

SINCE 2007



ANNUAL REPORT

2024-2025



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CHAIRMAN LEADER'S WORDS:

It gives me immense pride to present Gram Sathi's Annual Report for the year 2024-25. This report is not just a compilation of numbers and activities—it is a reflection of our shared journey with communities across Bihar, Jharkhand, West Bengal, Assam, and Odisha. Since our inception in 2007, we have remained committed to placing the most marginalized at the center of our work and building pathways for dignity, equality, and opportunity.

Over the past year, our initiatives have reached thousands of individuals—empowering women through self-help groups, protecting children from exploitation, expanding financial literacy, improving access to health, and promoting sustainable livelihoods and environmental conservation. Each story of change reaffirms my belief that community-led action is the most powerful driver of social transformation.

With over two decades of experience in the development sector, I have witnessed firsthand the resilience and determination of rural communities. Their courage continues to inspire our team to innovate, adapt, and work harder each day. From halting child marriages to enabling farmers to embrace organic practices, and from strengthening tribal rights to bridging digital financial gaps, Gram Sathi has emerged as a trusted partner in advancing social justice.

Our progress would not have been possible without the unwavering dedication of our staff, the trust of the communities we serve, and the support of our partners, donors, and government institutions. To each of them, I extend my heartfelt gratitude. Together, we are not only addressing immediate needs but also laying the foundation for a future where every individual—irrespective of gender, caste, or background—can realize their full potential.

As we look ahead, Gram Sathi envisions deepening its work in climate action, child rights, women's empowerment, and livelihood promotion. The challenges remain significant, but so does our resolve. With transparency, partnership, and equity as our guiding values, we are determined to continue this journey of service and transformation.

I invite all stakeholders—community members, partners, and well-wishers—to walk with us as we create sustainable change and nurture hope in every village we reach.

With gratitude and commitment,

Devanand Kumar
Managing Trustee & Founder
Gram Sathi

OUR EXECUTIVE COMMITTEE



**Smt. Manju
Hansda**
President



Smt. Beena Devi
Vice President



**Mr. Devanand
Kumar**
Managing Secretary



**Smt. Sumita
Kumari**
Treasurer



Mr. Umesh Das
Coordinator



**Smt. Babita
Kumari**
Managing Secretary



Smt. Pinki Devi
Member/Trustee



Smt. Khushi Devi
Member/Trustee



Samina Khatun
Member/Trustee



Nitu Tudu
Member/Trustee



Polina Hembram
Member/Trustee



Puja Kumari
Member/Trustee



About Gram Sathi

GRAM SATHI is a registered NGO established on April 25, 2007, under the Indian Trust Act, 1882. Since our inception we have been steadfast in our commitment to enhancing the lives of the most vulnerable populations, including the poor, children, women, elderly and the vulnerable across five states-Bihar, Jharkhand, West Bengal, Assam and Odisha. Our mission is driven by the values of honesty, responsibility and respect for human dignity. We are dedicated to maintain transparency in our operations and ensuring that our initiatives bring about meaningful social change. Gram Sathi's work spans multiple sectors, including agriculture, education, health, financial literacy and inclusion, child rights, livelihood promotion, climate action and women empowerment. Our approach focuses on community mobilization and social action, placing the marginalized at the heart of our development processes. Through extensive community-based programs, we strive to empower individuals and foster sustainable growth in the communities we serve. Our continuous endeavor is to effect positive change and contribute to the overall development of the communities in our target areas.

Vision of the Organization

Gram Sathi visualize a progressive and sustainable society. We envision our people to enjoy peace and dignity, social and economic quality and availing of their fundamental rights in all perspectives.

Mission of the Organization

We explore our resources to promote a better quality of life for communities, notably vulnerable population and help them empowered by enriching their lives through education, health and sustainable livelihood skills and opportunities.

Core Values of the Organization

Our core values are Partnership - Participation – Equity.



Legals

S.N.	Registered Under	Registration No.
1	Indian Trust Act. 1882	SL. NO.- 5383 D. NO. IV-18/2007
2	FCRA Act. 2010	031010015
3	Permanent Account Number (PAN)	AABTG0514C
4	Planning Commission	BR/2013/0063283
5	Income Tax 12AA -	AABTG0514CE20124
6	Income Tax 80G -	AABTG0514CF20213
7	Tax Deduction and Collection Account Number (TAN)	PTNG05838A
8	Employees Provident Fund (EPF)	JHARN3207503000

Registered Office Address

Head Office	Administrative Office
<p>Gram Sathi</p> <p>Village + Post – Uparchakmadhiya, Via – Katoria,</p> <p>District Banka- 813106 (Bihar), India.</p> <p>Contact No. : +91 8809597125</p> <p>E-mail : gramsathi@gmail.com</p> <p>Website: http://www.gramsathi.org</p>	<p>Gram Sathi</p> <p>Village- Bishanpur, Thadi, Post- Malhara,</p> <p>Via- Dahijor, Pin No.- 814157, District- Deoghar (Jharkhand)</p> <p>Contact No. : +91 8809597125</p> <p>E-mail : gramsathi@gmail.com</p> <p>Website: http://www.gramsathi.org</p>
<p>Contact Person : Mr. Devanand Kumar (Managing Trustee/Secretary)</p> <p>Mob. No. : +91 8809597125, 8986675327</p>	

Branch Office

Gram sathi has **39** Branch Office all across India

INDIA



Access to Justice for Children – Phase III (2024–2025)

Location: Dumka District, Jharkhand

Introduction

The *Access to Justice for Children – Phase III* project, spearheaded by Gram Sathi in Dumka District, Jharkhand, embodies a powerful grassroots initiative to ensure every child's rights to safety, dignity, education, and health are realized. Spanning the reporting period of April 2024 to March 2025, the project addressed multi-dimensional issues affecting children: child marriage, child labour, child sexual abuse, and child trafficking.

At the heart of the project was a community-based, child-centric approach that blended legal interventions with awareness campaigns, institutional strengthening, and meaningful participation of adolescents and families. The vision was not only to respond to violations but also to proactively prevent them by creating enabling and protective environments in schools, villages, homes, and local systems.

Cumulative Impact Summary (2024–2025)

A. Child Marriage Prevention

Child marriage remains one of the most deep-rooted and detrimental practices in rural India. Through consistent field engagement, the project successfully halted 628 child marriage attempts. Out of these, 620 were prevented through persuasion — showcasing the trust built with families and influencers — while 8 were stopped using legal interventions.

"Earlier, I thought it was right to get my daughter married at 15. After attending the session by Gram Sathi, I realized I was about to ruin her future. Now, she's studying in Kasturba Vidyalaya." — A parent from Jarmundi block

Child Marriage Interventions

Type	Number
Total Marriages Stopped	628
Through Persuasion	620
Through Legal Action	8



Success Story 1: Priya's Journey from a Child Bride to a Classroom Leader

Location: Jarmundi Block, Dumka
Theme: Child Marriage Prevention

At just 14 years old, Priya was on the verge of being married off by her parents. The family, facing financial hardship, believed early marriage was their only option. When our Community Social Worker learned about the case through a Village-Level Child Protection Committee member, immediate action was taken.

A home visit was conducted, followed by multiple rounds of counseling with the family. The team explained the legal implications and health consequences of early marriage. Priya, though scared, expressed her desire to continue her education.

The marriage was stopped. With support from Gram Sathi, Priya was enrolled in Kasturba Gandhi Balika Vidyalaya. Today, she is in Class 9 and an active member of the Kishori Samooch, helping other girls resist child marriage. Her courage has inspired a shift in her community's thinking.

"I didn't know I could say no. Now I want to become a teacher and help other girls like me." — *Priya*

B. Child Trafficking: Identification and Rescue



In total, **46** trafficking cases were registered. With rapid response mechanisms and local surveillance like the Child Trafficking Risk Register, the project facilitated the **rescue of 47 children** — **34 girls and 12 boys** — and assisted in their rehabilitation and reintegration.

Children Rescued from Trafficking

Category	Number
Total Rescued	47
Girls Rescued	34
Boys Rescued	12

Success Story 2: Rescuing Rahul from Child Labour and Restoring His Childhood

Location: Dumka Town
Theme: Child Labour & Trafficking

Rahul, 13, had dropped out of school and was working in a roadside dhaba, exposed to long hours and harsh conditions. A concerned community member dropped a note in the Baal Suraksha Peti installed at the local school.

The Gram Sathi team immediately verified the report, coordinated with the labour department, and rescued Rahul. He was given psychosocial support and his parents were counselled. With follow-up support, he was re-enrolled in school and linked to a scholarship scheme.

Rahul now attends school regularly and aspires to become a police officer. His family has also been supported under food and nutrition schemes.

"The peti saved me. I didn't think anyone would care enough to come." — *Rahul*

C. Child Sexual Abuse: Legal and Emotional Support

The sensitive and often silenced issue of child sexual abuse was addressed with courage and empathy. A total of **12 cases** were supported holistically:

- **12 support persons** appointed by the CWC
- **12 applications** filed for compensation

Survivors received both legal aid and psychosocial counseling, supported by trained community workers.

Child Sexual Abuse Cases

Indicator	Number
Cases Supported	12
Support Persons Appointed	12
Compensation Applications	12

Success Story 3: Nandita Finds Strength After Trauma

Location: Kathikund Block

Theme: Child Sexual Abuse Support

Nandita (name changed), 11, was a survivor of sexual abuse by a relative. Her case came to light during an awareness session in school, where she confided in the Gram Sathi facilitator. The case was reported to the CWC, and a support person was immediately appointed.

She was taken for a medical examination, given legal aid, and supported through the trial. Gram Sathi facilitated her compensation application and ensured continued counseling.

Nandita is now slowly rebuilding her life. Her confidence has grown, and she participates in drawing competitions and child rights celebrations.

"I didn't feel alone because didi from Gram Sathi was always with me. I feel strong now." — *Nandita*



D. Child Labour Intervention

The team identified children engaged in hazardous and exploitative labour during events like **Shrawani Mela**. Rehabilitated children were re-linked with educational institutions and schemes.

E. Educational Re-enrollment

A large number of dropout cases were handled sensitively, with school re-enrollment drives becoming a core component. Children were not only brought back to school but were also supported through documentation, counseling, and community engagement..



F. Government Linkages and Entitlements

The project successfully supported 86 vulnerable children in applying for sponsorships. Additionally, many families accessed:

- Pre- and post-matric scholarships
- Health cards
- Nutrition support
- KGBV (Kasturba Gandhi Balika Vidyalaya) admissions
- Orphan and single-parent support schemes

Innovative and Inclusive Community Interventions

1. Baal Suraksha Peti (Child Protection Letter Box)

These brightly painted, child-friendly boxes placed in public areas allowed children to anonymously report abuse, harassment, or concerns. The boxes were checked weekly by trained volunteers, leading to the identification of multiple hidden issues.

2. Village-Level Child Protection Committees (VLCPCs)

50 functional VLCPCs brought together local leaders, teachers, SHG members, and youth. These committees monitored violations, assisted in immediate response, and ensured referrals.

3. Child Trafficking Risk Register

An innovation designed to track risk indicators such as repeated school absenteeism, family migration, or orphanhood. Volunteers used this register to prioritize intervention, making prevention data-driven.

4. Kishori Samooths: Platforms of Power

In each village, adolescent girls formed *Kishori Samooths*. Regular sessions were held on:

- Menstrual hygiene
- Early marriage
- Legal literacy
- Self-protection and leadership

"We thought we had no choice. But after joining the Kishori group, I know my rights. I helped my friend stop her marriage." — Member, Gopikandar



5. Health and Hygiene Initiatives

In remote areas, adolescent-focused **health camps** provided basic checkups, medicine, and referrals. Frontline workers collaborated to ensure access to health rights.

During **Balika Diwas**, sanitary pads and nutritional snacks were distributed. The event also featured storytelling, puppet shows, and open mic sessions for girls to express themselves.



6. Child Rights Celebrations as Advocacy Tools

Bal Diwas, Balika Diwas, and Mahila Diwas were transformed into powerful advocacy platforms:

- **Bal Diwas:** Puppet shows and painting competitions on child rights
- **Balika Diwas:** Menstrual hygiene campaigns
- **Mahila Diwas:** Dialogues with mothers and adolescent girls on safety and aspirations

7. Shrawani Mela Child Protection Drive

This religious fair attracts lakhs of people and increases vulnerability. Gram Sathi's volunteers, in collaboration with the police, tracked lost children, prevented child labour cases, and set up help desks.



Conclusion

The Access to Justice for Children – Phase III project demonstrates the power of integrated community-led action. It has not only prevented violations but also empowered children, parents, teachers, and community leaders to become defenders of rights.

From a girl writing a letter to the Baal Suraksha Peti to a Kishori Samooch member stopping her own child marriage — these stories are the heartbeats of real change. The project didn't just intervene; it built a movement.

Gram Sathi envisions this effort not as a conclusion but as the beginning of a sustained child protection ecosystem in Dumka — where every child can dream freely and safely.

Programme (2024-2025)

Centre for Financial Literacy (CFL) Project

Implemented by: Gram Sathi

1. Executive Summary

The Centre for Financial Literacy (CFL) project, implemented by Gram Sathi across Bihar and Jharkhand, aims to bridge the financial knowledge gap in rural communities. Supported by the RBI and NABARD, the project promotes financial inclusion through community-based outreach, capacity building, and linkages to formal financial services.

In FY 2024-25, a total of 35 CFL centres (22 in Bihar and 13 in Jharkhand) were operational, covering 35 blocks across 24 districts. Over 6 lakh people (605,634) were reached through 9,603 financial literacy programs, with special focus on women, informal sector earners, and digital literacy. The project catalysed behavioural shifts in savings, insurance, pensions, grievance redressal, and digital banking use.



2. Geographic Coverage

State	CFL Centers	Blocks Covered	Trainers	Districts Covered	Funded By
Bihar	22	22	66	11	RBI – DEA Fund
Jharkhand	13	13	26	11	NABARD – FIF Fund
Total	35	35	92		

Sponsor Banks Involved:

- Punjab National Bank – (12 CFLs in Bihar)
- UCO Bank – (6 CFLs in Bihar)
- State Bank of India – 6 CFLs (3 in Bihar, 3 in Jharkhand)
- Indian Bank – (5 CFLs in Jharkhand)
- Canara Bank – (1 CFL in Bihar)
- Bank of India – (5 CFLs in Jharkhand)



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



3. Project Outcomes

Indicators	Bihar	Jharkhand	Total
Total Programmes Conducted	6,072	3,531	9,603
Total Participants	332,954	272,680	605,634
Male Participants	111,697	107,684	219,381
Female Participants	221,257	164,996	386,253
Bank Accounts Opened	8,167	12,552	20,719
Insurance Product Beneficiaries	16,101	27,689	43,790
Pension Product Beneficiaries	3,218	4,181	7,399
Bank Operation Assistance	50,220	19,861	70,081
Shifted from Informal to Formal Sector	3,156	1,693	4,849
Accounts Reactivated	807	650	1,457
Linked to Govt. Schemes	623	560	1,183
Grievances Addressed	2,075	1,931	4,006
Digital Transactions Assisted	48,774	27,069	75,843
Sensitized on Mutual Funds etc.	12,272	20,237	32,509



4. Key Achievements

- ☐ Reached over 6 lakh rural individuals, with 60% women participation.
- ☐ Over 20,000 new bank accounts opened.
- ☐ More than 43,000 enrolled in insurance schemes (PMJJBY/PMSBY).
- ☐ 75,000+ trained in digital transactions (UPI, AEPS, mobile banking).

- ☐ 7,399 enrolled in pension schemes (APY).
- ☐ 4,849 shifted from informal to formal financial systems.
- ☐ 4,006 grievance cases supported.
- ☐ Digital banking skills introduced in over 30,000 participants.

5. Community Outreach Strategy



Gram Sathi used a multi-level outreach strategy to ensure engagement:

- ❖ Village camps with audio-visual materials.
- ❖ Evening sessions for working populations.
- ❖ SHG-led campaigns and street plays.
- ❖ Demonstration of UPI, AEPs, and mobile wallets.
- ❖ Real-time BC support during camps.
- ❖ Collaboration with panchayats and schools.

6. Impact Narratives (Success Stories)

7. Challenges Faced

- Digital illiteracy among elders
- Poor mobile/internet access in some blocks
- Initial resistance due to past financial frauds
- Delays in KYC documentation for account opening

8. Learnings & Recommendations

- Face-to-face learning works better than passive material.
- Repeated exposure improves retention.
- Women trainers create better community trust.
- Engagement with panchayats ensures sustainability.



9. The Road Ahead (2025–2026)



- Expand CFL to tribal and remote pockets.
- Train more female BCs.
- Use mobile apps/videos in regional languages.
- Establish 'Digital Financial Champions' from SHGs and youth.

Success Story:

Success Story: Reviving Hope through Insurance Support under PMSBY :

Name of Beneficiary : Mrs. Kamla Devi

Location: Imamganj Block, Gaya District, Bihar

Date of Incident: 13th December 2021

Date of Claim Disbursed: 15th November 2024

Claim Amount Received: ₹2,00,000

Scheme: Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Facilitated by: Gram Sathi – Center for Financial Literacy (CFL)

In the remote block of Imamganj in Bihar, Mrs. Kamla Devi lost her husband in a tragic road accident on 13th December 2021. Her husband was the sole breadwinner of the family and had enrolled under the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**. Despite the availability of necessary documents like the FIR and death certificate, Mrs. Devi struggled to claim the insurance amount due to a lack of awareness and guidance on the formal procedures.

Left alone with three young children and no source of income, the family slipped into deep financial hardship. Mrs. Kamla Devi had hoped to use the claim money to start a small business and rebuild her life, but the process remained stalled due to her limited knowledge of the system.

In 2024, Gram Sathi organized a **Financial Literacy Camp** in her village as part of its ongoing efforts under the **Center for Financial Literacy (CFL)** initiative. During the camp, she learned about various government insurance schemes and how to access claim benefits. She approached the CFL trainer, shared her unresolved case, and requested support.

Recognizing the urgency, the CFL trainer from Gram Sathi visited the concerned bank, identified the gaps in documentation, and followed up persistently over several weeks. With consistent handholding and advocacy, the claim was finally approved and **₹2,00,000 was disbursed to Mrs. Kamla Devi on 15th November 2024.**

The support not only provided immediate financial relief but also empowered her to move forward with dignity. She is now in the process of starting a small grocery business and ensuring her children continue their education without disruption.

Key Outcomes:

Claim facilitated: ₹2,00,000 under PMSBY

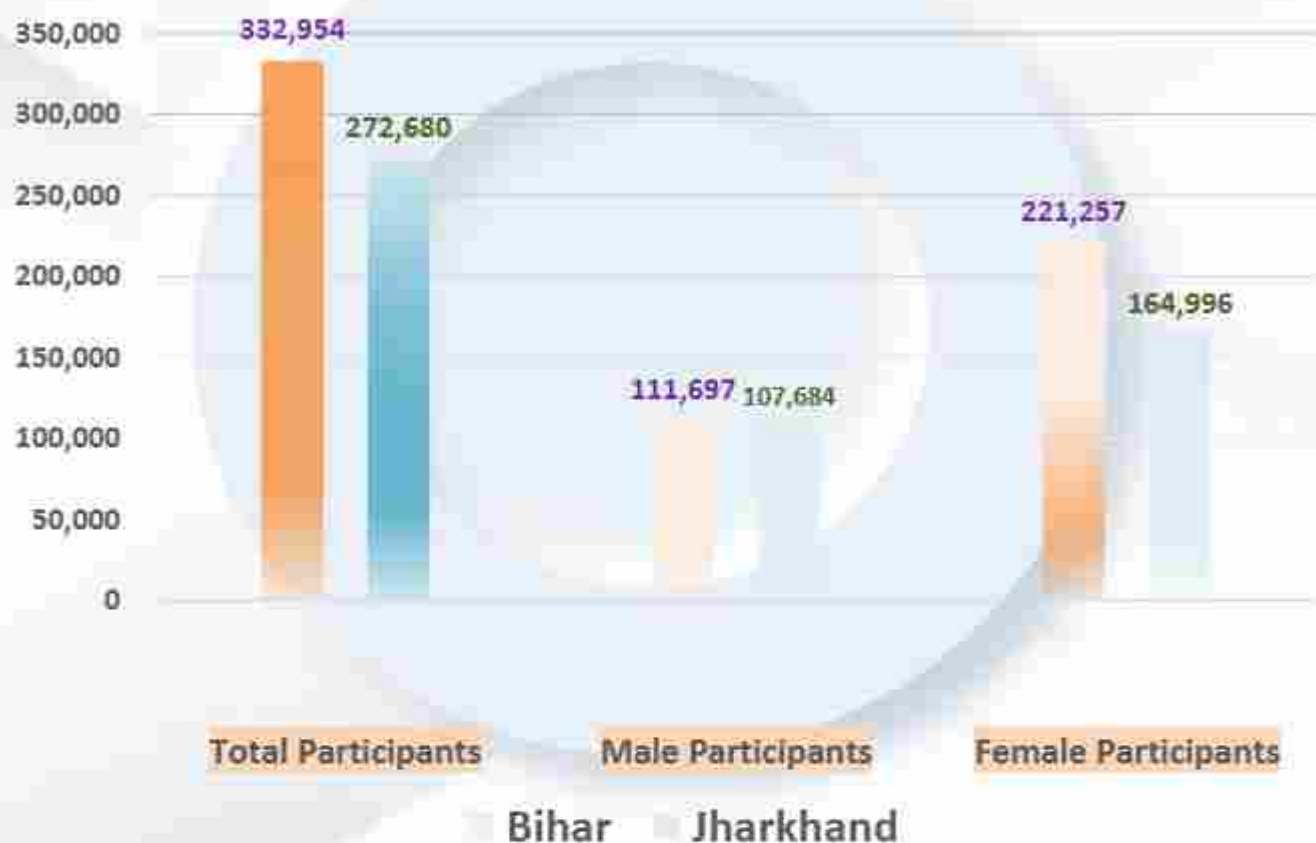
Claim duration: Resolved after over 2 years of delay

Support provided by: Gram Sathi CFL Trainer

Impact: Strengthened financial resilience and enabled livelihood recovery



JHARKHAND AND BIHAR



Over All Jharkhand & Bihar Product Linkages



Free Health Check Up Camp Initiative in Dumka, Jharkhand

Project Duration: 15 July 2024 – 28 October 2024

Total Participants: 4,014

Total Camps: 42

Locations: Jarmundi & Ramgarh Blocks, Dumka District

Supported By: Arohan Financial Limited



Executive Summary

Gram Sathi, with support from Arohan Financial Limited, organized a series of **42 free health camps across two of Dumka district's** most underserved blocks—Jarmundi and Ramgarh. With an overwhelming participation of 4,014 individuals, the health camps successfully provided crucial medical consultations, diagnostics, medication, and preventive health education to marginalized communities lacking regular access to healthcare.

The camps not only treated common ailments like anemia, respiratory infections, digestive issues, and joint pain but also raised awareness on nutrition, sanitation, and chronic disease management. The initiative helped bridge the rural-urban healthcare divide while reinforcing community trust in preventive healthcare practices.



Purpose and Need

The rural communities in Dumka face chronic deprivation in healthcare services. With minimal infrastructure, long distances to government health centers, and high poverty levels, timely medical attention often remains out of reach for villagers—especially women, children, and the elderly. These vulnerable populations frequently suffer from preventable or manageable conditions that worsen due to delayed treatment and lack of awareness.

Recognizing this urgent need, Gram Sathi and Arohan Financial Limited envisioned mobile, community-based health interventions to bring medical services directly to people's doorsteps. This outreach strategy proved essential in eliminating barriers related to cost, distance, and awareness.

Objectives

1. Deliver Free Medical Services: Provide consultations, basic diagnostics, and medications at no cost.
2. Promote Preventive Health Practices: Disseminate awareness on hygiene, sanitation, nutrition, and early symptom recognition.
3. Early Detection & Referrals: Identify cases requiring specialized care and connect them with referral facilities.
4. Focus on Marginalized Groups: Address the specific health needs of women, children, and elderly individuals.
5. Strengthen Community Health Engagement: Foster community participation and knowledge sharing around healthcare.

Camp Overview



The 42 camps were conducted across both Jarmundi and Ramgarh blocks. Venues included Panchayat Bhawans and Anganwadi centers. Each camp witnessed enthusiastic participation from community members, supported by a dedicated team of doctors, health workers, and volunteers.



Participant Overview:

- Women: 60% of total turnout
- Children (under 14): 20%
- Elderly (above 60): 10%
- Others: 10%

Key Services Provided:

- Free medical consultations
- Distribution of over-the-counter and prescription medication
- Health education sessions
- Nutritional and lifestyle counseling
- Blood pressure and sugar monitoring
- Referrals to higher medical centers

Top Health Issues Addressed:

- Anemia (especially among women)
- Joint and muscle pain
- Respiratory conditions (asthma, cold, TB symptoms)
- Digestive ailments (gastritis, diarrhea)
- Hypertension and diabetes
- Skin infections and allergies



Outcomes and Achievements

1. Health Access for 4,000+ Rural Citizens

The program directly reached 4,014 participants, many of whom had not received medical consultation in over a year. For some, this was their first-ever interaction with qualified doctors.

2. Early Diagnosis and Referral

Numerous cases of diabetes, hypertension, tuberculosis, and respiratory conditions were detected early. Over 70 individuals were referred for further testing and follow-up to government or private healthcare centers.

3. Reduction in Anemia through Supplementation

Iron supplements and nutritional counseling were provided to over 1,200 women and adolescent girls. Many participants expressed their commitment to adopting iron-rich diets after receiving detailed education.

4. Empowerment through Health Education

Each camp included 15–30-minute awareness sessions on hygiene, nutrition, seasonal disease prevention, and chronic illness management. The community appreciated learning simple, actionable strategies for improving family health.

5. Crisis-Time Relevance

Held during the monsoon to pre-winter period, the camps proved especially relevant in managing seasonal flu, viral infections, and respiratory challenges, particularly among children and the elderly.

6. Strengthening Local Governance

By conducting camps in collaboration with Panchayats and Anganwadi centers, the initiative strengthened trust between communities and local governance structures. This synergy can support future health and nutrition drives.

Conclusion

The 42 health camps organized by Gram Sathi across Jarmundi and Ramgarh blocks have made a lasting impact on rural healthcare delivery in Dumka. By addressing both curative and preventive health needs, the initiative has proven how localized, community-centered approaches can bridge health inequities.

More than 4,000 people now have renewed trust in the healthcare system—many of whom learned for the first time how to take charge of their health. Women, children, and the elderly, often left behind in conventional healthcare programs, stood at the center of this mission.

As we reflect on this success, the path ahead calls for deeper collaboration, more robust infrastructure, and a consistent focus on health equity. Gram Sathi remains committed to advancing rural health rights and ensuring that no villager is denied the care they deserve simply because of where they live.



Mpowered Plus – Scale Up Cluster Program

Supported by Trickle Up Foundation

Location: Ramgarh Block, Dumka District, Jharkhand

Duration: April 2024 – March 2025

trickleup
India Foundation

Launched in December 2023, the **Mpowered Plus – Scale Up Program** has taken meaningful steps towards transforming the lives of the most marginalized women of Ramgarh Block, Jharkhand. Implemented by Gram Sathi and supported by Trickle Up Foundation, the project focuses on enabling Affirmative action community (STs and STs and disabilities) to establish sustainable and resilient group-based enterprises. It aims to promote collective livelihood practices through Self Help Groups (SHGs) supported by education, empowerment, training, technology and market linkages.



The program was launched by laying a strong foundation during the early months of 2024. Key staff and local resource persons known as Smart Sakhis were recruited and oriented to lead the field level program implementation. Through this project Gram Saathi worked with the community to identify and empanel SHGs and gram panchayats, eventually mapping **92 SHGs** across **36 villages** in **10 panchayats**. A digital baseline survey was conducted using the Comcare mobile application, which helped the team create profiles of over 1060 project participants (PPs). These digital tools were essential in understanding the community's needs and tailoring interventions accordingly.

After the groundwork, a series of capacity building activities were undertaken with the project participants and smart Sakhis. Training of trainers (ToT) focused on confidence and vision building, followed by training of SHGs led by Smart Sakhis. These training and coaching created a nurturing environment where women began to express their aspirations and define a vision for their livelihoods. By mid-2024, field-level trainings intensified, introducing concepts of group enterprise planning, business development, and the importance of market orientation.

In September 2024, an intensive training on managing Micro Enterprise Groups (MEGs) and Business development plan was conducted. Project Participants and Smart Sakhis were taught the basics of business planning, profit calculation, risk management and bookkeeping. This was followed in October by capacity sessions on result-based management (RBM), leadership, negotiation and decision-making – critical components in building confident and capable SHG leaders.

One of the most impactful interventions came through direct support for group business startup. **Each of the 92 SHGs received seed capital of ₹23,500.**



This financial support helped catalyze group-based enterprises in selected trade such as pig farming, goat farming, backyard poultry farming, millets (especially madua) and puffed rice processing. Between January and March 2025, SHG members attended practical technical training sessions tailored to these trades. These included modules on breed selection, disease prevention, vaccination, housing, nutrition (including the use of azolla and moringa), hygiene and market access. The sessions were highly participatory and practical, ensuring that the PP didi would be prepared for managing their enterprises effectively

To reinforce learning and new innovation for better group enterprise management, several exposure visits were organized. SHG office bearers, Smart Sakhi and Field Coordinator visited Kadampur, West Bengal, to observe integrated goat and poultry farming systems. They also visited the puffed rice processing unit at Gandharkapur and the Krishi Vigyan Kendra (KVK) at Godda, to learn about advanced pig farming practices. These visits played a vital role in instilling confidence in the women, introducing them to successful rural enterprises run by other communities.

An important highlight of this year was the participation of SHGs in the District Level Krishi Mela in January 2025. Six SHGs showcased mandua-based value-added products at the fair, generating sales of ₹9,600 and receiving positive recognition from the Deputy Commissioner and District Agriculture Officer of Dumka. This experience boosted morale and underscored the potential of local products in regional markets. Concluded the financial year with a block level stakeholder convergence workshop in March 2025. The event brought together key stakeholders from government departments, community representatives, SHGs and local entrepreneurs. The workshop served as a platform to share learnings, build relationships and explore ways to strengthen ecosystem support for women-led collective enterprises in Ramgarh.

Coordination Between Government and NGOs: A Story of Joint Efforts

To strengthen livelihood opportunities and ensure access to rights, strong coordination was built between government schemes and NGOs. This joint effort aimed to connect community members and Self-Help Groups (SHGs) with welfare programs, agricultural support, and social security benefits.

Through the Maiya Samman Yojana, 862 women were enrolled, helping to enhance dignity and support for women in the area. Under the Mukhya Mantri Pashudhan Yojna Scheme, 65 PP were selected. Of these, 3 groups received pigs, one group received goats, and 3 groups received broiler chickens to begin livestock-based businesses. A total of ₹396,286 was mobilized to support these initiatives.



As part of the social rights campaign, 82 individuals received job cards, allowing them to work under the MGNREGA scheme. Additionally, 61 caste certificates and 61 residential certificates were issued, making it easier for community members to access various government services.

In collaboration with the Horticulture Mission, 51 farmers and groups received support, and two beneficiaries were helped to start marigold flower farming as a new source of income. Access to healthcare was also ensured, with 8 people receiving Ayushman Bharat health cards for free medical treatment and 12 families getting ration cards to access subsidized food.

Moreover, 14 elderly and widowed individuals were linked to pension schemes, giving them basic financial support.

The SwitchOn Foundation helped distribute 50 kg of millet (madua) seeds, out of which 2.6 kg was given to each 19 groups. These groups collectively produced 1,420 kg of millet, showing the success of collective farming.

Altogether, these efforts reflect a multi-dimensional approach to community empowerment, ensuring that marginalized communities have access to rights, livelihoods, and sustainable agricultural solutions.

Progress Story: Group Businesses under the MPOWRED Project

This is a story of progress and challenges from the **MPOWRED project**, which is working to support different livelihood businesses in the community. The report looks at how far each business has come — from setting up sheds and buying materials to starting operations and earning income.

The **poultry business** is doing well. All 8 sheds have been built, chicks and birds have been placed, and all units have started functional. A total of 83 chicks have been given out, and the poultry businesses are now running smoothly.

In **goat farming**, 26 sheds have been built, but the next steps — like buying goats and starting the business have not yet happened. Because of this, goat farming has not started, and no income has been made so far.



The **millet business** has made good progress. All 19 units are set up, and seeds have been given. Even though the business hasn't fully started selling in the market, it has already earned ₹24,340. This shows strong potential for future success.

The **pig farming** business has moved forward. All 31 units are fully set up, and pigs have been provided. These businesses have started, though they haven't earned income yet. Still, they are ready and running.

The **mudhi (puffed rice) business** is the most successful so far. All 8 units are running well, and the business has earned ₹69,175 — the highest income among all businesses.

Lastly, the **marigold flower business** has started small. It earned ₹1,000, showing that the business is either in its beginning or trial stage.

Conclusion – A Happy Journey Ahead

As the financial year draws to a close, the **Mpowered** Plus program is not just leaving behind numbers and training reports — it is leaving stories of change, courage and collective hope. Women who were once hesitant to speak in public are now confidently leading meetings and making decisions for their groups as well as their home. What began as a dream of economic independence has turned into a movement of confidence and solidarity.

The transformation is not only visible in the enterprises built but also in the mindsets reshaped. SHG members now look at their future with optimism, equipped with skills, support networks, and a strong sense of purpose. There is laughter in the fields, energy in their steps, and ambition in their voices. The journey ahead promises more growth, deeper impact, and the joy of knowing that empowered women are, indeed, changing the story of Ramgarh—one enterprise at a time.



Environment Promotion through Sensitization Camps, Nutri Garden Development, and Organic Vegetable Farming

Location: 10 Villages, Ghatsila Block, East Singhbhum District, Jharkhand

Implementing Agency: Gram Sathi

Supported by: Linde Foundation

Direct Beneficiaries: 1100 | **Indirect Beneficiaries:** 5500



Introduction

The environmental degradation of soil and excessive chemical use in agriculture posed a serious threat to small and marginal farmers in Ghatsila. In response, Gram Sathi, with support from the Linde Foundation, initiated an integrated project to promote environmental sustainability through organic farming, biopesticide training, Nutri Garden development, and orchard-based horticulture practices

Project Objectives

- Restore Soil Organic Matter (SOM) and protect soil biodiversity
- Promote organic farming and biopesticide practices
- Empower farmers to adopt eco-friendly and sustainable farming techniques
- Strengthen community engagement through sensitization and capacity-building initiatives
- Introduce scalable input models that protect natural resources

Core Activities Implemented

Organic Farming & Biopesticide Promotion

- Biopesticide Training: Preparation techniques taught to farmer groups
- Organic Seed Distribution: Seeds shared to improve sustainable crop yield
- NADEP Compost Pits: Bio-compost demonstration in each village
- Custom Hiring Centres: Access to tools and machinery for marginal farmers

Horticulture Development

- Nutri Garden & Orchard Creation: Focused on local fruit-bearing species
- Model Mango Orchards Developed at block level
- Solar Pump Installations: Ensured sustainable irrigation for rainfed areas

Core Activities Implemented

Events & Awareness

- **Organic Mela:** One-day fair showcasing success stories and practices
- **Promotion:** Use of signboards, banners, and pamphlets for public engagement

Community Engagement & Training

- 800 farmer families sensitized, with over 250 adopting organic methods
- Monthly village meetings & Gram Sabha sessions conducted
- **Exposure Visits:** Farmers visited model organic farms for hands-on learning

Key Achievements

- Behavioral shift in farming practices—rising acceptance of organic and biopesticide methods
- 250+ families now actively engaged in organic vegetable farming
- Reduction in chemical pesticide use, lowering ecological risks
- Improved soil health and water retention through organic practices
- Strengthened farmer groups and improved community-led natural resource management

Outcomes and Impact

- **Sustainable Agriculture:** Long-term adoption of climate-resilient, low-input farming
- **Environmental Protection:** Soil micro-organisms, flora, and fauna safeguarded
- **Enhanced Livelihoods:** New income sources through orchards and organic produce
- **Water Security:** Solar-powered irrigation improved horticulture viability
- **Community Empowerment:** Local leadership and group accountability strengthened



Challenges Encountered

- Need for continued handholding of first-generation organic farmers
- Limited access to markets for organic produce in initial stages
- Seasonal variation affecting orchard and vegetable production timelines





- Expand organic farming and Nutri Garden models to additional villages
- Continue training and capacity-building support for farmer groups
- Facilitate market linkages for organic produce through cooperatives
- Strengthen soil health monitoring and introduce crop diversification
- Explore donor partnerships for scaling model across adjoining blocks

Conclusion

The project has demonstrated the power of eco-friendly, community-driven agriculture in restoring environmental balance and securing rural livelihoods. Through a blend of innovation, tradition, and active participation, Gram Sathi and Linde Foundation have empowered over 1100 families to embark on a sustainable path of development and resilience.



Water Conservation for Livelihood Development through Agriculture Promotion for Marginal Farmers

Supported by- Linde Foundation

Location: Pakur, Jharkhand

Implementing Agency: Gram Sathi

Total Project Fund: ₹42,84,654

Direct Beneficiaries: 2,000 | **Indirect Beneficiaries:** 8,000



Introduction

Water scarcity and degraded land resources have posed persistent challenges to marginal farmers in Pakur, Jharkhand. Recognizing the urgency, Gram Sathi launched a comprehensive intervention focusing on water conservation and sustainable agriculture to enhance the livelihoods of small and marginal farming communities.

Project Objectives

- Control damaging water runoff and soil erosion
- Conserve and enhance land and water resources
- Promote in-situ water conservation and groundwater recharge
- Utilize natural resources for improved agriculture and livelihoods
- Strengthen community institutions for long-term sustainability

Key Activities Undertaken

Water Conservation Infrastructure

- Big Pond Excavation (100x100x10 ft)
- Small Pond/Dova Excavation (60x60x10 ft)
- Trench cum Bund Construction
Coverage of 50 hectares
- Percolation Tank Development
- Tin Plank Dissemination & Water Monitoring

Community Mobilization and Capacity Building

- 50 Village Meetings & 25 PRI/Govt. Department Engagements
- Formation of User Groups and Project Monitoring Committees (PMCs)
- Training on Rainwater Harvesting (50 participants × 2 days)
- Training on Dryland Farming (200 farmers × 2 days)

Agroforestry and Plantation

- 15,380+ saplings planted, including:
 - 12,500 Mango
 - 1,600 Guava
 - 1,280 Timber trees
- Adoption of bio-fertilizers and post-nurturing care for sustainability

Monitoring and Evaluation

- Baseline survey completed
- Mid-term evaluation
- Continuous monitoring of water structures and soil health



Key Achievements

- Completion of major water bodies has significantly improved local irrigation potential
- 250+ farmers trained in sustainable water and farming techniques
- Plantation success across project area with 15,380+ saplings rooted
- Enhanced community ownership through active user groups and local monitoring
- Strengthened resilience of 2,000 marginal farmers, indirectly benefiting over 8,000 community members

Outcomes and Impact

- Increased Water Availability: Improved irrigation for crops and livestock
- Improved Soil Fertility: Reduced erosion and healthier agricultural land
- Livelihood Enhancement: Diversified incomes and improved farm outputs
- Empowered Communities: Strengthened capacity to manage natural resources sustainably
- Environmental Gains: Promotion of eco-friendly farming and orchard development

Challenges

- Delay in trench cum bund construction due to prolonged monsoon
- Weather-related interruptions in field activity implementation

Conclusion

This project has laid a strong foundation for resilient farming systems, sustainable natural resource management, and community empowerment in Pakur. Gram Sathi remains committed to nurturing this progress and scaling the model for greater impact



Adult Literacy Initiative

Supported by – Rotaray India Literacy Mission

Project Summary

In November 2024, Gram Sathi launched a transformational literacy initiative in Ramgarh block, setting up 50 Vidya Kendras to impart basic reading and writing skills to illiterate adults aged 15 years and above. The programme has empowered 1,458 women and 542 men, equipping them with essential literacy skills that promote self-reliance, confidence, and active community participation.

Key components of the initiative

1. Identification and enrolment of learners:

- ❖ Akshar Sathi teachers conducted door-to-door surveys to identify eligible learners.
- ❖ Profiles of 1,458 women and 542 men were created and registered on the literacy portal.

2. Infrastructure and learning environment:

- ❖ Centres were set up in community halls, panchayat bhawans, and Akshar Sathi homes, so that each centre could accommodate 40 learners.
- ❖ Basic amenities like drinking water and sanitation facilities were ensured for a comfortable learning experience.

3. Educational resources and teaching methods:

- ❖ Learners were given textbooks, pencils, erasers and sharpeners to support their education.
- ❖ Each centre had blackboards and chalk for interactive learning.
- ❖ Akshar Sathi teachers used structured lesson plans for adult learners.

4. Community engagement and support:

- ❖ The programme was inaugurated by Gram Pradhab, PRI members and government officials, promoting local ownership.
- ❖ Regular community meetings and feedback sessions ensured continuous improvement.

5. Impact and future prospects

- ❖ The initiative has increased literacy levels, allowing learners to read, write and engage in daily activities with confidence.
- ❖ It has empowered women, improving their ability to participate in household and financial decisions.
- ❖ Plans are made to expand the programme, introduce advanced literacy modules and award certificates to successful learners. This initiative reflects Gram Sathi's commitment to promoting social change, self-reliance and active community participation through education.



Conclusion

The Gram Sathi Literacy Initiative in Ramgarh Block has made a significant impact by empowering 1,458 women and 542 men with essential reading and writing skills. Through 50 Vidya Centers, the program has fostered self-reliance, confidence, and active community participation, contributing to the broader goal of social transformation through education.

The initiative has not only enhanced literacy levels but also strengthened community engagement, ensuring sustainable development. Moving forward, Gram Sathi aims to expand the program, introduce advanced literacy modules, and provide certifications to successful learners, further reinforcing its commitment to education and empowerment.

This project stands as a testament to the power of grassroots efforts in driving meaningful change, paving the way for a more informed and self-sufficient society.



NITI Aayog Household Survey – Comprehensive Data Collection in Jarmundi Block

Gram Sathi, in collaboration with NITI Aayog, conducted an extensive household survey across 512 villages in Jarmundi block, Dumka district. This large-scale assessment aimed to evaluate the impact of government schemes, identify vulnerable families, and understand the socio-economic challenges faced by rural communities.

Survey Components and Tools Used

The survey was structured using the following tools:

- 1. Household Listing Format** – Collected demographic, economic, and social data of each household.
- 2. Household Survey Tool** – Assessed access to government schemes, financial inclusion, education, healthcare, and livelihood opportunities.
- 3. Village Profiling Tool** – Mapped out village-level infrastructure, availability of basic services, and community development needs.
- 4. Presentation on Data Collection Manual** – Provided standardized guidelines to ensure accurate data collection.
- 5. Master Trainers and Surveyors** – A team of trained surveyors and master trainers facilitated the data collection process.

Key Findings from the Survey

- ❑ **Limited Access to Government Schemes** – A significant portion of the population was unaware of welfare programs such as PM Awas Yojana, PDS, MNREGA, Ayushman Bharat, and pension schemes.
- ❑ **Economic Vulnerability** – Many families were found to be living in extreme poverty, struggling to meet basic needs like food, education, and healthcare.
- ❑ **Child Marriage and Trafficking** – Alarming instances of child marriage and human trafficking were observed due to lack of awareness, financial constraints, and unsafe environments.
- ❑ **Education Gaps** – Several children from economically weaker sections were not attending school, and many girls were dropping out at an early age.

Impact and Next Steps

The collected data helped develop a structured database on the socio-economic status of 512 villages in Jarmundi block. This comprehensive dataset was submitted to NITI Aayog and the Government of India to aid in policy planning and targeted interventions for rural development.

Moving forward, Gram Sathi aims to enhance awareness campaigns, promote government schemes, and work closely with local authorities to improve the living conditions of the surveyed households.



Disaster Management Programme – Bhagalpur and Assam

Gram Sathi organized a **Disaster Management Programme** in Bhagalpur (Bihar) and Assam to raise awareness, enhance preparedness, and reduce the impact of natural disasters on vulnerable communities. These regions are prone to floods, cyclones, landslides, and other natural calamities, which often lead to loss of life and property. The programme aimed to equip local communities with the necessary knowledge and resources to effectively respond to and recover from disasters.

Key Objectives of the Programme:

- ❖ **Pre-Disaster Preparedness:** Educating communities on preventive measures, identifying safe zones, and ensuring access to emergency resources.
- ❖ **Disaster Response:** Implementing immediate relief efforts during disasters, including safe evacuation, first aid, and rescue operations.
- ❖ **Post-Disaster Rehabilitation:** Supporting affected communities with rehabilitation assistance, mental health support, and livelihood restoration.

Programme Activities:

- ❖ **Awareness Camps:** Workshops were conducted in schools, panchayat offices, and community centers to educate people about floods, earthquakes, fires, and cyclones and how to mitigate their impact.
- ❖ **Emergency Drills:** Mock drills were conducted in collaboration with rescue teams to train people in quick decision-making and emergency evacuation during disasters.
- ❖ **Formation of Local Disaster Committees:** Village-level Disaster Management Committees (DMCs) were established, and volunteers were trained to provide community support during emergencies.
- ❖ **Coordination with Government and NGOs:** Strong coordination was established with local administration and disaster relief agencies to ensure timely assistance and rehabilitation efforts.

This programme significantly strengthened community resilience and empowered local people to respond effectively to disasters. Moving forward, Gram Sathi plans to expand this initiative by integrating technical training, digital awareness, and climate change mitigation strategies to further reduce disaster risks in these regions.



Annapurna Yojana Programme

- Under the Annapurna Yojana Programme, Gram Sathi organized a food distribution drive in Ramgarh block of Dumka district, benefiting 100 families from the Paharia community. The primary objective of this initiative was to ensure food security for underprivileged families, helping them meet their daily nutritional needs.
- During the program, essential food items such as rice, wheat, pulses, and other staple grains were distributed. This initiative specifically targeted economically weaker families within the Paharia community, who have limited livelihood opportunities and struggle to access regular food supplies.

- ❖ In addition to food distribution, Gram Sathi also raised awareness about government food security schemes, ensuring that families could avail regular ration benefits. Furthermore, discussions were held on nutrition and health-related topics, emphasizing the importance of a balanced diet for overall well-being.
- ❖ This initiative not only provided immediate relief to the beneficiaries but also aimed to connect them with government welfare programs for long-term support. Gram Sathi remains committed to continuing such efforts in the future, ensuring food and nutritional security for vulnerable communities.

Smart Class Digital Education Program – Gram Sathi

Gram Sathi conducted a survey in 10 schools under the Paradeep region of Jagatsinghpur block, Odisha, as part of the Smart Class Digital Education Program. Based on the findings, smart classes will be introduced in these schools to enhance the quality of education through modern technology.

The primary objective of this initiative is to improve learning outcomes by integrating digital tools and interactive teaching methods. Through smart classrooms, students will have access to audio-visual learning, projector-based teaching, virtual labs, and other digital resources, making education more engaging and effective.

Key features of this program include:

- Installation of smart boards, projectors, and digital learning materials in selected schools.
- Training for teachers on how to effectively use smart class technology.
- Interactive and practical-based learning methods to enhance student understanding and academic performance.



By implementing technology-driven education, this initiative aims to bridge the educational gap in rural areas, making quality learning accessible to all. This program is expected to empower students with better knowledge and skills, preparing them for a brighter future.

Watershed Project on 25000 Hectares of Land in Birbhum District

A comprehensive watershed project proposal has been prepared to implement a watershed management initiative on 25,000 hectares of land in Birbhum district, West Bengal. The Gram Sathi organization has played a crucial and active role in the preparation of this project.

The primary objective of this project is to conserve water, recharge groundwater, and enhance agricultural productivity. The declining groundwater levels and inadequate rainwater harvesting in Birbhum have caused several difficulties for farmers. Through this project, sustainable management of land and water resources will be ensured, leading to increased agricultural output and improved livelihoods for farmers.

Key Benefits of the Project:

1. **Water Conservation:** Rainwater will be harvested in designated areas, ensuring stable water sources.
2. **Groundwater Recharge:** Scientific methods will be used to construct water recharge structures, improving groundwater levels.
3. **Agricultural Development:** With improved irrigation facilities, farmers will be able to cultivate crops throughout the year, increasing their income.
4. **Environmental Benefits:** Soil erosion will be prevented, land fertility will be maintained, and afforestation will be encouraged.
5. **Community Participation:** Farmers and local communities will be actively involved to ensure sustainable development.

Thanks to the efforts of Gram Sathi, this project is bringing new hope to local farmers. Thousands of farmers in Birbhum district will benefit from this initiative, overcoming water scarcity challenges and moving towards sustainable agricultural growth.

Community Health Programme Supported by Give Do:

The Community Health Programme aims to provide essential healthcare services and raise awareness about preventive health practices among marginalized communities. The program focuses on maternal and child health, nutrition, sanitation, and disease prevention.

Through health camps, awareness workshops, and medical check-ups, the initiative ensures access to basic healthcare, vaccinations, and hygiene education. Special attention is given to women, children, and elderly individuals who lack healthcare facilities.

Community participation is encouraged to build a sustainable healthcare model, reducing the impact of communicable diseases and malnutrition. This initiative promotes better health outcomes and improved quality of life.



Empowering Rural Voices through Gram Sabha Engagement

The Gram Sabha Empowerment Programme by Gram Sathi has made a remarkable impact in strengthening grassroots democracy across rural areas. The initiative aimed to raise awareness about the importance of Gram Sabhas and enhance community participation in local governance. Over 1,000 villagers were educated on their rights and responsibilities, while 1,200 women actively engaged in Gram Sabha and Panchayat discussions. The programme improved participation in 50 Gram Sabhas and supported 200 in accessing government schemes. Through workshops, community audits, and inclusive campaigns, it empowered marginalized groups and promoted transparency. Key stakeholders including the Block Development Officer, Panchayat Heads, and local leaders played active roles. The Gram Sathi team conducted door-to-door visits and organized interactive sessions to foster grassroots dialogue. Despite facing challenges like low awareness and bureaucratic delays, the programme achieved significant milestones. Fifty social audits were conducted to ensure accountability. Future plans include expanding the campaign to more villages, strengthening digital engagement, and increasing marginalized participation. The programme stands as a vital step toward making governance participatory, transparent, and inclusive.

Road Safety Awareness Programs in Jarmundi, Dumka

Gram Sathi, in collaboration with the Jarmundi Police Station and block administration, successfully conducted two impactful Road Safety Awareness Programs in Jarmundi, Dumka—one at the Block Office Conference Hall and another at Nandi Chowk. The programs collectively aimed to educate the local community about traffic regulations, the importance of helmets and seat belts, and safe road practices to reduce the risk of road accidents. The first event, held at the Jarmundi Block Office, was supported by Inspector Shyamnand Mandal, Block Development Officer, Circle Officer, and Block Lady Supervisor Niharika Mallik. It featured a training session by Inspector Mandal, pamphlet distribution, and an interactive discussion with over 100 community members. The session covered key topics such as traffic signals, safe pedestrian behavior, and consequences of rash driving. In parallel, the second program at Nandi Chowk started with a road rally and was led by Help Desk Officer Roji Das, with active participation from Secretary Devanand Kumar. A unique aspect of this event was the on-the-spot awareness drive, where individuals not wearing helmets or seat belts were informed about road safety risks and provided with free helmets. Pamphlets were also distributed to widen the outreach. Both events emphasized community participation, behavioral change, and the importance of collaboration between civil society and local authorities. The initiatives left a lasting impact by equipping participants with practical road safety knowledge, fostering a culture of responsible driving, and reinforcing the role of Gram Sathi in promoting public safety. The programs collectively reached hundreds of residents and highlighted the urgent need for continued efforts to reduce road accidents in the Dumka region.

Community Awareness Program on Tuberculosis by Gram Sathi:

On 22nd February 2025, Gram Sathi organized a vital TB awareness program at its Jarmundi sub-office, aiming to inform the community about Tuberculosis, its symptoms, prevention, and government-supported treatment. Over 50 local beneficiaries participated in the event, which included informative sessions, interactive discussions, and distribution of preventive materials. Mr. Devanand Kumar, Secretary of Gram Sathi, inaugurated the program by highlighting the role of community awareness in eradicating TB. Ms. Renu Soren led the main session, discussing TB's causes, common symptoms like persistent cough and weight loss, and stressing the need for early diagnosis. Emphasis was placed on preventive habits such as mask usage, good ventilation, and avoiding crowded places. Participants were made aware that TB is curable with government-provided free diagnosis and treatment. Misconceptions about home remedies were addressed, and the importance of completing the full medication course was stressed. Pamphlets, masks, and hand sanitizers were distributed to all attendees. The session received positive feedback, with many participants expressing their intent to share the knowledge gained. The program successfully fostered greater understanding and proactive health behavior. Gram Sathi plans future sessions and follow-ups to ensure continued community engagement.



Report on International Women's Day Celebration:

On 8th March 2025, Gram Sathi organized a vibrant celebration of International Women's Day at its Deoghar office, bringing together over 100 women and adolescent girls to honor their contributions and raise awareness on women's rights.

The event was chaired by Manju Hansda, with special guests including local leaders and women changemakers from nearby villages like Malhara, Barmasia, and Rajsimaria. The program began with a welcome speech by Secretary Devanand Kumar, who emphasized the need for gender equality and women's empowerment. As a gesture of appreciation, women were honored with shawls, mementos, cups, and certificates, fostering confidence and recognition. Cultural performances, dances, songs, and motivational talks added vibrancy to the event and highlighted the talents of participating women and girls.



The guests addressed issues like education, economic independence, and leadership, inspiring the audience to take active roles in society. The celebration served as a platform to acknowledge achievements and encourage further progress toward gender equity. Around 80 participants took part in the cultural segment, making it a community-driven success. Gram Sathi reaffirmed its commitment to continue such initiatives for women's upliftment. The event concluded with strong community support and praise for its inclusive approach. Villagers expressed gratitude for the platform provided to rural women. The celebration proved to be both festive and empowering, aligning with Gram Sathi's mission of building an equitable and inclusive society.

Awareness Program on the Harmful Effects of Smoking and Drinking:

On 21st February 2025, Gram Sathi Organisation conducted an impactful awareness program at its Jarmundi Sub-office to educate the community about the serious health risks of smoking and alcohol consumption. The event saw active participation from administrative and field staff, including Secretary Mr. Devanand Kumar, who addressed the audience with a powerful message on the physical, emotional, and financial consequences of addiction. Around 10 representatives, including counselors, help desk officers, and community workers like Puja Devi and Pinki Kumari, contributed to the sessions. Program leads Mr. Narendra Sharma and Mrs. Nishi Kumari conducted interactive discussions on diseases such as cancer, liver damage, and respiratory problems. The program offered practical tips for quitting, promoted support systems, and distributed informative pamphlets. Participants were encouraged to ask questions and share personal stories during a vibrant interactive session. A key highlight was the oath ceremony where over 30 attendees pledged to lead a smoke- and alcohol-free life. The event was successful in spreading awareness and inspiring behavior change. Gram Sathi reaffirmed its commitment to fostering healthier communities through continued awareness efforts..



Empowering Tribal Communities: Impact of the Tribal Rights Programme by Gram Sathi

The Tribal Rights Programme, initiated by Gram Sathi, has emerged as a transformative initiative focused on empowering tribal communities by ensuring their legal rights, socio-economic upliftment, and access to essential services. The programme aimed to raise awareness about constitutional safeguards, advocate for land and forest rights under the Forest Rights Act (FRA) and Panchayats (Extension to Scheduled Areas) Act (PESA), and strengthen community governance. Through a series of structured interventions, Gram Sathi conducted extensive awareness campaigns, legal aid sessions, livelihood enhancement activities, and health and education initiatives across several tribal pockets. Over 5,000 tribal individuals were sensitized about their legal entitlements, while 1,200 families successfully secured land titles under FRA. Additionally, 500 tribal youth received vocational training to enhance employability, and 50 Self-Help Groups (SHGs) were established to promote financial inclusion and self-reliance. Health outreach efforts benefitted 3,000 individuals, significantly improving their access to medical care. The inaugural session saw participation from key stakeholders, including Gram Sathi Secretary Mr. Devanand Kumar, panchayat representatives, and legal experts like Rudra Pratap Santra, who stressed the importance of community-led development and legal empowerment. The Gram Sathi team played a pivotal role in mobilizing communities, conducting field visits, and assisting with legal documentation. Despite challenges such as bureaucratic delays, limited awareness, and infrastructural constraints, the programme has laid a strong foundation for sustainable tribal development. Looking ahead, Gram Sathi plans to expand its outreach to more remote areas, enhance market-linked livelihood programs, and advocate for more effective policy implementation. This initiative stands as a testament to the power of collective action in realizing the rights and dignity of indigenous communities. The programme's success is credited to the collaborative efforts of government officials, tribal leaders, legal experts, and the committed Gram Sathi team.

Empowering Inclusion: Gram Sathi Team's Visit to Jarmundi Block, Dumka

On January 10, 2025, a dedicated team from Gram Sathi, comprising Jyoti Kumari Choudhary (Program Officer), Roji Das and Renu Soren (Help Desk Officers), and Tara Prasad (Counsellor), visited Jarmundi Block in Dumka District with the primary objective of facilitating the registration of Unique Disability ID (UDID) cards for persons with disabilities. This initiative aimed to enhance access to vital government schemes and benefits. The team collaborated closely with the block-level administration, streamlining processes like document verification, data entry, and participant guidance. The impact of their efforts was significant—281 individuals successfully applied for UDID cards, 78 received initial eye treatment consultations, 88 participants were assisted in availing general citizen services, and 39 others received various forms of support. In total, 486 participants benefited from the program, reflecting both high community demand and the effectiveness of the outreach. The Gram Sathi team's efficient coordination ensured smooth operations despite the large turnout. However, the visit also revealed a notable awareness gap, as many attendees were unfamiliar with the full scope of benefits linked to UDID cards. The intervention not only facilitated access to essential services but also underscored the need for sustained awareness campaigns and improved infrastructure. The visit marked a successful milestone in Gram Sathi's ongoing efforts to empower marginalized communities and integrate persons with disabilities into mainstream welfare systems, laying a strong foundation for future initiatives in Dumka District.



Institutional Development Training by Dhwani Foundation for Gram Sathi

Dhwani Foundation organized a special training program for leaders, accountants, board members, staff, and the fundraising manager of Gram Sathi to strengthen the institution's development. The primary objective of this training was to enhance the organization's policy-making, program quality, financial management, and operational efficiency.

Key Highlights of the Training

The training covered institutional policies, program effectiveness, financial transparency, operational processes, and technological innovations in great detail. A thorough review of the organization's existing documents was conducted, and necessary improvements were made wherever required. This process will help Gram Sathi become more structured and effective in its operations.

Institutional Growth and Technological Advancements

Gram Sathi has already been utilizing technology in its operations, but this training provided insights into the latest tools and management strategies to improve efficiency. The session was particularly beneficial for fundraising managers and administrative staff, focusing on financial planning, resource management, and better decision-making.

Valuable Learning for New Staff

The training was highly beneficial for new staff members, as it helped them understand the organization's structure, policies, and work ethics. It enhanced their efficiency and confidence, making them more prepared for their roles.

Through this training, Gram Sathi will be able to **strengthen its organizational framework, improve transparency, and enhance the effectiveness of its programs**. Moving forward, similar training programs will be conducted to ensure the continuous growth and development of the institution.



Board Members' Capacity Building Program

Gram Sathi organized a special capacity-building program for its board members to enhance their leadership skills, policy-making abilities, financial transparency, and participation in organizational development. The primary objective was to equip them with the necessary knowledge and skills to contribute effectively to the institution's governance and strategic decision-making.

Key Highlights of the Training



During the training, **board members** were introduced to the **vision, mission, and strategic planning of the organization**. They received in-depth knowledge about governance systems, financial management, legal compliance, risk management, and decision-making processes.

Additionally, the training focused on efficient utilization of financial resources, grant acquisition, and sustainable development strategies. The sessions also covered team leadership, transparency, accountability, and discipline, emphasizing their role in strengthening institutional processes.

Key Highlights of the Training

Board members were guided on how to leverage their experience and expertise to enhance the organization's functioning and impact. The training also provided insights into documentation, policy formulation, and strengthening monitoring mechanisms to ensure smooth and effective operations.



Future Prospects

This capacity-building program proved to be extremely beneficial for board members, reinforcing their commitment to the growth and efficient management of the institution. Moving forward, Gram Sathi plans to conduct similar training sessions at regular intervals to ensure that board members continue to play a key role in governance, policy-making, and institutional development.

By strengthening the board's capacities, this initiative will contribute significantly to Gram Sathi's mission of becoming a more transparent, accountable, and impactful organization.



Staff Capacity Building Programme

Gram Sathi organized a Staff Capacity Building Programme to enhance the skills, knowledge, and efficiency of its team members. This initiative aimed to strengthen the capabilities of staff members, ensuring they are well-equipped to implement projects effectively and drive sustainable community development.

Key Objectives:

- ❖ Enhancing Leadership and Decision-Making Skills
- ❖ Improving Project Implementation and Monitoring
- ❖ Strengthening Communication and Teamwork
- ❖ Adapting to New Technologies and Best Practices



Programme Highlights:

- ❖ **Workshops & Training Sessions:** Experts conducted sessions on program management, financial literacy, policy implementation, and community engagement.
- ❖ **Interactive Learning:** Role-playing activities, case studies, and group discussions were used to enhance problem-solving skills and encourage team collaboration.
- ❖ **Digital and Technical Training:** Staff were trained in data management, report writing, and the use of digital tools for monitoring and evaluation.
- ❖ **Feedback and Assessment:** Participants received personalized feedback, helping them identify areas for further improvement.



This programme played a crucial role in boosting staff efficiency, improving service delivery, and fostering professional growth. Going forward, Gram Sathi aims to conduct regular capacity-building initiatives to ensure continuous learning and development for its team members.

POSH Policy and Sanitation: For All Stakeholders (Vendors)

Gram Sathi organized an awareness program on POSH (Prevention of Sexual Harassment) policy and sanitation for all stakeholders, particularly vendors. The objective of this initiative was to ensure a safe and respectful workplace for women and to promote hygiene and sanitation standards..

POSH Policy:

Under the POSH policy, vendors and other stakeholders were educated about different types of sexual harassment, prevention measures, legal provisions, and grievance redressal mechanisms. They were informed that maintaining a safe and dignified workplace is a collective responsibility. Additionally, all vendors were encouraged to comply with the POSH policy and sign the organization's code of conduct.



Sanitation and Hygiene Standards:

The program also focused on the importance of hygiene, sanitation, waste management, and cleanliness at workplaces. Vendors were trained on maintaining a clean working environment, proper waste disposal, and ensuring access to safe drinking water and sanitary facilities. This initiative helped raise awareness among all stakeholders, and they committed to adhering to the POSH policy and sanitation standards. Gram Sathi aims to continue such initiatives to promote a safe and hygienic work environment.



FPO Workshop: Strengthening Farmer Producer Organizations

Gram Sathi organized a Farmer Producer Organization (FPO) Workshop to empower farmers by enhancing their knowledge of collective farming, market linkages, and financial management. The workshop, held in collaboration with agricultural experts and government officials, aimed to strengthen FPOs by providing technical guidance and business strategies.



During the session, farmers were educated on the importance of collective farming, value addition, supply chain management, and access to institutional credit. Experts explained how FPOs can help farmers negotiate better prices, reduce input costs, and improve productivity. Additionally, discussions focused on government schemes, subsidies, and policies supporting FPOs to promote sustainable agriculture.

The workshop also included interactive sessions, where successful FPO leaders shared their experiences, challenges, and strategies for growth. Participants were trained in financial management, record-keeping, and marketing techniques to make their organizations more profitable and self-sustaining.

This initiative empowered farmers with practical knowledge and resources to strengthen their FPOs and enhance their livelihoods. Gram Sathi remains committed to supporting rural farmers by facilitating similar workshops, ensuring long-term sustainability and economic growth in the agricultural sector.

NGO Day Celebration by Gram Sathi

Gram Sathi celebrated NGO Day with a special event, bringing together stakeholders, community members, social workers, and staff to recognize the contribution of non-governmental organizations (NGOs) in social development. The objective of the program was to highlight the impact of NGOs and acknowledge their role in empowering communities.

The event began with speeches from the organization's founders and key members, who shared Gram Sathi's journey, achievements, and its impact on society. Discussions were held on key initiatives such as sustainable livelihoods, financial literacy, child protection, women's empowerment, and health awareness.



As part of the celebration, an exhibition showcasing various projects run by Gram Sathi was organized. Posters, photographs, and reports displayed the organization's work, offering insights into its social initiatives. Additionally, community members shared their experiences and success stories, illustrating how Gram Sathi's programs have transformed their lives.

The event concluded with the felicitation of volunteers and individuals for their outstanding contributions to social service. Gram Sathi reaffirmed its commitment to continuing its efforts toward social upliftment and sustainable development.

This NGO Day celebration served as an inspiring platform to recognize the importance of non-profits and encourage continued community engagement in social change.



Overall Impact:

- ❖ Reached 6,05,634 beneficiaries across Bihar and Jharkhand through financial literacy programs.
- ❖ Conducted 9,603 sessions, benefiting 3,86,253 women.
- ❖ Opened 20,719 bank accounts and enrolled 16,101 in insurance schemes.
- ❖ Prevented 628 child marriages and rescued 47 children from trafficking.
- ❖ Trained 250+ farmers in organic farming and biopesticide use.
- ❖ Empowered 1,458 women and 542 men through adult literacy programs.
- ❖ Provided 4,014 free health consultations across 42 health camps.
- ❖ Supported 2,000+ women in Ramgarh, providing seed capital to 92 SHGs.
- ❖ Distributed 15,380 saplings to promote agroforestry in Ghatsila.
- ❖ Built 100+ water conservation structures, improving irrigation and groundwater in Pakur.
- ❖ Trained 250+ farmers in rainwater harvesting and dryland farming.
- ❖ Showcased mandua-based products at the Krishi Mela, promoting rural entrepreneurship.



Ours Major Partners :



Ours Current Partners :



Gram sathi audit 2024-2025

GRAM SATHI			
Regd. Office: VIII & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106			
Admin Office: Bishanpur, Thadi, Via- Dahjore, Dist- Deoghar, Jharkhand-814157			
CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH 2025			
PARTICULARS	Schedule	As on 31.03.2025	As on 31.03.2024
		Amount (Rs.)	Amount (Rs.)
SOURCES OF FUNDS			
CAPITAL FUNDS	A	316,974.98	316,974.98
Unsecured Loans			839,800.00
CURRENT LAIBILITIES & PROVISIONS			
Assets Fund	B	320,816.35	176,741.25
Sundry Creditors	C	1,974,035.27	780,975.00
Others Payable	D	4,035,925.88	2,797,761.18
Unspent Grant	E	5,063,072.28	11,084,518.00
INCOME AND EXPENDITURE ACCOUNT		327,026.69	22,142.63
TOTAL		12,037,851.45	16,018,913.04
APPLICATION OF FUNDS			
FIXED ASSETS	F	462,964.96	341,504.42
CURRENT ASSETS, LOANS & ADVANCES RECEIVABLES			
Cash and Bank Balances	G	5,880,644.48	8,735,436.06
Loans, Advances Receivables and Deposits	H	1,408,213.29	4,032,201.04
Grant Receivables	I	4,286,028.72	2,909,771.52
TOTAL		12,037,851.45	16,018,913.04
Schedules referred above form an integral part of the Balance Sheet.			
In terms of our separate report of even date			
For SHEKHAR GIGYASU & ASSOCIATES		For GRAM SATHI	
Chartered Accountants			
Firm Registration Number: 027701C			
  Ravi Shekhar, Partner Membership Number: 304178 UDIN:253041788MGLDX2559		  Devanand Kumar Manager, Trustee	
Place : Deoghar			
Date: 30th August 2025			

Gram sathi audit 2024-2025

GRAM SATHI			
Regd. Office: Vill & Post: Upper Chalanandhiya, Via-Katoria, Dist: Banka, Bihar-813106			
Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157			
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025			
PARTICULARS	Schedule	As on 31.03.2025	As on 31.03.2024
		Amount (Rs.)	Amount (Rs.)
INCOME			
Grants-In Aid	J	62,189,258.41	26,560,796.98
Donations & Subscriptions			
Members		78,000.00	21,500.00
Public		519,001.00	-
Institutional	K	417,585.97	12,350.00
Bank Interest	L	102,584.00	20,249.00
Other Income		172,904.00	-
TOTAL		63,479,333.38	26,614,895.98
EXPENDITURE			
Programme Expenses (National Project)			
Centre for Financial Literacy-RBI Jharkhand (BOI, Indian Bank and SBI)	M1	9,935,247.50	11,149,935.00
Centre for Financial Literacy-RBI Bihar (Canara, SBI, PNB, UCO)	M2	36,203,973.63	-
Water Conservation Project for Livelihood Development through Agriculture Promotion for Marginal farmers, Pakur-Linkey Foundation	M3	1,713,862.00	2,570,792.00
Environment promotion through -Environment sensitization Camp, Nutri-garden small orchard development and Organic Vegetable farming, Ghatshila-Linkey Foundation	M4	3,515,864.00	-
Empowered Scale Up Cluster Program Trickle Up India Foundation	M5	4,834,312.00	823,165.00
General health Check up Camps for 2000 people in Dumka District of Jharkhand- Archon Financial Service Limited	M6	978,755.00	-
General Health Checkup Camps for 1000 People in Dumka District of Jharkhand-Avishkar Foundation	M7	651,000.00	-
Programme Expenses (Foreign Project)			
Covid 19 Relief to marginalized and under privileged Jiv Days Foundation	N1	-	1,174.50
Access to Justice Project Phase II-Kailash Satyarthi Children's Foundation of America	N2	1,067,150.00	2,190,867.89
Access to Justice_Akshay Tiritiya Program- Kailash Satyarthi Children's Foundation of America	N3	200,929.00	-
Household Survey under Niti Aayog Program-Kailash Satyarthi Children's Foundation of America	N4	665,562.72	-
Bank Charges (FC)		-	-
Organisational Expenses	O	955,402.36	12,380.62
Depreciation	P	22,614.55	22,030.60
Excess of Income Over Expenditure		2,734,650.62	9,844,550.37
TOTAL		63,479,333.38	26,614,895.98
Schedules referred above form an integral part of the Income and Expenditure Account. In terms of our separate report of even date			
For SHEKHAR GIGYASU & ASSOCIATES Chartered Accountants Firm Registration Number: 027701C		For GRAM SATHI	
 Ravi Shekhar, Partner Membership Number: 304178 UDIN:25304178BMGLDX2559 Place : Deoghar Date: 30th August' 2025		 Devanand Kumar Managing Trustee	
			

