

Annual Report 2021-22



Sarva Seva Samity Sanstha (4S India)



4S India

Registered Office: Village + Pos/t- Rajan, Gurua, Gaya- 824237, BIHAR
Head Office: BG- 179, Salt Lake, Sector-II, Kolkata- 700 091, WEST BENGAL





**“Tell me and I forget.
Show me and I remember.
Involve me and I understand.”**

- Benjamin Franklin (1706- 1790)

Legal Status

Formed in-
15th March 2003

Registered under-
Society Registration Act 21, 1860

Member of-
Niti Aayog/ NGO Darpan

Having registration under-
FCRA, 80G, 12A

Outreach

Beneficiary reached-
0.54 Million

Revenue villages reached-
2219

Districts covered-
39

State covered-
6

Annual Turnover

(FY 2021-22)-
1051 Lakhs

(FY 2020-21)-
539 Lakhs

(FY 2019-20)-
404 Lakhs

From the Desk of Chairman

Dear Readers,

Greetings!

While COVID is mercifully behind us, the damage it has caused to our economy has been significant. In its recent report, the World Bank has lowered India's FY23 growth forecast from 7.5% to 6.5%. The report further acknowledges that the impact of the pandemic has been particularly severe on the poor. Further, based on the Consumer Pyramids Household Survey (CPHS), conducted by the Centre for Monitoring Indian Economy (CMIE), the World Bank Poverty & Shared Prosperity 2022 Report notes that an additional 5.6 crore people were pushed into poverty in 2020.



It is in this context that I'd like to highlight five aspects so far as 4S is concerned. First, poverty has many faces: it impacts livelihoods, restricts access to education and health facilities, community resources, finance, and even government schemes. So, it is just as well that 4S is working in nine thematic areas - such as sustainable livelihoods, health and nutrition, natural resource management, and building people's institutions - to address the many dimensions of poverty.

Second is the ability to raise resources and apply them for its innumerable projects. This is because working across nine thematic areas covering over half a million beneficiaries in 2219 revenue villages in 39 districts across 6 states requires lots of resources. It is to the credit of 4S that in spite of downturn in the economy, it has registered double growth both in terms of income and expenditure compared with last fiscal. Readers can get a glimpse from the audited Income and Expenditure Statement in the latter portion of this Annual Report.

The third thing I'd like to highlight is our work on sustainable livelihoods. While a fuller appreciation may be got by browsing through the Annual Report, I'd like to focus on the Promotion of Sustainable Agriculture in 450 villages of 9 aspirational districts in Bihar, Jharkhand and Odisha. As any veteran working in the development sector would testify, the best way of promoting sustainable livelihoods is by enabling the "beneficiaries", and by building their capacities. 4S therefore focused on training, accessing seeds, market linkage, and growing high value crops. 4S conducted 3,710 training programmes on improved agricultural practices in collaboration with government, where 83,124 farmers and government department's extension workers were trained. The project facilitated and linked with 14,820 farmers to government departments and KVVKs and distributed 3,137 quintal of improved quality of seed.

A logical question however arises: how does one ensure that the people we work with become self-reliant and not be perpetually dependent on development organizations like 4S and their donors? For quite some time now in our country, the answer has been the creation of farmer producer organizations (FPO). 4S has travelled in this journey and promoted 34 FPOs so far, and during April'21 to Mar'22, 4S disbursed Rs. 2.2 crore as interest-free loan to thousands of poor HHs associated with the women federations of Bihar. What these numbers don't tell is the quality of outcome. A few months ago, I had undertaken a field visit to a federation in Hisua block in Nawada district in Bihar. When I asked the President of the federation if her FPO is associated with BRLPS, she said while BRLPS-promoted FPOs manage to give a loan of Rs. 50,000 to a group (SHG), her FPO gives that much loan to an individual woman member!

But I suppose 4S has still to address the generic problem associated with FPOs. Vijay Mahajan, the founder of 4S (as well of PRADAN and BASIX Social Enterprises Group) raises pertinent question in his Foreword in the just released State of FPOs Report 2022. He asks: "What can be done to ensure that the primary producers participate in the surplus generated in the entire value chain, rather than be treated as they are today, surrogate mothers, who have no rights over the fortunes of their progeny? What can be done to make farmers get more of this value added? The stock answer is some FPOs or FPO Federations should get into, say, Upma production. We know that the capital and capabilities required for doing so are not there in 99 percent of the 10,500 odd FPOs listed in the NAFPO database. Sadly, most FPOs may never acquire the requisite capital or capability."

Vijay then goes ahead to provide an answer: "The answer to this problem is not more or bigger or even better FPOs but a new institutional form I call a Producer-Value Adder-Consumer (PROVAC) Union. In a PROVAC Union, all participants, including workers (hence, Union) across the value chain, from fertilizer to farm to flour mill to fridge to fork, will be members, eligible to provide capital. (I as an Upma consumer would like to invest in an Upma PROVAC Union). This will mitigate the chronic capital shortage of FPOs."

The fifth and final aspect I'd like to dwell on is the work that 4S has done to promote entrepreneurs. But first, a little bit of contextual reference. Take for example the Mudra Yojana which has been a subject of controversy with experts pointing to flaws in its working design, while the government calling it a game changer in many ways. For instance, the Rs 15,86,081.69 crore worth of loan amount disbursed to more than 310 million persons works out on an average to about Rs 51,000. That means most of the loans were under the Shishu category. This amount could not be considered enough to launch a start-up that could provide jobs to others. But more worrying is the issue of Mudra NPAs: even in the pre-pandemic period, bad loans were in the range of 15-16% which in FY21 jumped 30% in value; nearly doubled from FY19. There is however no data to suggest how well those people who didn't default actually do in their entrepreneurial venture.

The learning for 4S was evident. The problem was not so much lack of access to finance; it was more a question of entrepreneurial ability: not everybody can be an entrepreneur, and a successful one at that. And even those who had an innate drive to be an entrepreneur needed great deal of help. It is here that Vijay Mahajan (now the CEO of Rajiv Gandhi Foundation and Director, Rajiv Gandhi Institute for Contemporary Studies) once again stepped in with Rajeev Ajeevika Samvardhan Abhiyan (RASA) to stimulate the emergence of aspiring Micro-Entrepreneurs (MEs). The objective was to support rural poor, in terms of technical training, capacity building, business orientation and financial linkage to those who aspire to build or revive their livelihood by establishing or extending micro-enterprise in various on-farm, off-farm and non-farm sectors. The project gave emphasis to promote more number of women entrepreneurs who engaged in different types of livelihood activities including both farm and non-farm activities. They went through several trainings including access to entitlements and loan, techno-economic inputs on livelihood activities and psycho-social inputs on entrepreneurial behavior. They have also been provided support for input and output linkage. A total number of 379 entrepreneurs emerged out of RASA; and so far fewer than a dozen (3%) have not succeeded. That's an achievement both RGJF and 4S can be proud of!

With best wishes,

*Somnath Ghosh
9th October 2022*

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Overview:

Sarva Seva Samity Sanstha (4S India), a not-for-profit organization registered under Society Registration Act 21, 1860, was promoted in 2003 under the guidance of Shri Vijay Mahajan (Founder of BASIX Social Enterprise Group and Co-founder of PRADAN) by a few dedicated volunteers from ASSEFA. It started its journey to work with the poorest populace in difficult and far flung areas of Bihar, where it supported promotion of large number of women SHGs and their federations. With its registered office at Gaya and HO at Kolkata, currently it has its footprints in 2219 revenue villages under 38 districts of 6 states in Eastern India. 75% beneficiaries belong to SC, ST, Mahadalit, and weakest section of rural India.

Vision:

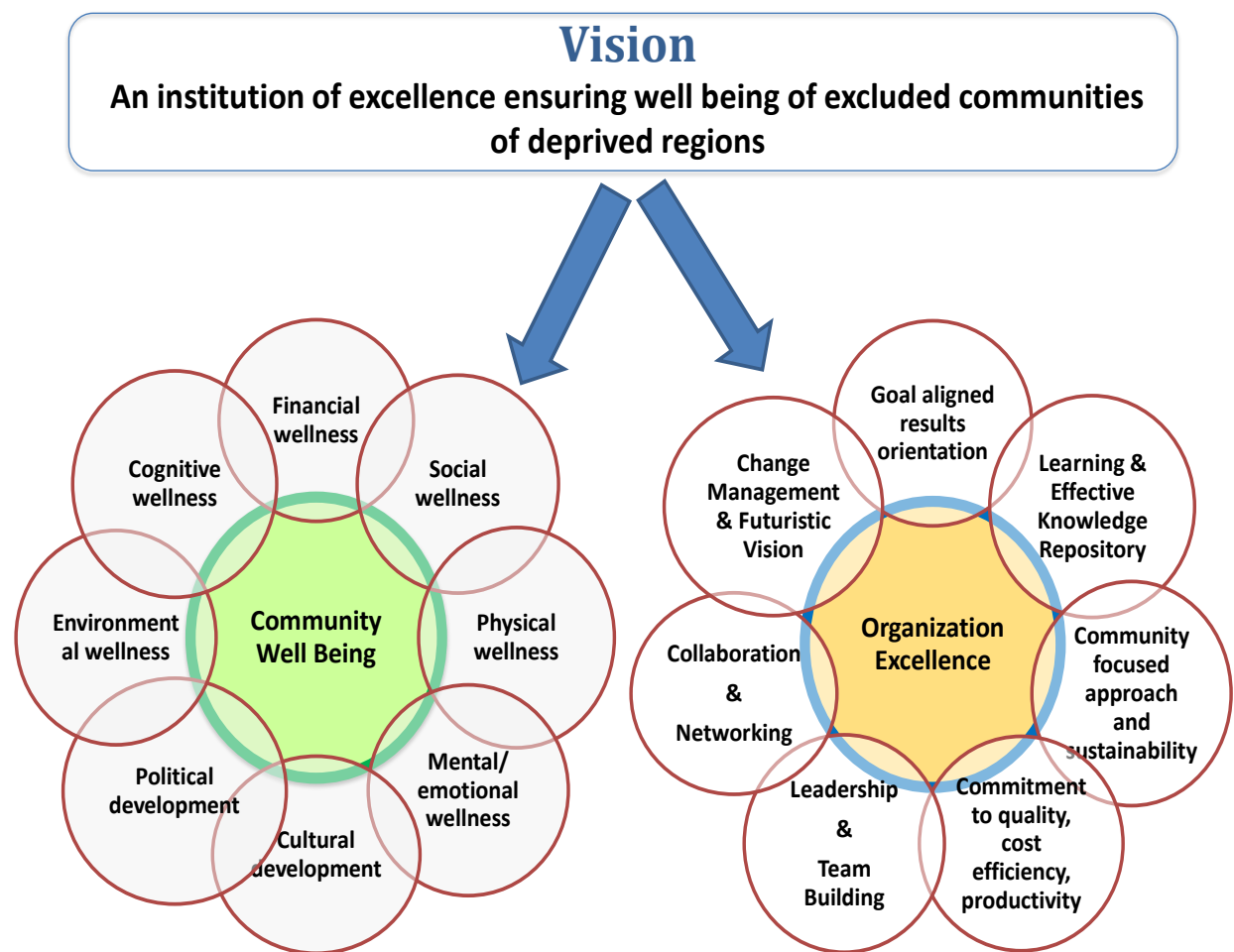


Figure 1: Flow chart showing the vision of 4S India and its concepts

Mission:

To achieve institutional excellence by contributing towards (improving) wellbeing of 2.5 lakh excluded communities (with special emphasis on inclusion of women, Mahadalit, ultra-poor and PVTG) in deprived regions (in existing districts) by 2025.

4S India aspires that the result of wellbeing of the community will be reflected through income enhancement, improved Health, informed & empowered citizen, asset creation, decision making by women in HHs and natural resource rejuvenation (NRR).

Core values:

The core values of the community are- (a) Community and Field focus, (b) Integrity, (c) Equality and democratic values, (d) Excellency, (e) Compassion & Commitment, (f) Team work, (g) Innovation and (h) Sustainability.

Thematic areas:

The organization is working on these thematic areas- (a) Responsible Livelihoods (in Farm, off Farm and Non-Farm Sectors), (b) Institutional Development Services, (c) Agribusiness Development Services, (d) Financial Inclusion Services, (e) Natural Resource Management (including organic practices and renewable energy) (f) Preventive health & nutrition (including WASH), (g) Women, Rights & Entitlement, (h) Disaster Management and Climate change, (i) Action Research & Studies.

Targeted clients:

The targeted client of the organization are- (a) Small and marginal farmers, and (b) Vulnerable section of the society including ultra-poor, Scheduled Castes (SC), Scheduled Tribe (ST), Particularly Vulnerable Tribal Groups (PVTGs), Extremely Backward Caste (EBC), Mahadalits, Women, Landless, Migrants and disaster affected community.



Working approach:

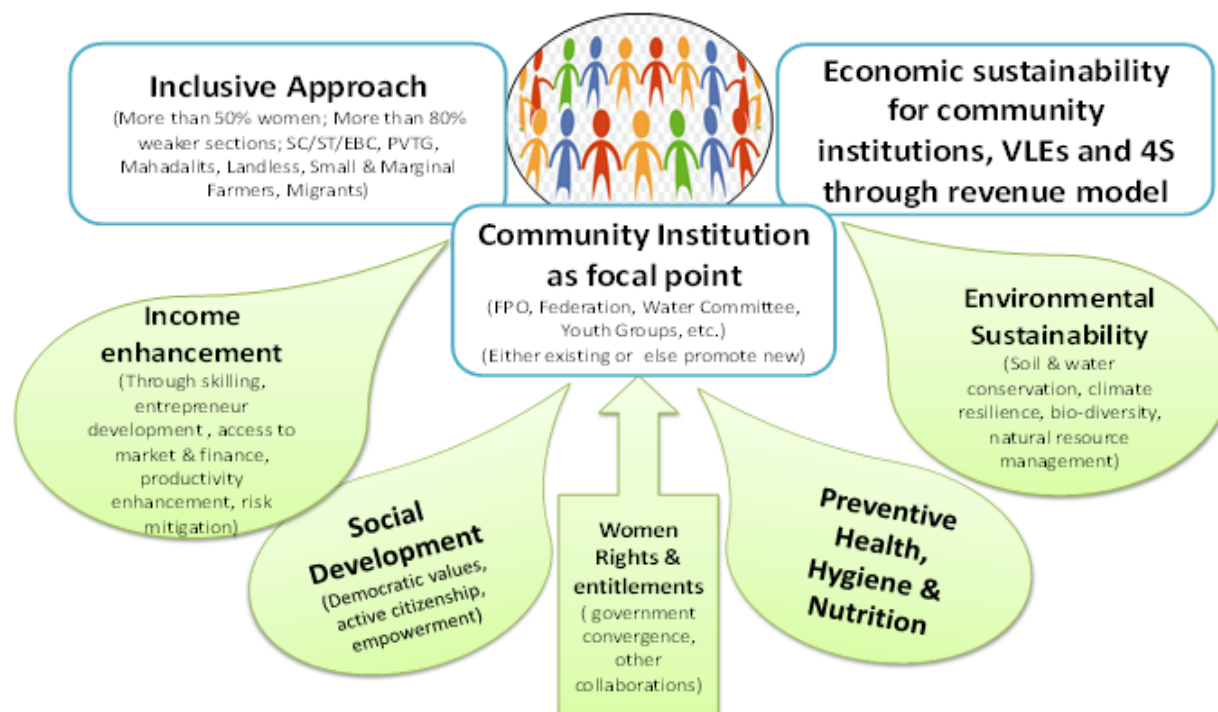


Figure 2: Flow chart showing work approach of the organization

Expertise:

4S has its expertise in working closely with the rural communities in developing their aspirations, solving their basic health, nutrition and sanitation issues, empowering women and building institutions of the poor. Since its inception, it has been working with ultra-poor communities. 4S has gained expertise in promoting livelihoods mainly in Agriculture and Allied activities and develop local community cadres as service providers/change makers.

Over the period of time, 4S has also gained experienced in various kinds of Research & Studied. These include Baseline Surveys, Feasibility Studies, Local Area Economy, Scoping Studies, Landscape studies, etc.

4S team:

4S has a rich board with vast experienced in multi-disciplinary subject. **Prof. Somnath Ghosh**, the chairman of the organization, is noted academician, who retired as the founding Dean of IIM- Kashipur before teaching at IIM-Indore, MDI- Gurgaon etc. **Dharmendra Sriwastwa**(PGDRD, with 20 years' work experience in Livelihoods), the Treasurer of 4S, is also the Associate VP of IGS. **Vijay Prakash**, Retired Agriculture Production Commissioner, GoB (IAS), has vast experience in working with the PVTG and *mahadalit* community. **Manas Satpathy**, is a professor of IIT Kharagpur and Ex-Executive Director, PRADAN. **Ramesh Sharan**, an eminent

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economist, social activist and Ex-VC of BinobhaVabe University. **Dr. Smita Sweta**, is a Fisheries Scientist, KVK, Jharkhand.

Advisory team of the organization is also composed of experts from various fields. **Mrs. Gayethri Kalia** isaStrategy advisor of SCS-SPV; also served as advisor for MoRD& World Bank.**Dr. Shivendra Kumar** is anEx-Director, HARP-ICAR. And **Mr. Vijay Nadkarni** served as MD/ ED/ CEO in several agencies in banking & non-profit sector.

The management team is led by **Mr. Mihir Sahana** (Ex-MD of IGS and BASIX Krishi) as the Executive director. He is an Agri-graduate with PG in Rural Management (IRMA) and in Development Studies (Manchester University, UK) and has more than 25 years of experience working with various INGOs. Senior management of the organizations is mainly from some of the premier institutions of the sector, with varying degree of experience. **Dr. Mahua Sengupta** (Ph. D, from Indian Statistical Institute) is Asst. Director-Communication, Documentation & Action Research; **Kumar Gaurav** (PGDRM from XISS) is Asst. Director, Program & Fund raising; **Digpal Bahadur** (MSW from TISS, Mumbai) is Asst. Director- MEL, & Fund raising; **Amit Gaurav** (MSc-Ag from HP Ag. Univ) is Asst. VP- Financial Inclusion &Agribusiness; and **Smruti Ranjan Behera**

(B.Com from Utkal Univ.) is the Finance Manager.

4S has developed a resource pool with extended staff with long experience in their respective fields, who are guiding as consultant. Some of them are-**Dinabandhu Karmakar, Soumen Biswas, Rajesh Singh** (MBA, Agri-buciness from XISS), **Akhoury Prabhas** (PGDRD from XISS), **Ramsundar Roy** (PGDRM from IRMA), **Jayanta Bandhopadhaya** (MBA- Finance) and others.

In the executive teams, 4S ensures a blend of professional and local staff to complement each other's expertise with mutual respect. As on March'22, a total of 108full-time staff was engaged in the areas of NRM, Agriculture, Marketing, Financial Services, Livelihoods, Microenterprise development etc. There are also Subject Matter Specialists (SMSs) from different sectors, who contribute in the form of knowledge building, knowledge dissemination and application of the acquired knowledge in the field.

The organization is associated with various networks including more than 165 FPOs, 25 women SHG Federations, and over 700 Micro-entrepreneurs providing solutions in both farm and non-farm sector. The organization has also developed and is working with more than 500 volunteers/ Community Resource Persons (CRPs) at the field level.



Funding partners:



4S Offices:

Registered office:

- Vill-/PO- Rajan, Gurua, Gaya, PIN- 824237, BIHAR

Head office:

- BG 179, Sector-2, Salt Lake City, Kolkata, PIN-700091, WEST BENGAL

State office:

- C/O Satyam Prakash, Paradise furniture lane, Near Trishna Restaurant, Agora by-pass road, Ranchi, PIN-834002, JHARKHAND
- C/O Subodh Kumar, B-123, 1st Floor, Buddha Colony, Near Hospito India Hospital, Patna, Pin- 800001, BIHAR

Branch office:

- C/O- Parveen Kumar, Besidecircuit house (in front of JilaParisad) Dumka-NH, Dist- Pakur, Pin-816107, JHARKHAND

- Samblapur, Near Lalkothi, Sahibganj, PIN- 816109, JHARKHAND
- C/O AartiUpadhyay, Baldau Nagar Karvi, Near Central Bank opposite Karvi Dham railway station, Chitrakoot210205, UP
- C/O A K Mishra, High School Para, Beside Maheswari Academy School District- Katihar, Pin-854105, BIHAR
- C/O- SabitaJha, W/O-Krishna Jha, Wad no-13, Near VayaparMandal, Dist- Araria Pin- 854311, BIHAR
- C/O- Sushil kumar, ShivpuriBhisa, Ward no -08, Thana-Dumra, District-Sitamarhi, Pin code-843301, BIHAR
- C/O Surendra Kumar Singh, At - Professor colonyJakrajAsthan, District -Sheikhpura, Pin- 811105, BIHAR
- C/O Rupesh Kumar, Behind G.D. College, NearDurgaMandir, Niralanagar, Ratanpur, District-Begusarai, Pin- 851101, BIHAR

Areas of Operation:

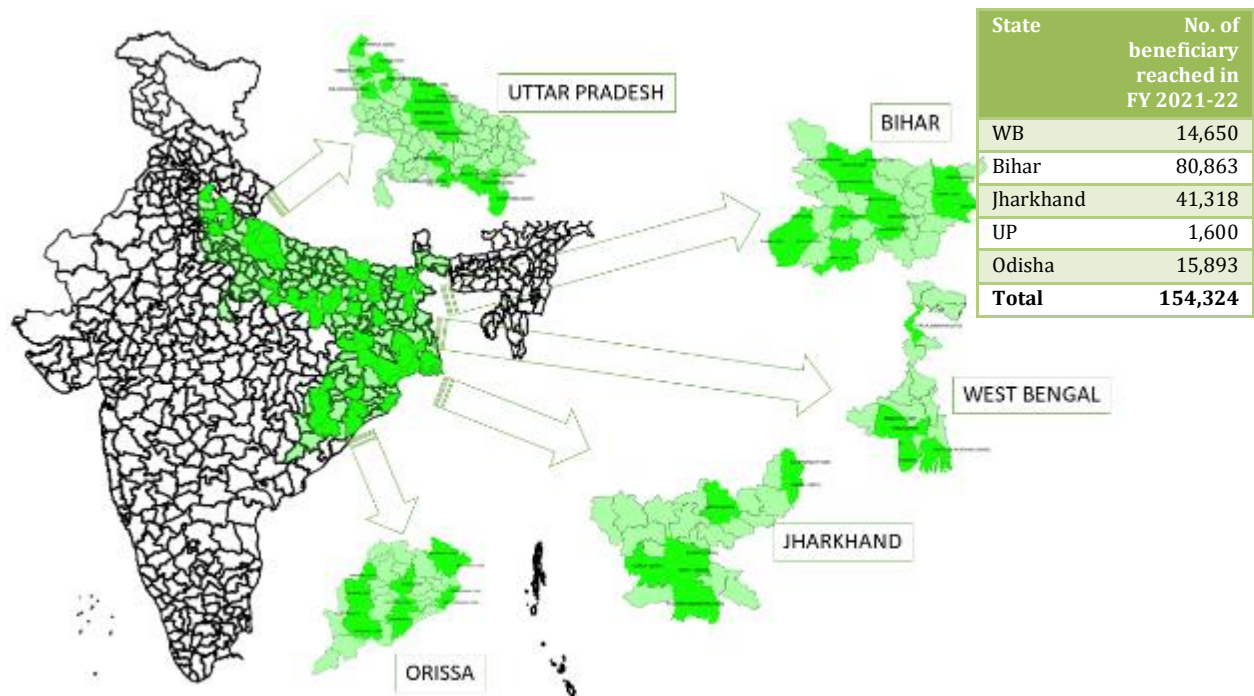


Figure 3: Map of India showing the operational districts and blocks of 4S India

Program highlights of FY 2021-22



Theme- Responsible livelihood

The theme lies on the principal of promoting livelihoods of poor people that can cope with and recover from stresses/ shocks, which enhances the capabilities and their assets both now and, in the future, without undermining the natural resource base. Based on the Local Area Economy (LAE) survey, 4S identifies potential livelihood sector of a specific area and provides end-to-end support to the rural poor through a package of services including institutional building, transfer of technology, productivity enhancement, local value addition, micro-enterprise development, financial assistance and marketing support in an integrated manner and ensuring that the interventions are socially, economically and environmentally viable. Intervention covers all three major livelihood sectors including Farm, Off-farm and Non-farm.

The various Livelihood projects with small and marginal farmers undertaken during this financial year are-

(1) Promotion of Sustainable Agriculture in aspirational districts in Bihar, Jharkhand and Odisha:



Under the guidance of respective District collectors and with financial support from NITI Ayog and ITC Limited, 4S is working in 5 aspirational districts (Kartihar, Araria, Sitamarhi, Seikhpura and Begusarai) of Bihar, two districts (Pakur and Sahibganj) of Jharkhand and two districts of (Rayagada and Kalahandi)



of Odisha. The project started on April, 2018. The aim of the project is improvement of Agriculture and allied sectors of unreached and backward villages of the aspirational districts and improves their respective development indicators and ranking.



The project is implemented by providing cascade training to the Agriculture department and through development of lead farmers using the Farmers Field School (FFS) approach (Training to Master Trainers/ MTs, who train the Village Resource Persons/ VRPs in their respective areas; again VRPs train to the small and marginal farmers of their respective operational areas) in a cascade approach to disseminate the improved technology and other support services to farmers.



Direct demonstration and piloting was also done by 4S in 450 villages in these aspirational districts. From initial stage of experimentation and exploration, the initiative has now established set of practices and activities for round the year with proven mechanisms of delivery and impact. The initiative is now well suited for consolidation and expansion based on the learning gathered

over three years and six agricultural seasons. In order to ensure continuity, scaling up and building ownership of the government depts./bodies, the project conducted 3,710 trainings on improved agricultural practices in collaboration with the govt. arms, where 83,124 farmers and govt. department's extension workers were trained.

The project facilitated and linked with 14,820 farmers to government departments and KVKs and distributed 3,137 quintal of improved quality of seed. With the help of the project, 6,304 farmers applied for KCC, out of which 1,825 forms were sanctioned (with 401 lakhs INR sanctioned amount). The project linked the farmers with MGNREGS and MIDH, through which block and bund plantations were done respectively by 1,776 farmers in 1,300 acre and 999 farmers in 194 Acre. In order to enhance the returns from farming activity, the project promoted the makhana cultivation as high value crop among 3.5 thousand farmers, whose net annual income became 20-25 thousands. Some other key interventions involved installation of micro-irrigation through govt. scheme (66), received soil health card (11,442), vaccination of livestock (2034), AI of livestock (235), different types of farm mechanization through govt. scheme (ZTM, Multi-cropper, Sprayer, Pump set, CHC, Cono weeder etc.). Some key figures are as follows-

(2) WEE-SMILE (Women Economic Empowerment-Supporting Market and Institutional Linkages for Engagement):

In partnership with HDFC Bank-CSR, the initiative was started in August



2021 and has been operational in 100 villages of 9 blocks under 6 districts in Bihar and one district in Jharkhand.

The objectives of the project are a) Farm-based livelihoods promotion, productivity enhancement of proposed crops through promotion of improved Package of practices, better quality agri-inputs and drudgery reduction through use of appropriate agri-implements & technologies; b) Strengthening women farmers to become market ready and front liners in agri-businesses through value chain development, agri-tech data traceability and multiple alternate markets, c) Enabling more small and marginal women farmers to engage with commercial markets through value chains, d) Augmentation and development of various marketing channels for trade of various crops.

Till March'22, a total of 619 Women farmers were mobilized into 40 producer groups across 7 locations. A total of Rs. 6,19,000/- share capital was mobilized. Business Hub for the input and output support to the farmers



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were established in all 7 locations. As entry point activity, awareness was increased towards nutrition, health & hygiene, government schemes, financial aspects in 105 Villages.

(3) Developing an enabling framework for Mal-Paharia's of Pakur for sustainable development:

In April 2021, a new initiative started for Mal Paharia community, a Particularly Vulnerable Tribal Group (PVTG), in 8 villages under Littipara block of Pakur district, Jharkhand.



The project has been supported by Paul Hamlyn Foundation (PHF). In the first year, the initiative was mainly to understand and document the current challenges faced by the Mal Pahariya and develop an enabling framework for their sustainable development, along with some basic support as an entry point activity.



Within this year, the community accepted the team to reside with them in their villages and in the similar setup in which the Paharia lives. The project explored the natural resources of

the village and interacted with villagers about community rituals and culture. Women participation in SHG meetings is increased. Awareness was generated on financial literacy, quality of education, health, living status and also the women status, NTFPs, Farming, Medicinal plant knowledge, and other skills.



Adult education classes were conducted successfully. The team attended *Bichar Sabha* (Village Court) to understand the traditional form of justice, in their cultivation practice in their paddy and maize field. The team also motivated them to make them aware and



active in their traditional culture.

Support was given to make them 100% vaccinated against COVID-19. Promoted their football sports passion and provided assistance to inaugurate local *Haat* (Market) in Paharia village, which reduces their efforts to walk-long distances from the market. The team conducted the Household survey of all villages to understand their all aspects of life, based on which coming year's planning have been chalked.



Team supported to build a community hall to develop community confidence and get sense of village development. They inspired 21 youths among the community to work for Community welfare, who have been engaged in the community as a Change-Maker.

(4) Rajiv Aajeevika Samvardhan Abhiyan (RASA) for rural India:

The economic impact of the COVID-19 pandemic in India has been largely disruptive. a large number of migrant labours lost job and were forced to return back to their native places. Thus, both *Niwasis* (Those



who are already living in the rural areas) and

Prawasis (Migrant workers, who returned back to home) are now facing a crisis of livelihood in rural India. The project supported support *Niwasis* and *Prawasis*, in terms of technical training and financial support, who aspires to build/ revive their livelihood by establishing/ extending micro-enterprise either in farm sector or non-farm sector. The project started in and ended in March 2022 (Phase-I: August 2020- July 2021; Phase-II: August 2021- March 2022).

In phase-I, the project was operational in four



districts of Bihar- Katihar, Muzaffarpur, Gaya and Nawada. During Phase-II, the project has been extended in three more districts- Samastipur, Patna and Vaishali. This livelihood revival program is implemented directly by 4S team in Katihar, while in other three districts it was implemented through women federation promoted/ nurtured by 4S. During last FY, A total of 108 youth were selected as beneficiary from most vulnerable community, mostly from SC, ST, OBC, Mahadalit and minority communities. A



Training Need Assessment (TNA) was undertaken by RASA Coordination Cell from New Delhi, their current skill level and required skills were assessed and based that

are engaged in different types of livelihood activities including both farm and non-farm activities. With the support of RGF coordination cell, Micro-entrepreneurs (AME) mapping process is being done on a quarterly basis for understanding the status and growth of their enterprises.

(5) Engaging unemployed youth to meaningful enterprises under DISHA Udyami Project”:



In partnership with ACC Ltd., 4S India started this new initiative from February 2022 in Jamul block under Durg district of Chhattisgarh. The main objective is to engage 300 unemployed youths to various income generating activities and establish market linkages of goods and services being developed and provided by these youth groups.

Till March'22, 2 youth groups have been selected after rigorous scrutiny process to undertake Atta making & Oil expelling enterprises and DISHA On-call services has been started with 6 skilled youths. Baseline survey is going on in the field. A lot of activities have been planned in the coming months.



they received required support including theoretical and on-the-job training, access to entitlements and loan, techno-economic inputs on livelihood activities, psycho-social inputs on entrepreneurial behavior, as well as support for input and output linkage.

There were a total of 121 entrepreneurs in Phase-I in four districts. During phase-II, 4S and its partners have promoted 257 more entrepreneurs, and thus total entrepreneurs have become 379. 4S and its partner CBOs ensured to include most vulnerable community as much as possible. The project has given emphasize to promote more number of women entrepreneur. These AMEs

Theme- Institutional Development Services

The organization has, over the years, been building, trusting and empowering local community institutions as a key element of its strategy to support and promote livelihoods. Institutions of people which are participatory often form the bedrock of successful livelihood interventions. The intervention includes organizing the scattered, disenfranchised and vulnerable community, developing their confidence, aspirations and skills, promoting



community driven institutions (including SHG federations, Producer groups/ PG, FPOs etc.), strengthening their governance system, their MIS systems along with building the capacities to become self-sufficient and act independently for their socio-economic development.

The organization is working for federating



the small and marginal farmers and forming their FPOs. Till March 2022, a total of 34 FPOs have been promoted currently by 4S India,

which are either funded by SFAC/ NABARD under “Formation and Promotion of 10,000 FPO scheme” or by CSR projects by corporate agencies like Aditya Birla Jan Seva Trust and ACC Ltd.-

Table 1: FPOs promoted under different programs

State	No. of districts	No. of block	No. of FPO
West Bengal	1	1	1
Jharkhand	2	4	2
UP	15	25	25
Bihar	3	5	5
Chhattisgarh	1	1	1



(6) Promoting livelihood with intervention of agriculture and agri-allied Services in West Bengal:

With the objective of increasing socio-economic capital of marginal and small farmers through ensuring quantifiable improvement in production and maximizing returns to the farmers from Agriculture and allied sector, an initiative is operational for since December 2018 in the Hooghly district of WB with the support of Aditya Birla Jan Seva Trust. First phase of the project was completed in Nov'21 and 2nd phase started in Dec'21. Under the project, one FPC has been formed by federating 49 Farmers Interest Group (FIG) with 997 small and marginal farmers and registered.

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A total of Rs 5.7 lakhs Share capital has been mobilized. Project has upgraded skilled of 400 paddy farmers on SRI technology, introduced G9 tissue culture banana with 300 farmers, developed technical knowledge of 200 potato farmers and trained 100 fish farmers on proper package of practices (PoP). The FPO ensured all required statutory compliances. During the current financial year, the project linked the farmers with state and central government sponsored financial support scheme (KrishakBandhu and PM kishan, respectively). Convergence was also done with corporate for input linkages. The project also linked FIG members with Custom Hiring Centre (CHC) for availing heavy agri-machinery to reduced labour cost, hiring paddy harvester in rabi season.

The FPO started business with fish feed and cattle feed as input supplier to the member farmers. An initiative of bio-product preparation, branding and marketing is also going on. Four bio-pesticide and bio-fertilizer production plants have been established, where vermin-compost, NADEP compost, *Pushpika*, *Dasaparni*, *Sashay gavya* etc. are

being produced. Last year, it piloted a vegetables-chain namely "Farmers fresh vegetables", under which fresh vegetables were sold to consumer doorstep directly from farmers' field with a reasonable price.



Since January'22, the project is mainly emphasized on the growth of FPO business and making it as a self-sustainable business entity. At the end of the calendar year, 4S India will hand over the FPO to Aditya Birla.

(7) Promotion of two FPOs in Jharkhand:

With the support of NABARD, 4S mobilized, trained and federated the small holding farmers into



two FPOs in Khunti and Gumla districts (@150 farmers in each FPO), which have been registered under Company Act. The FPOs are mainly focused on millet farming and its value addition.

The FPO mobilized a share capital of Rs 2.7 lakhs and received Business Development Assistance of another 2.7 lakhs. It has got its seed license. Business transaction of Rs 15 lakh rupees was done in two commodities-millet & paddy. All 10 BODs are trained enough to operate the FPO successfully.

A business of Rs 13 lakh has been done through Gumla FPO. All 10 BODs are trained enough over FPO concept. KCC facilitated to 131 farmers. Khunti FPO has been among the youngest FPO to get Business Development Assistance. Regular village meetings, capacity building workshops have generated awareness among the farmers to see millet not only as the cereal crop, but as high value crop. A shift of mindset has initiated.



facilitate development of vibrant and sustainable income oriented farming and for overall socio-economic development and wellbeing of agrarian communities; to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns through better liquidity and market linkages for their produce and become sustainable through collective action; to provide handholding and support to new FPOs up to 5 years from the year of creation in all aspects of management of FPO, inputs, production, processing and value addition, market linkages, credit linkages and use of technology etc.; to provide effective capacity building to FPOs to develop agriculture entrepreneurship skills to become economically viable and self-sustaining beyond the period of support from government.



(8) Promotion of 25 FPOs in UP:

Since February 2021, 4S has been working in UP for federating the small & marginal farmers into FPOs. It has promoted 25 FPOs (22 FPOs under the support of NABARD and 3 FPOs under the support of SFAC) in 25 blocks in 15 districts.

The objectives of the initiatives are to provide holistic and broad based supportive ecosystem to form new 10,000 FPOs to

Till March 2022, a total of Rs.72 lakhs of share capital mobilized from 6,682 FPO members. Ten FPOs have started the small scale business like input shops for cattle feeds, procurement of farmer's produces, making and selling of pickle etc. Five FPOs got sanction of equity grant. Ten more FPOs applied for equity grant, out of which it is under process for four FPOs. MOU was held with 4S and Agribazar.com for value chain Market Linkages of the FPOs and e-naam



Mandi registration is in process.



7 FPOs have been registered NCDEX portal to get better services like as Market Linkage and Value chain establishment. Action plans for near future are RCRC visit for the Banana Chips making and Value chain study by IIMs Ahamadabad Team in Mirzapur and Prayagraj FPOs area.

(9) Promotion of 5 FPOs in Bihar:

With the support of SFAC, 4S India has been promoting and nurturing 5 FPOs in 5 blocks under Purnia, Katihar and Arari districts of Bihar since September 2021.



The objectives are to provide holistic and broad based supportive ecosystem to form new 10,000 FPOs to facilitate development of vibrant and sustainable income oriented farming and for overall socio-economic development and wellbeing of agrarian communities.

Till March 2022, all the FPOs have been registered. DMC approval has been done for all. Bank account has been opened for 4 FPOs. Baseline survey has been conducted for all 5 FPOs. The main crops identified in these FPOs are Potato, Chili, Mustard, Makhana, Maize and Green Motor.

(10) Promotion of FPO in Chhattisgarh:

Another FPO promotion initiative is going on in 5 villages in Jamul block of Durg districts, Chhattisgarh.



The objectives are to increase the income of small and marginal farmers through intervention towards dairy, mushroom, banana cultivation, and other livelihoods activities, to strengthen Swashakti Mahila Producer Company Limited and to mobilize 10 FIGs into FPO.

Till March'22, FPO meetings have been made regularized which were not happening since last 20 months, 5 women groups have started doing mushroom cultivation, a dairy cooperative has been registered, and a formal tie-up has been done with state cooperative Dev Bhog Dairy, Credit Linkage awareness camps were conducted in Medesara & Nandini Khundini villages with support of DDM, NABARD. As a part of value chain initiative, a milk collection centre has been inaugurated.



Theme- Financial Inclusion

4S has been mandatorily working for increasing the availability, accessibility and affordability of financial services for the poor and marginalized community. The intervention includes both- (a) Make people aware about financial literacy (through meeting, training, campaign, rally, wall painting, street play, distribution of IEC materials etc.) that allows an individual to make informed and effective decisions with his or her finances, and (b) Link farmers/ entrepreneurs/ CBOs with financial institution so as to benefit from various financial products and services needed to strengthen their livelihoods.

(11) Crop and enterprise development loan to farmers and vulnerable communities in Bihar:



Due to the outbreak of Novel coronavirus and related countrywide lockdown, the informal sector, manufacturing sector and agriculture services became standstill due to disruption in the supply

chain and closure of all kinds of transportation. This affected adversely to the poor and marginalized people including daily wage earners, migrants, landless people, jobless youth, village level entrepreneurs etc. While the situation needs liquid cash for the poor section of the community, the accessibility to the financial institutions including Bank, Micro-Finance Institutions (MFIs), and Non-Banking Financial Companies (NBFCs) was reduced. Government announced a number of schemes for financial inclusion. But these are either not received by the population actual in need or not sufficient for the huge number of disadvantaged section. 4S extended financial support to revive the livelihood of the community. In collaboration with RangDe, a NBFC engaged in the business of peer-to-peer lending partners (P2P platform) primarily for facilitating outreach of loan facilities from high net worth individuals (lenders) to rural communities.

During April'21 to Mar'22, 4S disbursed Rs. 2.2 crore as interest-free loan to thousand poor HHs associated with the women federations of Bihar, the details of which has been given in the following table-

Table 2: Details of disbursement to the women federations

Federation Name	Address	Disbursement	Repayment	Outstanding Balance
Adarsh Fed.	Bankey Bazar, Gaya	1,75,000	82,000	93,000
Gyan Ganga Fed.	Hisua, Nawada	63,60,000	27,87,185	35,72,815
Hariyali Fed.	Jandaha, Vaishali	32,05,000	11,34,000	20,71,000
Khushahali Fed.	Mahua, Vaishali	1,70,000	69,000	1,01,000
Mother Teresa Fed.	Dalsingsarai, Samstipur	39,75,000	4,27,684	35,47,316
Praytna Nari Fed.	Jehenabad	30,15,000	8,38,197	21,76,803
Vashali fed.	Bidhupur, Vaishali	47,56,000	23,82,500	23,73,500
Total		2,16,56,000	77,20,566	1,39,35,434

Theme- Disaster Management and Climate Change

Intervention of 4S in disaster management includes three major components- (a) **Disaster preparedness**- 4S has been working to take a measure to aware and prepare the vulnerable community so as to minimize the shock and effectively cope with the consequences, and to support the local government in disaster preparedness, (b) **Disaster response/ relief**- 4S is always behind the community, who have been adversely effected, to meet their immediate need on a war foot basis, and (c) **Disaster recovery**- For livelihood recovery, 4S first surveys the livelihood situation of the community, develops livelihood revival plan, and then implements accordingly.

Apart from these, introducing/ supporting climate resilient agriculture in the rural areas is a major intervention of 4S as a local level action against climate change.

(12) Improving lives through improving livelihoods of flood affected community:

The four districts of Katihar, Araria, Kishanganj and Purnia that make up Seemanchal in north-eastern Bihar are flood-prone area. Frequently occurring flood affects the life and livelihood of the people, special rural poor community. With the aim of bringing economic security in lives of 1,000



Households (HHs), ensuring growth in asset value (up to 40% incremental growth), bringing economic, social and inspirational changes in the lives of the poor families, providing professional assistance to increase aspirations, self-confidence and self-esteem of these families, an initiative has been taken in 40 villages under 6 blocks un Katihar and Araria districts. Bayer Foundation India extended financial support for this initiative.

The project facilitated market linkage to 500 makhana farmers, as a result of which now farmers are earning good income. The project introduced Mushroom farming to 200 farmers. Motivated by the good result, the farmers are willing to continue mushroom farming as their livelihood option. The project



supported fish seeds and technical knowledge to 100 farmers, out of which 97 fisheries venture is going well. In the coming days, farmers wish to adopt fish farming as a source of livelihood. The project also supported 120 stem cells of banana to 200 respective farmers. Income through banana cultivation is expected to be good in the

coming days. Government convergence was done for 90% cases. The farmers of Katihar district had stopped cultivating bananas due to Panama disease.



After seeing the good yield of the project beneficiaries, other people also started cultivating banana again. Although the program of Mobile Academy and Kilkari was going on since 2016 but the achievement was zero, now the achievement changed from 0% to 50%.

(13) COVID relief support to rural area of Eastern India:



The goal of the assignment is to provide short-term services to meet the emergency need due to outbreak of COVID-19 to the weaker section of the society. The



specific objectives are to- Aware the community on the COVID protection protocol and importance on COVID vaccination; Organize and facilitate vaccination drive in the rural areas in Eastern India; Support the community in terms of nutritional food, hygiene kits and blankets.

Crypto relief came forward to provide the support. The support was provided in 12 districts of Bihar, 3 districts of Jharkhand and



1 district of West Bengal. Rural community, especially weaker section of the society including SC, ST, PVTG, OBC, Mahadalit etc were the target of this initiative.

A total of 1,788 village meetings or SHG group meetings were conducted to aware the people on COVID protection protocol and importance of vaccination. 4S India motivated the community institutions like SHG federations, FPOs etc., who are in turn organized rally on the COVID-related safety



protocol and COVID vaccination drive. A total of 89 such rally was organized. Banners were displayed in different public places including local market, Panchayat bhaban, bus stand, village community hall etc., where there is public gathering in daily or weekly basis. Based on the availability of android phone among the targeted population, during the project life, more than 2,000 community members were interacted and narrated about the importance of ArogyaSetu App. Project team also helped them download the Apps in their respective phones.



With the support of health department, 4S India facilitated organizing vaccination camps in various blocks of project states. 4S team made the people aware, motivated them and supported them in the vaccination drive. With this initiative a total of 1,34,034 people from rural area were vaccinated. Special

2,962 blankets were distributed among the poor and marginalized families of the operational blocks.

(14) Implementation of CHHAV program in Bihar and Bengal



The state governments had taken all necessary steps to ensure that the state as well



support was provided to 1,000 most vulnerable people like women from ultra-poor family, especially pregnant women and lactating mother, through providing nutrition packet (dry food). During vaccination drive, 4S has given Hygiene kit including face mask, soap and detergent to the participants to reduce transmission risk of people. A total of



as our country is well prepared to face the challenge and threat posed by the growing Covid-19 pandemic. The district/ block

administrations were at the forefront of COVID response since the onset of pandemic, and frontline workers (FLWs) have played a vital role. In spite of the challenging situations posed to them, FLWs had actively screened symptomatic cases, followed up on positive cases, and helped spread awareness about the disease.

Through current project, an initiative has been taken to equip all frontline workers (ASHAs, ANMs, Anganwadi workers, Anganwadi helpers) of South 24 Parganas and Hooghly districts of WB, Katihar, Araria and Muzaffarpur of Bihar, with safety kits and diagnostic equipment such as oximeters and thermometers. The initiative will further strengthen the effectiveness of our FLWs who have been working tirelessly during the pandemic. As a partner of EEF,4S started the initiative in above mentioned 5 districts and distributed 4,852 AC kits to FLWs.



(15) Rajeev Ajeevika Samvardhan Abhiyan (RASA) in Bihar:

The economic impact of the COVID-19 pandemic in rural India has been largely disruptive. After the pandemic, a large number of migrant labours lost job and were forced to return back to their native places. Thus both *Niwasis* (Those who are already living in the rural areas) and *Prawasis* (Migrant workers, who returned back to home) are now facing a crisis of livelihood in rural India. To address the issue, 4S, with the support of RGF, endeavors to



stimulate the emergence of aspiring Micro-Entrepreneurs (MEs).



The objective is to support rural poor, in terms of technical training, capacity building, business orientation and financial linkage, who aspire to build/ revive their livelihood by establishing/ extending micro-enterprise in various on-farm, off-farm and non-farm sectors, the organization started an initiative during COVID-19 pandemic.

There were a total of 122 entrepreneurs in Phase-I in four districts. During Phase-II, 4S and its partners promoted 257 more entrepreneurs, and thus total number of entrepreneurs has become 379. The project has given emphasize to promote more number of women entrepreneur.



They are engaged in different types of livelihood activities including both farm and non-farm activities. They have been gone through several trainings including access to entitlements and loan, techno-economic inputs on livelihood activities and psycho-social inputs on entrepreneurial behavior. They have also been provided support for input and output linkage.



Name: Sony Kumari

Location: BankeyBazar, Gaya

Age: 33 yrs.

Educational status: Graduate

Type of enterprise: Beauty parlor

Voice of AME: "I am the member of SHG federation since last 6 years. I know 4S-India also since last 4 years, as 4S India has been providing various kinds of supports to the federation.

With the amount taken as loan from the federation, I started business of tailoring, as I already had the skill and knowledge of tailoring. Since last few years, I was thinking of extending the business. For that, I completed beautician course. But I did not have clear idea on how to start the business.

Under RASA project, I got a series of support like technical training on marketing, business orientation, and mental / moral support to start the business.

I became confident with all these, took Rs. 50,000 loan from the federation and start the business. Fortunately the business has become successful to some extent. I am now earning both from tailoringcentre and well as from beauty parlor. I am satisfied with this business.

Apart from this, I got some other supports from 4S India like support in COVID-19 vaccination, linking with the concerned person for free BP and sugar testing.

Thanks to 4S and federation for providing such supports

However, there is a big competition in this market. I need to give more effort to grow further. Another problem is that, as most of my customers are from the families of lower economic conditions, I am not able to sell/ use quality cosmetic products or branded products as these are bit costly than the local products"

Theme- Preventive health and Nutrition

Preventive healthcare deals with the prevention of illness to decrease the burden of disease and associated risk factors. 4S strives to educate the community, especially women, on health, hygiene and nutrition through awareness and BCC program. Increasing the sanitation coverage by strengthening the sanitation supply chain and increasing the demand among the community is another intervention to adopt better hygienic practices.

In order to address the problems of malnutrition among rural poor, 4S focuses on nutrition sensitive agriculture, which is a food-based approach that puts nutritionally rich food, diet diversity and food fortification at the heart of overcoming malnutrition and micronutrient deficiency. 4S works to make the nutritious food more available and accessible to the rural community through building the capacity on diversified farming incorporating nutrition-rich crops like Millets, Moringa, kitchen garden, Backyard poultry, duckry and fisheries. Trainings are also provided on improving their awareness on age and gender-specific nutrition need.

(16) Establish Sanitation enterprise in Women Community Based Federations profitably and sustain:



Since 2012, 4S India has been working for promotion of sanitation as a business through development of micro-enterprise. There have been an estimated 40,000 latrines built since the program was initiated, which have been supplied by a cohort of 118 cement ring outlets or PoP. In the current initiative is the replication of the model. Currently in partnership with FINISH Society, 4S India is working for promoting sanitation supply chain model for increasing sanitation coverage in the rural area of Samasthipur, Muzaffarpur, Seohar and East Singhnhum districts in Bihar.



During last FY, three women federations and one FPO were promoted as sanitation business outlet (Point of Purchase/ PoP). Support was given in terms of technical guidance, business orientation and marketing support. Mason attached with these business were trained. More than 400 toilets were sold from these outlets within a very short span. Due to second wave of COVID, the project was discontinued for three months during the first quarter of FY 2021-22. Since July, the project restarted. The objectives of Phase-II are- (a) Strengthening of existing POPs in terms of Books of records, MIS, marketing etc.;(b) Replicating the model in new districts; and (c) Financial linkage, handholding of entrepreneurs and market



development. The initiative has been extended by 18 new PoPs. Revenue of the

PoPs for last six months becomes 60 thousand to 4 lakhs.

(17) Pit Life Extender (PLE): Feasibility testing through field level implementation in Seohar district of Bihar:



4S India has also been giving emphasize on another part of sanitation business chain i.e. Fecal Sludge Management (FSM). Pit Life Extender (PLE) can be a good tool for FSM, which was developed by Water for People(WFP) for treatment of liquid waste from the septic tank under FSM grant received by WFP International.

The current initiative is the pilot testing PLE at the community level. The field level testing is going on at Seohar district of Bihar. On the basis of satisfactory performance of PLE or

modified PLE the same will be optimized for field application to achieve societal benefit.

Till March 2022, two PLEs were fabricated and were ready for field testing. It will be installed and used in 8 septic tanks. Eight HHs have been identified, who have given consent to use the PLE. Rest of the testing has been planned to complete by April'22.

(18) Aawareness programs on Health, Hygiene, & Nutrition under "Herbal Life Project":



A preventive health program is operation in Patna and Muzaffarpur district of Bihar, with the aim of generating awareness on Health, Hygiene, & Nutrition to women and adolescent girls. The initiative has been supported by Sambhab Foundation (A LabourNet initiative).



A total of 2150 candidates (500 Women in the communities of Bihar and 1,650 School girls) have been identified and have gone under a series of training and awareness program. There are different batches, each including 25 women/ girls. Each of such batches has got regular training (once in a month for one hour) for 10 months. In each such training, the participants are being received one packet of sanitary pad at every month.

Name of Entrepreneur: Ravin Kumar

Name of POP: Ma Bhagwati traders and sanitation at Ghosaut

Background: Ravindra Kumar (31 years), is a resident of Raghai village in Minapur block of Muzaffarpur. His father's name is Raj Mangal Prasad and mother's name is Sunita Devi. He is from a BPL family with five family members. His family occupation is agriculture. He, along with his father, used to be engaged in the agriculture as a primary occupation. There was no other income except agriculture. His family income during that time was only Rs. 1,20,000/- His mother is attached with Khusi CLF (cluster level federation), managed by JEEViKA.

Intervention: During July 2021, he came in touch with 4S India sanitation project team and became aware about the SaaB program. Seeing him potential and interested in sanitation business, 4S India selected him as one of the micro-entrepreneur under SaaB project and provided technical training, business orientation and motivational support to establish the sanitation outlet. They also helped them to identify suitable mason from the nearby area and trained the mason to manufacture RCC ring, pillar, slab etc. 4S India also conducted some promotional activities in the nearby villages to generate demand. Project team also linked him with the wholesale market for purchasing inputs like pipe, pan, door etc.

Voice of the beneficiary: “मैं एक गरीब किसान परिवार से हूँ। मैं बचपन से ही खेती से जुड़ा रहा हूँ, मेरा सपना था कि मैं अपना खुद का व्यवसाय शुरू करूँ। लेकिन मुझे न तो कोई आइडिया था कि कौन सा बिजनेस मुझे सूट करता है और न ही कोई ठोस योजना कि मैं बिजनेस कैसे शुरू करूँ। जुलाई 2021 के दौरान, मैं एक जागरूकता अभियान में 4एस इंडिया प्रोजेक्ट टीम से मिला, जहाँ मुझे स्वच्छता व्यवसाय के बारे में पता चला। कार्यक्रम बहुत ही प्रेरक था और इस कार्यक्रम से मुझे इसके विभिन्न पहलुओं का पता चला। मुझे दिलचस्पी देखकर टीम ने कुछ दिनों बाद फिर से मुझसे संपर्क किया। उनके साथ विस्तृत चर्चा के बाद, उन्होंने मुझे अपने लाभार्थी के रूप में चुना और मेरे सपने को सफल बनाने में मेरी मदद करने के लिए सहमत हुए। मैं प्रशिक्षण की एक श्रृंखला से गुजरा हूँ। मेरे पास कुछ बचत थी। इस रकम से हमें जो रिवाॉल्विंग फंड मिला, उससे मैंने एक आउटलेट खोला। कुल लागत लगभग 50 हजार थी। कारोबार शुरू करने के बाद भी 4एस की टीम मेरी दुकान पर आती-जाती रहती है। यह एक वन-स्टॉप शॉप है, जहाँ हर तरह की सैनिटरी सामग्री उपलब्ध है। अब तक, मैंने आसपास के गांवों जैसे घोसौत, झोझा, हरसेर, बलुआ, तेंगरारी आदि के स्थानीय ग्राहकों के लिए 200 से अधिक शौचालयों का निर्माण किया है। मेरी वार्षिक आय अब रुपये हो गई है। 2,50,000/-। मेरी इच्छा है कि 4S टीम अभी भी प्रचार और विपणन सहायता जारी रखेगी। भविष्य में मैं अपने व्यवसाय का विस्तार करना चाहता हूँ और मकान निर्माण से संबंधित सामग्री रखना चाहता हूँ।”



Theme- Natural Resource Management (NRM)

Like many countries, India is also facing the profound environmental impacts of rapid population growth and natural resource constraints. To address the global environmental issues, 4S has been engaged with the community to act locally. It has been promoting agriculture that are environmentally sustainable by promoting organic cultivation, linking community with MGNREGA/ Jal Jeevan Hariyali (JJH) Mission for rejuvenating water bodies, mobilizing farmers for Diversified Based Irrigation (DBI), scheme linkages for plantation in their wasteland, and last but not the least supporting government in designing better implementation of water bodies through convergence with other govt. department.

(19) Improved resilience of vulnerable households through climate responsive interventions around 30 JJH structures in 5 Districts in Bihar:



UNDP is implementing the extended phase of Infrastructure for Climate Resilient Program (ICRG). The ICRG program has synergies with key components of the JJH Mission, especially in its aim to integrate Climate Actions and conserve natural resources. The project is supporting the JJH mission by scaling up the success and lessons from the interventions of ICRG Phase I.



In order to understand how far the concepts of ICRG program has been embedded in JJH program implementation and to identify the

gaps, if any, and provide possible direction to rectify the course to maximize the benefits for the future activities, 4S India is working in Five districts of Bihar (Arwal, Motihari, Gaya, Nalanda and Saran). Funding support is coming from FCDO (Govt. of UK) & UNDP.



Till March 2022, A total of 26 structures were identified, multiple discussions with the villagers undertaken and beneficiaries (direct and indirect) have been identified. The project identified approximately 2550 beneficiaries from these 24 structures. Project GPs have shown marked improvement during the period 2020-21 and ongoing FY of 2021-22 with respect to MGNREGA outlay. This has also proven vital during the three waves of the COVID pandemic in terms of supporting the rural economy, especially the poor families. Similar to the pattern in overall activities of MGNREGA, NRM components have seen marked difference from 2019-20 to 2020-21 and the ongoing year of 2021-22. The figures below depict the comparative patterns among major NRM activities in the project village under MGNREGA. A significant need was identified for provision and availability of capacity building options for the rural families. Trainings needs were identified in consultation with the communities and in particular needs of the members that are non-direct beneficiaries of the structures were main focus areas while identifying, designing and execution of the trainings. In total 20 trainings have been conducted and a total of 771 beneficiaries have been trained on various livelihood activities.

Financial details of FY 2021-22:

Since 2015-16, a slow but steady growth was observed in terms of annual turnover of the organization. But more specially, there was a big jump (about double of the earlier year) in the turnover was found in FY 2021-22. Last seven years' financial growth has been given in the below figure-

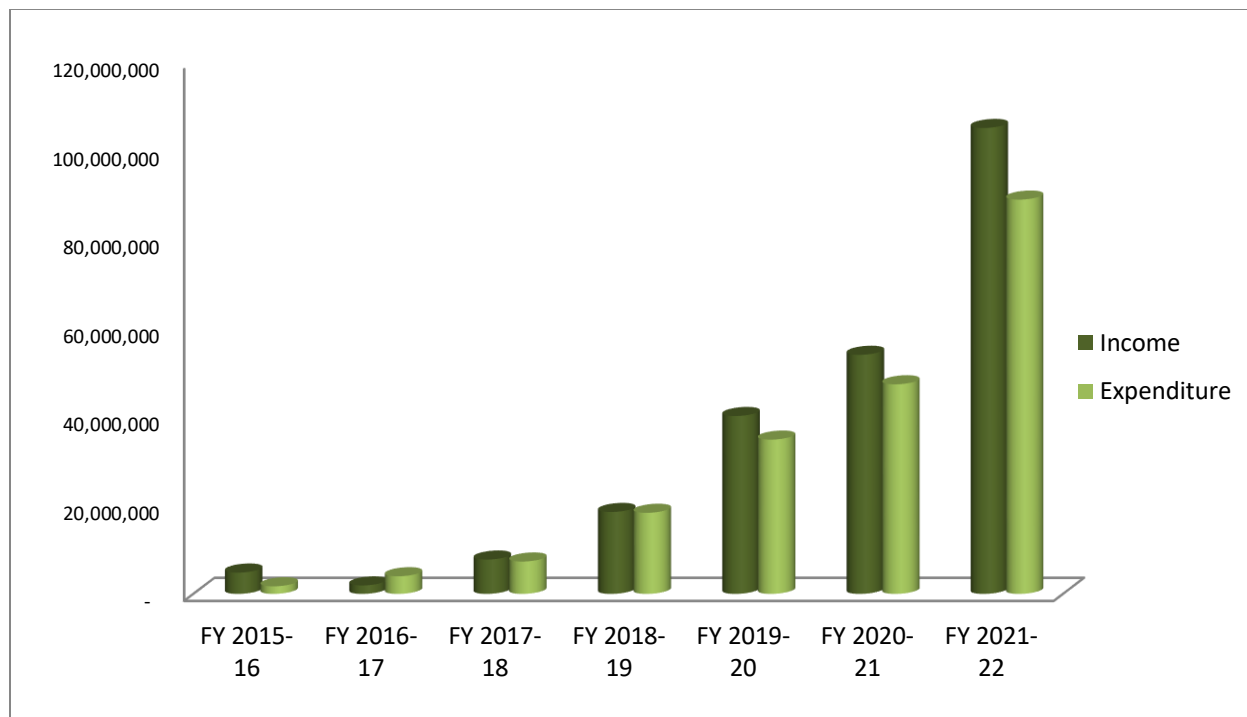


Figure 4: Financial growth for last 7 years

Table 3: Income and expenditure of 4S India from FY 2015-16 to 2021-22

Last 7 years' Growth		
Period	Income	Expenditure
FY 2015-16 (Audited)	4,791,523	1,699,212
FY 2016-17 (Audited)	1,903,103	3,958,528
FY 2017-18 (Audited)	7,718,307	7,272,658
FY 2018-19 (Audited)	18,416,645	18,227,374
FY 2019-20 (Audited)	40,048,926	34,719,831
FY 2020-21 (Audited)	5,38,77,556	4,72,12,114
FY 2021-22(Audited)	10,51,15,082	8,89,32,346

Financial statement for FY 2021-22:

SHRVA SEVA SAMITY SANSTHA
BG 179, Sector-II, Salt lake City, Kolkata-700091

BALANCE SHEET AS AT	SCH.	MARCH 31,2022	MARCH 31,2021
SOURCES OF FUNDS:			
CORPUS FUND			
Corpus Fund	I	-	-
Reserve and Surplus	II	29,383,690	13,378,829
Capital Assets Fund		2,110,661	2,015,860
TOTAL		31,494,351	15,394,689
APPLICATION OF FUNDS:			
FIXED ASSETS			
	III	2,110,661	2,015,860
CURRENT ASSEST, LOANS & ADVANCES			
Cash and Bank Balance	IV	35,100,401	12,748,681
Other Current Assets	V	7,167,458	5,915,447
TOTAL CURRENT ASSETS		42,267,859	18,664,128
Less Current Liabilities	VI	12,884,169	5,285,299
NET CURRENT ASSETS		29,383,690	13,378,829
TOTAL		31,494,351	15,394,689

Significant Accounting Polices and Notes to Accounts

XII

As per our report of even date
for **N S B & Associates**
Chartered Accountants
Firm No. 023043N

For and on Behalf of Board

Place: New Delhi
Date:



Nandan S. Bisht
Nandan S. Bisht
Partner
M. No. 099805

Abinav
Treasurer

Sanjeev
Executive Director

SARVA SEVA SAMITY SANSTHA
BG 179, Sector-II, Salt lake City, Kolkata-700091

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED	SCH.	MARCH 31, 2022	MARCH 31, 2021
INCOME			
Institutional Income from Advisory	VII	8,416,683	7,871,190
Grant & Contribution- Indian	VIII	59,570,386	26,824,162
Grant & Contribution- Foreign	IX	13,432,321	1,405,410
Other Income	X	23,695,692	17,776,794
TOTAL		105,115,082	53,877,556
EXPENDITURE			
Rural Livelihood Promotion Program		52,039,364	24,611,653
Disaster Management		2,844,830	46,800
Water Sanitation and Hygiene		1,032,600	7,068,334
Nutrition and Health		673,746	156,680
Financial Support to Farmers		14,777,256	11,886,767
Head Office and Admin Cost		2,883,096	526,524
National Epidemic COVID-19		10,319,321	1,565,163
Particularly Vulnerable Tribal Groups (PVTG)		2,430,132	-
Other Expenses			1,350,193
Research, Documentation and Advocacy		1,932,001	-
Total		88,932,346	47,212,114
Excess of Income over Expenditure		16,182,736.20	6,665,442
APPROPRIATION			
Excess of Income Over Expenditure		16,182,736	6,665,442
Transferred to Corpus Fund		-	-
Transferred to Capital Assets Fund		94,801	379,200
Transferred to Reserve and Surplus		16,087,935	6,286,242

Significant Accounting Policies and Notes to Accounts XII

As per our report of even date
for **N S B & Associates**
Chartered Accountants
Firm No. 023043N

For and on Behalf of Board

Place: New Delhi
Date:



Nandan S. Bisht
Nandan S. Bisht
Partner
M. NO. 099805

Manish Kumar
Manish Kumar
Treasurer
S. S. Bose
S. S. Bose
Executive Director

Financial Statements for the year ended March 31, 2022

SARVA SEVA SAMITY SANSTHA
BG 179, Sector-II, Salt lake City, Kolkata-700091

CASH FLOW STATEMENT		(Currency: Indian Rupees)
PARTICULARS	Year ended March 31, 2022	
Cash Flow from Operating Activities		
Net Profit Before Taxation		16,182,736
<u>Adjustments For:</u>		
Prior Period		(83,074)
Depreciation on Fixed Assets		-
Operating Profit before Working Capital Changes		16,099,662
<u>Adjustments For :</u>		
(Increase) /Decrease in Other Current Assets		(1,252,011)
Increase/(Decrease) in Other Current Liabilities		7,598,868
Cash Generated from Operations		22,446,520
Net Cash Inflow from/(Outflow) from Operating Activities (A)		22,446,520
Cash Flow from Investing Activities		
Purchase of Fixed Assets		(94,801)
Net Cash Inflow From/(Outflow) From Investing Activities (B)		(94,801)
Cash Flow from Financing Activities		
Inflow of Share Application Money		
Interest Paid		
Net Cash Inflow from/(Outflow) from Financing Activities (C)		-
Net Increase /(Decrease) in Cash and Cash Equivalents (A+B+C)		22,351,721
Cash and Cash Equivalents at the Beginning of the Year		12,748,681
Cash and Cash Equivalents at the Closing of the Year		35,100,402

Significant Accounting Policies and
Notes to Accounts

XII

As per our report of even date
for N S B & Associates For and on Behalf of Board
Chartered Accountants
Firm No. 023043N

Place: New Delhi
Date:



Nandan S. Bisht
Nandan S. Bisht
Partner
M. NO. 099805

Executive Director
Executive Director

Treasurer
Treasurer

Abbreviation

4S:	Sarva Seva Samity Sanstha
AES:	Acute Encephalitis Syndrom
AGBDS:	Agri-business Development Services
APPI:	Azim Premji Philanthropic Initiatives
ATMA:	Agricultural Technology Management Agency
BCC:	Behavioral Change Communication
BOD:	Board of Director
BRLPS:	Bihar Rural Livelihood Promotion Society
CBBO:	Community Based Business Organization
CBO:	Community Based Organizations
CEO:	Chief Executive Officer
CHC:	Custom Hiring Center
CLF:	Cluster level Federation
COO:	Chief Operative Officer
CRP:	Community Resource Persons
CSR:	Corporate Social Responsibilities
DBI:	Diversified Based Irrigation
DSWD:	Department of Social Welafre and Development
EBC:	Extremely Backward Caste
FFS:	Farmers Field Schools
FGD:	Focused Group Discussion
FIG:	Farmers Interest Groups
FPO:	Farmers Producer Organizations
FSM:	Fecal Slug Management
HH:	Household
HPU:	Honey Processing Units
IAS:	Indian Administrative Services
IDS:	Institutional Development Services
IEC:	Information Education and Communication
IFS:	Integrated Farming System
IGA:	Income Generation Activity
IGS:	Indian Grameen Services
IIM:	Indian Institute of Management
IIT:	Indian Institute of Technology
INM:	Integrated Nutrient Management
IRMA:	Institute of Rural Management, Anand
JJH:	Jal Jeevan Hariyali
JJM:	Jal Jeevan Mission
JSY:	Janani Surakshya Yojana
KCC:	Kishan Credit Card
KII:	Key Informant Interviews
KVK:	Krishi Vikash Kendra
LAE:	Local Area Economy
LEISA:	Low External Input for Sustainable Agriculture
ME:	Micro-Entrepreneur

MFI:	Micro-Finance Institute
MGNREGA:	Mahatma Gandhi National Rural Guarantee Act
MIS:	Monthly Information System
MT:	Master Trainer
NABARD:	National Bank for Agriculture & Rural Development
NBFC:	Non-Banking Financial Companies
NPM:	Non-Pesticide Management
PFI:	Population Foundation of India
PG:	Producer Group
PGDRM:	Post Graduate Degree in Rural Management
PHC:	Primary Health centre
PM-JAY:	Pradhan Mantri Jan Arogya Yojana
PoP:	Package of Practice
PVTG:	Particularly Vulnerable Tribal Groups
RASA:	Rajeev AjeevikaSamvardhan Abhiyan
RBL:	Ratnakar Bank Limited
RCRC:	Rapid Rural Community Response
RGF:	Rajiv Gandhi Foundation
SaM:	Save a Mother
SC:	Scheduled Caste
SFAC:	Small Farmers Agribusiness Consortium
SHG:	Self Help Group
SMS:	Subject Matter Specialist
SRI:	System of Rice Intensification
ST:	Scheduled Tribe
UNDP:	United Nations Development Programme
UP:	Uttar Pradesh
VAP:	Village Action Plan
VCD:	Value Chain Development
VLE:	Village Level Entrepreneur
VLT:	Village Level Trainer
VO:	Village Organization
VRP:	Village Resource Persons
VWSC:	Village Water and Sanitation Committee
WASH:	Water, sanitation and hygiene
WB:	West Bengal
WDC:	Women Development Corporation
WFPI:	Water for People India
ZBNF:	Zero Budget Natural Farming

Media coverage

जागरूक कर लोगों को वैक्सीन लगाने के लिए किया गया प्रेरित



लखीमपुड़ा/ संवाददाता लखीमपुड़ा प्रखंड के विभिन्न पंचाडिब एवं आदिवासी क्षेत्र पोखरिया, चढ़ा पोखरिया, डोरियो, शायरी, चढ़ापोखर आदि गांवों-कस्बों में कोविड-19 से बचाव के लिए जागरूकता अभियान रथ चलाया गया। जागरूकता अभियान रथ ने गांवों का प्रभुत्व किया। चलो सब चल कर टीका लगाएं देश के प्रति फर्ज निभाएं। एक आधुनिक से पूरा, कोयना के दोनों टीके लगाएं। टीका लीडर सुमेश घोष, खैरनत एवं आरमय्यसकानी ने, उपस्थित, रथरी, लो, पेरित, कर वैक्सीनेशन सेंटर

किसान पाठशाला में दिया जा रहा उन्नत कृषि पद्धति से खेती की जानकारी



खैरनत (वि.सं.) में एक कार्यक्रम के अंतर्गत किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है।



कार्यक्रम का शुभारंभ करते कृषि अधिकारी । जातराज

छोटे तालाब बना मछली पालन से किसानों की बढ़ेगी आमदनी

दुमरा संसू: नौदि आयोग के अकांक्षी जिला सीतामढ़ी में आईटीसी मिशन मुनहरा कल व सर्वे सेवा स्थापित संरक्ष के माध्यम से एक दिवसीय उच्च मूल्य फसल व मत्स्य पालन पर प्रशिक्षण का आयोजन किया गया। प्रशिक्षण कार्यक्रम का शुभारंभ दीप प्रज्ज्वलन कर जिला उद्यान पदाधिकारी नौरज कुमार झा, मत्स्य विचार पदाधिकारी विनोद पासवान, नरय सह प्रधान वैज्ञानिक डॉ रामेश्वर प्रसाद, उद्यान वैज्ञानिक डॉ. मनोहर पारिवर, मत्स्य वैज्ञानिक डॉ. प्रकाश चंद्र, पशुपालन वैज्ञानिक डॉ किंकर कुमार, कृषि वैज्ञानिक डॉ. सचिदानंद कुमार द्वारा किया गया। इस प्रशिक्षण में सभी प्रखंड उद्यान पदाधिकारी, प्रखंड तकनीकी पदाधिकारी, प्रगतिशील कुक्क, मत्स्य पालक कुक्क की वैज्ञानिक द्वारा उच्च मूल्य फसल व मत्स्य पालन पर विस्तार से बताया गया। जिला उद्यान पदाधिकारी ने कहा कि प्रशिक्षण के माध्यम से नई

कार्यक्रम उन्नत कृषि विकास कार्यक्रम के अंतर्गत दिया गया एक दिवसीय प्रशिक्षण

मक्का के नये प्रभेद से किसानों को मिलेगी ज्यादा उपज

- स्वी फसल के वैकल्पिक उत्पादन पर की गयी चर्चा
- कृषि विभाग व आईटीसी एमएसके ने संयुक्त रूप से किया कार्यक्रम



खैरनत (वि.सं.) में एक कार्यक्रम के अंतर्गत किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है।

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मास्टर ट्रेनिंग प्रशिक्षण का आयोजन

खैरनत (वि.सं.) में एक कार्यक्रम के अंतर्गत किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है।



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कुपोषण से बचाव के लोगों को किया जाग

खैरनत (वि.सं.) में एक कार्यक्रम के अंतर्गत किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है।



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एक दिवसीय एगरोटेक किसान मेला का आयोजन



खैरनत (वि.सं.) में एक कार्यक्रम के अंतर्गत किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है।

कुपोषण से बचाव हेतु एक दिवसीय जागरूकता कार्यक्रम हुआ आयोजित



खैरनत (वि.सं.) में एक कार्यक्रम के अंतर्गत किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है। कार्यक्रम में किसानों को उन्नत कृषि पद्धति से खेती की जानकारी दी जा रही है।

नया/आसपास
बाकेबाजार के विहरगाई गांव में 10 एकड़ जमीन पर लेमनग्रास की रोपाई शुरू



Sarva Seva Samity Sanstha (4S India)

