



# Sahara Utsarga Welfare Society



## 2019-20 Annual Report



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# FROM PRESIDENTS DESK=====

2019-2020 marked 26 years of intervention of Sahara Utsarga Welfare Society (SUWS) and provided an opportunity to revisit its focus, approach and functioning in light of the changing development context. In 1993, when SUWS started its work in slums and in rural areas among the children, youth and women living, there were highly vulnerable in terms of their social, economic and health situation. With the strong belief that people should not be at a disadvantage because of lack of support and opportunities, the SUWS founders started working with youth, preschool children and school dropouts. They also ensured that the dwellers had reliable access to subsidies and social benefits that they were eligible to get. The interventions with the youth aimed at improving their leadership and life skills and at enhancing social, problem solving and communication skills. This led to building the youth's capacity for analyzing the problems, needs and challenges of all residents in the slum and for taking action to mitigate solvable problems. The interventions with women started with the objective of getting them involved in livelihood and or other income generation activities and subsequently to becoming change-agents by leading the savings group and other activities. The leaders in the youth and women's groups have led SUWS initiatives in new areas, and some of them are currently an integral part of the Team. Most significantly, organization's inclusive and integrated approach has contributed towards improvement in development indicators of various sectors in its intervention areas.

During these 26 years, while SUWS focus on communities and their living environment has remained unchanged, it has moved from area focused implementation of interventions to skills training, support for livelihoods and working with the Rickshaw pullers. We look forward to continue working towards bringing greater equity in society by reducing the challenges that the poor face in integrating with the mainstream. We also look forward to continued support from all of you.

Thanks and regards  
Shri Kashinath Bannerjee



# FROM THE DESK OF SECRETARY

Sahara Utsarga Welfare Society is an organization, believes in this approach to solve the problem, to uplift the community, to reduce their vulnerability. The approach includes health and education problem, lack of rural infrastructure, dearth of income augmentation facilities, natural disaster & others. In this journey of 26 years SUWS tried to address some of the critical issues as per the felt need of the community. One of the major programs is livelihood development by enhancing entrepreneurship skills & providing capital support has established them in the stable sustainable economic condition. This was through women empowerment. In our view, women empowerment is possible through their economic upliftment and socio-political awareness. Further, child protection, their education, health all are internally related with women's economic empowerment & their education, their social awareness generation. In all our branches, these projects are inter-related.



Last year microfinance loan reached out & the impact was outstanding. The loan that has been provided to nearly 55000 borrowers out of which 75% have increases their income significantly. The impact is not the money only but the changing in their quality of life. Children are enrolled in government school or in English medium school, provide private coaching support for their children, access health services whenever they faced illness etc. In many villages these women are in charge of water committee who is responsible for repairing and maintenance of the water sources and contributes Rs. 100-500 to keep the water resources functional.

This is called recovery of faith and recovery of hope. In realization process of all programs, active participation of the community from planning, implementing, monitoring and evaluation stages were ensured in its real sense and it arrived at that quality that we can call it a community convergence action. All our supporters, our donors, our technical experts from different universities, different individuals and corporates extended their sole co-operation upto their extreme possibilities towards achieving of every objectives. Our hardworking committed & experienced workers made this success possible by investing their energy and time. We are passing 26th years but carrying the same load like previous decades.

The is an endless journey. We have to look back to learn from experience and step forward towards the new horizon

Shri Sudipta Bannerjee

## **Sahara Utsarga Welfare Society believes in the following -**

1. Resort to such activities, that are not detrimental to the nature & environment .
2. Encourage community participation for whom the actions are being taken up.
3. Not to get involved in programmes that enhances the tendency of dependency within people for acquiring and consuming more.
4. To take decisions democratically.





## MISSION

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

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



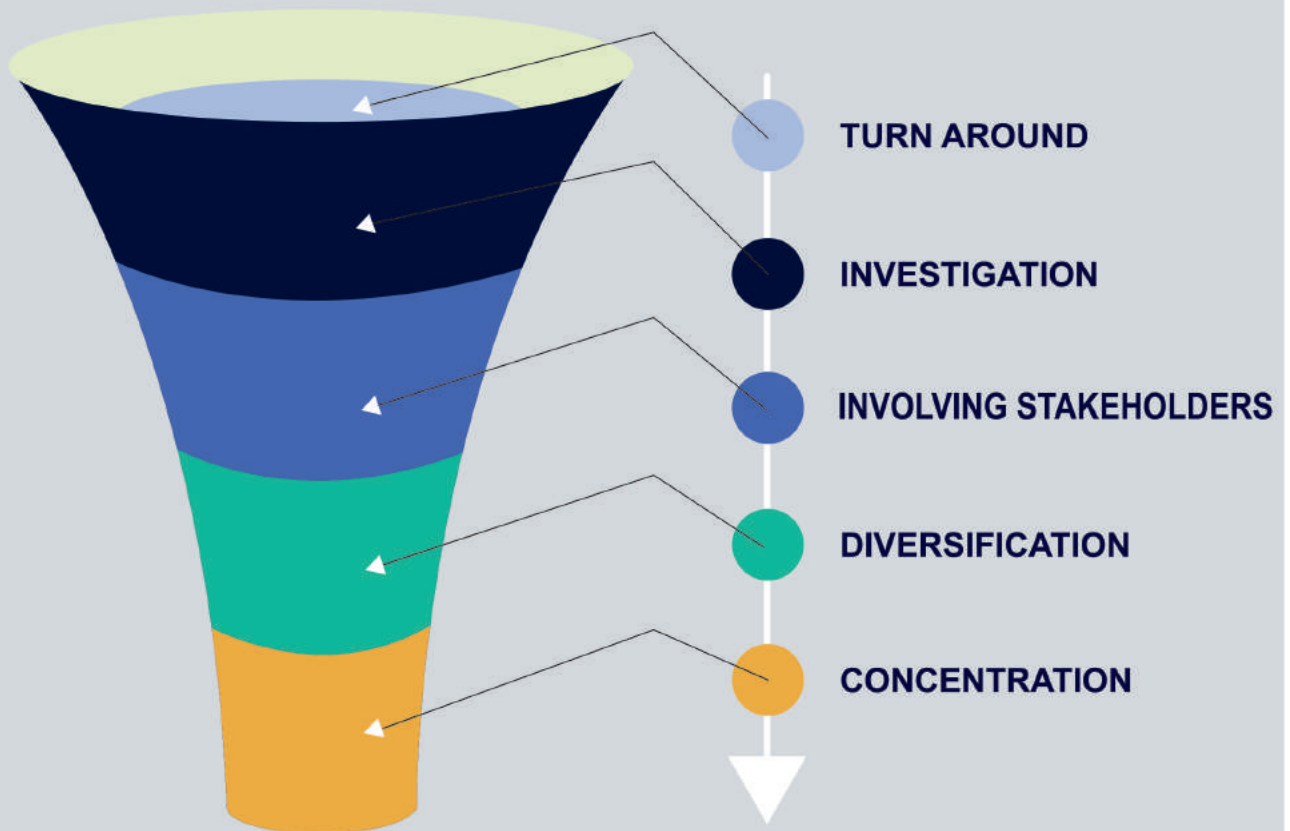
## VISION

## VALUES












- Secularism and Inclusion
- Gender sensitivity
- Partnerships
- Community at the core
- Accountability & transparency
- Work culture

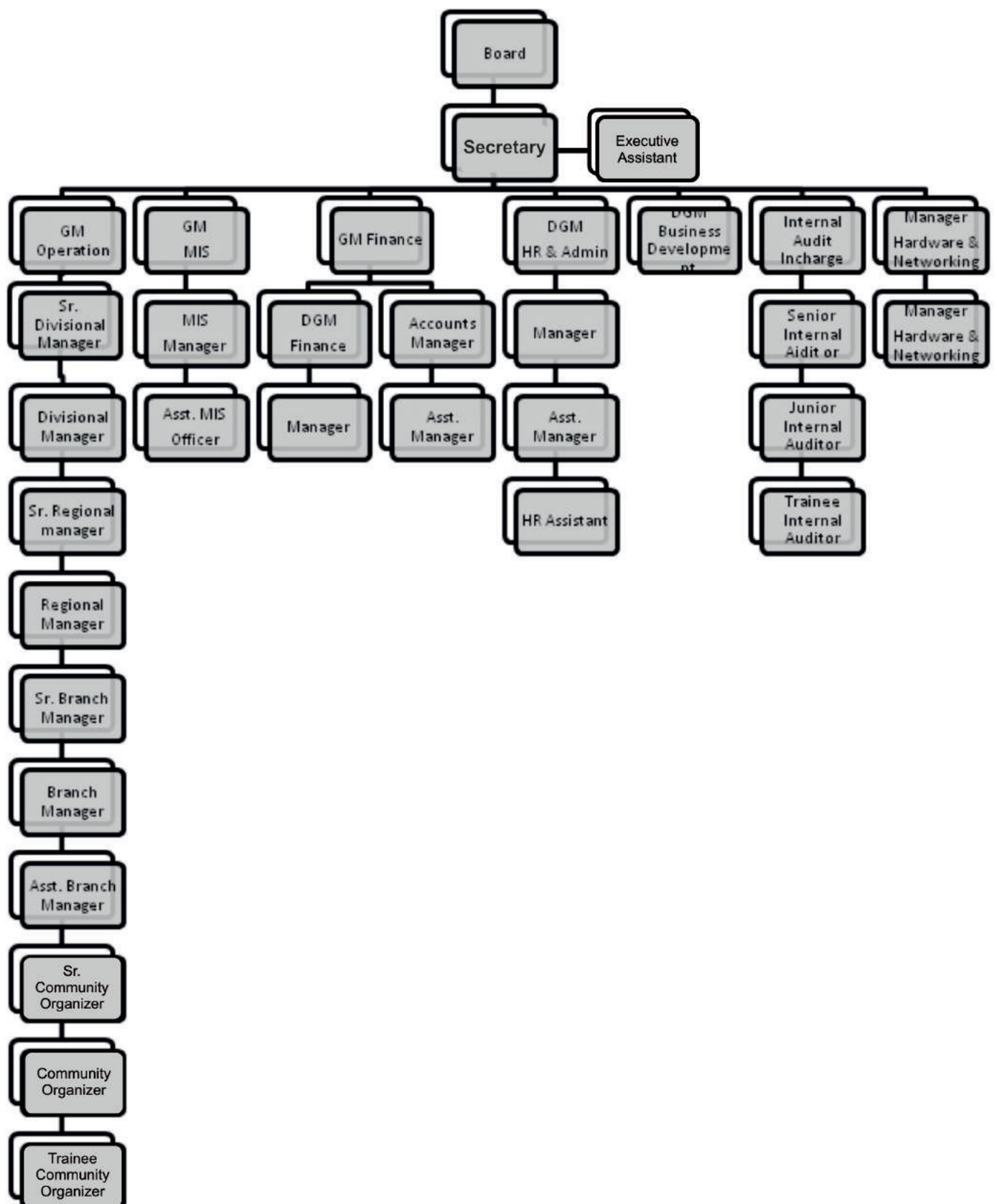
# STRATEGY



## OPERATIONAL AREA

-  MURSHIDABAD
-  BANKURA
-  HOOGHLY
-  NADIA
-  HOWRAH
-  BIRBHUM
-  N.24PARGANAS
-  S.24PARGANAS
-  KOLKATA

# ORGANOGRAM



# Honorable Board Members

<b>Shri Kashinath Bannerjee President</b>	An eminent educationist & leading personality in development issues, primarily in literacy campaign. Twenty-six years of association with this organization.
<b>Shri Sudipta Bannerjee Secretary</b>	Founder member and pioneer in establishing micro-finance in W B. With his 26 years experience in the development sector, he is playing the pivotal role in transforming SUWS to a leading development organization, capable of designing and delivering complex development interventions for both the rural & urban poor. Passionate about development. Sudipta Bannerjee is associated with Indian Chamber of Commerce and SA-DHAN.
<b>Smt. Sumita Chatterjee Treasurer</b>	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 nearly two decades.
<b>Smt. Manju Sen Member</b>	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 and she is associated for nearly two decades with this organization
<b>Smt. Sahanara Khatun Member</b>	A homemaker but she took up the developmental activities by her own & anchored the growth 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 and also helping in developing small businesses.
<b>Shri Narayan Ch. Saha Member</b>	36 years experience in banking and was associated for last 46 years deeply with Small Scale Industries, Self Help group and micro-lending. Involve in this organization for last 10 years.
<b>Smt. Mala Ghosh Member</b>	Profound experience of 35 years in banking. More than four decades she is working in mentally challenges, literacy campaign and livelihood development for poor community. Since 2010 she is being with us for last 10 years.

# Frontliners

## Senior Management

Staff Name	Designation	Job Experience
<b>Mr. Sandip Dutta</b>	<b>GM-Operations</b>	Key staff in 2nd line of management, having 17 yrs experience in Microfinance and other Field Operations.
<b>Mr. Swapan Kr. Chakravorty Consultant</b>	<b>GM-MIS</b>	After experiencing in banking and corporate, he joined 7 years ago. He is in responsibility of MIS, internal audit and time compliance.
<b>Ms. Jhuma Ghosh Consultant</b>	<b>DGM- HR</b>	Associated for long ten years. Responsible for Human Resource, staff training, staff appraisal & other staff related challenges. Maintaining liaison with financial institutions and external rating agency in addition to implementing developmental programmes.
<b>Mr. Sujit Haldar</b>	<b>DGM- Business Development</b>	A successful leader & 16 years association with this organization. He is Capacitated in the leadership development, delinquency management, port folio management & area survey for new location. Playing a Key role for software implementation at all level.
<b>Ms. Debomita Bhattacharya</b>	<b>Manager-Admin</b>	14 years experience at SUWS and take part in micro-finance training. Presently in dealing with credit insurance of SHG members

## Middle Management

<b>Mr. Biswajit Bakshi</b>	<b>Manager Accounts</b>	Looking after daily accounting, finalization of Balance sheet and payment of statutory dues.
<b>Anindita Sarkar</b>	<b>Manager-MIS</b>	13 years in this organization and looking after the MIS. Capacitated in MF organized by other microfinance organization

## 1. Water, Sanitation and Hygiene

The Ministry of Human Resource Development, Government of India launched 'Swachh Bharat Swachh Vidyalaya' (SBSV) initiative to ensure that all schools in India have access to separate functional toilets for boys & girls. SUWS take the initiative on promoting safe and appropriate hygiene practices in schools & behaviour among children.

SUWS selected eighteen schools (2 each in 9 districts) on the basis of their present infrastructural facilities related to Water, Sanitation and Hygiene. The school committees were motivated and informed that Swachh Vidyalaya is the national campaign driving '**Clean India: Clean Schools**'. A key feature of the campaign is to ensure that every school in India has a set of functioning and well maintained water, sanitation & hygiene facilities. The technical components include drinking water, hand-washing stations, toilet and soap facilities in the school compound that can be use by children and teachers.

The human development components are the activities that promote conditions within the school and the practices of children that help to prevent water, hygiene & sanitation related diseases. School sanitation and hygiene depend on a process of capacity enhancement of teachers, community members, School Management committee; Community based organizations and education administrators. Water, sanitation & hygiene in schools aims to make a visible impact on the health & hygiene of children improvement in their health and hygiene practices, and those of their families and the communities. It also aims to improve the curriculum & teaching methods while promoting hygiene practices and community ownership of water & sanitation facilities within schools. It improves children's health, school enrolment, attendance & retention & paves the way for new generation of healthy children.

Orientation meeting were done twice in each schools one with the school teachers and non teaching staff along with managing committee members & few key guardians who are key influencers. The other was done with both male and female school students (6 from each class). In the meeting, the benefits of WASH in schools were shared that were as follows:



The provision of water, sanitation & hygiene facilities in school secures a healthy school environment & protects children from illness and exclusion. It is first step towards a healthy physical learning environment, benefitting both learning and health. Children who are healthy and well-nourished can fully participate in school and get the most from the education. Hygiene education in schools helps promote those practices that would prevent water & sanitation related diseases as well as encourage healthy behaviour in future generations of adults.

Girls are particularly vulnerable to dropping out of school, partly because many are reluctant to continue their education when toilets and washing facilities are not private, not safe or simply not available. When schools have appropriate, gender-separated facilities, an obstacle to attendance is removed. Thus having gender segregated toilets in schools particularly matters for girls. Gender norms & physiology make privacy more important for girls than boys, and biological realities mean that girls need adequate sanitary facilities at school to manage menstruation. Basic facilities that provide for good hygiene and privacy, along with sensitive health promotion assist girls to stay in school & complete their education.

Hygiene in school also supports school nutrition. The simple act of washing hands with soap before eating the school, mid-day meal assists to break the disease transmission routes. Children get the nutritional benefits intended, rather than ingesting bacteria, germs and viruses. School is therefore an ideal setting for teaching good hygiene behaviors that children can also carry home.

All children are equal in their right to access to safe drinking water, sanitation & hygiene facilities, & all children gain benefits through the improved hygiene practices promoted in schools. By providing gender-segregated toilets, students are assured of privacy & dignity, a particularly important factor for girls' school attendance. By providing inclusive & accessible facilities, children with special needs are able to attend schools and further contribute to the development of their society.

Having a clean school fosters a child's pride in their school & community. It enables every child become an agent of change for improving sanitation and hygiene practices in their families and within their community. School water and sanitation clubs encourage students to participate in taking care of latrines and hand-washing stations, and in providing safe water wherever necessary. Club members create rotating lists of responsibilities, sharing sanitation- and water-related chores among both boys and girls. This also fosters pride and ownership, and it counteracts the belief that these tasks are only for women and girls or particular social groups.

Children with disabilities are also vulnerable to dropping out of school. Accessible school facilities are a key to school attendance for children with disabilities. An effective water, sanitation & hygiene programme seeks to remove barriers by promoting inclusive design that is user-friendly, child-friendly facilities that benefit all users, including adolescent girls, small children and children who are sick or disabled.

It was identified a gap in the actual demand and measures provided by various governmental schemes for water and sanitation in schools. It accepted this opportunity and challenge to provide infrastructure & facility along with hygiene education to students to help their retention in schools and furthering academic excellence. Schools followed the awareness program on water, sanitation and hygiene in association with the organization. In addition in all targeted schools the followings were strengthened:-

- a) Periodical Teachers' Meeting
- b) Periodical meeting of School Managing Committee and include the issue on WASH
- c) Formation of WATSAN (Water-Sanitation) Committee, open a separate WATSAN account & regular meeting of WATSAN Committee.

It was inevitable that 12 schools are already in the process of reviewing its present facilities & developed a plan for the next two years to fulfill at least 90% of the criteria as mentioned.

## 2. Education

Sahara Utsarga Welfare Society has taken responsibility of providing functional education to the children of migrant brick field labours in Basirhat area of North 24 Parganas. Last year a total of 2 remedial coaching centers provided education to more than 75 children within the brick field whose parents are the labours of those brick production units and seasonal migrants from neighboring villages. Their children hardly get a chance to go to any formal schools and their parents not only are illiterate but also unable to sign. These coaching centers generally teach those children how to read and write Bengali & English. They also taught the numbers in English & also taught simple arithmetic. The teachers are enthusiastic and work hard to teach them drawing, singing to develop their conception of Indian culture. Last year we have arranged sports for the children within the brickfield which was completely a new experience for them. The children enjoyed the fun of competitive game. Remedial coaching centers also act as a day care centers where we provide one time tiffin and lunch. Parents were oriented on Child rights and those are as follows :

1989 Convention on the Rights of the Child (CRC) defines a child as "any human being below the age of eighteen years, unless under the law applicable to the child, majority is attained earlier." Children's rights includes their right to association with both parents, human identity as well as the basic needs for physical protection, food, universal state-paid education, health care, and criminal laws appropriate for the age and development of the child, equal protection of the child's civil rights, and freedom from discrimination on the basis of the child's race, gender, sexual orientation, gender identity, national origin, religion, disability, colour, ethnicity, or other characteristics. Interpretations of children's rights range from allowing children the capacity for autonomous action to the enforcement of children being physically, mentally and emotionally free from abuse.

United Nations educational guides for children classify the rights outlined in the Convention on the Rights of the Child as the "3 Ps": Provision, Protection, and Participation. They may be elaborated as follows:

**Provision:** Children have the right to an adequate standard of living, health care, education and services, and to play and recreation. These include a balanced diet, a warm bed to sleep in, and access to schooling.

**Protection:** Children have the right to protection from abuse, neglect, exploitation and discrimination. This includes the right to safe places for children to play; constructive child rearing behaviour, and acknowledging of the evolving capacities of children.

**Participation:** Children have the right to participate in communities and have programs and services for themselves. This includes children's involvement in libraries and community programs, youth voice activities, and involving children as decision-makers.



### 3. Training of ASHA workers on values and communication skills



Two training's were organized last year, one in Canning, North 24 Parganas and the other in Siuri, Birbhum in coordination with the Block health & Gram Panchayat. A total of 35 newly recruited ASHA workers were trained. At first they were shared the concept of the values & those are:

**Value of Equality-** In a patriarchal society women are viewed as submissive, weak and soft and men as strong & powerful. Due to this thinking, men are given more recognition, power and respect in the family & society whereas women are usually viewed in a supportive role. As an ASHA worker, one have to first understand the problems of the poor & marginalized communities. They need to be educated about their rights and entitlements. Empower them, encourage them to share their views and feelings, treat each individual equally irrespective of her or his class, caste, sex and religion.

**Value of Responsibility** - One's behaviour is responsible in any activities and for this one should promote one's own health & that of his or her family and community. The Panchayat Pradhan has the power to make decision for the development of our village. Many times people misuse this power and use it for their own benefit or benefit of their friends and relatives. No system works effectively if all the designated members do not perform their duties effectively and in a coordinated manner.

**Believe in people's knowledge and experience** - All people have experience and knowledge. It needs to be respected & valued while making any decision. Never view people as empty vessels needing to be filled with knowledge. They should not be viewed as passive recipients. They need to be active in sharing their views while making decisions. For example, if pregnant women are not coming forward to get their names registered, it is the role of ASHA to find out why they are not coming. ASHA have to find strategies to increase registration of pregnant women and how they could contribute to make the strategy work.

**Value of Trust** - When people honour each other, there is a trust established that leads to synergy, mutual respect & interdependence. Gaining the trust of those is not a difficult or unachievable task. Trust can be created by sharing feelings, thoughts, views and being transparent. Trust is glue that holds people together.

After this the ASHA were oriented on communication skills. They should know that communication is the most important skill for them. ASHA were oriented on different forms of communication & those are –

- a) Verbal communication
- b) Non-verbal communication
- c) Written communication

As an ASHA, she needs to use all three types of communication.

**Verbal communication** - This is the most common mode of communication used. Normally, one thinks that communication is completed once we have orally delivered the message but in reality it is not true. Chances are that the message was not received properly. It is better to ask the person whether she or he understood the message and take a feedback. In short, effective communication is two-way. One-way communication is usually not effective.

Points to take care of while communicating:

- a) Maintain eye contact with the person with whom she is talking.
- b) Stick to the point so that she does not end up using too much time.
- c) She should be specific, sincere, honest and direct while communicating.
- d) Be open-minded which will help her to understand the other person's point of view.
- e) Voice should be loud enough so that everyone can hear & the pronunciation should be clear.
- f) Use words which are easy to understand. Never use technical words or jargon.
- g) If someone has something worth mentioning, give them scope to do so.
- h) Never forget to compliment/appreciate others.

### **Non-Verbal Communication**

Communication is not about words and languages. Even silence communicates & eyes talk. Hence, it is important to understand these forms of communication which are referred to as non-verbal communication. Here are some non-verbal behavioral aspects which require extra attention.

- a) **Eye contact:** Looking at the person with whom she is talking is an effective way of declaring that she is sincere /honest.
- b) **Body posture:** The value or weight of her messages will increase if she faces the person, stand or sit appropriately close and hold head erect.
- c) **Facial expressions:** Express appropriate feelings on her face and effective communication requires supporting facial expressions.
- d) **Gestures:** Use of hand gestures to describe and emphasize adds value but it should not be overdone in excitement or anxiety.

### **Written Communication**

As an ASHA, she needs to write applications to the authorities to improve access to health services. Best way is to document the processes and decisions taken during meetings.

ASHA should follow some do's and some don'ts and they are:

#### **Some Do's**

- i) Address it to the appropriate person.
- ii) Check that the letter has a date and reference.
- iii) Keep sentences short.
- iv) Use simple and familiar words instead of complex and unfamiliar ones.
- v) Review writing to add any missing points.
- vi) Write and re-write the letter to get the essence correctly.
- vii) Explain facts through evidence and examples.

#### **Some Don'ts**

- i) Avoid unnecessary words.
- ii) Avoid incomplete and irrelevant arguments.
- iii) Do not use ambiguous sentences and universal negatives.

#### 4. Conducting Medical Camp

Area	District	No. of Camps	No. of Childrens	No. of Camps adult men & women	No. of Old persons (55+)
Deganga Thana Para	North 24 Parganas	2	55	25	11
Berachampa	North 24 Parganas	2	60	38	35
Basirhat Battala	North 24 Parganas	1	31	17	23
Pujali	South 24 Parganas	1	21	19	15
Shirakol	South 24 Parganas	1	17	30	24

#### Services provided :

- Blood Pressure for adult men and women and if high or low refer to Block health facilities.
- Provide support medicines for 2 weeks.
- Discuss with mother and/ or the family on the immunization schedule and advice to visit the nearby health centers.
- De-worming tablets for all school children.
- All of them were provided reports on blood groups.
- Referral service provided to nearby government hospitals for tests like X ray, blood test, thyroid and Ultrasonography.
- Clients were aware on how to remain healthy.

#### 5. Forming users committee and train them on repair and maintenance

This programme were organised in Nazirpur and Palassy, both are in Nadia District. The GP request SUWS to form the water source user's committee and trained them on repair & maintenance. There were 25 water sources and all were Mark II.

The main function of a water committee is to manage the community water system by overseeing day - to-day operations and the role of a water committee extends beyond mere management and logistics.

The

maintenance of hand pump is identified in 2 categories- Minor repairs and Major repairs.

**Minor repairs :** The repairing of hand pump which does not requires lifting of hand pump is treated as minor repair. The minor repairs of hand pump may be made by non semi-skilled care taker.

**Major repairs :** The repairing of hand pump which involves un-lowering of hand pump assembly is treated as major repairing; this type of repairing need to be carried out by hand pump mason of Panchayat committee wherever available. Wherever Panchayat masons are not available either special training shall be organized by line-department or outsourced.

The daily, Monthly and Annual activities include the following O&M activities:

### **Weekly Activities**

Check the fittings such as nuts, bolts and handle assembly and tighten them.  
Make sure the lock nut is tight & hand pump is firm on its base.  
Check the flange bolts fastening the water chamber to the pedestal are tight.  
Testing water quality using a Field Test Kit.

### **Monthly Activities**

Tighten the handle axle nut and lock nut.  
Check for loose or missing flange bolts and nuts and tighten as needed.  
Open the cover and clean inside the pump.  
Check the chain anchor bolt for proper position and tighten if needed.  
Find out whether the hand pump base is loose and arrange for repair of the foundation as needed.

### **Annual Activities**

Discharge is satisfactory & handle is shaky.  
Guide bush is excessively worn out.  
Roller chain guide is excessively worn out.  
Check all parts of the hand pump for wear and tear / damages.  
Washing and cleaning of the components of the hand pumps should be done with water and bleaching powder, if required instead of mixture of water and kerosene.  
The repairs to the hand pump platforms to be done as and when needed.

Altogether there were 25 people out of whom 10 were female and rest were males.

## **6. Conducting eye camps**

Last year SUWS conducted four eye camps in four districts namely Nadia, Howrah, North 24 Parganas and Birbhum in association with Lions club.

All the camps were conducted on Sundays & in the winter season in a school building. The project team first explains the process & objectives to the GP, who take the responsibility for the publicity. They are supplied with standardized communication material so that there is no distortion of facts. Preference given to people above the age of 50, because cataract, glaucoma & diabetic retinopathy are more common in this age group, & most of them cannot come to the hospital on their own without an escort. Children were the next priority group. Patients are registered and then their visual acuity was tested. The next step is a preliminary examination by an ophthalmologist. Then patients are directed for some basic investigations, lachrymal syringing, and blood pressure recording & random urine sugar estimation. Some patients are directed for refraction, which is performed by the optometrist. Last step was counseling who need surgery & fixing the date for surgery. We carry some essential eye drops and tablets, especially to camps in remote places, for the patients who need medical management. The camps were organized by the Lion club itself in their suitable dates where the mobilizations were done. Free cataract examination done for 80% of the identified cases.

## 7. Staff training on child rights and Protection



Organization staffs & volunteers were capacitated on child rights and protection. Total participants were 35 altogether. The training was for one day. Issues discussed were as follows;

Child protection describes philosophies, policies, standards, guidelines and procedures to protect children from both intentional and unintentional harm. In the current context, it applies particularly to the duty of organizations -and individuals associated with those organizations - towards children in their care.

Types of violence / abuse experienced by children

**Self Harm-** deliberately cutting or harming oneself; suicidal thoughts; attempted and actual suicide.

**Peer abuse-** bullying (physical and/or psychological); physical and sexual abuse; gang violence.

**Abuse by adults-** domestic violence (physical, psychological, sexual); corporal punishment in schools and organizations; sexual abuse and exploitation.

**Societal abuse-** a social, political, economic and cultural environment which actively encourages or tacitly condones violence against children, e.g. political campaigns, religions & cultures which encourage physical & humiliating punishment of children as acceptable child-rearing practices.

To prevent the same, **child protection** policy is very important that provides a framework of principles, standards and guidelines.

Participants also provided knowledge on child abuse that constitutes 'all forms of physical & emotional ill-treatment, sexual abuse, neglect or negligent treatment or commercial or other exploitation, resulting in actual or potential harm to the child's health, survival, development or dignity in the context of a relationship of responsibility, trust or power.

Myths relating to child abuse:

- Children with disabilities should be kept separate from other children so they don't inflict their bad luck on other children.
- A child with behavioral or mental challenges is 'possessed' or insane.
- 'Difficult' children in homes should be punished excessively.
- Children need a good spanking to show whose boss.
- Women and girls should only eat any food which is left after men have eaten.
- Street children should be kept in government remand homes as they are all criminals.

## 8. Organizing Blood Donation camps

Sahara Utsarga Welfare Society believes in acting responsibly, encouraging & supporting healthy and resilient communities. The blood donation drive, which is a key community-focused initiative is held annually where employees of the society & other community people donated blood to support and save lives.

On the occasion of World Blood Donor Day, SUWS organized 3 blood donation camps to encourage young professionals and community members to participate in this worthy cause. These camps were organized one at New Barrackpore, one at Barasat & the other at Rajarhat of N.24 Parganas.



In all the camps, doctors, paramedics & volunteers were positioned all over the places where the blood had been collected to ensure a safe and hygienic camp. While all the professionals followed good practices for testing, for collecting blood & donors' details. A pack of each, juice and biscuit, along with a small gift and a donor card was given to all the successful donors. The camp focussed on collecting altogether 550 units of blood. In addition, a thorough medical check-up of potential donors were done that include blood pressure check up, random glucose monitoring and reported to the doctors if he or she had any problems. This stretched the capacity of the blood bank, as a result of which the contact details of the donors were taken so as to allow them to donate at the earliest to the blood.

## 9. Annual Celebration

Like every year, SUWS celebrates the 26th Annual Celebration on 3rd August, 2019 at Rabindra Bhavan, Barasat. The key activities of this program in last year were threefold & those were 1) Recognition of mothers whose inspiration mobilizes all staffs for the success 2) Reward to the children of the Self Help Group mothers who have done outstanding performances in Madhyamik & Higher Secondary final examinations & 3) Provide wheel chair to 25 persons who are orthopedically handicapped and unable to walk.

The day was celebrated with a great pleasure. The guests were from Government & other corporate officials. It is true that from 1998 till day SUWS has upgraded its name in microfinance and other types of various social activities. The organization particularly deals with women SHG, & with its high quality & doorstep services it acquired the royal seat in the heart of rural and semi-urban mothers as an actual friend in need.

SUWS believes that, field staffs exhibited their efficiency in extracting good working result from the clients attached with the organization & their main source of inspiration are mothers whose motivation help their children to work hard. Sahara Utsarga Welfare Society feels proud to honour those mothers and provided recognition of Matritwer Samman of all mothers in the stage. All the mothers were given a Saree as a gift.

Disability is the other issue the organization last year addressed. They provided 25 number of wheel chairs to the orthopedically handicapped persons. This will help the users to increase the mobility & the quality of life. In addition 10 students each from Madhyamik & Higher Secondary from the microfinance beneficiaries were provided a scholarship amount of Rs. 5000 each for further continuation of higher education.

# ANNUAL PROGRAM



# ANNUAL PROGRAM



## 10. Microfinance

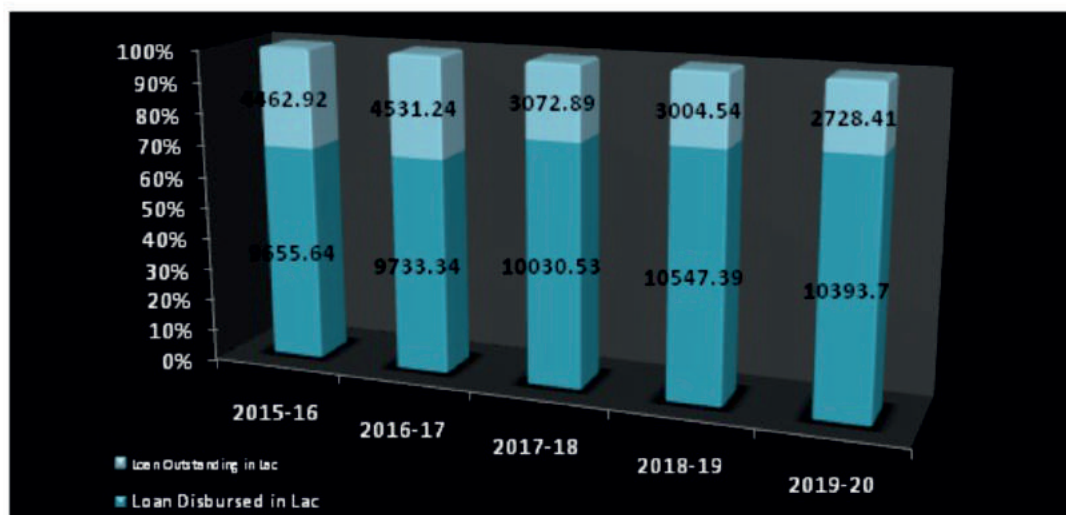
SUWS is presently operational in 9 districts of WB through 91 branches & providing financial support for various income generation activities, productive entrepreneurship and developing community resources. Income generation activities include high yield paddy cultivation, agro-processing, tailoring, embroidery, zari work, handi crafts, manufacturing soft toys, rice husking, poultry and cattle farming, vegetable and fish vending, small stationary shop and many more enabling the beneficiaries to earn a potential income. Primarily SUWS is extending the credit to female borrowers of Self Help Groups on easy repayment and affordable rate of interest.

In order to secure the loan incase of death of borrower or her spouse & to ensure refund/adjustment of loan in such case principal loan amount is got covered under group insurance team. In such case, loan amount is got adjusted out of the claim amount settled by the insurance company & the balance amount is refunded to the borrower or her spouse, i.e. survivor.

### Product Highlights

Type of loan	Lending to SHG members
Loan Size	Rs. 5000/- to Rs. 25000/-
Loan Period	52 Weeks
Rate of interest	24.83% on reducing balance
Repayment Frequency	Weekly
Security Deposit	Nil
Collateral	Nil
Other Fees	On the loan amount, Insurance fee 1.05% & Customer Mentoring charges - 1%

### Comparison between loan disbursed and loan outstanding



**Performance of SUWS:**

<b>Particulars</b>	<b>2019-20</b>	<b>2018-19</b>	<b>2017-</b>	<b>2016-17</b>	<b>2015-16</b>	<b>2014-15</b>
<b>Institutional Profile</b>						
No. of Districts	9	9	9	9	9	8
No. of Villages/Towns	2249	2242	2261	2281	2274	2,265
No. of Branches	82	82	82	91	91	91
No. of Active Members	133747	126266	119921	113877	104943	94964
No. of Active Borrowers	54771	55735	57903	61452	64023	65705
No. of Loan Disbursed	50642	53245	56507	60477	63750	55081
Borrowers/Members Ratio(%)	40.95	44.14	48.28	53.96	61.01	69.19%
<b>Loan Portfolio (in Crore)</b>						
Loan Disbursed during the year	103.94	105.47	100.31	97.33	96.56	74.47
Cumulative Loan Disbursed	1269.60	1175.30	1080.49	980.18	887.74	801.36
Loan Realized during the year	92.21	105.90	107.51	96.19	95.87	77.74
Loan Portfolio	27.29	30.05	30.73	45.31	44.63	44.31
<b>Sustainability/Profitability</b>						
Operating Self-sufficiency(%)	135.80	100.53	113.29	97.09	103.46	86.94
Yield on Gross Portfolio(%)	36.12	31.31	23.56	23.82	23.66	25.31
Cost of Fund(%)	0.22	0.11	3.34	5.37	5.24	14.48
<b>Other Ratios</b>						
Portfolio at Risk (>60 days) (%)	7.09	10.46	0.19	3.97	1.34	1.25
Risk Coverage Ratio(%)	0.29	10.73	0.48	2.68	0.97	1.29
Current Repayment Rate(%)	98.97	99.60	99.25	86.63	99.93	99.77
<b>Efficiency/Productivity</b>						
Loan Officer Productivity (no)	215	203	207	188	199	203
Personnel Productivity (no)	151	327	298	250	235	209
Avg.outstanding Loan by members	4981	5391	5307	7373	6971	6744
Average Loan Portfolio Per CO	1124111	1092563	108200	1385699	1386000	1367634

### Total Income

Year	Amount (in Rs.)
2015-16	1062.62
2016-17	1095.27
2017-18	1921.64
2018-19	1448.45
2019-20	2163.20

### Financial Map

Year	Status
2015-16	(61.18)
2016-17	(125.81)
2017-18	126.96
2018-19	(116.79)
2019-20	789.92

### Number of Borrowers

Cycle No	Number
1st	11017
2nd	9683
3rd	6879
4th	5057
Above 4th	22135

### Purpose of Loans

Purpose of Loan	Percentage
Agri-Processing	10.19
Animal Husbandry	0.27
Business	79.71
Family Needs	1.15
Handicraft	7.79

Last year went well till December, 2019 but a sudden breakdown started in the beginning of 2020 where COVID is the main cause. As the number of infected persons increases as well as the number of deaths due to COVID came out, there was panic among the community members suddenly the whole operation get shakened but overall it went well although there is a sharp increase in members but slight decrease in the number of active borrowers. It is evitable that SUWS have taken active measures by making various adjustments to their internal operations, risk management and client interface. As a result the total income increases significantly (14.5 crores in 2018-2019 and in 2019-2020 this rises to 21.63 crores). There was surplus that was for the 2nd time in last 5 years.

# STORIES OF CHANGEMAKERS

## Case 1: Smiling Suchitra

Suchitra, 26 years living in Aranghata, Nadia had entered a relationship at the age of 18 years. She knew that her parents will not approve this relationship. Meanwhile, the person was exerting sustained pressure on her to supply him money. Suchitra in love and passion oblige by giving him her gold ornaments and money. After a short time, he started threatening her and pressurized her to check in some papers. Later, it became apparent that Suchitra had actually signed on a wedding registration paper. The person now began to blackmail Suchitra regularly for money, saying he would tell her parents that they were 'married'. After a short time, she had no option but to tell her parents about what had happened.

Suchitra and her parents lodged a case in the court but became confused with the court proceedings and the indifferent attitude of the lawyer. Lawyer along other close relatives pressurized Suchitra and her father to settle the matter quietly and on any terms. However, Suchitra and her parents refused to succumb to pressure. They discuss with the community mobilizer of SUWS and she was informed to contact with a legal based NGO. The NGO provided Suchitra an in-depth safety plan. Suchitra's case was mentioned the State Legal Aid Services Authority and therefore the Chairperson took personal interest within the case. After a series of discussions, it had been decided that the matter would be settled through a legal decree to be affected through the Lok Adalat (People's Court). Finally, after a struggle of quite two years, Suchitra was ready to get a decree that nullified the 'so called' marriage. Meanwhile Suchitra decided to pursue a career and mustered the courage to travel on her own with none escort. Suchitra now has a superb job and is settled & happy.



## Case 2: Poverty and domestic violence



Runu Maity, a 40 years old woman, living in Sirakol South 24 Parganas experienced a case of domestic violence. Her nightmare began almost immediately after marriage. Her husband was opposed to her for any other income generating activities and put a stop to it. What began as

verbal abuse swiftly escalated into physical torture. At that time the couple had two daughters; her husband did not spare the children either. Rather her husband enters into an external marital affair and stopped providing his wife with any money to run the home. Runu registered a complaint with the local police but to no avail. Runu decided to somehow endure the horrible conditions of her life until her children were settled.

Runu inform this to a woman Self Help Group, who inform the same to the personnel of SUWS. They advice to connect with a local NGO who is working on legal problems. They decided to file a divorce suit in Family Court where she would be able to fight her own case. Runu played an active role in her legal affairs. She worked with Ngo's legal consultant to strategise and prepare for the court date. She successfully negated her husband's appeal for a lawyer and secured favorable orders of injunction & attachment of her husband's salary from the judge, who took special interest in her case as she was fighting on her own.

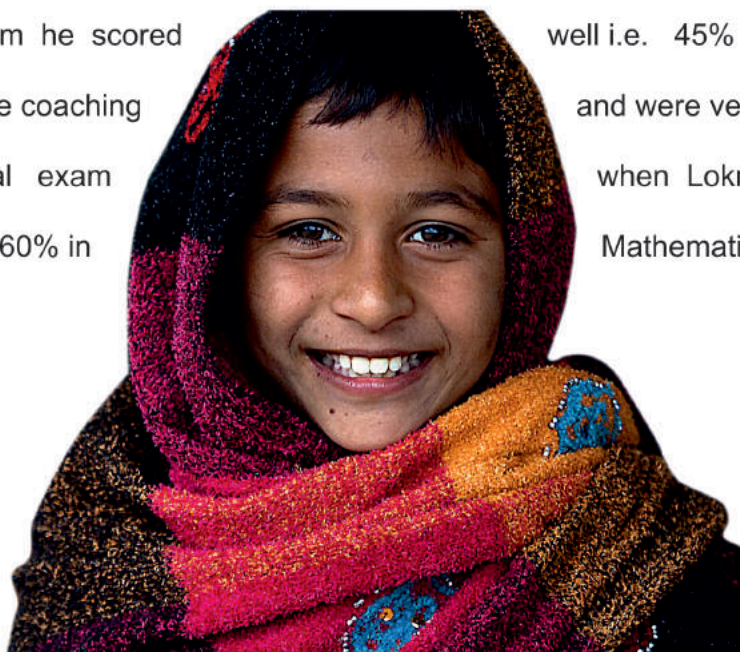
Going by the wishes of her younger daughter, Runu didn't divorce her husband, but filed an appeal to the judge to grant her lump sum alimony, which the Court granted her. This was a big victory for Runu and today she inspires a lot of women to find the courage to fight their legal cases on their own.

Presently she joins in that Self Help group, takes a loan and started doing grocery business. Presently In the Puja she has a significant profit and now plan to have the next loan to expand her business that will include selling saree & other children garments so that she can start this business throughout the year.

### Case 3: Small support can help to leap forward

Loknath Das is now 13 years old and studying in class VII in a Government high school. When he was in class V he stopped going school as he was unable to follow the classroom teaching. He was the first generation learner in his family. His father is class IV pass and mother can sign only. They are living in a remote village in Basirhat of North 24 Parganas. In the 1st term examination he secured very poor marks and in half yearly he scored only 30% marks in aggregate where he was failed in Mathematics and English. His mother is a member of an SHG also an active borrower of Sahara Utsarga Welfare society. She discusses this matter to other women. They feel to inform the organization if any kind of support can be given. In the next meeting this was discussed in the meeting in front of the organization staff. They said that if any kind of support can be provided to Loknath so that he can continue his education. Women folk said that there are many poor children who need coaching support but the coaching fees are much higher and they are unable to provide the same to their children. Then it was shared with the local Gram Panchayat members and he said that a place can be arranged at free of cost, but fees for the teachers if can be provided by the Sahara Utsarga Welfare Society. In the month of March, 2018 the coaching started and two young girls who are also studying in college have taken the responsibility of very minimum amount which will be provided by the organization. Initially 30 children enrolled and they were provided with copybooks, educational materials and a school bag.

It has been found that Loknath is attending the coaching & within one month he started going to school again. In the next exam he scored well i.e. 45% in aggregate. School teachers heard about the coaching and were very much happy with the same. In last year final exam when Loknath promoted to class VII he scored 55% and 60% in Mathematics and English.



## Case 4: Microfinance stops migration

Tanjuwara Bibi, 40 years, is a resident of village Diamond Harbour of South 24 Parganas District. She has a big family of 7 including 5 children (3 sons and 2 daughters), and has 3 bighas land and a well. Until 2013, Tanjuwara and her husband used to migrate to Hooghly every year for wage employment. Children lives alone in their home in support of his neighbor. They do not want to go out but there was no such alternative also. Generally they return to home during harvesting season after 4/5 months. The land given to lease to others and they give paddy in return or money. They wants to take lease of 10 bigha agricultural land but have no such opportunity who could give the loan. One day Tanjuwara said an organization named as SUWS is providing loan to the women group for cultivation but one have to be in the group. Tanjuwara then joins in the group in that week. She applied for a loan of Rs. 20000/- but the organization's branch office said that at first installment they will not provide Rs.8000/- . That year both of them did not went to Hooghly. They work hard and that year the production was good. With the profit they kept in the savings. Mamata repay the loan amount on time and then she applied for another 10000/-. When she got the loan she immediately withdraws her savings and matches it with the required amount. That year she bought a land of 6 bighas and cultivate. Tanjuwara and her husband went to Block agricultural festival where they learn high yield paddy cultivation. Presently they have a 10 bighas of land, a water pump set that they give to others on rental basis. Their children are now in high schools. Her daughter is now in class XI. Both her son linked with mainstream education. Presently she sells vegetables in the nearby market for more income. Both Tanjuwara & her husband proudly identifies that the microfinance loan and by God's grace, life has been changed.



## Case 5: Proper agriculture training leads a high production

Resident of village Amta, Shankar is a marginal farmer and a tribal person. With a five-member family to support, he has a total landholding of 5 Bighas, out of which 3 Bighas is plain/moderately sloppy, whereas the balance is steeply sloppy. He also has a well with a dried bottom in the summers, dug under a government scheme. Since he did not have any child with his wife, he got married again as per the local custom and became a father of son and a daughter. For a family of five like Shankar's, it was difficult to survive on such a less productive land, which led them to migrate to Bardhaman for construction work. During the sowing and harvesting times, the first wife would stay back home while the remaining would continue to live in Bardhaman to earn livelihoods. However, his fortunes started to change with his association with tribal development project under NABARD's project, wherein 40 mango saplings and 100 others were planted on his 2 Bighas steeply-sloppy-barren-land. Since it was going to be a source of additional income for the family and was currently in dire need of hands, his second wife and children stayed back home to take care of this, whereas he along with his first wife migrated to Bardhaman for wage employment. Mango production soon started to add around 15,000 per annum in the family income and allowed his children to join the local private school. In the year 2016, under educational field visit program for farmers, Shankar got an opportunity to visit Purulia and to learn about Broccoli cultivation. He liked the idea very much and developed Broccoli saplings for his area. He harvested around 10 KG Broccoli which added additional 5000 to his family income. As a result of this initiative, Shankar and his family stopped migrating to Bardhaman. Now, Shankar also bought a fancy rickshaw which he used in the evening for more income.

His children are today attending the school & the children are taking private tuitions. All the family members living a happy life.



## Case 6: Local motivation have better effect

Arati Das, 40 years age is a literate woman (class x pass) and also a very good orator. She is an active borrower of Sahara Utsarga Welfare Society and motivates other women folk to have productive loan to meet up their aspirations. She is also being associated with Village health sanitation and nutrition committee as a health worker and performed duties in maintaining cleanliness. She was given training on health, nutrition, immunization and hygiene. This capacity building effort made a great change in her level of understanding about health issues. She started working in the village with new enthusiasm. She motivated village women to solve their problems in collective manner. All the village women not only appreciate her but also follow her guidance. She cleans village school herself, as the school was not properly cleaned in earlier days. Headmaster & the other school teachers clearly accept that after cleanliness in the school, the attendance of students is increased.

This is due to the efforts of Arati Das, who organized a meeting of village women and convinced them that their children are in the school and it is their responsibility to maintain its standard of attendance, cleanliness etc. The teacher provided list of absentee students for motivation to attend the school. Arati along with other women not only motivated the children and their parents but also visited door to door daily for bringing students to school. She also made efforts for cleaning the surroundings of the school which was full of ditches and bushes.



# 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, 2020

Particulars	Note No	As at 31-03-2020	As at 31-03-2019
		₹	₹
<b>A EQUITY AND LIABILITIES</b>			
<b>1 Corpus Funds</b>			
(A) Corpus Fund	3	5,15,60,848	5,15,60,848
(B) Reserves And Surplus	4	13,00,32,889	5,10,40,725
		18,15,93,737	10,26,01,573
<b>2 Non-Current Liabilities</b>			
(A) Long-Term Borrowings	5	2,55,31,095	3,04,26,337
(B) Long-Term Provisions	6	2,11,816	2,41,113
(C) Long Term Liabilities		2,57,42,911	3,06,67,450
<b>3 Current Liabilities</b>			
(A) Trade Payables	7	1,56,13,641	1,61,05,662
(B) Other Current Liabilities	8	11,59,01,810	19,67,89,062
(C) Short-Term Provisions	5	32,65,341	18,22,347
		13,47,80,792	21,47,17,071
<b>TOTAL</b>		<b>34,21,17,440</b>	<b>34,79,86,094</b>
<b>B ASSETS</b>			
<b>1 Non-Current Assets</b>			
(A) Fixed Assets	13		
(i) Tangible Assets		1,49,16,057	38,23,150
(ii) Intangible Assets		11,221	28,052
		1,49,27,278	38,51,202
<b>2 Current Assets</b>			
(B) Micro Finance Loans	9	27,28,41,238	30,04,54,901
(C) Cash and Cash Equivalents	10	2,71,92,437	2,45,41,716
(D) Short Term Loans And Advances	11	2,24,08,870	1,42,72,902
(E) Other Current Assets	12	47,47,617	48,65,373
		32,71,90,162	34,41,34,892
<b>TOTAL</b>		<b>34,21,17,440</b>	<b>34,79,86,094</b>
See accompanying notes forming part of the financial statements	1 & 2		

In terms of our report attached.

-0

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

**Sunil Shah**  
Partner

M. No: 052841  
UDIN: 20052841AAABMR5575  
Date: 07-12-2020  
Place: Kolkata



President

For and on behalf of Executive Board

Secretary

Treasurer



Audited Financial Statements as on March 31, 2020

# 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  
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## Statement of Income & Expenditure Account for the year ended 31 March, 2020

Particulars	Note No	For the year ended 31 March, 2020	For the year ended 31 March, 2019
		₹	₹
<b>A CONTINUING OPERATIONS</b>			
Revenue From Operations	14	10,35,63,360	9,51,43,208
Donation Received	15	-	8,71,000
Other Income	16	11,27,56,823	4,88,31,414
<b>Total Revenue</b>		<b>21,63,20,183</b>	<b>14,48,45,622</b>
<b>B Expenses</b>			
Employees Benefit Expenses	17	6,06,03,457	5,67,43,383
Financial Costs	18	-	1,69,118
Depreciation And Amortisation Expense		4,45,658	10,17,017
Administrative Expenses	19	5,00,20,188	5,38,29,398
Social Development Expenses		1,47,85,701	1,14,36,332
Loan Loss Provision	20	1,14,73,015	3,33,29,892
<b>Total Expenses</b>		<b>13,73,28,019</b>	<b>15,65,25,140</b>
<b>Profit / (Loss) Before Exceptional And Extraordinary Items And Tax (3 - 4)</b>		<b>7,89,92,164</b>	<b>-1,16,79,518</b>
<b>Surplus from Continuing Operations (5 - 6)</b>		<b>7,89,92,164</b>	<b>-1,16,79,518</b>
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  
UDIN: 20052841AAA@MR5575  
Date: 07-12-2020  
Place: Kolkata



*Kashinath Banerjee*

President

For and on behalf of Executive Board

*[Signature]*

Secretary

*Sumita Chatterjee*

Treasurer



Audited Financial statement as on 31st March 2020

# 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  
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## Cash Flow Statement for the year ended 31-03-2020

Particulars	As at 31-03-2020 ₹	As at 31-03-2019 ₹
<b>Cash Flow From Operating Activities :</b>		
<b>Profit Before Tax and Extraordinary Items</b>	<b>7,89,92,164</b>	<b>-1,16,79,518</b>
<b>Adjustments for :</b>		
Loan Loss Provisions	1,14,73,015	3,33,29,892
Depreciation	4,45,658	9,83,447
Bad Debts	-1,49,25,263	-25,48,756
Waiver of Interest and Principal on Settlement of Term Loan	-7,88,58,452	-1,25,26,798
Interest on Borrowings	-	1,69,118
<b>Operating Profit Before Working Capital Changes</b>	<b>-28,72,878</b>	<b>77,27,385</b>
(Increase)/Decrease in Micro Finance Loan	2,76,13,663	68,34,104
(Increase)/Decrease in Short Term Loans and Advances	-81,35,968	471
(Increase)/Decrease in Other Current Assets	1,17,756	83,853
Increase/(Decrease) in Current Liabilities	-25,20,821	99,60,123
<b>Net Cash Provided By/(Used In) Operating Activities (A)</b>	<b>1,42,01,752</b>	<b>2,46,05,936</b>
<b>Cash Flow From Investing Activities</b>		
Purchases of Fixed Assets	-1,17,20,549	-94,391
Sale of Fixed Assets	1,69,518	-
<b>Net Cash Provided By/(Used In) Investing Activities (B)</b>	<b>-1,15,51,031</b>	<b>-94,391</b>
<b>Cash Flow From Financing Activities :</b>		
Receipt of Borrowings	-	-
Repayment of Borrowings	-	-2,97,70,000
Interest on Borrowings	-	-1,69,118
<b>Net Cash Provided By/(Used In) Financing Activities (C)</b>	<b>-</b>	<b>-2,99,39,118</b>
<b>Net Increase In Cash And Cash Equivalents (D=A+B+C)</b>	<b>26,50,721</b>	<b>-54,27,573</b>
<b>Cash And Cash Equivalents At The Beginning of The Year (E)</b>	<b>2,45,41,716</b>	<b>2,99,69,289</b>
<b>Cash And Cash Equivalents At The End of The Year (F=D+E)</b>	<b>2,71,92,438</b>	<b>2,45,41,716</b>
<b>Closing Cash And Cash Equivalents Comprises of :</b>		
(a) Balances with Banks	2,56,82,341	2,29,66,895
(b) Cash on Hand	15,10,096	15,74,821
<b>Total</b>	<b>2,71,92,437</b>	<b>2,45,41,716</b>

In terms of our report attached.

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

**Sunil Shah**  
Partner

M. No: 052841  
UDIN: 20052841AAABMR5575  
Date: 07-12-2020  
Place: Kolkata



*Kashinath Banerjee*  
President

For and on behalf of Executive Board

Secretary

*Sumita Chatterjee*  
Treasurer

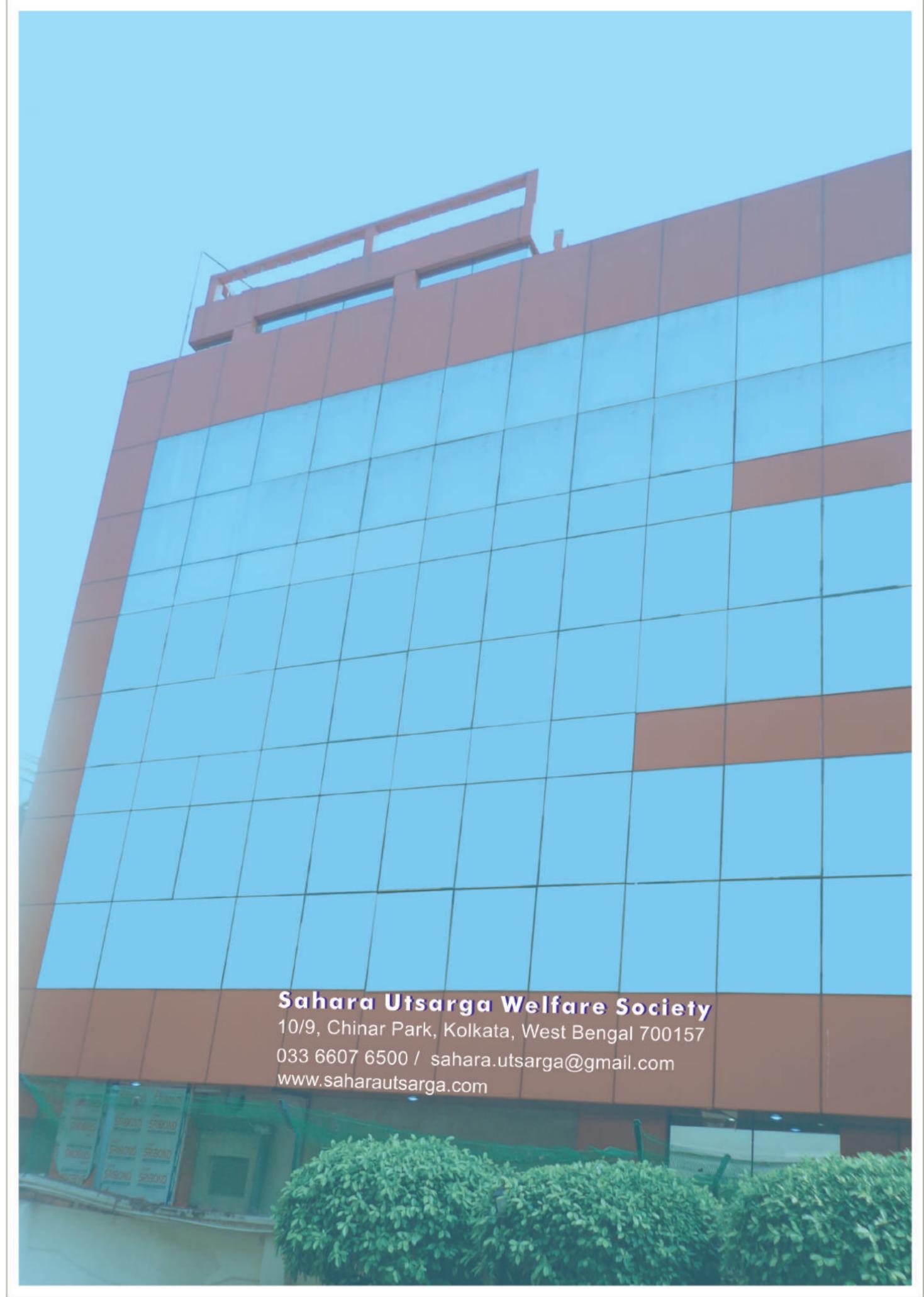


Audited Financial Statements as on March 31, 2020

# THANKS TO OUR PARTNERS



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



**Sahara Utsarga Welfare Society**

10/9, Chinar Park, Kolkata, West Bengal 700157

033 6607 6500 / [sahara.utsarga@gmail.com](mailto:sahara.utsarga@gmail.com)

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