



TRUST COMMUNITY  
LIVELIHOODS

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ANNUAL  
REPORT

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2021-2022

# CONTENT

Foreword by Executive Director

Vision and Mission

Governing Board

Program Area Profile

Our Intervention

- Agriculture Based Livelihoods
- Empowering and Building Community Institutions
- Primary Education Program
- Covid-19 Relief Work
- TCL Organization Development

Our Partners & Donors

Financial Overview



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## FOREWORD BY DIRECTOR

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This is a seminal year for Trust Community Livelihoods (TCL) as we have completed a decade of grassroot development work as we began our journey in April 2012. Over this period, we have moved towards more wholistic development approach from being a livelihoods organization in the beginning. Looking back over the last ten years, I think we have been able to make a difference in lives of over a lakh of people in various ways.

During the year 2021-22, our most intensive work was in livelihoods where we touched lives of over twenty thousand small and marginal farmers in Bahraich, Barabanki, Hardoi and Maharajganj districts of UP. We are moving towards sustainability of our intervention in livelihoods with formation of community institutions, which are undertaking commercial activities that would generate surplus for them to continue to provide services to the members.

The year was affected by Covid pandemic in its worst form. Schools were closed for most part of the year. Responding to the challenge, TCL started Community Learning Centres (CLC) through the education volunteers. This helped children to stay with books and learning even when the schools were closed. Two hundred such centres were set up in three blocks of Bahraich and Shrawasti, districts.

We plunged headlong into Covid relief work, working with the government health department supporting and strengthening their work in most part as they were overwhelmed with the severity of covid. We provided them protection gear, equipment, medicines, and supported in vaccination by reaching out to interior villages with them. We also provided food, nutrition relief and livelihood support to affected people in rural and urban spaces.

I take this opportunity to express gratitude to all those who provided us financial and material support for addressing the covid challenge of the year. In most part it was impromptu support. Thanks to all the partners who provided grant support to us for making a difference in lives of people.

In all it was a very satisfying year for TCL, as we could respond to the challenges of poverty and marginalization compounded by the pandemic, in an effective way.

VInod Jain  
Executive Director

# Vision & Mission

## Vision

“Empowered Society that creates equal opportunities for dignified life to Each and Every Individual”

## Mission

“TCL promotes and partners with community institutions to empower women, children and marginalized households to enhance and sustain their economic and social well-being”



# Governing Board



**Tejinder Singh Bhogal**  
**Chairperson**



**Padmaja Nair**  
**Member**



**Dr. Kanchan Sinha**  
**Member**



**Vinod Jain**  
**Managing Trustee**





# Program Area Profile



# OUR INTERVENTIONS

## LIVELIHOODS



Trust Community Livelihoods has been working on agriculture-based livelihoods in eastern UP in the terai region bordering Nepal to enhance agriculture-based incomes of women farmers as well in realization of entitlements of local communities including from MGNREGA and other schemes of the government. Environment-friendly work that is capable of meeting the needs of a family permanently and generating economic and social potential. To make our efforts and impact of our work sustainable we are implementing the program through change agents and leaders are from local community majorly women whom we build as catalyst for change. It enables and empowers women to take charge overtime and become self-sustaining and continue to provide various services to community.



- Increasing minimum Rs.50000 incremental income per year through farm and non-farm activities of 50,000 rural women from poor and marginalized families in 5 years.
- Promotion of organic inputs with 50000 farmers in TCL intervention area.

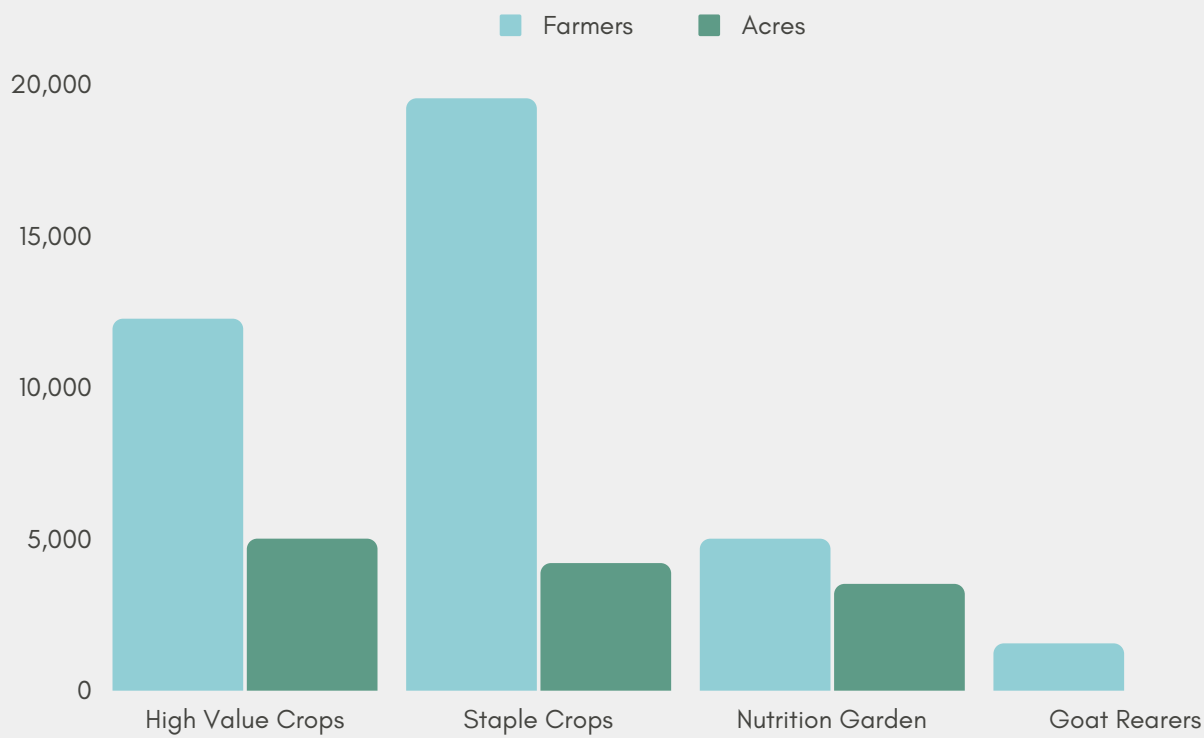


## Outreach and Strategies

- **2 Districts**
- **4 Blocks**
- **20718 Farmers**
- **26718 Acres**







## KEY INTERVENTIONS

### High Value Crops (HVC)

The intervention area is endowed with Agro-climatic condition ideal for cultivation of high value crops like vegetables, groundnut, cucurbits etc. These crops provide higher net returns per unit area to the farmer than traditional crops. Emphasis is on promoting high value vegetable crops to increase net returns from agriculture and create sustainable source of income for the farmers. Major crops promoted were chilli, potato, onion, okra, cole crops and cucurbits.

HVC especially vegetables enable farmers to grow multiple crops on the same piece of land, as the duration of these crops is comparatively less as compared to stable crops also these crops it can be grown as as inter crops along with staple crops.

### Staple crops Including Pulses

Improvement in productivity of staple food crops and pulses. During the reporting period key crops under pulses and staple crops were maize, black gram, pigeon pea, lentil, wheat, and paddy. In the year, 17716 farmers adopted improved practices in staple crops including Pulses. 8163 Farmers cultivated gram in 2447 acres, 9038 farmers cultivated maize in 4724.2 acres, 970 farmers cultivated pigeon pea in 191 acres and 5644 farmers cultivated Paddy in 2377 acres. Over the period we have seen a significant growth in the number of farmers and area under new package of practices introduced by us. The purpose of this intervention to increase the productivity. It will be helpful to food and income security for marginal farmers.

## Soil Health

Soil health is key for sustainable agriculture and plays a vital role to enhance crop productivity and production. The soil health deteriorating everyday due to indiscriminate use of chemicals. It is reaching alarming situation needing policy intervention. During the reporting period we created awareness on need for Soil Health Improvement with 13068 farmers. To improve the soil health, we covered 9619.5 acres area under pulses, organic manure, and bio composting/waste decomposer.



## Improved farming practices



## Promotion of Green Energy Based Irrigation

The farmers were made aware about the demerits of flood irrigation and excess use of water. Ridge and furrow method of cultivation along with raised bed cultivation was prompted to conserve water. During the reporting period 12515 farmers adopted water saving techniques in 5389.7 acres. TCL has also mobilised the farmers for sprinklers as government is providing subsidy up to 90 per cent to small and marginal farmers. TCL has facilitated installation of 70 solar irrigation pumps in the year and 90 till now for reducing cost of irrigation, improving viability of cultivation and creating opportunities for having additional high-value crop during the summer season.





## Enterprise Development

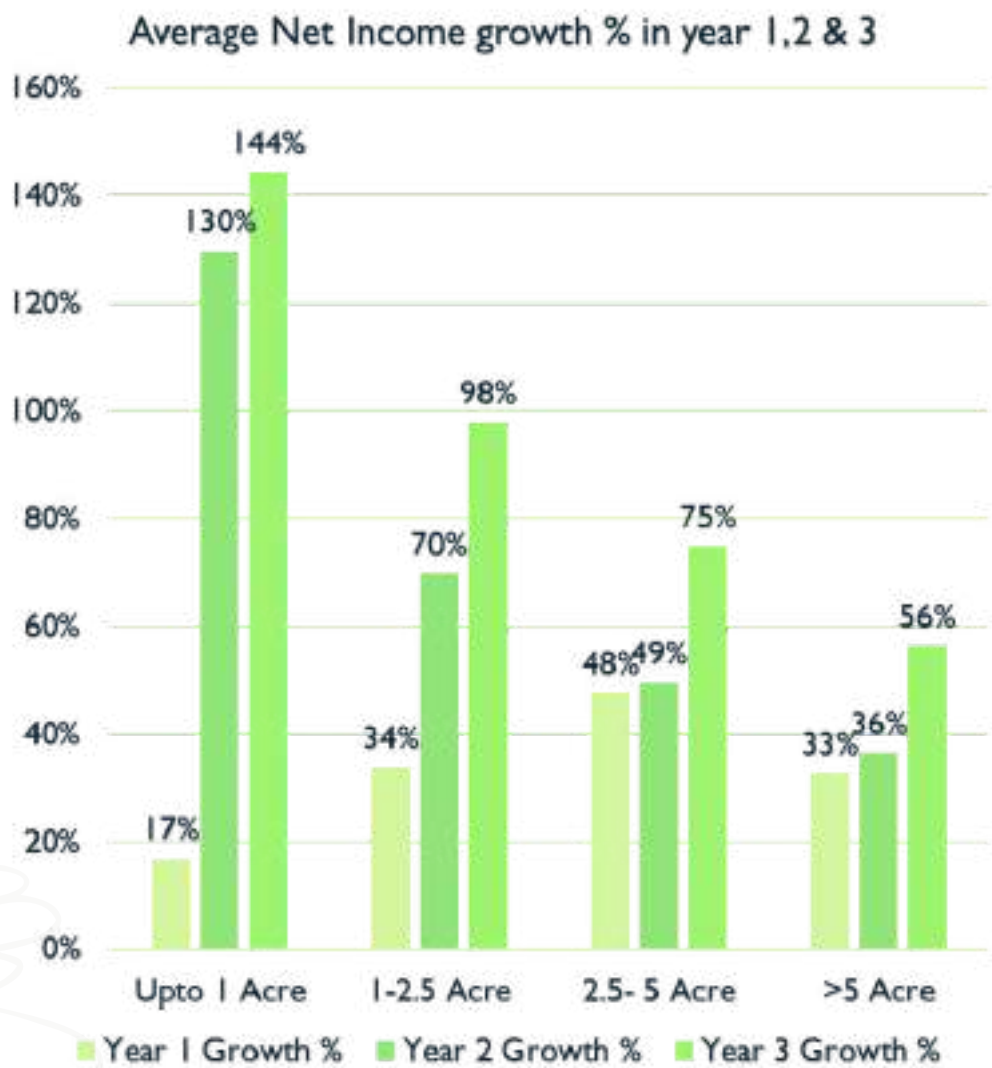
**Promotion of Agri Entrepreneurs (AE)-** Inequalities in rights and entitlements, whether economic, civil, or family have been a powerful source of discrimination against women, and have limited their access to and control over resources that are crucial to starting and consolidating a sustainable enterprise. This has led to very few women coming up as entrepreneurs. Starting their own business will give them recognition, confidence, and self-esteem. They will also develop the skills required to run a business. Agri-Entrepreneur (AE) are one of the most crucial components in the success of Farmer Producer Company (FPC) business as they act as the FPC in the village and are responsible for bulk of the sales. Sixty-four were provided on-line training as AE by Syngenta foundation on agri-business economics. They are linked to FPC at block level and have opened outlets in each village for supply of inputs to Mahila Kisans (MKs) for a margin. Similarly, they would also be involved in the procurement of outputs like wheat, maize, on commission basis linked to value of the produce procured.

**Polyhouse** - Four polyhouses were established by AEs at subsidized rates. These polyhouses were used for growing quality vegetable nurseries for early vegetables, so that the farmers take saplings from the polyhouse entrepreneurs and bring their produce in the market early to get better prices.



Impact

TCL is intensively working in Bahraich to increase farmers income through agriculture. Through our efforts we have been able to observe the growth in farmers' income. In last three years the net income has increase by 144% for farmers up to 1 acres, similarly there is significant growth in net income of farmers in all category of farmers as can be seen in graph below-



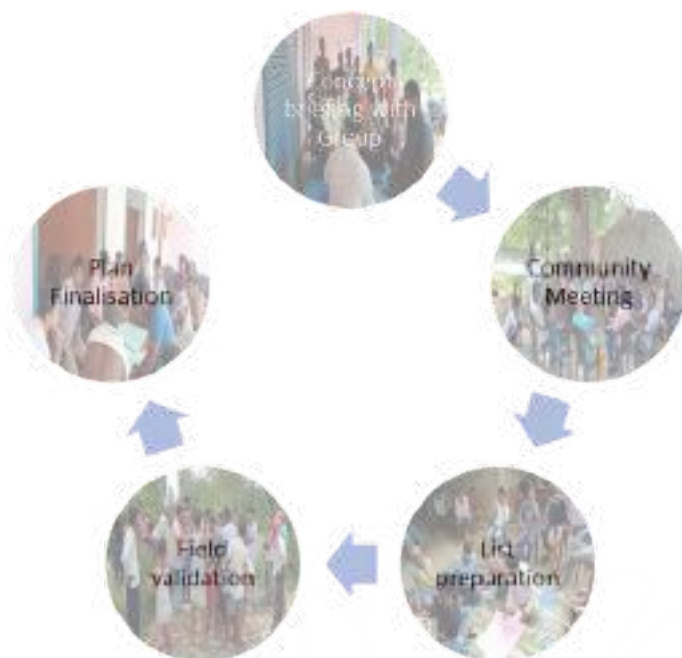
Our approach is not limited to increase farmers income but by engaging with women farmers we are focusing on improve their technical knowledge and increase their participation in decision making in agriculture as well as in family.



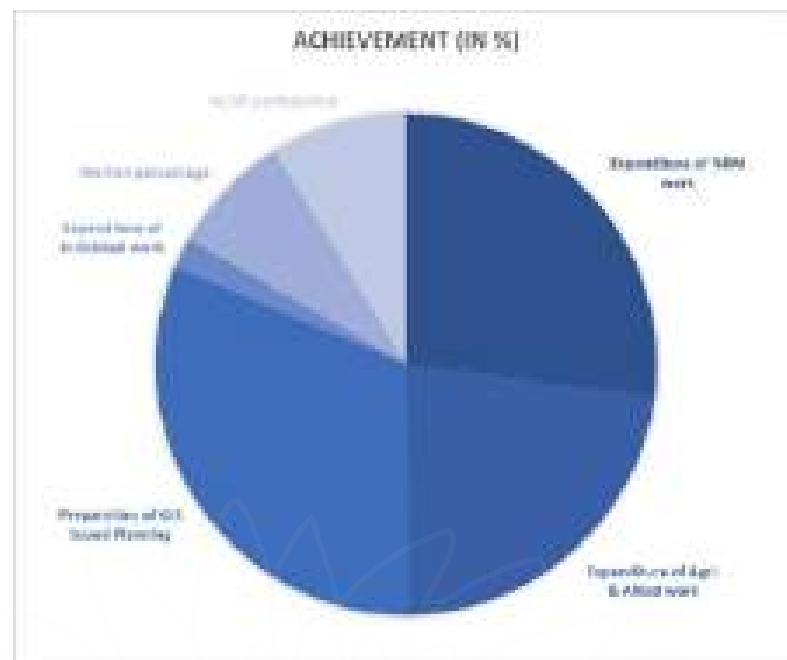
## Enhancing Livelihoods through Providing Employment and Creating Infrastructure for Rural Poor

Trust Community Livelihoods is working in Bharawan block of Hardoi district to enhance the livelihood through effective implementation of MGNREGA. The focus was on GIS based planning, generate NRM and Agriculture & allied activity work in the area and mobilize community to access the benefits of MGNREGA. During the period we have also focused on increasing participation of women and people from SC and ST Community. The project achieved 25% participation of women and 28.8% participation of Schedule Caste community up from 22% of women 26% of SC/ST community respectively.

The Planning process we have followed was



## Our Achievement



# EMPOWERING AND BUILDING COMMUNITY INSTITUTIONS

TCL, since inception has been working with marginalized, underprivileged and weaker section of the society. It believes that communities even most underprivileged have the potentials to work for their own social, economic and political development. Our partners are women, farmers, rural youth, children and migrants. We are working with this segment to make them change agent so that they can positively influence the society. These people can be helped to feel their power to take decision about themselves using community organization as their collective strength. There are leaders in the community and if they are united, they can work together, and they can coordinate with each other, this makes them feel powerful. Poverty can be addressed through integrated and participatory development approaches. TCL forms community organizations, builds its capacity, so that the stakeholders take over from TCL.



Building on this TCL is organizing stakeholders to create collectives or community institutions. These help the community to stand against exploitation, gain ability to solve problems, and to achieve the desired goals. They can develop confidence and build capacity so that they can solve their problems by themselves. In community institutions, they take decisions about their economic and social well being. This provides them a sense of empowerment. Community Institutions is a powerful instrument for disadvantage groups to articulate their demands and preferences. By developing awareness and decision-making capacity they can change their lives. Keeping this in mind TCL has promoted following groups.

## EKTA MAHILA KISAN SEWA MANDAL (EMKSM)

EMKSM was formed for the socio-economic empowerment of the women farmers of the Risia Block of Bahraich district. TCL enabled local women farmers to participate in various agriculture-based livelihoods work. These women are the active members of SHGs. The SHGs came together to form a Federation. The federation started with supporting and overseeing thrift and credit activities of the groups, but later also ventured into commercial activities to support women farmers. As the business activities increased the Federation was registered under the Trust Act as Ekta Mahila Kisan Mandal.

These women are engaged in agriculture to produce cereals for their daily need and in high value crop to sell in market for earning money for their family. The federation engaged in producing high value crops and build capacity building for value addition activities for better price realisation. Farm Machinery Bank and Dal mill were established under EMKSM for value addition by processing pigeon pea, black gram, gram, lentils and pea pulses.

- **Technical Partner:** TechnoServe India

- **Finance Agency:** Samunnati Finance and Trust Microfin

- **Partners:**
  - Bayer Crop Science (Better life forming Center)
  - Syngenta India.
  - Kamakhya Agritech: Pulses Business/Potato Business
  - Yara Fertilizers: Input Business



### Agricultural Based Business

- **Agri-Output:** Maize and Wheat trading, Daal Processing, Agri Equipment's (Farm Machinery)
- **Agri Inputs:** Major Seeds (Wheat, Maize Seed, Kitchen Garden, Pulses, Paddy, Potato), Agro Chemicals & Micro Nutrients
- **Processing of pulses**
- **Farm Machinery Business**

### Business Activities undertaken by Ekta

Items	Details	Turnover (in Rs.) (April-March 2021-22)
Input Business Activity	Seed, Fertilizers, Agro Chemicals	52,41,550
Processing Activity	Dal Sold – 110.24 quintals	18,12,826
Output Business Activity	Wheat, Maize and Potato Procurement	47,33,045
Farm Machinery Bank	-	43,000
	<b>Total</b>	<b>1,18,30,421</b>



## UDYAMIMAHILA PRODUCER COMPANY LIMITED (UMPCL)

The main purpose to promote Udyami Mahila Producer Company Ltd (UMPCL) is to ensure better income for the producers through an company of their own. The women who are involved in agricultural and allied activities like animal husbandry, commercial activities of the agriculture are members of the company. In intervention area farmers do not have the volume individually (both inputs and produce) to get the benefit of economies of scale. Besides, in agricultural marketing, there is a long chain of intermediaries who very often work non-transparently leading to the situation where the producer receives only a small part of the value that the ultimate consumer pays. Through aggregation, the primary producers can avail the benefit of economies of scale. They will also have better bargaining power vis-à-vis the bulk buyers of produce and bulk suppliers of inputs. The company registered in March 2022. Currently 1000 individual women farmers are the members of this company. At village level a women farmer group is being formed as the producer group. The group members benefit from technical education and support as also supply of quality seeds, fertilizers, pesticides and other inputs. The company would in future engage in purchasing agricultural produce from farmers and help in the value-added produce. While EMKSM would engage in social issues Udyami would engage in commercial activities as its structure is more suited being a company.

### Process under FPC





## MUSAHAR MANCH - MASS BASED ORGANIZATION

In spite of constitutional safeguards and legal provisions for devolution of power to the grassroots and large budget allocations for development, an increasing trend of collective poverty and progressive marginalisation of poor communities has been observed. Musahar is caste that forms the lowest rung of the dalit society an extremely vulnerable community faces untouchability and discrimination even at the hands of other dalits. These include economic deprivation in all its forms- no assets, low-income levels, hunger, poor health, insecurity, physical and psychological hardship, social exclusion, degradation and discrimination and political powerlessness and alienation. The organisation plans to building and strengthening and encourages formation of their groups and strengthens them so that they can take up the cause of Musahars themselves. This cadre would be extensively trained in participatory methods and other skills required. District level Musahar Manch is the apex body of the community institutions. This is federation of the tola samiti of Musahar Manch, which is exists in each village. The individual's household are the member. The tola level manch conducting their monthly meetings themselves. The District Level Musahar Manch is consisting of total 15 Members in which 5 women and 10 male persons. It has own governing Board consisting of 4 members of which two are men and two women. Now manch is governed by its by-laws, and following different statutory obligations and protocols.

This organisation helps people of the Musahar community fight against oppression and discrimination, demand their rights and pressurize the State to deliver. TCL is building capacity of MM to mobilize community for expanding its base and engage with the district and State administration to negotiate scheme benefits.



# PRIMARY EDUCATION



TCL is working on primary education since last five years in 50 government Primary schools of 2 blocks of Bahraich. In the year 2021-22 we have extended our work in Shrawasti district as well. In the last five years our focus was to improve the learning levels of children and school infrastructure. TCL works directly in the schools with children, in the process demonstrating to the teachers' child centric methods that make learning joyful and engaging for children. This is followed up with training of teachers on Language, Mathematics, EVS and Library so that they too acquire these skills and make these efforts sustainable.

We have faced unprecedented challenge of Covid-19 Pandemic, since last two years. The lockdown due to the pandemic further exacerbated the precarious situation in the villages. The pandemic almost completely shut-down various activities including formal educational activities since March 2020. The schools remained close and student unable to attend formal education. E-learning initi-



-atives were a poor Substitute as poor household did not have access to smart phones and internet connectivity. Students from rural background were severely disadvantaged. Key activities conducted were-

S. No	Activity	Target	Achievement
1	Community Learning Centre	200	200
2	Intensive inputs to children	8150	12423
3	Extensive Outreach of children	30000	31577
4	Teachers receiving Intensive Input	140	85
5	Community members mobilised/trained	1900	3946

Through these Community Learning Centers, we actively engaged with children and community members. One of the key aspects of these centers is Library. We have





established library at all centers and working with children through various library activities. We are also working on foundational learning of children of Mathematics, Language and Environmental Science.

In last one year we have observed that the library activities like pair reading, free reading, group reading etc. encourage children to spend significant amounts of time with books, a first step toward reading achievement. Children read books at centers and also take them home. Through the books they know about various cultures, societies and traditions which help to broad their understanding and perspective.

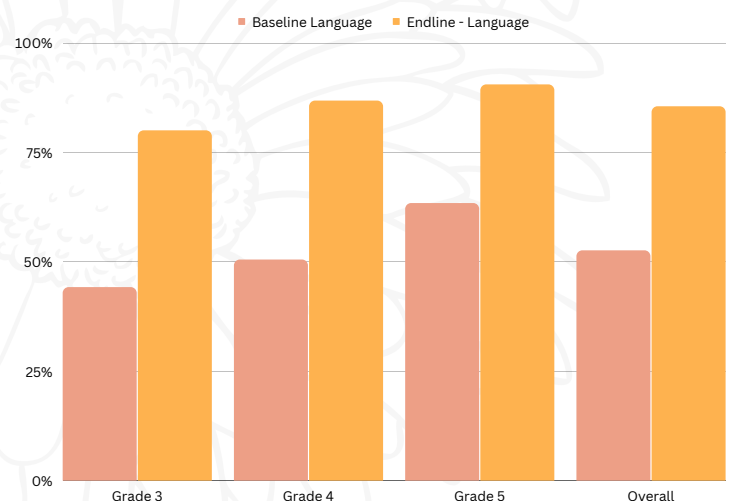
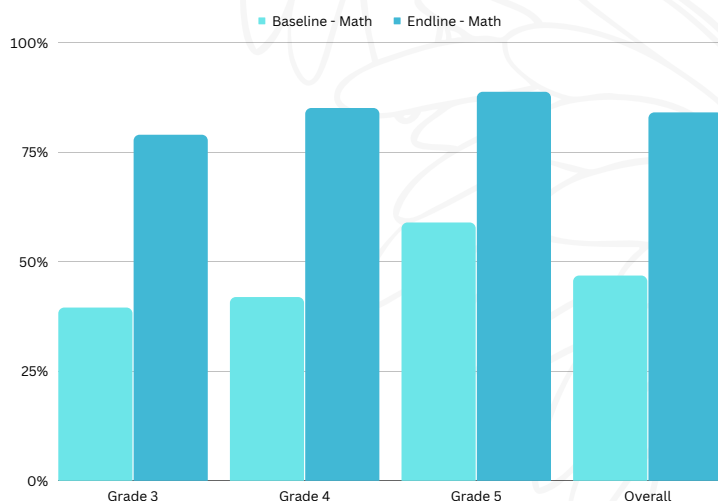


The community is playing an active role in operationalizing the Community Learning Centers. They provide their space, stationery for children, they equally contributed to organize Book fairs in the villages. The community also monitor the center and see if Volunteers are running the center regularly. The community regularly do monetary contribution for stationery and Book Fairs.

Since, last two months we have also started engaging in government primary schools as schools started opening. We have started working in 58 Primary schools.

### Impact

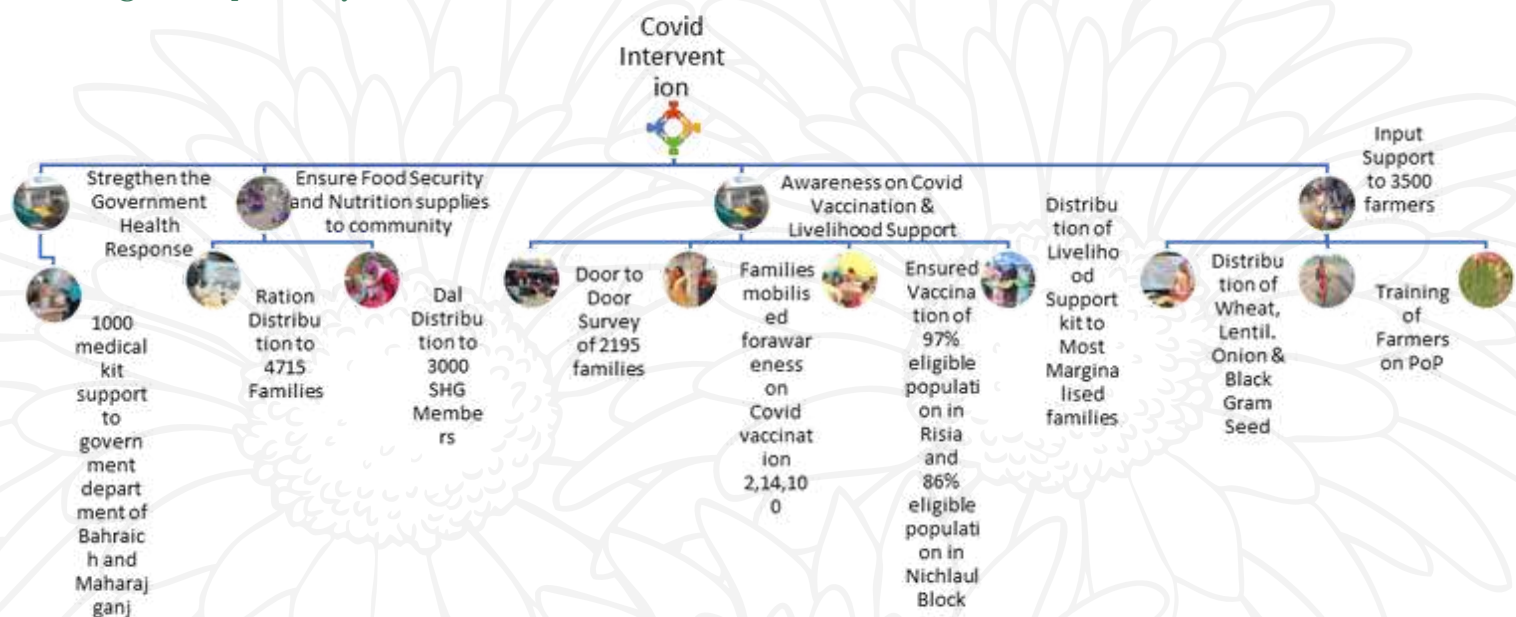
In the beginning of the program we have done baseline assessment and based on its findings we were working with children to improve their foundational literacy and numeracy by the end of this program we also conducted end-line assessment for grade 3 to 5 children and observed significant improvement in learning levels of children (see graph)



# COVID RELIEF WORK

TCL is working with most marginalised community in its intervention area and they are the people who have been affected the most due to covid 19. Hence TCL continue to support the community in second wave as well. The Covid relief work was carried out in three districts, namely, Bahriach, Lucknow and Maharajganj. The work was carried out in partnership with various individuals and organisation to provide support to the last mile. TCL is grateful to these partnerships to enable it contribute in bringing relief in the grave situation the second wave of Covid-19 created.

TCL is a non-health CSO. Hence, TCL response entailed working with the government system to strengthen its capacity to respond to Covid crisis in the villages, especially at the last mile.





### Strengthening the government Health Response

- Regular meetings were held with ground-level health worker like Asha, Asha Sangani, Anganwadi ANM, Secretary, and Nigrani Samiti which is made by the government department was done to understand work of structure. We have done regular visits to CHC and PHC for taking information about Covid-19 cases was done and also meeting with different government departments to strengthen its capacity to respond to Covid crisis in the villages, especially at the last mile.
- IIT Kanpur 2016 Alumni group donated 1000 medicine kits. These medicine kits were as per the prescription of the government that is part of their standard protocol for Covid.



### Nutrition Improvement of Community Members

The local economy was affected due to stoppage of remittances from migrants, who had come back, and there was little cash income. Further, the livelihoods of rural people were affected due to partial closure of mandis and general fall in prices of agriculture goods and commodities. This had impacted the nutritional status of people. The protein consumption was affected as people were consuming less pulses given its price and lack of cash income. This was affecting the nutrition level of the people especially pregnant and lactating women and adolescent girls, affecting their immunity and their body's response to Covid. We have provided Pulses to 3000 SHG women, Ration Distribution to 4175 families in Bahraich, Maharajganj and Lucknow.



## Input Supply to Farmers

The farmers are majorly dependent on income from migration for agriculture input. Due to Covid - 19 people couldn't migrate and they were planning to take high interest loan from the local money lender, it would again open another loop of poverty in their lives. To address this issue we with support of Nudge Institute and Zee, provide input support to most marginalized farmers (having landholding between 0.2-5 acres). We have provided high quality Agri inputs to women farmers on subsidized rates to address their slide into poverty. We have provided high yield variety seed of Wheat, Lentil, Onion and Black Gram Seeds to farmers. Along with this we have also provided technical support in terms of training on PoP, organize practices, and also distributed spray pumps so that their cost of production can be minimalized.







# TCL Organization Development

TCL has completed 10 years in the year 2021-22, this was a reflective year for the organization. We focused on building competencies of people within the organization as we are working as a change agent in the community. We initiated re-working on various aspects of our organization like Organization's Vision, structure, Second line Leadership, Various process and systems. We have also reworked on our vision and mission and build understanding of what kind of change we envision as organization and how we can collectively bring that change. We have conducted organizational diagnostic study facilitated by external consultant Ms. Uma Ravikumar. This study helped us to reflect on our organization's different facets to focus and work on. Following are the key aspects we worked/still in progress in the year 2021-22.



# DONORS AND PARTNERS

We thank our donors and partners for their continuous support in this journey of Rural Development. We want to thank IIT Kanpur Alumni students who came forward to reach to most vulnerable communities during Covid-19 pandemic and donated medicine Kits.





# FINANCIAL OVERVIEW

TRUST Community Livelihoods							
Consolidated Balance Sheet as on 31st March 2022							
2020-21	LIABILITIES	Annexures	2021-22	2020-21	ASSETS	Annexures	2021-22
	Capital Account			26,02,728	Fixed Assets SDDT	5	39,31,541
9,99,383	Reserve & Capital A/c	1	15,65,349				
24,56,958	Fixed Assets Reserve	2	35,71,280				
79,27,415	Unspent Grant from Donors	3	1,31,25,224	67,68,000	Fixed Deposits	6	1,23,64,487
	Current Liabilities				Current Assets		
68,674	Audit Fees Payable		4,500	48,000	Security Deposits	7	55,900
1,34,616	Other Payables	4	9,62,217	1,84,053	Loans and Advances	8	1,86,448
	Provisions	11	5,340		Receivables	9	0
				875	Cash-in-Hand		120
				19,83,390	Cash-at-Bank	10	26,95,415
1,15,87,045	Total		1,92,33,910	1,15,87,045	Total		1,92,33,910

For TRUST Community Livelihoods

Vinod Jain  
Managing Trustee  
Date: 29-09-2022



Auditor's Report

As per our Report of even date

For : Garg Akash &amp; Co.

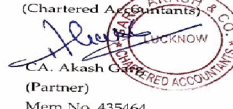
(Chartered Accountants)

C.A. Akash Garg  
(Partner)

Mem No. 435464

Date: 29-09-2022

UDIN: 22435464AWZEN VJ 3220



TRUST Community Livelihoods							
Income And Expenditure Account For The Period Of 1 <sup>st</sup> April 2021 To 31 <sup>st</sup> March 2022							
2020-21	Expenditure	Annexure	2021-22	2020-21	Income	Annexure	2021-22
1,26,91,927	To Agriculture Based Livelihoods Projects	10	3,05,04,138	1,26,91,927	By Revenue- Agriculture Based Livelihoods Projects	18	3,13,79,958
38,79,708	To Education Projects	11	79,52,192	38,79,708	By Revenue- Education Projects	19	79,52,192
50,74,225	To Projects on Sustainable Migration of Migrant Workers	12	6,11,081	59,51,264	By Revenue- Projects on Sustainable Migration of Migrant Workers	20	6,11,081
23,88,689	To Projects on Community Development	13	33,53,686	30,10,668	By Revenue- Projects on Community Development	21	33,53,686
10,57,776	To Project on MGNREGA	14	14,33,499	11,14,676	By Revenue- Project on MGNREGA	22	14,33,499
9,98,325	To Projects on Relief during Covid-19	15	50,94,503	9,98,325	By Revenue- Projects on Relief during Covid-19	23	50,86,289
0	To Projects for Field Survey and Study	16	1,15,500	1,18,500	By Revenue- Projects for Field Survey and Study	24	1,15,500
1,172	To General expenses		5,095	42,791	By Interest Income	25	64,425
18	To Bank Charges		19				
9,33,939	To Capital Expenses	17	8,75,820				
0	To Depreciation		79,653		Other Income		
7,82,080	To Excess of Expenditure over Income		-28,557				
2,78,07,859	Total		4,99,96,630	2,78,07,859	Total		4,99,96,630

For TRUST Community Livelihoods

Vinod Jain  
Managing Trustee  
Date: 29-09-2022



Auditor's Report

As per our Report of even date

For : Garg Akash &amp; Co.

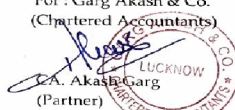
(Chartered Accountants)

C.A. Akash Garg  
(Partner)

Mem No. 435464

Date: 29-09-2022

UDIN: 22435464AWZEN VJ 3220









## **TRUST COMMUNITY LIVELIHOODS**

3/455, Vishal Khand, Gomti Nagar,

Lucknow 226010, Uttar Pradesh

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Website: [trustcommunitylivelihoods.org](http://trustcommunitylivelihoods.org)