
- > No contingent liabilities during the period.
- > No inventories held for distribution and production for sale during the reporting period.
- > All voluntary contributions and donations received are treated as income.
- > All other income such as membership fees interest miscellaneous receipt, Interest income from funds is also treated as income.

Place : Midnapur

Date : The 27th November 2020

Nanda Sen

SECRETARY
Rural Development Association

**For Ramkrishna Ray & Co.
Chartered Accountants
FRN - 324330E**



Ramkrishna Ray
(Ramkrishna Ray)
Proprietor
Memo No - 059795