

# Going Beyond Numbers

Crossing the Poverty Line

Women as Change Makers

Nutrition, Water and Sanitation

Reaching Critical Mass

Bettering Our Practice



Annual Report **2014 - 15**



**Poverty thrives because  
we perpetuate it by reserving  
power in the hands of a few.**

What is needed is to change this status quo.

We need institutions of the poor to come up,  
challenge the wrongs and win their rightful due.  
It is Pradan's mission to trigger this change  
by inspiring India's best to work with her poorest.

Whether it is a problem  
in the village or some  
work at the government  
office, we stand for our  
rights now.  
We fight for it.

**Jhallo Devi**

Poultry farmer

Chawkipura village, Madhya Pradesh

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Annual Report 2014-15



**/ The poorest  
8 Indian states  
are home to more poor people  
than 28 poorest  
African countries /**

– The Multidimensional Poverty Index  
developed by the Oxford Poverty and Human Development Initiative

## **Pradan**

Professional Assistance for Development Action

### **Dedicated to the Poorest**

#### **Where we work**

Seven of India's poorest states: Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan and West Bengal.  
• 5,766 villages, 118 blocks, 39 districts

#### **Who we work for**

The poorest and most deprived. Predominantly, rural dalit (scheduled caste) and adivasi (scheduled tribe) women

#### **How we work**

Trigger transformation for the poor, by the poor, through institutions of the poor

#### **Our strategic tools**

*Professionals at the grassroots:*  
Hand-picked talented youth who are deeply dissatisfied with India's poverty picture

• 351 professionals deployed across 5,766 villages

#### *Special Development Apprenticeship Programme:*

A one-year exposure to development practice where such professionals live and work with the poor  
• 160 men and women trained this year

#### *Self-help groups (SHGs) of united women:*

Dalit and adivasi poor women are united, emboldened and empowered to fight injustice and discrimination  
• 28,000 plus women's self-help groups up and running currently

*Partnerships:* Collaborating with governments, corporates, individuals, institutions and

NGOs for increased outreach, outcomes and development support for the poor

• 19 International donors and multilateral agencies  
• 3 Central government departments  
• 22 State government departments and agencies  
• 12 National donors  
• 5 Research institution partners  
• 6 Corporate donors  
• 70 NGO partners

#### **Our direct outreach**

374,008 poor households, 1.87 million people

#### **Our budget**

Rs 810 million (2014-15)

*Information and figures as of March 2015*





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By Executive Director

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# Our Response to Extreme Poverty

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/ FOREWORD /

**I**ndia is behind the world's poorest nations in human development in spite of its economy being the world's fastest growing major economy from the last quarter of 2014. The impact of economic growth on the most deprived is minimal and a sizable population still remains in poverty. Though the government has increased spending in recent years on rural poverty reduction and employment programmes, efficient use of these resources to address extreme poverty and reducing massive inequalities continue to be challenges.

deliberations we renewed our vision and approach and restructured ourselves to respond to the challenges of extreme poverty in the country better. We visualise a just and equitable society to support and sustain the transformation in the human condition we bring about. This requires us to enable the women's collectives we promote to focus both on the well-being of their members and fellow villagers as well as changing the prevailing culture in society that hinders their growth and empowerment.

We have reorganised ourselves to focus on making a large scale impact in 11 most poverty stricken development clusters spread across seven states. We are emphasising on team work at all levels and joint action by experienced and young executives. Collaboration with relevant stakeholders around a shared vision of inclusive growth is the strategy to meet our goals.

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**We plan to come up with a seven year perspective plan soon to significantly improve the quality of life in villages**

Democracy here does offer opportunities for the most underprivileged to come together, reflect on their own strength and act against the discrimination and inequalities in the society ruining their lives.

The year 2014-15 was a year of significance for Pradan. Following organisation-wide

During the year our key activities—to mobilise women from poor households into self-help groups, help them envision a better future and accordingly prepare plans and support them in their execution by mobilising necessary services from government, bank and others— expanded to more families.

We could reach out to 374,008 households in 5,766 villages of 39 districts across the states we work in. Around 183,000 families participated in different livelihood generation activities introduced by us and benefitted considerably. The results have been stepped up and spread out through partnerships with other NGOs around our operational areas. We have been able to maintain the Pradan leverage ratio of 1:4:11, meaning one rupee spent on us has resulted in an investment of four rupees for the community from all sources including their own contribution and an income of eleven rupees to them.

Early results of our new approach to enhance community's confidence to take on issues affecting them are quite encouraging. Communities have started demanding and accessing their entitlements under MGNREGA, RTE Act, NFSA and so on. Gender inequality is becoming unacceptable among the self-help group members. Our pilots to address low nutrition and promote better health among the poor through potable water supply and sanitation is owned well by the women's collectives.

Our work drew the attention of the Ministry of Rural Development and we were offered the role of a support organisation to National Rural Livelihood Mission.

A significant initiative in the last year was to form PRADAN USA, Inc. with support from Ford Foundation. Its purpose is to enable poor families to live a life of dignity by promoting Pradan's cause in USA.

We, at Pradan, are pleased and honoured to win the Times of India Social Impact Award. We are grateful for the recognition. It encourages us to get better at what we do.

I thank all our supporters for making it possible for us to do what we could. Hindustan Unilever Foundation, Ernst & Young Foundation, L&T Finance Limited, Bharat Rural Livelihoods Foundation and Freedom From Hunger began supporting our efforts last year and I hope to have them with us in our journey to enable the weakest to drive change.

We plan to come up with a seven year perspective plan soon to significantly improve the quality of life in the villages of identified development clusters. I hope the post-Millennium Development Goals era will be highly conducive for us to pursue our vision.

**Manas Satpathy**  
Executive Director  
Pradan

## Pradan's Governing Board

**Ravi Narain**  
*Chairperson*

Vice Chairman, National  
Stock Exchange of India Ltd.

**Anshu Vaish**

*Vice-chairperson*  
Retired IAS Officer GoI,  
New Delhi

## Board Members

**Meera Sanyal**

Ex- chairperson,  
RBS Foundation

**Sushma Iyenger**

Development Activist

**Pramath Raj Sinha**

Managing Director,  
9.9 Media

**Mirai Chatterjee**

Coordinator, Social Security,  
SEWA

**Vineet Nayar**

Former CEO - HCL &  
Founder, Sampark Foundation

**Arnab Chakraborty**

Staff Member - Pradan

**D. Narendranath**

Staff Member - Pradan

**Manas Satpathy**

Ex-officio Member-Secretary &  
Executive Director - Pradan



“



“I am a farmer.”

This is how Sorubali Singh introduces herself today. A few years ago she would have looked down at her feet and mumbled 'I earn whatever I get from wage labour.'

She grows paddy and vegetables and lives with her family of six at Sulunglore, Purulia district in West Bengal. They belong to the Mura tribe.

— A few years ago they were subsisting on Rs 5,000 a year,

from the sporadic wages she got working at other farmers' fields. Her husband was an alcoholic and wouldn't help.

— Desperate to improve her lot she wanted to join the Bajrangwali Mahila Samity. The women's self-help group in her village. But her husband wouldn't let her. She, however, attended meetings on the sly. And inspired by the SRI (system of root intensification) trainings she took on lease 0.2 acres of land from another

farmer of the same tribe. And together with her husband's land of 0.3 acres transplanted paddy using SRI techniques. Women from the self-help group helped her throughout.

— This year, for the first time in generations, her family reports with great pride that they brought home Rs 1.35 lakh.

— This windfall was from their bumper paddy yield—using SRI techniques resulted in an additional yield of 270 kgs—and from rearing backyard poultry, ducks, goats and daily wage labour.

Sorubali and her husband both work on their fields now and grow vegetables in patches for their own needs. In their savings account at the Allahabad Bank, they have saved Rs 1.5 lakh.

Sorubali's own personal savings amount to Rs 2,000 with the self-help group. “I actually have money of my own. Who would have thought it possible?” she says, head held high.

”

# CROSSING THE POVERTY LINE

/ From Starvation to Sustainable Livelihoods /

Last year 181,909 women made a family livelihoods plan with their husbands. It was their first step in making a joint decision to improve family incomes. Their plan had two elements. What the family needs to grow enough to feed the family throughout the year, and how it can earn more money to take care of other family needs.

By aggregating these aspirations our teams at different locations developed livelihood support interventions best suited to individual members.

Pradan provides livelihood support to poor families through women who are members of self-help groups.

PRADAN  
WINS THE  
TIMES SOCIAL  
IMPACT AWARD  
FOR LIVELIHOOD  
IMPROVEMENT  
FOR THE POOR  
2014-15



"Pradan is active in the most difficult areas of central India, which has a lot of Maoist presence. Its workers are committed, produce results and interlink various efforts of the government."

**Aruna Roy**

Jury member. Political and social activist. Founder of the Mazdoor Kisan Shakti Sangathan and the India's Right to Information movement

"Pradan has the most impressive numbers."

**Arvind Panagariya**

Jury Member, Economist and Vice Chairman of Niti Aayog of India

**INCREASED  
AND REGULAR  
INCOMES  
FOR POOR  
HOUSEHOLDS**

THROUGH

Year-long agriculture support to small farmers to increase yields, withstand drought and be food secure

Helping the landless and small farmers set up their choice of small enterprises through thrift and credit activities, bank loans and trainings by experts for round the year incomes

/ Pradan provides livelihood support to poor families through women who are members of self-help groups /



"The women of India, particularly in our remote tribal and rural areas have great entrepreneurship and creative skills and the ability to work back-breaking hours. With a little assistance they are able to completely transform the lives of their families. The professionals of Pradan, who are amongst the finest I have come across in my career, render this assistance. The humility and dedication of the Pradan team make them not just effective in the field, but deeply respected and loved by the women of the SHGs they empower. **I consider it an honour and privilege to be associated with this group of change makers and catalysts who are bringing hope and confidence to the poorest of the poor in India.**"

**Meera Sanyal**

*Member of Pradan's Governing Board*



## **Pradan's Support to Women's Groups**

### **Recognition of women as farmers**

By providing agriculture support training through self-help group members we help bring women in the forefront of agricultural decisions. This gives women their due recognition as farmers in their own right and not just unpaid labour.

### **Quality seeds**

For increased and better quality yields we assist farmers to get quality seeds and drought-resistant varieties for food crops and cash crops from accredited government and private sources.

### **Know-how**

Through a range of trainings (beginner and advanced) in water-conservative cultivation technologies (SRI), integrated natural resource management (INRM), non pesticide management (NPM) and organic farming we are helping improve land and crop productivity.

### **More agricultural infrastructure**

We help women's self-help groups access infrastructure improvement funds designated for them in government programmes and institutions such as Odisha Tribal Empowerment and Livelihoods Programme (OTELP), Mahatma

**/ Women get their due recognition  
as farmers in their own right and not  
just unpaid labour /**



Gandhi National Rural Employment Guarantee Scheme (MNREGS), and the Integrated Tribal Development Agency (ITDA) among others.

### Economies of scale

By encouraging cluster farming, where small farmers with contiguous plots invest in farming inputs together to benefit from economies of scale from sowing and harvesting efforts, we are making agriculture in small holdings viable.

### Agriculture support linkages

We are forging professional connects between self-help groups and the Agriculture Department at districts and sub-districts. Today, these departments are collaborating with women's groups and their institutions for broad-basing each district's agriculture programmes such as Rashtriya Krishi Vikas Yojana (RKVY) and Bringing Green Revolution to Eastern India (BGREI), which are some important programmes of the Government of India's agriculture ministry.

### Exposure to best practices

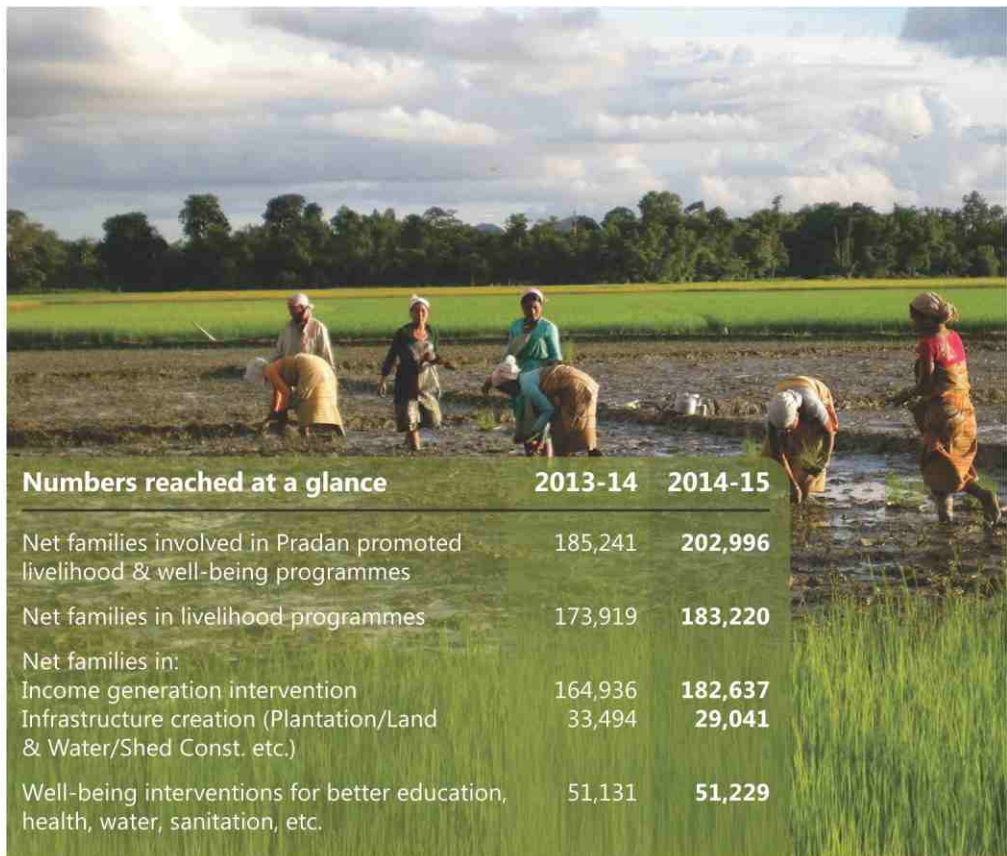
To encourage farmer-to-farmer support and to introduce new crops and practices into other areas we are connecting communities with farmers from agriculture-progressive clusters across regions we work in.

### *Better returns from crops, more respect from my husband*

Using the knowledge from the trainings is helping us get better yields. Today, my husband is also using the same methods of agriculture he learnt from me. Because of this his respect for me has increased. He does not fight with me anymore.

**Hirya Devi**

Koderma district, Jharkhand



Numbers reached at a glance	2013-14	2014-15
Net families involved in Pradan promoted livelihood & well-being programmes	185,241	202,996
Net families in livelihood programmes	173,919	183,220
Net families in:		
Income generation intervention	164,936	182,637
Infrastructure creation (Plantation/Land & Water/Shed Const. etc.)	33,494	29,041
Well-being interventions for better education, health, water, sanitation, etc.	51,131	51,229

### *Bring opportunities to their doorsteps*

If we have to break this cycle of poverty, we should work towards improving agricultural productivity, and improving possibilities for employment for them, in areas where they live.

**C Babu Joseph**

CEO Axis Bank Foundation

**/ Women's self-help groups get access to infrastructure improvement funds designated for them in government programmes and institutions /**

### Farm output reviews

To improve crop output every year we are helping community groups to annually review the performance of every field, every farmer, and every crop.

### Linking incomes to well-being decisions

We are encouraging families to use incremental incomes on family well-being decisions such as education for children, family savings, investing in personal toilets to reduce open defecation and so on.

### Outcomes from Agricultural Support

#### Food secure in spite of drought: 40,000 in Bihar and Odisha

Maize, finger millet and paddy flourished during drought situations in several agriculture clusters of small farmers. Through the use of drought resistant seeds, lift irrigation, ponds and intense year-round cropping, nearly 40,000 families achieved food grain security, with many selling their surplus.

### Farm mechanisation reducing drudgery

To make the back-breaking work done in the fields easier, to improve crop coverage and increase per acre output, a range of mechanical farm implements such as power thresher, potato ridger, power tiller, hired tractors, rotavator for ploughing, and seed driller for more efficient sowing, were introduced across the 39 districts we work in.

### Highlights of the year

—  
**23,100**

acres of land treated for enhanced productivity

**154,000**

acres of land under improved agriculture

**183,220**

small farmer families i.e.,

**915,000**

poor men, women and children have more food and better incomes from their lands

#### *Better soil. Better Awareness.*

Pradan made us aware of the fact that over-use of chemical fertilisers is bad for soil and its eco-system. They suggested we take up organic farming.

We have adopted these practices and our soils are richer, more moist now.

#### **Dwarka Uikey**

Farmer, Sawarjhodi village  
Madhya Pradesh

### Mango sales earn Rs 22 million for small farmers

6,000 farmers in Jharkhand harvested and sold 850 tons of amrapalli and mallika mangoes this year. A total of Rs 22 million in earnings ensured every farmer an additional income of approximately Rs 3,000 for the year just from mango sales.

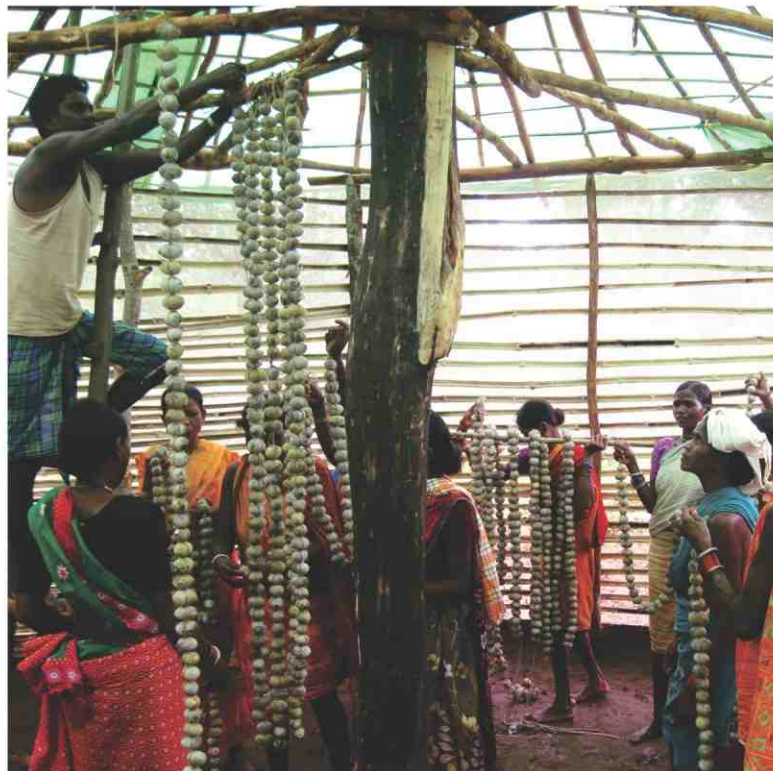
### Communities source Rs 25 million for agriculture support from government programmes

Poor communities successfully raised government funds from income support programmes such as the Swarnajayanti Gram Swarozgar Yojana (SGSY) Special projects, grant from NABARD, Integrated Watershed Management Program (IWMP), the Government of India supported Mahila Kisan Sashaktikaran Pariyojna (MKSP) and others to improve agriculture and other income support infrastructure in villages.

### Families participating in different livelihood activities

Programme	No. of participating families
Improved agriculture	178,645
Plantations (fruit and other trees)	21,793
Land and water resource development	10,076
Forest based livelihoods	9,096
Livestock based livelihoods	11,780
Micro enterprises	15,672
Gross number of interventions at the family level	247,062
<b>Net number of families participating in these interventions</b>	<b>183,220</b>





### Improved Livelihoods from Non-farm Sources

15,000 plus landless and marginally landed poor families are engaged in micro-enterprises enabled through credit from self-help groups and techno-managerial trainings designed by our professionals. The intervention coverage and outputs this year, at a glance.

#### Families running micro enterprises

Small-holder poultry	8,718
Tasar reeling and spinning	583
Vermi-composting	3,738
Siali leaf plate making	628
Others	2,005
<b>Total families</b>	<b>15,672</b>

### Rs 135 million from poultry

For continued income throughout the year, we are encouraging families to take up broiler poultry rearing. This has emerged as a powerful livelihood activity accounting for robust incomes for families. Through technical and managerial guidance from us and self-help group members, poultry producing women are being grouped into cooperatives and trained to set up broiler units, maintain them, and market live birds to serve the growing needs of small town and urban markets.

**/ Poor communities successfully raised government funds from income support programmes to improve agriculture and other income support infrastructure in villages /**

A separate entity called the National Smallholder Poultry Development Trust has been formed to take forward the agenda of promoting smallholder poultry.



Rs 135 million earnings from the poultry initiative were recorded as of March 2015. And Rs 1,740 million was the turnover from the sale of live birds.

#### **Tasar silk and lac**

We are supporting Tasar silk rearing and lac cultivation—both high revenue yielding activities—to increase family incomes of adivasi families. In addition to being profitable, the use of forest resources not only has low capital requirements, it also ensures people's stewardship over the communities' natural resources.

#### **Silk route for adivasis**

*Rs 34.5 million profit from Tasar for commercial producers*

India is the second largest producer of the golden hued Tasar silk (China being the largest) in the world. And the only producer of Tropical Tasar. We have linked 5,000 adivasi families to commercial Tasar silk rearing through government supported programmes

leveraged by women's self-help groups and our training. They produced high quality seeds (Disease Free Layings) comparable to those of the Central Silk Board. This has helped seed crop producers earn a total profit of Rs 34.5 million this year.

#### **Lac: Rs 12.3 million earnings**

Lac is a scarlet resin secreted by insects that is used as a natural dye in cosmetics, for making sealing wax, shellac, perfumes, bangles and polishes. Nearly 4,000 adivasi families are cultivating lac in the forests of Jharkhand and Chhattisgarh. A yield of 90 metric tonnes of lac earned them Rs 12.3 million last year.

#### **Savings & Credit**

*Rs 667 million generated as credit*

Most women's self-help groups that we have helped set up, consider savings and credit their primary need and this activity enables the collection of capital from among themselves to fulfil nominal agricultural, enterprise

and family needs.

Through trainings and mentoring we facilitate women's self-help groups to be viable by inculcating proper group norms and financial management practices. This includes setting up, understanding and maintaining robust accounts systems through user-friendly accounting software, ensuring credit mobilisation through effective bank linkage, financial discipline and transparency.

With interest rates ranging from 12 to 18 percent annually, self-help groups are generating funds for their members and creating considerable lending corpuses by drawing credit from commercial banks and other government programmes such as the National Rural Livelihoods Mission (NRLM).

Rs 524 million was generated as internal credit from the savings of 367,821 women, and Rs 143 million credit was sourced from banks.

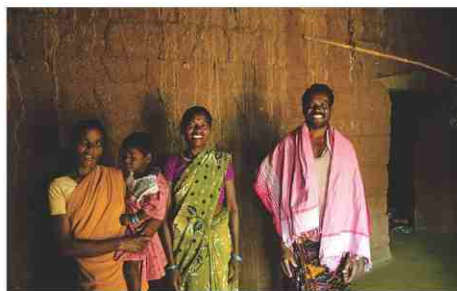
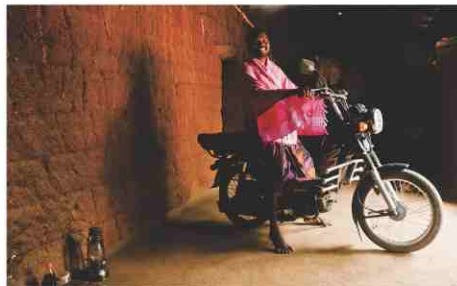


## Government of India Designates Pradan as NRLM Support Organisation

### Influencing National Programmes on Improved Livelihoods

Over 30 years of understanding first-hand the realities, opportunities and performance of livelihood programmes in India's poorest pockets has enabled us to develop a perspective on rural livelihoods that is informed with practical insights and regional contexts. To share this knowledge the National Rural Livelihood Promotion Society (set up by the Ministry of Rural Development) has invited Pradan to be a NRLM Support Organisation (NSO) to improve outcomes of the National Rural Livelihoods Mission.

Our NSO role has been formalised through an MoU. And accordingly we assisted the leadership of State Rural Livelihoods Missions (SRLM) in Bihar, Odisha and Jharkhand with regional livelihood strategies for scaling up proven livelihood models. We trained senior staff of SRLMs and undertook joint exploration of sectors with potential to reach scale. In Odisha and Jharkhand SRLMs are finalising plans to take our support to upscale SRI and vegetable cultivation in NRLM blocks in the forthcoming Kharif season for water conservation and improved yields.



*Those who did not have cattle have bought it now*  
 "Before Pradan came here, I was penniless. I did not have money to travel even to the next village. Those who lived in thatched huts have now made concrete roofs. Those who owned a bicycle, are now proud owners of motorbikes. Those who did not have cattle have bought it now. After Pradan came to our village, there has been a lot of development."

**Ambar Soy**

Tasar farmer (Grainage owner), Punnibudi village, Jharkhand



**Teenage daughter  
takes father  
to jail  
for physical  
assault**

Village Bankati, district Purulia,  
West Bengal. The girl belongs to  
the (OBC) Mahato community.

**It's time I had  
land in my name  
too.**

I thought if my husband owns  
2 acres of land why shouldn't half  
of it be in my name? After all I  
work as hard for cultivating it.  
Sometimes more than him.

**Meena Bai**

Betul district, Madhya Pradesh

# Women as CHA makers

Self-help Groups  
of Poor Women

• **Leading Change**





**360,000 plus**  
poor rural women  
generate  
**Rs 1,015 million**  
through thrift  
and credit

**350 women**  
contest panchayat  
elections.  
**252 elected**  
to the posts of  
Panch and  
Sarpanch

Adivasi women  
trigger justice  
debates through  
'Theatre of  
the Oppressed'  
plays

# NGE



# Changing the PICTURE for Women

Enabling tens of thousands of poor women decide and drive the changes they want is the promise on which Pradan delivers every year. Three strategies make this possible.

## 1. Building capabilities Vs donating assets

"Give a man a fish and he'll eat for a day. Teach him how to fish and he'll eat for a lifetime..." The wisdom of this old saying drives our operations. Our professionals are building confidence, skills and capabilities of poor women and men so they can fend for themselves, assert their rights and live better.

## 2. Grooming women's groups as their own change makers

We do not decide or roll out the development agenda of a village or hamlet. The citizens of the village do led by its poorest, mostly women.

Scale with quality and equity is made possible by replacing the helpless isolation a single poor woman experiences, with the courage she derives from belonging to a group of peers from similar circumstances. A group that takes on a name and a social identity gives women a greater sense of their collective selves. Equity is served because

only the poorest become members of the groups and the development agenda remains grounded in their needs for social, political and individual safety, security and dignity.

The process begins by women congregating, building strength through more members and including systems to address important issues. **These may start with the need for small savings and credit, and then expanding to take on issues to access government-provided entitlements and improving their incomes.**

## Issues taken up by women's collectives last year

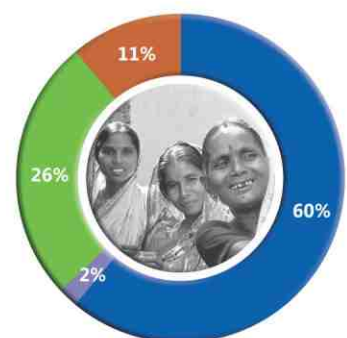
- Anomalies in health services guaranteed by the National Rural Health Mission (NHRM)
- Access and quality education concerns guaranteed by the Right to Education
- Livelihoods and income guarantees as provided under the National Rural Livelihoods Mission (NRLM) & Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- Food, nutrition and social security for families, women and children guaranteed through the Public Distribution System (PDS), Integrated Child Development Scheme and public pension plans



## Pradan: Pioneer of Self-help Group (SHG) Approach in India

Thirty years ago, Pradan's action professionals led by its founders Deep Joshi and Vijay Mahajan promoted the concept of developing collectives of poor women as change makers in their communities for equitable development to take place.

**This concept of the self-help group has been one of Pradan's milestone contributions to the poverty eradication discourse in the country.**



■ ST  
■ SC  
■ OBCs  
■ Others

**SHG  
demographic  
composition  
2014-15**





### 3. Substantive change through partnerships

Active collaboration with expert organisations from different domains is accelerating our interventions to empower the poor by triggering comprehensive change in their lives. Partnerships that are yielding rich developmental perspectives and outcomes for women are with the following groups across the country:

**Jagori** (women's rights): With Jagori, India's highly regarded women's rights organisation, we developed and rolled out a rights-based gender equality programme to enable women's groups identify and combat age-old practices and biases that are restricting their advancement towards equal rights and opportunities.

**Landesa** (land rights for the poor): Possession of land is critical to the economic well-being of the poor for majority of the areas we are working in for food and income security. We are collaborating with Landesa, an international civil society organisation, to influence

government policy on land allocation to vulnerable households and to create literacy among communities, especially adult women.

**Gram Vikas** (water, sanitation and hygiene): As the water and sanitation agenda grows stronger in communities and because it affects women the most, we are partnering with one of eastern India's oldest rural based NGO, Gram Vikas, to implement a water, sanitation and hygiene model in Odisha and Jharkhand.

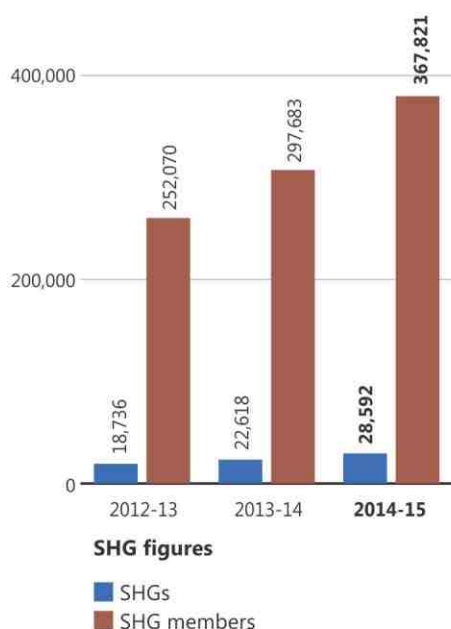
**PHRN, IFPRI** (nutrition for mothers and babies): We are collaborating with Public Health Resource Network (PHRN) and International Food Policy Research Institute (IFPRI) to assess nutritional status of women and children in project areas, explore ways to strengthen the agriculture-nutrition linkage, and develop behaviour change communication materials for triggering changes around maternal health, nutrition, breastfeeding and infant feeding practices.

**We have to take charge and make things happen**

"Pradan pointed out to us that since we had a government hospital shouldn't we have a doctor too? So we demanded for a doctor. Women from eight groups came together. We made an application and we went together to the District Collector and asked for a doctor to be deputed to our hospital. We have to take charge, only then things happen."

**Shanti Bai**

Farmer, Chanagaon village  
Chhattisgarh



### Outcomes This Year

#### 70,000 new women enrolled into groups this year

More poor women living at the fringes have been convinced to form self-help groups this year. Credit for the large numbers rests largely with the women in self-help groups who actively reached out, met and congregated other women in their communities.

*70,138 new women enrolled into groups this year*

*5,974 new self-help groups instituted*

#### Women's group cross the Rs 1,000 million mark on own funds

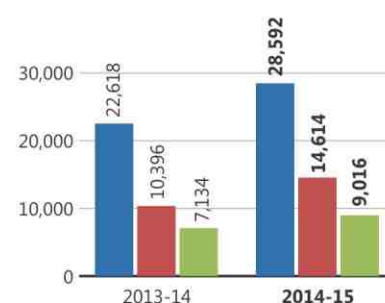
Women's self-help groups had a positive year as the indicators in the table show. The highlight was their crossing the Rs 1,000 million mark in generating their own funds.

#### More women championing gender equality and local governance

Throughout the year teams have reported headline making instances of women taking initiative through their groups for familial and social issues.

*From writing plays based on the theatre of the oppressed to gheraoing a rapist to demanding and getting their ration dues, small sparks of speaking up and taking charge are being ignited across villages.* Anju devi, a farmer from Koderma district, Jharkhand explains where this confidence is coming from, "earlier we did not know we can approach the police to resolve our issues. We thought going to the police station would compromise family prestige. But since we got our training we realised that it will never shame us, and that it is our right to seek and get justice."

INDICATORS OF SHG FUNCTIONING	2013-14	2014-15
Regularity of weekly meetings (%)	79%	<b>79%</b>
Attendance of members in meetings (%)	82%	<b>82%</b>
Percentage of groups with satisfactory accountants	71%	<b>75%</b>
Percentage of groups whose accounts are computerised	59%	<b>67%</b>
Livelihood planning done in number of self-help groups	11,432	<b>13,993</b>
Net owned funds (in Rs million)	799	<b>1,015</b>
Internal credit generated during the year (in Rs million)	455	<b>524</b>



#### SHG key parameters outside savings-credit activities

- Total SHGs
- No. of SHGs setting agenda around social issues
- No. of SHGs participating in Gram Sabhas



## Attitudes of Women and Attitudes Towards Women are Changing

"We need to understand the nuances of gender inequality ourselves before we champion gender equality and dignity."

This need, articulated by our in-field professionals combined with the acknowledgement that huge gaps still exist between the ideal and the actual treatment of women in rural societies paved the way for a special dedicated intervention in 2010.

### **The Gender Equality Project** (UN Women).

The Project was an education and action intervention with our professionals as well as with communities to **understand, identify and correct overt and covert biases that perpetuate ill treatment and neglect of**

**women.** Supported by UN Women, it was rolled out in 2010 across 9 districts with low gender equality indicators.

The Gender Equality Project pilot areas:

Balaghat, Hoshangabad, Betul and Dindori (*Madhya Pradesh*)  
Purulia (*West Bengal*)  
Mayurbhanj and Rayagada (*Odisha*)  
Koderma and Hazaribagh (*Jharkhand*)

The project was designed with Jagori, a reputed women's

rights organisation.

This year, a third party assessment of this intervention, was conducted by the Institute for Human Development (New Delhi) to evaluate the effectiveness of having dedicated gender-focussed interventions to improve the status of women in typically patriarchal communities.

For this assessment, women were interviewed across Hoshangabad, Betul, Dindori, Purulia, Mayurbhanj, and Hazaribagh districts.





### Assessment Findings of the UN Woman Project

#### Daughters = Sons

75 percent of the women interviewed agreed to support equal employment opportunities for their daughters and sons by ensuring higher education for both. Nearly 80 percent of self-help group members interviewed were of the opinion that girls should pursue higher education, complete class XII and even college education.

#### Women earning better, experiencing boosted social status

85 percent women confirmed that their income generation abilities have improved through the self-help group intervention. This has made it easier for them to get institutional credit from banks as self-help group membership enhances the credit

worthiness of women when they apply for loans.

Freedom from usurious money lenders and being treated as partners by banks has enhanced the social status of women in these villages.

### Women are taking big steps

For women in rural and tribal areas, to come out and admit that they are being subjected to violence is in itself a big step.

#### Madhubala

Jagori (Pradan's collaboration partner for the UN Women Project)



### More rights awareness and political participation among poor women

	2011 (baseline)	2015 (endline)	Narration
Women voting in the local elections	32%	<b>96%</b>	Direct result of rights awareness and empowerment trainings and peer support to vote.
Women attending Gram Sabha meetings	25%	<b>67%</b>	More than 30 percent of women who attend the Gram Sabha proceedings on a regular basis raise issues for discussion at the meetings. In places such as Mayurbhanj, it is ascertained that the members of the respective village sabhas acknowledge their issues because of the women's collective participation in these gatherings.
Women accessing ration entitlements through the public distribution system (PDS)	24%	<b>91%</b>	<p>2011 76 percent women had a ration card but 52 percent could not collect rations because of dismal PDS services. And less than 10 percent women actually voiced their dissatisfaction.</p> <p>2015 91 percent women were active PDS beneficiaries demanding for and receiving entitled rations on time.</p>



## This area is infamous for illicit liquor

We raided many hubs with the support of the women and the entire village has benefitted from this.

### Ashok Kumar Singh

Sub-Inspector, Jainagar Police Station  
Koderma district, Jharkhand



## I live threat-free now

I was newly married, just 4-5 days, when my in-laws began torturing me for dowry. They tried to strangle me when I was asleep. But when they threatened to burn me, I could not take it. I summoned courage to leave. I am divorced from my husband now. His family can do nothing to me. I earn my living. I don't have to ask anyone for anything. I live freely.

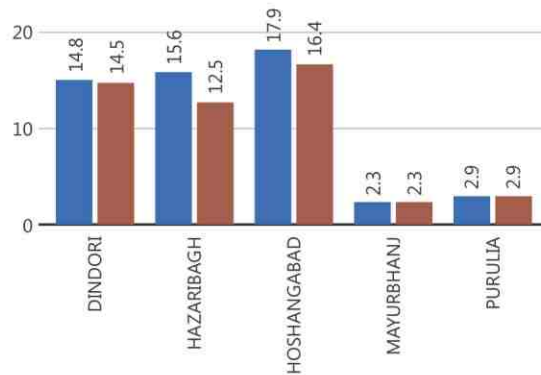
### Reena

Farmer, Kesla, Madhya Pradesh



### More women own property now

Nearly 85 percent of the respondents said that they are consulted by their husbands and family when decisions relating to buying and selling of land and similar assets are taken. In many places the number of women actually sharing property is rising as the graph indicates.



These encouraging findings have resulted in the decision to replicate the Gender Equality Project across all Pradan locations in the coming year.

Female ownership of house or land as an asset

■ House asset  
■ Land asset







**We, (Pradan and Jagori) do not see this as a project.**

—  
It is a long-term journey to instil gender equality in communities and to empower women to rise to their full potential.

**Suneeta Dhar**

Director, Jagori



# Nutrition, Water and Sanitation

/ Improving Access to Health Essentials /

The women of Rasuldangi (Bihar) refused every effort we made to discuss the benefits of savings and credit. They were not interested in this conversation.

*"We suffer huge blood loss during menstruation. It's excruciatingly painful. Our children fall ill; have big bellies and no energy. This is what we want to talk about."* Farzan Khatun gave the first glimpse of a problem that women echoed throughout her village and the district of Kishanganj. [Malnutrition](#).

Anaemia was causing more havoc in the lives of these women than low wages. And it was on the issue of their health that women of Rasuldangi agreed to come out of their homes and form their first self-help group.

Elsewhere our teams noted that discussions on diarrhoea, children's ill health, drinking water, and open defecation were surfacing among women at self-help group meetings. We realised that while our agriculture support to self-help groups has eliminated starvation and guaranteed round the year food to individual families, this development has not automatically translated into nutritional gains for the poor in our project areas.

A baseline study conducted across 12 districts where we work found that 6 out of 10 people are nutritionally insecure. This nutrient insecurity is caused by cereal-heavy diets (rice, bajra, wheat) with occasional vegetables and negligible consumption of high protein.



Protein-energy malnutrition is by far the most lethal form of malnutrition (WHO). Findings from a Malnutrition Survey of India's 106 worst affected districts called Hungama conducted by Naandi Foundation & Unicef in 2013 infers that **districts with high levels of malnutrition are also those with low levels of sanitation and clean drinking water.**



To address low nutrition and promote better health among the poor, a nutrition, water and sanitation focus is now being built into our operations.

We have initiated pilots with funding from IKEA Foundation and the Bill & Melinda Gates Foundation in eight districts across five states to build prototypes and understand the triggers behind nutritional gains and losses in different ecologies and different communities. The pilots have been designed with the Public Health Resource Network (PHRN) and International Food Policy Research Institute (IFPRI) to integrate health and nutrition

features into agriculture and other livelihood support interventions we provide.

#### Features of our 'nutrition focus' strategy

- Documenting prevailing knowledge, attitudes and perception about nutrition to replace myths with facts.
- Encouraging behavioural change through targeted communication about cooking and eating habits.
- Integrating nutritionally rich crops to the existing cropping system to augment cereal heavy diets with proteins and micronutrients.
- Creating awareness about

focusing on the first 1,000 days for babies and including better young infant and child feeding (IYCF) practices.

- Encouraging demand for improvements in the quality of rations supplied by the PDS, food and nutrition supplied to pregnant women, new mothers and babies through the ICDS and mid-day meals served to growing children in schools.
- Showing how gender biases against women perpetuate malnutrition.



The pilots to improve nutrition are being rolled out with 6,894 self-help groups involving more than 13,000 families in eight districts.



**The Watsan mission is to make safe drinking water and sanitation available to all poor households**



### **The Water & Sanitation (Watsan) Mission**

Closely linked to better nutrition in villages is the availability of clean water and sanitation for all. Ill health caused by contaminated drinking water and unsanitary habits of open defecation often negate positive outcomes of better nutrition.

Watsan has therefore become our mission. To make safe drinking water and sanitation available to all poor households. It is a pilot underway since 2011 in 36 villages across 9 districts in Jharkhand, West Bengal and Odisha. It has succeeded in empowering communities to demand for and monitor Watsan services in villages.

### **Women of Dindori Develop Their First Ever Citizens' Report on Health Services**

The women's federation in Dindori together with the district National Rural Health Mission surveyed and submitted a citizens' report on prevailing conditions of government health service at the District Health Meeting. This massive effort of monitoring government services by women from 591 self-help groups (9,897 members) took 6 months. The report has helped officials identify and remedy gaps in service, quality and transparency in reaching government food, nutrition and health services to communities.





Making villages water abundant and open defecation free (ODF) is a pledge women's self-help groups have taken in villages with their panchayats and Village Water and Sanitation Committees (VWSCs). They are sourcing funding support for building water supply and sanitation infrastructure from government programmes such as National Rural Drinking Water Programme and Swachh Bharat Abhiyan.

Our collaboration is also underway with Gram Vikas to support villagers by way of training, and planning to become ODF villages and assisting them in implementing Watsan projects.

**Ill health caused by  
contaminated drinking water  
and unsanitary habits often  
negate positive outcomes of  
better nutrition**



# REACHING CRITICAL MASSES

/ Collaborating for Better Reach and Outcomes /



**"For young people armed with a good professional education there are few more worthy challenges than those posed by poverty."**

Deep Joshi

A fraternity of citizens uniting to make the planet a better place for everyone.

What may seem utopian is an emerging reality.

Pradan, today, is acknowledged for the quality and number of professionals it has dedicated to bring about grassroots' change, its self-transformation work with the poor to change their own circumstances, and its ability to do this at scale through regional, national and international partnerships.

## Inspiring Professionals for Last Mile Results

Among NGOs, Pradan has the largest number of qualified professionals deployed at the grassroots and the remotest of hamlets of India. Each of these committed, qualified and trained professionals has transformed more than 1,000 powerless poor women into change makers. This validates our belief that when the best engage directly with the poorest, they are able to facilitate wide reaching and lasting change.

"It was amazing to see how groups aided by Pradan had completely transformed villages...this is the kind of innovation I love to see."

**Bill Gates**

Co-Chair  
Bill and Melinda Gates  
Foundation



**Profile of  
Pradan professionals  
working at villages**

**Professionals  
at villages  
2014-15**

**Discipline**

Agriculture and Allied	<b>45</b>
Engineers	<b>114</b>
Management	<b>74</b>
Master of Social Work	<b>29</b>
Social Science & Pure Science	<b>75</b>
Others	<b>14</b>

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**Total 351**



### Recruitment and selection of young professionals this year

Students from professional institutes such as IITs, NITs, top agriculture and management institutes, and social science were interviewed at campuses. And 192 candidates were finally selected out of 2,000 applications.

### Development apprenticeship programme

The selected students were enrolled in our one-year development apprenticeship programme where they lived in villages, in the homes of poor families and worked with them and Pradan mentors to understand rural change dynamics at the grassroots. The 45 who graduated from this training are now part of Pradan and another 68 will come on board at the end of this financial year.

### Authoring 'development practice' as a new academic discipline to train more professionals

Hand-crafted with scientific behaviour change theories and best practices from across the world our Development Apprenticeship programme, a rigorous one-year immersion into working directly with the poor has groomed over 2,000 professionals into effective development practitioners over 30 years.

Including many elements from this programme is a new academic discipline called Development Practice. Development Practice is a 2-year inter-disciplinary praxis based

M.Phil programme. Its curriculum has been jointly developed by Dr B R Ambedkar University, Delhi (AUD) and Pradan.

The first batch was enrolled in 2012-13 and graduated this year.

Forty three job offers for the 20 students from organisations such as Sir Dorabji Tata Trust (SDTT), BAIF, Jagori, SEWA, Tata Steel Rural Development Society, is a heartening outcome for the first batch of any discipline.

**Our Development Apprenticeship programme has groomed over 2,000 professionals into effective development practitioners**



### Supporting the cause of the brightest for the poorest

Dedicated to grooming development professionals for the grassroots, Pradan's *Developing Human Resources for Change: Catalytic Leadership Programme Endowment Fund* has been recognised by Income Tax department u/s 35 AC of the Income Tax Act 1961, **providing donors 100% income tax exemption.**

The income from the Endowment Fund is specifically assigned for Pradan's *Development Apprenticeship* programme, which offers skilled and interested university graduates an opportunity to explore life and work in the grassroots, and equip themselves with knowledge and orientation to work among poor communities.

We are grateful to Navajbai Ratan Tata Trust for awarding a corpus grant of Rs 3 crore as seed capital towards this project.



### Bettering Results through Collaborations

Enabling India's underserved people to stand up for their rights and claim them with dignity is a national aspiration. While there are numerous concerned citizens and their institutions doing their bit to make this happen, the need is to collaborate more, share knowledge, resources and strategies to achieve deeper and wider results. Some of our most promising collaborations in this mission are the following:



#### Ongoing collaborations with civil society organisations

Name of NGO/organisation/ forum	Objective of the collaboration	From (year)	Outcomes
Consortium in Kandhamal district with SWATI, Kalpabriksha, ORRISSA, and Harsha Trust, Odisha	To implement the Odisha Tribal Empowerment & Livelihoods Project by focusing on empowering underserved adivasi communities by building collectives of women and strengthening efforts around livelihood promotion with marginalised families	2005	Water from 102 Micro watersheds are benefitting 8,500 and 6,000 households in Kandhamal and Koraput districts respectively and a total of 40,899 hectares of arable land
Consortium in Koraput district with Harsha Trust and COFA			Aligning village needs with government programmes 187 village development livelihood plans (VDLP) have been made by communities and submitted to the government
PRAN : Preservation and Proliferation of Rural resources and Nature, Bihar	Propagate SRI techniques in agriculture to improve yields for marginal farmers of SC, ST sections in the Gaya and Nalanda districts of south-central Bihar	2011	74.5% of the total families cultivating SRI paddy registered a productivity level of more than 6.00 metric tonnes per hectare
SRI Manch 12 NGOs Chhattisgarh	Propagate yield-trebling System of Root Intensification (SRI) techniques for crops across the state with government's intervention	2010	Working with the state and NGO partners to begin trainings in SRI cultivation methods for small farmers
The VikasBazar.Net, Jharkhand with 14 NGOS	Aid each other's work, help widen bottlenecks and share best practices to improve the quality of their livelihoods empowerment efforts with poor communities	2005	Improved seed sufficiency for planting for farmers through a Seed Nursery Development Programme with NABARD. Improved livelihoods of 10,000 women farmers through Mahila Kisan Shashaktikaran Pariyojna (MKSP) projects of the Government of India





#### Other collaborations : Technology collaborations

Name	Key objective of the collaboration	From – to year (tenure)	Outcomes
ALINe	Develop Pradan's Monitoring Evaluation and Learning systems	2012 - 14	Developed monitoring evaluation and learning systems for Pradan
Digital Empowerment Foundation	Introducing CIRC (community information and resource centre) to meet communities' increased demand to seek information about government schemes and the rights and entitlements of citizens information	2014	Plans underway to set up 10 centres equipped with laptops, internet, camera, projectors, and application forms regarding various schemes for farmers
Dimagi	Develop Pradan's real time data collection system	2012 - 15	Tab based system developed and rolled out across our project areas for input, output and outcome data collection
Skymet	Produce reliable weather forecasting for farmers through calibrating forecasting models using real-time weather data. It will validate the generated forecasts through Automatic Weather Stations (AWS) and farmers' reports and improved forecast models. It is an automated weather information system for farmers, independent of Pradan	2014 - 16	<p>Installed 20 AWS for farmers. 4 districts of Jharkhand and 3 districts of Odisha covered.</p> <p>Around 400 farmers receiving daily weather forecasts on their cell phones.</p>





## Initiating Overseas Collaborations

### Pradan USA

Pradan has set out to impact change on a much larger scale that will require new ways of working and engaging the broader community. Given the long-term commitment to bring lasting change in our society we need a strategic capital base that will make our growth sustainable. We seek to systematically tap into the philanthropic urges that undoubtedly exist across society.

In the past couple of years our teams have visited the USA and met with key thought leaders and supporters briefing them about our work, and understanding their context, their willingness to engage and get a better sense of how to best position our cause in the US philanthropic space.

Our outreach efforts in USA has culminated in the incorporation of PRADAN USA, Inc.; organized under Chapter 180 of the General Laws of the Commonwealth of Massachusetts ("MGL") in Boston, its mission is empowering poor communities and enabling them live a life of dignity. Pradan USA will support Pradan India in raising financial and human resources and also in creating knowledge partnerships.

**PRADAN USA opens us to opportunities of engaging with a wider audience to influence and contribute to the development sector as a whole.**

### Governing Trustees

#### Dr Pravin Chaturvedi

*President and Board Chair of Pradan USA*

Founder and Chairman of Boston-based IndUS Pharmaceuticals  
Co-founder of Florida-based Oceanyx Pharmaceuticals

#### Dr Melissa Ho

Technical Division Director for the Bureau of Food Security at the United States Agency for International Development (USAID)

#### Sam Mawn-Mahlau Esq.

Tax and business lawyer serving as general counsel and advisor to multiple technological, finance and life science ventures.

#### Deep Joshi

Chairman IRMA  
Co-founder of Pradan India

#### Manas Satpathy

Executive Director, Pradan





## BETTERING OUR PRACTICE

/ Redefining Our Role for Wider Rural Transformation /

Can we do better?

Can the poor  
do more?

Can collaborations  
work better?

Considerable time and effort was dedicated last year to take stock, review and re-imagine the Pradan way that will take the organisation beyond good performance and make us a truly transformative force in the poverty discourse. This resulted in the articulation of a new organisational stance:

### Pillars of Pradan's new stance

1. The poorest decide their development agenda
2. Scale-up change through 'development clusters' and collaborations
3. Leave no poor woman behind
4. Support the professional on the field
5. Put an exit strategy in place; the 7-10 year window

## 1

### The poorest decide their development agenda

Often in a race to complete projects and report on deliverables we have inadvertently taken decisions on behalf of the community. This has perpetuated the 'giver' face of development and undermined the 'I can do it' ability of the poor. An ability we are committed to nurture. Transferring the change ownership dynamic to the women's groups involved massive operational modifications in the organisation last year. Individual and organisational key-result-areas (KRAs) are still being re-written, deliverables reviewed, donors



consulted, and operations processes reworked to accommodate this approach.

## 2

### Scale-up change through 'development clusters' and collaborations

Pradan is here to change the norms that perpetuate discrimination. Organised action against norms that withhold social, economic, and political citizenship rights of the poor can usher in the desired change in the society. Such a change of norms can be achieved only when it happens at scale; when a large geography adopts and practices it by default.

It is believed that geographies united by common social, cultural, economic, political and agro-ecological contexts accept normative changes faster. This belief has led us to identify 11 such comprehensive geographies

covering India's poorest regions. We call these geographies Development Clusters.

Apart from the commonality advantage, working for change through development clusters also brings more stakeholders together. Public and private stakeholders. We hope to harness energies of this collective of stakeholders towards a shared vision for the region and generate more momentum for change compared to what Pradan and the community members can do alone.



/ Pradan is here to change the norms that perpetuate discrimination /

# 11 Development Clusters

Features and  
locations

Our teams  
are today  
re-organised into  
11 development  
clusters, each  
distinct in context  
and developmental  
challenges from  
the other.  
They are presented  
west to east in the  
graphic.



## 1 South Rajasthan

Women's literacy around 10%, one of the lowest in the country. Large concentration of miners most suffering from TB. Water scarce region.

*Districts*  
Sirohi, Dholpur



## 2 Baghelkhand and Satpuda, Madhya Pradesh

Highly feudal. Women practice purdah. High IMR and MMR and human trafficking. One of the most low land-productive regions in the state. Extremely poor connectivity and infrastructure.

*Districts*  
Singrauli, Sidhi, Shahdol, Betul, Hoshangabad, Vidisha



## 4 North and South Chhattisgarh

Affected by left-wing extremism. Tribal communities of Chhattisgarh inhabit the densely forested, mineral-rich 17 districts of the North and South Chhattisgarh.

*Districts*  
Dhamtari, Kanker Bastar, Raigarh

## 3 Mahakaushal, Madhya Pradesh

Rich in flora, fauna and natural resources and is home to tribal populations. Two Particularly Vulnerable Tribal Groups (PVTGs) reside here.

*Districts*  
Mandla, Dindori, Balaghat







5

#### North-east Bihar

Politically volatile area. Cradle of the 'seemanchal' demand. Designated extremely food insecure by the World Food Programme. Fares poorly in MMR, IMR, education, health, basic infrastructure and other indices. One of the highest minority population concentrations in the country.

##### Districts

Kishanganj, Arariya



6

#### Santhal Pargana, Jharkhand

Women's literacy rate as low as 44-49%. More than 50% of the total households live below the most austere poverty line. Inhabited mostly by the Santhal and Pahadiya tribe.

##### Districts

Banka, Jamui, Godda, Dumka

7

#### South Chhotanagpur, Jharkhand

Rampant distress migration and poverty. Continued degradation of natural resources, exploitation of minerals and forest wealth. Low investments in people and resource building.

##### Districts

Gumla, Lohardaga, Khunti

8

#### North Chhotanagpur, Jharkhand

Caste conflicts very high. High migration to nearby towns. Women extremely vulnerable.

##### Districts

Hazaribagh, Koderma, Bokaro, Ramgarh



9

#### Kolhan & North Odisha

Home of active insurgency. Has more than 50% of the country's iron ore deposits. Heavily industrialised area with two rapidly degrading forests – the Saranda and Simlipal.

##### Districts

West Singhbhum, Keonjhar, Mayurbhanj, Saraikela

10

#### South Odisha

Very low literacy (around 23% rural female literacy rate), severe poverty (45% BPL), landlessness and high incidence of climatic disasters are key features. It is home to 9 PVTGs.

##### Districts

Kandhmal, Kalahandi, Koraput, Raygada



11

#### Jangal Mahal, West Bengal

Politically volatile area. One of most disadvantaged tribal poverty pockets in India. Undulating terrain burdened with very high (>500 persons / sq kilometer) concentration of 'poor people'.

##### Districts

Bankura, Purulia, West Midnapore



**/ The responsibility of transforming mindsets of poor women and communities to enhance their capabilities and sense of self lies with the Pradan field professionals /**

### 3

#### **Leave no poor woman behind**

*Reaching out to every poor person through women's self-help groups*

Enthusing women self-help group members to mobilise other poor women into self-help groups was piloted with Jharkhand's State National Rural Livelihoods Mission arm. Since 2013, self-help group federations in Jharkhand across 14 blocks are making sure 'no poor woman is left behind' in the effort to create self-help groups and promote sustainable livelihoods for every poor family.

Last year, women's federations helped form 3,060 self-help groups, i.e. 39,184 families. This brought 195,000 men, women and children into the cycle of positive change.



### 4

#### **Support the professional on the field**

The responsibility of transforming mindsets of poor women and communities to enhance their capabilities and sense of self lies with the Pradan field professionals. To continue being effective, this group needs

constant learning, exposure, resources and support. We have prioritised this and created the Corporate Circle to support their work. This support involves a wide range of administrative, fund raising, financial, HR and communication services, needed to realise our vision of rural transformation.

### 5

#### **Put an exit strategy in place; the 7-10 year window**

For us, the real indicator of success in the transformation of the underprivileged is when their women's self-help groups repeatedly demonstrate capabilities to secure for themselves the following:

- Sustained food security, adequate income and capital formation for its members.
- Rejuvenate their natural resources.
- Enhance the position of women in their families and governance systems.
- Ensure that institutions and norms of society work for the disadvantaged.
- Govern, renew and strengthen themselves.
- Connect with other collectives to influence larger change.

While we are developing measurable benchmarks for assessing the progress of women's collectives in reaching these milestones, it is unanimous that a maximum of 10 years dedicated to a village should enable every poor family to rise and demonstrate these capabilities.



For every rupee invested  
to support our field  
professionals, Rs 11 of  
income is generated for the  
families we work with in  
India's 39 poorest districts

---

# 1 : 4 : 11

---

## RETURNS ON INVESTMENT

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**F**or every rupee we receive from donors we are able to mobilise four times the amount from various government programmes and banks across our locations.

This leveraged amount is invested in training women's self-help groups and building their institutions, livelihood planning and implementation, and building community assets.

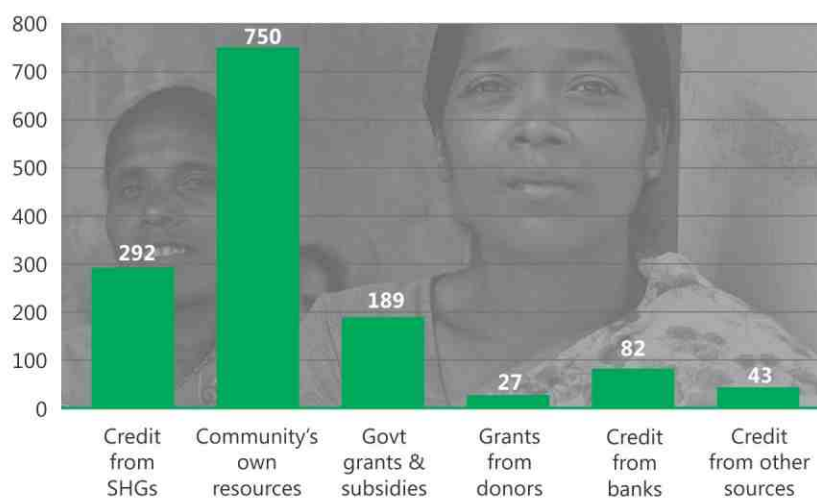
This investment results in increased prosperity (of Rs 11 for every Re 1 investment) and helps communities build upon their skills and confidence to take charge of their well-being and development agenda.



## A snapshot of sources of funds invested in communities

- Includes on and off the book because of the leverage factor
- All figures in Rs million

**Fund mobilisation : FY 2014-15**  
Sourcewise break-up : Rs 1,382 million



**Funds invested in communities Vs Development support cost**

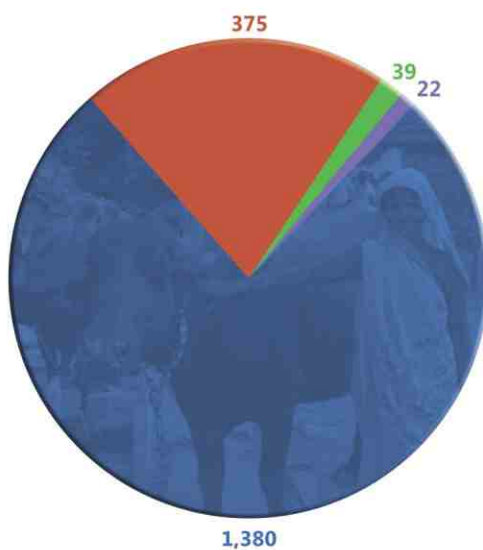




### What is development support cost?

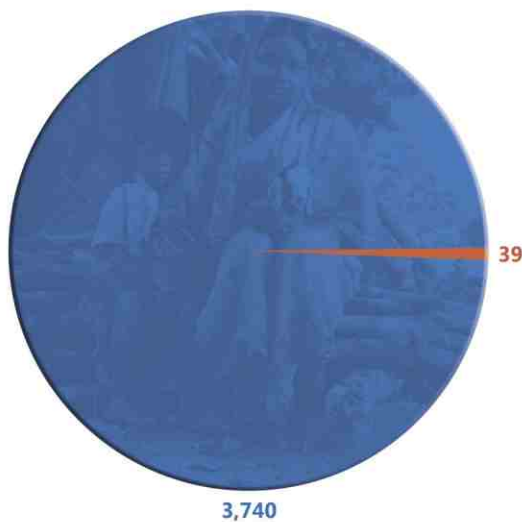
It is the human resource cost which brings the scale and distinctiveness to our work at the grassroots. This cost is typically not factored by the government while designing schemes for the marginalised in endemically poor regions. This cost includes salaries, travel expenses and human resource development.

• All figures in Rs million



#### Expenditure snapshot

- Total fund invested in communities
- Development support cost
- Administrative cost
- Research & documentation



#### Efficiency and low overheads

- Total income generated in communities
- Administrative overhead

/ Austerity and a mission driven culture  
has helped us achieve financial  
leverage and efficiency year after year /

## PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION (PRADAN) ₹

INCOME AND EXPENDITURE ACCOUNT FOR THE  
YEAR ENDED MARCH 31,

2015

2014

## INCOME

Donations	12	-	500,000
Income from Investments/ Deposits	13	34,917,771	21,408,289
Other Receipts	14	4,251,962	5,313,091
<b>Total</b>		<b>39,169,733</b>	<b>27,221,380</b>

## EXPENDITURE

Rural Livelihood Promotion Programme	15	519,761,776	434,406,500
Livelihood Programme Support	16	119,947,323	86,093,111
Human Resource Development	17	38,104,806	23,352,088
Research & Documentation	18	22,438,706	22,624,016
Administration	19	39,920,736	30,178,628
<b>Total</b>		<b>740,173,347</b>	<b>596,654,344</b>

## Non-Cash Charges

Depreciation for the year (See note no.2.5 & 3.1 of Sch-25)		8,726,842	8,574,937
Less: Met out of Capital Assets Fund		(8,726,842)	(8,574,937)
Provision for contingencies		-	3,000,000
Unserviceable Assets & Unrecoverable Advances/ Assets Returned	20	328,991	764,343
<b>Total</b>		<b>740,502,338</b>	<b>600,418,687</b>

Less: Met out of and deducted from Restricted Grants 23 (717,354,366) (583,029,579)

Excess of Income over Expenditure for the year 16,021,761 9,832,273

39,169,733 27,221,380

Surplus/(Deficit) brought forward 16,021,761 9,832,273

Appropriated to/ (from)

Corpus Fund	3,379,143	1,144,396
Revolving Fund (Women Tasar Yarn Promotion Fund)	(3,277,177)	-
Capital Assets Fund (Net)	383,208	(1,533,457)
Transferred to/(from) Restricted Fund	4,118	(1,119,693)
Unrestricted Fund	15,532,469	11,341,025

Natural Head -Wise-Income and Expenditure Account 22

Accounting Policies and Notes on Accounts 25

As per our Report of even date  
for V. SANKAR AIYAR & Co.,  
Chartered Accountants

New Delhi,  
Date: July 18, 2015

(M. S. BALACHANDRAN)

M. No. 24282 · Firm Regn.No. 109208W

Chairperson

Executive Director

Members of Governing Board

Audited Financial Statements for the year ended March 31, 2015



## PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION (PRADAN)

BALANCE SHEET AS AT MARCH 31,		2015	2014	₹
	Sch.			
<b>SOURCES OF FUNDS</b>				
Corpus Fund	1	339,522,371		301,481,477
Other Funds	2			
Capital Assets Fund		60,477,744	50,157,731	
Community Projects Fund		46,845,539	24,974,387	
Un-restricted Fund	21	84,175,126	68,642,669	143,774,787
Revolving Fund	3	4,719,577		6,145,652
<b>LIABILITIES</b>				
Restricted Project Fund	24	301,020,864		588,606,460
Secured Loan	4	9,018,775		1,562,544
<b>CURRENT LIABILITIES AND PROVISIONS</b>				
Current Liabilities	5	27,310,634	10,223,369	
Provisions	6	12,441,420	39,752,054	26,308,608
<b>Total</b>		<b>885,532,050</b>		<b>1,067,879,528</b>
<b>APPLICATION OF FUNDS</b>				
<b>FIXED ASSETS</b>	7			
Owned Assets		35,861,334	38,133,493	
Community Assets		24,616,410	12,024,238	50,157,731
<b>CORPUS FUND INVESTMENTS</b>	8	309,337,453		301,992,208
<b>CURRENT ASSETS, LOANS AND ADVANCES</b>				
Stock of Material in hand (at Cost)		1,426,967	4,530,308	
Cash & Bank Balances	9	406,473,435	643,404,667	
Loans and Advances	10	60,970,912	42,820,227	
Work-in-Progress on Community Projects to be transferred to Beneficiaries	11	46,845,539	24,974,387	715,729,589
<b>Total</b>		<b>885,532,050</b>		<b>1,067,879,528</b>

Natural Head based Income and Expenditure 22  
Accounting Policies and Notes on Accounts 25

As per our Report of even date  
for V. SANKAR AIYAR & Co.,  
Chartered Accountants

Chairperson

Executive Director

New Delhi,  
Date: July 18, 2015

(M. S. BALACHANDRAN)  
Partner

M. No. 24282 : Firm Regn.No. 109208W

Members of Governing Board



Audited Financial Statements for the year ended March 31, 2015



# Acknowledgements

for supporting our mission to transform rural India



## INDIVIDUALS

Manish Khanna  
Bharti Gupta Ramola  
Deep Joshi  
David Galloway

*includes more well-wishers who choose  
to remain anonymous*

## FOUNDATIONS & MULTILATERALS

Axis Bank Foundation  
Bill and Melinda Gates Foundation  
Caritas India [PACS Programme, DFID]  
Centre for microFinance (CmF)  
Ernst & Young Foundation  
European Union of India  
GiveIndia  
GOAL India  
Hindustan Unilever Foundation  
Humanist Institute for Cooperation (Hivos)  
ICCO & Kerk in Actie  
IKEA Foundation  
Indian Grameen Services [VCD, ICCO]  
J.R.D. Tata Trust  
Jamsetji Tata Trust  
Lutheran World Relief  
Madhyam Foundation [VCD, ICCO]  
Monsanto Fund  
Navajbai Ratan Tata Trust  
Paul Hamlyn Foundation  
Rabobank Foundation  
RBS Foundation India  
Sir Dorabji Tata Trust  
Sir Ratan Tata Trust  
Syngenta Foundation India  
The Ford Foundation  
UN Women - United Nations Entity for Gender Equality and the Empowerment of Women  
Welthungerhilfe





**CORPORATES**

Glenmark Pharmaceuticals Limited  
 NSDL e-governance Infrastructure Limited  
 SRF Limited  
 L&T Finance Limited

**CENTRAL & STATE AUTHORITIES**

Bihar Rural Livelihoods Promotion Society  
 Central Silk Board, Ministry of Textiles  
 Centre for Development of Advance Computing (C-DAC)  
 Department of Agriculture and Food Production, West Bengal  
 Directorate of Sericulture, Madhya Pradesh  
 Directorate Farmer Welfare & Agriculture Development, Madhya Pradesh [under ATMA]  
 District Rural Development Agency, Purulia, West Bengal  
 District Rural Development Agency, West Medinipur, West Bengal  
 District Rural Development Agency, Bokaro, Jharkhand  
 DRDC, Purulia (Spl. SGSY Project, Government of India)  
 DRDC, West Medinipur (MGNREGS)  
 Integrated Tribal Development Agency  
 Jharkhand State Livelihood Promotion Society  
 Jharkhand State Watershed Mission, GoI  
 Mahila Vitt evam Vikas Nigam, MP (IFAD supported Tejaswini Programme)

Mitigating poverty in Western Rajasthan (Mpower), Rajasthan  
 MP Rajya Aajeevika Forum (MKSP, GoI)  
 National Bank for Agriculture and Rural Development  
 National Institute of Rural Development (Spl SGSY, GoI)  
 Odisha State Rural Livelihood Mission (MKSP)  
 Odisha Tribal Empowerment and Livelihood Project  
 Pachayati Raj Department, Odisha  
 Pachayati Raj Department, West Bengal  
 Rajasthan Gramin Aajeevika Vikas Parisad  
 Small Farmers Agribusiness Consortium  
 The Rural Development Department, Government of Jharkhand - NRLM MGNREGS CFT Project  
 Tribal Development Department  
 Tribal Welfare Commission, Jharkhand  
 Watershed Cell cum Data Centre (WCDC), Purulia  
 West Bengal State Rural Livelihood Mission  
 Zila Panchayat in Mandla, Vidisha, Dindori, Raigarh, Dhamtari, Kanker, Bastar districts

**RESEARCH INSTITUTIONS**

Ambedkar University  
 Australian Centre for International Agricultural Research  
 International Crops Research Institute for the Semi-Arid Tropics

International Food Policy Research Institute  
 International Water Management Institute  
 Landesa Rural Development Institute



## PRADAN OFFICES

### Corporate Office

#### New Delhi

#### PRADAN

E1/A Kailash Colony  
New Delhi – 110 048  
Tel: 011 4040 7700, 2924 8826

#### Bihar

#### PRADAN

H/o: Mr Krisna Mohan Yadav  
Prakhanda Colony  
Kathoun, Near Over Bridge  
P. O. Katoria – 813 106  
Dist: Banka  
Bihar  
Tel: 06425-250336

#### PRADAN

H/o Mr Matiur Rahman  
Nehal Satal Bagh  
P. O. Bahadurganj – 855 101  
Dist: Kishanganj  
Bihar  
Tel: 06456-241026

#### PRADAN

H/o Jamal Akaram  
Near M P Taslimuddin's House  
Millat Nagar Araria – 854 311  
Dist: Araria  
Bihar  
Tel: 06453-290123

#### PRADAN

Flat No. 508, TAWHEED  
Complex  
Ashiana Digha Road – 800 014  
Ram Nagri More  
Dist: Patna  
Bihar  
Tel: 09386126543

#### PRADAN

C/o Mithilesh Kumar Ray  
1st & 2nd Floor  
Jayprakash Chowk  
Near Bihar Gramin Bank  
Chakai Bazaar

P. O. Chakai – 811 303

Dist: Jamui

Bihar

Tel: 08936825381

#### Chhattisgarh

#### PRADAN

Vinobhanagar  
Boirdadar Chowk  
Raigarh – 496 001  
Dist: Raigarh  
Chhattisgarh  
Tel: 07762-225887  
09993539612

#### PRADAN

H/o Shri A.L. Daharia  
2nd Floor  
Guru Ghasidas Colony  
New Rajendra Nagar – 492 001  
Dist: Raipur  
Chhattisgarh  
Tel: 0771-4046261

#### PRADAN

Vishram Bhawan  
Halba Road  
Near Gopal Auto Mobile  
P. O. Narharpur – 494 333  
Dist: Kanker  
Chhattisgarh  
Tel: 07841-255223/  
07869443659

#### PRADAN

Near Chhattisgarh  
Gramin Bank  
Idea Tower, Room No. 4  
Bablu Mittal Colony  
Lailunga – 496 113  
Dist: Raigarh  
Chhattisgarh  
Tel: 09179120058

#### PRADAN

C/o Mr Vikas Thakur  
Karmachari Colony  
P. O. Bhanupratappur – 494 669  
Dist: Kanker  
Chhattisgarh  
Tel: 07850-252108

#### PRADAN

H/o Mr Firoz Khan  
Gidam Road, Village: Parpa  
P. O. Tokapal Rajoor – 494 442  
Dist: Bastar  
Chhattisgarh  
Tel: 07782-263263

#### PRADAN

2 B- 20 Kailashpati Nagar  
P. O. Rudri – 493 776  
Dist: Dhamtari  
Chhattisgarh  
Tel: 07722- 236543

#### Jharkhand

#### PRADAN

Plot No - 437/A, Road No. 05  
Near Gate No. 6  
P. O. Ashok Nagar – 834 002  
Dist: Ranchi  
Jharkhand  
Tel: 0651-2244116, 2241117

#### PRADAN

Flat No. 1, Chetna Apartments  
Opposite DC's Residence  
P. O. B. Deoghar – 814 112  
Dist: B. Deoghar  
Jharkhand  
Tel: 06432-231355

#### PRADAN

Raghutoli  
P. O. Lohardaga – 835 302  
Dist: Lohardaga  
Jharkhand  
Tel: 06526-224358

#### PRADAN

2nd Floor, Narsaria Complex  
Jashpur Road  
P. O. Gumla – 835 207  
Dist: Gumla  
Jharkhand  
Tel: 06524-223807

#### PRADAN

C/O Rajendra Prasad Keshri  
Village & P.O. Palkot – 835 220  
P. S. Palkot  
Dist: Gumla

#### Jharkhand

Tel: 09905163031

#### PRADAN

C/o Mr Ajay Pratap Jaiswal  
Main Road Ghaghra  
P. O. & P. S. Ghaghra – 835 208  
Dist: Gumla  
Jharkhand  
Tel: 09771334133

#### PRADAN

C/o Mr Kishore Chatterjee  
Devi Mandap Road  
Jhumri Telaiya – 825 409  
Dist: Koderma  
Jharkhand  
Tel: 06534 – 225533, 224427

#### PRADAN

M K Villa  
Matwari House Compound  
Matwari  
Hazaribagh – 825 301  
Dist: Hazaribagh  
Jharkhand  
Tel: 06546-272522

#### PRADAN

H/o Ms Anita Verma  
Behind Red Chilly Hotel  
Opposite Krishi Vigyan Kendra  
Petarbar – 829 121  
Dist: Bokaro  
Jharkhand  
Tel: 06549-265027

#### Mr Saurav Dutta

#### PRADAN

H/o Mr Harinarayan Agarwal  
Main Road, Near Hanuman  
Mandir  
Jainamore – 829 301  
Dist: Bokaro  
Jharkhand  
Tel: 09431722662

#### PRADAN

C/o Mr Devnandan Prasad  
Bharti  
Satyanagar  
Near Raja Christ Mission  
Hospital  
Godda - 814 133



Dist: Godda  
Jharkhand  
Tel: 06422- 222503,  
09934146132

PRADAN  
C/o Dr Tusan Prasad  
Near Referral Hospital  
P. O., P. S. & Block  
Mahagama – 814 154  
Dist: Godda  
Jharkhand  
Tel: 09934146132

PRADAN  
H/o Mr Hemant Kumar Bhagat  
Near Post Office  
Kathikund Bazar  
P. O. & P. S.  
Kathikund – 814 103  
Dist: Dumka  
Jharkhand  
Tel: 09905373537

PRADAN  
H/o Mr Arun Prasad Sah  
At & P. O. Barmasia – 816 118  
Dist: Dumka  
Jharkhand  
Tel: 08084999432

PRADAN  
1st Floor, Canara Bank Building  
Near Block Office  
P. O. & Thana:  
Poraiyahat – 814 153  
Dist: Godda  
Jharkhand  
Tel: 07070691783

PRADAN  
C/o Isaak Surin  
Near Diyankel Chowk  
Main Road Torpa  
P. O. & P. S. Torpa – 835 227  
Dist: Khunti  
Jharkhand  
Tel: 09973187316

PRADAN  
Near Check Post  
Torpa Road  
Khunti – 835 210  
Dist: Ranchi

Jharkhand  
Tel: 9204060190 &  
9234300569

PRADAN  
Ranchi Chaibasa Main Road  
Near Marwari School  
(Opposite Kamla Gudaku  
Factory)  
Chakradharpur – 833 102  
Dist: W. Singhbhum  
Jharkhand  
Tel: 06587-236119

PRADAN  
C/o Mr K K Viswanathan  
Plot No. 426,  
Bal Vihar Green, Bal Vihar  
Old Sonari – 831 011  
Dist: East Singhbhum  
Jharkhand  
Tel: 0657-2314775

Tasar Development Foundation  
Near Chetna Apartments  
Sundar Sadan, 1st Floor  
Flat No 1, Circular Road,  
Opposite DC's Residence  
Barmasia – 814 112  
Dist: Deoghar  
Jharkhand  
Tel: 06432-275642

PRADAN  
C/o Mr Sanatan Balmuchu  
Near ACC Railway Crossing  
Main Road  
Jhinkpani – 833 215  
Dist: West Singhbhum  
Jharkhand  
Tel: 09204793244

### Madhya Pradesh

PRADAN  
House No. B-129  
Sector –B,  
Shahpura – 462 012  
Dist: Bhopal  
Madhya Pradesh  
Tel: 0755-2561183, 2560311

PRADAN  
C/o Mr Anil Atulkar  
Old World Vision Office  
Chandrashekhar Ward  
Ward No. 15  
Behind Little Flower School  
Dist: Betul (Sadar) – 460 001  
Madhya Pradesh  
Tel: 07141-232871

PRADAN  
Near Old Janpad Office  
Bus Stand Road  
Mohgaon – 481 663  
Dist: Mandla  
Madhya Pradesh  
Tel: 07642-282353

PRADAN  
C/o Mr Seeta Ram Sharma  
Janpad Panchyat Road  
Narayanganj - 481662  
Dist: Mandla  
Madhya Pradesh  
Tel: 07643-224343

PRADAN  
Near Post Office, Mehranpara  
Karanjiya – 481 884  
Dist: Dindori  
Madhya Pradesh  
Tel: 07645-266646

PRADAN  
H/o Mr Manish Varma  
Bungalow No.12  
Dutt Bungalows  
Tilhari – 482 021  
Dist: Jabalpur  
Madhya Pradesh  
Tel: 09893506365

PRADAN  
Behind Electricity Office  
Vill & P. O. Samnapur – 481 778  
Dist: Dindori  
Madhya Pradesh  
Tel: 08462866931

PRADAN  
C/o Moh. Habib Khan  
In front of State Bank of India  
Main Road  
Amarpur – 481 880

Dist: Dindori  
Madhya Pradesh  
Tel: 07644-265516

PRADAN  
In front of Prasad  
Mangal Bhawan  
Bazar Chowk  
Paraswada – 481 556  
Dist: Balaghat  
Madhya Pradesh  
Tel: 07636-275710

PRADAN  
H/o Mrs Sudha Singh Bhatia  
Masjid Wali Gali  
Rewa Road  
Jaisinghnagar – 484 771  
Dist: Shahdol  
Madhya Pradesh  
Tel: 07651- 221213

PRADAN  
H/o Ms Ramdhani Gupta  
Station Road  
Sarai – 486 881  
Dist: Singrauli  
Madhya Pradesh  
Tel: 07805-271124

PRADAN  
C/o Mr Ashok Kumar Navait  
North Karundia, Arjun Nagar  
Behind SC/ ST Thana  
Kubri – 486 661  
Dist: Sidhi  
Madhya Pradesh  
Tel: 07822-251425

PRADAN  
R S Public School Building  
Block & Tehsil:  
Deosar – 486 881  
Dist: Singrauli  
Madhya Pradesh  
Tel: 07801-282438

PRADAN  
Above Majdoor Bedi Works  
Talkies Lane  
P. O. Sironj – 464 228  
Dist: Vidisha  
Madhya Pradesh  
Tel: 07591-253963

**Odisha**

**PRADAN**  
MB 36  
Bada Gada  
Brit Colony – 751 018  
Dist: Bhubaneswar  
Odisha  
Tel: 0674-2314140

**PRADAN**  
H/o Mr Anil Choudhury  
Budaguda Road  
P. O. Nuasahi – 762 103  
P. S. Balliguda  
Dist: Kandhamal  
Odisha  
Tel: 06846-243119

**PRADAN**  
C/o Mr Saroj Kumar  
Mahakuda  
At: Amlapada  
Near Raj Kishore  
Homeopathic Clinic  
P. O. Phulbani – 762 001  
Dist: Kandhamal  
Odisha  
Tel: 06842-254738

**PRADAN**  
C/o Mr Binod Parida  
P. O. Suakati – 758 018  
Dist: Keonjhar  
Odisha  
Tel: 08895977401

**PRADAN**  
Jena Sahi  
Anandapur Road  
Thakurmunda – 757 038  
Dist: Mayurbhanj  
Odisha  
Tel: 09437490926

**PRADAN**  
Near Indian Oil Petrol Pump  
Jashipur Hata Podia  
Jashipur – 757 034  
Dist: Mayurbhanj  
Odisha  
Tel: 09437490826

**PRADAN**

Near Siba Temple  
P. O. Nandapur – 764 037  
Dist: Koraput  
Odisha  
Tel: 06868-273880

**PRADAN**  
C/o A S Rao  
In front of Pentecostal Church  
P. O. Jaykaypur – 765 017  
Dist: Rayagada  
Odisha  
Tel: 06856-233075

**PRADAN**  
H/o Mr G Shankar Das  
Near Post Office  
P. O. & P. S.  
Ambodala – 765 021  
Dist: Rayagada  
Odisha  
Tel: 06863-244537

**PRADAN**  
C/o Mr Niniguru Khora  
P. O. Lamtaput – 764 081  
Dist: Koraput  
Odisha  
Tel: 06868-272285

**Rajasthan**

**PRADAN**  
1/363 Anand Nagar  
Saipau Road  
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Dist: Dholpur  
Rajasthan  
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**PRADAN**  
Choudhury Colony  
Near B.S. Memorial School  
Plot No.4  
Abu Road – 307 026  
Dist: Sirohi  
Rajasthan  
Tel: 02974-220048

**Uttar Pradesh**

**PRADAN**  
C/o Mr Amit Tiwari  
1st Floor, 4-Vasudev Vihar  
Near J. K. Hospital  
Shivpuri Road  
Jhansi – 284 003  
Dist: Jhansi  
Uttar Pradesh  
Tel: 8765709601

**West Bengal**

**PRADAN**  
C/o Sanchay Pal  
3rd Floor, 83/71  
Mallick Bagan, Dumdum Road  
Dumdum – 700 074  
Dist: North 24 Parganas  
West Bengal  
Tel: 033-5480161

**PRADAN**  
H/o Mr Himangshu Banerjee  
DVC More, P. S. Adra  
Kataranguni (Banerjee Bari)  
Vill. & P. O. Adra – 723 121  
Dist: Purulia  
West Bengal  
Tel: 03251-240059,  
9434021792

**PRADAN**  
H/o Mr Subhendu Datta  
Bankura-Manbazar Road  
Bangla  
P. O. Indpur – 722 136  
Dist: Bankura  
West Bengal  
Tel: 03242-244323

**PRADAN**  
H/o Mr Sadhan Chandra  
At: Bandhaghat  
Namopara  
P. O. Jhalda – 723 202  
Dist: Purulia  
West Bengal  
Tel: 03254-255785

**PRADAN**

H/o Bhabataran Mehta  
Village: Pratapur  
Radha Gobindapur  
P.O. Baghmundi – 723 152  
Dist: Purulia  
West Bengal  
Tel: 03252-250079

**PRADAN**

H/o Baidyanath Dutta  
Vill. & P. O. Silda – 721 515  
(Girls School Road)  
Block - Binpur 2  
Dist: Paschim Midnapore  
West Bengal  
Tel: 03221-252025

**PRADAN**

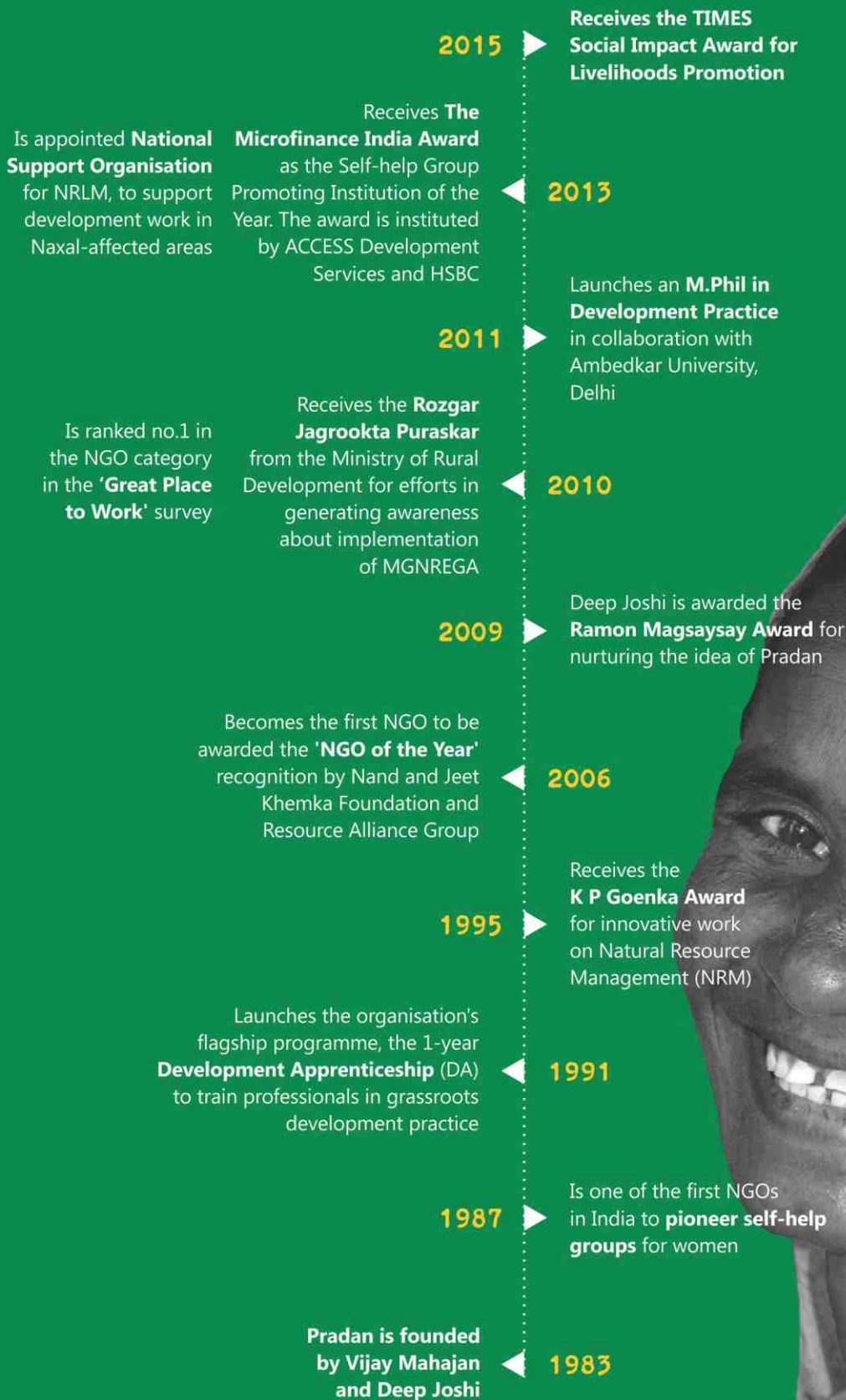
H/o Shri Rohit Sau  
P. O. Kharika Mathani – 721 159  
P. S. Nayagram  
Dist: Paschim Midnapore  
West Bengal  
Tel: 09002010276

**PRADAN**

H/o Mr Aditya Mondal  
Rabindrasarani  
Opposite BSNL office  
Near Sagata Laxmi Eletronics  
Vill. & P. O. Khatra – 722 140  
Dist: Bankura  
West Bengal  
Tel: 03243-256136



## / MILESTONES /



## **PRADAN**

Professional Assistance  
for Development Action

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e: headoffice@pradan.net

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