GRAMEEN SAHARA

In support of sustainable livelihood

ANNUAL REPORT

grameensahara@gmail.com
www.grameensahara.org
+91 3623 261927
Dubjeni, Kulsi Road
Kamrup, Assam - 781124



Mission of Grameen Sahara is to promote Large Number of Sustainablelivelihoods through-

Provision of technical and financial assistance in an intergrated manner.

Mobilizing community for participatory action, institution building

Advocacy

Vision of Grameen Sahara is to improve the quality of lives of the Disadvantaged people. Here, Under the umbrella of Disadvantaged comes resource, underprivileged, destitute, those who are in need and lack of resource and capacity.



MISSION Explanations

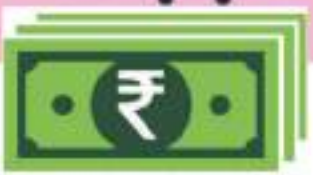


Production and process, Market linkages-both physical and digital, accounting & financial management at grass root institutional level & at apex level, Leadership, Skills and enterprises, POP training, etc are provided to the beneficiaries of various projects of Grameen Sahara.



Financial Support





Grant is given either in cash or in kinds/inputs. Not always possible to support all the beneficiaries.



Bank linkages: The financial needs are met through bank linkage and not always through grant support.



Insurance coverage is done for the beneficiaries

Seed capital: As a start up support we also provide seed capital to meet the needs of a limited number of beneficiaries.

COMMUNITY MOBILIZATION

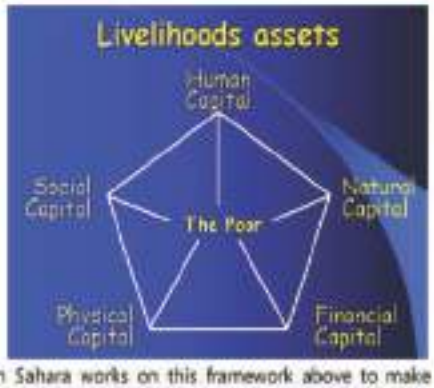
Organizing group into small groups and bring them into federation or development/ social enterprises Equity & debt management





Lobbying and guiding community to reach appropriate/ concerned authority to place their grievance and to get their dues/rights especially the entitlements.

SUSTAINABLE LIVELIHOOD



Grameen Sahara works on this framework above to make the livelihoods supported sustainable. It also addresses the SDG goals set by UN.


OBJECTIVES OF GRAMEEN SAHARA
Specific
Measurable
Achievable
Realistic
Time-based
1
• To improve the pace and quality of life of the poor especially the village and decentralized segment.
2
• To focus attention on the women, children, scheduled castes, scheduled tribes, minorities and other backward communities for economic self-sustenance
3
• To create, develop and support self-employment avenues for the educated unemployed rural and urban youth.
4
• To build social capital that will be used by the community and for the community.
5
• To use all the available natural, social, economic and other resources for the well-being of the community.



Message from the founders and secretary



The impact of the global health crisis has not yet been over till Match 2022 which has been unprecedented although major restrictions have been withdrawn by the government.I am pleased to share Grameen Sahara could contribute to the impacted people both in terms of relief requirement and the post pandemic recovery effort for them. The year was very challenging in terms of achieving the targets in majority of the projects as we had to put many activities in halt.

We had to seek for extension of time. Meanwhile, CRISIL Foundation, MBDA, NEDFi and SIDBI approved new projects and we could continue our engagement in the field in Assam and Meghalaya.We as a team could adhere to the mission of Grameen Sahara as the Mission and Vision of the organization are very close to the hearts of the team which is founded with all possible sincerity and honesty to do something for the society. 20 years journey has not always been smooth. We have always explored all possibilities to strengthen the livelihoods of the poor people through different workable strategy. Grameen Sahara through its all-thematic verticals have continued to focus on sustainable livelihoods. Self-employment has been focused, whether farmers, artisans or small entrepreneurs. Several institutions/enterprises have been promoted to take care or carry forward our works after we exit. As a group of social enterprises, we have covered around 70,000 families that have impacted 3,50,000 lives. Grameen Sahara has plans to reach 1,00,000 families with 5,00,000 lives in next two years. Although we have passed through turbulence, we could remain resilient continuing services to the beneficiaries. The challenges are big. Economy is down, jobs are scares, market is complex, small businesses are in trouble and so on. Increase of price of consumer goods, that impact the farmers, have impacted the quality of lives of the people. For the organization, changing peoples' perspective for honest engagement in productive works is a challenge. Now also entrepreneurship and agriculture has not been first choice for most of the rural households.

We know that we will have challenges moving ahead as the scenario is changing, focus of CSR funds is changing, mode of operation is not like before and so on. There are funding agencies who have reposed confidence on us and that must be appreciated. I am sure that funding agencies will continue to provide us funding in future also. We are confident that with the committed team and supporting/mentoring board Grameen Sahara will be able to continue create impact on the lives of the underprivileged families in the region. Values are something that we all thrive on. As a part of Grameen Sahara movement, the success and the true sense of making a difference lie in our belief that it takes only an honest thrive by a few groups of committed citizens to make a considerable number of differences. We dream of a society that would create opportunities for the generations to come.

I thankful to our funders, technology partners, beneficiaries, staff members, and the regulators for cooperation, support, guidance and partnership. Finally, I am very grateful to the board members for their guidance, support and cooperation.



Message from the Executive Director

Message from Executive Director

Grameen Sahara has passed another eventful year progressing with its development motive. The year was challenging, given the two waves of Covid-19 in North East as like anywhere else in India. But despite of all the challenges in the development sector scenario we were able to keep ourselves in trackon our journey of community development and delivered wellbeing interventions to the society as a whole along with sustainable impact.I consider it as an utmost privilege to present before you our progress and share our plans for the coming years.

The FY 2021-22 has given us opportunities for partnership and collaboration with new national and international agencies like Meghalaya Basin Development Agency (MBDA) and DASRA which helped strengthening our capabilities to serve the unreached and underserved.

I sincerely thank IndiGo Reach, Azim Premji Foundation, Assam Rural Infrastructure and Agricultural Services (ARIAS) Society, Assam State Rural Livelihood Mission (ASRLM), Agile Airport Services Pvt. Ltd, Small Industries Development Bank of India (SIDBI) other agencies who have supported our initiatives to aid the poor, needy and vulnerable sections in the society.

In closing let me thank our Governing Board for their exceptional support, guidance, and advice all along the way. Also, I would like to thank our well-wishers and the entire team for associating with Grameen Sahara and having trust in the organisations and its activities.



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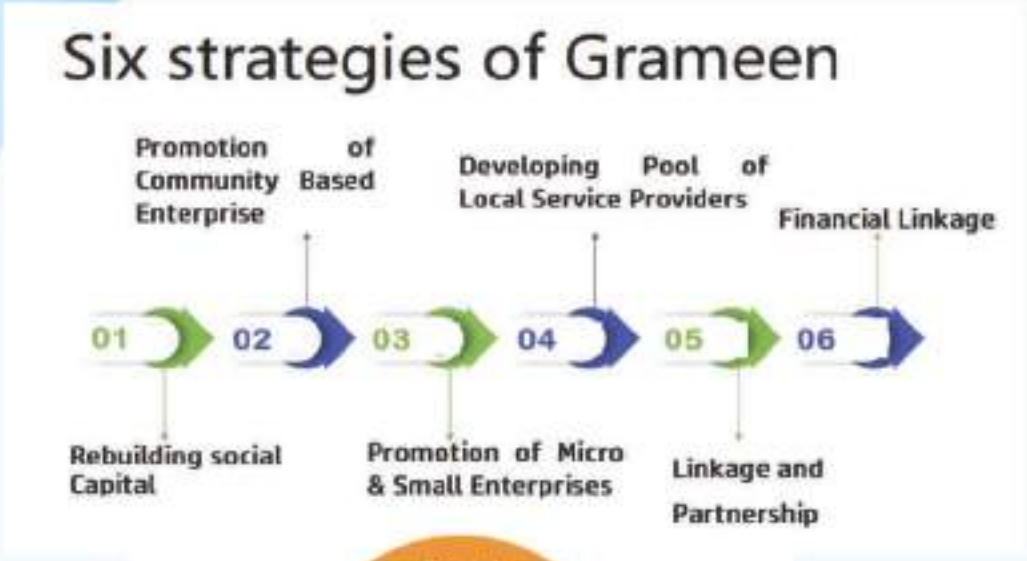
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Operational strategies of Grameen Sahara

We as an organization

Grameen Sahara has a six-pronged intervention strategy which helps sustain its interventions after exit from a location/village. Given the size and its resource base Grameen Sahara does not continue its intervention in a location for long. Neither it aims to. The organization works in an area, build institutions or enterprises and exit the place handing over the support mechanism to the institute or enterprise. That is how the organizations brings sustainability to what it intends to with investment in terms of money, time, HR, strategy, etc. This has worked and Grameen Sahara will continue with this strategy for next few years. If there is any call by changing scenario, market, policy etc Grameen Sahara will adjust its operational strategy at the appropriate time. The strategies are elaborated below–





1. Rebuilding Social Capital:

Grameen Sahara works on strengthening the networks of relationships among people who live and work in a particular society, enabling that society to function effectively. It leads to effective functioning of social groups through interpersonal relationships, a shared sense of identity, a shared understanding, shared norms, shared values, trusts, cooperation and reciprocity. It encompasses the value of resources – both tangible e.g., public spaces, private property) and intangible (e.g., actors, human capital, people), and the impact that these relationships have on the resources involved in each relationship, and on larger groups. It is the most challenging task for Grameen Sahara.

By way of organizing, orienting, making awareness, enhancing capacities of the grass root institutions like SHGs, village organizations, FIGs, apex level institutions such as producers' cooperatives, FPCs. etc. This very strategy is aimed at improving their access to technical assistance, financial services, and livelihood options and to provide them a platform for networking, marketing, lobbying and advocacy. These institutions carry a certain set of norms that promote trust and cooperation among person in communities and also in the wider society. This social capital foster trust, mutual obligation and cooperation. We as an organization always endeavor to create individuals feel a sense of belongingness, empathy with fellow villagers, responsibility and motivation to solve common problems and so on.

2. Developing Pool of Local Service Provider

For continuation of any initiative local capacity development is crucial. Grameen Sahara does that in such a way that all initiatives are slowly made owned by the community and transformed into like a community-led approach. To build a strong knowledge base within the community by building capacities and empowering the interested individual as Community Resource Person (CRP), Field Facilitators (FF), Extension Workers(FEW), Para Professionals(PP), etc are what we do as an organization. This strategy is to equip them with the exposure, technical skills and the necessary expertise, so that these local resources are able to continue the services to sustainable agriculture long after our intervention stops. This is important for exit plan of Grameen Sahara. This has been done time and again and the organization has been able to withdraw from multiple locations.

3. Promotion of Community Based Enterprise

To give maximum benefits to the community, among many strategies, we promote community-based enterprises owned and managed by themselves. They use such platforms for the benefits of the community. They are different from private enterprise because their business activity is undertaken as a means of achieving community benefit, not private gain. To make them sustainable these enterprises are owned and controlled by the community. However, as a strategy they are run by professionals. They are mostly for-profit social enterprises. We facilitate these enterprises upscaling their businesses, reaches, generates more jobs and brings benefits to the community. These enterprises play important role in strengthening local economies. Grameen Sahara continues to mentor the enterprises promoted.

4. Promotion of Micro-Enterprise

For economy to grow micro-enterprises play a very crucial role. It plays important role in employment of youths. It is one of the strategies of Grameen Sahara that individual and group of individuals are mobilized, encouraged, capacitated, provided the linkage in terms of technical assistance, marketing and finance. Thereby, it facilitates promotion of micro and small enterprises. Direct promotion, support and linkages with resource agencies etc are done by Grameen Sahara. There individual entrepreneurs who have got themselves employed and also employed other people in their enterprises.

5. Linkage and Partnership

To take the community ahead it is not possible for an institution does it alone. Domain expertise is with different resource agencies, departments and institutes. We, as an organization, collaborate and link with multiple institutions/agencies to provide all required supports in different domains. Grameen Sahara works in partnership with various stakeholders like the government, nongovernment agencies, banks and financial institutions, national/international funding and donor agencies of similar interest, to scale up the development interventions. This partnership and linkages help better

resource mobilization, collaboration, success and better impact. By way of complementation of expertise and supply of required resources linkages play very important role in community development interventions.

6. Financial Linkage

In the livelihood frameworkfinancial capital is one of the essential components. Without financial capital the framework itself becomes incomplete. Grameen Sahara either provides credit directly or through bank Linkages. Similarly, micro insurance Services are also provided with an aim to provide security to the family in the event of unseen happening. We also organize Programs for financial literacy for better Management of financial resources by the Communities.In addition to the loans, insurance etc we also mobilize grant support to the deserving beneficiaries.

Type of beneficiaries

Grameen Sahara works with women, weavers, artisans, farmers, vendors and youths.








About Grameen

Grameen Sahara is a development support organization based in Assam working in the whole of NE India. It works with farmers, artisans, weavers & spinners, youths and vendors with the aim to strengthen their livelihoods and thereby the quality of lives.The state of Assam has over 20 lakhs of unemployed youths and that has been increasing post Covid-19 outbreak.

GENESIS

Both the central and state governments have taken up multiple initiatives to enhance the employment opportunities in the state. Similarly, in the other states also the respective state has taken steps to create employment avenues. Unfortunately, the outcomes are not encouraging. And this is obvious as the state cannot provide employment to all its aspirants. Majority of them must go for self-employment. Industrialization in the state is late and they are not in a position to absorb the entire work force. Similarly, artisans, although having production capability due to marketing problems they are in trouble. Farmers are the other set of target beneficiaries who are most deserving section. Similarly, the agri product vendors are also having issue in terms finance, selling sites, consistent supply of materials etc and they also need support in all these cases. Therefore, we work with all these sections of underprivileged people especially in the rural areas.

Grameen Sahara came into existence in the year 2002 as a not-for-profit society, registered under Societies Registration Act 1860 in the state of Assam. It was founded by a few likeminded persons who were inspired by conviction that individuals with knowledge, experiences and empathy for the marginalized and disadvantaged must work at the grass roots so as to help them enhancing their quality of lives.Grameen Sahara believes that through enhancing the livelihood capabilities of the disadvantaged families and giving them access to sustainable income opportunities only can mainstream them in terms of access to the better amenities required for improved quality of lives. To do that Grameen Sahara endeavours to break from their past by developing an alternative vision of their future and set achievable goals. They are tried to equip with the technical, organizational, negotiating, and networking skills that will facilitate the fulfilment of their goals. Grameen Sahara's aim is to stimulate and support the women and men to dream of a better future and stimulate their sense of agency as they endeavor to enhance incomes, improve access to services.

Grameen Sahara implements programs and projects with objective to promote sustainable livelihood within rural and semi urban communities who are deprived and lack access of development services. It was realized that the rural and semi-urban areas are facing problems with their livelihood leveraging activities due to pressure of limited financial and physical resources, lack of technical infusion to commensurate with the aspiration.Hence, there has been shift of people's interest in terms of income earning activities. It was deeply felt to provide these un-served sections of society with both

financial and technical support to enhance the income requirements of their households but without compromising the health and sustainability of the environment. And Grameen Sahara has initiated several initiatives for the same which are explained here in this report. The organization has been supported by various government agencies, private donor agencies, banks, corporations, corporate houses and multilateral organizations. The detail activities and interventions have been explained later in the report.

We as an organization understand the challenges to smoothen and roll the wheel of development. We have our strategies to make the efforts work and we move on. Our interventions have impacted over 3,50,000 lives.

Grameen Sahara does.....





Thematic areas of intervention:



THEMATIC AREAS OF INTERVENTION OF GRAMEEN SAHARA

Institutions building at grass root and at apex level

Harnessing Latent Potential of rural poor is important in all development interventions of any organization engaged in development of a community. We organize the poor households (women) into aggregate institutions of the poor that provide them with the strength, voice and resources to take care of their needs. These institutions are facilitated partnering with government, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to them. While sustainability of our intervention is important identification of the deserving families are done through a participatory process.Actually, they are made part of a self-help participatory process and institutions.The beneficiaries are mobilized and organized into SHG, FIG, FPGs etc at the grass root level whereas they are federated at the village and higher levels (cluster/bloc/sub-division/district etc). This area of intervention actually is to strengthen and integrate them into the institutional architecture of the poor. They are then federated at the village and higher levels (cluster, block/sub-division/district etc). The families/members are trained to manage their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc. A multi-

pronged approach is adopted for providing continuous capacity building of the targeted families, SHGs, their federations, companies, cooperatives, FPCs etc.

Natural Resource Management (NRM), Agriculture Development & Clean Energy

Under this thematic area Grameen Sahara works on water resource management, promotion of organic farming, livestock management, fish rearing, sericulture, hand-loom and handicraft promotion, etc. NRM basically refers to the sustainable utilization of major natural resources, such as land, water, air, minerals, forests, fisheries, and wild flora and fauna. Together, these resources provide the ecosystem services that provide better quality to human life. Grameen Sahara as an organization has been acting responsibly that rejuvenate the nature, improve the soil-health, manage water very judiciously, does plant in a very big way so as to contribute to the nature by way of producing oxygen and absorbing carbon dioxide. While promoting and supporting livelihoods of people our intervention plan is always climate friendly. Clean energy has become very important from the sustainability point of view. It has no negative impact on the climate and earth. We have been working with clean energy projects. Water lifting devices, home lighting, electronic device charging, small motor running etc are being promoted vide solar energy. We have collaborated with SELCO Foundation.

Financial Inclusion and Services

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost. Grameen Sahara has, right from its beginning, been working on financial literacy and inclusion. We provide financial literacy training as well as bank linkage to the beneficiaries.In the process Grameen Sahara has reached a total 40,000 families through financial services directly and indirectly. This achievement has been mostly by its group organization Grameen Development & Finance Pvt Ltd. Grameen Sahara links the families in need of financial needs with the formal banking system or with microfinance institutions.

Skill & enterprise Development

Skill enhancement of youths has been one of the focused areas of the government of India as well as the state government. State government has taken up the skill development in a mission mode. Grameen Sahara has implemented several projects on skill building and enterprise promotion supported by NABARD, SIDBI and Meghalaya State Skill Development Society funded by ADB. We have promoted more than 2,000 micro-enterprises in Assam and Meghalaya. Enterprise promotion is very crucial for the economy as a whole as it contributes employment, production and services to the economy and thereby help growing the economy, its GDP.It is one of thematic areas of Grameen Sahara that individual and group of individuals are mobilized, encouraged, capacitated, provided the linkage in terms of technical assistance, marketing and finance. Thereby, it facilitates promotion of micro and small enterprises. Direct promotion, support and linkages with resource agencies etc are done by Grameen Sahara. There individual entrepreneurs who have got themselves employed and also employed other people in their enterprises. We also promote community enterprises where aggregation of produces, processing and marketing becomes important, where individual enterprises are found to be challenging for sustainability.

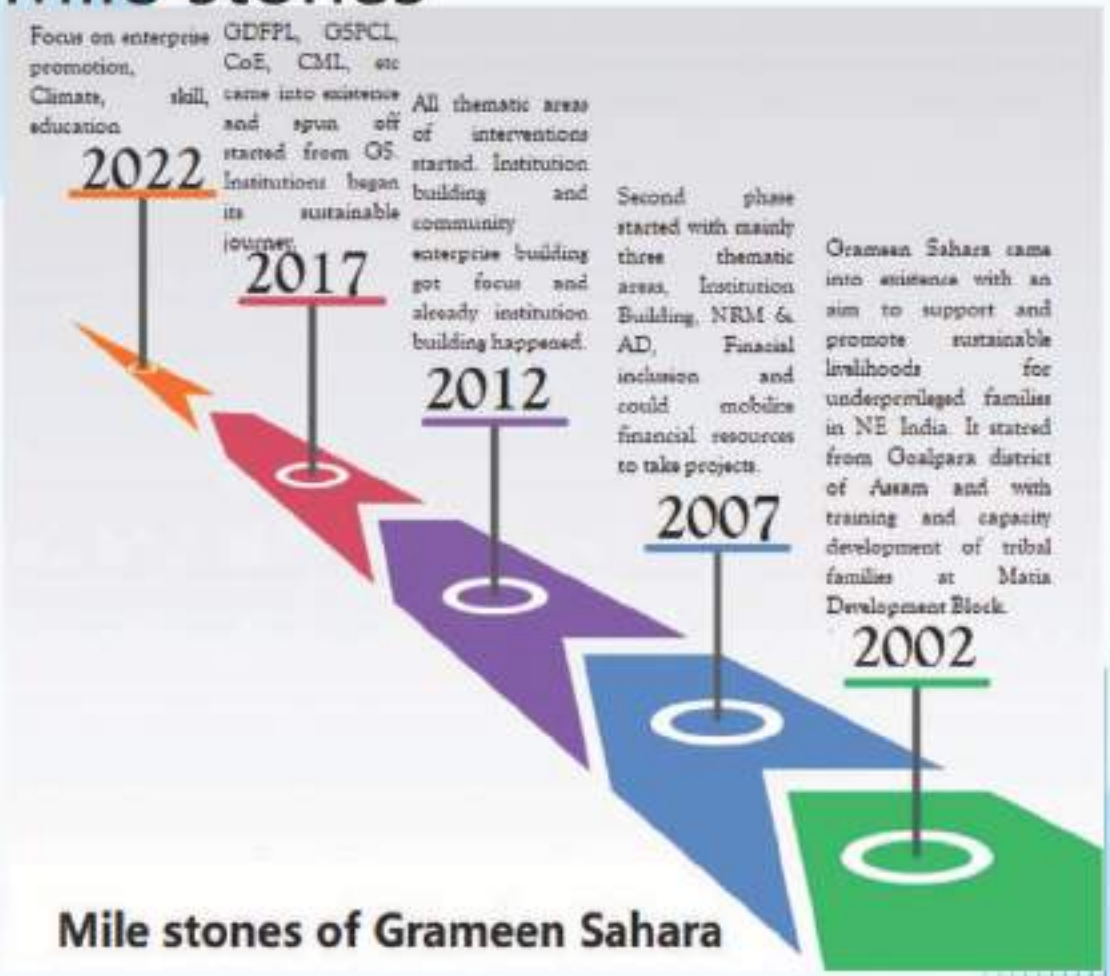
Education:

Assam is a state in northeastern India. In 2011, the literacy rate of Assam was estimated to be 73.18% (78.81% male and 67.27% female). This is slightly below the national average. Education is the backbone of any nation in terms of overall human development. Grameen Sahara understands its importance and has continued working in the education sector. It started with a project by name Teach My Village (TMV) at six villages in Chhaygaon Development Block in Kamrup district. It was implemented for six years and established a culture among the students. Grameen Sahara has in the year 2014 started a low-cost school under CBSE curriculum. Currently 300 students are there in the school up to class-VII. A dedicated team of teachers guide and facilitate the study of the students in a very committed manner for their all-round development.

While working with community we cannot separate these areas distinctly. Rather all thematic areas are interconnected. Our interventions create impact on the lives of the target families providing various services. In

majority of cases, we strategically move our activities towards building sustainable institutions with revenue model so that the members get the post project support from the new institute. We have been able to achieve many miles stones where thousands of beneficiaries have been organized around institutions registered under different legal forms. The institutions promoted this way continue to provide necessary supports to the families associated with them, who happened to be beneficiaries of Grameen Sahara during project implementation phase.

Mile stones



Mile stones of Grameen Sahara

Institutions built

1) Grameen Silk Producer Company Ltd (GSPCL)

This is the first organized institute promoted by Grameen Sahara under its multi-thematic areas – institution building, skill & enterprise promotion, and financial inclusion. This institution came into existence as a producer owned company with shareholding of 997 spinners and weavers. From a few spinners mobilized and organized under Golden Weaver Project, it covered over 5,000 spinners and with 1,000 shareholders it was registered as a company. It was registered in the year 2012 and it has been successfully running on its own. The company sales the produces of its shareholders/producers within and outside the state. It has also got a retail show room at Chhaygaon city in Kamrup district of Assam.

2) Grameen Development & Finance Pvt Ltd (GDFPL)

Financial inclusion/service is one of the major vertical of Grameen Sahara. It was running its microfinance program since 2007 and continued to reach 10,000 families with a portfolio of 15 Cr. Later in 2012 as its portfolio was growing Grameen Sahara decided not to continue with its microfinance program and decided to transform the portfolio into a regulated entity.The company, erstwhile known as Sharnarthi Leasing and Finance Pvt Ltd, was changed to Grameen Development and Finance Pvt Ltd with shareholding of individuals, Mutual Benefit Trust, NEDFi, SIDBI etc. The company has now operation in 4 states (Assam, Meghalaya, Nagaland and Mizoram) in the region covering 18 districts. The current portfolio of 50 Cr the company has client base of 30,000 families. The company was doing very well till the Covid-19 emerged and the government of Assam announced the loan waiver to microfinance borrowers. The company is slowly recovering and hopefully by end of this financial year the company will be back to its original or into its normal operational level.

3) Centre for Microfinance & Livelihood (CML)

CML was conceptualized not solely by Grameen Sahara, rather it was done by a group of organizations led jointly by Grameen Sahara and Tata Trusts. It was basically to support and fund small organizations working on livelihoods and

community-based microfinance. It was started in the year 2008. During the course of its operation the Centre worked with 98 NGOs from across the NE India. Later the project was registered as a society as a separate entity in 2012. In the year 2015 CML was taken over by Tata Trusts as its associate organization of the Trust. In addition to capacity building of the smaller NGOs, CML also used to fund them for taking up innovative projects by them in different parts of the region. Later its focus from capacity building of NGOs shifted to other areas such as direct project implementation by the organization itself from funds provided by the Trust and also mobilizing funds from other donors.

4) Pakeshalika Producers' Federation

PPF was a transformed producer entity post implementation of a project supported by ICCo, Netherlands. It was basically to enhance capacity of the eri-silk spinners at Boko Development Block, increase the productivity, link them with the market, and finally organize them around a producers' institute. There are 374 spinners who were organized into producer groups and finally registered them as a Mutual benefit Trust.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 i.e., Yarn directly into the market without the interference of the middleman. Later this trust got merged with Pratishruti Pure Agro Private Ltd.

5) Tung-Char Producers' Federation

This institution also came into existence with the financial support of ICCo. A project was implemented in Goalpara district of Assam in two blocks – Kushdhowa development block and Balijana development block. 500 weavers – both tribal and non-tribal – were organized into a producer organization. We also acknowledge support of Asom Mahila Samata Society (AMSS) in the implementation of the project and for hand-holding of the weavers during the course of the project. This society has also been supported by NABARD. Post implementation of the project we exited from the location and the entity has continued on its own.

6) Grameen Pig Producers' Federation

Grameen Pig Producer Federation is not a registered body, it has remained as an informal association of 125 women producers from Chhaygaon Development Block

and all the members are tribal women pig producers. While implementing a project funded by ICCo we organized them into a producers' federation and a piglet production farm was set up. The farm was handed over to the federation. Our support continued as we could link the federation with a government Mission – Assam State Livelihood Rural Livelihood Mission (Mission). The federation is being now groomed by ASRLM. It was supposed to be registered as a producer company, but because of initial reluctance of the producers it remained as an unregistered body. In near future with due guidance from our side and ASRLM the federation is going to get registered. Although primary objective was to produce quality piglets, later it started working as a pig rearing farm.

7) Siro-Seuji Krishi Samabay Sammittee

This farmers cooperative was promoted with financial support from NABARD. We started working in Goalpara district on promotion of SRI with financial support received from Tata Trusts. We worked with 7500 farmers. NABARD supported on promotion of FPO in the district and also a bank-JLG linkage program. Siro-Seuji Krishi Samabay Samiti was promoted with women farmers as its shareholders. The society is based in Kushdhowa development block. It has been registered as a cooperative society. The coop has a retail outlet for sale of its various products, especially the handloom products.

8) CoE on agri & allied enterprise promotion

It was joint initiative of Grameen Sahara and ICCo, Netherlands. The basic aim of this center was to support the start-up agri and allied entrepreneurs from the whole NE region. The start ups and also the existing entrepreneurs were provided work station with all required infrastructure facilities. Experts were engaged for their capacity building in terms of management of finance, Business planning, mobilization of funds, HR management, marketing, etc. But the centre could not be run for long because of multiple challenges that got emerged during the course of its implementation. Later Grameen Sahara exited and ICCo continued the service through the centre. The Centre of Excellence aspires to set world class standards of training, incubation and business booster services in agro-allied sector with a geographical focus on East and North East India. Given, the limited development of this kind of services or even concepts in agro-allied space and with a particular focus in North East, the risks are inherently high and so is the potential of transformation. A proper and continuous risk identification, assessment and

mitigation frameworks, is imperative throughout the design and execution of COE activities.

9) Grameen Jyoti Academy

There was a public demand for doing something in the education sector. Grameen Sahara has its strategic vertical of education. It also implemented an education project by name Teach My Village. Students from class-1 to class-X were covered from six villages through appointed volunteers who were engaged in guiding, tutoring, and counselling, and facilitating their studies. The students were visited in the morning and evening and necessary guidance was given to them. In the year 2014 based of needs Grameen Sahara set up Grameen Jyoti Academy – under CBSE curriculum. Students have reached class-VII and as on date there are 300 students. We charge a very modest tuition fee from the students. They come from different villages. All required facilities have been created – such as Library, Laboratory, Play Ground, Recreation Centre etc. The school is doing well with qualitied and committed teachers. Going ahead the School will be upgraded into a Senior Secondary School within next three years.

10) Promotion of Mutual Benefit Trusts (MBT)

Considering the minimum number of compliances Grameen Sahara promoted Mutual Benefit Trusts with membership of the farmers, spinners and weavers. The one narrated above – PPF is also an MBT registered with membership of weavers and spinners. In addition, we have also promoted two MBTs namely Organic Bhumi (OB) and Seuj Bhumi (SB) with membership of farmers mostly spice farmers.

i. Organic Bhumi

This trust was registered on 7th December 2016 as a for profit trust comprising of the spice producers. This institution is taking care of the aggregation, and marketing of spices mainly turmeric and black pepper. The farmers were later brought under the IndiGo project and continued our support in terms of providing POP, institution building, marketing, post-harvest technology transfer etc. Earlier paddy was the main crop for these farmers, later many farmers started taking up spice cultivation as a major crop. This MBT covers farmers from Chhaygaon, and Bangaon development block.

ii. Seuj Bhumi

Seuj Bhumi is similar to OB comprising of farmers from two other blocks – Jharobori Development Block and Rani Development Block. This trust covers more than 500 members as its shareholders. They all have spice as standing crops all the time either in the homestead or in other plots. The trust helps the farmers linking them into the market for selling their produces.

One more trust is coming up soon in Boko Development Block. The structure will be the same.

These two MBTs have been promoted, which is going to be joined by another Trust, with an aim to organize them into a more regulated entity with their shareholding.

11) Pratishruti Pure Agro Private Ltd (PPAPL)

PPAPL is a private company with its registered office at Chhaygaon, Kamrup, Assam with the indirect share-holding of 1200 farmers through OB and SB as promoters. The realization of the difficulty of value addition in the farmers produces – turmeric, black pepper etc – in the part of the MBTs Grameen Sahara engaged itself intensely with the community on making them literate about the value addition, challenges in marketing, branding, etc and to get them realized that they would need an apex and higher-level institutions to be ran very professionally. Farmers show the potential of a private company which shall have the capacity to mobilize resources and creating network. Accordingly, Pratishruti Pure Agro Pvt Ltd came into existence. The company has 1200 share holder as on date and it is going to increase to 1500 soon with shareholding of another MBT to be promoted in Boko Development Block.

12) Grass root institutions

All these are apex level institutions promoted by Grameen Sahara directly or facilitated the process of promotion. Over 2000 SHG/FPG/FIG/WUG/ESUG have been formed under various projects. Most of them in turn have been organized around various community owned institutions in various districts. The groups are under the projects such as IndiGo, APPI, APART, CRISIL project, etc. Most of them are in agriculture and allied activities. Around 15-20% groups are in non-farm activities.

Basic information

Name of Organization	: Grameen Sahara
Head Office Address	: Dubjeni, Kulsi Road PO/PS: Chhaygaon, District Kamrup, Assam-781124
Email	: grameensahara@gmail.com
Phone	: +91 9957570215: +91 9365573612
Web site	: www.grameensahara.org
Name of Chief functionary	: Vikramaditya Das, Executive Director
Founder and Secretary	: Sri. Sarat Chandra Das
Year of Registration	: 12 February, 2002
Legal status	: Society registered under Societies Registration Act, 1860
Registration no.	: GOAL/251/B/50 of 2001-02
PAN	:AAAAG 4016 H
TAN	: SHLG 00847 A
12 A(a)	: No. 47/12A/CIT/GHY-II/TECH/05-06, Dated 14th September 2006
80 (G)	: AAAAG4016HF20206
CSR	: CSR00011289
DARPAN	: AS/2009/0009199
FCRA registration no.	: 020780123

Auditor:

CA Abhijit Dey
Membership No. 306287
Paltan Bazar, Guwahati



Geographical Outreach

Particulars	Agriculture & Allied	Institutions promoted		Enterprise development	
		Grass root	Apex	Individual	Community
Total Nos of villages	317	3,300	26	250	51
Total Nos of HH		56,470			
Lives covered		2,80,000			
Total Area (HA)	25,000	-NA-	NA	NA	NA

Districts where Grameen Sahara is working currently			
Districts in Assam:		**Districts in Meghalaya:**	
1	Kamrup	1	Ribhoi
2	Kamrup (M)	2	East Khashi Hills
3	Goalpara		
4	Dhubri		
5	Kokrajhar		
6	Morigaon		
7	Nagoan		

Grameen Sahara has worked in more than 1200 villages since its inception and with more than 75,000 families covering 3,75,000 lives. Many projects such as SRI, DBI, GWP etc were completed and later the beneficiaries were organized into producer entity. Household income as per reviews done by funding agencies range from 20,000 to 75,000 pa. Currently Grameen Sahara has been working in two states and in nine districts – seven districts in Assam and two districts in Meghalaya. Earlier we also worked in 13 more districts in the said states. In Meghalaya we worked in all 11 districts and in Assam we worked in two more districts in addition to the current districts.

Earlier we worked in all 11 districts of Meghalaya through its MSSDS skill development human capital development project. Similarly, we worked in Dhemaji (MKSP - through Mahila Kishan Sashaktikaran Pariyojna), in Tinsukia and Dibrugarh through Clean cooking stove project for the tea garden workers.

In addition, the group institutions like GDF have its presence in four states – Assam, Meghalaya, Nagaland and Mizoram – covering 18 districts serving 25,000 families. If we take up cumulative figures, the number of families covered will exceed



Past and current Projects

Sl No	Project	Funding Agencies	Activity	HH
1	Golden Weavers' Project	TATA Trusts	Sericuhure	5000
2	Promotion of SRI	TATA Trusts	Agriculture	13500
3	Diversion Based Irrigation Project	TATA trusts	Irrigation	4500
4	Collaborative Farming for Spice production	APPLF	Agri & Allied	3600
5	MKSP (NRLM)	MoRD and TATA Trusts	Agri & Allied	3000
6	Rights of women in conflict and fragile state	ICCO India	Handloom & Sericulture	897
7	Centre for Microfinance and Livelihood	Tata Trusts	Multi Sectoral (NGOs)	98
8	People Institution for Livelihood security in Assam	ICCO India	Piggery Value chain	150
9	Micro Enterprise Promotion programme	SIDBI/Tata Trust	Skill	250
10	FPO promotion	NABARD	Capacity Building	227
11	Farm sector promotion fund	NABARD	Spices	300
12	JLG Promotion	NABARD	Bank Linkage	220
13	Centre of Excellence (CoE)	ICCO	Agri & Allied	2000
14	Rural Access to Clean Energy (RACE)	ICCo & HACI	Clean Energy	1000
15	Spice Promotion	IndiGo Reach (CSR)	Spices	1500
16	Value addition of Rice using clean energy	SELCO Foundation	Brown Rice (FPO)	2000
17	Supporting human capital development	MSSDS, Meghalaya Government	Handloom & Textiles	1500
18	Agile livelihood project	Agile Airport Services Pvt Ltd	Different Livelihoods	400
19	Spice propagation in tribal areas	Azim Premji Foundation	Propagation of spices	5000
20	APART FPO promotion project	ARIAS Society, Assam Government	FPO promotion	21000
21	Livelihood promotion through Sericulture	CRISIL CSR	Sericulture & Handloom	600
22	SIDBI microenterprise promotion project	SIDBI	Microenterprise promotion	400
23	Yarn dying and design project	NEDFi	Handloom product design	30
24	MBDA Forest based Livelihood Project	MBDA	Forest based livelihood	600
25	Covid relief	APPI, DASRA, RCRC	Dry ration &Hygiene	25,000
26	Flood Relief	APPI, NEDFi, DASRA, AHT	Dry ration, Shelter, Hygiene	1800

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Major Projects and programs implemented:

Golden Weavers' Project (GWP)

GWP was the first major project of Grameen Sahara which was supported by Tata Trust way back in 2008. It was basically an eri-silk based livelihood project for the underprivileged women that addressed the skill need and enhancement, institution building, helping them with techno-managerial inputs, financial intermediation and market intervention. The project coverage was 5000 spinners and weavers. This project later got support from Central Silk Board, Silk Mark Organization of India, NABARD, NEDFi, SIDBI, Eco Tasar Silk etc. The project got matured and it was transformed into a producer company in the year 2012. There are 997 shareholders in the company. There was extended support to the project to support the FPC till November, 2016. Grameen Sahara withdrew on completion of the project and the company has continued to provide necessary supports to the spinners and weavers.

SRI Project

The System of Rice Intensification (SRI) involves cultivating rice with as much organic manure as possible, starting with young seedlings planted singly at wider spacing in a square pattern; and with intermittent irrigation that keeps the soil moist but not inundated, and frequent inter cultivation with weeder that actively. This practice was developed through an unconventional agricultural practice in Madagascar in 1920 which was adopted by different countries across the globe. In fact, it is a whole package of agronomic approaches which together exploit the genetic potential of rice plants; create a better growing environment (both above and below ground); enhance soil health; and reduce inputs. We implemented this project from 2008, initially partnering with RGVN (Rashtriya Gramin Vikas Nidhi) and later independently with financial support of Tata Trust. This project covered 13,500 farmers in two districts - Kamrup and Goalpara. Later of course more farmers were brought under SRI practices through MKSP project of NRLM. NABARD also provided support for the same project in other villages. This project did not have any intention to promote a producer entity like many other projects. And farmers confined themselves in farmer producer groups only.

Diversion Based Irrigation (DBI)

This is one of the major early projects of Grameen Sahara implemented since 2008. DBI is a simple and economical method that uses slopes and gravity to guide the flow of water from river/streams/springs to adjacent cropping areas. It is especially beneficial for hilly or mountainous terrains. The programme targets marginalized communities living in remote areas near the origin of streams. The first project was implemented in Kamrup district which was a canal base DBI. A total of four km of trench was dug from the Kulsi river and diverted water through the canal for agriculture. It covered eight villages and helped over 1000 farmers who were primarily into paddy cultivation. The canal once dug was maintained by Water User Groups (WUG) formed for that purpose.

The second phase of the project was not on canal irrigation. It was pipe-based irrigation from Hill Spring. This phase of the project was kicked off at four different locations in Kamrup and Goalpara District in the year 2009-2010 with the support of Jamshetji Tata Trust, Mumbai. Apart from the judicious utilization of water, farmers are facilitated with a range of services like improved production practices for seasonal vegetables, financial linkage etc. It was followed by third phase. Then finally we received supports from Azim Premji Foundation, Bangalore. In 50 villages we have created 50 infrastructures in Kamrup and Goalpara district of Assam. DBI has been a completely green project. It has helped the tribal villagers in homestead agriculture, met the water requirement for animals, drudgery for women was reduced, plantation with the assured water helped the ecosystem. We are setting up few more DBI infrastructures with financial supports received from Azim Premji Foundation.

Spice promotion for livelihood support

Assam Meghalaya boarder area is a suitable horticulture belt. Spice production potential of this area is high. Keeping this in view Grameen Sahara planned to intervene in spice, thereby supporting the tribal farmers increasing their income and livelihood condition. Amalgamated Plantation Pvt Limited's (APPL) Foundation - APPL Foundation reciprocated with our idea and came forward with financial support. Turmeric and black pepper were identified as the principal crops. Starting from training on Package of Practices (POP), entrepreneurship, etc we set up cluster level black pepper

nurseries so the planting materials could be made locally available. We worked with over 5000 farmers in Kamrup district. After the first phase was over, we could consolidate started working with 1500 farmers in Kamrup district with financial support of IndiGo CSR.

IndiGo has continued supporting for three years now and we could move to the value addition of the produces. We could set up five central cluster level nurseries in the villages. These nurseries are run by nursery entrepreneurs who supply their productions to the farmers at a subsidized rate or rather lower rate. The project also supported water lifting devices and vermi-bed for vermi compost production. Since the project has come towards its end, we have requested IndiGo to consider extension so that we can complete the value chain since we have already set up a processing unit.

Later, considering the potential and scope of the product, area available, interest of the farmers, we approached Azim Premji Foundation (Azim Premji Philanthropic Initiative) for funding support to extend the activity to Goalpara district. We received support from APF to support 5000 farmers in Kamrup and Goalpara district primarily with training support. Production has increased although we do not have the correct figures. And as planned and as required Grameen Sahara could mobilize a SFURTI project from MSME Ministry Micro, Small and Medium). GS received funding support to set up a processing unit in Kamrup district. With a processing capacity of 500 MT this is a small processing unit but it corresponds to the production volume in the entire area.This is also to be mentioned that the farmers are being brought under the farmers' producer company - Pratishruti Pure Agro Pvt Ltd (PPAPL). The company has been promoted by two FPOs - Organic Bhumi and Seuj Bhumi which are Mutual Benefit Trusts with membership of spice producers.

Mahila Kishan Sasaktikaran Pariyojna

National Rural Livelihood Mission under the Ministry of Rural Development implemented this project through State Rural Livelihood Mission. Northeast Development Consortium (NDC) was formed to implement the MKSP project in Assam with 5 organizations coming together. The project was implemented in seven districts with 14,000 women farmers. Women empowerment through agriculture income enhancement was the main objective of this project. Grameen Sahara worked in three blocks in two districts - Kamrup and Dhemaji. The overall

target was to form 1166 SHGs in the areas sated above. The state share was contributed by Tata Trusts i.e., 10% of the total budget. Remaining amount. i.e., 90% was supported by NRLM.The consortium had a secretariat at Centre for Microfinance and Livelihoods (CML). CML was primarily the coordinating and monitoring partner of the whole project.

Rights of Woman in Conflict and Fragile State (RWCFS) I PROJECT

Grameen Sahara with a view to promote sustainable livelihood as well as to create an environment of peace and harmony in the areas where communal clash took place in the past has implemented a project with the support of Innovative Change Collaborative (ICCo). The ongoing ICCo project in the district of Goalpara and Kamrup in the form of consortium of three organizations (Grameen Sahara, Assam Mahila Samata Society and Reach India) has successfully completed the first year of the project duration. The project has been running smoothly in coordination with the partner organization. While sharing the implementation part of the program, we have seen positive changes in the project.

The major objective of the project is to enable women from diverse communities of Assam for their Right through Empowerment and Enhancement of their socio-economic status, with a view to Organizing them into peoples' institution, by providing technical assistances, increase in productivity and market support. 300 weavers from Kamrup and 500 weavers from Goalpara district were covered under this project. 300 producers were organized under an FPC by name Pakshalika Producer Federation, and the remaining 500 weavers were organized under Tungsar. Producers Federation. With their membership 8 peace groups also were formed as because there were some social issues between the communities. The project came into successful conclusion.

Peoples' Institution for Livelihood Security project

This project was supported by ICCo, Netherlands. Strengthening livelihoods of tribal families by way of capacitating them with scientific rearing of pigs, feed management, disease management, quality piglet production and supply and creating the technical veterinary service chain. There are 125 women pig rearers grouped together to work for the said objectives. The project

beneficiaries later promoted a cooperative federation. The institution then was linked to Assam State Rural Livelihood Mission to make hand-holding and other supports available.

The project supported setting up a piglet production facility centre at Rihabari village under Chhaygaon development block. A total of 100 pigs can be raised for breeding in the said centre. Initially, when it was handed over to the community institute, there were issues in terms of sharing labour, taking care of the pigs, feeding, diseases etc. But slowly, the community made arrangement of leasing out the farm to individual entrepreneur who continuing the activity and the members of the institute have been getting piglets as well as some revenues.

Micro Enterprise Promotion Programme (MEPP)

Grameen Sahara is a local area economic change agent dedicatedly been working for last 20 years. Micro enterprise promotion program has been very important for those who have got immense interest in self-employment. One of our important working verticals is enterprise promotion-both community and individual. Here in this project, we have supported and promoted individual entrepreneurs. SIDBI funded the first Micro-enterprise program to promote and support 250 entrepreneurs. We could achieve the target within the committed time in Kamrup and Goalpara district. We also received funding support from Tata Trust for promotion of micro-enterprises in rural and semi-urban areas. Little more than 50% of them could qualify and receive bank finance to take their enterprises ahead.

FPO Promotion-Spice/ SFP- Small Farm Promotion

Grameen Sahara has been working from long since with NABARD under different schemes. One of them is FPO promotion and the other is small farm promotion program. We worked in 6 villages under Rangjuli Development Block in Goalpara district of Assam. Members of the FPO promoted under this project are into promotion of spices. Later there were addition of weaving and diary production. Both the projects were supported by NABARD. Grameen Sahara also linked 20 groups to Assam Gramin Vikas Bank for bank credit. Siro-Seuji Krishi Samabay Samiti came into existence as a community/farmer owned entity that helped Grameen Sahara exits from the project.

Value Addition of Selected Rice Varieties of Assam using Clean Energy

Value addition of rice of Assam with clean energy is what this project did. The project was undertaken with a view to promote Gaba Amino Acid enriched Brown Rice as a part of value addition. Infrastructure has already been established in Tamulikuchi bordering Assam and Meghalaya. Three FPOs from Dhemaji, Kamrup and Goalpara district has been linked to this project for raw material procurement. 50% of the Plant machinery will run on solar energy and rest on grid. FSSAI license has already been obtained. Now the project is arranging for barding and marketing of the finished product. This project was funded by SELCO Foundation. We do not hesitate to say that the project could not be made successful in that it could not be sustained. Initial success was very exciting but because of some issues that emerged later the production could not be continued.

IndiGo Reach Spice Promotion Project

Under Spice value chain promotion, it has already been explained in brief. Here little more elaboration will be done. With 1500 women spice producers the project has made significant progress in terms of formation of cohesive and dynamic producer collectives, enhanced knowledge of spice cultivation, post-harvest management practices, marketing etc. A total of 24 villages have been covered in the project, divided into four clusters. The project envisioned to enhance the income up to 1,50,000/ pa.



The reviews and studies both in house and by third party has shown that the income enhancement has been up to 75,000 per annum over their baseline income. This is really significant. The project also has been able to get awarded at the national level. At regional level also it has been awarded.

All but few farmers are yet to join the company that has been promoted with the shareholding of the farmers. The project has completed three years in two phases. Now the project is trying to leap to the next level of value addition.

The recently set up processing unit will add value to the produces by way of processing – grading, cleaning, boiling, grinding, powdering and packaging. We are expecting

IndiGo to continue this noble effort of the organization that has helped the producers getting higher income.

Details of the project:

The intervention focuses on empowering 1,500 women farmers from 24 villages located in the Assam Meghalaya border areas in Kamrup and Kamrup (M) districts of Assam and Ri-Bhoi district of Meghalaya. The project sought to build on the existing work in the areas where Grameen Sahara has already its presence - past or present, leverage the strength of 20 years of experiences in promoting rural livelihoods particularly women and their collectives, building on local knowledge, adapting & introducing efficacious local technologies and create remunerative linkages with markets. It involves comprehensive engagement, support and instituting community based processes across the farm livelihood chain; (i) inputs (improved land and water resources, access to agricultural inputs including generating crop nutrition locally/ enhancing soil fertility, seed security) (ii) on-farm (enhancing productivity, diversifying into cash crops, reducing cost of production); (iii) output linkages (community entrepreneurs, economies of scale giving marketable lot-size production, aggregation and market-interface, access to terminal markets); (iv) community-owned knowledge resources (Farmer horticultural, flower and vegetables, Women Farmer-thought Leader) and (v) focus on building institutions of the poor at the village and cluster level.

The project is being carried out in 6 clusters based in the above-mentioned districts. The project level interventions demonstrated the possibility of increased income opportunities based on local level resources and efforts. Further, common investments have built capacities for enhanced productivity in spices value chain and reducing the burden on women through adoption of improved package of practices. The women Community Resource Persons (CRPS) and the Farmers Producer Groups and other institutions formed under this intervention among them whose capabilities and capacities have been intensively focused are the drivers of sustainability.

The outcomes of the intervention:

- 1500 women farmers in the clusters have been continuously producing Spices (Black Peppers, Turmeric, Ginger and King Chili) on a sustainable basis and along with a few high value vegetables with better comparable yield and reduced drudgery.
- The Institutions- Organic Bhumi and Seuj Bhumi formed under this intervention, are working as a common platform of the farmers.
- Another entity- Pratishruti Pure Agro Private Limited, formed with the share-holding of Organic Bhumi and Seuj Bhumi are well connected to markets and they

can buy competitively priced inputs for high production as well as strong output market linkages to ensure good price realization.

- Sufficient volumes are being produced by the farmers and their producer groups creating a vibrant agro-economic ecosystem which attracts a complete set of stakeholders from across the agricultural supply chain
- Community Resource Persons and the leaders of the Farmers Producer Groups, and the other institutions are able to support larger number of farmers and are able to link up effectively to other programs.
- Suitable agricultural prototypes are developed for replication by other agencies and programs.

For the first time Grameen Sahara got an opportunity to work with IndiGo Reach implementing this project with its funding support. Grameen Sahara proposed to a sustainable livelihood option for of 1,500 women and their families in 24 nos. of villages located along the Assam-Meghalaya bordering areas in Kamrup, Kamrup (M) and Ri-Bhoi districts. The focus of the project was to promote spices-Turmeric, Ginger, Black Pepper and King Chili and to establish a strong Farmers' Institution for entire marketing linkages. The beneficiaries were identified and selected through conducting a series of baseline survey. Awareness generation programs, Capacity building Training programs, exposure visits were conducted for the beneficiaries including the Community Resource Persons and Nursery Entrepreneurs. Five numbers of modern nurseries were also set up by Five entrepreneurs in all the Five clusters to make the availability of quality planting materials as per project norms. To create a sustainability of the activities promoted under this project we targeted to strengthen the community institutions formed with representation of the farmers. 151 numbers FPGs have been formed and 1046 numbers farmers have been linked with Organic Bhumi and 624 numbers of farmers have been linked with Seuj Bhumi. Like Organic Bhumi, Seuj Bhumi is also one of the share-holders of Pratishruti Pure Agro Pvt. Ltd. and this private limited company is taking care of the entire marketing parts of both the FPOs. This project has successfully leverage support from Government agencies such as HRS, KVK, Department of Agriculture and Spices Board of India.

As mentioned above Grameen Sahara sought under this project to work in the tribal dominant areas where it tried its best to promote livelihood opportunities, building on local knowledge, adapting and introducing efficacies of local technologies and creating remunerative linkages with markets. It involved comprehensive engagement, support and instituting community-based processes across the farm livelihood chain.

IMPACT OF THE PROJECT

Process of project implementation with the total participation of the community encouraged the farmers to adopt improved agricultural practices by expanding their cultivable lands mainly for spices and few other crops in an integrated mode.

Before the intervention the farmers cultivated these crops in a negligible scale. But now these farmers are self-motivated to adopt improved agricultural practices. Earlier they could use at best 20% of their cultivable lands, and now this intervention has made the farmers to expand their cultivable lands up to 90% for cultivation of spices as well as a few other remunerative crops in all the cropping seasons. Besides household consumption they have become success to produce surpluses for selling and by selling those surpluses through their own FPO they could enhance the household income. In a sentence- we can say that this intervention has compelled to increase the involvement of the farmers to adopt advanced method of cultivation not only for household consumption but for enhancement of household income and thereby to improve the socio-economic status of these small and marginal farm families.







Indicator	Target	Achievement
Number of farmers involved	1500	1670
Number of FPG formed	150	151
Number of MBT formed	2	2
Number of FPC formed	1	1
Farmers involved in Turmeric Cultivation	750	1516
Farmers involved in Ginger Cultivation	750	1224
Farmers involved in Black Pepper Cultivation	750	1673
Farmers involved in King Chili Cultivation(Rabi)	750	1269
Farmers involved in King Chili Cultivation(Kharif)	750	1507
Area covered in Turmeric Cultivation (Bigha)	-	268.23
Area covered in Ginger Cultivation (Bigha)	-	107.131
Area covered in Black Pepper Cultivation (Bigha)	-	90.28
Area under King Chill cultivation (Bigha)	-	338.312
Number of Water lifting devices installed for irrigation constructed	20	29
Number of Central Nursery set up	5	5
Number of Vermi compost production units	100	100

Impact on women Empowerment:

Women are the primary participants of the project. One woman from every targeted household was selected as a beneficiary of the project and participated in all the project activities as per norms of the project. These women became FPG member at village level then they form the FPOs at the apex level with their representation. Under the project all the women were trained on agricultural activities as well as on the management protocols of their institutions- at FPG level and FPO level. Their contribution towards the enhancement of their household income was very satisfactory which could improve their status not only in their family but also in their locality. Thus they could take part in the decision making process of their family, in their society and even in their own institutions- FPG and FPO by improving their knowledge on different subjects and issues.





Promotion of Spices among the Small and Marginal Tribal Communities through Area extension, institution building and Creation of Market Linkages- Supported by Azim Premji Foundation:

The Agro Climatic Zone where Grameen has been rigorously working to improve the livelihood of the community through the promotion of a few selected highly remunerative crops is known as the hub of spices- Black Pepper, Turmeric, Ginger and King Chili.

Spice production is one of the emerging opportunities which have commercial value both in Indian as well as the export market. The project areas are mostly located in the foot hills of Assam-Meghalaya border. The villages have multiple challenges in terms of education of children, accessibility of information, lack of awareness, access to market; low agriculture productivity due to traditional practice, aggregation and marketing, and lack of proper support mechanism to address these challenges. They practice traditional agriculture and due to lack of proper transport produces are always either sold at low price or many times produces get wasted. Due low price realization farmers get discouraged. The other reason is they normally grow traditional food crops and not high value crops or cash crops. Input support is not there, so they remain where they are which results limited income, mostly at their sustenance level. Similarly, there have been efforts to organize farmers, build their capacities and equip them with technical know-how. But concept and understanding of commercialization is less and not many such community institution has come up that could work with commercial principles. Building multiple such institutes is the need of

The project with its prime objective to enlarge the volume of production of the spices- Black Pepper, Turmeric, Ginger and King Chili through the expansion of area of cultivation and it has been designed to increase the skills and awareness among the women farmers strengthening their institutions so that the initiatives sustain in the long run.

The objective of this collaborative farming is to improve the livelihood of the community by farm integration through facilitation of Business Development Services by linking the farmers with the existing farmers' Institutions or promoting new Institution of farmers. The project envisages on providing quality planting materials of spices backed by customized package of practices for cultivation and Business Development Facilitation linking the farmers with their own institution.

Grameen Sahara has intervened in a limited manner in selected pockets given its limited resource and capability. Markets are normally not nearby. Aggregation of

the produces is also a challenge. Because of all these issues, their income is very low and whenever there is any adverse impact of weather they end up producing less and corresponding earning less. Lands are available but a major portion remains unutilized due to the lack of awareness towards the improved agricultural practices.

Currently Grameen Sahara has been working with nearly 5000 farmers of Kamrup, Kamrup (M) and Goalpara districts of Assam and Ri-Bhoi district of Meghalaya and they are engaged in the production of spices- Black Pepper, Turmeric, Ginger and King Chili in 95 nos. of tribal villages.

Other Key activities carried out under this intervention:

Promotion Nursery unit: 5 Central Nurseries have been setup through 5 progressive farmers (women) to make the availability of quality planting materials locally. It was one of the biggest challenges for the community of the project area to have healthy and improved planting materials in right time in right value before the intervention. The nursery entrepreneurs, after getting proper training on various aspects on management of nurseries have started the production and development of various seedlings and saplings as per need of the project, so that the farmers can easily access the planting materials in right time and as per expectation the farmers take it as a reliable centre of planting materials. The locations and the entrepreneurs were selected by the target community themselves so that a strong bond between the entrepreneurs and farmers could be developed. The nurseries has become an income generating enterprise for the entrepreneur and on the other hand it could be a reliable source of quality planting materials and also a filed level learning centre for the farmers. Thus the nurseries would help the entrepreneurs to earn their livelihood by selling the healthy seedlings, saplings and cuttings to the farmers and at the same time they would minimize the gaps between demand for quality planting materials and supply.

Promotion of Vermi compost Production unit: Grameen Sahara is very much aware about the conservation of soil health. As a part of this initiative the organization is continuously working with the farmers, so that they can understand it properly. To give them practical experience 100 nos. of vermi compost production units have been established in the project villages by the farmers. The farmers have started to use this compost in their crops. To replicate it to the fields of other farmers various steps have been being taken under this intervention, so that the number of such units can be maximized and the area can be made totally chemical free.

Construction of Diversion Based Irrigation- a system towards Natural Resource Management:

To increase the involvement of local people in the preservation of environmental assets and to encourage the community in different farming activities, Grameen Sahara included Diversion Based Irrigation under this Project as one of the major components.

This component is designed to address two main issues namely – i) 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 endeavor 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 and ii) 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 villages 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.

Under this Azim Premji Foundation supported intervention Grameen Sahara decided to construct 8 numbers of Diversion Based Irrigation System in the remote tribal villages located in the interior hills areas. This is a gravity fed Pipe Based Irrigation System to provide irrigation facility in 8 for adoption of various agricultural activities in homesteads by utilizing the water of this facility.
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/repairing of the system whenever required.
The farmers also contributed a part of the construction cost by means of labor for different activities like digging trenches, transportation of construction materials, laying PVC pipes, clearing jungles, catchment area treatment etc and the villagers are trained 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.

Indicator	Target	Achievement
Number of farmers involved	5000	4524
Number of FPG formed	500	407
Number of DBI constructed	8	8
Number of Central Nursery set up	5	5
Number of Vermi compost production units	119	81



Rural Access to Clean Energy (RACE)

HACI (Help A Child) is an implementing agency based in Chennai. Rural access to clean energy is an initiative of ICCo (Innovative Change Collaborative). This project is basically for safeguarding the environment. It reduces indoor air pollution which in turn will help child health, which again leads to lower child mortality. The project aims to reduce the dependency on the conventional energy and shifting to alternative energy like solar energy. The project provided 1000 smokeless Chua, solar lanterns in two Tea Estate of Nalini and Hatimara under Tinsukia of Assam. Later the same was extended by HACI to 2000 more families. This is for the first time that Grameen Sahara worked with tea tribe, one of the most backward and poor tribes in the state. The project came into end and we exited.

Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124

Supporting Human Capital Development in Meghalaya

This is primarily skill project but many other add on. Meghalaya is a small state with a population of 3,276,323 as per latest provisional data. In all 11 districts (now the number of districts has increased) we implemented the project with a team of 27 people primarily from handloom and textile background. We covered 1500 weaver under this project. The weavers were trained on modern weaving technology, design, natural dye, credit and market linkage. It was not like other skill projects – that post training the trained and skilled youths to be provided employment in the corporate or in the government. This project was exclusively on self-employment. Once they are trained, they either went back to their weaving activity with upgradation of looms or they set up new advanced looms to take up weaving as a fulltime activity. One of the major project aims was to provide a monthly income of Rs.4000/. The range of income per month was between 2000 and 5000. After project completion we had to continue our monitoring and supervision for another year. We have done that to the satisfaction of the Meghalaya State Skill Development Society. Asian Development Bank supported Meghalaya State Skill Development Society (MSSDS), and in turn MSSDS engaged Grameen Sahara to implement the project in two years' time.

COMMUNITY - BASED FOREST MANAGEMENT AND LIVELIHOODS IMPROVEMENT IN MEGHALAYA

Meghalaya Basin Development Agency (MBDA) has been supported by JICA (Japan International Cooperation Agency (JICA) for this project. The core objective of the project is to restore and conserve natural resources within the villages by sustainable forest management, livelihood improvement, and institutional strengthening, thereby contributing to conservation of environment, biodiversity, and uplifting of socio-economic conditions of people in the State of Meghalaya. To fulfill the objectives of the project, need-based activities will be adopted as per village-specific requirements in order to address the diverse needs since it differs

from one village to another. Therefore, a participatory approach will be utilized throughout the life of the project starting from planning, implementing, and operating to maintenance by sensitizing and engaging people. Subsequent to the constitution of Village Project Implementation Committee (VPIC) as a sub-committee of Village Employment Council (VEC) by the Block Project Management Unit (BPMU), the BPMU will conduct sensitization workshops to ensure that all the stakeholders including minor groups such as women and youths. Once VPIC is formulated in a village, NGOs and BPMU will facilitate VPIC to develop participatory land use plan, extend help in further Community mobilization and Gender Sensitization, conducting Gender-sensitization Workshop/Gender Training, Participatory Rural Appraisal (PRA), Micro planning and other Entry Point activities.

The objectives of engagement of NGOs are briefly mentioned herein below:

1. Facilitation of Participatory Land Use Planning (PLUP) at Communities level,
2. Community mobilization workshop, facilitation in prioritizing Entry point activities,
3. Gender sensitization and Gender training,
4. Training workshops on making a Micro Plan,
5. Conducting Participatory Rural Appraisal (PRA),
6. Conduct meeting to select SHGs, and
7. Facilitation for Livelihood Improvement, Income Generation Activities and Community Mobilization.

The project envisages the following desired outputs within the span of two years:

Output 1: Participatory Land Use Planning.
Output 2: Community mobilization and gender sensitization in all selected village/village cluster through workshops and training.
Output 3: Prioritized Entry Point Activities (EPA) for villages (cluster).
Output 4: Participatory Rural Appraisal (PRA) and Micro planning.
Output 5: Microcredit and Income generating activities through Self-Help Groups (SHGs).
Output 6: Any other as may be decided during actual implementation.

In the Inception Phase, the NGO will initiate with Entry Point Activities, thus forming the Village Project Implementation Committee (VPIC) as a sub-committee of Village Employment Council (VEC) by the Block Project Management Unit (BPMU), further strengthening the coordination with VEC and advisory services to the VPIC, guiding the sub-committee to put its efforts in achieving the goals of the project. Mobilizationand sensitization activities, meetings and workshops will be carried out during this phase in addition to Gender-sensitization Workshop/Gender Training to the project staff.The

Implementation Phase will witness series of activities like Workshops and Trainings. The workshops and trainings will be further followed by Micro Planning activities, Participatory Land Use Planning (PLUP) and forming and promoting SHG activities.The Project kicked off from February 2022 and the Entry level activities are being carried out.

APART PROJECT

(Assam Agribusiness and Rural Transformation Project)

Establishment of Common Service Centers (CSCs) through formation of Farmer Producer Organizations/Companies (FPOs/FPCs)
Granted under World Bank assisted project APART (Assam Agribusiness and Rural Transformation Project)
Implementing Agency: PwC with Co-Partner: Grameen Sahara
Date of Initiation: February 2021
Project Period: 36 Months

Area Covered: 6 Districts in Assam

Background

Aiming to bring the socio-economic prosperity and sustainably integrating rural producers' households to higher level of income opportunities, the Government of Assam has taken up the Assam Agribusiness and Rural Transformation Project (APART). The project envisages to adopt cluster-based approach within the assigned six districts (as on April 2016) of zone III, to promote better economies of scale, developing marketing linkages and channelize public support services. To achieve the objective of value addition and strengthening of agro-enterprises, the project further aims at commercialization of agriculture sector through aggregating farmers and beneficiaries into Farmer Producer Companies (FPCs) and facilitating FPCs for setting up of Common Services Centers (CSCs). The enterprise promotion component would aim to promote individual and group enterprises by building effective market and institutional linkages.

To achieve above mentioned objectives, APART hired three consulting organization catering to one zone each. The entire undivided 16 districts of the state have been clubbed under 3 zones. These consulting organization have been entrusted to support APART team in formation, capacity building and handholding of community institutions especially and establishment of Common Service Centers (CSCs) to be owned by above community institutions FPCs.

APART has appointed PricewaterhouseCoopers Pvt. Ltd. (PwC) led consortia for providing advisory services for establishment of CSCs and promotion of FPCs in Zone 3 districts across four sectors namely Agriculture & Horticulture, Fishery, Piggery and Handloom & Textiles (Eri and Muga silk). There are six undivided districts identified under this zone namely Nagaon, Morigaon, Kamrup,

Goalpara, Dhubri & Kokrajhar. As part of the project, we will be promoting 42 FPOs which includes formation of 32 new FPCs and strengthening of 10 existing FPCs.

The key objectives of this assignment are captured below: -

- Promotion and strengthening of 42 FPCs
- To undertake various activities such as bulk purchase of inputs and delivery to individual members; marketing of produce, grading and quality control and first level processing and linkages with the market.
- Develop business plans for these producer organizations/companies for those commercially viable activities identified by community
- Assist producer organizations/companies to develop and strengthen the linkages for (a) knowledge and information (b) banks & other commercial lending institutions (c) insurance companies (d) logistics service providers etc.
- Building a database of resource persons and resource institutions for the Producer organizations, networking them and making these persons and institutions available as and when required
- Mentoring, backstopping, and monitoring effectiveness of the producer organizations on regular basis and revising & adapting planning and implementation arrangements to respond to the emerging needs and demands on the ground.
- Supporting the producer organizations to evolve and become pro-market sensitive business entities so that the organizations can make their own rational business plans after the completion of the assignment.

Deliverables

- Promotion of 32 New Farmer Producer Companies
- Setting Up of 32 Common Service Centers
- Training & Capacity Building Support
- Supporting & Strengthening 10 Existing FPCs
- Providing Critical Management & Handholding Support for Long Term Sustainability
- Development of Business Plans & implementation support

Approach



Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124

Consolidated Report

Coverage

Districts

1. Nagaon (Undivided)
2. Morigaon
3. Kamrup (Undivided)
4. Goalpara
5. Kokrajhar
6. Dhubri (Undivided)



Districts	No. of Blocks covered	No. of GPs/ VCDCs covered	No. of Villages covered	No. of new FPCs proposed	No. of existing FPCs
Kamrup	06	70	369	06	07
Nagaon	07	44	129	08	02
Morigaon	03	10	41	03	01
Goalpara	04	27	114	06	01
Kokrajhar	03	20	111	03	02
Dhubri	03	18	47	03	00
Total	26	189	811	29	13

Note: The coverage area may enhance or reduce depending on responses from farmers within the Cluster. The data includes existing FPCs as well.

FPC Overview

New FPCs proposed : 29 (Earlier 32) Existing FPCs : 13 (Earlier 10)

Total FPCs : 42

FPCs	New			Supporting Existing FPCs		
Districts	Agriculture-Horticulture	Fishery	Handloom	Agriculture-Horticulture	Fishery	Handloom
Kamrup	03	02	01	04	01	02
Nagaon	05	03	00	02	00	00
Morigaon	02	01	00	01	00	00
Goalpara	05	01	00	01	00	00
Kokrajhar	03	00	00	02	00	00
Dhubri	03	00	00	00	00	00
Total	21	07	01	10	02	02

Remarks:

Agri-Horti Commodities: Vegetables, Maize, Black Gram, Turmeric, Paddy, Oil Seeds, Banana, Ginger

Piggery FPCs are being replaced with other sectors and being relocated within the districts.

One Existing FPC is added in Goalpara in place of Piggery FPC in Rongjuli Block

Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124

Formation of new FPCs

Mobilization & Sensitization, FIG Formation & Registration of FPCs

Sl No	Particular	Kamrup	Nagaon	Morigaon	Goalpara	Kokrajhar	Dhubri	Grand Total
1	No. of FIGs promoted	102	144	68	100	71	80	565
2	No. of Male FIGs formed	85	62	31	41	48	44	311
3	No. of Female FIGs formed	17	14	27	58	4	1	121
4	No. of Mix FIGs formed	0	68	10	1	19	35	133
5	Total Members	2040	2530	1340	1312	1190	1833	10245
6	Total Female members in PG/FIG	340	440	630	694	110	165	2379
7	Total Male members in PG/FIG	1700	2090	710	618	1080	1668	7866
8	Total Transgender members in PG/FIG	0	0	0	0	0	0	0
9	Identification of Board of Directors of FPCs	60	70	30	50	30	30	270
10	No. of Farmers listed	2040	2530	1340	1312	1190	1833	10245
11	Profiling of FPO members/ shareholders	800	1072	680	558	150	420	3680
12	Concept Seeding Meetings on FPO promotion	12	18	13	17	15	13	88
13	No. of awareness-cum-FIG training events organized	35	41	28	16	39	16	175
14	Registration of FPC	2	2	2	0	0	1	7

Supporting & Strengthening 13 Existing FPCs

Sl. No.	Name of the FPC & Year of Incorporation	Block & District	No of Villages	No of FIGs	Total Share-holders	Paid-up Share Capital(INR)	Primary Commodity	CSC Business Plan Status
1	Swmkwr Agro Producer Company Ltd.(2019)	Gossaigaon, Kachugaon, Hatidura (Kokrajhar)	30	12	172	2.62 Lakh	Paddy	Rice Mill
2	Bodoland Agro Organic Producer company Ltd.(2017)	Kokrajhar (Kokrajhar)	34	25	500	5.9 Lakh	Paddy	Rice Mill
3	Srijoni Mahila Farmers Producer Company Ltd(2020)	Rangjuli (Goalpara)	11	28	410	2.5 Lakh	Banana	Banana Processing Unit SUBMITTED- To be finalized inconsultation with APART PAC
4	Sankar Azan Agro Producer Company	Palchimoria (Nogaon)	12	52	1002	7.86 Lakh	Paddy	Packaging Unit, Storehouse and weighbridge

	Ltd(2016)							
5	Jonak Agro FPC Ltd(2016)	Laokhowa& Bajiagaon (Nogaon)	32	38	601	6 Lakh	Paddy	Rice Mill (Dropped.Repl acement to be proposed)
6	Poohar Agro Producer Company Ltd(2019)	Bhurbandha (Morigaon)	15	4	425	7.08 Lakh	Paddy	Rice Mill SUBMITTED - Final version to be re-submitted by 10th May, 2022
7	Naba Suruj Agricultural Farmer Producer Co. Ltd(2021)	Kamalpur (Kamrup)	130	25	314	5.35 Lakh	Fishery	Feed Mill SUBMITTED – Revised version to be re-submitted by 18th May, 2022
8	Luitporiya Farmer Producer Company Ltd.(2021)	Chandrapur (Kamrup-M)	12	39	640	2.5 Lakh	Mustard	Mustard Processing Unit SUBMITTED – On hold.
9	Ampri Orange Producer Co. Ltd(2016)	Dimoria (Kamrup)	14	50	1000	6 Lakh	Paddy	Rice Mill SUBMITTED – To be re-submitted after identification of alternate land
10	Sistykami Farmer Producer Company Ltd(2021)	Bihdhia, Jajikona (Kamrup)	32	25	478	4.88 Lakh	Handloom& Sericulture	Weaving cum Sericulture production center
11	Pokhila Farmer Producer Company Ltd(2021)	Rani(Kamru p)	52	30	216	2.16 Lakh	Paddy	Rice Mill
12	Pub Kamrup Pragatishil Agro Farmer producer company ltd.(2021)	Bihdia, Jajikona (Kamrup)	9	28	402	1 Lakh	Paddy	Rice Mill
13	Mapakkai Agro Producer Co. Ltd	Chayani Barduar, Kamrup	14	22	400	9.7 Lakh	Sericulture& Handloom	Weaving cum Sericulture production center

Establishment of Common Service Centers (CSC), CHCs, Input Centers and Marketing Linkages

Description	Kamrup	Nagaon	Morigaon	Goalpara	Kokrajhar	Dhubri
Custom Hiring Centre	1	1	1	1	1	0
Input Center	0	1	0	0	0	0
Common Service Centre	0	0	0	0	0	0
Land Identified	13	8	4	4	5	2
Land compliances	In Progress	In Progress	In Progress	In Progress	In Progress	In Progress
Business Plan	3	1 In Progress	1	1	2 In Progress	0
BOD Meetings	18	9	6	3	8	0
BOD Training	1	2	0	0	2	0
Exposure Tour for BoDs	0	0	0	0	0	0
Awareness Events						

Developmentof Business Plans

Sl.No.	Name of FPC	Block & District	Business Plan	Status
1.	Lultporia Agro FPC Ltd.	Chandrapur, Kamrup	Mustard Processing	Completed
2.	Naba Suruj FPC Ltd.	Bihdia, Kamrup	Feed Mill	Completed
3.	Ampri Orange Producer Company Ltd.	Dimoria, Kamrup	Rice Mill	Completed
4.	Sristykami FPC Ltd.	Bihdia, Kamrup	Weaving Workshop	In Progress
5.	Sankar Ajan Agro FPC Ltd.	Pakhimoria, Nagaon	Seed Processing Center	In Progress
6.	Jonak Agro FPC Ltd.	Bajiagaon & Laokhowa, Nagaon	Vegetables Rice Mill	Dropped
7.	PooharAgro Producer Company Ltd.	Lahorighat	Rice Mill	Completed
8.	Srijoni Mahila Farmer Producer Company Ltd.	Balijana, Goalpara	Banana Processing	Completed
9.	Bodoland Agro Organic Producer Company Ltd.	Kokrajhar, Kokrajhar	Turmeric Processing Center	In Progress
10.	SWMKWR Agro Producer Company Ltd.	Gossaigaon, Kokrajhar	Banana Ripening Center	In Progress
11.	Pub Kamrup Pragatishil Agro FPC Ltd.	Bihdia, Kamrup	Paddy (Black/Joha)	In Progress
12.	Pokhila FPC Ltd.	Rani, Kamrup	Seeds	In Progress
13.	Mapakkai Agro Producer Co.Ltd	Chayani Barduar, Kamrup	Weaving cum Sericulture production center	In Progress

DASRA PROJECT

We have been working with DASRA for last two years. Through RCRC forum we received grant support for Covid relief and awareness program during 2020-21 which continued for one year. DASRA US is an organization aimed to bolster Indian non-profit organizations (NPOs) and transform the sector by strengthening their effectiveness while significantly increasing the number of beneficiaries.DASRA helps create efficient, scalable and sustainable organizations that ensure a superior social return.The twin main objective of the assignment included distribution of a Preventive Kit which will contain a cotton fabric masks and N95 masks, sanitizer and a piece of soap; creating awareness among the masses and livelihood support through seed's Distribution and piglet's Distribution. Our target beneficiaries included school and college students; PHC's/CHC's and women SHG Groups. However, while carrying on the assignment we faced certain challenges on ground, some of which included finding new remote areas for vaccination under Chhaygaon and Palashbari Circle, limited numbers of beneficiaries for Livelihood activity,the risk of mortality in case of piglet distribution and limited land availability for plantation of variety of seeds.Under the assignment we ran 35 numbers of general awareness campaigns through announcement in remote villages regarding the benefit of early detection of disease and the information regarding availability of vaccination camps. We also undertook distribution of Preventive Kit at various PHC's and CHC's in Chhaygaon and Palashbari Revenue Circles and also organized vaccination camp in some areas. In regard to livelihood intervention, we have distributed piglets and seeds to our identified beneficiaries.

The output of the assignment in terms of Target vs Achievement can be highlighted in the following tabular form:

Particulars	*Target*	*Achievement*
Health & Hygiene Kit (pcs)(Sanitizers 100 ML, Mask N95, Surgical mask, Soap)	12000	12000
Awareness Campaign	30	35
Covid-Vaccination	1000	1351
Livelihood intervention		
Piglet support	100	100
Horticulture Seed Support	100	120

CRISIL Project

We have completed two years of implementation of the CRISIL project. 2019-20 and 2020-21. We started with 200 sericulture families. A total of 90 producer groups were formed. The income enhancement target was Rs.70,000 per annum per family. It was a very high target. And it was difficult to achieve this target in two years of time exclusively from sericulture. That is why we included other crops could give additional income such as horticulture crops. We are pleased to report that the income increased up to Rs.1,06,000/ which is a record income enhancement in two years' horizon. The project beneficiaries also have been linked to

SELCO Foundation and ASRLM. The other good thing is that the production of the beneficiaries has been linked to the market including Grameen silk Producer Company which also have come up post implementation of Golden Weavers' Project supported by Tata Trust. We are also expecting support from CRISIL foundation for next one year, i.e., 2022-2023. Already discussion have progressed.

Project Supported by-SIDBI for micro-entrepreneurship development

Introduction: Livelihood Outreach Programme- Swavalamban Hunarbaaz focuses on empowering the rural women of Matia Block of Goalpara district of Assam. This project mainly focuses on creating strong digital literacy awareness as well as financial literacy among the artisans. And also facilitate in capacity building of the artisans towards on boarding into E-commerce platforms like Amazon, Flipkart and other web portals from where they could sale their products to other institutional buyers or individuals. Aim of the Project: The project aims to empower the rural women with- • Digital and Financial literacy • Handholding for on-boarding over e-marketing platforms • Identification of role models for mentoring and formation of associations Project Objectives: • To create digital literacy among Artisans • To build the capacity and handhold Artisans for on boarding / sale of their products to organizations / end users directly on digital platform • To improve the sales and social standing of Artisans in the community. • Aim is create a globally recognized sustainable demand for Indian artisan goods at profitable Look ahead for the next Quarter: ¬ To organize awareness campaign for creating awareness. ¬ Implementation of digital literacy and financial literacy programs with the help of ASRLM ¬ Facilitate in capacity building of the artisans towards on-boarding into E-commerce platforms (GeM& Private platforms) ¬ Formation of institutional entity i.e. registered partnership /LLP / Pvt. Ltd. / Natural Producer Company/ Co-operative Society etc. ¬ Entrepreneurship development program for encouragement of beneficiary to implement their skills in a productive manner for sustainable livelihood. ¬ Continuous tracking of ongoing activities within beneficiaries.

GRANT MOBILIZED SINCE 2007

During the year (Rs. In lakhs)			Cumulative	
2006-2007	9.38	Grant	2007	9.38
2007-2008	11.38		2008	20.76
2008-2009	33.75	M	2009	54.51
2009-2010	93.14		2010	147.65
2010-2011	115.57	O	2011	263.22
2011-2012	77.16		2012	340.38
2012-2013	117.38	B	2013	457.76
2013-2014	316.1		2014	773.80
2014-2015	290.00	I	2015	1064.00
2015-2016	411.10		2016	1475.00
2016-2017	261.50	L	2017	1736.00
2017-2018	248.40	I	2018	1982.00
2018-2019	162.90	Z	2019	2144.00
2019-2020	181.12	E	2020	2325.12
2020-2021	370.74		2021	2695.86
2021-2022	287.14	D	2022	2983.00

Grameen Sahara has mobilized grant support from different philanthropic organizations, development agencies, CSR from corporate and government departments and agencies. These funds have been utilized with in achieving the very objectives of Grameen Sahara and its purpose of existence.While India has been a welfare state and presumably NGOs should not have any role to play, the reality has been different as the country's progress has not been uniform and a major chunk has remained outside the mainstream economy. They have remained backward economically and they needed support to get them improved economically. The government has also remained supportive to the good works of the NGOs and we also could continue our endeavour to help the families escaping from their poverty situation. We could mobilize nearly Rs.30.00 Cr in last 15 years, i.e. Rs.2.00 Cr every year on an average.



Governance of Grameen Sahara

The governing board of Grameen sahara consists of eminent persons from diverse fields and domains. And the operational authority is vested on the Governing Board, that meets at least four times in a year. It reviews the progress, resolves that future plans and guides the executive director for operational management. Current board has 8 members including the executive director. They are from different fields- agriculture, fishery, veterinary, education, business, management, social work, etc. The Secretary bridge between the board and management. The board is highly professional and guides the management through the Secretary. The board frames various policies of the organization, approves the strategies, and ensures the compliance through the Secretary and the executive director.



Dr. Chandra Prabha Bhuyan

Dr. Bhuyan retired from Sipajhar College as Principal. Due to her urge to work for women and community she joined Assam Mahila Samata Society (AMSS) as its director. She left AMSS and continued her service to humanity. Dr. Bhuyan also worked with Sarba Siksha Abhijan. She has been with Grameen Sahara for last three years. Currently she is very closely associated with Theosophical Society and works in spreading theosophical ideas among the people.



Mr. Prafulla Saikia

Mr. Saikia is a technocrat – engineering graduate- and also a Post Graduate in Arts. He served as Managing Director of Assam Industries Infrastructure Development Corporation and Additional Director of Department of Industries, Government of Assam. Mr. Saikia also worked as General Manager of Northeastern development Finance Corporation on deputation. He is a very dynamic and down to earth technocrat, always thoughtful about the development of Assam. Very dedicated professional and has association with most of the entrepreneurs in Assam in one or the other way. Always inspires the youths' becoming entrepreneurs.



Mr Srijib Kumar Baruah, Nominee Member

Mr Srijib Kumar Baruah, Executive Director of NEDFi. Mr Baruah is an Associate Member of the Institute of Company Secretaries of India and a Law Graduate (LLB), he also has a management degree. Mr Baruah brings in years of experience in development finance and has extensive exposure in the region and is an expert strategist in the micro-finance sector. His area of experience includes Civil Administration, Corporate Governance, Human Resource Development, Secretarial matters, Legal & Recovery, Consultancy & Advisory and Business Development. He with all his experience in various relevant fields directs and advises the Organization whilst in compliance with the various regulatory bodies, and being a Company Secretary himself, advises the Organization time and again in various Secretarial and Legal matters.

Dr. Deepika Das, Member



Ms. Deepika Das is a faculty at Chhaygaon College, Kamrup Assam with the department of Economics. She is a Ph.D. in economics from Guwahati University. She has strong grassroot understanding and experience in livelihood, Community Development, participatory decision making, developmentadministration, civil society, land, food and development. Dr. Das also served as the coordinator of the IQAC of Chhaygaon College. To her credit she has several research papers published in reputed publications.



Dr. Karuna Kalita

Dr. Kalita is a professor at IIT Guwahati with the Mechanical Engineering Department. To his credit he has got over 50 Publications. He has grassroot understanding and experience in livelihood, Community Development, participatory decision making, development administration, civil society, land food and development.



Mr. Mendon Pariat

Mr. Pariat was the Ex-COO of Meghalaya State Skill Development Society. He also served as the Managing Director of Meghalaya Handicraft Development Commission. He has been engaged with various government initiatives on human capital projects, skill development projects and enterprise development projects.



Mr. Bipul Kr. Borah

Mr. Bipul Borah is a postgraduate in Development and Planning from University College London, and he also has a master's in agriculture from Assam Agricultural University.

Currently, Bipul has been working as Senior Social Impact Manager for India and Sri Lanka with Twinings' Social Impact & Sustainability team. As part of his job his responsibilities includes engaging with different stakeholders in the tea and agriculture supply chains to improve ethical performance and to drive responsible business expectations. His professional interest includes creating shared value for making impact on business, society, and in the environment more specifically around livelihoods, gender, water and sanitation, carbon management, human rights, and development administration.

A Ford Foundation fellow, Bipul before joining Twinings, was associated with different national and International NGOs. He worked extensively in the development, humanitarian, and sustainability sector in India, Sri Lanka, and briefly in the UK, Tanzania, and Indonesia. A trained Corporate Shared Value and sustainability professional, he worked closely with grass root communities, local opinion leaders, government, I/NGO, research institutions, private sector, and UN bodies.

Bipul likes to continue developing and nurturing business relationships with the local, national, and international stakeholders, working with the supply chains for assessment and monitoring, designing, and launching new and innovative programmes and tools to improve social, economic and environment conditions for the farmers, workers, and the communities in the last mile of the supply chains.



Sri Sarat Chandra Das, FOUNDER AND SECRETARY

Mr Sarat Chandra Das brings with him more than 25 years of experience as a social entrepreneur. He worked with RGVN, Sa-Dhan, HDFC Bank etc and founded Grameen Sahara in 2002 a not-for profit social enterprise namely. He has got extensive experience in the development sector – Social mobilization, institution building, community development, enterprise building, natural resource management, social innovation, education, etc and also has got experience in banking and microfinance. Grameen Sahara has grown to today's stature under his untiring commitment and engagement as a leader. Microfinance program of Grameen Sahara has been successfully transformed into GDF, an NBFC-MFI registered with RBI.

He has strong understanding of community development challenges and strategies with clear grasp of grass root. He is known in the sector as a key strategist and one of the successful social entrepreneurs in the regions

He has been profiled by VikasAnvesh Foundation, a Tata Trusts initiative –in their book "Gems of Purest Ray, Serene" among 22 outstanding social entrepreneurs in India. He has extensively worked in social mobilization, system innovation, facilitation, process mapping, system development, institution building and support etc. Mr Sarat Chandra Das, a graduate in Fisheries Science from Assam Agricultural University, has a Post Graduate Diploma in Rural Development, an Executive MBA from IIBM, a Certified Expert in Micro-Finance from Frankfurt School of Finance and Management. He also attended Middle Management Program in IIM, Ahmadabad, and a Programme on Organized Farmers a Partner in Agri Business in CDI, Wageningen University. He also has an Executive Certificate in Strategy and Leadership from Jack Welch Management Institute to his credit. He also completed PGD in Environmental Law and Policy from National Law University, PGD in Agriculture Extension Management-MOOC from MANAGE, Hyderabad and Master Degree in International Cooperation and Humanitarian Aid from KALU Institution.



Vikramaditya Das, Executive Director

Mr. Das is a management graduate from Dibrugarh University. He joined the organization as a Project Manager way back in 2008 and successfully implemented the Golden Weavers Project and transformed the project into a Producers' Company under his leadership. He worked as the Managing Director of the Producers' Company – Grameen Silk Producers' Company prior to joining Grameen Sahara as Executive Director. In 2014 he joined Grameen Sahara back as the Executive Director and the organization has been doing well under his leadership. Prior to his engagement in Grameen Sahara he worked for an IT based MNC in India. He has been associated with Grameen Sahara for 14 years now.



Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124

1 Mr. Vikramaditya Das
Executive Director



3 Nilav Gohain
Project Manager



2 Mr. Amiya Kr. Das
Team Leader



4 Hiranya Kalita
Sr. Executive



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



6 Sanjib Kalila
Head, IT





Mr. Khanindra Kakati
Sr. Executive (Accounts)

9

8 Mira Das
Head, HR & Admin





Mr. Srimanta Kr. Das
Sr. Executive (Project)

11

10 Pranjal Kalita
Sr. Executive (Project)



1 Ms. Nirmali Nath
HR & Admin Manager



3 Mr. Susmita Kalita
Sr. Executive, MIS



Some of our colleagues in the field



Sumarlin Mary Lamare



Scolastica Suchiang



Priyanka Lynthong



Nafisa Patricia Mary Kharnior



Munas Lyngdoh



Meritngen Warlarpih



Mercy Merrilyne Kharrngi



Malcom Carter Jones Nongpluh



Iwan Maria



Carolina Nanghuloo



Balajied Jyrwa



Biolinda Marbaniang



Nilav Jyoti Gohain



Annajyoti Rabha


Bishnu Das


Dipjyoti Chaudhary Das


Jyoti Rajak


Mainu Kalita


Hemen Kr Das


Hitesh Kalita


Manoj Das


Milan Jyoti Kalita


Manabendra Pathak


Mandeep Baishya


Naba Kalita


Padmaram Pathak


Mithinga Narzary


Mridusmita Das


Tonmoie Sarmah


Upomanyu Baruah

Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124

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 Animal husbandry and so on bring reach experience which gets visualised in the successful implementation of the program

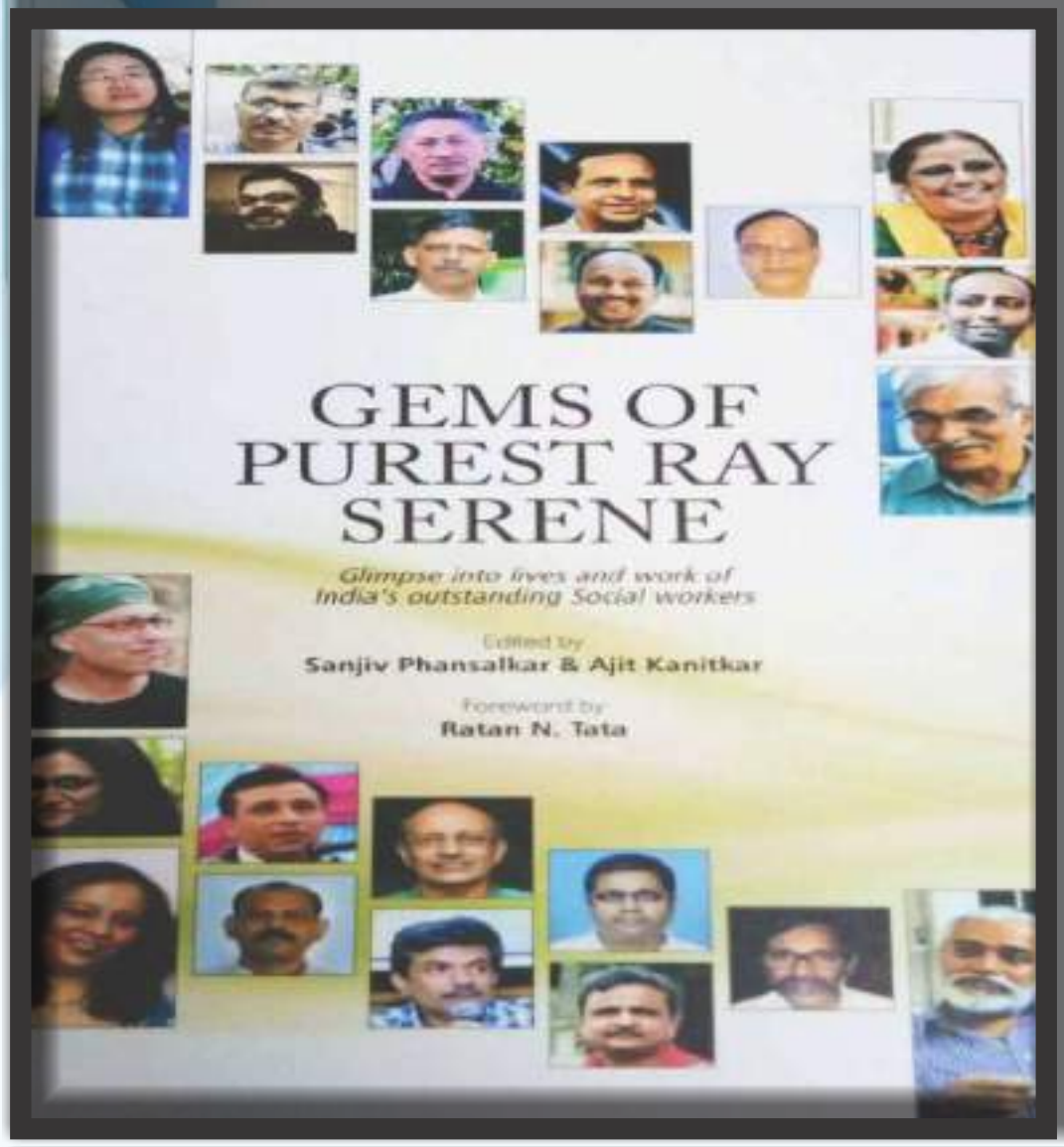


The organization have been able to give a right platform to its employees to explore their potentialities while working with the community in vivid sectors. This might be the reason for low attrition rate of employees in Grameen Sahara. The organization focuses on the training and mentoring of the staff and creating leaders for the second line management, developing leadership capacities have been given importance. This has at different levels of organisations 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.





Grameen Sahara is proud to share that VikasAnvesh Foundation, A Tata Trust Associate Organization, has profiled our founder & Secretary **Sri Sarat Chandra Das** as one of the outstanding Social Entrepreneurs of India and has published his profile and the works of Grameen Sahara in a Book named 'GEMS OF PUREST RAY SERENE-GLIMPS INTO LIVES AND WORKS OF INDIA'S OUTSTANDING SOCIAL WORKERS"


GEMS OF
PUREST RAY
SERENE
Glimpse into lives and work of
India's outstanding Social workers
Edited by
Sanjiv Phansalkar & Ajit Kanitkar
Foreword by
Ratan N. Tata







Partnership and association

TATA TRUSTS

NABARD
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

ARIAS Society

Ministry of Rural Development Government of India

sidbi

nsfdc

Sa-Dhan
The Association of Community Development Finance Institutions

NEDFi
ISO 9001 : 2015
North Eastern Development Finance Corporation Ltd.
Championing the entrepreneurial spirit of the North East

RGVN
Reaching the Unreached

Central Silk Board
Ministry of Textiles - Govt of India

OIKO CREDIT
investing in people

MSSDS
Meghalaya State Skills Development Society | Government of Meghalaya

IndiGo Reach

Azim Premji Foundation

LivoLink FOUNDATION
An Associate of TATA TRUSTS

RCRC

dasra

WOMEN

WINGS

LIC
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

ICAR-NATIONAL RESEARCH CENTRE ON PIG

pwc

ICCO
Innovative Change Collaborative

APPL FOUNDATION

LivoLink FOUNDATION
An Associate of TATA TRUSTS

CRISIL Foundation

ANANYA
FINANCE FOR INCLUSIVE GROWTH PRIVATE LIMITED

ICCO COOPERATION

SUSTAIN+

দুধনৈ মহাবিদ্যালয়
DUDHNOI COLLEGE



Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124



Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124



Grameen Sahara, Dubjeni, Kulsi Road, Chhaygaon, Kamrup, Assam-781124

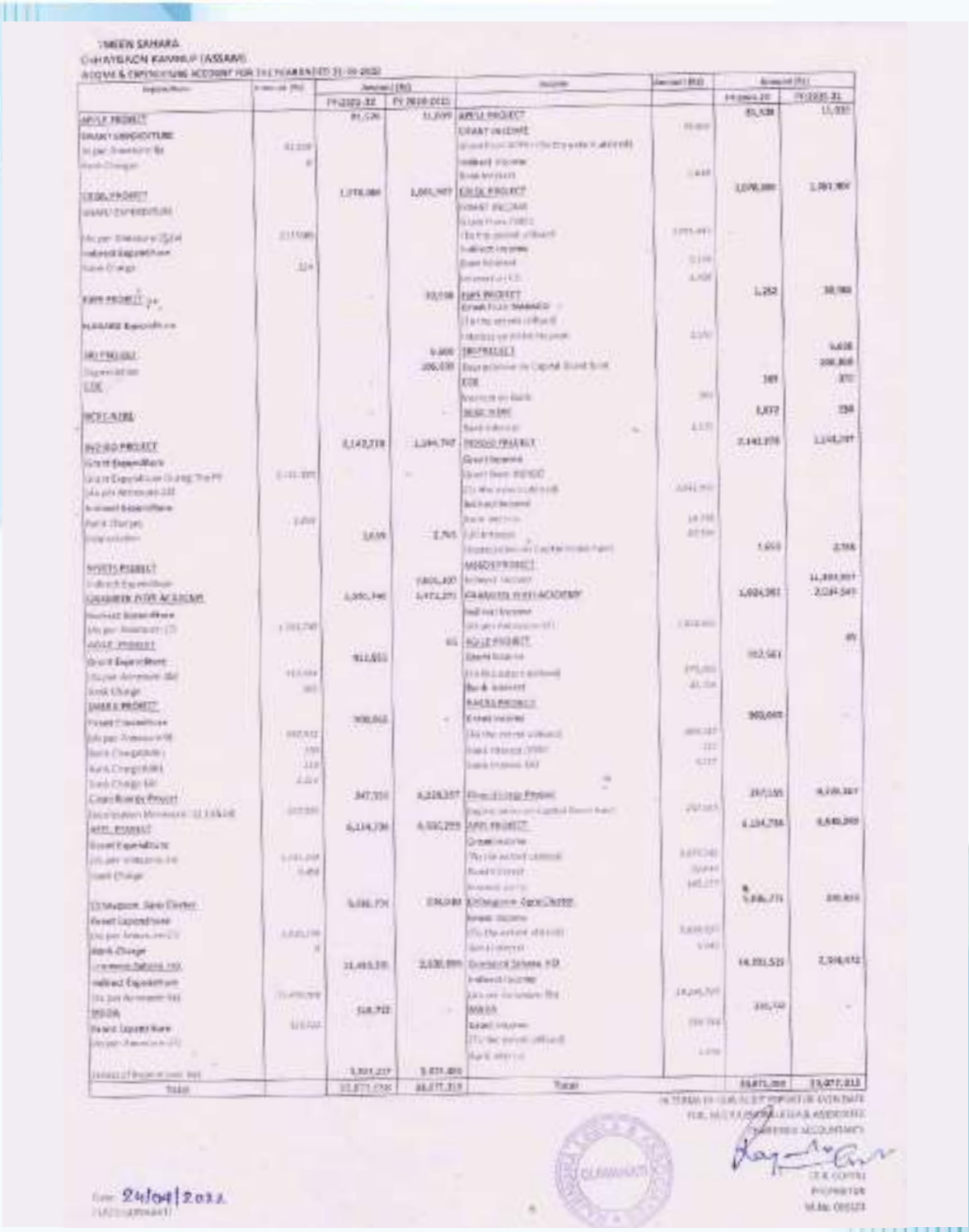


GRAMEEN SAHARA CELEBRATED "AZADI KA AMRIT MAHOTSHAV"





AUDITED FINANCIALS



GRAMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2022

Particulars	Amount (Rs)	Amount (Rs) FY 2021-22	Amount (Rs) FY 2020-21	Income	Amount (Rs)	Amount (Rs) FY 2021-22	Amount (Rs) FY 2020-21
APY-LF PROJECT		81,126	11,999	APY-LF PROJECT		81,126	11,999
GRANT UNDER CUTTURE				GRANT IN EXCESS			
As per Annexure IIIA	81,126						
Bank Charges	0			Indirect Income			
				Bank Interest	1,449		
CESS PROJECT		1,278,384	1,001,907	CESS PROJECT		1,078,385	1,001,907
GRANT EXPENDITURE				GRANT INCOME			
				Grant From CSRD			
As per Annexure IIIA/4	2,117,081			On the ground of March	1,077,481		
Indirect Expenditure				Indirect Income			
Bank Charges	224			Bank Interest	2,128		
				Interest on FD	1,428		
FAPI PROJECT		-	32,728	FAPI PROJECT		1,252	32,780
				GRANT FROM SHAHARA			
PLANNED Expenditure				On the ground of March			
				Interest on Bank Account	1,252		
IRCP PROJECT		5,400		IRCP PROJECT			5,400
Expenditure		206,000		Expenditure on Capital Grant Fund			206,000
CCSE				CCSE		389	372
				Interest on Bank	389		
RCP-I ABE		-	-	RCP-I ABE		1,877	758
				Bank Interest	1,877		
PEDSD PROJECT		1,142,718	1,244,747	PEDSD PROJECT		2,142,978	1,142,197
Grant Expenditure				Grant Income			
Grant Expenditure During The FY	2,142,978	-	-	Grant from PEDSD			
As per Annexure IIIA				On the ground of March	2,042,978		
Indirect Expenditure				Indirect Income			
Bank Charges	2,800			Bank Interest	18,700		
Depreciation		3,639	2,765	Interest on Capital Grant Fund	81,300	1,653	2,766
MSDSD PROJECT				MSDSD PROJECT			
Indirect Expenditure			1,801,307	Indirect Income			11,801,307
SHAHARA FOR ACADEMY		1,690,340	1,412,291	SHAHARA FOR ACADEMY		1,694,981	2,214,541
Normal Expenditure				Indirect Income			
As per Annexure III	1,181,740			On the ground of March	1,814,981		
AGILE PROJECT			65	AGILE PROJECT			65
Grant Expenditure		911,011		Grant Income		112,561	
As per Annexure IIIA	911,011			On the ground of March	895,000		
Bank Charge	561			Bank Interest	17,561		
SAMUL PROJECT				SAMUL PROJECT			
Grant Expenditure		900,000	-	Grant Income		900,000	-
As per Annexure IIIA	900,000			On the ground of March	900,000		
Bank Charge(Rs)	500			Bank Interest (FD)	111		
Bank Charge(Rs)	111			Bank Interest (SB)	4,777		
Bank Charge (SB)	2,277						
Cluster Running Project		347,350	4,228,357	Khas Group Project		297,555	4,228,357
Expenditure Annexure-II 1,18,518	297,555			Expenditure on Capital Grant Fund	297,555		
APPI PROJECT		6,234,736	6,330,255	APPI PROJECT		6,234,736	6,840,255
Grant Expenditure				Grant Income			
As per Annexure IIIA	5,141,259			On the ground of March	5,972,500		
Bank Charge	1,478			Bank Interest	261,736		
				Interest on FD	600,500		
Chhaygaon Seva Kendra		5,336,736	336,000	Chhaygaon Seva Kendra		5,336,736	330,000
Asset Expenditure				Grant Income			
As per Annexure-II	3,821,736			On the ground of March	5,836,500		
Bank Charge	0			Bank Interest	6,236		
Grameen Sahara FD		11,493,530	2,530,999	Grameen Sahara FD		14,351,521	2,316,972
Indirect Expenditure				Indirect Income			
As per Annexure IIIA	11,493,530			On the ground of March	14,245,707		
MSDA		518,710	-	MSDA		105,710	-
Indirect Expenditure	518,710			Grant Income	105,710		
As per Annexure-II				On the ground of March			
				Bank Interest	1,078		
Interest on Bank Account		3,301,217	3,371,855				
Total		33,871,030	33,077,313	Total		33,871,030	33,077,313

As per our report of even date attached
For M/S [illegible] & ASSOCIATES
CHARTERED ACCOUNTANTS

[illegible]
PROPRIETOR
M.No. 055123

Date: 24/09/2022
Place: GUWAHATI

AR-2021-2022

AUDITED FINANCIALS

GRAMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)
BALANCE SHEET AS ON 31st MARCH 2022

Liabilites		Amount (Rs) FY:2021-22	Amount (Rs) FY:2020-21	Assets		Amount (Rs) FY:2021-22	Amount (Rs) FY:2020-21
Capital Account (Annexure-1)		19,056,336	16,101,207	Fixed Assets			
				GRAMEEN SAHARA H.O (Annexure-3)		10,917,318	8,867,727
Project Grant Liabilities (Annex-2)		17,188,435	17,085,371	CDE PROJECT (Annexure-10)		518,631	638,809
				SELCO PROJECT (Annexure-11)		941,168	1,065,252
		7,031,391	3,775,120	CINI PROJECT (Annexure-12)		10,692	17,820
Current Liabilities				SRI PROJECT (Annexure-26)		-	605,369
Membership Fee - KCBC (Annexure-28)	50,500			GJA (Annexure 21)		4,552,781	1,449,738
Sundry Creditors (Annexure-19)	1,431,807			INDIGO PROJECT (Annexure 22)		2,488	4,147
Other Current Liabilities (Annexure-4)	5,569,584			Current Assets			
				GRAMEEN SAHARA H.O (Annexure-5)		2,165,671	590,001
				APPLE (ANNEXURE-8)		2,503	2,502
				GJA (Annexure-20)		440,340	522,783
				INDIGO PROJECT (Annexure-24)		119,000	144,000
				MEDA Project (Annexure-13 (a)		17,000	-
				Chhaygaon Agro Cluster (Anne...27 (a)		32,000	-
				GOAL PROJECT		-	1,500
				APPI (Annexure-15)		16,765	6,875
				Dairy Project (ANNEXURE-9 (a)		10,000	
				Fixed Deposit (Annexure-31)		3,216,399	3,417,137
				TDS Receivable		3,252,997	2,169,224
				Closing Balance (Annexure-3)		10,348,701	6,481,435
				Cash in hand	328,436		
				Cash at Bank	10,109,266		
Total		58,272,161	31,961,898	Total		58,272,161	31,961,898

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE
FOR, M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS

(R.K. GUPTA)
PROPRIETOR
M.No. 056121

DATE: 24/09/2022
PLACE: GUWAHATI

FUTURE PLAN OF GRAMEEN SAHARA

Grameen Sahara will continue to focus on sustainable livelihood; however since climate change has become the most challenging global issue we will also work on climate issue.

It has of course a very close relationship with the peoples livelihoods, especially the people living in the less developed and developing countries. Climate change is going to impact food production, health, water, plants and animal lives and so on.

Therefore, as an organization working on sustainability will work on climate change. Focus of Grameen Sahara will remain on women, farmers, artisans, youths and children. Whatever initiative we take all will have bearing on the above groups. While working for these groups Grameen Sahara will be resilient on environmental issues.

Any activities that have negative impact on environment will never be taken up by the organization. Although philanthropic fund mobilization will continue given the legal consideration, the organization will also strengthen its social enterprise building works so that there could be internal or local revenue





Publications of Grameen Sahara



Gram

Grameen Sahara in press media



ছয়গাঁৱত মহিলা কৃষক সমাৱেহ

হাজাৰ হাজাৰ ছেনিটাইজাৰ মাস্ক-চাৱোন বিতৰণ ছয়গাঁৱৰ গ্ৰামীণ ছাহাৰাৰ

মাস্ক, ছেনিটাইজাৰ হাতেৰে, প্ৰতিটিৰ সিপাৰ বস্তিয়ে প্ৰতিবেশীৰ প্ৰতিও হাতবঢ়া প্ৰদৰ্শনীত বুলিলে



ছয়গাঁৱত গ্ৰামীণ ছাহাৰাৰ স্বাৱলম্বী আঁচনি

গাঁৱলীয়া মহিলাক স্বাৱলম্বী কৰাৰ লগা গ্ৰামীণ ছাহাৰাৰ

মহুৱা জাতীয় শস্যৰে ১০ হেজাৰতকৈও অধিক মহিলা স্বাৱলম্বী













অসময়ত প্ৰত্যাশিত ধৰণে হোৱা নাই কৃষি আন্দোলন

অসময়ত কৃষি আন্দোলন যি ধৰণে হ'ব লাগিছিল, সেইদৰে হোৱা নাই

AR-2021-2022

Grameen Sahara SEG team



GRAMEEN SAHARA

In support of sustainable livelihood

ANNUAL REPORT

grameensahara@gmail.com
www.grameensahara.org
+91 3623 261927
Dubjeni, Kulsi Road
Kamrup, Assam - 781124