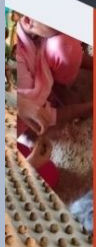




2024-25 ANNUAL REPORT



E-mail:
rda.basu@gmail.com

RURAL DEVELOPMENT ASSOCIATION

ANNUAL REPORT 2024-25

LIST OF GOVERNING BODY MEMBERS OF RDA

Sl. No.	Name of the members	Academic Background	Position held	Occupation	Address
1	Mrs. Swati Datta Roy	Graduate, Diploma in Library Science	President	Social Worker, Secretary, SUCHETANA	Ghoradhara, Jhargram- 721507
2	Ms. Nandini Basu	Post graduate in Economics	Secretary	Social Worker	Mirzabazar, Midnapore-721101
3	Mr. Prasun Kumar Sarkar	B.Com, Post Graduate Diploma in Financial Management	Treasurer	Social Worker	AG-6, Jyangra Pallisree, Baguihati, Kolkata - 700059
4	Mrs. Manasi Chowdhury	Post Graduate in Anthropology	Member	School Teacher	5/1, Hem Chakraborty Lane, Kadamtala, Howrah-711101
5	Mrs. Roshenara Khan	Secondary	Member	Writer, Columnist & Social Activist	OASIS, Baro-astana, Midnapore-721101
6	Mr. Anit Kumar Choudhury	B.Com, CAIIB	Member	Ex. Senior Manager, Bangiya Gramin Vikash Branch, Murshidabad, presently associated with ANANDADHARA Program, WB	Najarganj, Midnapore- 721101
7	Prof. Swapna Ghorai	Post Graduate in Geography, PhD	Member	Principal, Ramananda Collage, Bishnupur	Pallisree, Station Road, Midnapore-721101
8	Prof. Chandradipa Ghosh	Post Graduate in Physiology, Ph.D	Member	Head of the Dept of Human Physiology, Vidyasagar University, Midnapore	72, Golf Club Road, Tollygunge, Kolkata-700033
9	Mr. Raj Prasad Mahato	B.Com, LLB	Member	Business and presently President, Lions Club, Midnapore	B-8, Keranitola, Midnapore -721101

Rural Development Association (RDA)

Respected President and Dear Friends,

Warmest greetings to all!

On behalf of Rural Development Association (RDA), I take this opportunity to present the overall status of the organization in the financial year 2024-25. The Annual Report is prepared for describing RDA's activities, achievements and our learning from the challenges we faced during implementation of the activities.

RDA's main focus is to ensure food and income security through judicious utilization of natural resources and efficient utilization of Social Capital in view of enabling the target community to bring about positive changes in the quality of their lives followed by empowering them to fight for their rights and entitlements.

Working on child rights, their development and keeping them safe is another important focus of RDA. Children are the future of our country so we cannot neglect their proper upbringing. With support from Terre des Hommes Swiss RDA could take good care of the children's education, Digital literacy, extracurricular activities and also active involvement of the youths to develop them as dutiful citizens. Through different programs, exposure visits the youths are exposed to the outer world and their capability enhanced.

Our strategic intervention plays an important role to bring about positive changes in the life of the communities in remote rural areas and it is now quite visible. Women have become articulate and their leadership quality has been improving. Children are showing their remarkable performance in their educational status and also in other activities.

All these improvements have been narrated in the report. We are thankful to our Donors CINI- Tata Trusts, Bharat Rural Livelihoods Foundation (BRLF), Indus Ind Bank Ltd, Terre des Hommes Suisse (TDH), ST Microelectronics Foundation India (STFI), Central Social Welfare Board for their continuous support both financially and by their guidance.

I am happy to mention here that RDA has acquired membership of different forums promoted by the NGOs / CBOs like RCRC, Jangal Mahal Development Cluster Forum (JMDCF), Vikas Bazar Net Foundation (VBN) Ranchi, CSO Forum, Jharkhand and National Coalition for Natural Farming (NCNF).

I express my sincere gratitude to the Governing Body Members who constantly inspired me by their valuable suggestions and critical feedbacks. My heartfelt thanks and gratitude go to my team Members and the referral communities with whom we have been involved so far.

Best wishes for everyone.

Nandini Basu
Secretary

ANNUAL REPORT 2024-25

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. 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 Governing Body, which constitutes of nine members. They include individuals from academic and social service institutions. The person responsible for day-to-day functioning and decision-making is its Secretary-Ex- Officio Director.

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

Vision of RDA:

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

Mission:

Socio-economic empowerment of the women especially tribal women through self-help groups and livelihood promotion to ensure food security and improvement in the quality of their lives. Protection of children through education and promotion of environment friendly lifestyle of the people to leave a safe environment for the children. Building positive ecosystem with government and other stakeholders.

Thematic Area:

- Empowerment of women especially in tribal populated areas.
- Promotion of Child Rights, special focus on quality education, protection and participation of children.
- Youth as an actor of change in their communities and society
- Increasing access of rights and entitlement of community especially less privileged people tribals
- Integrated Natural Resource Management (INRM)
- Income enhancement of farmers through high value agriculture, small ruminant rearing and promotion of Farmer Producers' organisation (FPO)
- Environment protection through awareness building, promotion of non-chemical agriculture, plantation and protection of forest, reduce use of plastics etc.
- Development of community resource persons
- Capacity building of children, youth, SHG members, PRI members and community
- Strengthening ecosystem with government and other stakeholders

Rural Development Association (RDA)

Values of RDA:

- Dedication to work and Team work
- Trust and Transparency
- Accountability
- Integrity and Empathy
- Concerned to community
- Respect to women and children

Our Donors:

1. Terre des Hommes Suisse	-	International
2. TATA TRUSTS	-	National
3. Collectives for Integrated Livelihood Initiative (CINI)	-	National
4. IndusInd Bank Ltd.	-	National
5. ST Microelectronic Foundation India, New Delhi	-	National
6. Central Social Welfare Board, Govt. of India	-	National
7. Professional Assistance for Dev. Action (PRADAN)	-	National

Well-wishers and Associates:

- Panchayat & Rural Development Dept., W.B.
- District Social Welfare Office, Midnapore
- BDO, Ghatsila and Dhalbhumgarh Blocks, Jharkhand
- District Agriculture & Horticulture Dept., East Singhbhum, Jharkhand
- PRADAN, West Bengal and Jharkhand
- VB Net Foundation, Ranchi, Jharkhand
- Jharkhand CSO Forum, Jharkhand
- National Coalition for Natural Farming (NCNF)
- RCRC (Responsible Coalition for Resilient Communities), W.B. and Jharkhand.
- Jangal Mahal Development Cluster Forum (JMDCF), W.B.

Our Bankers:

- State Bank of India, New Delhi
- Axis Bank, Midnapore, W.B.
- Bank of India, Sankrail, Jhargram, W.B.
- Indian Overseas Bank, Midnapore, WB
- Indian Bank, Midnapore, WB
- State Bank of India, Midnapore, WB
- Bank of India, Ghatsila and Dhalbhumgarh, Jharkhand

Our Auditor:

❖ Ramkrishna Roy & Company

Chartered Accountants, Kuikota, Midnapore, Paschim Medinipur, WB.

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WEST BENGAL PROJECTS

USHARMUKTI Towards Evergreen in West Bengal: Ecosystem Model Establishment

Usharmukti Towards Evergreen is a project aimed at promoting regenerative landscape management principles. Led by PRADAN in partnership with the Rural Development Association (RDA) and supported by IndusInd Bank Ltd since January 2023, the initiative focuses on sustainable natural resource management and livelihood enhancement.

Project Objectives

- Accelerate natural resource management in watershed areas to restore degraded lands by leveraging government schemes.
- Increase agricultural production through regenerative practices.
- Foster growth in farming with sustainable household incomes exceeding Rs 1,00,000 for small and marginal farmers.

Natural Resource Management Achievements

RDA, working alongside government departments such as Agriculture, Irrigation, and Soil Conservation, has mobilized Rs 226.17 lakh for constructing 29 irrigation infrastructures. These structures will irrigate an additional 96.4 hectares of farmland.

Department	Convergence Funds (Rs. lakh)	Area Treated (Ha)
WBADMIP	105.97	53.5
Agriculture (Soil)	3	1.75
Total	108.97	55.25

Agricultural Development

RDA has partnered with 2,254 households across 41 villages in 6 Gram Panchayats (GPs) to improve agricultural practices and empower women through 42 women-led Producer Groups. Farmers have grown a variety of crops year-round covering 761.4 hectares, yielding 3,300 tons of produce. Key crops include bitter melon, cowpea, cucumber, brinjal, bottle gourd, long beans, ridge gourd, tomato, traditional and aromatic paddy, groundnut, mustard, and sesame. This collective effort generated sales revenue of Rs 676 lakhs, providing an average additional income of Rs 29,994 per farmer.

Indicator	Unit	Achievement
Number of GPs	Nos	6
Number of villages	Nos	41
Number of Producer Groups	Nos	42
Members in PGs	Nos	2,254
Agriculture farmers	Nos	2,254
Agriculture area	Ha	761.93
Crop varieties	-	Multiple crops including bitter melon, scented paddy, groundnut, mustard, tomato, sesame, etc.

Pisciculture Advancements

In collaboration with the district Fishery Department, RDA promoted organic fish farming among small farmers. The project covered 29.5 hectares of fish ponds, involving 253 households across 29 villages in 6 GPs. In total, 155,900 fingerlings were released.

The Fishery Department provided training and supplied an additional 10,000 fingerlings worth Rs 25,000, benefiting 93 households. This initiative enabled farmers to earn an average of Rs 7,794 per household from fish sales.

Furthermore, RDA supported 9 farmers in fish nursery business development, earning a combined Rs 47,400 and raising their average income by about Rs 5,250. Under the West Bengal Government's Dyuare Sarkar program, 34 fishery registration cards were issued, formalizing farmer engagement and facilitating government benefits.

Activity	Unit	Achievement
Gram Panchayats covered	Nos	6
Fish pond households surveyed	Nos	253
Villages involved	Nos	33
Families engaged in pisciculture	HH	253
Surface area under pisciculture	Ha	29.5
Fingerlings released	Nos	155,900
Families in nursery business	Nos	9
Income from nurseries (Rs lakh)	Rs lakh	0.474
Total fish sales (Rs lakh)	Rs lakh	0.197
Average net income per farmer	Rs	7,794
Fingerlings from Fishery Dept.	Nos	10,000
Financial leverage by Fishery Dept	Rs lakh	0.25
Fishery registration cards issued	Nos	34

Case Studies: Rural Livelihood Transformation in Jhargram

Case Study 1: Urmila Mahata

Urmila Mahata lives in Amlachati village, 15 km from Jhargram district headquarters, with her husband and three children. The family previously depended on cultivation and daily wage labour for their livelihood.

In March 2024, two WSHG members visited Jhantiboni village for an exposure visit to observe Producer Group activities in PRADAN's working area. Impressed by the organic farming methods and fisheries development they witnessed, they returned and shared their experience. Within two weeks, the Annapurna Producer Group was formed, and Urmila became a member.

Urmila's family owns 168 decimals of cultivable land. During the Kharif season, they cultivated high-yielding paddy on 126 decimals, Kerala Sundari variety paddy on 42 decimals, bitter gourd on 21 decimals, and developed a fish nursery in their 21-decimal pond.



They earned Rs. 7,000 from fingerlings, Rs. 40,950 from high-yielding paddy, Rs. 15,600 from Kerala Sundari, and Rs. 24,000 from bitter gourd and total Rs. 87,550. In the Rabi season, they cultivated mustard and bitter gourd.

Urmila is particularly excited about Kerala Sundari variety, which yields one quintal more per bigha, requires no pesticides and causes no digestive issues. The increased yield and health benefits have significantly improved her family's income and wellbeing.

Case Study 2: Bhabani Mahata

Bhabani Mahata from Gira village, Sapdhara GP, previously cultivated paddy on 4 bighas during the monsoon season. Their earnings barely covered expenses, forcing her husband to work as a daily wage labour while they struggled to support their children's education.

Through RDA's Usharmukti Towards Evergreen Project supported by IndusInd Bank Ltd., a farmers' group was formed and received training in multi-crop cultivation and fishery development. Bhabani cultivated paddy on 210 decimals during the monsoon, harvesting 32 quintals and earning Rs. 64,000. In winter, she grew mustard on 42 decimals of land and earned Rs. 4,200 and bitter gourd on another 42 decimals land and earned Rs. 62,080. She also released 400 fingerlings in her 10-decimal pond and after 10 months sold 1 quintal of fish and earned Rs. 10,000.



Bhabani's income increased by Rs. 84,000, dramatically reducing her family's struggles. Her children now attend school in town and their quality of life has improved significantly. She has demonstrated that with determination and proper training, women can transform their family's economic status.

1. Seed Village Programme: Sankrail Block, Jhargram District

Location: Patharkati Village, Bakra Panchayat, Sankrail Block

Programme Overview

The Seed Village Programme is a transformative initiative promoting quality seed production and distribution at the grassroots level. Operating for the past decade, RDA has established a comprehensive seed production system covering Sankrail, Jhargram, and Gopiballavpur-2 blocks in Jhargram District, along with eight additional blocks across Paschim Medinipur and Bankura districts.

Key Objectives

- Achieve farmer self-reliance in quality seed production
- Ensure timely availability of certified seeds within villages
- Increase seed replacement rates and improve crop quality
- Foster community participation in sustainable agriculture

Implementation Strategy

The programme operates through strategic partnerships with local farmers, block and district agriculture officers, seed certification agencies, and RDA. Progressive



farmers receive breeder/foundation seeds accompanied by comprehensive technical guidance. Regular field visits, training sessions, and expert supervision ensure adherence to proper seed production practices.

Main Activities

- Distribution: Provision of breeder seeds to selected farmers
- Capacity Building: Training on seed production, processing, and storage techniques
- Quality Control: Field inspections and supervision by agricultural experts and seed certification officers
- Market Development: Established distribution networks across Paschim Medinipur, Purba Medinipur, Purulia, and neighbouring Jharkhand and Odisha markets



Partnerships

RDA collaborates with State Seed Corporation (Barasat), Chinsurah Rice Research Centre (Hooghly), and Seed Association of Bengal for breeder seed collection, ensuring access to high-quality foundation material for certification programmes.



Impact & Achievements:

Quantitative Results:

- 5,000 farmers directly benefited annually
- 165 tons of paddy seeds produced and marketed (current year)
- 10 tons of sesame seeds distributed
- 5 quintals of mustard seeds produced

Economic Impact:

- Farmers receive premium prices for certified seeds compared to grain rates
- RDA purchases raw seeds at higher-than-market prices, processes them, and connects producers with buyers
- Dual benefit system: both seed producers and purchasing farmers gain value

Social Impact:

- Enhanced seed availability and accessibility at village level
- Improved farmer incomes through value-added production
- Strengthened collective participation and community engagement
- Sustainable agricultural growth through quality seed distribution

Conclusion

The Seed Village Programme has proven to be a successful model for strengthening grassroots seed systems. By ensuring quality seed production, fair pricing, and efficient distribution, the programme has created a self-sustaining ecosystem benefiting thousands of farmers. Continued support, training, and monitoring will further advance long-term self-reliance in quality seed production, driving agricultural prosperity across the region.

JHARKHAND PROJECTS

"SMILE" Improvement in Life of the marginalized Tribal Children through Quality Education, Participation and Protection in East Singhbhum district of Jharkhand.

Supported By: Terre des Hommes Suisse

Objectives:

- Ensure access to quality education for all vulnerable children
- Protect children from violence, exploitation, and harmful practices
- Increase children's participation in decision-making processes
- Empower youth as actors of change in their communities

Areas of Intervention:

- Quality education support to mostly ethnic tribal children of remote villages for continuation and completion of their education as the rights of children.
- Sensitisation and capacity building of children, young people, women of SHGs, parents, community, PRI members, teachers/ educators of SEC and public schools on child rights, ESD, environment protection and child protection mechanism.
- Strengthening child participation in different platforms like child club, VLCPC (village level child protection committee), Child Cabinet in public schools, monitoring committee and support education centre.
- Child and youth-led initiative on sensitisation of community on protection of child rights, climate change and environment protection.
- Protection of children from any types of violence especially protection from child marriage.
- Sensitisation and awareness building of community on gender and women's rights by SHG women and young girls.
- Strengthening capacity of children, youth and women in accessing their rights through formulation and submission of their appeals to different stakeholders.
- **Working Area:** 25 villages of Asna, Bhadua, Karadoba and Banki panchayats of Ghatsila Block and Rautara panchayat of Dhalbhumgarh block.
- **Beneficiary Covered:** Total 10378, children-3920 61% Girls), youth-1485 (59% Girls) and adult-4973 (66% women).

1. QUALITY EDUCATION: BUILDING FOUNDATIONS FOR THE FUTURE OF CHILDREN

Support Education Centres (SEC) - A Proven Model

RDA operates **5 Support Education Centres** serving approximately 500 tribal and other vulnerable children (Classes 6-10) annually, most of whom are first-generation learners with limited parental educational support. The centres have demonstrated remarkable success in breaking generational cycles of illiteracy.

Academic Excellence (Madhyamik Board Results):

All 76 students who appeared in the 2024 Jharkhand Secondary Board Examination passed, with 79% achieving first division—the highest success rate in three years. All graduates are continuing higher secondary education.

RIGHT TO QUALITY EDUCATION OF CHILDREN				
Year	No. of Madhyamik (10 th Std.) pass out children			% of 1st Division
	Total	Girls	Boys	
2022	64	39	25	69
2023	81	52	29	72
2024	76	34	42	79

Numbers of education centres' pass out children have achieved scholarships from government and private sectors like TISCO Apprenticeships, AKANSHA of Govt. of Jharkhand and other some private scholarships for their free coaching and skill training for higher education and or future jobs.

Digital Literacy Initiative

Tablet-Based Program: Supported by ST Microelectronics Foundation India (STFI), New Delhi

365 children (60% girls), aged 9-14, completed certificate courses in basic digital skills—preparing them for technology-integrated learning and future employment.

Computer Training Centre for Youth:

Operating at Choroigora village, 25 km from Ghatsila since mid-2019 and each year 72 young people (58% girls) completed with 6-month computer certificate course, significantly improving their employment prospects and livelihood opportunities.

Total Educational Reach: 1,320 children (58% girls) across SECs, 9 Child Clubs, Digital Literacy Centres, and 12 Child Cabinets in public schools continue their education with enhanced support.



2. CHILD RIGHTS & SUSTAINABLE DEVELOPMENT: BUILDING CONSCIOUS CITIZENS

Awareness and Capacity Building

Comprehensive awareness programs reached **1,395 children** (Standards 6-10) across 12 public schools, addressing child rights, child marriage prevention, protection mechanisms, media literacy, climate change, and environmental protection. Child Cabinets and School Management Committees were strengthened in 10 schools, enabling children to monitor cleanliness, mid-day meals, kitchen gardens, dropout rates, and education quality.

Structured Participation Platforms

- 9 Child Clubs: 300 members (58% girls) conducting regular meetings, awareness campaigns, and action planning
- 12 Youth Groups: 285 members (62% girls) leading community initiatives and peer education
- 1,200 Active Participants: Children and youth (60% girls) engaged across 6 participation platforms including Child club, youth groups, Support Education Centre (SEC), Child Cabinets in 12 public schools, 12 numbers of Village level child protection committee (VLCPC) and M&E committees.



Eco Reporter Project - A Pioneering Initiative

In partnership with TdH Suisse, 24 children, youth, and adults at Chhotadhadika received specialized training on **nine planetary boundaries** and eco-journalism from TdH Bolivia expert Horacio. Participants documented critical environmental issues—deforestation, water conservation, forest fires, plastic pollution, and pesticide impact—through photography, videography, and case writing, developing

skills as environmental advocates and citizen journalists.

National & Global Day Celebrations – Children and Youth-Led Initiatives and actions:

Children and youth organized impactful campaigns reaching thousands:

- **International Education Day** (Jan 24): 500 children pledged educational continuation and parent sensitization
- **World Water Day** (Mar 22): Community rallies and poster campaigns on water conservation
- **Environment Day** (Jun 5): Activities across 25 villages including tree plantation and 6,500 seedball distribution
- **World Day Against Child Labour** (Jun 12): Rallies and campaigns covering 20 villages, reaching 2,500 people
- **International Youth Day** (Aug 12): Village-level assemblies for issue review and action planning
- **World Literacy Day** (Sep 8): Right to Education campaigns
- **Children's Day** (Nov 14): Sports and cultural activities
- **International Women's Day** (Mar 8): SHG women and girls leading awareness on women's rights
- **Geneva Declaration Centenary Celebration:**

Children organized rallies, workshops, and exhibitions, proposing inclusion of new rights—participation, environmental protection, compulsory education, and safeguards against child marriage and labour. The celebration featured a major exhibition at Birla Institute of Technology Museum (BITM), Kolkata, showcasing child journalism, photography, and awareness materials.

BITM Science Fair Success:

SEC children won **First Prize** (out of 32 models) for their "Integrated Natural Farming System" model at BITM's inaugural Science Fair for underprivileged students (Nov 13-14, 2024)—a remarkable validation of RDA's educational approach.



Major Community Campaigns:

"Save My Planet, Save My Rights" (June) and "Global Action Month" (November): Activities included street plays in local markets, poster campaigns, rallies across 25 villages, campaigns in 35 villages, and cleaning drives. Approximately **10,000 community members** participated—2,500 children, 2,000 youth, and 5,500 adults—demonstrating massive grassroots engagement in child rights and environmental advocacy.

3. CHILD PROTECTION: CREATING SAFE ENVIRONMENTS

Strengthening Protection Systems: Multiple training sessions enhanced awareness and capacity of children, youth, SHG women, parents, PRI members, and community stakeholders on violence prevention, child rights, and protection mechanisms. **At least 60% of 1,800 children and young people** reported improved safety perceptions at home, in child clubs, at schools, and in communities, benefiting from strengthened protective environments.

Media Literacy Training: Expert-led online training on "Media Literacy for Protecting Children and Young People from Cyber-crime" (facilitated by Smt. Bidisha Barman) reached all TdH partners. Teachers, staff, and youth representatives subsequently sensitized approximately 200 children and youth on digital safety—critically important in today's connected world.

Concrete Protection Outcomes:

Child Marriage Prevention: Youth volunteers and the child protection focal point identified and successfully prevented **5 child marriages** in project villages. All affected children continue their education with regular monitoring for ongoing safety. **School Dropout Prevention:** Children and youth identified **6 school dropouts** and facilitated their re-enrolment. All 6 children have resumed education.

Advocacy Success: Children, youth, and SHG women submitted **20 appeals** to local authorities (PRI members, Block Development Officer, SCPCR) addressing protection concerns. **8 issues were successfully resolved**, demonstrating effective rights-based advocacy.

Appeals to SCPCR: Four specific appeals submitted to Jharkhand State Commission for Protection of Child Rights focused on: Strengthening Village Level Child Protection Committees (VLCPC), Improving child protection systems, Continuing Child Line services through community organizations and Providing safe drinking water and toilets in education centres and child clubs.

4. WOMEN'S EMPOWERMENT: CATALYZING COMMUNITY CHANGE

RDA mobilized 600 women from 80 SHGs and 100 young girls from 12 youth groups across 25 tribal villages, building their capacity on women's rights, MGNREGA entitlements, and social security schemes. International Women's Day 2024 saw mass rallies at 5 locations engaging 3,500 people, with coverage by 6 print and 1 audio-visual media outlets. Women led advocacy through village planning and panchayat participation, submitting 12 appeals for water systems, drinking water facilities and road infrastructure—4 successfully resolved—demonstrating growing influence in local governance and rights claiming.

5. ENVIRONMENTAL PROTECTION: Children and youth-led initiatives and actions

Youth and children implemented comprehensive environmental actions: planted 1,000 local species trees (75% survival rate) along roadsides, SECs, child clubs, and homesteads; created and distributed 10,000 seedballs across fallow lands in 15 villages; organized cleaning drives in 6 villages and Gandhanian market with 145 participants collecting and segregating waste; promoted organic kitchen gardens; and conducted plastic-free awareness campaigns.



World Environment Day: 610 children and youth (460 children, 150 youth) from 9 child clubs, 12 youth groups, and 5 SECs celebrated across 25 villages through cycle rallies, street plays, poster campaigns, leaflet distribution, market cleaning, community sensitization meetings, and auto campaigns delivering key messages: "Save Trees," "Save Water," "Save Earth and Save Rights," "Say No to Plastic."

Case Study:

Manju Hansda - Resilience Against Adversity

Manju Hansda, 16, from Jharbera village, exemplifies the project's transformative impact. After her mother's death in 2020, Manju assumed family responsibilities when her father remarried and left. Despite managing household chores, farm work, and caring for siblings, Manju completed her Matric (Class 10) with **69.6%** through RDA's SEC support and now studies in Class 11.

Facing paternal pressure for early marriage, Manju stands firm, understanding her rights and child marriage's harmful effects. She remains determined to graduate despite financial constraints and time limitations. RDA continues providing educational and emotional support, empowering her to pursue a brighter future—demonstrating how quality education and rights awareness can break cycles of vulnerability.

The journey continues with strengthened partnerships, enhanced capacities, and unwavering commitment to every child's right to education, protection, and participation in decisions affecting their lives.

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Lakhpati Kisan 2.0 Annual Report 2024-25

Project Overview

The Lakhpati Kisan 2.0 project is implemented in Dhalbhumgarh Block of East Singhbhum district, Jharkhand, covering 91 villages with 6,000 ST households. The program aims to improve rural tribal livelihoods by scaling natural resource-based interventions—focussed on paddy and high-value vegetables, irrigation infrastructure, goat farming, and horticulture. Over the year, participatory and decentralized delivery models anchored by community institutions (SHGs, CRPs, para-vets) led to measurable progress in inclusive development.

Implementation Process

The strategy combined hands-on demonstrations, customized field trainings, and exposure visits, promoting peer learning and localized innovation. Digital tracking and leadership development under SHGs strengthened institutional capacities. Continuous support from RDA and CInI technical teams ensured quality and accountability.

Major Outcomes and Transformations

- Farmers shifted to improved agronomic practices, including use of nursery-raised seedlings, drip irrigation, and scientific crop management.
- Women's SHGs assumed key roles in household decision-making and credit management.
- Goat rearing was scaled up via training, improved animal health practices, and adoption of Azolla as a nutrient feed.
- Youth involvement increased through targeted entrepreneurship and agri-leadership programs.

Systemic and Adaptive Responses

Project teams responded to crop damage by stray animals (via fencing solutions), water scarcity (through drip and water harvesting), and livestock health challenges (training para-vets and ensuring cold chain). Youth-specific engagement was a key innovation.

2. Economic Impact

Indicator	Before Intervention	After Intervention
Average goats per household	1-2	7-8
Annual income from goats	Low/subsistence	Rs.50,000-Rs.60,000
First watermelon crop income	—	Rs.45,000
FPC goat business turnover	—	Rs.7.16 lakhs (2023-24), Rs.2.43 lakhs (2024-25)

Qualitative Outcomes

- Significant behavioural shifts observed: Risk-taking in adopting new crops, investment in irrigation, and use of nursery-raised seedlings.
- Women-led SHGs drive household-level change—strategic farming decisions and credit usage.
- Enhanced youth engagement: Targeted training and entrepreneurship roles roll out.
- Livelihood security: Multipronged earnings cycles through vegetables and livestock.
- Empowerment: Greater collective bargaining in governance and market negotiations.

Case Study: 1. Salma Murmu – A Story of Courage, Innovation and Community Transformation

Salma Murmu, an illiterate but tenacious farmer from Ghoratoriya, Kokpara in Dhalbhumgarh, transformed her family's fortunes and inspired her entire community by adopting scientific farming.

Traditionally reliant on low-yield paddy, Salma's life changed after sharing her struggles at an SHG meeting, leading the RDA team to introduce her to watermelon cultivation using modern methods such as soilless saplings, Integrated Pest Management, and raised bed farming. Despite lacking formal education, she quickly mastered these techniques—earning Rs.45,000 from her very first watermelon harvest, a remarkable jump over previous years. Her visible success not only improved her household's financial condition but also motivated neighbouring farmers to embrace innovative practices, demonstrating the power of guidance, courage, and community support in driving agricultural change.



2. Livestock Production Village – Goat Farming Transformation

In the tribal villages of Junbuni, Chukripara, and Jugisol, the RDA's interventions revolutionized goat farming, shifting it from a marginal household activity to a lucrative enterprise.

Before 2015, goat rearing was limited and often unprofitable due to disease and lack of veterinary care, but with the arrival of local Goat and Livestock Service Providers (like Mrs. Sulanda Mahato and others), timely vaccinations, deworming, and practical training changed the landscape. Families adopted new feeding practices—especially Azolla cultivation—which resulted in healthier goats,

larger herds, and incomes rising tenfold (from subsistence to Rs.50,000–Rs.60,000 a year per household). The Farmer Producer Company's turnover soared as more households joined, and neighbouring villages expressed interest in replicating these successful practices, marking a scalable breakthrough in rural livelihoods.

The programme covered nine villages of nine panchayats of Dhalbhumgarh block and 1033 households.



Implementation Challenges & Responses

- Crop damage from stray animals: Tackled via SHG-driven fencing and collective crop guarding.
- Water scarcity/delayed rainfall: Prioritization of drip irrigation and expanded water harvesting.
- Livestock health: Para-vet training and improved cold chain management.
- Youth participation: Introduced youth-specific trainings and leadership positions.

Replication & Scalability

- Model centred on strong SHG institutions, trained community leaders, and convergence with government schemes (JSLPS, JOHAR).
- Proven potential for replication in other tribal geographies—scale-up requires robust facilitation, market linkage, and adaptive prototypes.

ANUAPCL

Adivasi Nari Uthhan Ajivika Producer Company Limited (ANUAPCL) is a farmer producer company (FPC) formed and promoted by the Rural Development Association (RDA) in Dhalbhumgarh. The company was officially registered under the Companies Act, 2013, Government of India, on October 23, 2018. ANUAPCL is primarily composed of rural farmers, especially tribal women, from ten Gram Panchayats in the Dhalbhumgarh block, with a membership base of 2,985 shareholders. The company is governed by a Board of Directors consisting of nine members.

ANUAPCL functions with the vision to enhance sustainable livelihoods for around 6,000 households through various livelihood activities including agriculture, horticulture, goat and fish rearing, and water management. The organization works closely with 428 self-help groups in the region, with computerized accounting systems implemented for transparency and efficiency. The company operates on a no-profit basis, providing services to its members by marketing agricultural products such as vegetables and livestock. In the financial year 2024-25, ANUAPCL achieved a turnover of Rs.1.21 crore, reflecting its significant role in supporting rural agricultural economies.

The company's share capital stands at Rs.3,48,300, underscoring its operational scale driven by member contributions. ANUAPCL continues to promote collective marketing and improved practices, aiming to empower its members economically through an organized producer company structure.



Menstrual Hygiene Management (MHM) Initiative

Background:

Menstruation is a natural biological process, yet in many parts of India, especially rural and tribal communities, it remains surrounded by stigma, misinformation, and cultural taboos. A national study showed over half of women lacked awareness about safe menstrual hygiene before their first period, with rural tribal areas in Jharkhand performing worse on these indicators. Here, up to 75% of women and adolescent girls were unaware of menstruation before menarche, and 82% did not perceive it as a normal biological process. This ignorance leads to unsafe practices such as using unclean cloths, ashes, and leaves, which heighten risks of reproductive tract infections, cervical cancer, and urinary tract infections, deepening gender inequality by restricting participation in education, work, and social life.

Project Objectives

The MHM initiative by RDA aimed to improve health, dignity, and wellbeing of rural and tribal women and girls by:

- Raising awareness about menstruation and hygiene practices.
- Promoting use of hygienic menstrual products, including reusable cloth pads.
- Creating safe spaces for dialogue to break taboos and myths.
- Building community-based support through peer educators and trained resource persons.
- Encouraging local production and accessibility of affordable sanitary materials.
- Engaging families and communities to foster supportive environments.



Implementation Strategy

The project was implemented using a holistic, community-led approach targeting adolescent girls and women. Key actions included:

- Conducting awareness and training sessions (four modules) for women and adolescent girls, focusing on scientific facts about menstruation, hygiene practices, nutrition during menstruation, and myth-busting.
- Organizing health camps in partnership with local health departments and frontline health workers for reproductive health check-ups and counselling.
- Training frontline workers such as ASHAs, Anganwadi workers, and school teachers to act as resource persons in their communities.
- Establishing a cloth pad production unit managed by local women to promote entrepreneurship, ensure product availability, and provide income-generation opportunities.
- Promoting school-level improvements like installation of water and sanitation facilities (matka incinerators) to create dignified menstrual hygiene spaces and reduce school absenteeism among girls.



Key Achievements and Impact

- Over 1,000 training sessions held covering diverse villages reached thousands of women and adolescent girls.
- Production and distribution of reusable cloth pads significantly increased, with many women learning stitching and safe use practices.
- Sustainable community units empowered women via entrepreneurship and income from pad sales.
- Health camps strengthened awareness and early detection of reproductive tract infections.
- Improved knowledge and hygienic practices reduced stigma and promoted open conversations around menstruation.
- School absenteeism due to menstruation showed decline through better infrastructure and awareness.
- Frontline health workers and teachers enhanced their knowledge, becoming effective facilitators for menstrual hygiene in their areas.

Case Studies

The report highlights inspiring personal stories such as that of Soma Namata and Salma Murmu, tribal women who overcame traditional taboos through education and training. They share their journey from shame and misinformation to empowerment, actively spreading awareness and breaking harmful myths within their communities. Their transformations underline the initiative's role in building confidence, health, and dignity.

AUDIT REPORT - 2024-25

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 2025

LIABILITIES:

SOURCE OF FUND

	FY : 2024 - 2025	FY : 2023 - 2024
		Rupees
Capital Fund	3,900,568.00	4,400,568.00
General Fund	2,556,464.65	2,325,447.75
Project Funds	2,315,653.51	1,079,973.24
Assets Fund	4,003,371.00	4,149,267.00
Unspent Non Recurring Fund	-	-
Utilised of working Capital	929,323.37	929,323.37
LOAN AND OTHERS LIABILITIES:		
Project Loan	2,538,166.20	2,773,865.20
Other Liabilities and Provision	1,636,409.55	1,600,522.19
	<u>17,879,956.28</u>	<u>17,258,966.75</u>

ASSETS:

Fixed Assets	4,033,268.00	4,200,992.00
Loan and Advance	3,723,218.71	3,711,431.71
Current Assets:		
A. Grant Receivable	318,766.00	1,104,576.00
B. Tax Deduction at Source	21,632.00	51,904.00
C. Investment	3,236,571.00	3,736,571.00
D. Closing Stock of Raw Paddy Seed	2,847,305.00	2,158,960.85
E. Sundry Debtors, Accrued Interest & Service Charges	1,249,916.00	837,689.00
F. Cash	53,751.15	45,774.15
G. Bank	2,395,528.42	1,411,068.04
	<u>17,879,956.28</u>	<u>17,258,966.75</u>

Signed in terms of our report of even date


Place : Midnapur
Date : The 19th September 2025


SECRETARY
Rural Development Association

For Ramkrishna Ray & Co.
Chartered Accountants

FRN - 324330E




(Ramkrishna Ray)
Proprietor
M.No - 059795

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

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Midnapore : Paschim Medinipur : W.B.
Pin - 721101 : Phone No - 03222-267903
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RURAL DEVELOPMENT ASSOCIATION
MIRZABAZAR : PASCHIM MEDINIPUR : WEST BENGAL


INCOME AND EXPENDITURE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

INCOME:	FY : 2024 - 2025	FY : 2023 - 2024
	Rupees	Rupees
Grant Received	16,115,436.00	14,388,591.04
Interest Received from Bank and CEMTEX Dept:		
Interest from Bank	279,180.49	280,863.00
Interest from CEMTEX Department	3,056.00	-
Donation and Beneficiaries Contribution	83,947.00	93,373.00
Sales Proceeds	8,996,292.00	7,927,867.00
Other Receipts	292,691.00	309,699.00
Closing Stock of Paddy Seed & Oil Seed	2,847,305.00	2,158,960.85
	28,617,907.49	25,159,353.89
Deficit: Transferred to Project & Assets Funds	-	1,849,651.07
	28,617,907.49	27,009,004.96
EXPENDITURE:		
Opening Stock of Paddy Seed & Oil Seed	2,158,960.85	2,381,493.56
Community Level Institution Building	3,712,457.20	3,090,490.00
NR Based Activities	9,411,580.00	7,305,172.72
Ensure Child Right Programme	102,579.00	561,632.00
Promoting Child Rights & Others Programme	388,627.00	-
Strengthening of SHGs, Farmers & Project Partner	1,498,753.55	1,194,710.75
Child Education Programme	281,026.90	222,568.00
Solar Lift Irrigation	-	1,669,777.44
Supervision Cost for Programme	7,459,133.00	7,702,771.70
HR Cost For Administrative Staff	1,504,800.00	1,921,430.00
Operating Cost	628,262.46	563,383.79
Depreciation on Fixed Assets	342,658.00	395,575.00
	27,488,837.96	27,009,004.96
Surplus: Transferred to Project & Assets Funds	1,129,069.53	-
	28,617,907.49	27,009,004.96

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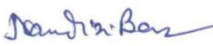
RURAL DEVELOPMENT ASSOCIATION
MIRZABAZAR : PASCHIM MEDINIPUR : WEST BENGAL

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

RECEIPTS:	FY : 2024 - 2025	FY : 2023 - 2024
		Rupees
Opening Cash and Bank Balance	1,456,842.19	2,715,473.55
Grant Received	16,559,465.00	13,833,089.04
Interest Received from Bank	273,805.49	280,863.00
TDS & Interest Refund From CEMTEX :		
TDS Refund	51,904.00	-
Interest on TDS Refund	3,056.00	-
Partly Withdrawn from Term Deposit	500,000.00	-
Donation & Banificiaries Contribution	83,947.00	93,373.00
Sales Proceod of Seed and Others	7,913,423.00	7,114,741.00
Other Received	270,800.00	309,699.00
Profession Tax, TDS & EPF (Recovered)	817,305.00	731,881.00
Loan & Advance for Project Expenses (Recovered)	1,833,285.00	1,834,850.14
Programme Advance and Group Loan Recovered	606,351.00	380,175.00
	<u>30,370,183.68</u>	<u>27,294,144.73</u>
PAYMENTS:		
Community Level Institution Building	3,942,961.20	3,073,377.00
NR Based Activities	8,096,590.00	6,844,017.72
Ensure Child Right Activities	388,627.00	561,632.00
Strengthening of SHGs, Farmers & Project Partner	1,599,832.55	1,194,710.75
Child Education Programme	281,026.90	222,568.00
Solar Lift Irrigation	-	1,669,777.44
Supervision Cost of the Programme	8,045,021.00	7,306,760.70
HR Cost of Administrative Staff	1,504,800.00	1,921,430.00
Operation Cost	629,956.46	557,256.79
Purchases of New Assets	174,934.00	215,100.00
TDS Against Interest on Term Deposit	21,095.00	25,635.00
Loan for Project Expenses	-	15,000.00
Profession Tax, TDS & EPF	761,798.00	738,837.14
Programme Advance / Revolving Fund	1,147,701.00	502,647.00
Loan Refund to Staff and Others	1,326,561.00	988,553.00
Closing Cash and Bank Balance	<u>2,449,279.57</u>	<u>1,456,842.19</u>
	<u>30,370,183.68</u>	<u>27,294,144.73</u>

Signed in terms of our report of even date

Place : Midnapur
Date : The 19th September 2025


SECRETARY
Rural Development Association

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



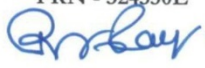

(Ramkrishna Ray)
Proprietor
M.No - 059795

Photo Gallery



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Secretary

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