





It's a matter of great pride to see SRIJAN growing, embracing a sound value system, and achieving more than we could ever have thought of. And that makes me think of the people I wish to thank from the bottom of my heart.

First, our current and former employees who have worked to help the organization achieve its present success, our founder, our previous and current boards of trustees, our donors, and funders without whose support we would not have reached where we are today. I am proud of our extraordinary employees, whose high expectations and dreams match ours. They have worked against all odds for 20 years, and have made the impossible, possible. Our organisation has become a shining example when it comes to sustainable income opportunities for rural India, particularly its women.

Therefore, as we celebrate this 20th year of SRIJAN, we also celebrate the success of our employees, their parents, spouses, and children, who have all made significant sacrifices. I congratulate all the employees who have worked hard and have waited for months and years to script stories of change on the ground.

Often, I am asked the reason behind the success of SRIJAN and its biggest strength, and I always answer: my team members. I would say that a team can perform only if it is united. Therefore, I am very proud of my team, and I

wholeheartedly say that my organisation has the best human resources. Trust is a glue that keeps relationships together, and I promise to make good on all my promises and vows.

Before I conclude, I want to say that the path ahead will be challenging because unpredictability will continue to rule. Climate change is increasingly affecting both the supply and demand of water for small and marginal farmers. Over the past decades, India has been grappling with intense and rapid depletion of groundwater stores driven by human-caused climate change and over-extraction. The consequences can be far-reaching; water shortages can hit food supplies, causing prices to soar, and fuel social unrest, according to researchers.

Despite such odds, however, we have earned the trust and respect of our donors, the government, and our communities. Our team members have inculcated a strong ethos of service in everything they do. They take pride and ownership in the service they extend to the community. Our work combines passion, pride and experience. As always, we will inspire ourselves by working with communities to strengthen our capabilities and bring change to the lives of the poor.

I am sure SRIJAN will reach new heights in the coming days, and I wish you all the best.

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MILESTONE & JOURNEY

2000 - 2003

- Registered as Public Trust on 27 January 2000
- Started grass root implementation through DPIP at Jaisinagar in 33 villages
- Water and Agriculture theme through Participatory Irrigation Management and water shed.
- 40 Professional staff

2004 - 2008

- Ventured into multiple livelihood models; Dairy, Small holder nanoorchard, and agriculture productivity enhancement programme
- Expansion from 1 state to 3 states from 4 blocks to 12 blocks
- Formation of apex level women collective begins
- Organised 10,000 women in 5 women Federations
- First Mahila Sammelan at Tikamgarh

2008 - 2013

- Amplified outreach to more than 15,000 families
- Scaling up of Nano-orchards from 90 to 500
- 15,000 farmers under Agriculture Productivity Enhancement Programme
- NTFP based custard apple value chain established at Pali with Ghoomar Mahila Producer Company

2014 - 2019

- Outreach to over 2,00,000 families
- Expanded operation to 47 blocks of 6 states covering more than 1300 villages
- Organised Aagaz to unleash aspirations of women collectives, 1500 women leaders participated
- Custard apple value chain extended to Chhindwara
- 9 women led federations of SHGs covering 60,000 plus families
- Partnership with 7 CSOs to reach scale up in Bundelkhand for revival of traditional tanks
- Resource Agency to MS-RLMs and SERP on NTFP value chain
- Buddha Fellowship Programme for developing social entrepreneurs

250 staff



PHASE 1: Inception and Initiation



PHASE 2:
Diversification
and creating
models

PHASE 3:
Learning and Replication



Boundaries

CELEBRATING 20 YEARS OF SRIJAN – 20 YEARS OF SELF-RELIANCE

This three-day event was organised at Tikamgarh, Madhya Pradesh to celebrate 20 years of SRIJAN. The three days were called SAFARNAMA, SAATHNAMA, and GANTANTRA to JANTANTRA respectively.









































A pioneering village

In the villages of Mohkhed block in Chhindwara district of Madhya Pradesh, residents are mostly marginal farmers, and the major sources of livelihood are agriculture, daily-wage labour, and sale of non-timber forest produce. Owing to the hilly terrain and irregular rains, the irrigation infrastructure is underdeveloped, and farmers often migrate to nearby cities in search of employment.

Astha, an SHG promoted by SRIJAN, began its journey in Junapani village in 2013 with 10 members. Most are part of horticulture interventions, mainly nano orchard development, but good quality vegetable seeds and papaya and moringa saplings are not easily available. Given this problem, SRIJAN introduced the idea of promoting a nursery to raise and sell saplings, and SHG members volunteered to stock it with vegetables, papaya, moringa and mango saplings. Raised in a protected environ-

ment, the saplings showed good germination (80 percent) and low mortality. Between June and September 2020, the group sold over 90,000 vegetable saplings and over 2,000 saplings each of moringa and papaya, generating a total revenue of Rs 1,14,000.

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Savitri Bai grew up near Kota in Rajasthan, and finished school there. The 29-year-old has two young sons, and moved to Loharpura in Bundi district after marriage, the most educated woman in a village that saw no need for girls to go to school. A city girl, she was unfamiliar with local customs too. However, Savitri not only overcame it all, but became a force for change throughout the district. In just three years, she went from women's SHG (self-help group) member to service provider, service provider to board member, and board member to president of SMCPCL (Samriddhi Mahila Crop Producer Company Ltd).

When SRIJAN introduced SHG in her village, Savitri became quickly involved, taking a leadership position. It was difficult for many women to see the benefits of SHGs, and the initial response was far from positive. However, Savitri persevered, and the Loharpura SHGs became some of the strongest in the area. Recognized for her success, Savitri began assisting to form SHGs in other areas, and joined SRIJAN as one of their first women service providers. Her leadership and responsible attitude got her elected as the first president of SMCPCL's board of directors. Initially intimidated by government officials, potential business partners, and complex bureaucratic procedures, she rose to the occasion, and today deals with them on an equal footing.

Building forests

Widely accepted as one of the foremost techniques to improve the environment, SRIJAN has piloted the Miyawaki method of forest plantation - invented by Japanese botanist Akira Miyawaki - in two sites in Tikamgarh district of Madhya Pradesh: the villages of Niwari and Dor.

The Miyawaki technique involves planting native trees as close as possible in the same area, which not only saves space, but the saplings also help each other grow. It prevents sunlight from reaching the ground, which in turn prevents the growth of weeds. This helps create a forest in just 20 to 30 years, while conventional methods can take anywhere between 200 to 300 years.

During the initial planning at Dor and Niwari, the community wished to develop the forest as a hub of medicinal and fruit-bearing local plants that can also be used as livestock fodder. Residents of both villages volunteered to prepare the land, the layout of the forest, and transplant seedlings. In August 2020, a total of 2,510 seedlings were planted.



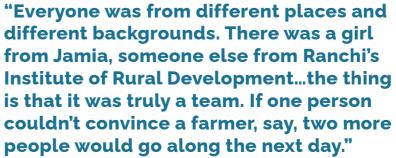


We could go on telling you stories of the people SRIJAN was founded in 1997 by Ved Arya to we work with, our most important stakeholders, the farmers of India. However, the stories we have listed, we hope, will give you an idea of the path we have travelled, and the areas we have focused most intensely upon, in over two decades of our official existence.

make a difference in the lives of the rural poor through direct action, and registered as a public trust in January 2000. The Gandhian way of life of Baba Amte and his wife Sadhna Amte had convinced Ved that educated professionals are needed to provide rural communities with self-sustaining livelihood opportunities.

"SRIJAN's base or foundation is laid on the principle that we alone cannot make much of a difference. The other urgent need was to create models of development that are self-reliant. That is how our full name is Self-Reliant Initiatives through Joint Action (SRIJAN)."

- Ved Arya, Founder



- Namita Pandey, Programme Leader



As he puts it, "SRIJAN's base or foundation is laid on the principle that we alone cannot make much of a difference. The other urgent need was to create models of development that are self-reliant. That is how our full name is Self-Reliant Initiatives through Joint Action (SRIJAN)."

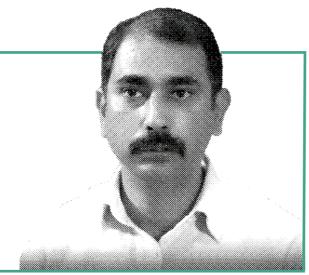
The team which SRIJAN started out with was also based on Ved's vision that "the same sort of people shouldn't be in one team". As he puts it, "there should be an agricultural person, there should be an engineer, there should be a social work person", making up what Ved called his "rainbow team", which would optimise itself through arguments, debate, and discussion.

Accordingly, as Programme Leader Namita Pandey says, "Everyone was from different places and different backgrounds. There was a girl from Jamia (Jamia Millia Islamia University), someone else from Ranchi's Institute of Rural Development...the thing is that it was truly a team. If one person couldn't convince a farmer, say, two more people would go along the next day."

January SRIJAN gets registered as a public trust

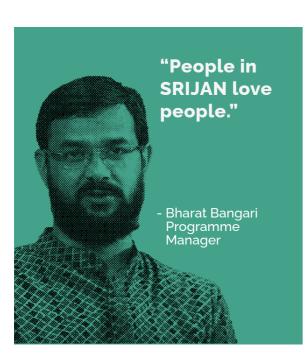
"You build value for yourself from the people you work with. You share opinions, gain knowledge, increase technical knowhow."

- Sadique Akhtar, Programme Manager



And everyone struck it out, as Ved says. "These were young people, and there were months when the salaries didn't come on time, but everybody managed. The credit for building SRIJAN goes to every one of them."

In the words of Programme Manager Bharat Bangari, "People in SRIJAN love people." And Programme Manager Sadique Akhtar adds, "You build value for yourself from the peo-



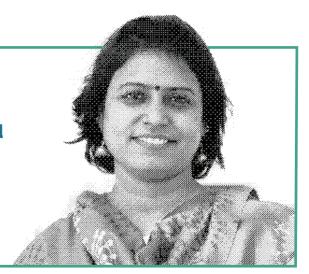
ple you work with. You share opinions, gain knowledge, increase technical knowhow."

Boosted by this dedicated, motivated team, SRIJAN started out with small projects in Madhya Pradesh and Rajasthan with support from donors such as Tata Trusts and the World Bank. Today, SRIJAN is making a difference to the lives of over 2,00,000 rural families from 1,300 villages across six Indian states in active collaboration with government agencies, and private and institutional donors.

The journey officially began in 2000, when SRIJAN started work on its first assignment of designing the Madhya Pradesh government's World Bank-funded District Poverty Initiative Project, and implementing it in the state's Bundelkhand region. The same programme was also taken up in Rajasthan's Hadoti region in 2004. Starting out with large infrastructural works on tank rehabilitation, irrigation resource creation and aggregating communities in form of user groups, SRIJAN soon ventured into the formation of self-help groups for women and initial aggregation of produce, especially milk.

"I think the leadership was very charismatic, the team was very motivated. They were commited to excellence and they had that passion to bring about change in people's lives."

- Stutilina Pal, Programme Manager



Along the way, as the stories we have told show you, we developed a set of core values which motivate us at every moment:

- Women's empowerment
- Strong belief in the capacity of the poor
- Honesty and transparency
- Accountability
- Striving for excellence

We are also strong believers in community ownership of institutions, and their role in generating sustainable livelihoods based on cutting-edge natural and organic practises. The challenges have been many and varied, not least in bringing about a change in farmer behaviour, but our core values have seen us through. We have simply focused on becoming the best at what we set out to do - create a bridge between external institutions and the rural poor to ensure adoption of best practices. As it facilitates transfer of knowledge and technology, promotes institutional financial linkages, SRIJAN continues to believe in the power and capacity of community collectives to sustain the developmental efforts.

Making a difference in 1300 villages across six Indian states

2,00,000 rural families impacted

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SRIJAN Annual Report 2019-2020

Phase 2: Growing Roots, Branching out



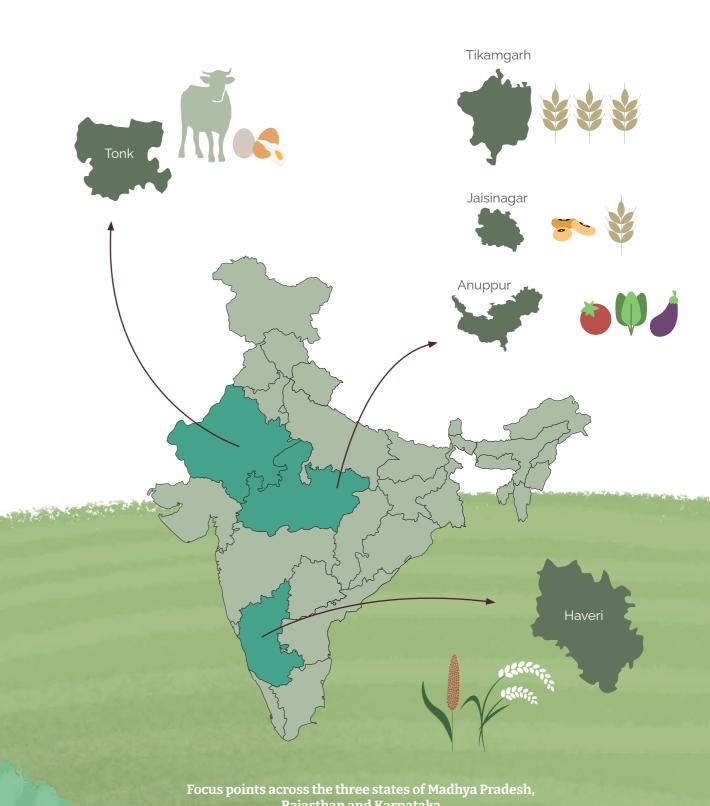
GROWING ROOTS, BRANCHING OUT

During the initial years of 2000-2004, what started out as a sapling had grown into a sturdy young plant. It was now ready to spread its branches and expand to two more states following Madhya Pradesh - Rajasthan and Karnataka, and venture into multiple livelihood models, primarily dairy, smallholder nano-orchards, and agriculture productivity enhancement programmes.

Agricultural interventions focused largely on rice and wheat cultivation, while attempts were launched to build a pathway for vegetable cultivation also. Thematically too, SRIJAN was ready to progress from water and soil interventions to community institutions, then to livelihoods, and finally, access to finance and markets.



Across the three states, certain focus points came up for each kind of intervention. While Jaisinagar in Madhya Pradesh was the hub of soybean and wheat, Tikamgarh was the focus point for wheat, and Anuppur became the primary location for vegetables and smallholder horticulture. In Rajasthan, Tonk was the dairy centre. In Karnataka, Haveri became ground zero for SRI (System of Rice Intensification) and ragi cultivation.







In 2002, the World Bank had commenced funding a three-year District Poverty Initiative Project (DPIP) under the Indira Gandhi Garib Hatao Yojana scheme in Jaisinagar. Under this project, natural resource management (NRM) and work relating to agriculture began in villages like Amoda Naya Gaon, Bajiya, Kandela, Hada, Shajpuri Krudh, Gogri, Reheli, Karmau, Thendudabar, Mochal, Pargaspura, Chandoni, Karaiya, Bamhori Ghat, Kanakrkui, Lakhni, and Salaiyar Gaji.

Water and soil conservation work such as the construction of check dams, repairing of old wells and construction of new wells, distribution of farm machinery such as pumps, sprinkler sets etc, progressed rapidly. Simultaneously, high-yielding seed varieties for crops like wheat and ginger were distributed regularly.

As far as Jaisinagar was concerned, any intervention in agriculture would have to begin with water conservation, since farming was heavily dependent on rainfall, and the irrigation infrastructure underdeveloped. So, though seeds were distributed, we also had to focus on building water harvesting structures.

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In six villages - Sahapur Sultanpur, Ratanhari, Bichuwa Jagir, Madiya, Sobhapur, and Hinkhada - farmers were formed into CIG (Common Interest Groups), and encouraged to focus on soybean and wheat in order to accelerate their cash flow.

To aid their efforts, we worked on capacity building and introduced crop improvement methods to increase yields, spreading awareness about modern farming techniques and working intensively with 50 farmers to demonstrate these techniques on a control plot of land. We also worked to improve the quality of cattle feed in certain areas by planting berseem (a variety of clover famed as high-quality livestock feed) in the villages of Reheli, Gosra, Veerpur, Sobhapur, and Bomhori Ghat.

ANUPPUR: from agriculture to horticulture

In 2005, SRIJAN began its journey in Kotma, in Anuppur district of Madhya Pradesh. The first programme to be undertaken came vunder the Madhya Pradesh Rural Livelihoods Project (MPRLP), and its major focus was to create livelihood sources for the community by working in tandem with the Panchayati Raj system. An allied activity was to create awareness among community members about the function and schemes of the Panchayat.

In 2006, the initial team from SRIJAN was joined by more experienced members, ready to learn as we went along.



Their cumulative experience was enough to bring to their notice that in the entire belt, there was practically no rabi or winter-cropping season (November-April). Incredible as it may seem, they found just one village where rabi cultivation was practised. Clearly, an overwhelming majority of farmers were dependent solely on the kharif season (June-September/October), which meant that they looked to the monsoons to irrigate their crops. The major challenge here was a lack of irrigation facilities and lifting devices.

It was against this backdrop that in 2007, a project aided by the Sir Dorabji Tata Trust (SDTT) was launched to promote horticulture in the area. The SRIJAN team began pushing the idea of growing backyard vegetables like chillies and tomatoes, alongside promoting the cultivation of pomegranates.





The initiative grew rapidly, and soon SRIJAN had got together 300 families practising horticulture and vegetable cultivation in 25 villages

Where farmers in the area were earlier dependent only on the kharif season for their incomes, horticulture provided them with a new, profitable livelihood, because at the weekly haat (village market), vegetables had always been in high demand, and the farmers were assured of immediate returns.

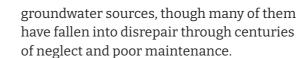
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To ensure the continued success of the intervention as well as to create a sense of ownership within the community, Village Development Committees (VDC) were created and made responsible for all activities and interventions to be carried out in their respective villages.

With support from multiple such committees, SRIJAN undertook the job of installing solar power set-ups in the villages to combat the lack of a regular supply of electricity, which had been adversely affecting irrigation.

The Tikamgarh tanks

The Chandela dynasty (851-1545 AD) ruled over the traditionally water-poor region of Bundelkhand in Madhya Pradesh. In order to harvest every drop of water that this drought-prone region received, the Chandela kings established a network of several hundred tanks across the region, to ensure a satisfactory level of groundwater. Even today, Chandela tanks remain one of the region's primary



In 2003, SRIJAN began work on restoring Chandela tanks under a project titled 'Institutional Strengthening for Community Management of Chandela Taals in Tikamgarh District' with support from Inco Canada Corporation Office (ICCO). Tank User Groups (TUG) were formed in the villages of Toriya Suklan, Kandwa, Kharon, Fateh Ka Khirak and Shahpura. The TUG were to work on the rehabilitation of the tank management system.

Continuing SRIJAN's tradition of sharing our experience with the world, we organised a multi-stakeholder workshop on March 1, 2005

titled 'Rehabilitation of Chandela Tanks - Improving Stakes of the Poor', attended by participants from DPIP, Bharatiya Agro Industries Foundation (BAIF), ASA India, Aravali, Vikalp, OXFAM, ICEF, MPRLP, SRIJAN and TUG members.

SRIJAN's other notable achievement of 2005 was the setting up of its first women's self-help group (SHG), named Bade Maharaj Mahila Samiti, with tribal families of Toriya Suklan village. We then began mobilizing women in Kandwa and Shahpura, focusing solely on those from Scheduled Caste and Scheduled Tribe communities. Also in 2005-06, the Poorest Area Civil Society (PACS) programme supported by the UK Government's Department for International Development (DFID)





By 2006-07, SRIJAN had promoted nearly 125 SHGs, and to federate them we promoted our first Mahila Sankul Sammelan at Bijrotha village, and the second in 2007 at Muhara village. Our key leaders at this time

Were ASHA BAI, WAFTANI
BAI AND KALABATI BAI
FROM BIJROTHA, RANI
BAI FROM SHAHPURA,
AND YASHODA BAI AND

GEETA BAI from Fateh Ka Khirak. To enhance market-linked livelihoods in 2006, SRIJAN promoted the Ajeevika Cooperative as a federation of SHGs and TUGs. And the Tejaswini project enabled us to extend our work on women's SHGs. In September 2005, the Indian government passed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA or NREGA), a labour law and social security measure which aims to guarantee the 'right to work'

was started in Tikamgarh, Vidisha, and Sagar to promote 520 all-women SHGs.

For us, 2005 was a landmark year in terms of drawing women into SRIJAN's initiatives. In the decade to come, they were to prove crucial to the success of our interventions

By 2006-07, SRIJAN had promoted nearly 125 SHGs, and to federate them we promoted our first Mahila Sankul Sammelan at Bijrotha village, and the second in 2007 at Muhara village. Our key leaders at this time were Asha Bai, Waftani Bai and Kalabati Bai From Bijrotha, Rani Bai from Shahpura, and Yashoda Bai and Geeta Bai from Fateh Ka Khirak. To enhance market-linked livelihoods in 2006, SRIJAN promoted the Ajeevika Cooperative as a federation of SHGs and TUGs. And the Tejaswini project enabled us to extend our work on women's SHGs.

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In 2006, with help from Jatara's Janpad panchayat, our team held a three-day NREGA awareness rally covering three Gram Panchayats and seven villages (Sitapur, Shahpura, Bijrotha, Petpura, Fateh Ka khirak, Roopganj and Gotet

Khas). The community would gather in every village, and our team, along with community volunteers and government officials, would talk about the new act and its provisions.

Encouraged by our work on tank management and NREGA awareness, the Jatara Janpad Panchayat asked us to develop a practical model of watershed work under NREGA.

Accordingly, we selected and completed a 50 hectare (Ha) watershed in Shahpura village in 2006 under NREGA.

This model of watershed management was noticed by the government, and SRIJAN was selected by the Department of Rural Development in 2007 to implement a watershed management project under the Rajiv Gandhi Watershed Mission across a project area of 10,425 Ha covering seven Gram Panchayats and 13 villages of Jatara block.

Again in 2007, we developed a small intensive horticulture model called the 'nano orchard'. This model focuses on fruit plants, and in this case the first intercrop of papaya alternated with a second intercrop of chilli. Starting out with Tikamgarh, Sehore and Anuppur, by 2008 we had promoted 82 such plots, where the major crops were pomegranate, mango and guava.

But it wasn't all smooth sailing. In 2005, we ventured into the area of market-oriented

Phase 2: Growing Roots, Branching out

Branching out

SRIJAN Annual Report 2019-2020

Phase 2: Growing Roots, Branching out





livelihood generation and started work on medicinal plants/ crop cultivation, beginning with Coleus, Stevia and Kalmegh. However, a severe and continuous drought from 2004-2007 meant failure for this particular project.

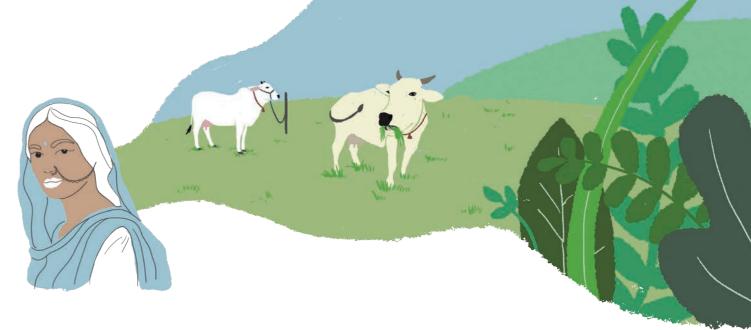
From one state to three, from four blocks to twelve

From Madhya Pradesh, SRIJAN moved to Karnataka and Rajasthan with thematic inter-

ventions around water, agriculture, and other livelihood options.

The World Bank was leading District Poverty
Initiative Projects (DPIP) in Rajasthan and MP,
while programmes on collectives were being run
in Jaisinagar and Tikamgarh in MP and Tonk in
Rajasthan. On a visit to India, then World Bank
president Robert Zoellick visited some of our
projects too, particularly the dairy and women's
federations that were coming up. Our Mahila
Sammelans were the foundations on which apex
collectives became the structures.





We organised 10,000 women into five federations, and the first Mahila Sammelan was held at Tikamgarh

FORMATION OF APEX LEVEL WOMEN COLLECTIVE BEGINS

One of our key interventions, the formation of federations, began between 2004 and 2008. During this phase, informal federations

came up in Jaisinagar and Tonk, and we were gaining a definite idea of their final shape. With the entry of microfinance, a stronger socio-political space for women had emerged, and they now began to collectively help out with dairy farming and other businesses. The sense was dawning upon us as well as these small collectives that coming together worked better for everyone concerned.

27



FROM PLANT
TO TREE, THE
LEARNING YEARS







Around 80 percent of all households in rural India are dependent on agriculture and allied activities; the agriculture sector contributes around 14 percent to the national **GDP.** However, crop productivity is low compared to developed nations, hence the need for intervention

Building agricultural and social change in RAJASTHAN

When it comes to Rajasthan, there are a few specific problems relating to agriculture that we needed to address:

a) Low farm productivity and incomes in rain-fed areas. This is partly owing to a lack of knowledge regarding modern technologies, lack of availability of quality seeds, lack of appropriate equipment, a poor extension system, and lack of investment b) Unavailability of credit at reasonable rates from institutional sources when required, leading to over-dependence on private moneylenders, who impose steep rates of interest which in turn lead to debt traps

c) Lack of marketing information about agricultural inputs as well as produce, which particularly affects small and marginal farmers

d) Very importantly, women, who are involved in nearly 80 percent of agricultural work on farms, are not provided any information about farming, or markets. Their condition may best be described as marginalized



Soya Samriddhi and the four steps to social and economic change:

Farm inputs: To provide best quality seeds, fertilizers and other agricultural inputs at a reasonable rate through newly established 'women farmers' producer companies' to increase productivity

Finance: To facilitate credit flow that helps purchase agricultural inputs through soft loans from women's Self-Help Groups (SHG), federations and banks, which are later repaid in cash over the course of the growing season. Through timely availability of credit at lower rates, poor farmers are able to purchase quality inputs on time

Capacity building and training: To train women and build them up as skilled farmers alongside other local community members, so that they later become 'Krishi Sakhis' (women agriculture extension workers), 'service providers' or 'community resource persons'. They provide 24/7 services to their fellow farmers and are available regardless of the time of day. As SHG members, women interact with bankers, SRIJAN professionals, agriculture experts, and government officials

Market facilitation: Besides helping fellow farmers, the 'service providers' or 'community resource persons' also train local farmers in maintaining the quality of their farm produce throughout the pre- and post-harvesting periods. Project farmers also get market updates so they can sell their produce at the best possible rates. Farmers' producer companies purchase beans from farmers at competitive prices and sell to bigger players. The companies also provide warehouse facilities to their members to hold soybean/ other crops until they receive the best price, which minimizes distress sales

reached a scale of

15,000

30-50 percent compared to the district average for Rajasthan.

small and marginal farmers in Bundi and Pratapgarh districts



540

women's SHGs of the Samriddhi Mahila Mandal Trust (SMTT) promoted

1.52

inter-loaning of Rs 8.9 crore and also mobilized Rs 4.23 crore used to purchase agri-inputs for soy-bean and other crops

crores saved by SHG members

5,000 tonnes of soybean procured SRIJAN also promoted the Sam-

riddhi Mahila Crop Producer Company Ltd (SMCPCL) which has 2,400 women shareholders and provides quality seeds, fertilizers

Soya Samriddhi At A Glance

Providing best quality inputs at reasonable rates through women farmers producer companies

Facilitating credit flow through soft loans from women's self-help groups

To train women as Krishi Sakhis, service providers and community resource

Community resource persons help farmers maintain quality of produce, and also provide market updates

Promoting community-owned institutions to carry the program forward

Encouraging women's role in farming and associated activities

How it worked on ground

To implement the programme, SRIJAN placed a team of 24 multidisciplinary professionals in four clusters in Bundi district, and one in Pratapgarh.

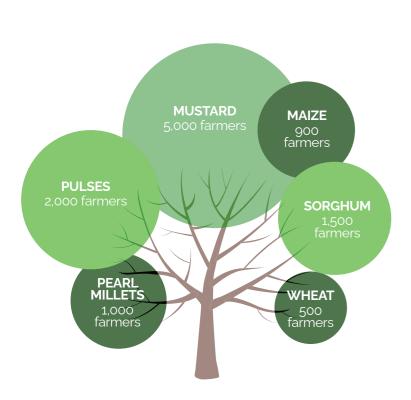
Changing the farmer's behaviour was imperative if they were to accept the improved package of practices, and so SRIJAN designed innovative promotional strategies. A series of extension methods or tools were used to provide information to farmers regarding the improved package of practices, and the same message was broadcast or promoted using different means to earn the farmers' trust.

By 2014, the programme had reached a scale of 15,000 small and marginal farmers in Bundi and Pratapgarh districts, and farmers under the programme were achieving incremental yields of 30-50 percent compared to the district average for Rajasthan.

To provide institutional credit to small and marginal farmers and women, SRIJAN promoted the Samriddhi Mahila Mandal Trust (SMTT), a federation of 540 women's SHGs comprising around 6,000 members. As of April 2015, these SHG members had saved Rs 1.52 crore and achieved inter-loaning of Rs 8.9 crore. SMTT had also mobilized Rs 4.23 crore through government and bank credits, which were then used by SHGs to purchase agri-inputs for soybean and other crops.

To provide market linkage and quality inputs to small and marginal farmers, SRIJAN also promoted the Samriddhi Mahila Crop Producer Company Ltd (SMCPCL) in November 2011. The company has 2,400 women shareholders and provides quality seeds, fertilizers and other inputs. It also provides warehousing services as well as marketing support through collection centres, so that farmers don't need to go for distress sales and get a good price for their produce.

The Soya Samriddhi model helped develop social capital within the community in the form of 88 rural youths (service providers), 50 Krishi Sakhis (women service providers) and 50 master farmers to follow-up the implementation of the improved package of practices.



SOYA SAMRIDDHI

Till date, the company has done business worth Rs 4 crore. Its collection centres as well as direct purchases from the mandi (market) have facilitated the procurement of nearly 5,000 tonne of soybean. Also, SMCPCL's warehousing facilities have helped store 437 tonnes of commodities produced by small and marginal farmers.

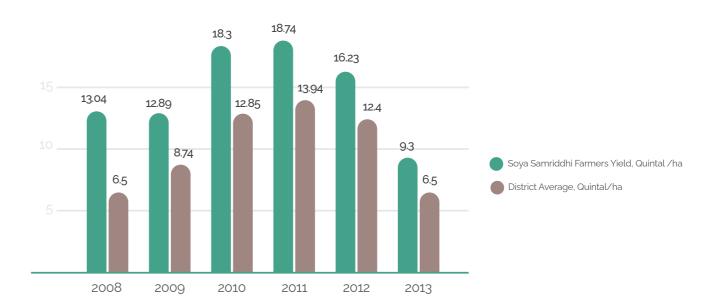
The Soya Samriddhi model helped develop social capital within the community in the form of 88 rural youths (service providers), 50 Krishi Sakhis (women service providers) and 50 master farmers to follow-up the implementation of the improved package of practices.

Making an impact

The roots of the programme are spreading fast. Poor farmers in the region have realized the importance of scientific ways of farming, and information on Samriddhi farming practices is now being disseminated from programme participants to non-participants. After seeing the results in soy crops, farmers are also demanding similar assistance for wheat and other field crops.

Boosted by Soya Samriddhi, SRIJAN began work on different crops such as mustard (5,000 farmers), maize (900 farmers), wheat (500 farmers), pearl millets (1,000 farmers), sorghum (1,500 farmers), and pulses (2,000 farmers) in Tonk, Pali, Pratapgarh and Bundi districts of Rajasthan with support from the Mahila Kisan Sashaktikaran Pariyojna programme of the Centre for microFinance (CmF), Jaipur, MPOWER, and Axis Bank Foundation.

For all these crops, project farmers have been realizing 20-30 percent incremental yields. We are also working with 3,000 farmers in SRI (System of Rice intensification) in the states of Karnataka and Chhattisgarh.



Impact on Soybean Yield

Soya Samriddhi and Agriculture Model in phases

PHASE 1, 2008: PILOT

To address these issues, SRIJAN initiated the innovative Soya Samriddhi Programme in 2008 with 50 small and marginal farmers in Bundi district. In this phase, the team worked on:

- Designing POPs and testing them with 50 farmers to double their income
- Working with individual farmers with help from professionals

PHASE 2, 2009-2010: DESIGNED STRATEGIES FOR SCALE-UP

- Farmers organised into 600 SHGs in this phase
- Designed a set of seven best practices for soy and mustard crops
- Built local cadre and introduced new technologies

 Designed extension services to change farmer behaviour, monitoring and learning system

PHASE 3, 2010-2012: INSTITUTIONALIZATION

This phase was very important for programme sustainability. SRIJAN created federations and farmers' producer companies for collective action on bank linkages, credit, farm inputs, seed production and social securities. SRIJAN also strengthened its ties with several research institutions like National Research Center for Soybean (NRCS), Soybean Processors Association of India (SOPA) etc.

PHASE 4, 2013 ONWARD: SUSTAINABILITY AND REPLICATION

In this phase, SRIJAN worked on:

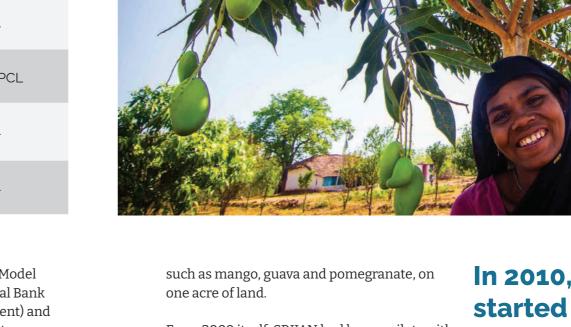
- Area expansion
- Partnerships with institutions like NCDEX
- Building HR
- Maximum profit to farmers

Phase 3: From Plant to Tree, The Learning Years SRIJAN Annual Report 2019-2020

Phase 3: From Plant to Tree, The Learning Years

3/

	STATE	CROP	NO. OF FARMERS	FPO
Bundi	Rajasthan	Soy and Mustard	18,000	SMCPCL
Tonk	Rajasthan	Mustard	7,500	MMDAPCL
Pratapgarh	Rajasthan	Soy	3,000	-
Sagar	MP	Soy	2,500	JSSPCL
Tikamgarh	MP	Black Gram and Wheat	3,200	-
Chattisgarh	Chattisgarh	Paddy through SRI	3,043	-



Based on the learnings from Soya Samriddhi, SRIJAN replicated productivity enhancement programmes in other districts and states, covering a total of 43,243 farmers

Focus on nanoorchards

Roughly four decades ago, the 'Wadi Model' was formulated to work with marginal and small tribal families in certain parts of India. In the 1980s, the model was based on the average land holding of the farmers, availability of water during the year, the need for diversification in terms of plants, and to prevent mortality of the horticulture crop. In essence, it was a 60-plants model with a combination of at-least two types of crops such as mango, cashew, Indian gooseberry, and guava, on 1 acre of land.

SRIJAN began working on the Wadi Model with support from NABARD (National Bank for Agriculture and Rural Development) and also initiated pilots in certain project areas to develop a model of horticulture requiring less land, aided by new technology. The target group comprised small and marginal farmers with even less land than 1.08 Ha, which is the average for Indian farmers. Such farmers comprise more than 80 percent of the country's farming community.

The first step was to launch horticulture-based projects among rural populations in different areas of Madhya Pradesh with support from NABARD, based on the Wadi Model. In 2010, SRIJAN started with 500 wadis in Chhindwara district, followed by 500 more in Kotma block of Anuppur district in 2012, and again 1,000 in Chhindwara in 2014, with support from NABARD's Tribal Development Fund Project. All these wadis or orchards are 60-plant orchards with two or three different types of fruit plants

From 2009 itself, SRIJAN had begun pilots with a number of farmers based on single-fruit and mixed-fruit orchards, which required even smaller plots of land, thanks to technological intervention. These pilots were launched primarily in Tikamgarh and Anuppur districts, with support from private donor agencies. To begin with, pomegranate orchards were developed on 0.2 acres of land with 60 plants. The traditional spacing between the plants was reduced to 3 m x 3 m, and these orchards were named **'Nano Orchards'**.

Initially, farmers were hesitant about adopting the new model, so we had hardly 10-15 farmers in a single project area, but we kept taking targets for piloting pomegranate with as many farmers as possible, and the initial training in pit digging, pit filling, plantations, fertilisation or manuring, pruning, monitoring and other In 2010, SRIJAN
started with 500
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district, followed by
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block of Anuppur
district in 2012,
and again 1,000 in
Chhindwara in 2014,
with support from
NABARD's Tribal
Development Fund
Project.

SRIJAN Annual Report 2019-2020

Phase 3: From Plant to Tree, The Learning Years

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Nano orchards are variable in size, ranging from 0.2 to 0.5 acres of land, with a single horticulture crop planted with high density, along with short-duration horticulture crops such as papaya and other vegetables, to boost the earnings of smallholders in the initial years.





activities, were undertaken step by step, so that the farmers could thoroughly absorb the technology. Alongside, we arranged interactions with progressive farmers in nearby states like Maharashtra, which helped step up their morale.

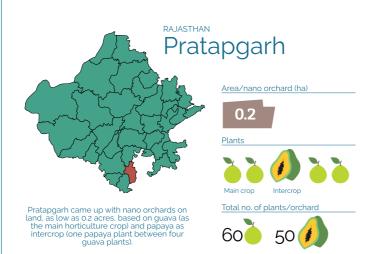
As the pilot continued in both districts, more farmers began coming forward as they witnessed the success stories in their villages. At the same time, we kept demonstrating the pilot plots to district administration officials for their support as major stakeholders in scaling these interventions. The point we sought to make was that a farmer with a landholding of just one or two or three acres can easily operate a small horticulture farm which takes up hardly one-fourth or -eighth of their landholding. This helps improve livelihoods as well as

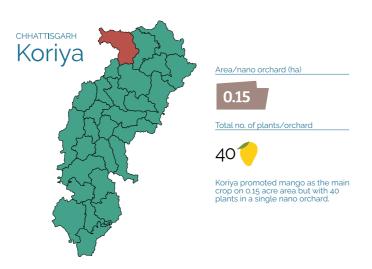
boosts nutrition, with fruits becoming items of consumption in rural households. Both points were well taken.

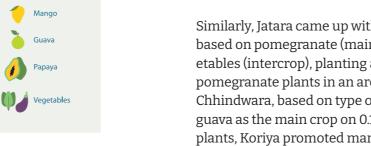
India accounts for 126 million of small and marginal operational landholders, or 86.08 percent of the total operational landholders, with an average landholding of 1.475 acres based on share of total land operated by these farmers. Their livelihoods are mostly dependent upon daily wage labour and seasonal agriculture, with migration income funding agricultural losses and household needs in many areas. Climate change is also making agriculture economically unfeasible. In this situation, as a civil society organisation, the need of the hour is to design viable models for this section.



MODELS







A model nano orchard will typically have water resources (open well/bore well/perennial streams), installed and working micro irrigation tools such as drip, fencing (to prevent damage to the crop) and quality plants.

Plotting nano success in Rajasthan, Madhya Pradesh, Chattisgarh

A major breakthrough project developed when, beginning 2017, Azim Premji Philanthropic Initiatives (APPI) supported us in scaling up community-based horticulture or nano orchards with small and marginal farmers. The project began in four major livelihood clusters - Pali, Pratapgarh (Rajasthan), Jatara, Jaisinagar (Bundelkhand - MP), Chhindwara (MP), Kotma (MP) and Koriya (Chhatisgarh).

Each livelihood cluster came up with models of nano orchards based on type of soil, farmer's landholding, availability of water, and availability of land. Pratapgarh came up with nano orchards on land, as little as 0.2 acres, based on guava (as the main horticulture crop) and papaya as intercrop (one papaya plant between four guava plants). So a nano orchard in Pratapgarh consists of 60 guava plants and 50 papaya plants.

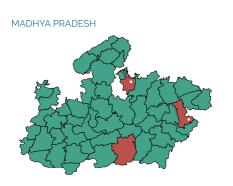
Similarly, Jatara came up with a nano orchard based on pomegranate (main crop) and vegetables (intercrop), planting as many as 80 pomegranate plants in an area of 0.2 acre. Chhindwara, based on type of soil, promoted guava as the main crop on 0.15 acre with 50 plants, Koriya promoted mango as the main

crop on the same area but with 40 plants in a single nano orchard. And Kotma offered farmers a choice between pomegranate, mango and guava in mixed cropping, with an average of 40 plants per farmer per nano orchard.

It was the concept of model nano orchards that made this project stand out. A model nano orchard will typically have water resources (open well/bore well/perennial streams), installed and working micro irrigation tools such as drip, fencing (to prevent damage to the crop) and quality plants.

One more important aspect is to take horticulture crop-specific research institutions into the loop to improve technical capabilities among farmers and implement human resources. Thus, SRIJAN tied up with technical research bodies such as the National Research Centre on Pomegranate (NRCP) and Central Institute for Subtropical Horticulture (CISH).

Within just two years, 500 new model nano orchards had been developed under the APPI project, while 509 more had been set up either with help from district administrations or private donor agencies in Rajasthan, Madhya Pradesh and Chattisgarh. Farmers were selected from community institutions built during the project period - 1,171 new SHGs or Women Producer Groups (WPGs), 59 new clusters (village-level organisations) and two new federations.



Jatara



Area/nano orchard (hai

0.2



Total no. of plants/orchard



Chhindwara



Area/nano orchard (ha)

0.15

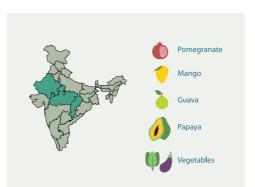
Total no. of plants/orchard



Chhindwara, based on type of soil, promoted guava as the main crop on 0.15 acre with 50 plants.



40 in total





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Phase 4: Breaking Boundaries

SRIJAN Annual Report 2019-2020

Phase 4: Breaking Boundaries



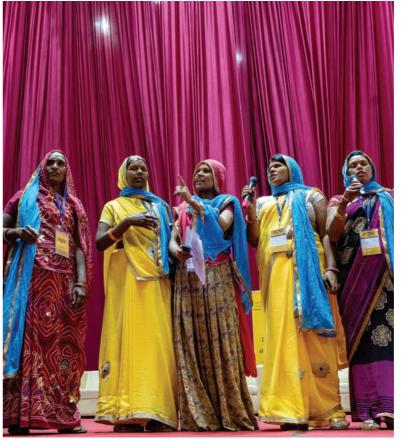
Voicing aspirations through Aagaz

Aagaz is a day-long event organized by SRIJAN in Delhi, in which women leaders from across the nation participate. The event was born of the thought that women leaders or federations must go beyond the boundaries of the village or panchayat so that their voices are given a larger platform.

THE MISSION

We had noticed that while we as an organization were successfully increasing community incomes through livelihood interventions in horticulture, agriculture, dairy, FPO etc, lifestyles were not improving proportionately. Issues such as domestic violence, alcoholism, caste disparity, low awareness and lack of education were still rampant, and the victims were mostly women. We thought these problems could only be addressed if the community







itself identified them and raised a voice. Thus Aagaz was created with the vision of forming a national-level platform to address pressing issues for rural women.

EVENT HIGHLIGHTS

Aagaz was organized consecutively in 2017 and 2018, with 440 women from SRIJAN and different parts of the nation coming together to discuss issues and problems in the first year alone. Self Help Groups (SHG) federations represented at the event included:

- Mahamaya Mahila Mahasangh Koriya, Chhattisgarh
- Panchadhara Mahila Bikas Samiti Angul,
- Maitree Mahila Mandal Tonk, Rajasthan
- Samriddhi Mahila Mandal Bundi, Rajasthan

- Ghoomar Mahila Sangh Pali, Rajasthan
- Kaanthal Mahila Mahasangh Pratapgarh, Rajasthan
- Sangam Mahila Mandal Chhindwara, Madhya Pradesh
- Mahabodhi Mahila Sangh Vidisha, Madhya Pradesh
- Sakhi Sangh Sagar, Madhya Pradesh
- Naari Shakti Mahila Mahasangh Sagar, Madhya Pradesh

They decided to consolidate the strength of 45,000 women spread across four states. They also put forward major issues that they collectively wished to address on a national platform, giving birth to the Women's Federation of India (WFI). The issues were related to: -

- Banning alcohol in the villages
- Education
- Domestic violence

Phase 4: Breaking Boundaries



AAGAZ EVENT GALLERY







The event was born of the thought that women leaders or federations must go beyond the boundaries of the village or panchayat so that their voices are given a larger platform.











- Rights and entitlement
- More accountability to women from the government
- Banks and Panchayati Raj institutions

There were panel discussions on each of these issues and federation leaders participated by sharing experiences about how these issues affect their lives and work in their respective geographies. It was decided that these women would go back and take action against the problems relevant to their respective regions, and discussions next year would focus on their progress.

In the second year, around 2,000 women participated from across the nation. Several ac-

tions taken by women leaders and federations were conveyed through skits, dance, songs, panel discussions etc.

Notable WFI Campaigns

Since the formation of the WFI, increasing efforts have been made by the SHGs to move beyond credit and livelihood activities to tackling the social fault lines adversely affecting women.

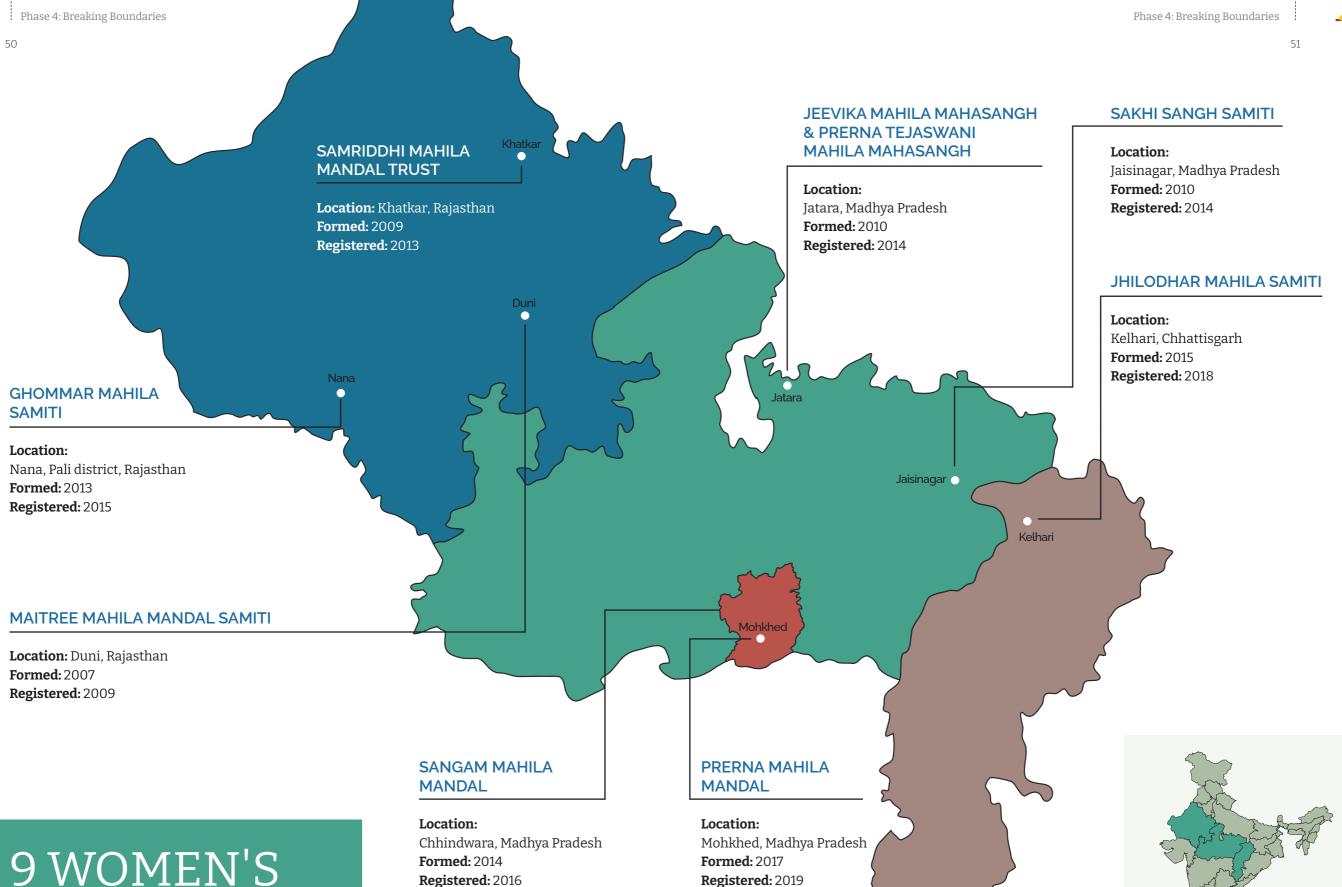
Rajasthan: Following a signature campaign, tribal women submitted a petition to the District Magistrate of Pali to ban the



- Odisha, Madhya Pradesh: In the villages of Podapadar (Angul, Odisha) and Temni Khurd (Mohkhed, Madhya Pradesh), liquor shops were closed thanks to a relentless anti-liquor campaign by the women
- Odisha, Rajasthan: In the villages of Adeswar (Angul, Odisha) and Deekla (Tonk, Rajasthan), women submitted applications to their sarpanch (village headman), police station and the district collector to ban the sale of alcohol in their panchayats
- Madhya Pradesh: Women organized a major rally to ban alcohol from Mohkhed block in Chhindwara district
- **Rajasthan:** In Kawarpura village of Tonk district, women filed a case and got the

- sarpanch of their village arrested for taking bribes
- Rajasthan: In Pathari, Jatara and Kawarpura villages, also of Tonk district, women ensure schools, anganwadis and health centers in their panchayats operate efficiently. They conduct regular inspections and demand more accountability from the authorities responsible for these institutions
- Madhya Pradesh: Women in Jatara district have submitted SOPs at Gram Sabha meetings to bring NREGA (National Rural Employment Guarantee Act) work to their villages and for building toilets
- **Madhya Pradesh, Rajasthan:** A hand pump and borewell were set up In Dhamna (Jatara, Madhya Pradesh), and Gadoli





9 WOMEN'S FEDERATIONS

SRIJAN Annual Report

2019-2020

When the SHG formation drive began in 2009, organising meetings was a problem as the men would not allow their wives to talk to strangers. Also, they thought of us as outsiders who would take away their money and

belongings, as well as

their land

Panchayat (Tonk, Rajasthan) villages respectively, after women in the Gram Sabha submitted petitions

 Rajasthan: NREGA work came to Shivrajpura panchayat in Uniyara, Tonk, following a determined four-year agitation by its women outside the Sub-Divisional Magistrate's court

Nine federations, limitless impact

The journey of our women's federations began with women's self-help groups (SHG). At various times, across villages in Rajasthan and Madhya Pradesh in particular, we led and participated in SHG-formation drives to address issues ranging from the eradication of non-institutional moneylending, to domestic violence against women, to spreading awareness about livelihood-enhancing policies and schemes.

Initial hurdles were many, and varied. It was very common for women to face opposition from husbands who were unwilling to let their wives even speak to strangers. On one occasion, 50 of our women pioneers, or 'leaders' as we call them, were taken to Tonk in a hired roadways bus on an exposure visit. About halfway through the journey, their husbands called our team member Prabhu and asked him to bring their wives back!

Our team did not listen and took the risk of completing the visit, but on their return, many of the women were beaten by their husbands and forbidden to see us again. That they not only disobeyed that order, but discovered their hidden strengths through association with the SHG, was one of our most rewarding experiences.

That apart, they had household chores to do, farm work to finish. That meant they had very



little time for meetings to discuss subjects they knew little about, and for which they would have to travel long distances over difficult terrain.

Besides, there was a general mistrust about whether, under the pretence of forming SHGs, we would run away with their money and land!

Nonetheless, we went from SHGs to clusters, and from clusters to federations, as more and more women realised that their strength lay in numbers. Along the way, they learned how to manage money, break free of the debt cycle imposed on them by money-lenders, speak to government and bank officials, and demand their rights from an administration they had earlier felt intimidated by. They took the lead in settling violent domestic disputes, challenged patriarchy, and borrowed federation

money to put their children through school and college, as well as improved their own living standards by setting up business ventures like dairies and sapling nurseries.

The world recognised their immense courage and determination by repeatedly conferring awards on multiple federations at various forums, and even inviting federation representatives to TEDEx Talks, as happened with Kajodi Devi of Rajasthan's Tonk district.

The journey continues. We have a long way to go, but thousands of women in these regions now know exactly what the benefits of an SHG, a cluster, and a federation are. They are ready to chart their own destinies, and we are humbled and privileged to bear witness to their success.

SRIJAN Annual Report 2019-2020

2019-20 DATA

COMMUNITY INSTITUTION BUILDING (CIB):

6.48 crore Savings of Community Institution: FY 19/20

SHG Federations Promoted

Families Linked with **Entitlement Schemes**

110 crore Credit Linkage

HORTICULTURE AND AGRICULTURE:



Horticultural plots in 2019-20

Metric tonnes of Horticultural Produce

NTFP:



Metric tonnes of Custard Apple Pulp processed

Metric tonnes of Raw

FPO promoted

WATER CONSERVATION:

Custard Apple Processed



crore mobilised from government sources for water conservation activities

Water Conservation Potential structures Created

Lakh m³ Water Harvesting Potential Created

Acres Converted from Barren to Cultivated Land

Acres of Area Brought under Efficient Irrigation

SOME KEY HIGHLIGHTS FROM FY 2019-2020:

- 1. Launch of BIWAL during FY 2019-20: Bundelkhand Initiatives for Water Agriculture Livelihood (BIWAL) is a consortium of seven NGOs (CARD, HARITIKA, ABSSS, BSS, Arunoday Sansthan, YKVM, and SRIJAN) working in several districts of the Bundelkhand region in both Uttar Pradesh and Madhya Pradesh. Spearheaded by SRIJAN, these NGOs aim to address water, agriculture, and livelihood issues by promoting natural resource management measures like pond desilting, restoration of various types of water bodies, and water harvesting among the community.
- 2. Celebration of SRIJAN's 20-year journey: SRIJAN celebrated 20 years of its journey, '20 years of Self-Reliance', in January 2020 with a three-day retreat programme at Udaipur
- 3. Visit of government officials to SRIJAN **project sites:** This year, our project sites were visited by senior government officials like Ms. R. Vemula, IAS (CEO - MPSRLM), who visited our custard apple centre in Bheed district of Maharashtra; Mr. Ajit Kesari, IAS (Principal Secretary - Agriculture and Cooperatives) with Mr. Pradeep Nikhra (MD - MP State Cooperative Bank) visited Khapa and Jobni villages of Sausar block in Chhindwara district, where SRIJAN has been promoting organic cotton farming for three years; Mr. Chandramohan Thakur, IAS (District Collector - Anuppur) visited the Fish Cage Culture Unit (24-cage unit) and nano orchard plots in Chohri village of Kotma block, Anuppur, Madhya Pradesh

- 4. Our organic farmers Ms. Sangita Khamre and Mr. Ankush Patil were invited to share their experiences at Lakmé Fashion Week held in Mumbai
- 5. Workshop on 'Revival of Traditional Water Bodies in the Bundelkhand region, MP' was held at Orcha and was chaired by Ms. Gauri Singh (ACS, Department of Panchayat and Rural Development), and presided over by Mr. R. Parasuram (Director General, AIGGPA). The objective was to amplify impact through a strong collaboration with the government, and facilitative partnerships with the district administrations and Panchayati Raj institutions. The day-long event tried to explore avenues for scaling up tank restoration initiatives too.
- 6. We opened our new project location in Karauli district of Rajasthan.
- 7. Agreements were signed with three new donors - National Stock Exchange Foundation (NSEF), RBL Bank, Aditya Birla Finance Limited
- 8. In collaboration with Civic Engagement Alliance (CEA), and the National Association of Farmer Producer Organisations (NAFPO), we arranged a two-day consultation workshop on 'Strategic Partnership of Convening and Convincing for Strengthening FPOs' in Delhi to identify constraints and key building blocks of effective support to build a strong ecosystem for FPOs

DONORS































































FINANCIAL REPORTS 2019- 2020

THAKUR, VAIDYANATH AIYAR & CO.

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Patna and Chandigarh

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Fax: 91-11-23230831 E-mail: tvandeca@gmail.com

INDEPENDENT AUDITOR'S REPORT

TO,
THE BOARD OF TRUSTEES OF
SELF-RELIANT INITIATIVES THROUGH JOINT ACTION (SRIJAN),

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED ON 31st MARCH, 2020

1. Opinion

We have audited the accompanying Financial Statements of **SELF-RELIANT INITIATIVES THROUGH JOINT ACTION (SRIJAN)** which comprise the Balance Sheet as at 31st March 2020, the statement of Income and Expenditure and Receipt and Payment Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information which we have signed under reference to this report.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements, read with other notes given thereto, give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of Balance Sheet, of the state of affairs of the Trust as at 31st March 2020;
- In the case of Statement of Income and Expenditure, of the deficit for the year ended on 31st March 2020;
- In the case of Receipt and Payment account, of cash flows for the year ended on 31st March 2020.

2. Basis for Opinion

We conducted our audit in accordance with the Standards on Accounting (SAs) issued by the Institute of Chartered Accountant of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by the Institute of Chartered Accountant of India together with the ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Act and the Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3. Emphasis of Matter

We draw your attention to Note No.17 of the financial statements about the prevailing COVID-19 situation across the globe including India and management's assessment of the impact of pandemic COVID-19 on its operations and financial statements for the year ended March 31, 2020, due to lockdown conditions and various restrictions including on travel imposed by the central/ state government(s) for which a definitive assessment of the impact is highly dependent upon the situation that may prevail in the subsequent period(s). Our opinion is not modified in this regard.



4. Responsibility of Management for the Financial Statements

The Management is responsible for the preparation of these Financial Statements that give a true and fair view of the financial position and expenditure of the Trust in accordance with the accounting principles generally accepted in India, including Accounting Standards, to the extent applicable, prescribed by the Institute of Chartered Accountants of India.

This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Trust and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. The Management is responsible for overseeing the Trust's financial reporting process.

5. Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the Financial Statements, whether
 due to fraud or error, design and perform audit procedures responsive to those risks, and
 obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The
 risk of not detecting a material misstatement resulting from fraud is higher than for one
 resulting from error, as fraud may involve collusion, forgery, intentional omissions,
 misrepresentations, or the override of internal control.
- obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern.
- evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all



relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

6. Report on Other Legal and Regulatory Requirements

- We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion, proper books of account as required by law have been kept by the Trust so far as it appears from our examination of those books;
- The Balance Sheet, Statement of Income and Expenditure and Receipts & Payment Account for the year ended 31st March 2020, dealt with by this Report are in agreement with the books of account;
- d) In our opinion, the aforesaid financial statements comply with the Accounting Standards, to the extent applicable, issued by the Institute of Chartered Accountants of India.

For Thakur, Vaidyanath Aiyar & Co.

Chartered Accountants FRN: 000038N

(K. N. Gupta)

Partner

M. No. 009169

UDIN: 20009169AAAACP5156

Place: New Delhi

Date: 5th October, 2020

SELF - RELIANT INITIATIVES THROUGH JOINT ACTION [SRIJAN]

Audited Financial Statements

Balance Sheet as at			31st March, 2020	31st March, 2019
	Note			
SOURCES OF FUNDS				
CORPUS FUND	1		27,502,638	27,502,63
OTHER FUNDS AND RESERVES				
Capital Assets Fund	2	7,841,287		15,611,13
Restricted Project Funds	3(a)	99,340,609		104,747,61
Un-Restricted Funds	3(b)	43,270,435		36,719,42
Specific Reserves	3(c)	1,880,197	152,332,527	1,880,19
GRANT RECEIVED IN ADVANCE	3(d)			
Axis Bank Limited for FY 2019-20			•	48,000,00
Total			179,835,165	234,461,000
APPLICATION OF FUNDS				
FIXED ASSETS - Funded by Donor's	4			
Assets under possession of SRIJAN		3,478,329		3,823,25
Assets in possession of Community, accounted for by				2,023,23
SRUAN	_	4,362,958	7,841,287	11,787,87
INVESTMENTS	5		17,660,672	32,881,00
CURRENT ASSETS (A)				
Cash and Bank Balances	6	142,753,961		182,986,30
Loans and Advances	7	3,029,631		3,351,70
Other Current Assets	8	8,979,423		6,521,15
Grant amount receivable	3 (a)	17,555,370		12,371,51
	10	172,318,385	-	205,230,68
CURRENT LIABILITIES AND PROVISIONS (B)				
Current Liabilities	9	17,281,902		18,522,46
Provisions	10	703,277		739,33
1977 - 1978 - 1978 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979 - 1979		17,985,179	-	19,261,80
NET CURRENT ASSETS (A-B))		154,333,206	185,968,87.
Total		-	179,835,165	234,461,006

The accompanying notes to accounts referred to above form an integral part of these financial statements.

As per our report of even date attached

for and on behalf of Board of Trustees of Self- Reliant Intiatives through Joint Action (SRIJAN)

For Thakur, Vaidyanath Aiyar & Co.

Chartered Accountants

FR No. 00038N

r.

(K.N. Gupta)

Partner M. No: 009169

Place: New Delhi

Date: 05th October 2020

(Prasanna Khemariya)
Chief Executive Officer

(Rohini Somanathan)

Chairperson



Financial Statement for the year ended March 31, 2020

SELF - RELIANT INITIATIVES THROUGH JOINT ACTION [SRIJAN]

Audited Financial Statements			Amount in ₹
Statement of Income and Expenditure		For the Year Ended March 31, 2020	For the Year Ended March 31, 2019
	Note		
REVENUE			
Grants and Contributions	11	198,053,891	274,006,14
Income from Investments	12	11,618,562	8,026,13
Other Income	13	1,850,394	2,087,09
Total		211,522,847	284,119,372
EXPENDITURE			
Livelihood Promotion Activities	14. A	60,708,236	71,813,378
Grant to other NGO	14. B	12,800,107	5,500,000
Livelihood Programme Support	15	96,860,536	114,343,47
Livelihood Consultancy and related expenses	16	15,389,385	12,593,59
Administration Cost	17	25,615,031	23,797,08
Depreciation on Fixed Assets (Refer Note"4")	18	1,328,021	720,08
Fixed Assets written off	18	4,274,658	337,52
Bad debts Written off	18	2,251,045	219,60
Total		219,227,020	229,324,744
EXCESS OF EXPENDITURE OVER INCOME FOR THE YEAR		(7,704,173)	54,794,627
Total		211,522,847	284,119,372
Funding Agencies Wise Receipt & Payment	19		
Restricted and Un-Restricted Fund Balances	20		
Natural Head Wise Income & Expenditure A/c	21		
The accompanying notes to accounts referred to above form an	integral part o	f these financial statements.	

for and on behalf of Board of Trustees of

Self-Reliant Initiatives through Joint Action (SRIJAN)

As per our report of even date attached For Thakur Vaidyanath Aiyar & Co.

Chartered Accountants FR No. 00038N

(K.N. Gupta)

Partner M. No: 009169 Place: New Delhi

Date: 05th October 2020

(Prasanna Khemariya) Chief Executive Officer (Rohini Somanathan)

Chairperson

Financial Statement for the year ended March 31, 2020

SELF - RELIANT INITIATIVES THROUGH JOINT ACTION [SRIJAN]

Consolidated Financial Statements		Amount in	
RECIEPTS AND PAYMENTS ACCOUNT		For the Year Ended March 31, 2020	For the Year Ended March 31, 2019
Opening Balances :			
650" 135		32,881,001	16,561,744
Investments	192,859,169		
Current Assets, Loans & Advances Less : Current Liabilities & Provisions	19,261,808	173,597,361	81,998,199
Less : Current Liabilities & Provisions	23/202/202	9229 Villa S-2002 (1967)	
Receipts:			
Grant and Contribution	150,053,891		274,006,14
Grant received in advance - Axis Bank limited 2019-20			48,000,000
Income on Investments and Bank balances	11,618,562		8,026,135
Other Income	1,850,394	163,522,847	2,087,090
Total	5	370,001,210	430,679,313
Payments:			
Direct Project Expenditure			
Programme Expenditure	27,122,974		38,278,95
Training and Workshop	7,418,306		10,354,54
SHG (Formation, Training and Mobilisation)	8,660,414		264,184
Livelihoods Activities	42 000 407		5,500,000
Grant to other NGO	12,800,107	56,001,801	54,397,68
Payment to and Provision for Employees			12.1602.1200
Program Execution Staff	101,751,773		115,913,775
Admin Staff	12,323,334		13,062,783
Staff Insurance	(*)		382,845
Recruitment and Selection Expenses	189,591	_	84,022
TO THE PARTY OF TH		114,264,698	129,443,425
Training / Consulting Charges		12,858,074	10,153,960
Travel & Conveyances		16,219,826	19,077,634
Other Operating Expenses			
Rent, Water and Electricity	3,640,721		3,396,01
Printing & Stationery, Books	4,580,331		621,210
Postage, Telegram and Telephone	534,284		1,562,689
Auditors Remuneration (including travelling)	938,663		760,587
Office Repairs and Maintenance	768,255		664,239
Maintenance of Equipment	966,602		960,137
Staff Welfare	452,225		470,456
Bank Guarantee Charges	721		
Bank Charges	49,728		83,31
Miscellaneous Expenditure	2,349,133	14,279,941	264,658 8,783,299
Non Recurring		14,213,341	0,703,23
Purchase of Fixed Assets		1,938,361	2,344,940
(Net of Transfer to Inter Branch)		1967-1991	
Closing Balances:			
Investments		17,660,672	32,881,00
Current Assets, Loans & Advances	154,763,015		
Less : Current Liabilities & Provisions	17,985,179	136,777,836	173,597,36
Total		370,001,210	430,679,313

As per our report of even date attached For Thakur, Vaidyanath Aiyar & Co.

Chartered Accountants

(K.N. Gupta)

M. No: 009169 Place: New Delhi

Date: 05th October 2020

for and on behalf of Board of Trustees of

Chief Executive Officer

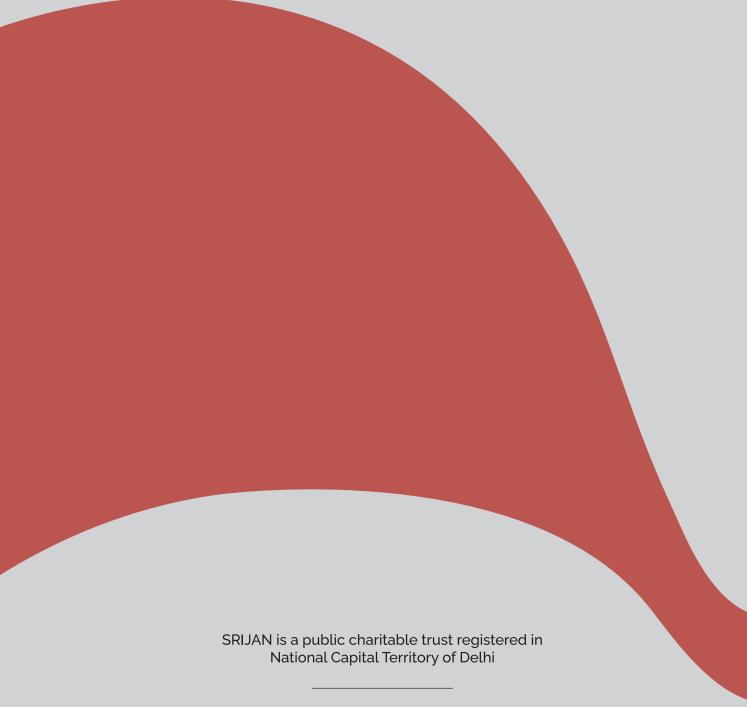
(Rohini Somanathan)

Financial Statement for the year ended March 31, 2020

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Self Reliant Initiatives through Joint Action



4, Community Shopping Centre, First Floor, Anupam Apartments, Mehrauli Badarpur Road, Saidullajab, New Delhi - 110068 Tel No. 011-41664521, Mob No. 8800515992 Email: delhi@srijanindia.org