



# ANNUAL REPORT

## 2020-21



### GRAMEEN DEVELOPMENT SERVICES

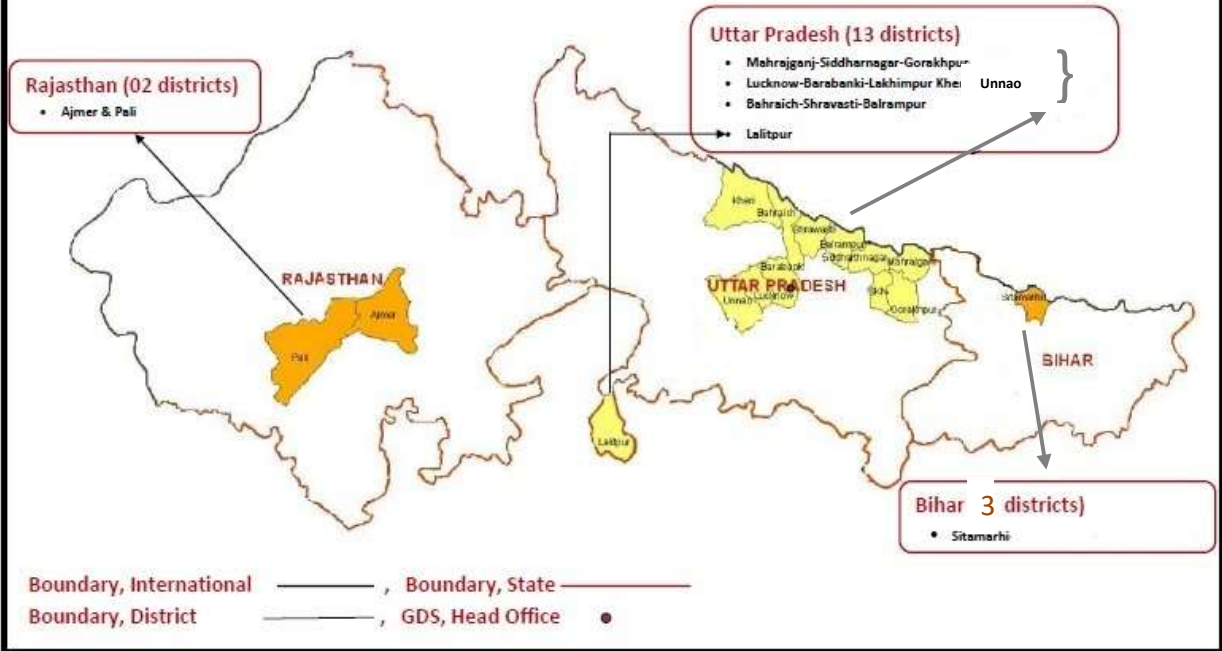
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# GDS GEOGRAPHICAL COVERAGE



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## **Grameen Development Services (GDS) .....**

Founded in February, 1993 by the group of its founder members comprising eminent professionals, academicians and NGO leaders, Grameen Development Services (GDS) added value to the Indian voluntary sector through its significant developmental ventures in north region of the country currently covering the poverty stricken areas of UP, Bihar and Rajasthan. Since its inception, the organization emerged as a premier, mature and competent institution to augment livelihoods of its target communities; the poor and underprivileged community particularly women for their socio-economic empowerment through strengthening livelihood pathway. GDS, as a field based implementing organization, has been desirous for learnings and more importantly to imbibe them with its future strategies and approaches. Its sector specific recognition and attracted the like-minded development players of national & international fame to join hands for well-being and socio-economic empowerment of the target community through implementing series of projects at its field locations.

GDS enjoys its legal entity having its registration under Societies Registration Act 1860, Income Tax Act and FCRA. After enforcement of amended FCRA in 2020 by GoI, a new FCRA Bank account was opened with SBI main branch, New Delhi while operational Bank account will continue the same. The organizational system is well manifested adhering to the requirement of internal and external environment as well. For field operation, it has its field offices located at selected locations in 3 states of UP, Rajasthan and Bihar, functioning under the over-all guidance and support from its head office located at Lucknow (UP).

### **Vision**

**To strengthen the socio-economic status of 100,000 families by creating enabling conditions for sustainable livelihoods by 2021.**

More specifically, GDS, by 2021, envisioned to directly reaching more than 60000 families and another approx. 40000 indirectly. Its direct interventions will impact the targeted families while the remaining families would be benefited with the initiatives taken by other direct participants and social entrepreneurs in support with GDS in a feasible manner.

### **Mission**

**“To create and strengthen sustainable livelihood systems through community-based participatory approaches with techno-managerial inputs to achieve social and economic empowerment for poor and disadvantaged sections living in areas of structural poverty within India.”**

### **Organizational objectives:**

The organizational objectives of GDS have reflection of spirit apperceived within its mission for bringing it into behavior & practices as delineated below;

- Stronger livelihoods with increased income and employment; reduced expenses, risks and vulnerability to shocks.
- Promote and strengthen suitable community institutions and strive for integrating development solutions with these institutions and sustainability of impact.
- Ability to articulate justifiable needs, rights and entitlements, and the capacity to take up sustained collective actions to realize the basic rights and entitlements.

- Enhanced equity as regards gender relations: in terms of women’s access and control over resources, influence in decision making and ownership, within the household and the community.
- Stronger resilience to counter the ill effects of disasters through proactive and community based measures and lessened dependence on external support or relief measures, in the event of natural calamities and disasters.
- Enhance consciousness and meaningful initiatives towards cleanliness (water, sanitation & hygiene) and nutrition to enable better health and creation & uses of related infrastructures.

GDS pursues a *two-pronged strategy* for attainment of its organizational mission and objectives:

- The organization has chosen **strengthening of the livelihoods of the poor** as the key focus of its developmental approach. GDS can proudly proclaim that this approach is prominently reflected in virtually all the interventions undertaken under its diverse projects and programmes.
- Since the lack of ability to respond collectively to their entrenched as well as emerging needs and issues is a prominent characteristic of the marginalized and the disadvantaged communities specially women; to help them to overcome this inability, GDS has taken up the task to **mobilize the communities it works with, into community based organizations/institutions** of various types and sizes and also integration of the livelihoods strengthening services with the community institutions for greater impact and sustainability.

### **Core Organizational Values**

Organizational values, as guiding principles for GDS team members, carry sustainable upkeep at all levels in the whole system. These are non-negotiables with absence of any compromise to the spirit as expressed in its mission statement. Hence, these are to be adopted by those associated with the organization as its functionary portraying in their individual behavior and also during collective response. These guiding principles are termed as core values of the organization and practiced in the routine behavior of GDS functionaries during their performances. Thus, they have commitment to comport and refrain from any deviation. GDS enforces for strict compliance of these practices. These core values are;

- I. *Empathy with the poor and discriminated*
- II. *Transparency and integrity*
- III. *Professionalism and team work*
- IV. *Gender Equity*
- V. *Participatory Approach*

### **Policies and Manuals on Governance & Management**

Aiming at smooth functioning of the organization in professional manner through maintaining its whole system of operation, certain policies, rules and principles are decided and documented for references. These are mainly for internal consumption of the organization and portray as guidelines to be adopted in the system. All these documents are reviewed and revised periodically to incorporate relevant modifications by the competent authorities. The key manuals and policy documents maintained within GDS are as follows;

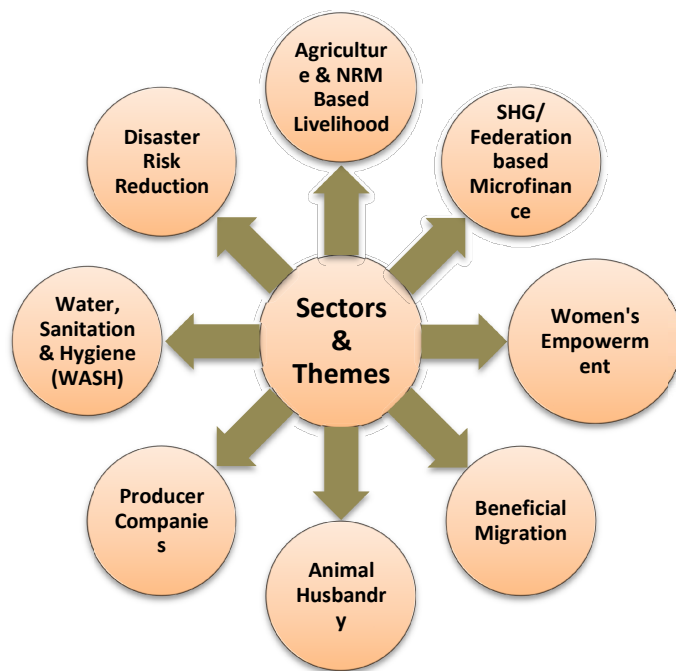
- *Accounting Policy and Manual*
- *HR Policy and Manual*
- *Procurement Policy*
- *Gender Policy*

- *Policy on Prevention of Sexual Harassment and ASH Committee.*
- *HIV/AIDS Mainstreaming policy (HR issues integrated with HR Manual)*
- *Policy for Protection of Children & Vulnerable Adults.*
- *Whistle blower policy*

On the basis of defined rules and regulations articulated in these policy documents, the day-to-day management practices are ensured across the GDS locations under the over-all guidance and control of head office.

### **Action Areas – Sectors & Themes**

Promotion of livelihoods and food security is the broad development action framework of GDS. It enables the communities it works with to become proactive participants while appearing in the developmental process that GDS initiates to their logical conclusion. This action framework is further concretized into such sector/sub-sector/theme-based interventions that are considered to be most relevant in bringing about change in the quality of the life of poor. The key sectoral and thematic focus areas of GDS’s endeavors are highlighted through the following diagram;



Over the last one decade or so, GDS has primarily worked on few critical sectors of rural livelihood; agriculture and animal husbandry along with Disaster Risk reduction, Nutrition, migration and WASH.

### **Geographical Focus**

With its concentration on north region of the country, GDS prefers to work in such geographies that are characterized by structural poverty mainly in rural habitations. More specifically, outreach of GDS could be made so far within the eastern, central and southern Uttar Pradesh; north-western Bihar; and Central Rajasthan characterized with diverse climatic contexts; flood plains in eastern UP & northern Bihar, semi-arid in Bundelkhand region of southern UP and Ajmer & Pali in central Rajasthan. By the end of year 2020-21, GDS outreach has been to 1,45,066 poor households living in 1478 villages and 6 urban settlements in 20

districts and 59 blocks. The above coverage was made through its direct interventions based on its thematic approach adopted for the empowerment of poor people living in its operational area in the above 3 states. The following table denotes details on GDS's geographic outreach;

States	Locations	Districts	Blocks	GPs	Villages	House-holds
Uttar Pradesh	Khalilabad*	Sant Kabir Nagar*	Mehdawal, Baghauli, Belhar, Khalilabad, Nath Nagar, Pauli Hainsar, Santha, Semariyawan	189	414	33441
	Pharenda	Mahrajganj	Dhani , Pharenda & Brijmanganj	28	118	6200
		Gorakhpur	Campierganj	14	33	2800
		Siddarthnagar	Jogiya & Uska	12	38	3300
	Hardoi*	Hardoi*	Sursa, Sandi, Ahirauri & Bilgram	15	50	3358
	Palia Kalan	Lakhimpur Kheri	Palia (6 blocks from Pilibhit & Bahraich district) = 7 blocks	49	103	25750
	Lalitpur	Lalitpur	Birdha	28	40	5202
	Shravasti	Shravasti	Sirsiya, Gilaula, Ikauna, Hariharpur Rani & Jamunaha	103	125	20750
	Balrampur	Balrampur	Tulsipur, Sadar, Shreeduttganj, Gaisari, Utraula	46	46	1874
	Bahraich	Bahraich	Jarwal, Kaiserganj, Fakharpur, Tejwapur, Shivpur	50	50	1538
	Unnao	Unnao	02 blocks	13	27	3449
		Kanpur*	02 Wards & 06 Settlements	-	-	2311
	Lucknow	Barabanki	Nindura, Dewa & Dariyabad	5	10	250
Lucknow		Lucknow city, Mohanlalganj, Kakori, Gosaiganj & BKT	10	20	500	
Rajasthan	Jawaja	Ajmer	Jawaja	30	151	14000
		Pali	Raipur	7	16	533
Bihar	Sitamarhi	Sitamarhi	Runni Saidpur, Belsand, Parasauni, Dumra, Nanpur, Pupri, Riga & Bajpatti (All 17 blocks for MSSP)	42	173	10000
		Muzaffarpur*	Muraul & Sakra	16	32	3500
	Valmiki Nagar, West Champaran*	Kushi Nagar (UP)*	Khadda	3	7	1100
		West Champaran *	Bagaha-II	6	25	5210
<b>3 States</b>	<b>13 Locations</b>	<b>20 Districts</b>	<b>59 Blocks</b>	<b>666</b>	<b>1478</b>	<b>145066</b>
<i>Current coverage at existing locations during the year</i>						
<b>3 States</b>	<b>10 Locations</b>	<b>14 Districts</b>	<b>43 Blocks</b>	<b>437</b>	<b>950</b>	<b>96146</b>

\*GDS has withdrawn from the location

On enforcement of amended FCRA in 2020, the funding agencies granting foreign fund stopped further funding and some of them started direct field implementation at their own. Consequently, the cessation of foreign grants compelled for withdrawn of implementation by GDS from the respective projects. However, the presence of GDS continued at these locations with some interventions at the full support from the community. Jawaja and Lalitpur locations are among them. Further, support from Oxfam India for maintaining a warehouse for material support during disaster has been mobilized this year also. It is obvious that GDS acceptance continues at locale with community action for sustainable development. It was learnt that community has well taken over the development initiatives once the GDS withdrew from the locations.

## The Target Group Focus

As a field based organization, GDS is known for its community centered initiatives focusing towards socio-economic empowerment of poor, marginalized & women through organizing them for their collective initiatives as well. The target community is represented mainly by SC/ST/OBC/minorities of social categories and people below poverty line as economic category. These criteria, however, is overlooked when GDS indulges in humanitarian response work. In such cases, GDS supports all those affected by disaster irrespective of their castes, religion and class.

## Community Based Institutions

GDS has developed a sustainable model of community development through creating a network of community institutions at its field locations. Organizing community members in their voluntary groups and institutionalize them for addressing their local & broader socio-economic issues has been at crux of most of its field interventions across the GDS locations. The whole community mobilization approach focuses towards promotion of collective responses by the community. The community groups, thus organized, are categorized as primary, secondary and apex level depending upon their coverage and generality of issues to be addressed by them. These groups serve the very purpose of 'social capital' which had gradually deteriorated with the evolvement of alternate institutions/services. A status update of these community institutions is denoted as follows;

Location	Mahrajganj		Lucknow		Shravasti		Palia Kalan		Lalitpur		*Muzaffarpur/ Sitamarhi		Jawaja		Total	
	No.	Members	No.	Members	No.	Members	No.	Members	No.	Members	No.	Members	No.	Members	No.	Members
Women SHG	300	3174	252	2905	465	5603			176	1325	165	1980	331	3784	1689	18771
GRG											4	95	63	2787	67	2882
VLI /clusters	12	600			25	213							26	365	63	1178
Federation/ Apex	2	15M 3080					1	6000	2	1250			2	3784	7	14129
PPC	1	1671	1	661									1	97	3	2429
EMRC			1												1	0
ASKs					5										5	0
WUG/VWMC	21	968					21	210							42	1178
WASH Committee	15	256	15	216											30	472
DMG/VDMC/ SDMC/TF	30	453	30	453							45	478			105	1384
Citizen forum							1	33							1	33

Note: The figures shown with 'M' represent number of male members and the remaining are the number of female members only.

## Salient Features of GDS's Institutional Processes and Systems

- **General Body** is the highest decision making body of the society and next to it, is the **Executive Council** that provides strategic inputs and guidance to GDS's operations. In the normal course, EC meetings are held twice a year while the AGM is held annually.



- **Issue Based Experts (Focal Point Persons)** have been designated within GDS to provide thematic inputs and trainings and also review the integration of the critical themes adequately in the programmes.
- **Gender Core Committee of GDS** consisting of 4 members is authorized to carry forward gender mainstreaming in programmes as well as within the organization. Staff members from all locations are trained and capacitated to deal with the themes and issues related to gender mainstreaming.
- An empowered **Anti-Sexual Harassment (ASH) Committee** has also been constituted within GDS to adequately deal with the issues of sexual harassment at workplace, if any, both at the head office and project locations as well. Its major focus is conducive atmosphere for women to fearlessly work and grow, through timely initiatives.
- GDS regularly organizes **Organizational Retreats/Review, Learnings & Planning Workshops** wherein all team members get together and deliberate on GDS's future directions and strategies.
- **Performance Appraisal** is carried out on annual basis for each GDS staff member. Based on the individual performance, the better performing members are provided with enhanced/independent responsibilities along with due incentives and promotions. Normally, this exercise is carried out annually as per the guidelines of the HR manual.
- Regular **Review and Monitoring Meetings** are organized within the organization, to monitor the pace and direction of program implementation based on the milestones & action plans and budget utilization. Accordingly, strategic inputs and feedback are given to the programme team under review by senior program personnel, especially by the Directors, sub-sectoral experts and Finance & Accounts Department. Besides the meetings, regular visits to the field/programme locations are carried by the senior management members (including the accounts team members) for the purpose of monitoring & reviews and on-the-spot inputs/feedback are given to the location teams.
- **Daily activity report** is prepared by all categories of staff working at head office and field locations on monthly basis and submitted to GDS HO, Lucknow. It enables an easy desk review of performance of individual staff discharging their duties at frontline or in managerial role.
- Provision of 3- member **Children & Vulnerable Adult Protection Committee** has been incorporated in the '*protection of children & vulnerable adults policy*' to safeguard the interest of children and vulnerable adults within GDS system.
- **Internal & External Reviews** are conducted to strengthen the endeavors of GDS in a transparent manner. GDS openly invites both internal and external agencies/persons (on programmes as well as finance), to review the strategies and interventions to share their critical observations for strengthening the programmes. This is a critical aspect of GDS's organization development processes. GDS board members actively provide inputs in the programme strategies. Sometimes, such external reviews are undertaken by the funding agencies prior to executing partnership for a particular venture.
- Besides ongoing internal processes, **Staff capacity building** is done through deputing selected staff members to undergo theme specific trainings and exposures facilitated by renowned external agencies from time-to-time. They are also encouraged to participate in significant events held at larger platforms. In-house capacity building process continues and CB programmes are also organized from time-to-time to inculcate relevant perspectives and skills in them. GDS perception of development is inbuilt with all the programme staff through such programmes.
- **Interacting with supporting agencies and partner NGOs** is continuous process to share the vision, approaches, strategies and the interventions with the supporting partners. GDS believes in jointly setting the objectives and intervention design with support partners. Efforts continue for exploration of partnerships with various government agencies and donor organizations for convergence as well as new

projects based on GDS mandates and philosophy. Initiative is taken to seek partnership with other NGOs based on the nature of a particular project and provide technical support for their organizational development.

- **Financial control mechanism** is adequately designed and complied with in a transparent way where each field location is responsible to reveal the financial facts to GDS HO and demand for remittances as decided under the system. GDS HO takes care to minimize error/lapses with close financial monitoring supporting the achievement of over-all objectives through field interventions. Sometimes, external audit is taken by funding agencies in addition to regular statutory audit by the organization periodically.
- The **concurrent audit within the organization** has, now become the regular practice which provides an opportunity to identify the gap/lapses, if any, in financial proceedings and incorporates required improvement in the system.

#### Executive Council of GDS

S. No.	Name	Brief Background
1.	<b>Ms. Padmaja Nair,</b> Lucknow <b>President</b>	Masters in Economics with a Diploma in planning and management from the School of Public Policy, University of Birmingham, she has over 25 years experience in the social development sector in program and project planning, Water resources development & urban issues, institutional development, capacity building and gender.
2.	<b>Mr. Probir Bose</b> Lucknow <b>Vice President</b>	Graduate in Commerce from St. Xavier College, Kolkata, has served for 22 years in the corporate business sector prior to joining GDS in 1999. He has more than 14 years experience in the development sector in the field of livelihoods and organizational development. He has been engaged in monitoring, evaluation and supporting field programs as a consultant to the Swiss Agency for Development and Cooperation and Udaipur Chamber of Commerce and Industry in Udaipur, Rajasthan from 1999–2001 and the Small Industries Development Bank of India (SIDBI), in Eastern India from 2001 to 2004. Presently he is Program Director of the GDS’s WASH and Agriculture development Projects.
3.	<b>Mr. S. K. Dwivedi</b> Lucknow <b>Secretary</b>	A master in Economics and Rural Development, he has, previously, served with technical institutions and NGOs for 11 years before joining GDS in 1996. Mr. Dwivedi has vast experience of a variety of income generation and livelihood programs as a strategist, implementer and a trainer.
4.	<b>Mr. Amitabh Mishra</b> Lucknow <b>Treasurer</b>	MA in Political Science from Jawaharlal Nehru University, New Delhi and has seven years teaching and research experience before joining GDS in 1996. He has substantial understanding of issues relating to women’s empowerment, livelihoods and community development. Presently he is Program Director associated with various field projects, Research and Documentation, besides anchoring the internal monitoring and evaluation activity of GDS’s projects.

## Major Highlights in 2018-19

Countrywide lockdown due to spread of pandemic COVID-19 had highly impacted the normalcy of life and the functioning of GDS like other development agencies was hurdled as the movement of organization's functionaries was held up in the community. On the other side, it created opportunity for WASH promotion and strengthening the livelihoods of those in crisis even after phasing out of its wave. Next to it, the amendment in FCRA made by GoI in the year 2020 hindered to complete the implementation of on-going foreign funded projects, where GDS has been the secondary recipient; some of them started directly implementing by the funding agency or next immediate supporting agency. Consequently, the challenges were faced during the whole reporting year to strategize for combating with the situation thus arised there. GDS has, so far, implemented series of Projects with the support of donor agencies including state support for a defined period. Many of these projects are time-bound while some projects are implemented in a phased manner.

For exploring the emerging opportunities, GDS has, constantly, been in touch with the resource partners. The successful accomplishment resulting in positive impact of various field interventions taken up by GDS in past to achieve the objectives, has paved way for the potential donors preferring development partnership with GDS. The initiatives, taken by the organization are apparently visible in the community it has worked with, demonstrating its commitment made for target beneficiaries and envisaged objectives. During the year 2010-20, while some projects were completed, the approval for some new ventures was bagged by GDS as mentioned here-below;

### A. Existing Projects/Initiatives:

AS reported earlier, GDS continued implementation of its on-going projects in support with funding agencies while some other projects were withdrawn on cessation of foreign grants after enforcement of amended FCRA 2020. Further negotiations could be in progress to have partnership in future. Based on financial outlay and coverage, these projects were categorized as large or small for direct implementation by GDS except one being implemented through network approach. Some major existing projects are;

- Oxfam-India supported project '**Sharda Basin water governance**' (TROSA) continued in Palia Kalan block of Kheri district (U.P.). -**Withdrawn**
- SDTT supported three-year **Sujalam Sufalam Phase II** Project was in progress in 2 blocks of Shravasti district, U.P. and its coverage was expanded to 10000 farmers in Y-2.
- The implementation of SDTT supported project on '**Sustainable service delivery for migrants at source**' at source locations was completed.
- ASK India supported project '**Promoting worker rights in India-Gulf Migration Corridor**' covering selected blocks of Lucknow & Barabanki districts in UP was withdrawn.
- **Community led total sanitation, OFSP as a solution to vitamin A, Zinc fortified wheat research and Sanitation-nutrition interlikage (research)** projects continued in district Mahrajanj (UP) with the support of Tata Cornell University USA.
- GDS continued to maintain and manage a **humanitarian warehouse** at Pharendra Mahrajanj with support from Oxfam India, under which the relief material for 2500-3000 families kept ready at all times.

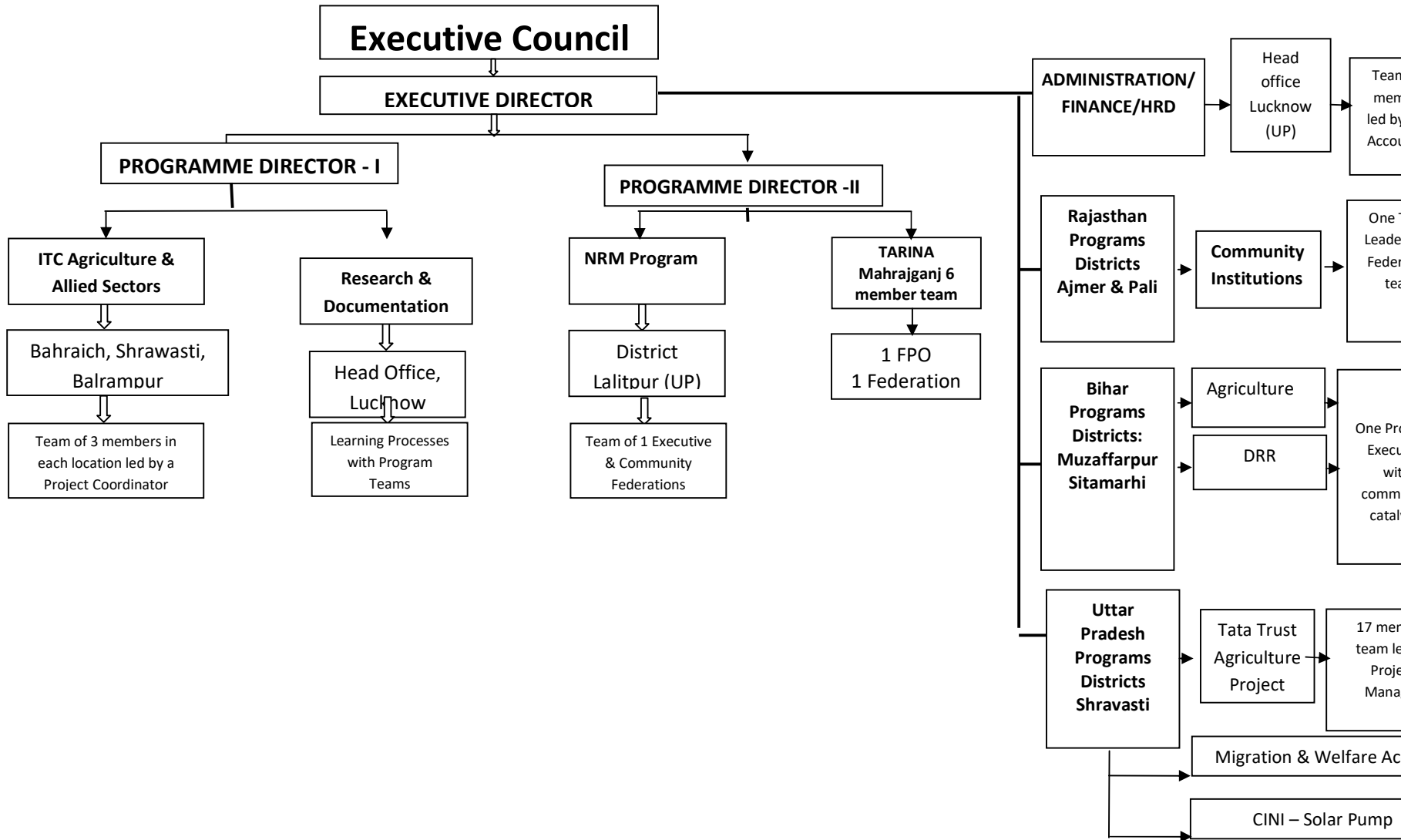
- In addition, the community institutions and some basic Agriculture development initiatives at **Lalitpur** are co-supported by GDS & Community Federations, in absence of outside support.
- CInI supported one year project on promotion of 'portable solar pumps' was implemented in Gilaula & Sirsiya blocks of Shravasti district.
- GDS could mobilize external and internal as well support through individual donor to provide relief to Corona affected families.

**B. Exploring for new initiatives**

GDS continued developing and raising proposals for new projects to renowned agencies. Some of these agencies were; The Nudge Foundation, CInI, Sonalika Tractors Ltd, NTPC Unchahar unit (Rae Bareli), APPI etc. requesting them to consider the proposals for approval. In addition, constant follow-ups and negotiations were made for extension of on-going projects being implemented at various field locations in support with funding agencies.

- C.** As usual, regular updating of **GDS website 'www.gdsindia.ngo'** was in practice containing all the mandatory and significant posts worth for putting in public domain. The periodic physical and financial reports of GDS were uploaded on the above website from time-to-time.

# G D S Organogram



## Pharenda, Mahrajganj

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Sharing its northern border with Nepal, Mahrajganj district is located in floodplains of eastern Uttar Pradesh. Flood and water logging is the recurring disaster during monsoon and severely impacts the agriculture based livelihoods in Kharif season and also in Rabi due to delayed sowing and moisture. GDS activities in this area partially cover the adjoining district of Gorakhpur and Siddharthnagar. In all, 9314 households from 179 villages spread over 52 GPs of 8 blocks were covered in above 3 districts; 61% of the total villages only in Mahrajganj district. Very small coverage of 3 villages was in Siddharthnagar.

A network of 351 primary level community groups (85% of them were SHGs) and 13 secondary/apex level community institutions was created for sustainable community action. In 2010, GDS promoted Primary Producer Company fully owned by local farmers and named as LAPCL, a Mahrajganj based FPO working in the vicinity of Pharenda block in all the 3 districts. Realised as field laboratory of GDS, Pharenda is one of its prime locations with intensive working to implement series of ambitious projects since 2001 when the organisation happened to promote agriculture based livelihoods in this region. Project '*Technical Assistance and Research in Indian Nutrition and Agriculture (TARINA)*' was one such innovative project of its kind to promote integrated approach for nutrition with agriculture among farming households. The achievement made under the above project during the reporting period is given in brief as follows;

### 1. Technical Assistance and Research in Indian Nutrition and Agriculture (TARINA)

GDS, one of the consortium members of the project, started field implementation of the project in year 2015 aiming at promoting nutrition security to the members of farming households. The overall objective of the project was making agriculture interventions nutrition sensitive and undertaking evidence based policy advocacy for better availability and accessibility of diversified foods to the rural poor in India. The project was supported by BMGF and Tata Trusts and led by Tata Cornell Institute of Agriculture (TCi). During 5th year of its implementation, the project focused mainly towards preparing various stakeholders including NGOs and mainstream departments to own the learnings for sustainable implementation in larger area as one of their field agenda and propagate OFSP & summer ground nut among the target farmers. Like others, COVID-19 lockdown restricted the field mobility and group activities with physical presence of the participants. The following activities were conducted during the reporting period;

- Summer ground nut cultivation was adopted by 4411 farmers in 853 acres which was in 116 acres area only in the year 2016-17. For availability of quality seed, the MoU was executed between NSC and GDS promoted FPO 'LAPCL' Mahrajganj.
- 73 sessions on crop PoPs of summer ground nut were conducted for 2436 farmers. In addition, 61 meetings were conducted for demand generation of quality seeds.
- OFSP nursery to provide vines was developed for 40 acres transplantation under the guidance of Project team at 7 places while 42 farmers preserved themselves for transplantation in 8 acres.



- 23 sessions on PoPs of OFSP cultivation were conducted for 618 farmers. The OFSP veins were provided for the farmers at Shravasti district also.
- The project team members represented in meetings with various govt. authorities and FPOs. LAPCL facilitated to apply for MSME to establish seed processing unit and it was sanctioned by the govt. line department.
- TARINA experience sharing events (3) were organised for agriculture extension agencies like KVKs at Mahrajanj & adjoining districts.
- Capacity building on promotion of ground nut and OFSP among community based institutions (SHGs & others) was made for UPSRLM officials in 2 districts. Out of 300 SHGs, 77 of them were linked with UPSRLM to avail benefits for programme sustainability.

During the year 2020-21, all the field activities at this location moved directly or indirectly around the implementation of TARINA project. The project paved the way to integrate agriculture with nutrition which was tried in a planned manner for the first time by the organisation and it yielded significant learnings and experiences to replicate the same at other agriculture focused projects in GDS.

## 2. Warehouse for disaster relief materials

Flood and water logging is, usually, a recurring disaster during monsoon in the northern region which requires prompt response to provide immediate relief to affected population to restore normalcy of life. Keeping in view the above, Oxfam India joined hands with GDS to maintain a warehouse at Khalilabad (S K Nagar district, UP) in the year 2009-10 which continued onwards under pre-teaming agreement executed between them. On withdrawal of GDS from this location, it was shifted to Pharenda (Mahrajanj) in 2020-21. The provision for providing emergency support to 5000 families during disaster occurrence due to flood, fire or earthquake has been made with availability of relief materials at the warehouse. Since no such disaster happened during the year, the relief work and supply of materials was not made to any location. Stock verification is mandated and performed jointly by the representatives of Oxfam India and GDS on regular basis to monitor the availability and safe-keep of materials.

## 3. GDS promoted apex level community institutions

AS one of GDS essential operational strategies, formation of various types of community institutions; SHGs, federations, FPO and other issue based CIs like DMGs, was done. Since the organisation has been working for a long time at this location, it became necessary to prepare the community to respond with their broader issues of agriculture & allied sector based livelihoods. For the purpose, some apex level CIs were organised and brief about these CIs is given below;

### I. *Lehra Agro Producer Company Limited (LAPCL)*

Registered in June, 2010 under Companies Act 1856, LAPCL has 1671 shareholders and 10 member governing board to provide overall governance and managerial strategic support to the Company. All the GB members and shareholders are primarily farmers. The Company is, currently, engaged in seed business as its key business product. It covers 225 villages



in 8 blocks of Mahrajanj, Gorakhpur and Mahrajanj districts. The technical support in governance

& market linkages is received from a non-profit 'Techno Serve Inc.' Since April, 2021. Establishment of seed processing unit with godown costing Rs. 60 lacs has been sanctioned by government department under MSME scheme and one farm machinery bank (FMB) equipped with agriculture equipments & machinery became functional with the financial support of Rs. 17.6 lacs from govt. agriculture department. NAB KISAN also sanctioned credit support of Rs. 5 lacs business promotion. The Company had wheat grain business worth Rs. 22, 47,000/- during the year.

**II. *Grameen Vikas Trust (GVT)***

Federated with 218 SHGs, GVT is engaged mainly in promoting thrift & credit practices among them. It includes 151 SHGs from 43 villages associated with TARINA activities. 77 SHGs were facilitated for linkage with UPSRLM. 3 SHGs were making nutrition supplies to Anganwadis on payment of Rs. 22,000/- from department. 3 SHG members were selected as Samuh Sakhi by UPSRLM while 2 members as bank correspondent. Trust provides cadre services to maintain SHG accounts and other relevant documentation on regular basis and accepts service charges from concerned SHGs. Total expenditure of Rs. 1, 60,732/- against income of Rs. 2,48,382/- was made during the reporting year and the cumulative total net income was Rs. 11,78,390/- by the end of March, 2021.

After so long time, presence of GDS at this location and availability of network of such vibrant CIs, the sustainability of livelihood initiatives is well expected in future. The adoption of improved agriculture with up-scaled coverage is the sign to explore for profitable run by the farmers to enhance their income and strengthen the livelihoods for better quality of life in this area.



## Shravasti, UP

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Located in the floodplains of eastern Uttar Pradesh and sharing its border with Nepal, Shravasti is one of the aspirational districts identified by NITI Aayog, GoI for its low ranking in socio-economic parameters in the country. Small and marginal farmers have dominance in number which is more than 94% of the total cultivators in the district. GDS started its JTT supported agriculture focused project in the year 2012-13 covering Sirsiya block under direct intervention & in Gilaula block through network partner. Currently, all the 5 blocks including both these blocks are under its coverage with various projects being implemented at this location. This is, now, becoming another learning hub for GDS in eastern U.P. engaging multi-stakeholders for field implementation with minimum project support in future.

The GDS coverage area has diverse geographic contexts; Sirsiya and Jamunaha blocks fall in the thin strip of land adjacent to Himalayan foothills wearing very low ground water aquifers causing sinking of bore wells and lifting ground water for irrigation expensive propositions. Irrigation is the crucial factor limiting the potential of agricultural productivity on one hand while flood & water logging is recurring disaster during in other remaining areas on the other hand. River Rapti and its tributaries flow through the district. Crop productivity is low. Technological percolation like other areas is still inadequate in agriculture. The area is characterised with inhabitation of schedule tribe (Tharu community) majorly in Sirsiya block only. During 2020-21, GDS implemented the following projects at Shravasti;

### **1. Sujalam Sufalam Phase II: Eastern Uttar Pradesh Meeting Aspirational District Outcomes in Shravasti**

On completion of Sujalam Sufalam-GDS network initiative project and its extension period of 7 months in 2018, the second phase of this project was started in April, 2019 with the support of SDDT, Mumbai at the same location. Out of coverage planned for 20000 farmers, the Project covered 10021 small and marginal farmers living in 52 revenue villages spread over 45 GPs in Gilaula & Sirsiya blocks of Shravasti district. Only 10000 farmers against entire coverage were covered in Y-2 of project implementation due to spread of COVID-19 and countrywide lockdown while total planned coverage would be made only in its 3<sup>rd</sup> and final year of implementation. Hence, total 50 community resource persons (CRPs), the village level volunteers, continued their involvement in both the blocks during Y-2 also.

The overall objective of this project was doubling the agriculture income of 80% of farmers within the period of 5 years but the initial phase was approved for the period of 3 years only. Focus has been towards enabling convergence with various govt. & private sector schemes/programmes to benefit more farmers with project interventions. Promotion of high value vegetable crops and pulses using context specific crop PoPs and adoption of farm mechanisation by farmers were the key interventions. The followings were the major achievements during the year 2020-21;

- Almost 36% of the covered farmers doubled their income by the end of Y-2 of project implementation with an increase by 55.8% over the Y-1.
- In all, 81.7% of the total farmers adopted minimum one crop promoted by the project.
- 40.8% of the total farmers adopted high value vegetable crops (HVCs); 65.5% of them adopted only one HVC while 12.6% adopted multiple HVCs.

- With 1537 new farmers, the number of farmers adopted staple crops including pulses reached 9141 farmers; 91.2% of the total farmers during Y-2.
- 4 Farm machinery banks (FMBs) and 10 farm resource centres, established with project support, were functional by the end of Y-2.
- 15 solar pump units were available in project area but 7 portable solar pump units, installed in support with CInI (Sustain Plus platform), were not found functional and need replacement.
- Under water availability enhancement initiatives, renovation of 28 village ponds was done under MGNREGA implemented by concerned GPs.
- Onion and summer ground nut emerged as preferred high value crops adopted by the famers in

Crop-wise coverage in 2 years				
Crop	Year - 1		Year -2	
	Farmers	Area (Acres)	Farmers	Area (Acres)
Machan	184	11.04	607	63.52
Onion	1325	199	1353	114.89
Potato	862	53.4	1278	98.23
Groundnut	357	47.3	1201	213.8
Arhar	1374	291.05	1240	293.9
Lentil	1007	327.66	2899	986.37
Chick pea	338	43.5	385	54.76
Paddy	1440	1387.5	2418	1832.1
Wheat	4220	2730.4	5308	3447.9
Maize	981	348.85	606	227.7



the area. It was for the first time that ground nut cultivation in Zaid season was adopted by most of the farmers.

- 27 Agriculture Entrepreneurs (AEs) were trained and certified by Syngenta Foundation to start their own agri-business and will supply quality agri-inputs to farmers in the area.

- Besides government's PMFBY, 68 potato farmers were covered for crop insurance by WRMS on pilot basis.

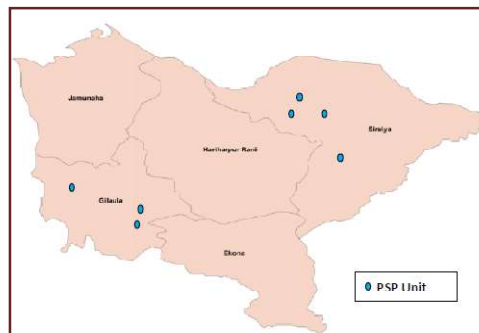
## 2. Portable Solar Pump

Irrigation is one of the key issues existing in both the blocks as most of the farmers lack their own tube-well and are dependent on rented irrigation. The rent rates are high for diesel water pump (Rs. 150-200/- hour). The diesel supply outlets are only few located at long distances causing high drudgery for transportation, as another problem in the area. Under these circumstances, GDS decided to promote solar irrigation system under its Tata Trusts supported Sujalam Sufalam Phase II Project. In the mean time, partnership with CInI under Sustain Plus Platform emerged to have trials on portable solar water pumps (PSPs) as the theft of fixed panels was noticed somewhere in the region. In all, 70-80

farming households were identified with the coverage of 30-40 acres cropped area for irrigation with 7 PSP units; each unit covering couple of bore-wells during pilot phase of one year starting from October, 2019. For sequential release of water flow, 5 PSP units were equipped with micro controller and flow meters. Minimum 30% of the irrigated area is covered with high value vegetable crops to increase 20% crop productivity and also income by 40-50% of the farmers.

The installation of PSP units delayed due to COVID-19 lockdown and it took place in the project concluding month of October, 2020. However, the project had been a driving force for motivating the farmers to adopt HVCs even in lean cropping period of zaid season in the area.

During 2020-21 under high value crop promotion, onion cultivation was adopted by 50 farmers in 3.5 acres, potato by 49 farmers in 4.8 acres, machan by 29 farmers in 2.25 acres, and ground nut by 33 farmers in 6.35 acres during summer season. The after sale service by the vendors were found poor. On first installation itself, M/S Claro Energy Pvt. Ltd., the vendor, was reported for bending of portable solar panels and yielding low or no power supply to PSP units. The issue still remains unsolved by the end of reporting period. Hence, the irrigation of crops was held up even after installation. Thus, the project declined to achieve its objectives for due to technological input failure.



### **3. Improvement of agriculture and allied sectors in Shravasti supported by ITC Limited**

This ITC supported project, started in 2018, focuses towards reducing the cost of cultivation and enhance crop productivity to double the farmers' income as decided by NITI Aayog, GoI for aspirational districts. In all, 10 villages were covered from each of 5 blocks of Shravasti district for conducting FFS sessions for target farmers. 1309 farmers were directly covered under FFS sessions while 3182 farmers were covered indirectly. In all, 25 CRPs were engaged as village level volunteers to provide on-site support to farmers in the villages. The following activities were carried out during the year 2020-21 in the project area;

- i. Under the impact of Covid-19 to avoid physical attendance in groups, digital cascade training was arranged through 54 whatsapp groups administered by the govt. officials adding 11360 individual accounts of farmers and training materials was shared with them.
- ii. The impact assessment of cascade training was done with 438 farmers and almost 26% of them reported for reduction in cost of cultivation & increase in crop productivity.
- iii. 447 FFS sessions were conducted and these were participated cumulatively by 7514 farmers, though the farmers' overlapping was there (16-17 farmers in each session).
- iv. 109 crop demos, each covering 1 ha (0.5 ha for demo & control plot each) were organised in the field during Kharif & Rabi.
- v. The representatives from mainstream line-departments, KVK and other development agencies visited the project from time-to-time to share experiences & provide technical support.
- vi. Convergence worth Rs. 2.52 crores was mobilised through various schemes for promoting socio-economic initiatives taken by the central and state government as well.

#### 4. Sustainable Service Delivery for Migrant at Source (Migration Support Program)

Started in the year 2017 with the support of Tata Trusts, Mumbai, the project emphasized upon disseminating the information on rights and entitlements of migrants, linkages with various schemes of government department for labour welfare and other welfare schemes. The project was implemented as extension to its main phase for 6 months only during the reporting period. For providing services to target beneficiaries from 40 villages in Sirsiya block, two Apna Seva Kendras (ASKs) were functional each run by one individual entrepreneur on sustainable basis at own resources. The performance under major components was here-as-under;

- Identification proof – 701 persons were facilitated for obtaining PAN card while registration of 1077 labourers was facilitated with BoCW.
- Social security – 815 persons were helped to avail benefits of social security schemes like; old age/widow pension, housing, ujjwala Yojna, PMKSNY, SMDY, Ayushman Bharat etc.
- Financial inclusion – 176 Bank accounts were opened. ASKs earned a total amount of Rs. 1.15 lacs through service charges realised from beneficiaries.
- Facilitation for entitlement realisation by the labourers/migrants was made by the ASKs.

#### 5. Mission Gaurav (Migrant support programme)

Responding to the urgent need emerged during countrywide COVID-19 lockdown due to migrant labourers returning to their homes on losing their jobs at big/metropolitan cities, this project was implemented in support with Tata Trusts, Mumbai for a short period of 6 months. The state response to ensure food security by supplying free food grains to ration card holders and other migrants and generate employment to returnees through schemes like MGNREA. Awareness creation to adopt Covid appropriate behaviour to reduce its spread by the community was prime need of the hour in the villages. The short term project was implemented in 334 villages of Sirsiya, Gilaula & Ikauna blocks covering 10000 households in each of 3 blocks (total 30000 hhs being 65% of the total estimated migrants' hhs.) through 5 service out-lets called as 'Apna Seva Kendra' in static and mobile nature of operation.

- Besides 2 ASKs operational in the area, 1 hub ASK & 2 mobile ASKs were additionally arranged to provide services to the people.
- Household based basic data for 30025 families were collected through mobile app.
- Out of 35762 households applications processed, 87.8% of them could be availed direct benefit of minimum one service delivery.
- 320 meetings against planned 312 were conducted with local PRIs and government authorities to share project's objectives and seek coordination for convergence.



## 6. Initiatives with other stakeholders (IAIN, WRMS & Kamakhya Agritech)

### A. India Agri-tech Incubation Network (IAIN)

This network is the first kind of innovation in country where Incubator (Social Alpha, IIT Kanpur), Start-ups, philanthropic organizations (TATA Trusts, BMGF and (CInI) and CSOs are trying to demonstrate the best agri-tech research from 'Lab to land'. GDS had selected two major pilots for trial; *Urea Deep Placement (UDP)* machine for urea application in paddy and *animal repellent device 'SCYARA – BAAHR'*, a sound based device to protect standing crops from strayed and wild animals. Demonstration of Urea Deep Placement machine trials was held by 45 farmers in 29 acres area covered with paddy crops. 27% increase in grains per tiller in demo plot was observed. It was learnt that the use of machine is costly due to use of Urea bricks and restriction to use Urea fertilizer only in paddy crop. It needs improvement for sowing seed grains of Rabi crops (seed & fertilizers both) also.



The performance of sound based device was appreciated by the farmers which helped in protecting their crops from straying/wild animals as existing burning problem for the farmers. The farmers appreciated its role but some technical improvement was suggested for its suitability to the local context.

### B. Coordination with Kamakhya Agri-tech & WRMS

Promotion of potato cultivation, as high value vegetable crop, is one of the crop interventions under Sujalam Sufalam Phase II Project. For ensuring quality seed of potato for sowing, the project approached Kamakhya Agritech and the agency arranged supply of 200 quintals of potato seed of Pukhari Sinduri & Holland varieties. The technical input for crop management was also provided by the agency from time-to-time. Not only this, the agency also opened its purchase centres at 4 places and farmers could fetch fair prices of their produce. Two vegetable shops were also opened to promote sale of vegetables at the location. For minimising weather risks for potato crop, the technical input services of WRMS were taken. Since it was 1<sup>st</sup> year to seek coordination, only 62 potato farmers were covered under crop insurance and other weather related technical guidance.

The location has become now a hub for integrating interventions of multi stake-holders to reduce dependency on main funding agency for a particular project through convergence for resource mobilisation with them. This approach has yielded significant learnings for GDS for its replication at other locations also.



## Balrampur

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It was in year 2012, GDS appeared in district Balrampur directly implementing JTT, Mumbai supported agriculture based project in Tulsipur block while Harraiya Satgharwa block was covered by one of its network partner NGO. Increasing crop productivity on reduced cost of cultivation was the basic purpose leading towards increase in agriculture income of small and marginal farmers. In its next phase after 3 years, SDTT, Mumbai supported Sujalam Sufalam project was launched in year 2015 with focus on enhancing individual farmer's income cumulatively by Rupees 50 thousand in 3 years. Under new strategic change of funding agency, GDS had to concentrate only in Shravasti district but the experiences & learnings earned previously were felt somehow to be replicated in other areas of the district.

Balrampur is also one of the four districts of Devipatan division and located in the floodplains of eastern UP. It was identified as one of the four *aspirational districts* in floodplains of eastern UP. Flood and water logging is a recurring annual disaster causing economic loss to the people. The river Rapti and its tributaries flow through the district. Flood and water logging are the key disaster during monsoon period devastating kharif crops and other resources in the region. The average per household land owning is 0.756 ha and more than 93% of the total farmers are small and marginal with limited resources. The agriculture technological percolation is poor and needs intensive extension approaches for propagation and adoption. Aiming at increasing agriculture income of farmers through reduction in cost of cultivation and increase in crop productivity, GDS executed program partnership with ITC, Kolkata in 2018 to respond with the socio-economic initiatives taken by NITI Aayog, Gol in this aspirational district. A brief about the project is delineated below;

### **Improvement of agriculture and allied sectors in Balrampur – Supported by ITC Limited.**

Initially, the major focus has been towards capacity building of district and block level functionaries of govt. line department to enable percolation & propagation of improved agriculture practices & technologies at grass-root farmers' level. Rapport building with and mobilisation of the mainstream providers was at the crux at this stage to prepare them as master trainers for second generation training to the farmers. Next to this, FFS on-site demonstrations were organised. In all, 1874 farming households (65% of them being SC & OBCs) were covered from 46 GPs/villages spread over 5 blocks of the district. 25 VRPs (village resource persons), the village level front-line volunteers, were deployed in all the 5 clusters to provide on-site handholding technical support to farmers. *As the project is, identically, designed for all three districts in the division, its activities are almost of the same nature at these locations.* The key performances made under the project during 2020-21 are given below;

- 1874 farmers underwent 3-modules based FFS training from all the 5 blocks. These 100 FFS sessions were made accessible to target farmers using whatsapp group account to avoid physical presence at early onset of Kharif season. The participation of farmers in 3<sup>rd</sup> module training increased by 46.8%.
- The impact of crop PoPs focused FFS sessions was witnessed through developing 100 crop demo plots with total land area of 24.4 ha for wheat sowing & 20.4 for paddy transplantation to enable farmers for on-site technical training in the selected villages during Kharif & Rabi season.
- The project & ITC representatives participated in 'Kisan Gosthi/Mela' organised by District Agriculture Department at village, block and district level in both the agriculture season.

- Training materials for FFS were made available to disseminate technical input to farmers through whatsapp during pandemic COVID-19 and regular follow-up visits were paid by the project team members from time-to-time.
- Zero-tillage method of sowing was adopted by 50 farmers for timely wheat sowing in Rabi season.
- Efforts continued to facilitate farmers for mobilising convergence with govt. schemes like; DBT for agri-input, farm implements, remuneration under MGNREGA etc.
- The convergence mobilised from various govt. schemes was estimated worth Rs. 3.07 crores during the reporting period.



The constant technical support and follow-ups from ITC & GDS senior management proved helpful in planning and execution of project activities in a effective way. The project was led towards wide spectrum of socio-economic activities responding to the broader objectives of NITI Aayog, Gol in the district.

## Bahraich

Sharing its border with Nepal in the north, Barabanki & Sitapur districts in the south, Kheri & Sitapur in the west and Gonda & Shravasti in the east, Bahraich is one of the 4 districts of Devipatan division of eastern Uttar Pradesh. It is, also, one of the 4 aspirational districts, identified by NITI Aayog, GoI in the floodplains of E-UP. The district has 14 development blocks with total population of 34.87 lacs; 33.5% of them were muslims being highest in E-UP (census 2011). The river Ghaghra flows through the district causing perennial flood during monsoon which, often, devastates Kharif crops along with the loss of human and animal life also. There are four sugar mills and some pulse processing units in the district. The average land holding size is 0.74 ha per farmer. Keeping in mind the socio-economic backwardness of this aspirational district, ITC initiated collaboration with NITI Aayog in the program partnership of GDS to launch agriculture based interventions during the year 2018 as given below;

### **Improvement of agriculture and allied sectors in Bahraich – Supported by ITC Limited**

The basic purpose of above titled project lies to enhance agriculture income of farmers through reduction in cost of cultivation and increase in crop productivity. Under its extension approach, the project caters to the capacity building of government officials from line-department to act as master trainer to cascade the knowledge and skills to the grass-root recipients. It is proposed to cover 4% farmers through direct outreach and these lead farmers will cover 45% farmers within the project period. During the reporting period, 1538 farmers (59.4% SC, ST & OBCs) from 50 GPs/villages in 5 clusters were covered. The front-line volunteers 'village resource persons (VRPs), 25 in all, were deployed in these 5 clusters located in equal number of CD blocks to provide on-site support for all project activities. Initially, In brief, the following activities were carried out during the reporting period;

- 346 FFS & training sessions were organised for 4588 farmers focusing towards crop PoPs and 131 front-line FFS demonstrations were organised.
- Training on promotion of summer ground nut and pink sweet potato was organised for 35 FFS farmers.
- 1340 farmers adopted zero-till method for crop sowing and 1439 ha land area could be covered for crop cultivation complying relevant PoPs.
- Govt. scheme linkage was made to realise DBT on agri-input by 1197 farmers, solar pumps by 10 farmers, cattle sheds by 53 farmers, agriculture implements by 22 farmers and drip irrigation by 10 farmers.
- The total convergence made was estimated worth Rs. 6.46 crores for various schemes.





- Intensive efforts were made by district authorities to provide employment through MGNREGA during pandemic Covid-19. Total 1479 projects covering farm ponds, land levelling/bunding, NADEP/vermin-compost, plantation etc. were completed and employment generated. Facilitation was provided by the team and VRPs.
- Due to avoidance of physical presence during Covid period, a whatsapp group was administered consisting accounts of all concerned district & block level govt. officials for sending on-line capacity building materials to them. Through digital cascade training, 17069 farmers (number overlapped) were trained on crop PoPs and other allied subjects.
- Assessment of effectiveness of digital cascade training was taken up by MTs through interaction with 1200 farmers.
- Awareness on protection from COVID-19 was considered mandatory to emphasize on adopting covid-19 appropriate behaviour by the farming households.

In a capsule, Liaisoning with govt. line-department became stronger to bring improvement in enhanced convergence with the schemes particularly for realising DBT for agriculture promotion among eligible farming households and impact of knowledge & skills shared with them visualising through the FFS demonstrations at selected sites. It witnesses the efforts made not merely by the implementing NGO (GDS) but the initiatives taken under CSR by the ITC at Bahraich.

## Lalitpur

In Uttar Pradesh, GDS works in diverse geographic & climatic context covering floodplains in eastern region, central region and semi-arid Bundelkhand region in the south. It was in year 2006, the organisation started its field interventions in 45 villages of Birdha block in Lalitpur district under PACS programme funded by DFID through Development Alternatives (DA), New Delhi focusing towards women empowerment. For collective response and action, women were motivated to organise them in their self-help groups. Consequently, 200 women SHGs were organised and further federated to the next level to address their broad issues at cluster level. GDS, after phasing out of PACS programme, continued strenuously to sustain the network of community based institutions, thus, created at the location onwards with the support of other funding agencies.

The upper land in this rocky area of Lalitpur stands in its south while undulated plains of black soil in the north with small hills and water bodies including rivulets. River Betwa, its tributary Jamani and Dhasan flow through the district. River Yamuna flows through its northern area. Agriculture promotion has limited scope in the diverse soil textures area. GDS continued promoting women empowerment through SHG approach, SWC and agriculture extension approach for land based livelihood promotion, goat based livelihood promotion etc. showing meaningful results and impacts for almost a decade in the selected project villages. Since year 2016, after withdrawal of all external support from the location, GDS manages to sustain the CIs network and livelihood promotion initiatives within the available internal resources. The followings are some **major activities** conducted during the year 2020-21;



- So far, 150 SHGs (103 SHGs upto last year) from 88 villages were facilitated for linkage with UPSRLM and these SHGs were sanctioned 'revolving fund (CF) & community investment fund (CIF) from the agency.
- 17 SHGs with membership 195 women were functional in 4 villages and these SHGs pay service charges to their respective federation. Other SHGs have been linked with UPSRLM for credit and other benefits.
- 10 quintals seed of green-gram, stored by the farmers was distributed to 50 farmers for sowing in summer season.
- The farmers reported good crop results from pomegranate cultivation.
- Two women federations have total bank balances of Rs. 9.34 lacs to be used for entrepreneurial activities and credit support to its members SHGs.

Type of community institutions (CIs)	Income including credit support received (Rs.)	Expenditure including credit support given (Rs.)
SHGs	844875/-	526505/-
Mahila Mahasangh (Federations)	278866/-	174875/-

## Lakhimpur Kheri

Aiming at influencing trans-boundary water policies through enhanced capacity of the community and civil society, GDS entered into program partnership with Oxfam India at Lakhimpur Kheri district in Sharda basin two years back in 2018. Lakhimpur Kheri, the largest district in the state of UP, shares its international border with Nepal. This is the only district in Uttar Pradesh blessed with Dudhawa national park known for rare and endangered wild species. Several rivers including Sharda, Ghaghra, Gomati and Mohana flow across the district causing flood and water logging particularly during monsoon. The district falls under Mahakali river basin. Water management and governance is identified one of the major challenges to maintain prescribed standard at national & international level. In addition to major staple crops namely wheat, rice, maize & pulses, sugarcane being non-food crop is preferred as backbone of the local economy.

### Trans Boundary Rivers of South Asia (Sharda basin) - TROSA Project

With the support of Oxfam India, the project was started in 2018 covering 25750 households from 103 villages spread over 49 GPs in 7 blocks of Likhimpur Kheri, Pilibhit and Bahraich districts of Uttar Pradesh. For a comprehensive policy level change, the TROSA project team, focused on some inclusive advocacy strategy to influence policy favoring riparian communities in the District of Lakhimpur in Uttar Pradesh and Champawat in Uttarakhand, both sharing borders with Nepal where TROSA was implemented by OXFAM - India and its partners. During the year 2020, the project was withdrawn from GDS under the impression of revised FCRA provision but the core team members already working in the project were shifted to the direct control of funding agency w.e.f. 4<sup>th</sup> quarter of the year.

- 2 policy level meetings were organised and participated by 54 persons. In addition, 5 consultative meetings were organised and participated by 134 persons.
- 9 Interface meetings were conducted with 70 officials from various mainstream departments and community leaders.
- 35 coordination meetings were organised with 155 persons from different community segments and PRI representatives.
- 2 annual planning workshops were organised and the project team members, representative from senior management team, representatives from funding agency and implementing partners participated to decide for activities, their timing and implementing processes.
- 3420 persons from project villages were made aware of water issues and their role to respond with this issue through organising 8 awareness events at different locations.
- 7 consultative and advocacy programmes were organised involving community group leaders, media persons and mainstream officials to sensitize them towards water management issues.
- 377 Village Water Management Committee members were benefitted with various relief schemes enunciated during pandemic Covid-19.
- 5 capacity building programmes were conducted for SRCF & WGCAN representatives to let them be aware of water governance policy of GoI and advocacy to the above policy.



## Unnao

Based on past experiences and performance of GDS, WaterAid India (now known as 'Jal Seva Charitable Trust') offered its WASH focused project dedicated mainly for tannery workers at Unnao district (UP) in November, 2018 covering selected habitations in Unnao & Kanpur districts. Later on after withdrawal from Kanpur, the project activities were intensified in Unnao district only with the coverage of 3449 households living 27 villages & working with 3 tanneries spread over 13 GPs in 2 blocks of Unnao district. After enforcement of amended FCRA in 2020, the project was withdrawn by the funding agency for its direct implementation. It aimed at ensuring improved access to safe drinking water & sanitation facilities at work place & settlement of tannery workers to develop hygiene behaviour among them which, in turn, will yield business benefit of WASH intervention not only to tanneries but target community also.

Due to pandemic Covid lockdown, the tanneries were shutdown for want of workers and government orders. Hence, the BCC activities were held up for significant period. However, the WASH behaviour was drastically promoted in public interest by all types of service providers including state agencies also. The focus has been towards adopting practice of hand wash, sanitisation and other social pre-cautions during lockdown and even afterwards.

The key activities conducted during the reporting period were as follows;

- Water quality test was completed for 142 hand pumps installed in 36 villages and the water quality of 70% of these HPs was found good. 100 HPs were renovated.
- Base-line profiling of 360 ROI families, though delayed, was completed.
- 20 MTs were trained on all 4 touch-points. 453 awareness sessions were conducted for 4811 persons; out of them, 499 persons were given hand-washing materials (soaps/masks) by the government agency.
- On resuming tannery operation with limited workers, awareness sessions for 650 ROI members on 4 touch-points and menstruation hygiene management for 53 persons were conducted.
- One week-long campaign for promoting MHM was launched and participated by 108 persons.
- WUG & WASH brigade were organised in each project villages. 102 WUGs & 85 WASH Champions in 12 villages while 4 WUGs & 41 WASH champions were available in 3 tanneries.
- Distribution of sanitary napkin, as an essential commodity for menstruating women, was made by all 23 Meri Saheli depo during the lockdown period.
- Construction of 40 individual and one community toilets was completed. Construction of sanitary block and drinking water stand post was completed in the premise of 2 tanneries.



Since it was a new learning for the organisation to intervene for WASH promotion with industries, the experiences, thus gained, would certainly be useful for development players including NGOs to initiate WASH interventions with such vulnerable target groups in future.

## Lucknow

Lucknow, the capital city of Uttar Pradesh, is the workplace of renowned national and international agencies with their regional & zonal offices to accomplish their business in this northern territory of the country. In this highest populated state, it is the largest hub for employment generation responding to economic wellness and political activities. In year 1993, Grameen Development Services was founded with its head office at Lucknow to provide governance and managerial support to all its field locations across the country. The senior management team of GDS is placed at its HO to perform day-to-day organisational proceedings and supporting the field locations. The senior management team functions under the overall guidance & strategic support of 'GDS Executive Council' to decide organisational strategies and approaches towards compliances and programme implementation. During the year 2020-21, the following major activities were taken up under the direct control of GDS, HO, Lucknow;

### Initiatives for pandemic COVID-19 & flood occurrence

Empathised with the situation arising on spread of Covid-19 followed by heavy floods, GDS took initiatives to provide relief to severely affected people, who had lost livelihoods to manage their family daily needs, through generating resources from various sources for humanitarian relief. Awareness about Covid appropriate behaviour became the regular approach in all its programmes across the GDS locations throughout the year. At the behest of the organisation, GDS team members consented to donate their one day salary while one person from abroad provided financial support for relief work. The GDS staff members were asked to avoid gathering in groups & restricted field visits during lockdown period in 1<sup>st</sup> quarter of 2020-21 and even later period also. However, all the staff members were safe from pandemic Covid-19 and no causality took place for this reason. On resuming normal office functions, the fund collected from internal & external support was distributed among most affected families enabling them to earn livelihood for their families. It was the agony of entire society to face the second wave of Covid-19 starting from later period in March, 2021 but the community shouldered its impact in next financial year 2021-22. The financial support given to the families for the purpose is delineated as below;



GDS Location	No. of Beneficiaries			Relief amount disbursed (Rs.)		
	Foreign Fund	Local Fund	Total	Foreign Fund	Local Fund	Total
Sitamarhi, Bihar	21		21	70277	3223	<b>73500</b>
Valmikinagar, West Champaran (Bihar)	3		3	15000		<b>15000</b>
Unnao, UP	8	3	11	26000	9000	<b>35000</b>
Lucknow/Barabanki, UP		9	9		29000	<b>29000</b>
<b>Total 4 locations</b>	<b>32</b>	<b>12</b>	<b>44</b>	<b>111277</b>	<b>41223</b>	<b>152500</b>



## Promoting Worker Rights in Indo-Gulf Migration Corridor

GDS had experience of working with migrants and their families in the past at Lucknow city and its field locations. Migration Resource Centres (MRCs) were established to address the issues of migrant families and facilitate entitlement realisation in campaign mode. With the above relevant experiences, the project focusing towards international migration started in September, 2017 in support with the organisation 'ASK, New Delhi' covering 3 blocks in each of the district of Lucknow and Barabanki in Uttar Pradesh at source location while 5 gulf countries (Dubai, Qatar, Oman, UAE & Bahreen – all Islamic countries) at destination. The people migrating to these gulf countries are, often, unaware of procedures and provision for international migration and many times are clutched in the trap of unauthorised sources facilitating the international migration.

The rapid survey showed that almost 70% of the migrants were Muslims and remaining from other communities. These migrants were from poor families and have very low education. They were least aware of their rights and become an easy prey of exploitation. In many cases, migration to gulf countries is made by-passing the authorised mainstream channels indulging in dire situation. The project interventions were launched to respond with these migrants' needs at source and destination locations. Facilitation for linkage with POE office, EMRC and other govt. authorised sources to aspiring migrants was at the crux of project implementation. On enforcement of amended FCRA in year 2020 by Gol, the project concluded by the end of October, 2021. The following activities were conducted during the project period;

- 47 Pre-departure training sessions were conducted to sensitize 1100 aspiring migrants about adopting measures like ECR passport, for authorised and beneficial migration to gulf countries.
- 36 meetings were held with different recruitment agencies to assess job potentials and offer, terms & condition of employment particularly safety & remuneration to migrants.
- Identification of 410 returnee was made to share their experiences during migration with aspiring migrants.
- Follow-up of 211 PDT aspiring migrants and 207 returnee was made to facilitate for redressal of their grievances in support with the govt. authorities.
- Constant support was available through coordination with Protector of emigrants (PoE) for enabling aspiring migrants a safe and beneficial migration through proper channel.
- Awareness meetings were conducted with 21 local village panchayats to seek their support for identification of aspiring & returnee migrants and motivating them for legal and safe migration.



Strenuous efforts continued for exploring new avenues for resource mobilisation under the active participation of HO senior management team. The other activities including statutory compliances, managerial input, arranging external visits etc. were the on-going at the location.

## Sitamarhi

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It was in 2007 when GDS entered in Bihar state for field testing of the flood mitigation model developed on the basis of its experiences gained in Pharenda, Mahrajganj (UP) with the support of Oxfam Novib in Runni Saidpur block of Sitamarhi district. Since then, series of projects focusing towards agriculture promotion and disaster risk reduction (DRR) were implemented in Sitamarhi & its adjoining district Muzaffarpur with the support of various renowned funding agencies like CRS New Delhi, Oxfam, UNICEF, IRRI, Tata Trusts etc. from within the country and abroad. Some of these projects were based on agriculture research taken up with the technical support of funding agency. IRRAS, CBDRR & SSP, strengthening agriculture based livelihoods etc. were some of these important projects implemented by the organisation in the past. Flood is a perennial recurring disaster devastating the Kharif crops and other resources in the area. Hence, promotion of agriculture activities in this flood prone region was enormously challenging and GDS played well to respond with the challenges arising in the given context.

On cessation of all the projects by the end of year 2019-20, GDS continued managing the operation at this location through utilizing its own resources. The ZT machines received for IRRAS-2, were handed over to local community for their proper management and make availability on reduced hiring rate to farmers. The use of ZT machines was made to cover sowing in 115 acres area by 521 farmers and generated net income of approx. Rs. 80,000/-. However, efforts continue to mobilise external resources from development players but still waiting for response from some of them.

It is widely known that a large number of migrants to big cities returned back to their native places in Bihar state during lockdown imposed by Gol to combat with spread of COVID-19 leaving their jobs with no potential of earning livelihoods. The life of many of them became quite vulnerable particularly when they were physically challenged. Some cases of such type families were traced out in the location area also. It was worthy to put on record that 22 destitute families were given financial support of Rs. 74,500/- mobilised from within its internal and external sources as well for humanitarian relief after 1<sup>st</sup> wave of COVID-19 to start earning bread for their families. A part of this fund was mobilised through foreign funding while remaining from GDS team. After working for about 14-15 years at this location by GDS, enormous learnings came out to benefit the organisation in future.

## Jawaja, Ajmer (Rajasthan)

It was in year 2004 when GDS appeared in Jawaja block of Ajmer district aiming at socio-economic empowerment of poor people facing meagre potentials for promoting agriculture based livelihoods in this semi-arid region of central Rajasthan. To earn livelihood for their families, most of the male members of household opt for migrating to big cities for their employment leaving female members to maintain household proceedings in routine way. Hence, availability of women to interact with was easier and women focused initiatives seemed appropriate in the given situation. GDS got the hang of local context and contemplated over organising these women in groups as prime task enabling for their collective response to own socio-economic empowerment processes by them in the long run. Further, adopting improved practices for goat rearing, collectivisation for procuring day-to-day household edibles, developing digital skills for socio-economic gains, entrepreneurship for managing women owned PPC (GAPCL), production and marketing of agri-produce were some of the key interventions launched in and adjoining of Jawaja block.

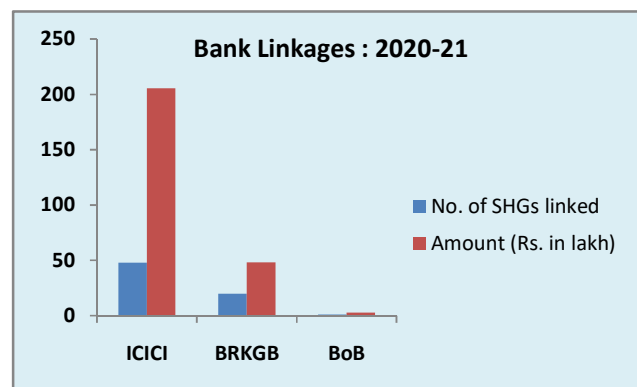
Since least external financial support is available at this location, GDS mobilised for covering 3784 households (95% of them being OBCs) in 65 villages over 28 GPs in Jawaja (Ajmer district) and Raigarh block (Pali district) during the reporting year. Since beginning, the total outreach has been to 14533 households living in 167 villages of 37 GPs in both the districts; Ajmer and Pali of Rajasthan. The above households could be covered under series of projects implemented by GDS in support with various funding agencies in the past. Since 2016, no major project was in existence but the community institutions promoted by the organisation sustained at their own resources and management. A brief about these community institutions is delineated below;

### Community Institutions (Women SHGs & Federations)

Promoted by GDS, the SHG & federation network demonstrates as a self sustained model of community institutions in this region. On phasing out all the externally supported interventions from the location, these CIs have undertaken various activities at their own using resources and experiences gained in the past. The network consists of 331 SHGs, 26 VOs and 2 federations; Suraj Mahila Mahasangh & Ujala Mahila Mahasangh in both the district. The above SHGs have 3784 women members and the selected members of these SHGs represent at VOs and federations level. Further, 9 new women SHGs with total membership of 112 were formed during the current year. The major activities taken up by the above CIs are given here-below;

#### I. Women SHGs

- All the 9 new SHGs were given training on group management, leadership, group dynamics and decision taking ability.
- Assessment for allowing CCL was done by Bank of Baroda, BRKGB and ICICI officers for 69 SHGs and total credit support of Rs. 2.57 crores was sanctioned by these Banks.





- So far, total credit support of Rs. 21.14 crores was given for various purposes to SHGs through bank linkages.
- 190 SHGs are represented by Suraj Mahila Mahasangh, Jawaja and 140 SHGs by Ujala Mahila Mahasangh Badakheda.
- For availing services, SHGs pay 10% of their total annual income as service charge to above federations. 185 SHGs pay service charge to Suraj Mahila Mahasangh while 140 SHGs to Ujala Mahila Mahasangh.



## II. Federations

- 11 women members were given credit support worth Rs. 5.18 lacs this year while the cumulative credit of Rs. 83.52 lacs was given to 184 SHGs for redemption of ornaments, lands, girl child education, arrange marriages etc. to maintain social dignity of women & their families.
- Convergence worth Rs. 41.18 lacs was mobilised for various welfare schemes like PMKSNY, scholarship from labour deptt., old age/widow pension, PMJJY/PMJSY etc.

• The income & expenditure of above federations is given below for the year 2020-21;

S. No.	Federation	Income (Rs.)	Expenditure (Rs.)
1.	Suraj Mahila Mahasangh, Jawaja	909757/-	520075/-
2.	Ujala Mahila Mahasangh, Badakheda	284251/-	210841/-
<b>Total (2 federations)</b>		<b>1194008/-</b>	<b>730916/-</b>

- Both the federations facilitated the services of de-worming and vaccination for 2500 goat rearing families in their respective area.
- 17 Vikas Sakhi/Mitra (9 in Suraj, 5 in Ujala and 3 in Raipur Mahila Mahasangh) continued working with these federations as front-line volunteer to provide their services and their capacity building was taken up from time-to-time to complete the arising tasks.

Since GDS is providing strategic support only to the above CIs network, these are, now, self sustainable for planning and execution of activities. They have generated ample resources to take up village level activities. However, entrepreneurship skill development would still be the needful initiative for them. GDS promoted primary producer company- GAPCL, the wholly owned and managed by women, needs revitalisation as it couldn't progress for want of entrepreneurial skills and appropriate business planning. Apart from goat rearing, the agriculture focused interventions for promoting vegetables and pulse cultivation on context specific PoPs basis were tried and adopted by the farming households.

## **GDS Partnership**

- **Sir Dorabji Tata Trust, Mumbai**
- **Tata Education and Development Trust, Mumbai**
- **Tata Cornell University, USA**
- **Oxfam India**
- **Jal Sewa Charitable Foundation (WaterAid India), New Delhi**
- **ASK India**
- **ITC, Kolkata**
- **CInI**
- **SCYRA**
- **Syngenta Foundation**
- **Usha International**

### Voluntary disclosures by the organisation

#### A. GDS Registration Details:

Sl. No.	Registration	Details	Valid Up to
1.	Registered under Societies Registration Act, 1860	2026/ 1992-93 dated 26.02.1993 renewed on 25/02/2013	25.02.2023
2.	Registered under Foreign Contribution (Regulation) Act, 1976/2010	136550091 dated 22.04.1997 renewed for next five year on dated 24.05.2016	31.10.2021
3.	Registered under section 12A of the Income Tax Act, 1961	18/1995-96 dated 11.10.1995	Life time
4.	Registered under 80G of the Income Tax Act, 1961	834/114/तक/आ.आ./लख/12-13/192/90dated 20.03.2013	Life time
5.	Permanent Account Number (PAN)	AAATG2067M	Life time
6.	Tax deduction Account Number (TAN)	LKNG03807G	Life time

#### B. Remuneration paid to Executive Council members' during the Year 2020-21

Sr. No.	Name	Position held	Type of payment	Amount
1.	Mr. S. K. Dwivedi	Secretary & Executive Director	Salary	747200.00
2.	Mr. Amitabh Mishra	Treasurer & Prog. Director	Remuneration	737575.00
3.	Mr. Probir Bose	Vice- President & Program Director	Remuneration	40000.00

#### C. Distribution of staff according to salary levels and gender break-up

<b>FULL TIME</b>			
Remuneration Levels	No. of team members		
	Male	Female	Total
Up to Rs. 5000			0
Between 5001-15000	12	02	14
Between 15001-25000	12	-	12
Between 25001-50000	17	01	18
Between 50001-75000	02	01	03
<b>Total</b>	<b>43</b>	<b>04</b>	<b>47</b>
<b>PART TIME</b>			
Remuneration Levels	No. of team members		
	Male	Female	Total
Up to Rs. 5000	129	24	<b>153</b>
Between 5001-15000	0	0	<b>0</b>
Between 15000-25000	0	0	<b>0</b>
Between 25001-50000	0	0	<b>0</b>
<b>Total</b>	<b>129</b>	<b>24</b>	<b>153</b>

#### D. Details of international travel by GDS personnel during the year

Name of the Member with Designation	Travelled to	Purpose of visit	Expenses borne by
No international travel by GDS personnel			

# GRAMEEN DEVELOPMENT SERVICES

## BALANCE SHEET AS AT MARCH 31, 2021

As on 31.03.2020 Rupees	Annexures	As on 31.03.2021 Rupees
<b>SOURCES OF FUNDS</b>		
<b>CORPUS</b>		
503,576.14	As per last account	503,576.14
<b>INCOME AND EXPENDITURE ACCOUNT</b>		
3,876,663.28	Balance as on 01.04.2020	4,155,508.01
278,844.74	Add: Excess of Income over Expenditure	393,360.81
<b>CAPITAL RESERVE</b>		
4,194,895.00	Balance as on 01.04.2020	3,886,834.00
756,391.00	Add: Cost of assets purchased out of grant funds	545,281.00
(288,388.00)	Less: Depreciated value of assets sold/ discarded	6,279.00
(776,064.00)	Less: Depreciation on assets purchased out of grants	755,796.00
<b>UN-UTILISED GRANTS</b>		
4,122,381.44	Balance as on 01.04.2020	6,416,049.37
44,844,072.00	Add: Grants received	31,806,393.25
295,381.00	Add: Interest earned	142,058.00
(42,576,268.77)	Less: Grants utilized	35,111,356.29
(269,516.30)	Less: Grant Returned	-
12,746.00	Add: Grants receivable as on 31.03.2021	-
60,000.00	<b>REVOLVING FUNDS</b>	-
<u>15,034,713.53</u>	<b>Total</b>	<u>12,035,629.29</u>
<b>APPLICATION OF FUNDS</b>		
<b>FIXED ASSETS</b>		
13,757,866.37	Gross Block	14,258,997.37
(7,892,201.37)	Less: Depreciation	6,623,114.37
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>		
12,746.00	Grants receivable	-
284,156.50	Loans and Advances	406,225.50
9,685,240.02	Cash and Bank Balances	6,273,525.79
(813,094.00)	Less: <b>CURRENT LIABILITIES</b>	6,679,751.29
<u>15,034,713.52</u>	<b>Total</b>	<u>6,399,746.29</u>
<b>ACCOUNTING POLICIES &amp; NOTES TO ACCOUNTS</b>		
Annexures 'I' to 'VIII' form integral part of the Balance Sheet		

*[Signature]*  
Treasurer

*[Signature]*  
Secretary

*[Signature]*  
President

per our report of even date  
  
*[Signature]*  
 A.R. Goel  
 Chartered Accountant  
 for and on behalf of  
 AJAY GOEL & CO.  
 Chartered Accountants  
 (FRN: 002107C)  
 Lucknow: 13 OCT 2021

UDIN : 21071257AAAA 867946





# GRAMEEN DEVELOPMENT SERVICES

## RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2021

Previous Year Rupees			This Year Rupees
	<b>OPENING BALANCE</b>		
81.00	Cash in Hand		
-	Fixed Deposit with Bank	4,000,000.00	
6,483,047.80	Balance with Scheduled Banks	5,685,240.02	9,685,240.02
	<b>RECEIPTS</b>		
44,844,072.00	Grants		31,806,393.25
451,666.02	Interest earned		352,082.00
1,100.00	Membership fee		1,000.00
490,092.00	Receipts against trainings and services rendered		888,335.00
-	Contribution received for Covid-19 relief		63,707.00
42,000.00	Sale of assets		9,000.00
58,393.00	Refund of TDS from IT Department		32,413.00
8,500.00	Refund of Security (Net)		-
50,414.00	EPF & ESI		-
17,372.20	Advances refund (Net)		240.00
<b>45,963,609.22</b>	<b>Sub Total</b>		<b>33,153,170.25</b>
	<b>PAYMENTS</b>		
	<b>Expenses on development projects</b>		
3,415,292.96	Trans Boundary Rivers of South Asia (Sharda Basin) Project	1,355,451.50	
31,893.02	Promoting Worker Rights in the India-Gulf Migration Corridor		
725,637.00	Promoting Worker Rights in the India-Gulf Migration Corridor	472,225.00	
1,265,493.18	Improved Rice Based Rainfed Agriculture Systems Project and Resilient Agricultural systems for small holder		
6,198,310.94	Improving WASH services to transform working and living condition for workers in the apparel sector	3,285,324.76	
170,375.00	Improved Crop management and Strengthened Seed Supply System for Drought-prone Rainfed Lowlands in South Asia		
1,116,735.97	Community-Led Total Sanitation		
382,112.00	Research Project on Sanitation – Nutrition Interlinkage		
8,082,359.11	GDS-TARINA	5,760,143.08	
1,092,700.00	Orange Flesh Sweet Potato and Zinc Fortified Wheat Research Project		
1,064,246.20	Portable Solar Pump under the Sustain Plus Energy Platform	2,190,877.60	
-	For affected marginalised communities in your organisations' program areas.	84,494.56	
539,223.00	Oxfam India's Prepositioned Contingency Stock Management	659,434.20	
5,620,322.80	Improvement of Agriculture and Allied Sectors in Bahraich, Shrawasti and Balrampur district of (Uttar Pradesh) 2020-21	5,115,954.94	
10,658,357.79	Sujalam Sufalam Phase II - Eastern U. P. meeting aspirational district outcomes in Shrawasti	14,577,523.15	
1,030,048.50	Sustainable service delivery for Migrant at Source	385,386.00	
-	Migrant Support Programme in Uttar Pradesh with Grameen Development Services	1,681,764.50	
87,775.30	Livelihood Promotion for Self-Help Group Member		
566,279.00	Digital Literacy & livelihood Programme in Ajmer, 2019-20		35,568,579.29
-	Covid -19 Relief assistance		68,005.00
384,158.93	Other Organisational expenses		824,745.19
269,516.30	Unspent Grant Returned		
42,757.00	Income Tax deducted at source ( Net)		75,754.00
-	Payment of EPF & ESI		27,801.00
17,904.00	Advances to staff and others (Net)		
<b>42,761,498.00</b>	<b>Sub Total</b>		<b>36,564,884.48</b>
	<b>CLOSING BALANCE</b>		
4,000,000.00	Fixed Deposit with Bank		
5,685,240.02	Balance with Scheduled Bank	6,273,525.79	6,273,525.79

Annexures 'I' to 'VIII' form integral part of Receipts and Payments Account



Treasurer



Secretary



President

per our report of even date



K. Goel  
Partner

for and on behalf of  
AJAY GOEL & CO.  
Chartered Accountants

<b>Head Office</b>	
<p><b>Grameen Development Services,</b>            B 1/59, Behind Kendranchal Colony, Sector-K, Aliganj, <b>Lucknow</b>- 226 024, UP  <i>Phone</i>- 0522 – 4075891, <i>Email</i>- <a href="mailto:ho@gds.org.in">ho@gds.org.in</a>, &amp; <a href="mailto:dwivedi.sk@gds.org.in">dwivedi.sk@gds.org.in</a>  <i>Website</i>: <a href="http://www.gdsindia.ngo">www.gdsindia.ngo</a>  <i>Contact Person</i>: Mr. S. K. Dwivedi, Executive Director, Mobile: 09415110759</p>	
<b>Project Locations and Offices</b>	
<p><b>Maharajganj, Uttar Pradesh</b>            House No. 2, Ward No. 3,            Sonouli Road,            Anand Nagar (Pharenda)            Maharajganj – 273155 (U.P.)            Phone: (05522) 223306</p>	<p><b>Lalitpur, Uttar Pradesh</b>            Grameen Development Services,            C/o Mr.Harishanker Kushwaha            Gram -Jakhlon, Post - Jakhlon,            Block Birdha, District Lalitpur ( U.P.)-284403</p>
<p><b>Shravasti, Uttar Pradesh</b>            Grameen Development Services            C/o Mr.Mangal Prasad Tiwari            Plot No.26, Keshavpuram,            Near Roadways Bus Stand,            Bhinga, Shrawasti (U.P.) -271831</p>	<p><b>Balrampur,Uttar Pradesh:</b>            Grameen Development Services,            C/o Mr.Ashok Kumar Shukla            Bada Dhusah            Near Audhoot Bhagwan Ram Nursery            Vidyalaya            Balrampur-271 201</p>
<p><b>Bahraich, Uttar Pradesh</b>            Grameen Development Services            C/o Mrs. Laxmi Singh            Indira Nagar            Dhawalpurwa            Bahraich - 271 801(U.P.)</p>	<p><b>Ajmer, Rajasthan:</b>            Grameen Development Services            C/o Anna Singh            Near Bijali Power House,            NH-8, Udaipur Road            Village &amp; Post-Jawaja            Ajmer (Rajasthan) - 305922</p>