GRAMEEN SAHARA

In Support of Sustainable Livelihood

ANNUAL REPORT

2019-20



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An Eri Silk Spinner in Belkuri Center, Umling, Ri-Bhoi District, Meghalaya

Annual Report 2019-20



Message from Secretary & Founder

As we look back to the FY 2019-2020, the ending was really difficult and brought such a situation that is unprecedented in the recent memory. Humanity has faced different challenges at different times but most of them were happening in specific geographies. But Covide-19 Pandemic has crossed all boarders and has fast spread to the entire globe. India has just started facing the problem but given our population size and density situation may be much more deteriorated than many nations. But the Government has taken right steps to combat the pandemic and citizens need to comply and cooperate. I am sure we as a nation will withstand and start moving soon.

Grameen Sahara as a Social Enterprise undertakes multiple works related to livelihoods, safe drinking water, sanitation, alternate energy, education, agricultural development etc which are sustainable, socially inclusive, gender equitable and empowering for the deprived. Grameen Sahara's vision is clear to enhance quality of lives of poor and underprivileged families which dictates the objectives of the organization. However, because of our developmental orientation we have ended up undertaking array of developmental activities which the organization has failed to sustain for long time. While social enterprises are viewed to be more issue base; in our context we see ourselves to more area base since there are new challenges and problems in the villages, we work in. To of that the year has been tough as because fund mobilization posed to be more challenging and that is increasing day by day. Commitments of the team and the guidance of the Board has abled the organization mobilizing and connecting to new funding opportunities and new networks. CINI and CRISIL foundation are two new agencies the organization has got support from during the reporting year. We have also been able to have our footprints in 11 districts in Meghalaya with support from Meghalaya Skill Development Society funded by Asian Development Bank's Human capital development project. Implementation of the project has been to the satisfaction of the authority and reflected by the offer of extension to work with more families. Grameen Sahara is committed to do its best to create maximum impact on lives of disadvantaged families. We also understand that working in isolation does create less impact either or miss the link in the support system. That is why as an organizational strategy Grameen Sahara works in collaboration and convergence with other organizations, institutions, and government departments. Grameen Sahara and its associates have reached 4 states, 21 districts and touched 65,000 families with 3,25,000 lives in the region. In next two years we have the plan to reach 5, 00,000 lives. It will require collaboration and convergence. I am sure with the commitment of the team, their hard work and sincerity guided by the Board will be able to realize the organizational mission.

I would like to thank the well-wishers, funders, project members, team and the Board. Without their encouragement, support and guidance Grameen Sahara would not have been able to do what it has done. I thank them again.

Sincerely

Sarat Chandra Das

Secretary



Message from Executive Director

Grameen Sahara's journey through the financial year 2019-20 was challenging towards the year end as the entire world has to face the terror of COVID-19 pandemic which had a widespread impact on economies and lives of many. Social interaction and intimacy will no more remain same with Social distancing and Hygiene protocols. At this hour of grimness, we stand united with the country and hope to overcome the situation gradually.

Amidst the challenges as a Civil Society Organization our journey was not a smooth one, but as I look at our past feat, it gives me hope and energy to work with a reenergised zeal. We have received overwhelming support from our well-wishers while working with the vulnerable sections of the community. Our determination and rich experiences in the sector have helped us creating new approach, modus-operandi and profound strategy. This was only possible because of the constant efforts and dedications of our team of professionals and supporting staffs.

The FY 2019-20 has opened new doors for partnership and collaboration with new donor agencies like CRISIL Foundation and SUSTAIN $^{+}$ Platform which helped us to endeavour deeper into sectors like Green energy and Sericulture. I sincerely thank Tata Trusts, NABARD, IndiGoReach, CInI-SUSTAIN $^{+}$, SIDBI, MSSDS (Govt. of Meghalaya), SELCO Foundation and other funding agencies who have contributed their valuable support and joined our journey to aid the poor, needy and vulnerable sections in the society.

The learnings of the year will positively be taken to the next level in the forthcoming financial year and the institution will remain committed to upscale our reach to other vulnerable blocks and districts of North East India where there is need to work deeply with the community. Also, I would like to thank my board members, our donors, our well-wishers and the entire team for associating with Grameen Sahara and having trust in the organisation and its activities.

Thanking You all,

Vikramaditya Das
Executive Director



Beneficiaries under IndiGo Reach Project preparing land for Turmeric Cultivation at Borjhar, Chhaygaon, Kamrup

About Grameen Sahara

Grameen Sahara is a Not for Profit Organization which from its very inception has been engaged itself in promotion and strengthening of sustainable livelihoods. As on date Grameen Sahara has been working with 35000 poor and disadvantaged families from three districts of Assam and two districts of Meghalaya. It was registered as a society under Societies Registration Act XXI of 1860 in the year 2002.

The issues and concerns of NE India have been very different from that of other regions of India. The need for a development institution having grass root knowledge of the region was felt which can contribute in the promotion of livelihoods for the poor by providing financial services, technical assistance and other required development support services in an integrated manner.

It was founded by a few likeminded persons who were inspired by conviction that individuals with knowledge, experience and empathy for the marginalized families and disadvantaged must work at the grassroots to help them enhancing their quality of lives. Grameen Sahara believes that through enhancing livelihood capacities of the vulnerable and disadvantaged families will give access to sustainable income opportunities and bring them to the mainstream.

We as an organization understand the challenges to smoothen and roll the wheel of development. We have our strength to make the efforts work and progress. Our interventions have touched the lives of 2.5 lakh people. Grameen Sahara implements programme and projects with objectives to promote sustainable livelihood within rural and semi urban communities who are deprived of and lack access to development services. It is realised that rural and semi urban areas are facing problems with their livelihood leveraging activities due to pressure of limited financial resources, physical resources, lack of technical infusion to commensurate with the aspiration. Hence there has been a shift of people's interest in terms of income generating activities. It was deeply felt to provide these underserved sections of the society with both technical and financial support to enhance the income requirements of their households but without compromising the health and sustainability of the environment and has initiated several interventions for the same which are explained here in this report. The organization has been supported by various government and private donor agencies, banks, corporations, foundations and multilateral organizations.

Our Vision

To improve the quality of life of the poor and disadvantaged people in rural, semi-urban and urban areas through development and livelihood promotion actions and support.

Our Mission

To promote a large number of sustainable livelihoods for the poor in rural, semi urban and urban areas through provision of financial services, technical assistance and other required development support services in an integrated manner.

Our Values

- Commitment: Deliver promise.
- Transparency and Accountability: Openness in all dealings, organizational as well as individual performances.
- Respect, Care and Ethical practice with all.
- Passion: Energized action for individual and organizational performance dealings.
- Integrity: Honesty in every action, adherence to organizational to the organization's rules, systems and processes.
- Better work environment: Ensuring a safe and healthy work environment for all employees is an important part of giving respect to them.
- Trust: The organization emphasise on building a strong, trusting relationship with its employees, stakeholders, and customers.

Overall Goals

- To improve the pace and quality of life of the rural and urban poor especially the village and decentralized sector;
- To focus attention on the women, children, scheduled castes, scheduled tribes, minorities and other backward communities for economic self-sustenance;
- To create, develop and support self-employment avenues for the educated unemployed rural and urban youth;
- To build social capital that will be used by the community and for the community;
- To use all the available natural, social, economic and other resources for the wellbeing of the community.
- To adopt innovative methods technologies for the development of the community in the field of profiling, communication and information in a holistic way.
- Promote gender equality and empower women by providing training on trades designed specifically for women and girls.

Mission Elucidation

1-Technical Assistance

Promoting Production

System & Processes

Networking & Market Linkages

Financial Management & Services

Skill & Evterprise Promotion

2-Financial Support

Grant

Bank Linkage

Insurance

Start-up capital

4-Advocacy

Guiding and Linking community to reach Authorities for redressel of their grievances & Rights



3-Mobilizing Community

Ogranizing

Promotion of SHGs & Producer Groups

Promotion of FPOs & Federations

Promotion of Social Enterprises

5-Sustainable Livelihoods

Promotion of Income generating activities

Enhancing peoples Capacities

Developing physical Capitals without undermining Nature & Environment

Preparing community for coping with the odds



Water Purification System under DBI Project at Rajapara, Chhaygaon Kamrup



Our Outreach

Grameen Sahara has been able to spread its activities across 4 States across North Eastern part of India. Our interventions are in 18 districts and have been able to touch the lives of 2,50,000 from the most backward deprived communities. Grameen Sahara's priority is to serve the weak and vulnerable sections of the society. More than 90 percent of the beneficiaries belong to Scheduled Tribes (ST), Scheduled Cast (SC) and Minority sections of the society respectively.

Grameen Sahara has promoted more than 3500 numbers of Grass roots institution such as SHGs, Producer Groups, Farmers Producers' Company, Mutual Benefit Trusts (MBT) as well as Joint Liability Groups (JLG). Almost, 95% percent of these beneficiaries are woman engaged in Farm and Non-farm activities across the community.

We as an institution will be covering another 4 states with a mission to cover another 2,50,000 families in next two years.



STATES COVERED

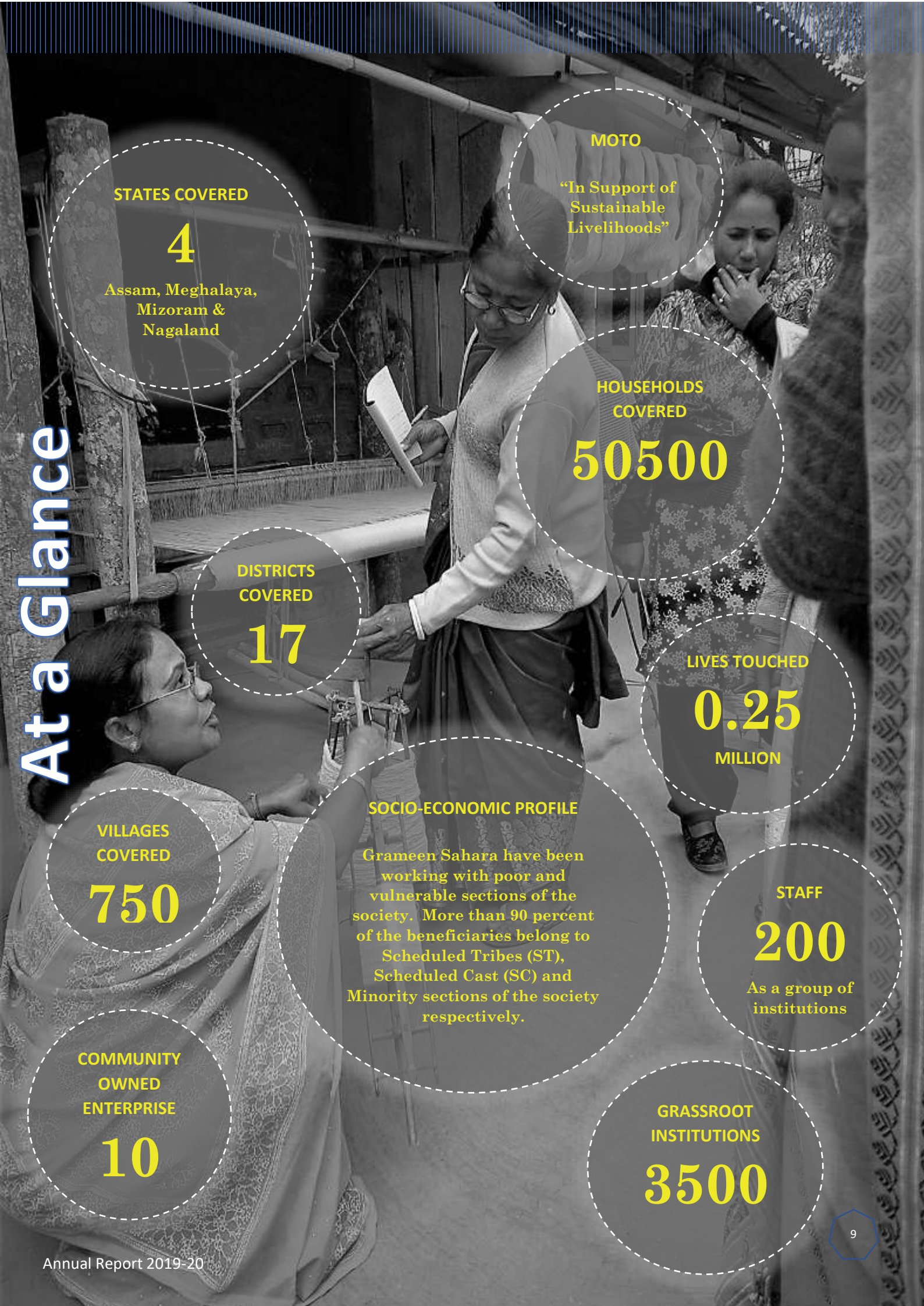
Geographical Presence as a "Grameen Sahara" Group of Institutions

A	Assam		
B	Meghalaya		
C	Nagaland		
D	Mizoram		
A Districts in Assam:		B Districts in Meghalaya:	
1	Kamrup	1	West Garo Hills
2	Kamrup (M)	2	North Garo Hills
3	Dhemaji	3	East Khashi Hills
4	Goalpara	4	Ri Bhoi
5	Tinsukia	5	South East Garo Hills
6	Sonitpur	6	West Jayantia Hills
7	Bongaigaon	7	West Khasi Hills
8	Barpeta	8	South Garo Hills
9	Dibrugarh	9	East Garo Hills
C Districts in Nagaland:		D Districts in Mizoram:	
1	Dimapur	1	Aizawl

Sector wise Coverage

Particulars	Agriculture & Allied	Institutions promoted		Enterprise development	
		Grass root	Apex	Individual	Community
Total Nos of Villages	750	3,300	26	75	8
Total Nos of HH	50,544				
Lives covered	2,00,000 +				
Total Area (HA)	7,500	-NA-	NA	NA	NA

Actual Outreach and Impact Covering 4 states 750 villages 50,544 households in 18 districts Households Income per annum Rs. 20,000 to Rs 60,000/per annum (Development project beneficiaries), Rs,20,000 to Rs.1,60,000/ per annum for microfinance beneficiaries). Staff Strength=200 (As a Group of Institutions)



At a Glance

STATES COVERED

4

Assam, Meghalaya, Mizoram & Nagaland

MOTO

"In Support of Sustainable Livelihoods"

HOUSEHOLDS COVERED

50500

DISTRICTS COVERED

17

LIVES TOUCHED

0.25

MILLION

VILLAGES COVERED

750

SOCIO-ECONOMIC PROFILE

Grameen Sahara have been working with poor and vulnerable sections of the society. More than 90 percent of the beneficiaries belong to Scheduled Tribes (ST), Scheduled Cast (SC) and Minority sections of the society respectively.

STAFF

200

As a group of institutions

COMMUNITY OWNED ENTERPRISE

10

GRASSROOT INSTITUTIONS

3500



A member of FPO, Sero Seuji Krishi Samabai Samitee in her Rapid Multiplication Plot (RMP) at Dhantala, Dhantala,Goalpara

Our Strategies

Building Social Capital

Social capital equates to the network of relationships and goodwill among people with the power to move communities forward. It is one of the strategies which we adopt through organizing and enhancing the capacities of the grassroot institutions like SHGs Village organization, Farmer Producers' Organization, Apex level Producer Organizations, Federations, Cooperatives and so on. This very strategy aims at improving their access to technical assistance, financial services and livelihood options to provide them a platform for networking, marketing, lobbying and advocacy. This social capita fosters a sense of trust, mutual obligation and cooperation. Our approach tends to create a feeling of responsibility, sense of belongingness and zeal to solve common problems of the community

Creating a pool of local service providers

Our prolong experience has taught us about community lead approach for bringing positive changes. We aim to build a strong knowledge base within the community by empowering interested individuals as Community Resource Persons, Extension workers etc. NGOs come, interact with the village community, work with them but when the deadline of the project is over, most have no option but to wind up their operations or wait for another project to begin. Very few continue to engage with the community in the same area with their own resources. One of the most important reasons for this strategy is that by equipping them with the exposure, technical skills and the necessary expertise, these empowered women farmers will be able to carry forward the message of sustainable agriculture long after intervention stops.

Promotion of Community based Institution

Strengthening of local institutions has been an integral element of our interventions. Through strong local institutions, communities are more successful in seeking support for adaptation in the form of financial flows, information and capacity building support. Grameen Sahara has been promoting and mentoring community owned enterprises which conducts business and brings gain to the community. Sustainability can only be possible if it is run in an organized manner assisted by professionals in form of a social enterprise. From a longer-term perspective, institutions shape community members' social capital and determine their overall social and economic development, their endowment with physical, natural, human, financial and political capital, and the allocation of these assets among community members. The objective of promoting such community-based organization is to create more jobs and give highest return to the community.



Promotion of Micro & Small Enterprise

Another major strategy of Grameen Sahara is to promote micro and small enterprises. It is known that high unemployment, under-employment among the unorganised sector is a major challenge in community. In this context, micro and small enterprises play a vital role in the society. Micro enterprise may not be able to generate sufficient income for the owner and often criticized for exploitation of children and women. But it is one of the vital sources of women empowerment and they stand as major beneficiaries of the business. Microenterprises help the working poor and unemployed who seek their livelihood through self-employment. Grameen Sahara organizes, mobilizes and provide assistance related to technology, marketing as well as finance.

Financial Linkage

Financial linkage plays a crucial role in turning the wheel of Livelihood and is an important part of livelihood framework. Through financial literacy programs Grameen Sahara aims at providing linkage of beneficiaries to mainstream banks and other financial institutions.

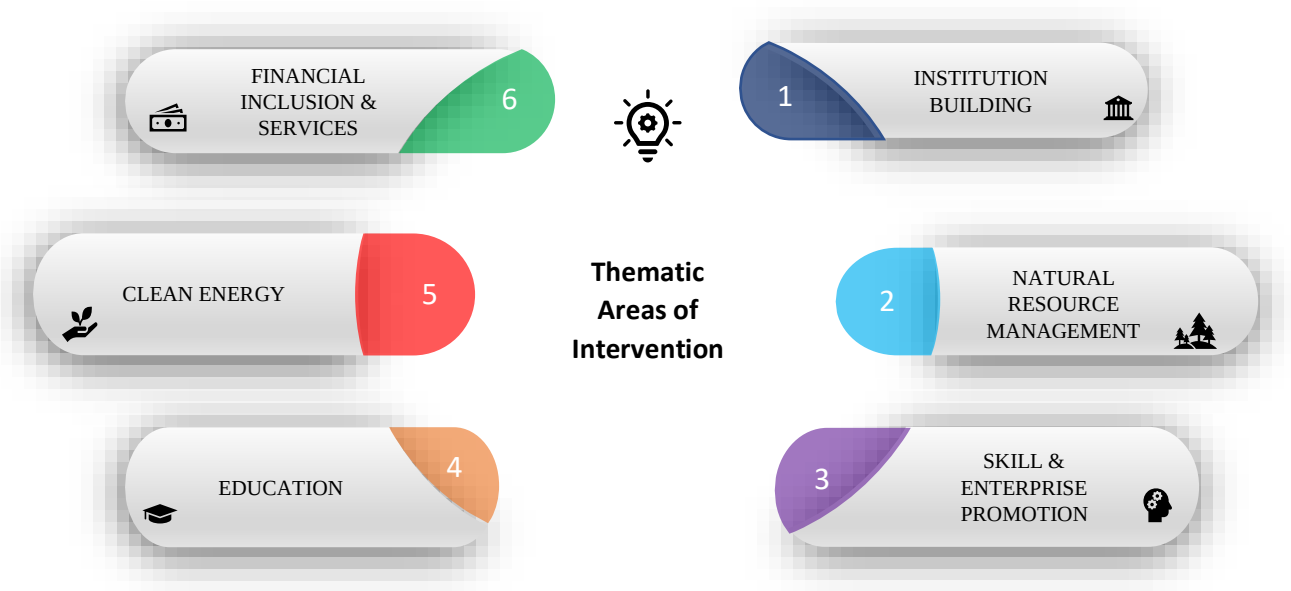
Partnership and Linkage

Grameen Sahara has been working in collaboration with various stakeholders such as Government agencies and departments, National and International level funding agencies as well as other NGOs to gear up development interventions. Combination of strength from various sector help us in better resource mobilization, better implementation in order to bring far reaching impact.



A SRI Farmer at Tarigaon Village, Chhaygaon

Thematic Focus Outlay



- **THEMATIC AREA 1**

  Institution building at Grassroot level which are basically people's institution. These institutions include Self Help Groups (SHGs), Farmer Producer Organizations (FPOs), Cluster Level Federations (CLF), Village Organizations (VOs), Mutual Benefit Trusts (MBTs) and so on.

- **THEMATIC AREA 2**

  Under Natural Resource Management Grameen Sahara has been mainly working in Water Resource management, Promotion of Organic practice, Livelihood generation through livestock, Fishery, Sericulture and so on.

- **THEMATIC AREA 3**

  Under this theme Grameen Sahara is working in the field of Agriculture and Allied activities mainly farm and non-farm providing capacity building trainings to the farmers, weavers etc. We also conduct regular Enterprise Development Program (EDPs) and helps individuals and groups to set up enterprise in their local areas.

- **THEMATIC AREA 4**

  Grameen Sahara is also working in the field of education through providing quality education at an affordable cost in Chhaygaon. In past also we have implemented programs specially for school dropouts. Here also we are providing scholarship to the poor and needy students.

- **THEMATIC AREA 5**

  In the recent past we have started working in the field of Clean Energy promotion. From clean cooking to food processing, we have our operations in Assam and Meghalaya all related to efficient means of livelihood promotion.

- **THEMATIC AREA 6**

  In the initial years Grameen Sahara has a Microfinance program. But later it got separated as a new entity. But Grameen Sahara still conducts financial literacy programs as well as does bank linkage and other JLG promotion activity to include the deprived section.





Demonstration of Draw boy Technique to the trainees by a trainer at Patgaon Center ,Jirang, Ri-Bhoi District Meghalaya

Thematic Area of Intervention

1

Building People's Institution and Creating Sustainable Livelihood





Members of Organic Bhumi in the process of sorting Turmeric at Kulshi Cluster, Chhaygaon.

Building Strong Institutional Platforms to Empower the Poor

Institutions play a major role in sustainable livelihoods towards poverty eradication and for the enhancement of poor people's livelihoods in rural context. Through this rural institutional platform, community members are enable to identify, adapt and use available resources and acquire credit, capitalize in productive resources, and improve their economic growth. These community institutions develop strategy, manages operations, monitor activities and initiate viable income generation and does meaningful business with limited resources available.

Grameen Sahara's one of the primary thematic area of intervention is Institution building specially community organization in the form of SHGs, Producer Groups and the federation of these grassroots institutions at higher levels such Producers' company, Cooperatives, Private Ltd. Companies etc. have shaped support structure that empowers the rural poor to categorize feasible tactics to meet their requirements and goals. In these years we have been able to promote several institutions around different activities at community level under various legal forms and are now autonomously working with minimal guidance.

Some of the prominent Community owned institution promoted under aegis of Grameen Sahara that are worth mentioning-

Grameen Silk Producers' Co. Ltd

Grameen Silk Producer Co. Ltd was promoted in the year 2012 and has evolved as a producer owned organization entirely managed by the women spinner producers. Initially it started as project supported by Tata Trusts, Mumbai with a view to organizing the Eri Silk sub-sector with special emphasize on the women yarn producers who are poor and disadvantaged as well as giving higher benefit to its shareholders. The company has stepped in the ninth year of successful business. Presently the company has 1000 numbers of shareholders. Moreover, in the year 2017 the company has established a retail store by the name of Era Trendz in Chhaygaon for marketing of the handloom products produced by the women members.

Pratishruti Pure Agro Pvt. Ltd

Grameen Sahara has promoted a Marketing entity by the name of Patishuti Pure Agro Pvt. Ltd. This was promoted by two FPOs. The main objective of this company is to market the products of the farmers giving highest returns. The company owns a retail store as well as a nursery where the FPO members have the option to sell their produces. Currently, the company is dealing with the marketing of raw Spices but it has plan to set up a Spices processing unit.

Organic Bhumi

Grameen Sahara has promoted another for profit trust (MBT) comprising of the spice producers which was registered on 7th December 2016. The institution is taking care of the aggregating and marketing of the spices mainly Turmeric and Black Pepper. This year FPO has been able to sell 500MT of Turmeric worth Rs.2000000.

Sero-Seuji Krishi Sababai Samittee

Grameen Sahara with the support of NABARD under its FPO program have promoted a cooperative named Sero-Seuji Krishi Sababai Samittee at Dhanubhanga under Kuchdhwoa Development block in Goalpara District towards propagation of Spices. Currently the cooperative has 200 members and a retail shop.

Tungsar Producers' Federation

Grameen Sahara has promoted a producers' institution around handloom weaving covering two development blocks of Goalpaa district, namely Kochdhowa and Balijana comprising of 500 number of Weaver producers. The institution was named as Tungsar Producers' Federation having its office at Goalpara town. It was initially a collaborative project of Grameen Sahara, Reach India and AMSS

supported by ICCo. Currently, the FPO has also started Turmeric production.

Grameen Development & Finance Private Ltd.

Grameen Development & Finance Private Limited is a non-banking financial company (NBFC) registered with the Reserve Bank of India with its registered and administrative office is at Chhaygaon (Assam) operating with 24 branches in 13 Districts across 3 states of North East India viz. Assam, Meghalaya and Nagaland. The company has a portfolio of around 50 Cr. With an active borrower base of 30,000.

Pakshalika Producers' Federation

Grameen Sahara has successful in organizing the producers under Boko Development Block under Kamrup district in to a producer owned entity by the name of Pakshalika Producers' Federation. The organization was registered as a Mutual Benefit Trust with its registered office at Dhekenabari, Chhaygaon, Assam- 781124. Currently the trust consists of 374 number of spinner members constituted in 19 number of Producer groups. The motive behind formation of this producers' institution is to empower these poor spinners with power of collective bargaining. This will help them to sell their produces ie. Yarn directly into the market without the interference of the middleman. Later the federation was merged with Grameen Silk Producers' Co Ltd. For better management.

Centre for Microfinance & Livelihood (CML)

CML was initiated by the Tata Trusts, Mumbai in 2008. It was initially a project of Grameen Sahara, conceptualised as an umbrella support organisation for capacity building, research, collaborative interventions and policy advocacy in the development space of Northeast India. CML has a deep understanding of regional challenges, nuances and opportunities, which helps them customise intervention strategies that are most relevant, meaningful and beneficial to the North-Eastern Region of India. These interventions are strategically designed to go beyond the realm of patchwork philanthropy to be inclusive, long-term, impact-driven and supported by data analytics and technology. With its mandate of strengthening development in the region, CML started its initiatives focusing on the domains of training and capacity building, livelihood intervention piloting and compilation and synthesis of sector information for forging linkages and advocacy. CML works towards community empowerment and improving the quality of life through multi- thematic interventions in the fields of education, WaSH, livelihood, craft and sports in the north eastern states of Assam, Tripura, Manipur, and regions of Meghalaya. Later, in the year 2014 it was registered as a separate entity and now it is a associate organization of Tata Trusts.

Grameen Pig Producers' Federation

The major focus for Grameen Sahara is to develop peoples' institution for production of Quality piglets for the farmers who practices Pig Farming. This institution has shareholding of 125 women participants. Other than supply of quality piglets this institution ensures technical assistance, health support for reared pigs, supply of quality feed and assured market for the customers. This institution is purely run as community owned enterprise, ensuring end to end solution to the project beneficiaries as well as for sustainability. Initially it started as a Consortium project comprising of GRAMEEN SAHARA, RGVN, SATRA and BCH (Baptist Christen Hospital) supported by ICCo.

Grameen Jyoti Academy

Grameen Jyoti Academy is the most recent initiative of Grameen Sahara and has been established with the single most determination of carrying forward the legacy of its parent organization- that never compromise on quality. Here the institution will be place for holistic development of a child through education. It has evolved as a result of demand from the public and other civil society

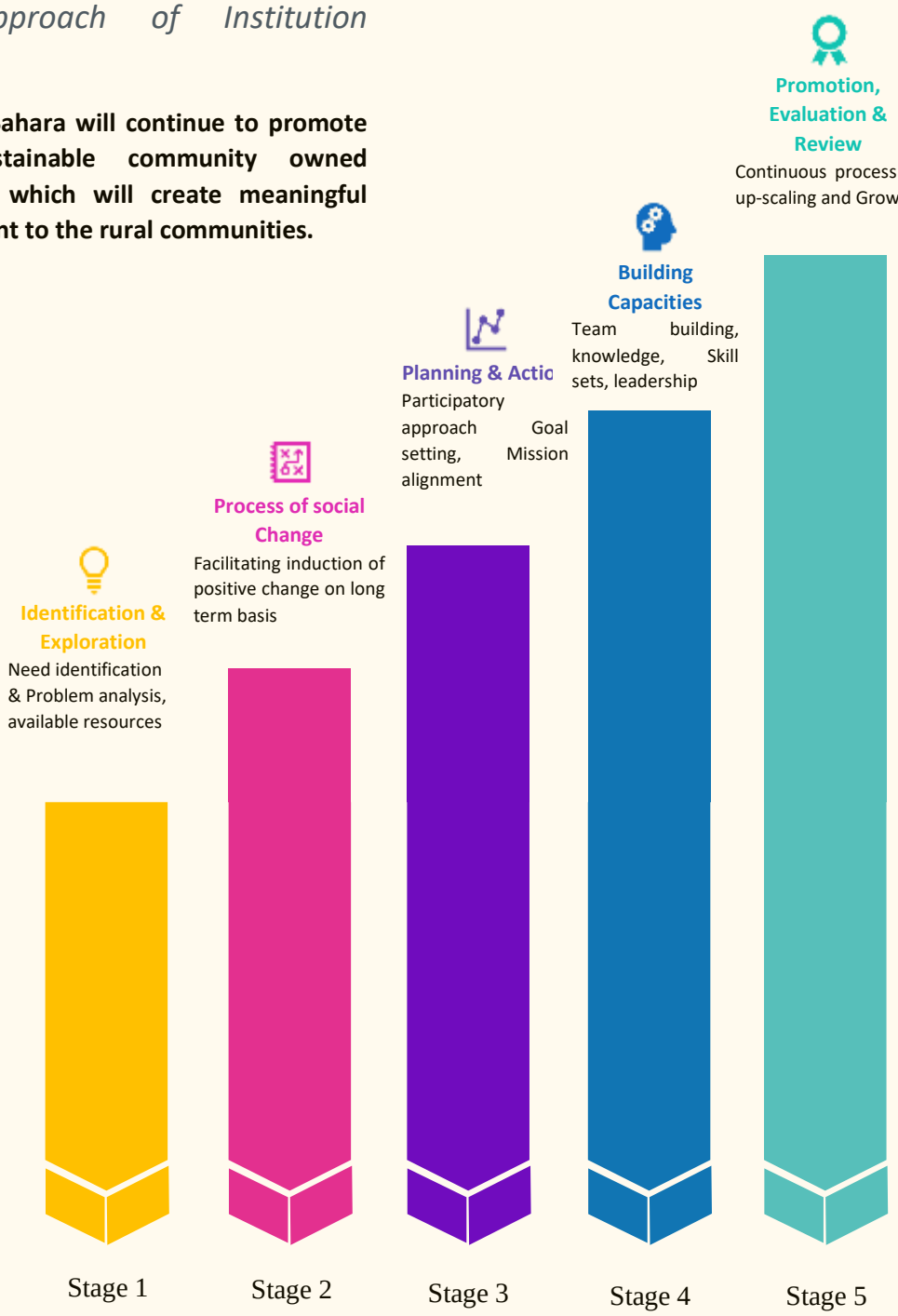
organizations in Chhaygaon. This is the first English medium CBSE school in the area which was established in the year 2014. The school aims at providing an effective framework for the education through a relevant, broad, balanced, rigorously-taught and monitored curriculum.

Grassroot Institutions

Grameen Sahara has been working in the thematic area of institution building since its very inception, promoting SHGs,FIGs,FPGs. We have promoted around 1500 such activity groups building social capital leading to a more effective organization in the social sphere.

Our Approach of Institution Building

Grameen Sahara will continue to promote more sustainable community owned institution which will create meaningful employment to the rural communities.





Photograph 1 A retail mart & Nursery under Pratisruti Pure Agro Pvt. Ltd

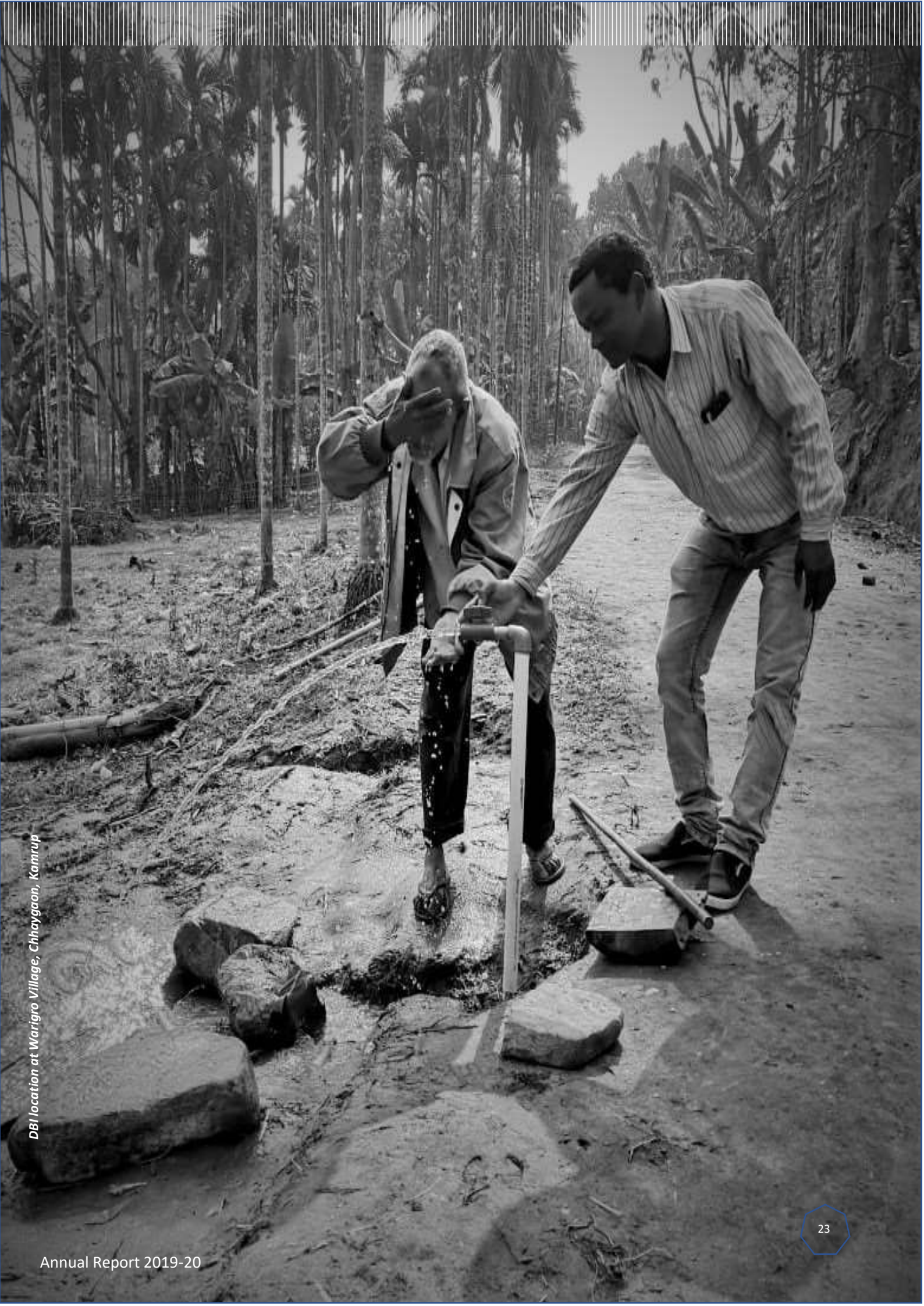


Photograph 2 Retail Mart

Thematic Area of Intervention

2

Promoting Community's Stake in Managing Natural Resource Management



DBI location at Warigro Village, Chhaygaon, Kamrup

Promotion of Diversion Based Irrigation- A step towards Natural Resource Management

Grameen Sahara has the strength of 15 years of experiences in promotion of rural livelihoods through Natural Resource Management. It involves comprehensive engagement, support and instituting community-based processes across the NRM.
To increase the involvement of local people in the preservation of environmental assets and to encourage the community in different farming activities, Grameen Sahara has been implementing Diversion Based Irrigation Project for a decade.

This intervention is designed to address two main issues-

a. Preservation of environmental assets - the revival and development of the springs and recharging of underground aquifers and sustainable rural economy through development and sustainable extraction of their benefit, in a comprehensive and holistic manner. The endeavour ends at proactive people's participation through productive activities generating rural employment and agricultural productivity which ultimately leads to food security and all-round improvement of rural livelihood.

b. The emerging threats of depleting fresh water resources, depleting ground water resources and global climate change which are aimed to be addressed through implementation of Diversion Based Irrigation System.

This intervention is carried out with its prime aim for preservation of the springs located in the village by recharging the aquifers through the proper treatment of catchment area with the total participation of the local people through improving their skill and awareness and strengthens their institutions so that the initiatives sustain in the long run. The project level interventions are also demonstrated the possibility of increased income opportunities based on local level resources and efforts. Further, common investments will build capacities for enhanced productivity in agriculture and allied activities.
The Community Resource Persons and the community leaders among them whose capabilities and capacities have been intensively focused are expected to be the drivers of sustainability.

Types of Diversion Based Irrigation Systems being implemented by Grameen Sahara-

- Canal Based System and
- Gravity fed Pipe-based System

With the Supports of TATA TRUSTS Grameen Sahara implemented Canal Irrigation System in its first phase in 2009 covering nine numbers of villages of Kamrup District. In that phase 500 Acres of lands of 1750 farmers had been covered. The system has continued to benefit the farmers.

After the successful implementation of this canal irrigation system Grameen Sahara decided to extend its initiative into the remote tribal villages located in the interior hills areas. To make this initiative fruitful Grameen Sahara started Pipe Based Irrigation System in 2010-11 and till 2019 this system has been facilitated in 36 villages of Kamrup and Goalpara district of Assam covering 3500 families for adoption of various agricultural activities in homesteads by utilizing the water of this facility.

Besides, irrigation water purification system has also been facilitated in 22 numbers of villages installing *Tech-Jal* Water purifiers with the support of Tata Chemicals to provide safe drinking water.

For proper maintenance and management of the whole system Water Users Groups (WUGs) are also promoted in every project village. They collect regular contribution from the users to build a common fund so, that this money can be used in any further maintenance and repairing of the system whenever required. Primarily small and marginal farmers are targeted through this project.

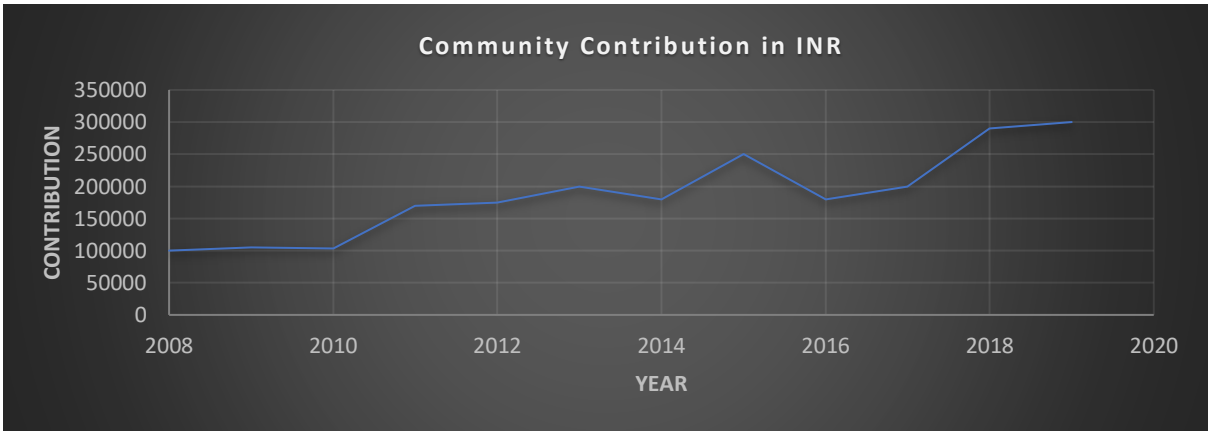
The farmers also contributed a part of the construction cost by means of labour for different activities like digging trenches, transportation of construction materials, laying PVC pipes, clearing jungles, catchment area treatment etc. Apart from the judicious use of water, farmers are facilitated with a range of services like improved production practices for seasonal vegetables, financial linkage etc. To improve the skills of farmers various training programs- POP of a few selected remunerative crops, Group management protocols, on a few technical aspects of the whole DBI system.

Grameen Sahara is optimistic that this innovative project would be the torch-bearer in the participatory irrigation management scenario of Assam.

Impacts

- Emergence of adoption of improved agricultural practices by expanding cultivable lands and increased involvement of the farmers to adopt advanced method of cultivation
- Kitchen gardening has become possible for all the seasons for the beneficiaries
- Emergence of community institution and established market linkages
- Enhancement of household income and improvement of the socio-economic status of these small and marginal farm families.
- Availability of safe drinking water for the families as well as for the school children

Phases	Phase-I	Phase-II	Phase-III	Phase-IV
Year	2009-2010	2011-2013	2013-2015	2016-2019
Type of Irrigation	Canal Based	Pipe Based	Pipe Based	Pipe Based
Fund (Lakh)	24.81	27.39	72.73	265.00
Village	9	4	10	22
Family	1750	398	1000	2153
Area Covered (Acre)	500	135	335	







Photograph 3 DBI Pipe laying at Pakapam, Chayani Bordwar,Kamrup, Assam



Photograph 4 Remunerative model demonstration by a SRI farmer at Katarabari, Chhaygaon, Kamrup, Assam



Photograph 6 DBI Water Filtratration Device Rajapara Villagge, Chhaygaon, Kamrup



Photograph 5 A DBI water Outlet

Case Study



Challenge

- Lack of Irrigation facility for Agri activities.
- Contaminated drinking water
- Low income in comparison to investment.
- Lack of Technical knowhow for improved Agri practices.
- Drudgery of the female for fetching water from distant source.

Solution

- Participation in the DBI program.
- Membership in Water User Group.
- Installation of Community Water Purification system.
- Avail capacity building trainings.
- Introduction of double cropping practice.

Results

- Assured Irrigation round the year.
- Skill enhancement in the field of crop and water management.
- Income enhancement through double cropping.
- Availability of Pure drinking water.

Sri. Utpal Rabha is a marginal farmer from Bogaline village, under Chayaniborduar block of Kamrup district. Crop cultivation was difficult as there was no irrigation facility and lack of awareness on package of practice for crop cultivation has increased his difficulties. He has to depend solely on monsoon for paddy cultivation and kitchen gardening. So, plots remained idle for most part of the year. He made his earnings by sand lifting as wage labourer.

With the initiation of DBI project in Bogaline Village, things started changing gradually. With community contribution, like other households Utpal was also provided a water outlet. He made a good use of the diverted water; he started cultivating vegetables in his homestead area and was able to sell the produces to the local market. i,e. Barduar Bagan (tea garden) Market. He made use of his knowledge gained during various training program conducted by Grameen Sahara from time to time. He earned about Rs. 37,000 from selling vegetables produced last season which included vegetables like Chilly, Bean, Broccoli, Pigeon Pea, Colocasia, Tomato etc. This is only an example, every season during last three years he has been earning regularly by selling the yields of various crops.

Considering his entrepreneurship zeal and interest in agriculture, he was provided an opportunity to build a Black pepper Nursery (Rapid Multiplication Block) at his homestead. The idea was to produce a number of Black pepper saplings of Improved variety which helps in income enhancement of his family. As water is available now throughout the year, so the cultivation was no more an issue.

Propagation of Spices as a sustainable means of Livelihood

Grameen Sahara started an intervention for the promotion of sustainable agriculture, especially Turmeric, Ginger, King Chilli and Black Pepper on a Collaborative Farming Arrangement organizing them into a "Farmers' Producers Institution" with the funding supports of IndiGo Reach. The project's prime target was on women is designed to increase their skill and awareness and strengthen their institutions so that the initiatives sustain in the long run.The overall objective of the project is to support the sustainability of their livelihood with sustained income diversifying the existing crop portfolio that gives better income than the previous crops and practices. The project intervention is demonstrating the possibility of increased income opportunities based on local level resources and efforts. The Prime effort of the project is to promote Turmeric, Ginger, King Chilli and Black pepper value chain development programs with the rural poor. Women farmers in the clusters will are producing Spices on a sustainable basis with better comparable yield and reduced drudgery.

The larger goal of the project is to increase the income of every household of 1500 farmers belonging to 24 villages to minimum 1.5 lakhs per annum. Till now 1670 Households from 24 nos. of villages of Five different cluster under Kamrup and Ri-Bhoi district have been covered and they are working under this intervention. As per the project target these farmers have been organized into FPG and have been federate at the FPO level. Grameen Sahara has already promoted an FPO- Organic Bhumi and decided to register the 2nd FPO -Seuj Bhumi towards the end May'2020. These FPO will have share in a Marketing entity (Pratishruti Pure Agro Pvt Ltd) promoted by Grameen Sahara. As on date there are 5nos. of Central Nurseries that have been developed through entrepreneurs to make availability of planting materials.

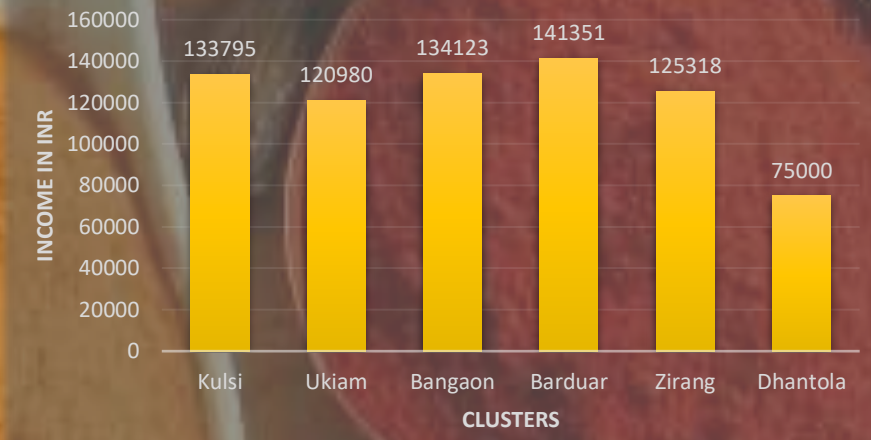
This project could leverage the capacity and competency of Grameen Sahara to implement the project and it will throw open other avenues for collaborating agencies including important government programs. The need at the farmers' level and the need of collaboration this kind of dedicated program or project that can support multi-sectoral convergent interventions through a single window.

Impacts

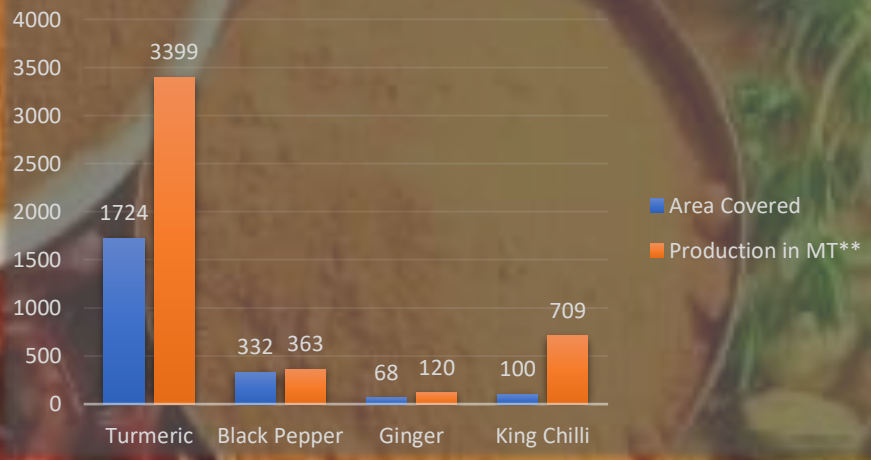
- Demonstration effect in neighbouring areas
- Emergence of Strong community-based institution
- Participation and control of women in farming systems has enhanced for this intervention. Progressive farmers and FPG members are continuously adopting the idea of remunerative models for the sustainable production of seasonal vegetables.
- The FPG members strengthen their leadership quality towards the proper management of their own institution (FPG, FPO)
- Nursery entrepreneurs have become success to influence the farmers of their own locality and outside farmers to procure the seedlings of various Agri-horticultural crops from their Nurseries.
- Increased income to the farmers from their farming activity
- Generation of rural employment opportunities.
- Promotion of inter-cropping with traditional agriculture products like horticulture, spices, etc.
- Farmers are well motivated towards adoption of organic farming practices by applying organic manure like vermin composting and bio pesticides etc.

Under this initiative we have covered 5833 number of farmers in two States of Assam and Meghalaya. We are expecting a production of 1000MT in coming season. Along with this we are also planning for semi processing of Spices using mechanical dryer in clusters for processing of bulk produces especially Turmeric, Black pepper and Ginger.

CLUSTERWISE AVERAGE INCOME

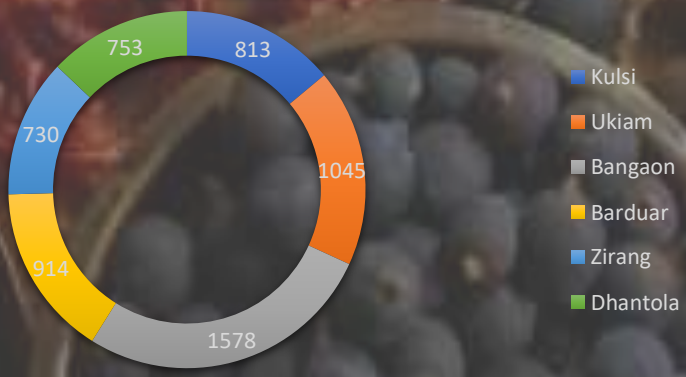


SPICE PROPAGATION



**Cumulative Production details of last 5 Years.

CLUSTER WISEHOUSE HOLDS COVERED





Photograph 8 Bargaonpara



Photograph 7 Protected cultivation of King Chili by a benificiaryat Rajapara, Chayani Bordwar, kamrup, Assam



Photograph 10 Vermicompost unit promoted at ukiam Cluster under IndiGo Reach Program, Chhaygaon ,Kkamrup



Photograph 9 A nursury Entreprenure at Patgaon, Chhaygaon, Kamrup

Case Study



Challenge

- Poor household income/irregular cash flow.
- Adopting single cropping practices.
- Lack of good quality planting materials of horticultural crops.
- Lack of proper skills.
- Lack proper guidance for continuing Agri-activities

Solution

- Engagement in horticulture
- Setting up a modern nursery for the production of seedlings and saplings of various Agri-Horti crops.
- Availed necessary trainings under the project.
- Establishing a reliable market linkage through joining an FPO

Results

- Enhancement of entrepreneurial skills.
- Availability of quality planting materials for the local and outsides farmers.
- Enhancement of household income through selling various kinds of seedlings/saplings developed in the Nursery.

Srimati Janmoni Rabha belongs to a small tribal family residing at Kahua, a small village along the Assam- Meghalaya boarder under the Chhaygaon development Block. There were so many problems at Kahuwa in all the levels. Her husband Mr. Ranjan Rabha is a young farmer who tried his best to manage his family by farming activities, but he could hardly do so. Although they had 4.5 acres of land but they only used 2.5 acre of land to cultivated paddy in Kharif season. But the huge area of his homestead land remained unused except few Areca nut plants.

During that time, she came in contact with a volunteer of Grameen Sahara who was working in Kulsi area (in Chhaygaon Block) under a project. Janmoni approached him and expressed her willingness to participate in the project supported by IndiGoReach. Janmoni was a member of an SHG. As per suggestion of the volunteer she decided to set up a horticulture-based nursery. That was the beginning of a new journey of Janmoni's life. Taking the advantages of various projects being implemented there by Grameen Sahara she started cultivating various crops in her homestead in 2 Acre of land on individual basis besides group farming. Turmeric, Black Pepper, Ginger, Banana, Areca nut, Lemon, seasonal vegetables, all are there in her homestead. Step by step her life started taking a new turn. Now her homestead has become an ideal farmland. Outher farmers, Agri- Scientists, other visitors often come to visit her farmland. Janmoni has now been recognized as an active and hardworking women farmer of Kulsi area. Anyone who wants to visit Kahuwa village will definitely find her working either in her own farmland or in the fields where her group cultivates spices or other crops. Everywhere she remains busy.

Fortifying Food security through System of Crop Intensification

Grameen Sahara has started its initiatives for the promotion of SRI in 2008. Since then the organization could able to reach 17000 farm families of Kamrup and Goalpara district of Assam. In June'2013 Grameen Sahara got the funding support from Tata Trusts, Mumbai for the promotion and extension of SRI in four development blocks – Matia, Rongjuli, Krishnai and Kushdhowa. In three years', time we had to cover 5,000 families under SRI project in this district. But surprisingly 7288 nos. of farmers adopted this practice for the cultivation of paddy and a few other similar crops. !n 2016-17 Grameen Sahara again started its intervention in Kamrup district with the funding support of Tata Trusts. This time the target was to cover 5000 families within in there year project period and till now 5488 farmers have participated adopting SRI practices.

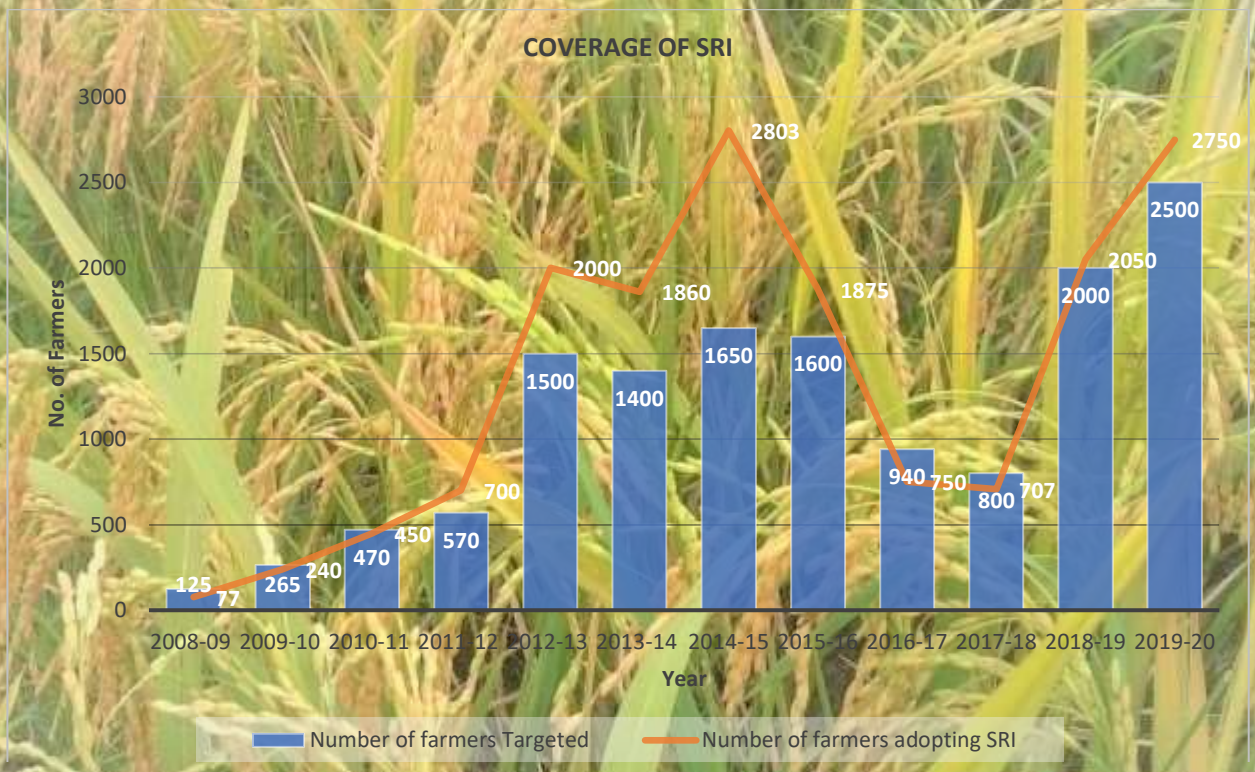
Most of the small and marginal farmers here in Assam involve themselves in agricultural activities only for subsistence production. To make a positive change in this mentality of these farmers Grameen Sahara has been working for a decade in various parts of the state through implementing a few livelihood projects. Promotion of System of Rice Intensification is also one of those projects implemented or being implemented in various blocks of Goalpara and Kamrup district of Assam under which this organization has been working for the enhancement of the production and Productivity of a few selected remunerative crops besides Rice so, that it can impact on the economy of these farm families along with ensuring nutritional security.

Under this intervention farmers are provided required awareness and capacity enhancement support organizing them around producers / farmers groups. Depending on the actual field situation and considering the potential contribution that an agri-preneur can make which may support promotion of agri-preneurship as well – may be as individual or as a group. The intervention in the entire value chain - rather the livelihood chain - is aimed at i.e. input support, on-farm support, and out-put linkages. The projects emphasized on the promotion of Agri-preneur-either as group or as individual or both. Both men and women groups are organized with based on the involvement in agriculture activities in the respective villages.

While aiming at the enhancement of income the sustainability and regularity are emphasized. Grameen Sahara's effort is always there to develop linkages with the Government agencies and departments for mobilizing all possible government supports for farmers. An **Agri Business Center** has also been set up to make various fee-based services available to the farmers. Rigorous training and exposure programs are arranged time to time for the farmers to improve their capacities.
It is worth mentioned that TATA TRUSTS and NABARD have been continuously providing us necessary funding supports for the implementation of these projects.

SRI is a whole package of agronomic approaches which together exploit the genetic potential of rice plants and other similar crops; create a better growing environment, enhance soil health, and reduce inputs (seeds, water and labour).

As per instruction of SRI Secretariat, a participatory survey was conducted last year (2017-18) to analyse the perception of farmers about this method in four different blocks of Goalpara district where as an NGO Grameen Sahara had been working for several years for the promotion of this method among the farmers. Through this survey it was also tried to find out benefits in terms of productivity, cost of cultivation and net return. In our pre-survey conducted before the implementation of the TATA TRUSTS supported SRI project it came to our knowledge that several factors impact in yields of paddy. Because of those factors' farmers considered SRI as a way to recover from their stresses they have been facing for a long time in continuing the cultivation of Paddy. It was also observed that the tendency of adopting SRI very much high among the marginal farmers, creating food security in the community as a whole.












Area Cultivated 64 Acres Quantity Produced 67 MT	Area Cultivated 134 Acres Quantity Produced 223 MT	Area Cultivated 198 Acres Quantity Produced 139 MT	Area Cultivated 134 Acres Quantity Produced 16 MT	Area Cultivated 16 Acres Quantity Produced 18 MT	Area Cultivated 64 Acres Quantity Produced 34 MT	Area Cultivated 32 Acres Quantity Produced 10 MT	Area Cultivated 64 Acres Quantity Produced 45 MT

For a demonstration purpose, under this SRI Program, 223 numbers of farmers from 3 villages cultivated various Horticultural crops who are also members of the Farmers Company Pratishruti Agro Pvt. Ltd. Grameen Sahara has supported them with input materials such as seeds, organic pesticide as well as capacity building training on organic package of Practice. Their products have been marketed by the Apex Institution. These farmers could earn an average income of 96,000.00 on Individual basis. We hope this will have a spill over effect to the other villages and farmers, getting more into commercial production.



Photograph 12 An SRI farmer Borgaon para, Chhaygaon, Kamrup



Photograph 11



Photograph 15 A benificiary seen harvestin at Sapartari Village, Chhaygaon, Kamrup, Assam



Photograph 14 Joji



Photograph 13 Joji

Catalysing Livelihood Improvement of tribal communities through Integrated Eri culture Farming

The Sericulture sector institutes an important aspect and holds an inimitable position in the Socio-economy status the people of Assam. The region is a substantial producer of different kinds of silk. Grameen Sahara endeavors to demonstration how "sericulture" a natural source of sustainable rural livelihood designed for tribal development, has brought about overall development of individual households, the village, and the community at large.

Generally, it is seen that tribal folks tend to earn their livelihoods from forest resources and are dependent on them. So, for restoring and conserving socio-ecological production landscapes, Eri-culture is an important way through and it provides incentives to local people for promoting sustainable use and management of natural resources in the long run.

Grameen Sahara has been implementing various projects supported by well-wishers and it has grass root experience and knowledge of the area. It felt the need of organizing the poor indigenous and backward women associated with Ericulture to provide them a regular livelihood earning. Grameen Sahara with the partnership of **CRISIL Foundation**, under *Moi Progoti* Initiative started a project on the same on a pilot basis since January 2020 and it has received overwhelming response, which has encouraged the organization to go in a bigger way- to expand to all the areas of Assam where Eri-culture and Eri related activities are existent and where it is not but has potentiality. Since the sub-sector has remained unorganized for years and a potential sub-sector has been excluded in the overall development strategy in the poverty alleviation, this project would endeavour to increase production as well as increase employment in the sub-sector.

The intervention organizes 200 poor families to take up Eri as livelihood earning activity. It proposes to build the Capacity of the women in the field of Pre cocoon value chain i.e. Spinning of Eri rearing. The project aims to leverage DFL support from Sericulture department. But after completion of the proposed resource centre, initiatives will be taken to develop DFL there itself and train the beneficiaries to follow proper PoP. It is expected that towards the end of the project the centre will able to develop DFL for the beneficiaries.

Another major constraint we are addressing is the marketing. Although, local marketing of the produces is not hard for the producers. But the major constraint in the marketing of produces is that there is a high fluctuation in the sale price, which is primarily manipulated by a section of intermediaries who do the exporting job to the other parts of the state and country for handsome profits. The producers very often end up earning a meagre profit margin. This project will reduce the level of exploitation if not eliminate. Right from the beginning there will be buy back arrangement with the beneficiaries and the project will ensure that the beneficiaries are not affected by the fluctuation in the market price of their produces. The production will increase and demand of Eri cocoon will increase many folds. It will increase the farm activity as well.

Besides creating linkages with Technical organizations, Government Departments etc to facilitate dissemination of information, package of practice and technology, development of design and innovation the project envisage to enhance the income of these poor rearers by Rs. 50,000 annually. Apart from other source of income to the family this will be an important subsidiary source of income for their households.

The program stress on providing credit linkages for taking up productive activities and diversification of activity by the family members of the beneficiaries.



Photograph 16 Onsite training on Host Plant (Castor) Cultivation at Laduguri, Chayani Bordwar, Kamrup



Photograph 17 Rearing of Eri Silk worm by a benificiary at Laduguri, Chayani Bordwar, Kamrup

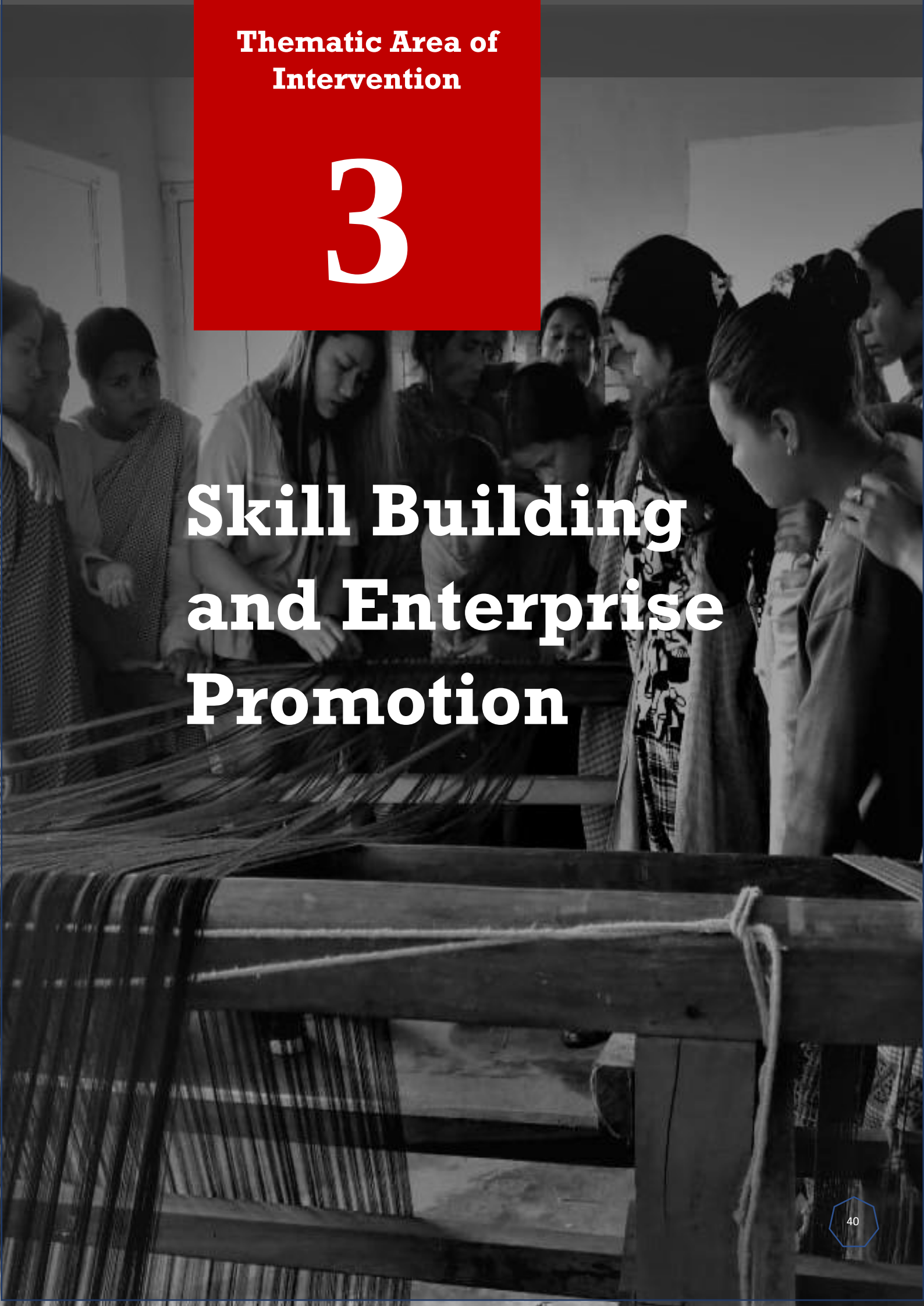


Promoting Castor (Eranda) Cultivation in Laguguri village, Kamrup

Thematic Area of Intervention

3

Skill Building and Enterprise Promotion





Demonstration by a trainer on Warping Drum at Marngar Centre, Umling, Ri-Bhoi District, Meghalaya

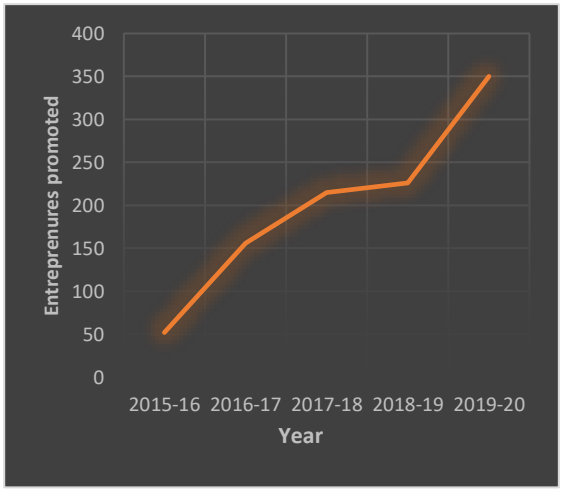
Inclusion of Poor in the economic growth through Skill Building and Enterprise promotion

"Sustainable enterprises should innovate, adopt appropriate environmentally friendly technologies, develop skills and human resources, and enhance productivity to remain competitive in national and international markets''. ILO-Labour Conference 2007.

Skills Development plays a major role in overcoming marginalisation and enhancing inclusion, while employment promotion contributes to improve the Economic conditions of people and poverty reduction. Quality skills development can be an important tool to improve an individual's access to employment. For enterprises to survive in this competitive economy, quality skill training is indispensable part. To increase the prospect and opportunities of future job market, promotion of self-employment, soft skills and entrepreneurship skills will be made integral part of skill development. Skill building and Micro enterprises are complimentary to each other and are considered to be growth engines of economic development in a State like Assam where industries are not adequate enough to boost the overall development. In order to sustain and grow, the capacities of these enterprises are required to be built and skill to be infused to survive the competition.

Grameen Sahara, as a part of its strategic goal to deliver self-employment has been giving stress on the Micro Enterprise Promotion Programmes along with relevant skill building which works to strengthen entrepreneurial management skills through capacity building training in various activities from farm to non-farm.

Grameen Sahara with a view to address the issue unemployment and enterprise creation adopted the intervention of Micro Enterprise Promotion Program (MEPP) in June, 2015 with grant support of SIDBI for a period of 5 years. Later on, the initiative was also supported by Tata Trust. The main objective of the intervention was to motivate, building confidence and to inspire the youths to take up micro-entrepreneurship as their livelihood that was in turn provide employment to few more people. The goal of the project is to enhance the required skills and entrepreneurial attitude among the youths of rural areas of Kamrup and Goalpara districts of Assam, through providing enterprise development training and supports by linking with financial institutions for setting up of or upgrading of micro enterprises by as primary source of livelihood. The project intends to ground 250 numbers of enterprises within the five years project period. Analysing the various surveys conducted during the period, we observed that the people of Kamrup and Goalpara are rich in traditional art and craft activities, traditional fabrics weaving of different tribes, and have reasonable understanding of manufacturing and production activities. But the people were not much aware of the schemes available for getting a loan to upgrade an enterprise. And most of the people from rural areas fear to deal with the banks due to lack of knowledge and financial literacy. Keeping that in mind, through the project intervention we had identified potential entrepreneurs and trained them through conducting various skill development programs, EDP in groups and exposure visits from different areas of Kamrup and Goalpara districts of Assam where major stress was to give the marketing of the produces as well as soft skills required to manage customers. So far 519 numbers of Entrepreneurs have been linked to banks and other financial institutions.





Photograph 19 Exposure visit of Trainees to Grameen Silk Producers' Co. Ltd



Photograph 18 Tailoring unit established by an entreprenure under MEPP program, Kamrup, Assam

Handloom as Sustainable means of Livelihood

Handloom and weaving industry play an important role in the Socio-economic development arena of the rural masses in majority of the North-Eastern States of India. Our traditional textiles have uniqueness across the states which results to social and cultural distinctiveness. The region has high concentrations of weavers nearly about 22 Lakh. Moreover, the sector has high potential to create self-employment opportunities for youths.

Grameen Sahara from its very inception has been associated in promotion of sustainable livelihood around Handloom and Sericulture sector. In coming into focus about Handloom and Textile related livelihood promotion we have a rich 15 years of experience providing meaningful occupation to the poor women towards income generation. We have conducted some major Skill development projects in the past. Golden Weavers Project is such a project which supported Eri-based livelihood amongst the poor women by promoting people's institutes around a producer value-chain and facilitating them with techno-managerial inputs, financial intermediation and market intervention. The project has covered 5000 number of poor woman spinners. The program is supported by the Tata Trust, Mumbai and further geared up with the collaboration of the **Central Silk Board (CSB), Silk Mark Organization of India (SMOI), NABARD, NEDFi, SIDBI, Eco Tasar Silk Pvt. Ltd**. etc. Later the project was transformed into a Producers' Company which is running successfully comprising of 1000 shareholders as on date.

In similar line Grameen Sahara implemented another program with the support of Innovative Change Collaborative (ICCo). The project aimed to create a peaceful The Mobilization of the Trainees were mostly done by Grameen Sahara. But in some cases, we have got support from the NGO Partner environment in conflict areas by creating jobs through handloom giving economic opportunities to the residing communities and enhance their socio-economic status. Later these beneficiaries were organised into two producers' institution covering 800 numbers of members in the districts of Goalpara and Kamrup.

In the year 2019-20 Grameen Sahara has signed an agreement with **Meghalaya State Skill Development Society (MSSDS)** Govt. of Meghalaya under an umbrella programme called Supporting Human Capital Development (SHCDM) in Meghalaya supported by **Asian Development Bank (ADB)**. Grameen Sahara was entrusted for the programme *"Training of Meghalaya Youth as Handloom Weaver and Pre and Post Loom Technicians For Employment/ Self-Employment in Meghalaya/ North East Region India"*. Under this we have trained 1524 youths in Khasi, Jayantia and Garo Hill Division covering all 11 districts of Meghalaya. Now we are providing the trainees with Marketing and credit linkage support. This project will be over by September 2020.

A work study on the handloom sector in Meghalaya was conducted in identified places in Meghalaya, where the spread of Weavers' population is available. The study was based on the present practices of the Weavers in respect to the products being manufactured and the marketing approaches in addition to the loom type and yarns being used. Based on this the entire program was designed.

The 200 hour curriculum focused more on Pre-Loom and Post-Loom components. The Pre-Loom component included Spinning of Eri Yarn, Natural Dyeing Processes & Warping; Tagging, Packaging, Entrepreneurial & Enterprise creation practices, on the Post Loom component. The On-loom process included the enhancement of the fabric by using of proper yarn for marketing and design diversification.

Aide-et Action. For certification of the trainee we have entered into an MoU with the Indian Institute of Handloom Technology (IIHT).



Photograph 20 Trainees undertaking Natural Dying at laubak Centre, East Khasi Hills, Meghalaya



Photograph 21 Trainees of Patgaon Centre displaying prototypes developed during training, Ri-Bhoi, Meghalaya



Photograph 22 Design development by a trainee at Garobadha Centre, South West Garo Hills, Meghalaya



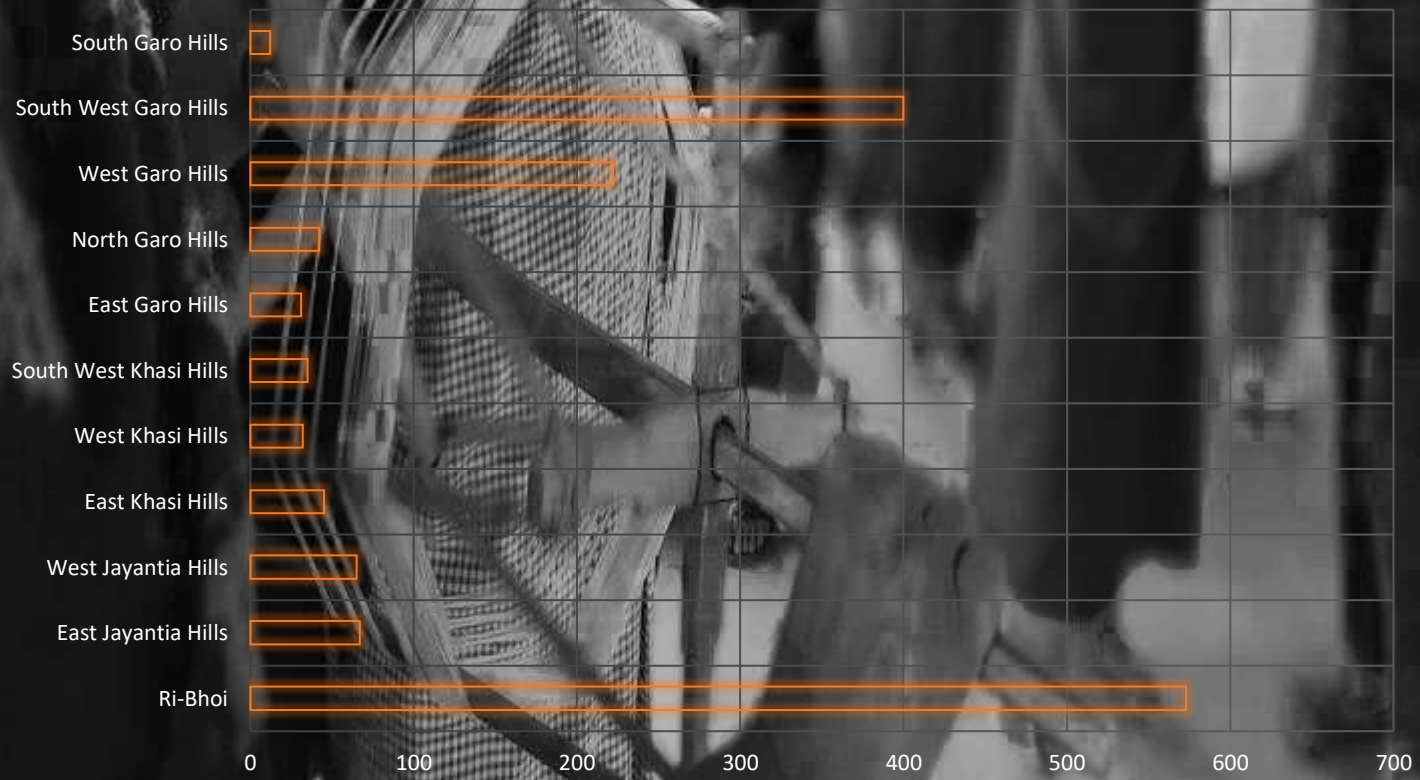
Photograph 23 Trainees undergoing Assessment by IIHT at Patgaon, Ri Bhoi District, Meghalaya

TOTAL NUMBER OF BATCH COMPLETED-74

TOTAL NUMBER OF PRODUCER GROUPS FORMED- 91

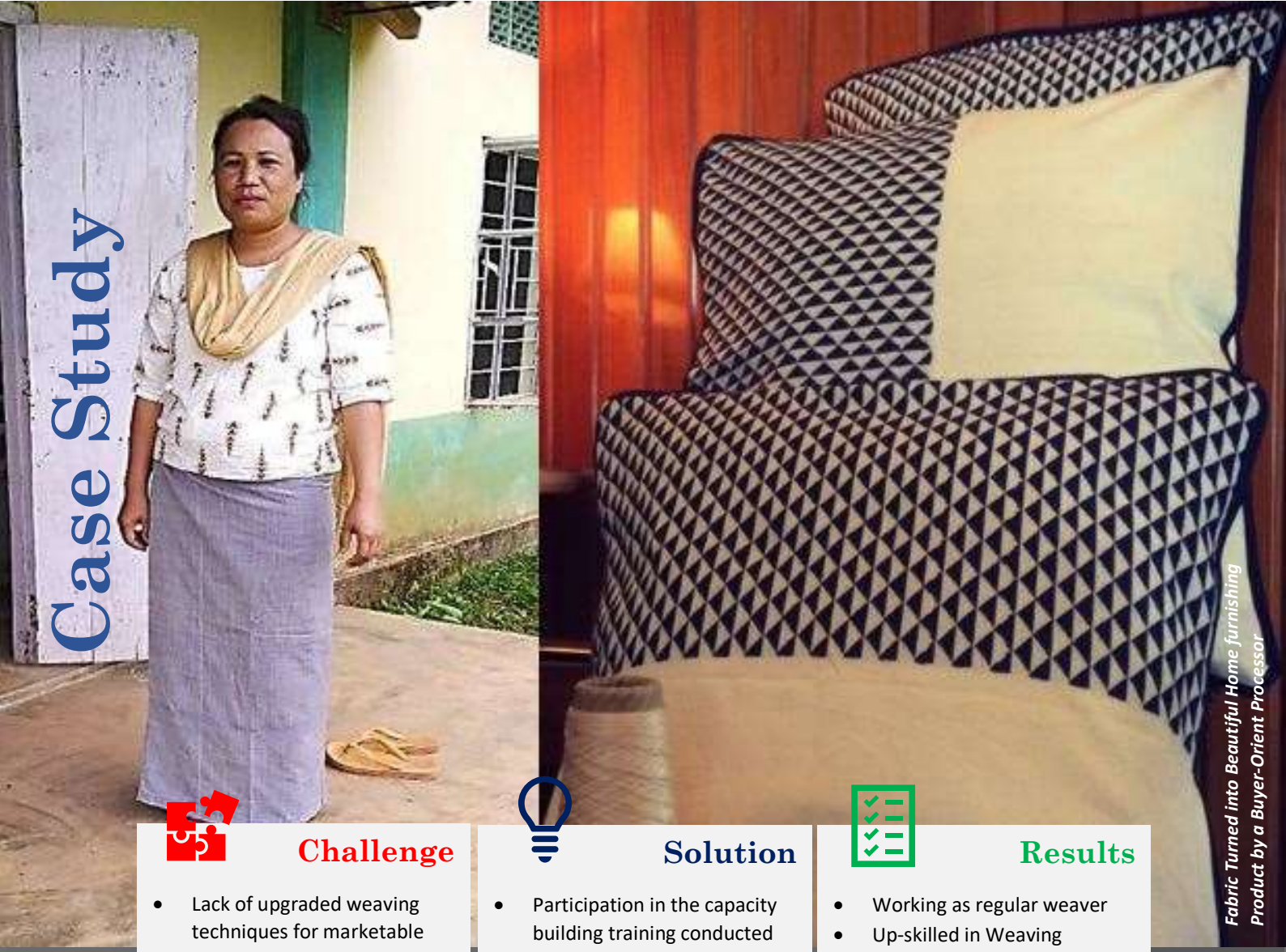
MARKET LINKAGE TO 1200 YOUTH

District wise Trainees Covered in Meghalaya



Photograph- A Trainee at Lawbah Training Centre, EKH

Case Study



Fabric Turned into Beautiful Home furnishing Product by a Buyer-Orient Processor

Challenge

- Lack of upgraded weaving techniques for marketable product.
- Lack of Market Linkages.
- Lack of Credit Linkages.
- Quality standard.
- Non lucrative nature of business
- Non availability of raw material

Solution

- Participation in the capacity building training conducted by Grameen Sahara
- Membership in Producer's Group
- Linkages with Govt., Non-Govt. Schemes, Buyers and Products
- Product Diversification

Results

- Working as regular weaver
- Up-skilled in Weaving
- Income enhancement upto 6500/Month through marketable product.
- Has linkage for raw materials and market.
- She is a Member of a Handloom Producer Group.

Ms. Promise Syiem is a traditional weaver from Marngar village, under Umling Block of Ri-Bhoi District, Meghalaya. Her husband Mr. Torun Syiem is a driver and she has two children. Their livelihood depends on income from Agriculture but due to small agricultural land, the income was not sufficient. Despite of her weaving skills, she was not able to contribute to their family income due to absence of any regular market or buyer for her handloom products.

The training imparted by Grameen Sahara on Handloom Training under ADB assisted project, "**Supporting Human Capital Development in Meghalaya",** improved her weaving techniques and got new linkages both for raw material source and market to sell her products. She is now making products like Jainkyarsa, Jainsem, Home furnishing fabrics and earning on an average of Rs.6500/month and happily contributing to their household income.



Youth Practicing Hand Spinning of Eri Silk Yarn at Lawnah Village, East Khasi Hills

Thematic Area of Intervention

4

Affordable Education to All





Student of Grameen Jyoti Academy on morning Assembly

Promoting Education for All

Education play an important role in lives of everyone, the ability to learn new things, skills. Developing and preparing the mind of young ones and nurturing them to better citizens. Having the opportunity to get good education benefits all in the long term. **SDG 4 is to *'ensure inclusive and equitable quality education and promote lifelong learning opportunities for all'***[1] Education to all means educating communities through promoting education developing schools and educating children. This is the only viable way by which the rural communities will be empowered.

Grameen Sahara is also pretty much concern about the education of the ones from the vulnerable sections of the society. With a view to reduce the school dropout rates as well as to provide additional support to the students studying in the government schools, has promoted a trust by the name of ARPAN (Assistance for Rehabilitation and People's Action) which endeavours at providing and promoting quality education amongst the poor and underprivileged. Its aim was to motivate the school dropouts for resuming formal education along with promoting extra-curricular activities amongst the children. From 2010, ARPAN has coordinated a program 'Teach my Village'; that aims at creating an enabling environment for education. The program focuses on a poorer section of the society where school dropouts are more. Regular community meetings are organized to sensitize the parents and elderly people for quality education of their children. Parents are made aware about their role in promoting education. As most of the parents were illiterate so it becomes difficult for them to help assist their children in studies. For this the program has arranged for door step services to the households. Home visits by the volunteers are arranged to monitor the activities of the students and their development. Besides, drawing competition, lecture programs, games, cultural functions, movie, picnics etc. is also organized for creating a general awareness and congenial ambience in the area. This program was successfully continued for two consecutive years. But we could not continue this program due to un availability of fund as this program was internally funded microfinance program. This noble initiative was highly appraised by the parents and society as a whole.

Later on, owing to the huge demand form the community and other civic organization Grameen Sahara had to take the initiative of promoting an education institution-Grameen Jyoti with the single most determination of carrying forward the legacy of its parent organization- that never compromise on quality. Here the institution is in place for holistic development of a child through education. Our smart and diverse communities of students and teachers shall create an environment which will be supportive to the enthusiastic learners of all ages. Ample scope for the development of the students will be ensured by the positive physical environment of the school. Continuous enhancement of teaching skills of the teachers keeping their competency to handle different needs of learners. The number of students in each section will be maximum up to 40 so that plenty of scope can be provided for individual attention to the students. GJA is the first CBSC school in the south Kamrup region. The idea is to start a school where there is no discrimination irrespective of social and economic status, allowing equal access to education at an affordable fee just to meet the operation cost. Along with this, every year Grameen Sahara is providing scholarships to four poor meritious students for college education.

[1] 2030 Agenda for Sustainable Development Goals



Photograph 25 Studentest of GJA during Annual Sports Day



Photograph 24 Annual Function of Grameen Jyoti Academy



Thematic Area of Intervention

5



Promotion of Clean Energy towards sustainable Livelihood





Boosting Rural Livelihoods through Clean Energy Innovations

Renewable energy can be a valued avenue for income generation. Renewable energy technologies help in meeting energy demand in rural areas in an eco-friendly manner, and helps promoting innovations in the Agri and allied sector, they are also an important potential driver of employment generation. Grameen Sahara keeping in mind the potentialities as well as the opportunities have increased its focus in this sector with a view to address the existing energy gaps in the region. Some of the major interventions undertaken can be summarise as follows

Value Addition of Selected Rice Varieties of Assam with Clean Energy

The project on GABA enriched Brown Rice with Clean Energy, funded by SELCO Foundation exemplifies the tension felt by entrepreneurs who want to develop an enterprise that will generate a good return for a community of paddy farmers who are pulled by the low-income generation and aspirations for a better life. The project has successfully developed a vivacious rural ecosystem that extends beyond a source of income and trade in rice to become a source of community life, meeting basic food and farming needs, with Grameen Sahara providing community leadership and counselling so that all the entities grow in the long-term.

Grameen Sahara has nurtured three Farmer Producer Organizations (FPOs) together with the start-up Company 'Kryzmal Super Foods Pvt. Ltd. (KSF)' to build up the value chain of heirloom rice varieties of Assam. Grameen Sahara has promoted an Entrepreneur and under his leadership an entity has been formed. A Joint Managing Committee is in place between Grameen Sahara, Start-up Company and FPOs to manage the activities and maintain transparency headed by Grameen Sahara. Under this arrangement the entrepreneur sources paddy seeds from the three registered FPOs and further process it through solar run technology and finally markets it. Apart from the healthy price these FPOs also receives incentives. The institution has a factory setup in Tamuli Kuchi village located in the border of Assam and Meghalaya. The company has launched a mix of four products in the market. In all the four products the value proposition is "Healthiest Whole Grain Rice". Enriched with vitamins and minerals.

Value addition of Agriculture & Allied Activities through Sustainable Solar Intervention

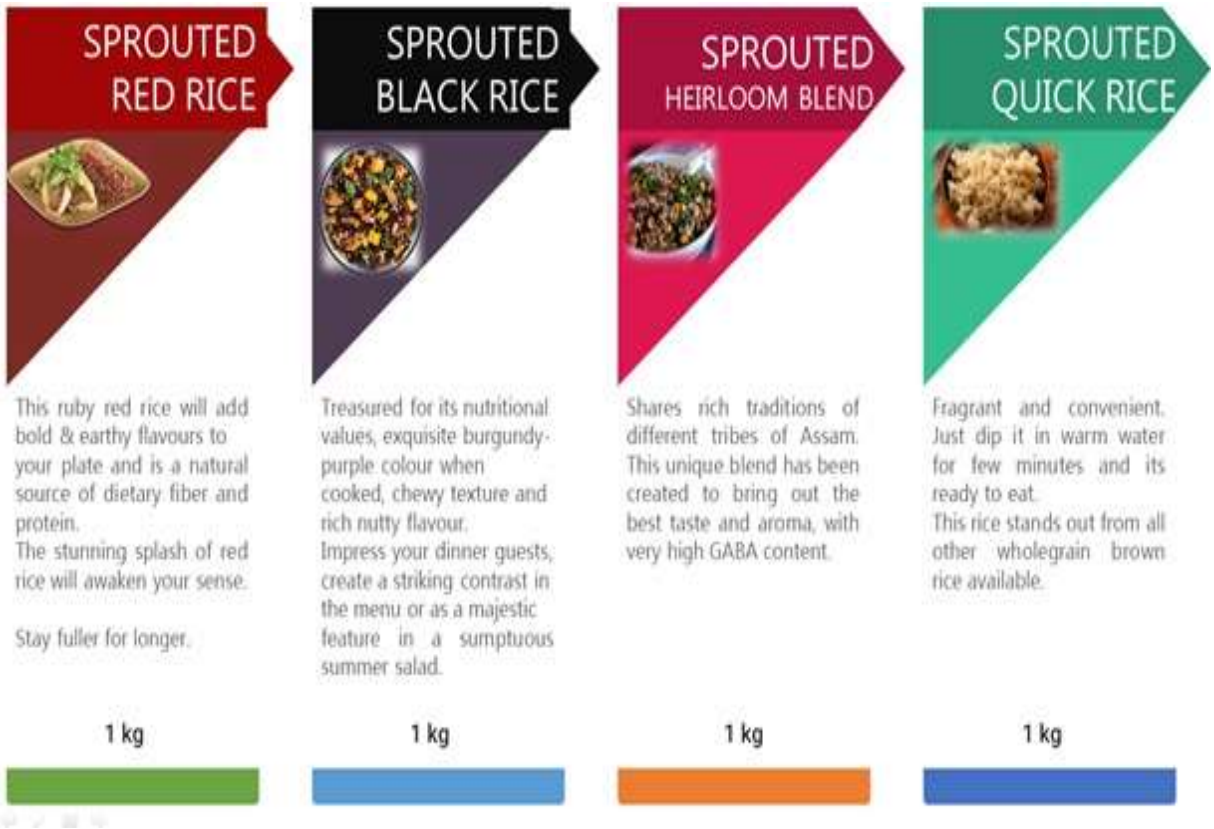
Grameen Sahara with the support of SUSTAIN+ platform comprising of Tata Trusts, Social Alpha, CInI and SELCO Foundation has been implementing a multi sectoral program in Assam and Meghalaya in the field of value addition through sustainable use of renewable energy.

a. Promotion of Solar based Irrigation system in Assam covering 150 Households
b. Value addition to Pineapple through solar based initiatives in Meghalaya covering 100 Households
c. Promotion of Indigenous Breeds of Chicken for sustainable livelihood in Assam through use solar operated Egg Incubator covering 5 Entrepreneurs

We have already installed 5 number of Egg Incubators in 5 different villages. The work in Meghalaya is in progress and will be able to run the plant by end of September 2020.

Rural Access to Clean Energy

This was a joint initiative undertaken by Grameen Sahara, ICCo and Help a Child of India (HACI) to promote Clean cooking among vulnerable Tea Tribe communities in Tinsukia and Dibrugarh District of Assam. Here we have constructed 1000 number of Smoke Less cooking stoves and trained 10 entrepreneurs on stove making who are now acting as local service providers. Under this initiative 1000 beneficiaries have received Smokeless cook stopes. Later on, ICCo has taken it further with the support of Oil India Ltd. (OIL) and covered 3000 households where Grameen Sahara provided staff support for implementation.



Photograph 26 Brown Rice Products Developed



Photograph 27 Beneficiary with a Egg Incubator supported by SUSTAIN+



Photograph 29 Processing of Gaba Enriched Brown Rice



Photograph 28 Promotion of Smoke Less Cooking (Two Mouth Stove Burner)



Thematic Area of Intervention

6

Financial Inclusion and Services





Empowering Livelihood through Financial Wellbeing

In this era, financial literacy has become a crucial part of an individual struggling to cope up with financial glitches. Lack of financial literacy often results into poor knowledge in tackling financial matters. In India despite of many financial schemes of Government as well as various products of banks people do not have full or any access to these schemes. As a result, they have to take refuge of informal means which costs them much. In a country like India where majority of population resides in villages, people have always been apprehensive about anything that is digital as well as virtual. The find it difficult to accept the current trends that is digital cash less medium of financial transaction.

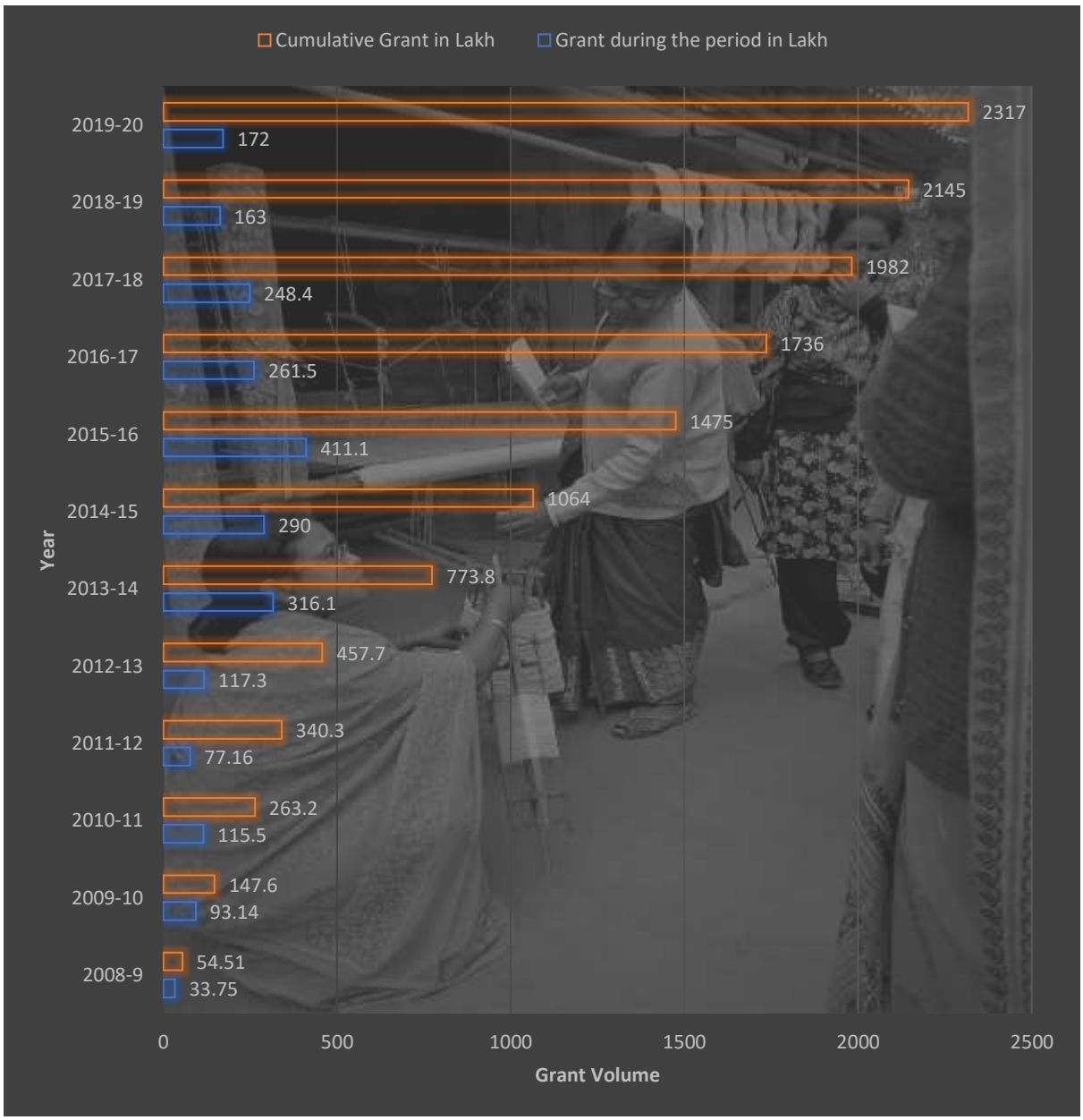
With Prime Minister's Digital India, the financial sector of India has been swiftly growing and we see a significant development moving towards digital financial inclusion through cost-effective, suitable, and secure means, which bring the unbanked rural households into the economic mainstream. More than 40 crores individual bank accounts have been opened under Government's flagship financial inclusion drive Pradhan Mantri Jan Dhan Yojana (PMJDY) which was launched six years back. Despite of such progressive growth in the sector, a significant section of the country's population is finding it difficult to absorb these rapid changes. Now majority of the rural populace have a bank account but they are not much aware of the financial services, products and investment options. Most of these accounts have been opened forcefully on account of various schemes of government such as KCC Loans, MGNREGS, Old age pension etc. but most of them are unaware about the basic concept of savings and credit. People see financial services as a burden rather a solution to them. Although various measures have been undertaken by the government and other financial institutions to improve it, the level financial literacy is very poor due to inability to learn and absorb the same.

There is an immediate needed to create awareness in the community, especially in rural and semi-urban areas regarding digital mode of all financial activities. In the post-demonetization period, transactions like E-commerce success is largely attributed to the phenomenal growth of various digital payment technologies such as card payments, Net banking, various payment gateways, etc. So, it is the need of the hour to cover the rural masses and creating awareness and knowledge regarding digital financial products and services.

Grameen Sahara from its very inception has been working in the field of Financial literacy, helping individuals to understand their financial position and enhance their knowledge of the financial concepts. Our objective is to make the community aware of their vulnerability specific to financial matters and to take effective measures to secure their livelihood as well as to avoid distress in financial issues. During the organizations initial stage, it has its own micro credit program, forming SHGs and JLGs and providing credit support as well as micro insurance. But later in the year 2014, this microfinance part was separated and a new entity was evolved by the name of Grameen Development & Finance Pvt. Ltd. Although, Grameen Sahara does not have any involvement with Microfinance but it still plays an active role in formation of SHG as well as bank linkage. Through its EDP program supported by SIDBI it has trained more than 500 men women in the field of developing financial knowhow and linking them to banks for loans. The organization is actively working in collaboration with CRISIL Foundation under its Moi Progoti Program. Grameen Sahara have implemented programs NABARD such as JLG bank linkage. In future also Grameen Sahara will take this program to new areas and geographies benefiting more and more people

Fund Mobilized

Grameen Sahara has been mobilizing grant support from various government department, banks, financial institutions, national and international donor agencies and so on. So far, we have been able to mobilized a total sum of Rs. 23 Cr. From different funding agencies. At this tight grant scenario where western economic downturn and a shift in India's international standpoint regarding foreign funding agencies, there has been a sharp decline in the amount and frequency of foreign funding, we have been successfully managing its grant requirement in order to carry out its community



intervention.



Photograph 30 Exposure Visit of farmers



Photograph 31 Homestead Vegetable Neutri Garden



Dr.Tapan Chandra Kalita
Chairman

Dr. Kalita is by profession is a professor in Zoology at Dudhnai College. He has done excellent work in the field of child education and sericulture. He has been very closely associated with various organizations working in various fields including Assam Science Society. Dr. Kalita also served as as an executive member of Assam Sisu Siksha Samiti, Assam, Joint Coordinator of Academic council and is currently VP of Teachers Kalyan Nidhi of Vidya Bharati

Dr. Mahendra Kalita
Vice-Chairman

Dr. Kalita is a well-known medical practitioner from Chairperson Chaygaon area and his experience and knowledge in Ayurvedic medicines is acknowledged by all. With his urge to serve the society Dr. Kalita is closely associated with a number of organizations at Kamrup and Goalpara district. He also the Vice-Chairman of Alumuni Association of Assam Ayurvedic Collage.





Mr. S.K Baruah
Member

Mr.Baruah has a wide variety of qualifications like M.B.A., LL.B., Associate Member of Institute of Company Secretaries of India. His area of experience includes Civil Administration, Accounts, Company Secretarial Affairs, Human Resource Development, overall administration, Business Development, Consultancy & Advisory and Micro Finance. Mr. Baruah is currently working as Executive Director of NEDFi.



Mr. Tapan Dutta
Member

Mr. Dutta is a Government servant with the Department of Agriculture and with his strong urge to work for the tribal communities he is now serving in Karbi Anglong district. He has been associated with various local organizations like Jangam, and Chaygaon Youth Club.

Mr. Prafulla Kumar Saikia
Member

Mr. Saikia is an engineering graduate and also a post graduate in Arts. He served as an MD of AIIDC and Additional Director of Department of Industries, Govt. of Assam. He also served as GM of NEDFi on deputation. He is very dynamic and down to earth technocrat always thoughtful about development. Mr. Saikia is a dedicated professional and has association with young entrepreneurs of Assam and is an icon of young entrepreneurs.





Ms. Chandra Prabha Bhuyan
Member

Ms. Bhuyan is an Educationist and has prolong experience in this field. She has been also associated with major education program like Sarba Shikha Abhijan (SSA). She is also associated with various civil society organizations. She has been with Grameen Sahara for last 4 years. She is also closely associated with Theosophical Society Assam Federation



Mr. Sarat Chanrda Das
Secretary

Graduate from Assam Agricultural University, PG Diploma in Rural Development, Certified Expert in Microfinance. He attended the middle management program of IIMA and also attended a program on Organized Farmers as partners in Agri Business in CDI, Wageningen University. He worked with RGVN and then one and half years with Sa-Dhan, New Delhi with its Standards sub-group. Then he worked with HDFC Bank as a Manager (Agri & Microfinance, under the Corporate Banking Group) for a year before joining Grameen Sahara as the CEO. His interest is on community development, Natural resource management, banking, micro-finance, and business management. Social Entrepreneurship and institutions building are the area of interest to address pressing social, environmental and economic problems. Has got extensive experience in institution building, social mobilization, system innovation, Facilitation, Process Mapping, systems improvement and Support. Has travelled different parts of the country and abroad. Primarily a grass root worker and leader. He also served in different board and currently also serving in the Boards such as CML Society, CoE, NEMFA, Diya Foundation, etc.

Mr. Vikramaditya Das
Ex-Officio

Mr. Das is a Post graduate and holds a degree in Business Administration with 12+ years of experience in community development. Mr. Das is a He started his A Self-directed, detail-oriented development professional with 12+ years of experience in community development. Mr. Das is a Post graduate and holds a degree in Business Administration. He started his career in Market Research and Sales of a prominent IT company of India and later he shifted to the development sector. He has been associated with Grameen Sahara for last 12 years and has served in various capacities with experience in program management, strategy development, partnership building and coordination in the field of microfinance, livelihood, Community Development, participatory decision making, development administration, civil society, land food and development. He was instrumental in promoting several community owned institutions which have been running successfully till date. He has strong grass root understanding as well as managerial experiences.







Acknowledgement by Kamrup District Administration, Grameen Sahara being the favoured Civil Society Organization of the masses-Sarat Ch. Das, Secretary, Grameen Sahara receiving memento from Deputy Commissioner, Kamrup

Managing People 'Human Resources'

Grameen Sahara with its composite team has been successfully and skilfully executing its program activities around various sectors and in various geographies, this has been possible only because of the contentment of the employees which has been made possible by the prevailing positive and productive work culture. The organization has a skilful and a competent team of professionals from various backgrounds. They are having academic background from Science, Commerce, Economics, Sociology, Management, Agronomy, Pisciculture, Handloom & Textile, Engineering, Law and so on bring reach experience which gets visualised in the successful implementation of the program activities. The organization have been able to give a right platform to its employees to explore their potentialities while working with the community in vivid sectors. This might be the reason for low attrition rate of employees in Grameen Sahara. The organization focuses on the training and mentoring of the staff and creating leaders for the second line management, developing leadership capacities at different levels of organisations have been given importance. This has been the result of the Vision of the Founding Father of the institution that the guiding principles have been infused in mind of everyone, which will continue to remain same. The organization maintains strong HR compliances and policies for the greater benefit of the employees and institution as a whole. Since, the HR purpose is all about managing people and talents here technology plays and important role that will increase efficiency and improve employee involvement. Grameen Sahara has always been open to new innovation and technologies and we are looking forward to induce whatever helpful technological solution with our limited resources such as HRMS even in small capacity.



Introducing the Core Team

1 **Mr. Vikramaditya Das**
Executive Director





Mr. Nilav J Gohain 2
Team Leader

3 **Mr. Amiya Kr. Das**
Team Leader





Mr. Pranjal Malakar 4
Program Manager

5 **Mr. Prabin Ch. Das**
Head, Ac & Finance





Ms. Nirmali Nath 6
HR & Admin Manager

7 **Ms. Susmita Kalila**
Sr. Executive, MIS





Mr. Srimanta Kr. Das 8
Sr. Executive

9 **Mr. Sanjib Kalila**
Manager, IT





Mr. Hiranya Kalila 10
Program Manager

11 **Mr. Milan J Kalila**
Sr. Executive





Mr. Khanindra Kalila 12
Sr. Executive, Accounts

Our Partners



















































Photograph 33 Raju Sharma, Director CSR, IndiGo, interacting with farmers during a field visit to Spices Cluster



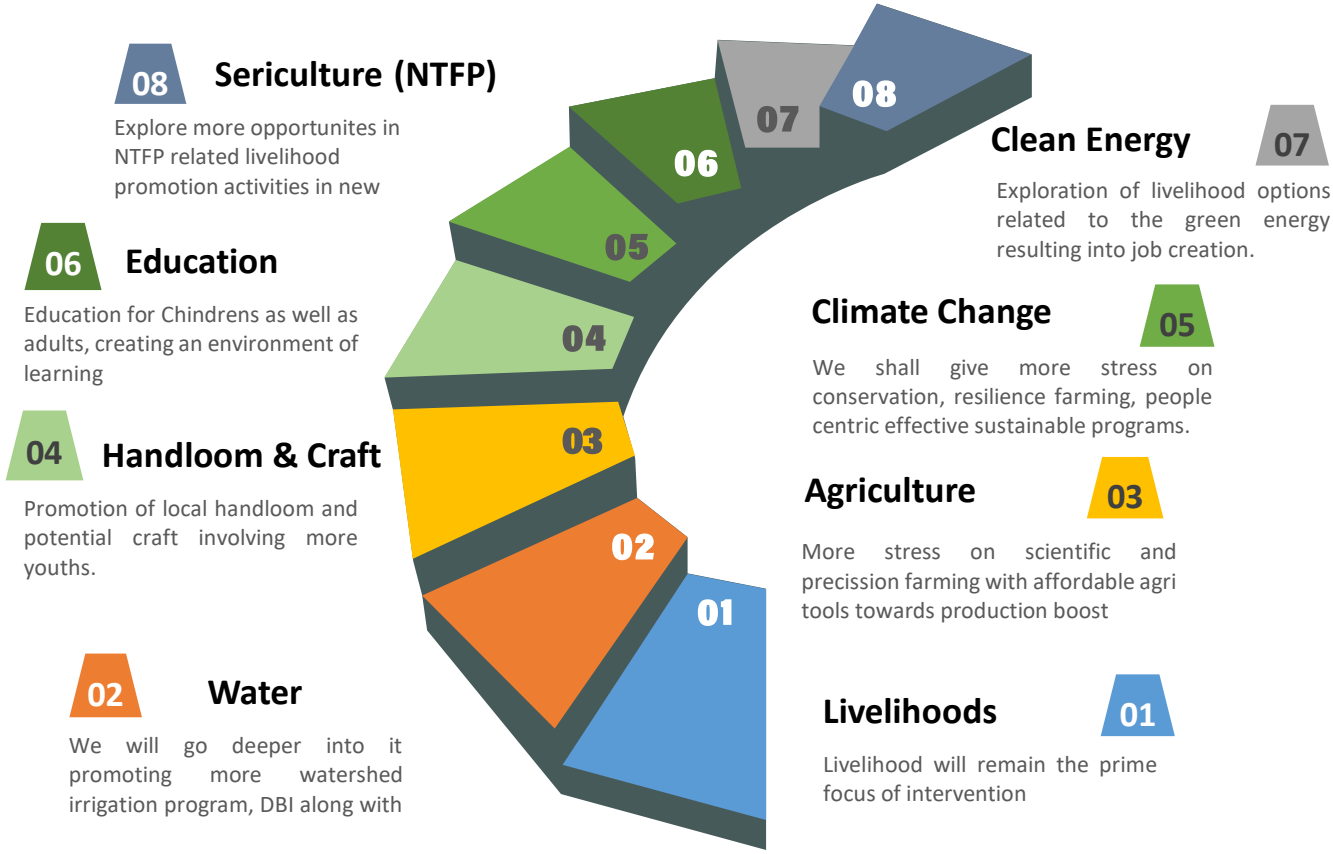
Photograph 32 Trustee of IndiGo during field visit in Kulshi Cluster, Chhaygaon, Kamrup

Future Development Strategies

Grameen Sahara will work more on Livelihood related issues giving emphasis on woman empowerment and creating more sustainable activities. Similarly, we will give more stress on the issues related to water and also work to integrate water security measures, like conservation, watershed development and access clean water to maintain standards of food, sanitation and health care. We will be working with farmers, empowering them by transferring knowhow and scientific tools and technologies leading to increased production. Alongside work on digital marketing.

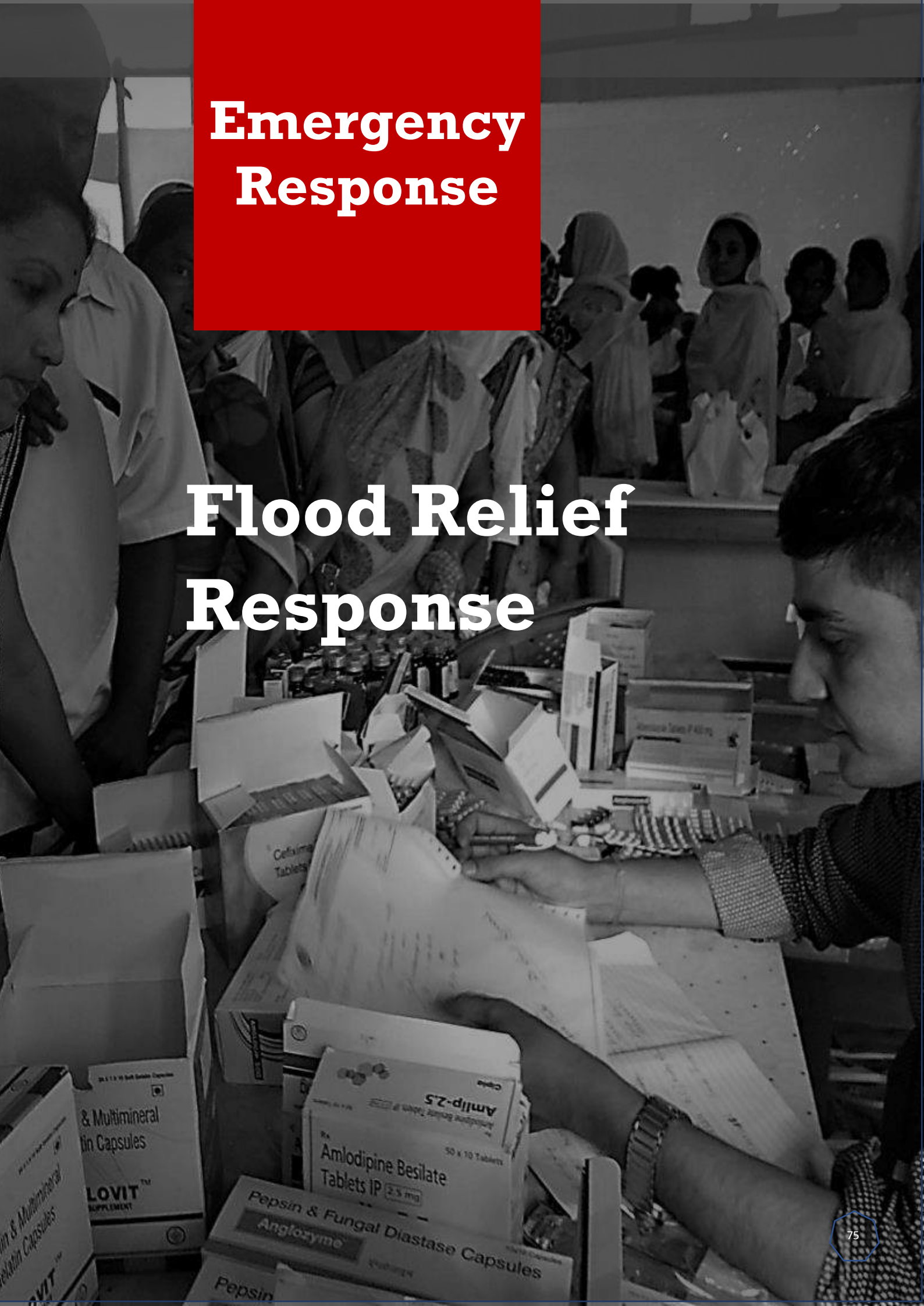
Education for children as well as adults is vital to break the vicious cycle of poverty. It can change individual lives and can help transform communities. We are working to ensure everyone can access the services that they need. Moreover, climate change is having its adverse effect on the farming community and if unchecked we will have food security issues. So, stress will be on resilient farming.

Since, resources are scarce communities have to look for NTFP which can boost sericulture programs. We will be increasing our volume of such programs, giving communities sustainable income with low investment. As always, we will keep promoting local handloom and craft involving more and more youth creating self-employment opportunities. We shall increase our work magnitude in the field of Clean Energy, collaborating with national and international agencies in supporting entrepreneurs, communities with sustainable, efficient, and cleaner energy tools and technologies towards sustainable growth.



Emergency Response

Flood Relief Response





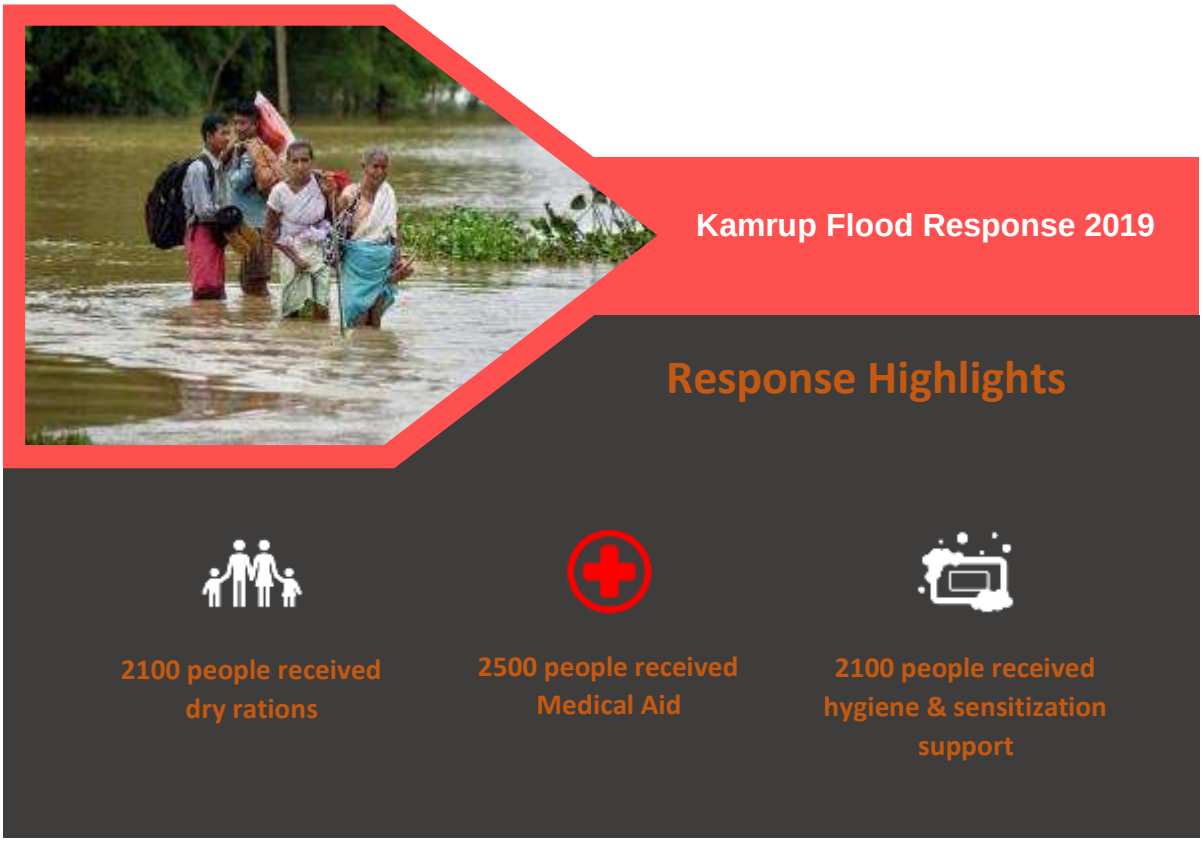






Members of Arohan Trust & Red Cross Society under a collaborative effort of Grameen Sahara.

Emergency Response



In 2019, the flood situation in Kamrup district has further worsened as the water level of the first wave of floods by the Brahmaputra in various areas of Palasbari, Goroimari, Chamaria, Boko and Hajo Revenue Circles in Kamrup district, thus affecting over 80,000 families in over 80 villages.

In Palasbari, affected families of villages, namely Bardia, Bhatkhowadia, Hengratari, Baniapara, Biturtari, Pagladia, Kalardia etc., have shifted to camps or highlands located at Bardia, Bhurakata, Dakhin Bardia, North Bhatkhowadia etc. In Hajo development block, Kulhati, Haniadi, Bakta, Boromboi villages are worse affected.

Grameen Sahara with the support NEDFi and its sister concern Grameen Development & Finance Pvt. Ltd. have organized two major flood relief camps during the month of July-Agust 2019. The strategy is simple and effective. We have identified 5 worst flood-affected villages for intervention form each block, Palasbari and Hajo Block under Kamrup district of Assam. This program was designed to crater the need of the community during the post flood period. At this period the villages are prone to water born disease and their health are severely affected. In light of above Grameen Sahara organized two large Medical Health Camps in collaboration with Marwari Hospitals in Hajo and Palashbari. Around 2500 people were screened for disease and have received necessary medicines with free medical consultation. Along with this we have provided Nutrition kits as well as sanitization items and disinfectants to maintain the level of hygiene at their households.

Although, it was a small step considering our limited resources but the response was deeply appreciated by all sections of the community as well as District Administration. In future also we are determined to respond to emergency if situation demands.



Photograph 34 Relief Camp Organized at Hajo Block, Kamrup District-9th September 2019



Photograph 35 Screening of the by a team of Doctors of Marwari Hospitals



Photograph 36 Distribution of Sanitizers, Disinfectants & Food Supplements



Photograph 37 Free Medicines to the Patients

Financials



Audited Financial Statements

GRAMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)
BALANCE SHEET AS ON 31st MARCH 2020

Liabilites		Amount (Rs) FY:2019-20	Amount (Rs) FY:2018-19	Assets		Amount (Rs) FY:2019-20	Amount (Rs) FY:2018-19
Capital Account (Annexure-1)		14,104,063	12,397,649	Fixed Assets			
Opening Balance	12,397,649			GRAMEEN SAHARA H.O (Annexure-7)		8,264,780	8,002,259
Add: Received During the Year	49,500			DBI PROJECT (Annexure-10)		-	137,593
Less: Dep. On capital Grant Fund	600,851			COE PROJECT (Annexure-12)		1,209,855	1,383,339
Add: Excess of Income over Exp.	2,257,766			SELCO PROJECT (Annexure-13)		817,163	1,094,439
				CINI PROJECT (Annexure-14)		29,700	-
Project Grant Liabilities (Annexure-2)		5,468,694	4,261,426	SRI PROJECT (Annexure-17)		712,199	837,881
				GJA (Annexure 21)		3,377,084	3,051,807
Current Liabilities		14,572,571	10,340,015	INDIGO PROJECT (Annexure 23)		6,912	11,520
GRAMEEN SAHARA H.O (Annex.-4)	8,678,209						
GJA (Annexure-20)	3,550,862			Current Assets			
SRI Project (Annexure-16)	4,130			GRAMEEN SAHARA H.O (Annexure-5)		11,005,149	6,555,114
APPLF Project (Annexure: 8-b)	2,339,770			APPLF (ANNEXURE-8)		2,417,032	5,953
				DBI PROJECT (Annexure-9)		679	679
				COE PROJECT (Annexure-24)		4,000	2,000
				SRI PROJECT		-	857,250
				GJA (Annexure-20)		519,005	691,645
				INDIGO PROJECT		-	2,965,722
				SELCO PROJECT		-	433
				CINI PROJECT (ANNEXURE-11)		1,858,524	-
				CRISIL PROJECT (ANNEXURE-25)		506,606	-
				Closing Balance (Annexure-3)		3,417,572	1,401,456
				Cash in hand	48,751		
				Cash at Bank	3,368,821		
Total		34,145,729	26,999,090	Total		34,145,729	26,999,090

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE

FOR, M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS

AMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2020

Expenditure		Amount (Rs)		Income		Amount (Rs)	
		FY:2019-20	FY:2018-19			FY:2019-20	FY:2018-19
APPLF PROJECT		2,339,842	1,868,400	APPLF PROJECT		2,339,842	1,868,400
Grant Expenditure	2,339,770			Grant Income			
(As per Annexure:8)				Grant From APPLF	2,339,533		
				(To the extent utilised)			
Indirect Expenditure				Indirect Income			
Bank Charge	72			Bank Interest	309		
CRISIL PROJECT		473,994		CRISIL PROJECT		473,994	
GRANT EXPENDITURE				GRANT INCOME			
	473,994			Grant from CRISIL			
(As per Annexure-25)				(To the extent utilised)	463,383		
Indirect Expenditure				Indirect Income			
Bank Charge				Bank Interest	4,031		
				Interest on FD	6,580		
Clean Energy Project		2,294,391	634,152	Clean Energy Project		2,294,391	634,152
Grant Expenditure (SELCO)				Grant Income			
(As per Annexure-)				Grant From SELCO	2,197,094		
Grant Expenditure (CINI)				Grant From CINI			
(As per Annexure-11)	2,294,391			Indirect Income			
Indirect Expenses				Bank Interest	41,147		
Bank Charge				Interest on FD	56,150		
Depriciation (Annexure- 14,15&16)		470,561	1,046,518	Depreciation on Capital Grant fund		470,561	1,046,518
DBI PROJECT		27,723	10,156,295	DBI PROJECT		27,723	10,156,295
Grant Expenditure				Grant Income			
Indirect Expenditure				Indirect Income			
Bank Charge	102			Bank Interest	9,311		
Transferred to H.O	27,623			Interest on FD			
				Miscellenous Receipt	18,412		
Depreciation (Annexure -11)		-		Depreciation on Capital Grant fund		-	
FSPF PROJECT		134,778	72,114	FSPF PROJECT		134,778	72,114
				Grant from NABARD			
NABARD Expenditure				(To the extent utilised)	132,141		
(As per Annexure-15)	134,772			Interest on BANK Deposit	2,637		
Bank charge	6						
SRI PROJECT		3,230,454	3,935,485	SRI PROJECT		3,230,454	3,935,485
SRI Grant Expenditure				Grant From JTT	3,203,479		
(As Per Annexure-16)	3,227,519			(To the extent utilised)			
				Indirect Income			
Indirect Expenditure				Interest on Bank	26,975		
Bankcharge	2,935			Interest on FD			
Depreciation		125,682	133,303	Depreciation on Capital Grant fund		125,682	133,303
MKSP Project			30	MKSP Project			30
MKSP SDTT Project			3	MKSP SDTT Project			3
COE		279,900	8,000	COE		272,322	20,496
Indirect Expenditure				Indirect Income			
Flood Relief Material for distribution	249,900			Received from CUTS	20,000		
Miscellenous Expenses	30,000			Grant Received from NEDFI	250,000		
				Bank Interest	2,322		
INDIGO PROJECT		3,678,261	6,872,183	INDIGO PROJECT		3,678,261	6,872,163
Grant Expenditure				Grant Income	3,625,706		
Grant Expenditure During The FY	3,678,213			Grant from INDIGO			
(As per Annexure-22)				(To the extent utilised)			
Indirect Expenditure				Indirect Income			
Bank Charges	48			Bank Interest	12,156		
				F/D interest	50,399		
Depreciation		4,608	17,280	Depreciation on Capital Grant Fund		4,608	17,280
HEAD OFFICE		11,440,753	5,748,839	HEAD OFFICE		13,590,163	4,304,421
Indirect Expenditure				Indirect Income			
(As per Annexure-6)	11,440,753			(As per Annexure-21)	13,590,163		
GRAMEEN JYOTI ACADEMY		1,663,756	2,187,932	GRAMEEN JYOTI ACADEMY		1,779,690	1,941,123
Indirect Expenditure				Indirect Income			
(As per Annexure-18)	1,663,756			(As per Annexure-19)	1,779,690		
Excess of Income Over Expenditure		2,257,766		Excess of Expenditure over Income			1,678,731
Total		28,422,468	32,680,534	Total		28,422,468	32,680,534

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE

FOR, M/S RAJENDRA LEELA & ASSOCIATES

GRAMEEN SAHARA

In Support of Sustainable Livelihood







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ANNUAL REPORT 2019-20