



Sahara Utsarga Welfare Society



Annual Report 2017-2018



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FROM PRESIDENTS DESK



This is an important milestone in the life of Sahara Utsarga Welfare Society (SUWS). We turned 25th this year!! In 1993, in the inception year, it was hard to believe that we could have been crossed 24 years triggering rural development work impacting poverty, health and nutrition, water, sanitation and hygiene, and livelihood with special emphasis on income generation programme. Slowly and steadily we are growing and at present more than one million of people join with this esteemed movement. Organization like us working

with the most neglected communities on the most ignored, un-noticed non issues, growing on this path has been crossed a beautiful journey. Our primary activity is definitely microfinance as we belief that in the country like India, a substantial microfinance system based on self help groups (SHGs) allows poor people to protect, diversify and increase their sources of income, the essential path out of poverty and hunger.

The vision and mission statements of Sahara Utsarga Welfare Society are never taken lightly by its staff, associates, volunteers, partners and benefactors. This has been its biggest success. I believe no meaningful and sustainable social development and emancipation of communities can happen unless there is a holistic approach. While meeting with the women, groups mobilization was the important aspects. The community mobilizers motivate the family members to take care of their children to complete their formal education at least till Tenth standard, they should be aware of the child rights and women rights that will help them to be go ahead one step towards empowerment. The pages that follow are testimony to the extent and depth of the outreach from Sahara Utsarga Welfare Society. I believe that this annual report is evidence of the good work being carried out. May God continue to bless the efforts of all those associated with such noble work and may many receive hope and a quality of life that enables them to live with dignity.

Thanks and regards

Shri Kashinath Bannerjee

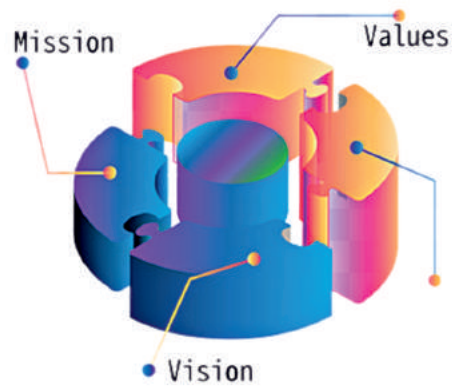
MESSAGE FROM THE SECRETARY

On behalf of the Governing Body and the staff of Sahara Utsarga Welfare Society it is my privilege to present our Annual Report for the year 2017-2018. As Director, I am overwhelmed while writing the welcome address. I feel blessed because of the dedication of the staff, and the overwhelming support we receive from our beneficiaries. It is true that we are jointly attaining synergy and success. I am proud to say that the confidence shown by all the partners as well as the staffs were really significant. It helps us with a positive gesture to carry forward Sahara Utsarga Welfare Society's legacy of justice, sincerity and freedom to the most marginalized and oppressed. The board, staff and stakeholders at all level regularly met to examine and elaborate the various issues facing us to define strategic directions and to establish a work plan to resolve them effectively. The staff took the lead and started working on a road map to review and improve our welfare systems and services. Some of our most critical priorities are to re-energize the branch monitoring, assessment, transparency, communication and documentation efforts. Through the extension of our programs and activities to resolve root causes such as financial illiteracy, violence, abuse and infringement of human rights, our organization continued to play a responsible role in mobilizing and empowering vulnerable communities. It is also true that we failed to combat some of the threats we faced and leave us vulnerable and one is the long effect of demonetization and the other is recurrent cyclone. We request you to read this annual report, outlining our last year's programs, events and achievements. With heartfelt gratitude to all of our beneficiaries, associates, volunteers, and supporters, none of which would have been possible without their assistance.

We are looking forward to another fulfilling, hope- filled year with your ongoing engagement and encouragement.

Sincerely
Shri Sudipta Bannerjee





Mission



TO STRENGTHEN THE SOCIO-ECONOMIC CONDITION BY EMPOWERING THE DOWNTRODDEN AND DISADVANTAGED PEOPLE THROUGH A PLATFORM BASED ON FINANCIAL AND OTHER SUPPORTS.

Vision



A SOCIETY WITH SMILING PEOPLE HAVING NO DISCRIMINATION IN GENDER, CASTE & QUALIFICATION WITH SENSE OF EQUITY AND A COUNTRY WITH ECONOMIC INDEPENDENCE AND SOCIAL DIGNITY.

Values



Secularism and Inclusion: SUWS is secular organization, independent of political parties and committed to the equality of opportunities for all, irrespective of gender, caste, creed, ethnic and other social differences in its policy and programmes.

Gender Sensitivity: Ensuring gender differences are taken into account at all levels in policies, programmes and behaviors and strengthen processes of social inclusion.

Partnership: SUWS believes in partnering with those who are engaged in the process of women's and children's empowerment from state, market and civil society at local, national and international level.

Community at the Core: Ensuring that community remains at the core of programming, delivery and performance assessment by valuing people's rights to participation

Accountability and Transparency: SUWS is committed to adhering to organizational values, being fair, impartial and objective in decision making and demonstrating transparency and accountability in organizational behavior to diverse stakeholders.

Work culture: SUWS is dedicated to deliver high quality results in a manner accountable to stakeholders, clarity of organizational roles and objectives, effective and efficient use of human, financial and material resources to attain its mission.



OPERATIONAL AREA



Honorable Board Members

Shri Kashinath Bannerjee President	An eminent educationist, and a leading personality in social development primarily literacy campaign. 24 years of association with this organization gives him a deep passion.
Shri Sudipta Bannerjee Secretary	Founder member and pioneer in establishing micro-finance in West Bengal. With his 24 years experience in the development sector, he is playing the pivotal role in transforming SUWS to a leading social development organization, capable of designing and delivering complex development interventions for both the rural and urban poor. Passionate about development. Sudipta Bannerjee is associated with Indian Chamber of Commerce & SA-DHAN.
Smt. Sumita Chatterjee Treasurer	An educationist as well a dedicated social worker deeply involved in literacy movement, women empowerment and microfinance. She has been associated with this organization for last 16 years.
Smt. Manju Sen Member	Active social worker and experience in field level activities. Initially she played a key role in organizing SHG meetings and carrying our micro-finance activities. She is associated for 16 years with this organization.
Shri Narayan Ch. Saha Member	36 years experience in banking and was associated for last 46 years deeply with Small Scale Industries, Self Help group and micro-lending. Associated with SUWS for nearly a decade.
Smt. Sahanara Khatun Member	A homemaker but she took up the developmental activities by own & anchored the growth & development of the women's movement by providing strategic support to this organization. She played a key role in forming SHGs, mobilizing women folk to involve in micro-finance activities & helping developing small businesses.
Smt. Mala Ghosh Member	Profound experience of 33 years in banking. More than 4 decades, working in mentally challenge, literacy campaign and livelihood development for poor community. For last 8 years she is deeply associated with this organization.

Frontliners

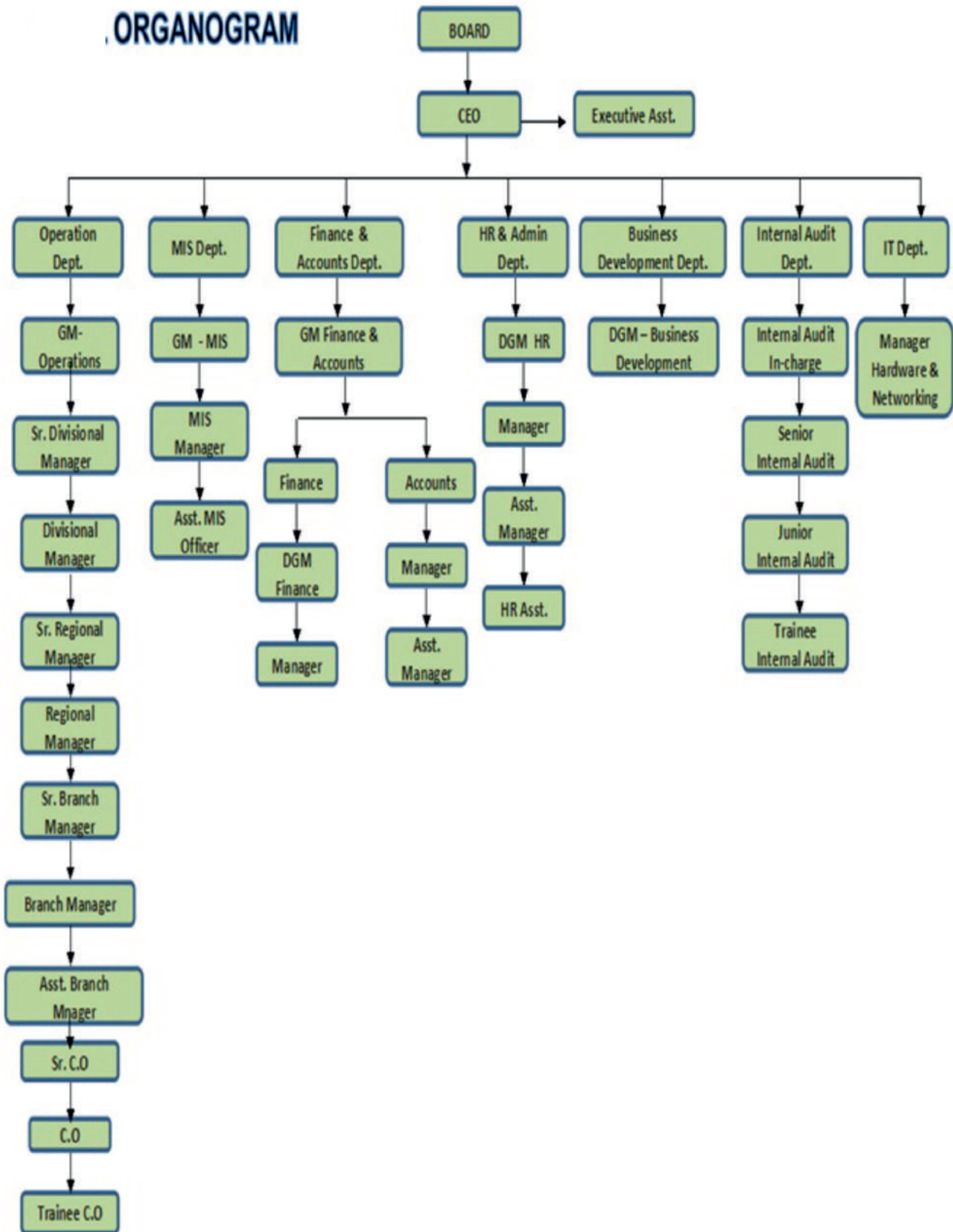
Senior Management

Staff Name	Designation	Job Experience
Mr. Sandip Dutta	GM-Operations	15 yrs experience in Microfinance and overall in charge of field operations. He is one of the leading staff in 2 nd line of management.
Mr. Swapan Kr. Chakravorty Consultant	GM-MIS	He is experience in corporate and in Banking industry. He joined in this organization five years ago. He is responsible in controlling MIS, of internal audit and time compliance. Meeting with the filed officers for improving the operations and business development
Ms. Jhuma Ghosh Consultant	DGM- HR	6 yrs exp. In aviation industry. Associated for 8 years. Overall charge of Human Resource planning, recruitment, training, appraisal and other staff issues. Maintain liaison with many Financial institutions, external rating agency, website management, annual reports and software development. She is responsible for social development programmes
Mr. Sujit Haldar	DGM- Business Development	14 years association with this organization & successful leader. Capacitated on leadership development, delinquency management, port folio management, and other developmental activities. At all level he is playing a Key role for software implementation.
Ms. Debomita Bhattacharya	Manager-Admin	She is with this organization for twelve years. Participated in several micro-finance training. Presently in dealing with credit insurance of SHG members

Middle Management

Mr. Utpal Bachhar	Manager Finance	Seven years have been associated with this organization. Participated in several capacity building and enhance him as a reliable staff. Looking after the financial issues.
Mr. Biswajit Bakshi	Manager Accounts	Looking after day-to-day accounting, finalization of Balance sheet and payment of statutory dues.
Anindita Sarkar	Manager-MIS	11 years in this organization and looking after the MIS. Capacitated in various Microfinance seminar organized by other organization.

ORGANOGRAM



Activity Detail

A. Awareness Programme

A series of general awareness programme on various issues were organized by **SUWS** in last year as follows:

a) Importance of Drinking Water

Total awareness camps- 9

Total participants- 110 (M-35 / F- 75)

Age groups- 18-45 years

Water constitute about two third of human body. A child's body has some more water than old people. Water is life indeed. Water delivers oxygen and nutrients to different parts of body and removes toxins and wastes. Our ancestors have taught us to worship water Sources in the village. Good water is God. But dirty water can be demon. Many illnesses come from consumption of dirty water. Diarrhea, dysentery, cholera, jaundice etc are some such illnesses. Half of illnesses can be due to dirty water.

How water becomes unsafe

Water becomes bad when disease-causing germs mix in. Germs come from human and animal excreta. Even minute quantities of excreta can make water unsafe. You may say that water appears to be clean but there may be deadly germs. With naked eye it is not at all visible whether water is polluted or not. Rivers and streams get germs once they pass through human settlements. Water from shallow wells, ponds is also contaminated with germs. Human activity in vicinity of water sources make these water reservoirs contaminated.



How to use safe water at home

- a) Use only safe sources - a clean hand pump or covered sanitary well or piped water supply. Fetch the water at evening and keep it covered and still overnight.
- b) Stale water is safe at least for two days.
- c) If necessary strain the water in a fold of cloth. It will remove bigger particles and some insects. Use a clean white cloth. For any turbid water, use alum to settle dirt. For this just dip alum in the water for 2-3 rounds and then keeps away.
- d) Avoid dipping hands in the water container as hands may be dirty.
- e) Children are often in habit of taking water from vessel by dipping their hands especially after play. Better to use a ladle (handle-cup) instead.

f) Boiling for about 15-20 minutes and after the rolling starts.

g) Chlorine addition is just one way of making water safe. Overnight storage of water makes it practically safe. One has to add 2 drops in a 10 litre bucket and use this water after keeping 30 minutes. Bleaching powder can also be used instead. One has to take one litre water in a jar. Add a teaspoonful of well-kept bleaching powder to it. Usually bleaching powder is available with local sub health centre. Stir it well and keep it still for 5 minutes. Pour the solution into a plastic bottle using a strainer. Keep off the un- dissolved powder. Cap the bottle and one can use it for 2 days. Take 5 ml (in a big bucket) and add to one bucket of water and stir it well. Use the water after half an hour. Keep the stock solution well capped. In times of outbreaks of water borne diseases, every family should take extra care.

b) Importance of Breast feeding

Total awareness camps- 5

Total participants- 115 (All are females)

Age groups- 26-40 years

Immediate breast feeding within half an hour after birth is vital for the baby. It gives baby nutrition and immunity against illnesses. It shrinks the mother's womb and reduces bleeding. Milk flow is better with frequent suckling. Breast milk is the best food for the baby till 6 months. No other feeds including water are necessary. Consult a Nurse/ASHA if a mother has any breastfeeding problem even after the help. Mother's breasts get prepared for producing milk during pregnancy. On delivery the breasts are ready to secrete thick milk called colostrums. The baby should be fed with colostrums as it protects the baby from germ-attacks. This should not be thrown away. Breast milk provides for all the needs of the baby. It also contains sufficient water for the baby's needs. No need for feeding water separately. More the baby suckles, the more milk is produced.

It protects the baby from getting diarrhea and pneumonia. Breastfed babies normally feed every two hours. Well fed babies sleep quietly for 2-3 hours, and gain weight normally. Breastfeeding postpones mother's menstrual cycle. Hence many of them do not get pregnant soon. Help for problems like cracked and sore nipples, painful breasts due to milk hold up. If the nipples are sunken the baby cannot suckle well. Mothers need to be reassured about their breastfeeding abilities and that baby gets adequate nutrition. Breastfeeding can prevent more than 10 lakhs child deaths each year. Breastfeeding should be continued whenever possible for at least two years.

Breastfeeding basics-help the mother to breastfed

a) Clean the nipple of the breast with warm water before feed.

b) Hold the baby horizontal on the lap or besides if the mother is lying on the side.

c) Hold the breast at the root of the nipple and put the baby's mouth to the breast. The baby gets a full hold of the nipple then and it can be evident from the baby's upturned lips.

d) Make sure the baby's head and body is held facing the breast without turn and twist.

- e) Support the baby's head with one hand.
- f) Clean the nipple after the baby leaves the breast.
- g) Change the side for the next feed.
- h) For a cracked nipple help the mother to massage her breasts gently, applying turmeric with edible oil to nipples in such conditions. A plastic nipple is very useful in this situation.
- i) For sunken nipples pull them out gently and often by hand. Place a soft rubber nipple-shield directly over the retracted or sore nipple for the baby to suck on. This helps the baby to breast feed. It also helps in bringing out the nipple.
- j) Clean the nipple shield thoroughly before and after every feeding.

c) Infant nutrition

Total awareness camps- 7

Total participants- 135 (M-15/ F- 120)

Age groups- 18-50 years

One should know the child feeding practices after six months and these are:

- Start one new food type at a time, not many.
- Food like gruel, porridge, cooked vegetable, fruit pulp is good for babies after six months age. If top milk is given, avoid dilution. Dilute milk is often the cause of malnutrition.
- Prepare semi solid feeds from roasted, puffed grain, flour prepared from fermented grain (satva) are easy to digest. Add oil or ghee to child's food to improve nutrition.
- Eggs are a good source of body building element called proteins.
- Child should be offered food every three to four hours.
- Washing hands before preparing food and feeding child is essential.
- For older children (2 years) keep food ready and reachable for the child. The child should eat whenever hungry e.g. Roasted groundnuts and Jaggery are popular. Eggs, groundnut, Soybeans, fish are high protein foods.

Some home recipes for feeding children

- Rice and pulse (Khichdi) with ghee or oil.
- Porridge – semolina (suji / rawa), Pulse, smash potato.
- Cooked vegetables – spinach, pumpkin, carrots, potato, beans, and tomato.
- Fruit pulp of banana, papaya, apple and mango.

d) Immunization

Total awareness camps- 9

Total participants- 250 (M-45/ F- 205)

Age groups- 18-60 years

Many serious germ diseases in children can be prevented by immunization vaccines. These vaccines are given free to all children at the sub-centre in the village.

The community members should be aware of the vaccination schedules and always visit local health sub centers to this.

Schedule for immunization:

Schedule for immunization :

Name of Vaccine	When to give
BCG	At birth
Polio 0	At birth
Polio – 1+DPT	6 weeks
Polio – 2+DPT	10 weeks
Polio – 3+DPT	14 weeks
Measles +Vitamin A (1ml)	9 months
1st Booster DPT & Polio +Vit A 2ml	18 months
Vitamin A 2ml	24 months
Vitamin A 2ml	30 months
Vitamin A 2ml	36 months

If a child is not given the right vaccines in time, get them started whenever possible and complete the primary immunization before child reaches first birthday.

e) Menstruation

Total awareness camps- 9

Total participants- 165 (All females)

Age groups- 14-20 years

It is very important for every girl to know about how their body functions especially in relation to reproductive health because they are uniquely gifted with the capacity to give birth to a baby. It is true that by the time a girl reaches the age of 10-13 years, a number of changes occur in her body preparing her to meet the complex child birth process. The normal menstrual cycle has the following characteristics:

- ❖ **Duration of bleeding: three-five days**
- ❖ **Bleeding recurs after: 26-30 days**
- ❖ **Flow: without clots**

In a regular 28-day menstrual cycle the mid 10 days (10th-20th day) of the cycle are fertile period during which pregnancy can occur, the first day being the day when the bleeding starts. A woman can become pregnant from the age of 13-16 (when her periods begin), up to 45- 55 years, (when they ultimately stops). When it stops it is called **menopause**. If the pattern of menstruation is different from that given above or there is bleeding again after menopause or the bleeding continues after 55 years of age a woman must consult a doctor.

A girl or woman should visit health sub-centre or consult a doctor if:

- ☐ **Bleeding lasts for more than six days**
- ☐ **There is too much bleeding especially clots**
- ☐ **There is bleeding in between the cycle**
- ☐ **There is pain during menstruation**
- ☐ **There is infrequent bleeding**
- ☐ **There is bleeding during sexual activity**

Participants were shared to follow the tips to maintain hygiene during the period as following-

- **Choose method of sanitation :**

In India, most unmarried girls prefer to use sanitary napkins. It is better to use one brand that is suitable for one type of protection for a while to know if it helps your needs. Frequent switching between brands can make one uncomfortable since brands are as unique as you, they suit everyone differently.

- **Choose regularly :**

Menstrual blood, once it has left the body gets contaminated with the body's innate organisms. This rule applies for even those days when you don't have much bleeding, since pad is still damp and will have organisms from the vagina, sweat from the genitals, etc. When these organisms remain in a warm and moist place for a long time they tend to multiply and can lead to conditions like urinary tract infection, vaginal infections and skin rashes.

The standard time to change a sanitary pad is once every six hours, while some might have a heavy flow and would need to change more often, others will need to change less frequently.

- **Wash regularly :**

At the time of menstruation, the blood tends to enter tiny spaces like the skin between the labia or crust around the opening of the vagina and for that one should always wash this excess blood away. This practice also tends to beat bad odour from the vaginal region. So, it is important to wash one's vagina and labia (the projecting part of female genitals) well before changing into a new pad.

- **Avoid soaps :**

The vagina has its own cleaning mechanism that works in a very fine balance of good and bad bacteria. Washing it with soap can kill the good bacteria making way for infections. So, while it is important to wash regularly during this time, all you need to use is some warm water. One can use soap on the external parts but never use inside the vagina.

- **Use the right washing technique :**

Always to be wash the area in a motion that is from the vagina to the anus. Washing in the opposite direction can cause bacteria from the anus to lodge in the vagina and urethral opening, leading to infections.

- **Wash the sanitary product properly :**

It is essential to discard used napkins properly because they are capable of spreading infections, and will smell very foul by wrapping it well before discarding. It is advised not to flush the pad down the toilet since they are capable of forming a block and can cause the toilet to back up. More importantly it is imperative that one should wash her hands well after discarding the used napkin.

- **Beware of a pad rash :**

Pad rash is something that one may experience during a period of heavy flow. It usually occurs when the pad has been wet for a long time and rubs along the thighs. To prevent this, it is better to stay dry during the periods. Apply an antiseptic ointment, after a bath and before bed. If it gets worse visit doctor who will be able to prescribe you a medicated powder that can keep the area dry.

- **Have a regular bath :**

Having a regular bath is the best thing for one's body during periods. Bathing not only cleanses your body but also gives a chance to clean the private parts well. It also helps relieve menstrual cramps, backaches, helps improve mood and makes feel less bloated.

- **Be ready with on-the-go stuff during your periods :**

When you have your periods it is important to be ready. It is important to have extra sanitary pads stored in a clean pouch or paper bag, a soft towel, some paper tissues or towels, hand sanitizer, a healthy snacks and bottle of drinking water.

Pads that remain in the bag without a clean pouch to protect it can also lead to infections like UTI (urinary tract infection) or vaginal infections. The soft towel can be used to wipe the hands or face if one wash them.

B. Training :

Sahara Utsarga Welfare Society strongly believes that training program allows strengthening those skills that every staff needs to improve. This actually brings all staffs to a higher level so they all have similar skills and knowledge. This helps reduce any weak links within the organization that rely heavily on others to complete basic work tasks.

Sahara Utsarga Welfare Society last year organizes two types of training- one for the field staffs and the other for the SHG women members on SHG activities and allied issues.

1) 2 days Training of staffs on Self Help Group – a basics

Number of training - 3

Total staffs trained - 45

New staffs were oriented on understanding of Self-Help Groups, why SHGs are important, in poverty alleviation, how to form a group, why group meeting is important and others.

Following points were discussed in details-

A group consists of people, sharing a common interest, working together to achieve a common goal, knowing each other by face and having intimate interaction with each other. Basically a group is an informal association of people in a village/hamlet with the following characteristics:

- The size of the group is in the range of 10-30,
- Members share similar characteristics such as same sex, caste, occupation, poverty attributes etc.
- Members are bound by trust, mutual respect and affection.
- Though informal, the group follows sound organizational management principles such as agreed rules and regulations, frequent meetings, etc.
- Mutual help (**one for all and all for one**) is the guiding principle of the group.
- Members are bound together by the collective goal of improving their income and social status primarily through the organizational strength of working together.
- During its meetings, the group also discusses other common issues and takes up collective action to solve problems of their own members as well as of the community.
- The group also becomes capable to access support from ongoing development.
- Agree to take productive loan rather than the consumption loan.
- The poverty alleviation intervention of the SHG is in the form of undertaking economic programmes to provide employment, giving micro finance ³services to the poor so that they can get themselves acquainted with skills and occupational diversification.
- For overall rural development disadvantaged groups, will have no motivation to participate in planning and implementing community development projects unless they have opportunities for generating additional income. For this to be possible, these people have to develop the capacity to access all opportunities provided in terms of skills development, finance and other support.
- Micro-finance is considered to be an important weapon to fight against financial exclusion or exclusive growth. It is evitable that the SHG based micro-finance is, perhaps, the best. Over the year wherever Sahara Utsarga Welfare Society is working it has been seen that that most of the SHG-members have been able to increase their monthly income after joining SHG. Thus, it is empirically established that the SHGs are playing a significant role in poverty alleviation of West Bengal.

1) Half day orientation on business development for SHG members

Number of trainings -9

Total members oriented- 200 (all females)

Age Group- 28-45 years

- To clarify the three words Enterprise, entrepreneur, entrepreneurship.
- To create a feelings of her own business which is their own income generating activity.
- To impress upon the members the self contentment they get from venturing a own establishment, along with becoming self reliant and creating opportunity to provide jobs to others rather than becoming a worker.
- While deliberating on the characteristics of an entrepreneur, it should be impressed upon the say that “no one will be a born entrepreneur but by imbibing the qualities and by learning from environment, anybody can become entrepreneur”.
- To list out the systems to establish the Enterprise.
- The financial help available from Sahara Utsarga Welfare Society and if necessary from other financial institutions.
- The opportunities available for Skill development programmes.
- To develop effective communication with general public, people representatives, and other SHG members.
- Presentation of subject for discussion in the group meeting, and able to converse effectively in their personal capacity as well as the members of the Group.

C. EDUCATION

Sahara Utsarga Welfare Society almost every year provides educational support to the rural poor children. This organization believes in holistic education and for this it never restrict only in classroom teaching or helping in home work. Last year we provided support to many children of primary classes. Educational materials that include text books, age appropriate short stories, dictionary, reference books, school bag, exercise copy book and other stationery materials were being distributed to 300 children studying in government schools from class IV-VIII. The parents were invited in this celebration to have a better understanding of the need of education. Key officials from the local administration like Gram Panchayat, Blocks and Municipalities were also present in this occasion.

Beside class education system we also do the following activities:

On the eve of Durga Puja, clothes were distributed to 200 people who are living in distress condition who were unable to work further. Organization feels that these people also have moral value to enjoy this biggest celebration of the state.

a) Give importance on drawing to enhance the children's creativity, improved academic performance, developed motor skills, confidence, visual learning, decision making, perseverance, to stay focused, collaboration and accountability.

b) Importance in sports activities to make the children to learn the group co-ordination, learn to be a decision maker, build healthy and strong relationships, helps to live a healthy lifestyle, increase the sense of self confidence, learn to respect people, know his or her own strength and weakness.

c) Importance of moral education. - Moral lessons should be properly taught among students in schools and colleges. It is the duty and responsibility of the teacher to impart moral based values in order to develop moral qualities such as humility, truthfulness, honesty, courtesy, tolerance, sacrifice etc among the youth.

d) Importance of nature- the benefits we believe imagination and enthusiasm are heightened, helps to learn transcends the classroom, critical and creative thinking are enhanced, tolerance and understandings are supported, protect the environment as they grow and help them to take reasonable action for better environment. In addition parents were oriented on the **Right to Education Act** and those are:

e) Free and compulsory education to all children of India in the 6 to 14 age group.

f) No child shall be held back, expelled or required to pass a board examination until the completion of elementary education.

g) If a child above 6 years of age has not been admitted in any school or could not complete his or her elementary education, then he or she shall be admitted in a class appropriate to his or her age. However, if a case may be where a child is directly admitted in the class appropriate to his or her age, then, in order to be at par with others, he or she shall have a right to receive special training within such time limits as may be prescribed.

h) For the purpose of admission to elementary education, the age of a child shall be determined on the basis of the birth certificate issued in accordance with the Provisions of Birth. Deaths and Marriages Registration Act 1856, or on the basis of such other document as may be prescribed. No child shall be denied admission in a school for lack of age proof.

i) Improvement in the quality of education is important.

In 10 poor villages **SUWS** runs a coaching centre five days per week for 9 months for the students of class VI to VIII. All these 10 coaching centers are within the village itself and the space has been given by the Gram Panchayat Teacher has been recruited by joint decision with the village and from youth who is a local inhabitants. The honorarium is paid by **SUWS**. The mothers create a operative fund and is used for gift for the children who scored well. **SUWS** shared the same amount in the deposit. At every two months all the children are being assessed by the local school teacher appointed as a volunteer through a small exam of those which have been taught in the coaching centre. The main objective is to help the children to complete their home work which they unable to learn in classroom session.

D. Rickshaw Sangh Programme

It is evitable in many areas that cycle rickshaws are a primary form of public transit. With few barriers to entry & little requirement of skill or capital, the occupation is one of the most common for recent migrants to urban centers who arrive in search of a better way of life. Despite providing cost-effective & “green” transportation, a significant number of rickshaw drivers in West Bengal are the state's most marginalised workers. They make substantial substandard wages doing laborious work that barely sustains



their families, but they also remain indebted to vehicle owners who charge malicious daily rent and are routinely subjected to stigma, harassment by police and pressure to pay bribes. As recent migrants to cities, they lack legal residence & cannot access the basic services required to build a livelihood for them including opening a bank account or accessing credit. Income and its proper financial management is one of the major challenges for the Rickshaw Pullers. It is true that the income and saving habits among these people are always with challenges

towards accessibility, affordability, and linkages with financial institutions and the services rendered by them. Rickshaw Pullers do not save money regularly because they lack access to financial services and institutions due to various reasons such as mistrust, ignorance, illiteracy and lack of documents such as identity proof. Being a part of marginalised poor and excluded population group there



are hurdles in every steps and corners. Sahara Utsarga Welfare Society in partnership with American Indian Foundation started a programme namely Rickshaw Sangh in 2016 and also continued in 2017. Rickshaw Sangh is changing the industry paradigm by promoting asset ownership of rickshaws & providing access to a suite of social benefits to dignify the profession & ensure a sustainable livelihood for rickshaw pullers and their families. Last year 3268 rickshaws were distributed which were much higher than the target of 2500. The distribution were made in 94 areas of 9 districts.

The rickshaw pullers are formally bound by the concept of Self help Groups wherein their wives are the recipient and owners of assets. The unique thing is that both husband and wife are being involved in this programme and understand the social benefits that include an identity card, driver's license, permit and uniform – & in turn mobilizes drivers into collectives & links them to commercial credit facilities to access formal credit and thus entry into the formal financial sector. Rickshaw collectives take joint responsibility for a group of loans, guaranteed by AIF, for which they can own their own vehicles through easy weekly repayments over a period of one year.

The success stand on the platform of several meetings almost twice a week by the file workers in all 94 areas on financial Literacy was organized. The participants showed immense interest after knowing the plan of the organization. In addition new women groups were oriented on entrepreneurship development & small enterprise settings. Around 19 such camps were held at different locations, covering around 3600 members. Some of the livelihood options suggested by clients were pick up van, vegetable vending, food grains carriers, fruit/cane juice, building material carriers etc.

A launching programme was organized at 'Kristi' Auditorium, New Barrackpore, North 24 Parganas where stakeholders and media people were present.

E. MICROFINANCE

SUWS has been offering micro finance services since 1996 and maintaining very cordial relationship with all the members under each Self Help Group. SUWS since inception linked with Self Help Group women members as they are informal associations of people who choose to come together to find ways to improve their living conditions. They help to build social Capital among the poor families. When women get access to financial services, many are able to invest in their talents by starting or expanding their own businesses. They are able to purchase equipment or buy supplies in bulk, helping to increase their profit every month.

It has been experienced by SUWS Self Help Groups played a pivotal role & some are:

- To encourage and motivate its members to save.
- To persuade them to make a collective plan for generation of additional income.
- To act as a conduit for formal banking services to reach them.

SUWS at present working in 9 districts with 82 branches to provide credit support for various activities for employment generation, production entrepreneurship, developing community resources for potential income generation activities by the poor families.

Financial Support to women as on 31 March, 2018

- a) No.of districts - Nine (Kolkata, South 24 Parganas, North 24 Parganas, Howrah, Hooghly, Nadia, Murshidabad, Malda and Birbhum).
- b) Number of women members-1,19,921
- c) Number of borrowers-57903
- d) Loan disbursed (in crores) – 100.31
- e) Loan outstanding (in crores)- 30.73
- f) Recovery rate- 99.25

Performance of SUWS FOR LAST 5 YEARS

Particulars	2017-18	2016-17	2015-16	2014-15	2013-14
Institutional Profile					
No. of Districts	9	9	9	9	8
No. of Villages/Towns	2261	2281	2274	2265	2,193
No. of Branches	82	91	91	91	88
No. of Active Members	119921	113877	104943	94964	84718
No. of Active Borrowers	57903	61452	64023	65705	65705
No. of Loan Disbursed	56507	50477	63750	55081	56501
Borrowers/Members Ratio(%)	48.28	53.96	61.01	69.19%	72.14
Loan Portfolio (in Crore)					
Loan Disbursed during the year	100.31	97.33	96.56	74.47	80.63
Cumulative Loan Disbursed	1080.49	980.18	887.74	801.36	735.34
Loan Realized during the year	107.51	96.19	95.87	77.74	80.78
Loan Portfolio	30.73	45.31	44.63	44.31	44.23
Sustainability/Profitability					
Operating Self-sufficiency(%)	113.29	97.09	103.46	86.94	88.50
Yield on Gross Portfolio(%)	23.56	23.82	23.66	25.31	24.98
Cost of Fund(%)	3.34	5.37	5.24	14.48	14.24
Other Ratios					
Portfolio at Risk (>60 days) (%)	0.19	3.97	1.34	1.25	0.82
Risk Coverage Ratio(%)	0.48	2.68	0.97	1.29	1.27
Current Repayment Rate(%)	99.25	86.63	99.93	99.77	99.76
Efficiency/Productivity					
Loan Officer Productivity (no)	204	188	199	203	193
Personnel Productivity (no)	298	250	235	209	184
Avg. outstanding Loan by members	5307	7373	6971	6744	7237
Average Loan Portfolio Per CO	1082004	1385699	1386000	1367634	1395115

SUCCESS STORIES



Case study 1: Every people want dignity in their work.

Ramesh Das, presently 28 years living in Andul, Howrah which is under Sankrail Community Development Block. When he was eleven he left his school due to family need as his father expired due to a road accident. He has two younger siblings. He lost his childhood and started working in a nearby cold storage. At that age he had to carry heavy bags which was risk and difficult also. Ramesh wants his brothers & sisters to continue their education at school & his elder sisters worked in a small bangles factory. He was so good and obedient that the farm owner became impressed. When he was 16 years old the owner contact with other person and he stated rickshaw pulling in the road. It was on rental basis. He was earning not high, but at least gets relieved from carrying heavy goods. He learnt how to drive the same within a week. This continued for another 15 years. In the meantime his mother died due to her illness. His brother went to Kerala as a migrant labour. His sister got married to an agricultural labour but Ramesh have to work hard, He understood that cycle rickshaw is gradually emerging as an indispensable mode of transport, mainly in the town.

One day after the programme launched he heard about the Rickshaw project in a meeting. He took the lead by mobilizing others to attend the same. He was happy when he heard that Rickshaw will be given through credit but it should be through women members. She informed her sister to be the member of SHG & after that with his advice her sister took a loan for the rickshaw. Moreover, the project supports him by providing an identity card, dress and improves his communication also.

Finally he was given a rickshaw in 2017 August which he dreamt of for last 10 years. He got married after and living happily with his wife.

Case study-2: Women power is more important

Madhumita Sabui (28yrs) is resident of village Singur, of Hooghly District, West Bengal. She completed class VIII and could not study further due to her poor family condition. When she was 16 years old she married to a local youth namely Amit kr. Sabui, who have a small farming land. The reason for the early marriage due to her family economic condition. Within two years she gave birth to a male child named Ayushman. When her son was 6 years she understood that without financial upliftment, it is quite impossible for her children to grow up in a modest manner. Fortunately she knew sewing and she wants to buy a sewing machine but her husband could not afford the same. She went to nearby shop in the market and wants a sewing machine on rental basis. There one woman inform that if she wants a loan she can join in a group. She started thinking about



improving her family condition and stand on her own. She came to know from her neighbour Rama Das that loan can be available from Sahara Utsarga Welfare Society but she have to join in a Self Help Group. Rama help to join in her group **Monalisa** and she applied her first loan of Rs.15000 / - to purchase a branded sewing machine, infrastructure to be done and initial start up cost. The weekly repayment was given by her husband but from the 4th month she starts having profit. Within the stipulated time she repays the whole amount. Now she applies for the 2nd loan but for her husband to purchase an e-rickshaw. She along with her husband decided to have this to have a second source of income. They purchased a second hand e-rickshaw and thus slowly their quality of life starts changing. Madhumita and her husband also slowly started building their concrete house with this profit.

On the other hand she attended meetings on health and hygiene, water and sanitation organized by the Sahara Utsarga Welfare Society and as a result she completed her son's all vaccination either from the sub centres or from the private service providers. They had a double pit latrine and are using the same buy all the members. Her son Ayushman is studying in nearby Govt. primary school and she had a dream of continuing her son's education at least till graduate.

Case study-3 : Where there is a will, there is way

This is a case of Preeti Singh, now 33 years lives in village Rampurhat of Birbhum district, West Bengal. She belongs to a middle class family and was happily spending her days with her husband Santosh, an e-rickshaw driver by profession, His earnings was more or less 15000 per month. Few years back he suffered from severe gastroenterological problem and most of the savings get



drained in treatment. Moreover, her husband was forced to sell his rickshaw to manage his treatment expenses. Santosh also was unable to continue his profession and thus the family suddenly faced severe financial crisis. Preeti never thought of doing any business but the situation really pushed her. Her sister-in-law suggest Preeti to start a grocery shop but to start she needs money. Preeti was initially hesitating but there was also no other suitable option also. Finally Preeti joined in Disha SHG and availed her first loan of Rs. 5000/- and she started a grocery shop in her own home. First year she had a good profit and repays her loan on time. Not only that, fortunately her husband gets better and again works in the rickshaw on rental basis. Next year she again applied for the 2nd loan for purchasing an e rickshaw for her husband. After having profit within a year, then she availed next loan for purchasing a Toto to assist her husband and both of them finally succeed a good income for their family.

Presently Preeti is much happy with her grocery shop as the local people know that most of the inventories they can get from her shop. Preeti tied up with local supplier and they provide necessary items also on loan basis that she repays once a week, Her son is studying in class VI in Rampurhat High school and doing well in exams. Preeti also provide coaching support for her son Jeet. It is remarkable that they bought a refrigerator to keep butter, milk and other cooked items so that she can give most of her time in the shop. Her husband also bought a two wheeler to bring items from the district town at much low cost.

Case study 4: Group cohesiveness and loyalty make the group much stronger.

There are a large group of families in Rampurhat village who are living in distress situation. Male members are daily wage earners and primarily agricultural laborers. They earned seasonally a maximum for six months whereas the rest of the year they have no opportunity of income. They want to do something but where they will get the money to start any business or second income.



On the other hand Indian banking system faces a lot of challenges in providing financial services to these people of the society. They are excluded from the financial ambit and several socio-economic factors are directly or indirectly responsible for such. For this **Sahara Utsarga Welfare Society** emerges as sub sector of financial system to provide service to the needy, especially the women. By increasing **women's** access to financial services, **microfinance** ultimately contributes to the core values of greater gender equality and non-discrimination.

5 years ago they formed Nobi group with 10 women. They all came to the branch office, shared their thoughts & aspirations & knew the terms of conditions. The community organizer visit their family and satisfied with them. The branch manager approved the loan. Initially in two years all 10 members avail loan and repay on time. Thus seeing the group cohesiveness, other women of the locality wants to join in this group. New members found that members of the Nobi group are passionate of other members and if any one of them cannot repay the loan, others will repay without any failure. Presently there are 20 members out of which 13 are borrower.

One interesting things happen when the hand pump was defunct. They complain to the local Gram Panchayat but the amount needed was not been sanctioned. They did not wait and all the members contribute a good amount and repair the same. This proves that they are well aware of dire requirement of clean and potable drinking water. All of them have two pit latrines and they also planted trees in their locality. Three members made concrete house with the business and five of them bough two wheelers.

SAHARA UTSARGA WELFARE SOCIETY

A NGO for the upliftment of down-trodden people in India

Regd. under WB Societies Regn. Act, 1961 vide Regn. No. S/83937 of 1996-97

+91 33 6607 6500 | sahara.utsarga@gmail.com

Balance Sheet as at 31 March, 2018

Particulars	Note No	As at	As at
		31-03-2018	31-03-2017
		₹	₹
A EQUITY AND LIABILITIES			
1 Corpus Funds			
(A) Corpus Fund	3	51,560,848	51,560,848
(B) Reserves And Surplus	4	62,720,243	50,024,098
		114,281,091	101,584,946
2 Non-Current Liabilities			
(A) Long-Term Borrowings	5	-	7,206,604
(B) Long-Term Provisions	6	290,347	7,592,451
(C) Long Term Liabilities	7	274,683	313,179
		565,030	15,112,234
3 Current Liabilities			
(A) Trade Payables	8	6,347,389	7,023,098
(B) Other Current Liabilities	9	246,384,010	379,155,885
(C) Short-Term Provisions	6	1,177,201	4,554,246
		253,908,600	390,733,229
TOTAL		368,754,721	507,430,409
B ASSETS			
1 Non-Current Assets			
(A) Fixed Assets	10		
(i) Tangible Assets		4,703,698	5,610,544
(ii) Intangible Assets		70,130	31,574
		4,773,828	5,642,118
2 Current Assets			
(A) Current Investment	11	-	2,342,723
(B) Micro Finance Loans	12	307,289,005	453,123,531
(C) Cash and Cash Equivalents	13	37,469,289	27,942,551
(D) Short Term Loans And Advances	14	13,029,468	11,057,190
(E) Other Current Assets	15	6,193,131	7,322,296
		363,980,893	501,788,291
TOTAL		368,754,721	507,430,409
See accompanying notes forming part of the financial statements	2		

In terms of our report attached.

For and on behalf of Executive Board

For, **SRB & Associates**

Chartered Accountants

FRN: 310009E

Sunil Shah

Partner

M. No: 052841

Date: 29/09/2018



Kashinatha Banerjee
President

[Signature]
Secretary

Sumita Chatterjee
Treasurer



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Statement of Income & Expenditure Account for the year ended 31 March, 2018

Particulars		Note No	For the year ended 31 March, 2018	For the year ended 31 March, 2017
A	CONTINUING OPERATIONS			
	Revenue From Operations	16	89,589,243	107,125,615
	Donation Received	17	1,662,500	1,350,000
	Other Income	18	100,912,139	1,051,168
	Total Revenue		192,163,882	109,526,783
B	Expenses			
	Employees Benefit Expenses	19	59,427,964	54,186,115
	Financial Costs	20	1,203,289	15,774,016
	Depreciation And Amortisation Expense	10	1,221,749	1,500,280
	Administrative Expenses	21	44,643,221	33,192,544
	Social Development Expenses		9,852,570	9,616,184
	Loan Loss Provision	22	63,118,944	7,838,979
	Total Expenses		179,467,737	122,108,118
	Profit / (Loss) Before Exceptional And Extraordinary Items And Tax (3 - 4)		12,696,145	-12,581,335
	Surplus from Continuing Operations (5 - 6)		12,696,145	-12,581,335
See accompanying notes forming part of the financial statements		2		

In terms of our report attached.

For, **SRB & Associates**
Chartered Accountants
FRN: 310009E

Sunil Shah
Partner
M. No: 052841

Date: 29/09/2018
Place: Kolkata



For and on behalf of Executive Board

Kashinath Banerjee
President

Secretary

Sumanita Chatterjee
Treasurer



Audited Financial Statements as on March 31, 2018

SAHARA UTSARGA WELFARE SOCIETY

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Cash Flow Statement for the year ended 31-03-2017

Particulars	As at 31-03-2018 ₹	As at 31-03-2017 ₹
Cash Flow From Operating Activities :		
Profit Before Tax and Extraordinary Items	12,696,145	-12,581,335
Adjustments for :		
Loan Loss Provisions	63,118,944	7,838,979
Depreciation	1,221,749	1,500,280
Bad Debts	-73,798,093	-4,642,560
Loss on sale of Fixed Assets	-	148,136
Income on a/c of Settlement of TL	-99,081,500	-
Interest on Borrowings	1,203,289	15,774,016
Dividend Income	-964,556	-10,151
Operating Profit Before Working Capital Changes	-95,604,022	8,027,365
(Increase)/Decrease in Micro Finance Loan	145,834,526	-2,189,031
(Increase)/Decrease in Short Term Loans and Advances	-1,972,278	-1,683,810
(Increase)/Decrease in Other Current Assets	1,129,165	1,663,275
Increase/(Decrease) in Current Liabilities	-616,084	597,368
Net Cash Provided By/(Used In) Operating Activities (A)	48,771,307	6,415,167
Cash Flow From Investing Activities		
Purchases of Fixed Assets	-391,956	-295,372
Sale of Fixed Assets	-	360,000
Dividend Income	964,556	10,151
Change in Investment	2,342,723	-4,148
Net Cash Provided By/(Used In) Investing Activities (B)	2,915,323	70,631
Cash Flow From Financing Activities :		
Receipt of Borrowings	-	-
Repayment of Borrowings	-41,006,604	-8,393,396
Interest on Borrowings	-1,153,289	-2,254,892
Net Cash Provided By/(Used In) Financing Activities (C)	-42,159,893	-10,648,288
Net Increase In Cash And Cash Equivalents (D=A+B+C)	9,526,738	-4,162,489
Cash And Cash Equivalents At The Beginning of The Year (E)	20,442,551	24,605,041
Cash And Cash Equivalents At The End of The Year (F=D+E)	29,969,289	20,442,552
Closing Cash And Cash Equivalents Comprises of :		
(a) Balances with Banks	26,764,621	18,084,999
(b) Cash on Hand	3,204,668	2,357,552
Total	29,969,289	20,442,551

In terms of our report attached.

For, **SRB & Associates**
Chartered Accountants
FRN: 310009E

Sunil Shah
Partner
M. No: 052841

Date: 29/09/2018
Place: Kolkata



For and on behalf of Executive Board

Kashinatti Banerjee
President

Secretary

Sumila Chatterjee
Treasurer



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Receipt & Payment Account For the Year Ended 31 March 2018

Particulars	Ast at 31-03-2018 ₹	Ast at 31-03-2017 ₹
Opening Cash & Bank Balance		
Cash in hand	23,57,552	30,12,992
Cash at Bank & Cheque in hand	1,80,84,999	2,15,92,049
Add : Receipt		
Loans Recovered from SHG Members (with SC)	1,14,52,69,283	1,04,81,97,775
Security Received from Staff Members	1,25,722	3,89,100
SHG Insurance Received from SHG Members	99,20,969	94,97,403
Maturity Proceeds of Fixed Deposits		
Other Financial Charges Received	94,88,468	91,26,481
Bank Interest Received	6,83,463	6,12,590
Baddebt Recovery	4,606	16,834
Contribution Received	16,62,500	13,50,000
Miscellaneous Receipts	11,42,570	4,23,244
	1,18,87,40,132	1,09,42,18,468
Less : Payment		
to State Bank of India	2,60,00,000	-
to National Housing Bank	-	-
to Maanaveeya Holdings & Investments Pvt Ltd	-	-
to NABARD	-	-
to IDBI	-	-
to Punjab National Bank	6,00,000	-
to SIDBI	1,44,06,604	83,93,396
Interest to lenders	12,03,289	22,54,892
Micro Finance Loans Disbursement to SHG Members	1,00,30,53,044	97,33,33,860
Payment for Purchase of Portfolio	-	-
SHG Members Insurance Cost	83,63,299	89,08,495
Purchase of Fixed Assets	3,91,956	2,95,372
Income Tax	19,79,728	16,89,669
Administrative Costs	3,54,04,780	2,44,04,728
Personnel Costs	5,94,27,964	5,41,86,115
Repayment of Security to Staff Members with interest	4,40,179	3,09,390
Loans and Advances to Others / Repaid with Interest		
Closing Cash & Bank Balances		
- Cash in Hand	32,04,668	23,57,552
- Cash at Bank & Cheques in Hand	3,42,64,621	1,80,84,999
	1,18,87,40,132	1,09,42,18,468

As per our report of even date annexed

For SRB & Associates
Chartered Accountants
(Firm reg. no-310009E)

Sunil Shah
Partner
M.No-052841

Date: 25/09/2018
Place: Kolkata



Kashinath Banerjee
President

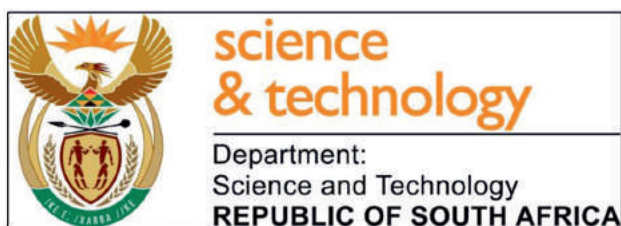
For and on behalf of Executive Board

Secretary

Sumanita Chatterjee
Treasurer



THANKS TO OUR PARTNERS



Registered under West Bengal Societies Registration	S/83937 OF 1996-1997
TAN	CALS20178E
PAN	AADTS6744E
FCRA Registration on 19 th August, 1998	147110453
12 A and 80 G	YES
NGO DARPAN	WB/2017/0166844

Sahara Utsarga Welfare Society

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