



Annual Report 2019-20

Ajagar Social Circle

Agia, Goalpara, Assam-783120



ANNUAL REPORT

(2019-2020)



AJAGAR SOCIAL CIRCLE

AGIA, GOALPARA, ASSAM- 783120

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Acknowledgement

We are very much thanking full to.....

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MISSION

“To improve the socio- economic status of underserved area in North Eastern region through increased access to institutional service and financial services for livelihood support in sustainable manner. Ajagar Social Circle intends to offer diverse activities with exemplary community services while striving to become a people friendly institution.”

VISION

“To be the most respected and preferred organization of the North Eastern region with exemplary community service, by serving 75,000 underserved people by 2025.”



VALUE

- A**ctive Team Work
- J**ust and Fair in actions
- A**ccountability, Professionalism and Discipline
- G**enuine Concern about Community and Staffs
- A**cceptance towards Changes
- R**espect for all

INTRODUCTION:

Ajagar Social Circle is the initiative of eight likeminded young practitioners, to bring about a change in social economic culture, support low income segment and increasing the livelihood opportunities of the people in north eastern region of the country. The organization at present is engaged in a number of activities that are clearly demarcated and collectively aims to provide social and economic security to the farming, allied and non-farming community living in the Assam-Meghalaya belt of the North eastern region. Ajagar Social Circle was formally registered in the year 2001 under Society Registration Act 1860 XXI vide Registration No. RS/GOAL/125/B/26 of 2001-02. The organization has also been registered under Foreign Contribution Regulation Act. Vide Registered No. 020760016 in 2008.

GENESIS OF AJAGAR

- 1998: 8 no. of unemployed youth of Agia locality started coal trading for self employment but could not succeed and left away from that business
- 1999: engaged them self in agriculture activity by cultivating HYV Paddy seed in 10 acr land at Ajagar foot hill.
- 2000: Fully involve in Agriculture activity and gave legal entity under farming registration act with name and style of AJAGAR ASSOCIATE
- 2001: Involve in social activities and registered under Societies' Registration Act 1860 with name and style of AJAGAR SOCIAL CIRCLE and undertake development activity under DRDA, Goalpara
- 2002: Received first Govt. Project: Jinjiram Watershed under NWDPR
- 2004: Received SHG Bank linkage Programmer under NABARD & Halididara Watershed under NWDPR
- 2005: Engage as a Nodal NGO of Assam Agricultural Competitiveness Project (AACP)- a world Bank funded project.
- 2007: Established MF Unit for Micro Finance operation
- 2007: Took over "Jupiter English School" an English medium school which was going to be closed.
- 2007: Form separate wings to provide marketing and Technical support to the farmers naming AJAGAR AGRO PRODUCER CO.LTD. with a legal entity under Company Registration Act.
- 2008: Start Micro Insurance Unit and tie up with Life Insurance Corporation of India (LIC)
- 2009: Engage as a Representative of North Eastern Finance Development Corporation Ltd (NEDFi).
- 2010: Involve in Disaster Relief and Rehabilitation programme
- 2011: Engage as a Field NGO under RCH programme, NRHM
- 2012: Start livelihood promotion project under Indian Grameen Service and NABARD
- 2013: Grant received from international Agency like Mercy Corps, Action Aid, Ford Foundation
- 2014: involved in Education Sector by under taking education development project for Minority Communities.
- 2015: Transformation of Microfinance unit from Society to NBFC-MFI started
- 2017: Received license from RBI as a NBFC-MFI as "Ajagar Finance Pvt. Ltd. and started to transfer the Microfinance operation
- 2017: Received "Krishak Samridhi" an income enhancing initiative piloting project sponsored by NABARD
- 2018: Set up a new Private Company "Ajagar Marketing Private Limited" to provide marketing support to the produces

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RECOGNITION

- ❖ District NGO, Assam Agricultural Competitiveness Project (AACP), World Bank
- ❖ Representative of North Eastern Development Finance Corporation Ltd (NEDFi)
- ❖ Field NGO, Reproductive and Child Health (RCH), NRHM, Goalpara
- ❖ Micro Agent, LIC (I) Micro Insurance
- ❖ Associate Member, *Sa-Dhan*, New Delhi
- ❖ Member, Volunteer Action Network of India (VANI), New Delhi
- ❖ Member, Centre For Micro Finance & Livelihood (CML), Guwahati, Assam
- ❖ Member, Inter Agency Group (IAG- Assam)


LEGAL ENTITY

- ✓ Date of Establishment : 15th April 1998
- ✓ Date of registration : 05th September 2001
- ✓ Area of Operation : State of Assam and Meghalaya
- ✓ Legal Status : Registered under the Societies Registration Act XXI of 1860
- ✓ Registration No. : RS/GOAL/251/B/26 of 2001-02
- ✓ FCRA No. : 020760016 (Nature: Educational Social)
- ✓ FCRA File No : II/21022/62(0004)/2008-FCRA-II
- ✓ PAN No. : AABTA0209J
- ✓ Registered under 12A A of Income Tax Act, 1961
- ✓ Registration under u/s 80G
- ✓ GSTN : 18 AABTA0209J1Z3

REWARDED:

- Micro Finance Process Excellence Award 2008
- Chief Minister Best Community Action Award 2007
- Best Youth Club Award 2004

EXECUTIVE COMMITTEE OF AJAGAR SOCIAL CIRCLE FOR THE YEAR 2019-20

PRESIDENT		VICE PRESIDENT		SECRETARY	
	SRI PRABIN DAS VILL: KALITAPARA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH- 9435314653		SRI HIREN KALITA VILL: AGIA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-9435725238		SRI ASHOK NATH VILL: AGIA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH- 9435024697
EXECUTIVE MEMBER		EXECUTIVE MEMBER		EXECUTIVE MEMBER	
SRI CHAITANYA DAS VILL: BALIJANA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-9435623985		SRI DIBAKAR NATH VILL: AGIA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-9435314663		SRI BIPUL DAS VILL: KALITAPARA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-9435323642	
EXECUTIVE MEMBER		EXECUTIVE MEMBER		EXECUTIVE MEMBER	
	MRS. SABITA DAS KALITA VILL: AGIA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-9864941452		MRS. JULI SARKAR VILL: FATEPUR P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-9854584735		SRI. HIRANYA SARMA PRINCIPAL, AVA P.O.- AGIA DIST.-GOALPARA ASSAM-783120 PH-03663285077

1. **KRISHAK SAMRIDHI PROJECT..an income enhance initiative**



“**KrishakSamriddhi**” an income enhance initiative sponsored by NABARD. The Project is a piloting project in the North Eastern Region with an objective to enhance the farmers income up to 60% within three years. The project is implementing in Goalpara District under the Balijana Development Block covering 9 Nos villages namely Saplengkata, Tisimpur, Ketkibari, Thakurbhilla, Gosaigadhowa, Narayanpara, Jogonapara, Hatighopa and Kisoridubi.

The major components of the Project are as follows

1. Agriculture
2. Livestock Support
3. Fishery
4. Farm Mechanizations
5. Non-Farm Activities
6. Common Infrastructure
7. Water Resources Management
8. Training and Capacity Building



Component wise details activities are as follows

1.1 **AGRICULTURE**

Under the Winter Paddy section, project able to achieve 1825ha against the target of 880ha

Under the Summer Paddy section, project able to achieve 340ha against the target of 580ha

Under the horticulture section, project able to cover 69ha Pineapple against the target of 60 ha, 90 ha Banana against the target of 66ha, 35 ha Ginger against the target of 32ha, 58 ha Turmeric against the target of 34ha, 5 ha Assam Lemon against the target of 17ha, 5 ha Sugarcane against the target of 19ha.

Under the Rabi Vegetable section, the project able to cover 39 ha Cabbage-cauliflower against the target of 22ha, 42 ha Tomato-potato-arm against the target of 11ha, 19 ha Lady's finger-maize-gram against the target of 19, 17 ha Banana against the target of 17ha ha.

1.2 LIVESTOCK SUPPORT:

Under the Dairy section, 19 Nos unit setup with 2 Crossbred Jersey cows in each new shed against the target of 70 units

Under the Piggery section, 130 units Piggery rearing unit setup through JLG against the target of 300 units

Under the Piggery section, 15 units Breeder cum fattener unit (3+1) setup against the target of 150 units.

1.3 FARM MECHANISATION:

Under this section, 24 Nos Power tiller with hatch, straight blade and cage wheel against the target of 50 Nos.

Under this section, 03 Nos Tractor with accessories against the target of 07 Nos

1.4 FISHERIES:

Under this section, 12 nos Semi-intensive fish culture unit has supported against the target on 11 Nos.

Under this section, 94 nos Field pond unit has supported against the target on 100 Nos.



1.5 NON-FARM ACTIVITIES:

Under this section 150 nos. weaver has received the support from the project against the target of 300Nos. weavers.

1.6 COMMON INFRASTRUCTURE:

Under this section, one storage house has been arranged in the project area to store the farmers' marketable produces for better marketing.

One number Farmers' Producer Organization has formed by the farmers from the project areas and registration process has been initiated.

A Rural Mart has been setup located on NH17 at Agia under the Balijana Development Block to sale the farmer produces.

1.7 WATER RESOURCES MANAGEMENT:

Under this section 26 nos Shallow Tube Well has been installed with support received from District Agriculture Office against the target of 70 nos.

Under this section, 18 nos. natural drainage lines has been repaired for better irrigation facilities against the target of 18 nos.



1.8 TRAINING AND CAPACITY BUILDING

Under this section 89 nos training has been conducted in various activities like summer paddy, winter paddy, multiple cultivation, pig rearing, JLG group leader, weavers on fine tuning of cloth, skill development and diversifies of product, Exposure visit etc against the target of 126 nos.



1.9 DISTRICT LEVEL CONSULTATIVE AND REVIEW COMMITTEE (DLCRC):



The District Level Consultative & Review Committee under Krishak Samridhi Project was held on 15-10-2019 in the DC Conference Hall, Goalpara. The meeting was chaired by Mrs. Varnali Deka, IAS, Deputy Commissioner of Goalpara District. DDM, NABARD, LDM, Heads of the various line Departments' including DAO, DVO; and participating bankers had participated in the meeting. The meeting had review the progress of the project activities and expresses satisfaction on the present progress.

1.10 BUYER SELLER MEET:



Various product produces by the project communities need a good market to get the premium price. With this objective, a Buyer Seller Meet was organized on 9th July 2019 at Ajagar Valley Academy where Buyers from various places participated. The Meet was inaugurated by Mrs. Ashrumani Malakar, DDC of Goalpara District where Mr. Y, Rajkumar Meitei, AGM, DDM, NABARD, Dr. Hitu Choudhary from KVK, Dudhnoi, Mr. Pabitra Buragohain from Orient Processor, Guwahati, Mr. Bitupon Bordaloi from NEDFi was present as special guest. An Exhibition also arranged to display product of the project area where more than 200 farmers, weavers and rural artisans from the project area had display their product and interacted with the potential and tried to understand demand.

1.11 EXPOSURE VISIT:



A three days exposure visit was organized from 25th April to 27th April 2019 to get an exposure the good work in dairy and agriculture sector. 30 Nos. of progressive farmers from the project area has participated in the exposure visit. On 1st day, the team was visited to a renowned organic farm “Pabhoi Green” located at Biswanath Chariali of Sonitpur District to get knowledge on organic farming. On 2nd day, the team visited to famous dairy cooperative society of Assam “Sita Jakhala Dugdha Utpadak Samabai Samiti Ltd” located at Almighat, Assam where the farmers able to see the milk processing , packaging and value addition process. They are able to understand about the benefit of collective marketing. On 3rd day, team had visited to Zero Budget organic Farm located at Sonapur, Assam.



2. ASSAM STATE INITIATIVE- EDUCATION :

Assam State Initiative- Education is a education development project with objective to create a safety net around the children which includes never enrolled in school, drop out and those lagging behind in terms of grade-specific competencies and potential to being dropout. The project is funding by TATA Trusts and supporting by CML (Centre for Microfinance and Livelihood). The project is implementing in the school under Lakhipur and Balijana Block of Goalpara District of Assam.



2.1 Activities undertaken:

1. Baseline survey of 4038 households were done to identify certain aspects such as- total number of students, number of dropout students, number of special children, male female ratio, number of students enrolled in govt. and private schools
2. Selection of schools was conducted on the basis of number of students enrolled in each school
3. Induction training of the Field Educators
4. Household survey was carried out in 34 villages falling under the 30 selected schools
5. Identification of dropout students
6. Community awareness meeting
7. Puppet making workshop
8. Resource person training for motivational camp for out of school children
9. Motivational camp
10. Online classes
11. Creating awareness of COVID-19 through videos
12. Home visits of the beneficiaries
13. Distribution of mask, soap and hand sanitizers

2.2 Achievements and outcome

1. 70 dropout children enrolled successfully in 30 schools
2. 3 motivational camps successfully organized in Hatisila, Hatigaon and Raikona
3. 580 children lagging behind in terms of grade- specific competencies were identified and with provided remedial support

An additional achievement taken placed out of project activity that Salpara LPS has built a remedial teaching classroom through their own collectively pooled money.

3. INSTALLATION OF SHALLOW TUBE WELLS FOR IRRIGATION:



The organization get an opportunity to implement the scheme, “**Installation of Shallow Tube wells for irrigation in the state of Assam under Rural Infrastructure Development Fund (RIDF) of NABARD**” with the department of Agriculture, Government of Assam for Goalpara district of Assam. This scheme is focused on agriculture infrastructure development in rural areas, to ensure the standard of rural livelihood would be improved.

National Bank for Agriculture and Rural Development (NABARD) is the prime funder of this scheme. The project has an objective to install 832 shallow tube wells in the non-irrigated areas of Goalpara District. Currently, 1200 applications have been received so far and are being scrutinized for disbursement. The department of Agriculture of Goalpara district is an important entity to the working of this project as through their constant support the working of the project has sailed smoothly.

4. SU-POSHAN



SU-POSHAN is a foreign funding project supported by **IGSSS** and funded by **MISEREOR**.

The broad objectives of the project are,

- i. To improve the nutritional situation particularly for women and children under the age of five
- ii. To increase the income of the small landholding farmers and landless families through the adoption of diversified and innovative livelihood options
- iii. To manage the natural resources of the communities sustainably
- iv. To encourage the CBOs to function as self-sufficient, sustainable and provide democratic space for the local participation in matters of rural livelihood and development so that they stand up for the rights of the community members.

4.1 ACHIEVEMENTS AND OUTCOME:

1. The main achievements of this project is that firstly, the anemic women and malnourished children were detected after which one malnourished child was sent to the NRC, Goalpara for treatment for 14 days and released after recovery.
2. Secondly, the anemic women together with the healthy women have started going to the sub- health centers for regular haemoglobin test.
3. Thirdly, the beneficiaries have adopted the concept of kitchen garden and have begun practicing it for intake of nutritious input.
4. Lastly, the community has stepped into the arena of practicing double cropping, averting malnutrition and anemia. Since this is an ongoing project, more such achievements seem promising in the due course.

5. PROMOTION OF FARMERS PRODUCER ORGANIZATION UNDER PODF- ID



The project **Promotion of one Farmers Producer Organization under PODF-ID** supported by **NABARD** is implementing with an aims and objective to uplift the financial condition of the farmers' through organizing them in the form of FPO. The farmer from the villages Saplengkata, Tisimpur, Ketkibari, Thakurbhilla, Gosaigadhowa, Narayanpara, Jagonapara, Hatighopa and Kisoridubi has been selected to promote the FPO.

Objective: The main objective is to organise the farmers, especially small producers, at various levels, to foster technology penetration, improve productivity, enable improved access to inputs and services and increase farmer incomes, thereby strengthening their sustainable agriculture based livelihoods.



Achievements and Outcome:

1. This is an ongoing project and so far mobilization drives and awareness meetings have been held in the project area by Ajagar Social Circle.
2. The FPO has been registered as a Company under the name **Agia Adarsh Agro Producers Company Limited**.
3. Business of the Company has already begun at full swing.

6. AJAGAR VALLEY ACADEMY



The legacy of Ajagar Valley Academy starts with the handover of Jupiter English School by the School Management Authority to give a proper shape and built up the institute as an ideal centre for learning. Since August 2007, Ajagar Social Circle tried its level best to uplift the school to an ideal one and during this process it has gained lots of experiences. The source of energy and the conviction to make the school as an ideal one derives from the community and their support in every step of its implementation.

Ajagar Social Circle believes that the responsibility to build up such an institution and fulfilling the aspiration of the community is one of the most delicate and prime factor. To make the institute as a centre of Excellency various steps are taken so far and road map has been drawn.

The School stands for comprehensive understanding and can feel the insight of human life and become competent enough to survive and prosper in the world with adequate & balance development in education, spiritual, moral, academic, physical, social and cultural aspects; & be a just citizen of our nation.

. To fulfill the vision, the Ajagar Valley Academy facilitates an environment in which every student discovers and realizes his thrust area, ability, and potentiality. The school will provide the best of education possible within the ambit of its



capacity and establish a noble relation among teachers, students, parents and other stakeholders attached with the teaching learning process.

The teaching learning methods will be based on the modern and latest one applicable and possible in respect of the ambit with due respect to the regional aspects followed by the heterogynous community belong to the same.

For an overall development and creating a sound and humanistic society the school aims at the development of the complete personality of its students by creating:

- ✓ An understanding and appreciation of India's rich culture heritage with a special attention towards regional themes, its value and relevance
- ✓ Develop a sense of integrity, ethics, and honesty with stern Self Respect & Value
- ✓ Leadership, with a sense of team work and fair play
- ✓ Create awareness towards environment & conservation of ecology
- ✓ Understanding the changing socio economic aspects and prepare for the future
- ✓ To be a good citizen in particular capable to project as a Global Citizen in general



Presently the school is running as day boarding system with strength of 849 students and 43 teaching staff & 09 Non teaching staff. Present teachers & students ratio is 1:20. For smooth and effective management, the school divides in four Sections as below...

- a) Preprimary Section: Nursery, LKG and UKG
- b) Lower Primary Section: Class I to Class V
- c) Upper Primary Section: Class VI to Class VIII
- d) Secondary Section: Class IX and Class X

7.1 SCHOOL RESULT:

Ajagar Valley Academy has able to perform a very good result in the last HSLC and HS Examination in the academic session 2018-19. This year one of our students Mr. Pritom Kalita has able to secure highest score securing 95.83% in HSLC Examination within the Goalpara District.

Examination	Student appear	Distinction	Star	1 st Division	2 nd Division	3 rd Division
HSLC	18	06	03	04	03	01
HS (Art)	19	01	01	03	05	05
HS (Sc)	11	01	01	02	06	01



7.2 EXTRACURRICULAR ACTIVITIES:

Various Day Observations under Eco Club Programme:

Following observation day was observed in various date under the ECO Club programme during this year.

A. ENVIRONMENTAL WEEK :



Environmental Week was observed with support of Department to Social Forest from 8th May to 14th May 2019. Sapling of precious species was distributed among the students of Ajagar Valley Academy

B. WORLD ENVIRONMENT DAY:

The World Environment Day (WED) was celebrated on 5th June 2019 by Eco-club Ajagar Valley Academy to raise awareness on environment and to renew our bond with nature. Following activities were performed for the celebration of the World Environment Day

1. Organization of Quiz competition.
2. Inauguration of Wall Magazine
3. Demonstration on Air Pollution
4. Plantation in the school premises
5. Drawing competition on Air Pollution.
6. Plant distribution to student



C. WORLD OZONE DAY



The World Ozone Day was celebrated on 16th September 2019

D. CHILDREN DAY

Children Day observed by the District Legal Service Authority, Goalpara District on 14 November 2019 at Ajagar Valley Academy



7. NEDFi REPRESENTATIVE :



Ajagar Social Circle has been working as a representative of North Eastern Development Finance Corporation Limited (NEDFi) since 2009 with an aim and objective to create awareness on the loan products and the schemes among the businessman and new entrepreneur so that they can take the advantage from NEDFi's scheme. As a representative, we need to provide the following services....

- Provide information related to the loan products & schemes
- Supply the loan application form
- Provide necessary guidance to fill up the application form
- Received the application and submit to NEDFi
- Undertake first loan appraisal activities
- Establish link between the prospective customers and NEDFi Official
- Conduct Business Meet
- Help NEDFi Official in loan appraisal and documentation.
- Undertake the recovery drive

Last financial year, we are able to complete the following task..

- ❖ 32 Nos. had got information related to the loan products & schemes
- ❖ 03 Nos. loan proposal forwarded to NEDFi
- ❖ 03 Nos. loan had sanctioned
- ❖ Total sanction amount was Rs. 10 lakh.

8. RUBBER LATEX HARVESTING TRAINING TO THE WOMEN

Growth in the natural rubber production in Goalpara District brings an opportunity for the unemployed youth. Mainly, rural women can engage themselves in latex harvesting activities as a alternative source of livelihood. They can easily do that by doing their daily household activities. With this objective, two numbers short term training programme on Latex Harvesting Technique with sponsorship of Indian Institute of Entrepreneurship (IIE), Guwahati, Assam.

The first training was conducted from 23rd October 2019 to 22nd December 2019 at Tokarapara village under Balijana Development Block of Goalpara District. 30 Nos. of village women from surrounding villages had received 200 hours training both theoretical and practical. Training Facilitator Mr. Ranjan Rabha had trained them how to extract latex from the rubber tree and process it to make the rubber sheet.

The second training was conducted from 20th January 2020 to 29th February 2020 in the same place where 30 nos. participants had received 200 hours training.



9. ASSAM STATE ROAD PROJECT:

The Assam State Roads Project is an Externally Aided Project (EAP) implemented for by the Public Works Roads Department (PWRD) through the Assam State Road Board (ASRB) for improvement of State Highways (SH) and Major District Roads (MDR) in the State. The total project cost is US\$ 400 million. It includes US\$ 320 loan assistance from the World Bank through the Govt. of India and US\$ 80 million Government of Assam State share. The project development objective is to support the Government of Assam to develop an effective, sustainable, and safe state road network to facilitate integration of Assam's economy with rest of India. The loan and project agreement was signed on November 5, 2012 and the loan became effective from January 25, 2013. The project closing date is 30th September, 2019.

We have successfully completed the tasks assign for us. The last activity of the project was the livelihoods restore to the project affected people (PAP). To restore the livelihood affected due to the project activities, an assessment had been done to understand the need of the PAP. We had conducted various training programme as per communities need.

A. Weaving training program at Anchalik Gram Unnayan Parishad:

Fifteen days weaving training program was conducted at Jania, under Barpeta District from 26th July 2019 to 9th August 2019 in collaborate with Anchalik Gram Unnayan Parishad. In this connection, an inauguration ceremony was held where Atul Ch. Goswami, Executive Engineer, PWD, Partha Pratim Das, Asstt. Eng. PWD, Barpeta, Abdul Malik, Secretary Anchalik Gram Unnayan Parishad and Mr. Prabin Das, President, Ajagar Social Circle was presented. 33nos woman PAP was participated in the Livelihood Income Restoration Training program.



B. Computer training program at Dream & Care Foundation:



A 7days Computer Education training program was held at Bheragaon, Barpeta from 29th July 2019 to 5th August 2019 in collaborate with Dream & Care Foundation. In the inauguration ceremony held on 29th July 2019 where Mr. Atul Ch. Goswami, Executive Engineer, PWD Mr. Sarma, SDO, PWD, Barpeta, Mr. Bilayet Hussain, Faculty, Dream & Care Foundation was presented. 22nos members from affected families were participated in the Training program.

C. Computer training program at Institute of Advance computer Technology:

A 15 days Computer training program was held at Lengtisinga, Bongaigaon from 30th July 2019 to 13th August 2019 in collaborate with Institute of Advance computer Technology. In the inauguration ceremony Mr. Sudeb Das, Mr. Kader Ali and Mr. Shafikul Islam, Managing Director of IACT was present. 16nos youth from affected families were attended in the Livelihood Income Restoration Training program. . .



10. RURAL WEAVER SUPPORT PROGRAMME:



By creating Weavers society, Ajagar Social Circle wanted to empower the traditional weavers and to protect and promote the indigenous designs and motives. Giving utmost importance to this sector Ajagar Social Circle put special attention on the following points.

1. To promote traditional weavers and to ensure a better livelihood through weaving.
2. To influence the new generation to be involved in weaving and maintain the traditional practices with value addition.
3. Conduct training programs and exposure visit to empower the weavers.
4. Encourage the weavers to work on cotton, eri and silk which have a high market value and thereby enable them to earn considerably through it.
5. To upgrade the traditional looms to enhance the productivity.
6. Diversify and customize the product for an expanded market.
7. Work with natural color dyeing targeting the sensible section of the community.

To achieve its desired goal, the organization has organized various training programmes and exposure visits for the rural weavers at different levels with support from NEDFi and NABARD. The organization has established a market linkage with its sister concern M/s Ajagar Marketing Pvt. Ltd. so that the rural weavers can get the premium prices of their products. For the interest of the wide publicity and better marketing linkage of rural weavers' products, the organization has participated in various exhibitions/melas with the weavers' products.

The organization has set up a demonstration unit to provide handhold support to the rural weaver. Besides this, we have provided the latest design and the technology as per market trend so that they can fulfill the customer requirement on time and be able to attract more new customers. We have also linked them with the supplier who has supply quality yarn with reasonable prices.



11. AJAGAR DAIRY FARMING

Considering the importance of Dairy Farming, Ajagar Social Circle is maintaining a farm to provide training to the local people about Dairy Farming. The local farmers visit the dairy and receive required technical guidance for rearing cows. As a demonstration cum production unit, Ajagar Dairy has been able to produce 5320 Liters of Milk by generating Rs. 3.14 Lakh revenue during this financial year.

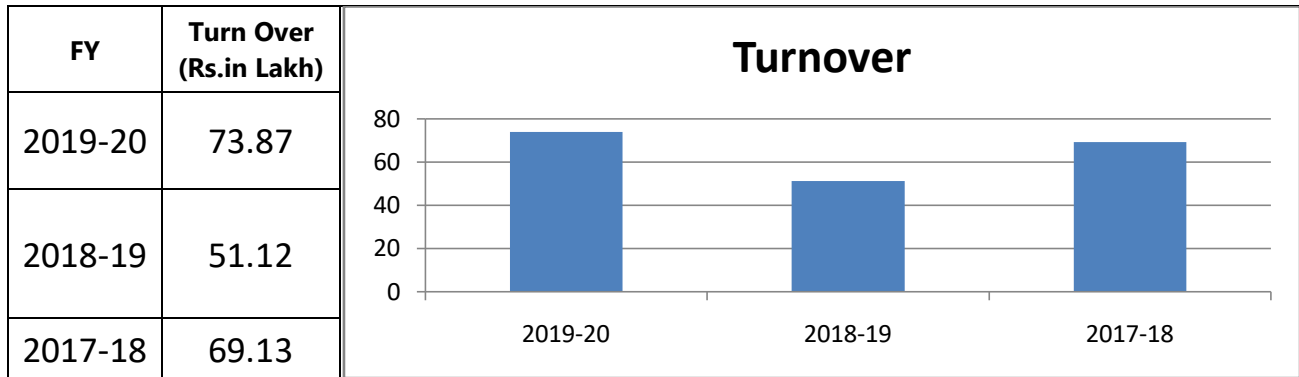
OUR DONOR/FUNDER DURING FY 2019-20



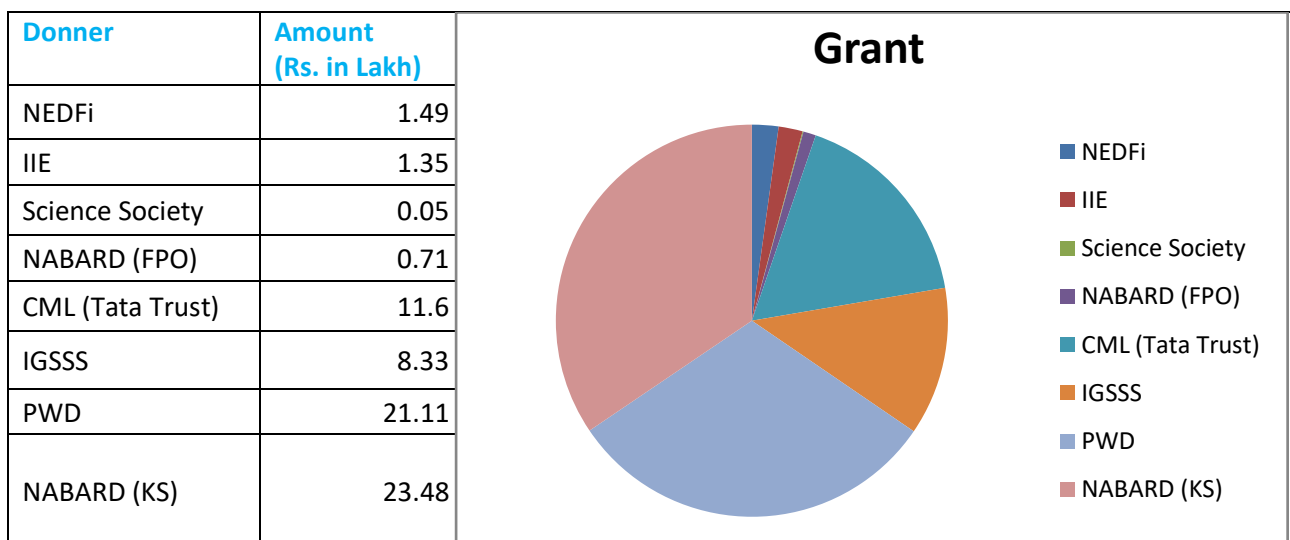
12. STAFF STRENGTH OF THE ORGANIZATION

Section	HO	AVA	ASI-Edu	KS	RIDF	Su-Poshan	TOTAL	Male	Female	Ratio
No.	02	50	16	09	02	04	83	47	36	57:43

13. ANNUAL TURN OVER DURING LAST THREE FINANCIAL YEAR:



14. GRANT RECEIVED DURING THE FY2019-20:



15. GRANT RECEIVED DURING THE LAST THREE FY:

Year	FY 2017-18	FY 2018-19	FY 2019-20
Grant	63.44 Lakh	44.01 Lakh	68.13 Lakh

16. INCOME & EXPENDITURE DURING THE FY 2019-20:

Income	Expenditure	Surplus
Rs. 73.87 Lakh	Rs. 62.2 Lakh	Rs. 11.67 Lakh

গোৱালপাৰাৰ
শিপিনীৰ প্রশংসনীয় প্ৰয়াস

১৫- পাণ্ডব-মুন্ডার গুহের বোলোকা দু'দুধের পুরিসেদমত বহু উপাংশান
 যাবে আগ বাহি পেরিয়ে গোলাপগাছা বসিলা। উন্নত খণ্ডে এনে
 শিখিল। পদপথ্যের ভক্ষণীয় হুস্তপথ্য বাজিকান। উন্নত খণ্ডে এনে
 উন্নত কণ্ড উপাংশান করি এতলোকে। গুপ্তাধী গাঁধ কুপ্তাধী
 মন, প্রীতি মন, কীলগুপ্ত মন অনুভা বাহা, গোপন মন, মুখামতি বাহা,
 গোলাপী বাহা, বেগপথ্য মাগোলা বাহা, গোপন মন, কুপ্তাধী মাগ
 আকি ধরি ২৬ গোলাপী মইখিই অমপত্রে গোলাপগাছা বাগিয়ারে
 জগজ হরিউল্যেচাকর্ষক উপাংশান অম উপের পুত্ৰ উন্নত থথা বিস্তী
 নগজ (নৈউল্যেচাকর্ষক অধী যুগত প্রাচীকবাহা ধর কব
 প্রশিক্ষ লেই। ইউল্যেচাকর্ষক অধী যুগত প্রাচীকবাহা ধর কব
 দহবাহা যের শিকিই বোকা-কম কাম কী উল্লিখ নির্বা করি আইই।
 উক্ত উপলব্ধ কাম সাংগেগে অমত এতলোকে উপাংশান
 উক্ত উপলব্ধ পদা ধরিত ই আইই। তদুপরি সাক্ষ প্রক্ষিক্ষ থথা
 শিখ-পদার্থ উপাংশান যাবে এতলোকে বহুলাল গাছা। অনুপরি
 গোলাপ ধর গোলাপ পদা অধী। সৈবেরই গোলাপগাছা অনুপরি
 শতকিই উপলব্ধী নৈউল্যেচাকর্ষক অম প্রাচীকবাহা অলো। বোল
 কাম লোটে উপলব্ধ বজাভে সন্ত সন্তু ধর দিয়ায় মাগেগে। অম
 অলোকা। অর্থাৎ অমত উপে অলোকা।

গ্রামাঞ্চলর ব্যয়ামক কবর খেতিবে 'হায়েলফল' বাটট আখ ব্যাই
নিয়াব লাগতে মইনাসকলক স্তত ঝলর সহায়াবে বোঝা-কটা কৃষি-কার
আদি নানা শিশত হনির্ভরশীল হৈ আওবাই খাবৌল শিকোরা এই সামাজিক
সংস্কারটোরে হ্রাতত লোরা পবশ্বরগত বস্তু উপাদান আক বিপশন আঁজিল



অথবা আছিল বোৱা মাত্ৰ মৰ্ত্ত অন্নিষ্ঠিত এৰী সূতাৰ প্ৰাকৃতিক বৰ কৰা প্ৰশিক্ষণ কৰাৰে। দীপত পোষণ বৰ দৰে প্ৰাকৃতিক বৰ কৰা কাম এই
আৰু শিল্পীৰ নকলমানে দৰাৰ তৰফলমানে সম্পন্ন হও অঙ্গাঙ্গৰ এই
কায়দী। এৰী সূতাৰ জৰালম, মুচুকী, শালগাছ, নাৰীখল, বড়া বাহ
শ্ৰেণীৰাং, হাৰাৰ, চাৰ্ভাৰত আছিল গুৰু শিতা, শক, ঝালৰ দৰ
গ্ৰাহীৰ বৰ কৰা পদ্ধতি দাখি শিল্পীসকলক শিতাৰ উদ্ভাৱে,
প্ৰাকৃতিক বোৱা সূতাৰ বৰ কৰি যতমানে বিশেষতা সন্মান আৰ্জি কৰে।
অঙ্গাঙ্গৰ এৰী সূতাৰে গোলাপনাৰা জিলাৰ বিভিন্ন অঞ্চলৰ
অৰ্ধতথিক শিল্পী বাছি উলিয়াই তেওঁসকলক কামলগ জিলাৰ মিৰ্ভা,
বিজয়নগৰ আদি অঞ্চলৰ সৈতে বৰা এৰী সূতা যোগাৰ কৰি
উৎসাহমৰ মনোৱা দিগোজিত কৰিছে। অঙ্গাঙ্গৰৰ সন্মাপ্তি প্ৰবীৰ দায়ে
জামোৱা মনোৱা, শিল্পীসকলক ষ্টা, বড়া গামনিৰে যথেষ্ট খোৱা
জিলাৰ চান্দেৰাৰাৰা বৰোৱা শিতা ৰৈছে। এইখোৱা বৰোৱাৰ আৰি
১২০ গৰাকী শিল্পীক অঙ্গাঙ্গৰ সৈতে দিলাৰ দফা দিয়া কৰিছে। বৰ্দমান
১০ গৰাকী শিল্পীক অৰি সূতা যোগাৰ কৰি কাপোৰ বৰোৱা সৈতে।
তেওঁসকলৰাৰা ২৫ গৰাকী শিল্পীক অৰি প্ৰাকৃতিকবোৰে সূতাৰ বৰ
কৰা প্ৰশিক্ষণ দিয়া কৰিছে কৰিছে। বৰ্দমান সমাজ পৰম্পৰাৰ
বক্তা প্ৰতি আৰু প্ৰাকৃতিকবোৰ বৰ কাপোৰৰ প্ৰতি প্ৰাক্ষক অৰ্কাৰক
প্ৰতি মনোৱাৰি এই প্ৰশিক্ষণ কৰিছে বোৱা হোৱা। হৈলি দিগ উদ্ভাৱ
কৰি দায়ে লগতে কামোৱা, শিল্পীসকলক প্ৰাকৃতিকবোৰ বৰ কা
এৰী সূতা কাপোৰৰ উল্লেখ দিহা বৰিহাৰ বাহাৰ। কৰি একধৰে চিত্তবৰ
শিল্পীসকলক অৰি ১০ শতাংশ পণ্ডিত থকি দিয়া কৰিছে।

সংস্কারের এই আঁচনিব উপশেষই হয়েছে দরবারের বেরা-কটা কামকর্ষী কীরকম উপায় হিচাপে সে কোনোনামের জামানি নির্বাচন করা থকা শিপিণ্ডিকারক সংস্কারিত করি অধিক উপলব্ধিমুখী করি হোমোন লগাত তেওঁলোকক নিজ শ্রাব উচিত মন্থা পাব পূৰ্ব বাবস্থান করি লিগা। উপশাণ্ডিত বন্ধুর সঠিক বিপদকর বাবে বজান সংযোগের ক্ষেত্রে হাভগণের সংস্কারিত হইবে ইহকাল শিপিণ্ডিক দৃশ্যলোকাবধন সাহায্য প্রদানবাবে অশ্বাস সিদ্ধ নেভবিমলকরক অসীম দৃশ্যলোকাবধন।

■ নিভাৰাণী ৰায়

অজগৰ ছটিয়েল চাৰ্কোলেৰ অভিনৱ পদক্ষেপ

গাখীর উৎপাদন ও কৃষকগণের

[illegible]

আগিয়াত কৃষক সমৃদ্ধি আঁচনিৰ
ক্ৰেতা-বিক্ৰেতা সমাৰোহ

আখ্যায়িক প্রত্নতত্ত্ব, ১০ (১৯৭৫) ৬ (বোরকাবী সহ) অতীতের ইতিহাসে চার্টারবল উদ্দেশ্যে সার্ব-নাগরিক সহযোগিতা ৬ আখ্যায়িক প্রত্নতত্ত্ব অধ্যয়ন (জেনী একোয়েভী প্রাথমিক কৃষক সমষ্টি আনন্দে প্রচেষ্টা) ক্রিয়াকর্ম সমাবেশে অনুষ্ঠিত হয়। ইয়াতে অচ্যুত শ্রমিকেরা শিশুরা আশ্রয় কৃষক উপাধিগত সামগ্রীর প্রদর্শনের মাধ্যমে উৎকৃষ্ট মূল্যের বিক্রিতে বিক্রীতে ব্যবহার করা হয়। মিলন বাহা বোকাবাহী প্রকল্পের মাধ্যমেই প্রকল্পকে কবে প্রকাশ্যে বাস্তবায়ন অধিকৃত উপাধিগত অধ্যয়ন মালগোয়ে প্রদর্শনী ঘর মুক্তি করে বিভিন্ন উৎসাহগত পরিচালনা মালগোয়ে। অতীতের ইতিহাসে চার্টারবল সম্প্রদায় অধিকার নিয়ে উৎসাহ বাস্তবায়ন করা সভাপতি প্রবীণ শ্রম আশ্রয়-সভাপতি হৈলেক পরিচালিত অর্থ মূল্যের বিভিন্ন অধ্যয়ন প্রকল্পে বাস্তবায়ন করা হয়েছে। অতীতের ইতিহাসে চার্টারবল উদ্দেশ্যে সার্ব-নাগরিক সহযোগিতা বাস্তবায়ন প্রকল্পে বাস্তবায়ন করা হয়েছে। অতীতের ইতিহাসে চার্টারবল উদ্দেশ্যে সার্ব-নাগরিক সহযোগিতা বাস্তবায়ন প্রকল্পে বাস্তবায়ন করা হয়েছে। অতীতের ইতিহাসে চার্টারবল উদ্দেশ্যে সার্ব-নাগরিক সহযোগিতা বাস্তবায়ন প্রকল্পে বাস্তবায়ন করা হয়েছে।

আগিয়াত দুই কোটি ঋণৰ
অনুমোদন পত্ৰ বিতৰণ

[illegible]

অজগৰ ছ'চিয়েল চাৰ্কোল আগিয়াৰ উদ্যোগ
কৃষকক ধানৰ বীজ-মাছৰ পোনা প্ৰদান

[illegible][illegible]

আগিয়াত ঋণ মেলা

আগিয়াব প্রতিবেদক, ৯
নবেম্বর : বৃহস্পতিবার
আগিয়াব আর এছ ই টি আই
প্রাংগণত অনুষ্ঠিত ঋণ মেলাত
আগিয়াব বেচকারী সংস্থা
অজগর ছটিয়েল চার্কলে
নাবার্ডর জবিয়েতে জিলাখনর
১৬৮গবাকী কৃষক
হিতাধিকারী মাজত ঢেক
বিতরণ করে। নাবার্ড, ইউকে
বেংকর সহযোগত অনুষ্ঠিত
হোবা উক্ত ঋণ মেলাত মুখ্য
অতিথি হিচাপে উপস্থিত থাকি
নাবার্ডর মুখ্য প্রবন্ধক এছ এছ
সাহাই কৃষক বাইজর উদ্দেশ্য
করে যে বেংক এতিয়া মানুহর
ওচরলে আহিছে। মানুহ বেংকর
ওচরলে নহয়। এতিয়া বেংক
মানুহর বন্ধ। বেংকে মানুহক
সহায় কবিয়েল আগবঢ়াই
আহিছে। সেয়ে বেংকর পৰা
এবার ঋণ গ্রহণ করক। বেংকে
আপোনাক দহবার ঋণ দিব।
বেংকে মানুহক বহুত সুবিধা
আগবঢ়াই আছে। বিশেষকৈ
গাঁবর কৃষক আক নিবনুৱা
যুৱক-যুৱতীসকলে বেংকর
সুবিধা গ্রহণ কবি নিজেও
স্বাৱলম্বী হোৱাৰ লগতে
অর্থনৈতিক শিৱত দেশক
আগবঢ়াই লৈ যাঁবৰ বাবে তেওঁ
আহান জনায়। ইয়াৰ পিছত
বিষয়াগবাকীয়ে কৃষক সমৃদ্ধি
প্রকল্প কপায়ণৰ বাবে এফ পি অ
গঠন কৰাৰ উদ্দেশ্যে অজগর
ছটিয়েল চার্কলক নাবার্ডে
অতিবিস্ত এঘাৰ লাখ টকাৰ
আর্থিক অনুদান প্রদান কৰে।
অনুষ্ঠানত নাবার্ডে ইউকে
বেংক, এছ বি আইৰ সহযোগত
কৃষক হিতাধিকারী মাজত দুই
কোটি টকাৰ অধিক ঋণ বিতরণ
কৰে। অনুষ্ঠানত বিশিষ্ট অতিথি
হিচাপে ভাৰতীয় ৰিজাৰ্ভ
বেংকৰ এ জি এম ৰাজীৱ
ৰাজন, ইউকে বেংকৰ জনৈল
মেনেজাৰ অনন্ত কুমাৰ
মুছাহাৰী উপস্থিত থাকি ভাষণ
প্রদান কৰে। দিনৰ এঘাৰ বজাত
অনুষ্ঠিত হোৱা ঋণ মেলাৰ
উদ্দেশ্য ব্যাখ্যা কৰে অজগর
ছটিয়েল চার্কলৰ সম্পাদক
আশোক নাথে।

AJAGAR SOCIAL CIRCLE

AGIA, P.O.-AGIA

DIST.:- GOALPARA,ASSAM-783120

Ph- +91 9435725238, 9435314653

Email.ajagarsocialcircle@yahoo.co.in