



Institution for Development of the Poor

ANNUAL REPORT
FINANCIAL STATEMENTS
2013-14

GRAMA

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Message

I am proud to see GRAMA Governing Board and the staff working with utmost sincerity. I wish them all the success in the development field.

D.M.Girijamma Rudraiah
Chief Functionary
GRAMA



Foreword

Constant learning and management are important in the development of the Organisation. Updating the knowledge and enhancing the skills are the basis for taking the people towards development in various fields including political involvement. GRAMA is trying hard to develop leadership capabilities among rural youth and women and thereby contributing to develop a strong human resource. Sincere effort is made to take up need based programmes to improve the life situations of the people.

In the reporting period, GRAMA is engaged in developing 45000 ha of area under watershed development programmes and in collaboration with NABARD Financial Services, a subsidiary of NABARD to implement micro-finance programme. GRAMA has facilitated providing micro-finance to 75 Self Help Groups to the extent of Rs.2.74 crores as at the end of March 2014. Institution Building process under Natural Resources Management and Organic Farming Projects has strengthened during the current Phase. In collaboration with SP Jain Institute of Management and Research, Mumbai, syllabus for the students under Informal Education System has been developed. In the coming days, Self Help Groups will be encouraged to run the informal schools in their villages.

D.M.Sridhar
Governing Board member
GRAMA

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ABOUT GRAMA

Grameena Abivrudhi Mattu Adhyayana Kendra, better known by its acronym GRAMA is a Non-Government Organisation (NGO) working in the development sector since its inception in 1989. GRAMA was registered under the Indian Trust Act on 12th July 1989 (No.29/89, dated 02.07.1989). GRAMA which means village in Kannada has focus on the development of rural women as well as structural alleviation of poverty in rural areas. GRAMA promotes the Self Help Group (SHG) concept to develop rural women through self-sustainable institutions of people.

GRAMA works in selected villages of Chitradurga and Tumkur districts in the State of Karnataka. However, GRAMA is also exploring the possibilities of extending its activities in other parts of Karnataka in collaboration with organizations and Government Departments working on similar development issues.

Right now GRAMA is executing various projects funded by different agencies. The projects are mainly on Natural Resource Management. They are NABARD Watershed Project, Sujala-2 RIDF (funded by NABARD based on the guide lines of World Bank funded Sujala-1), Organic Farming etc. Apart from these projects, GRAMA continues to focus on institution building which is GRAMA's core competency.

Vision of GRAMA

Irrespective of caste, creed, sex, religion and region a democratic society with a sustainable developmental environment, where everyone, particularly women, participates and takes their own decision.

Mission of GRAMA

Organizing the rural poor with special emphasis on women, for economic, social and political empowerment, through active participation, to initiate a sustainable developmental process.

Approach:

- The conceptualization planning with all concerned stake holders
- Implementation of development programmes with people's consensus.
- Institution Building and networking
- Capacity Building at all the level on various need based topics
- Cooperation and participation towards a long-term objective of rendering the communities, a self-reliant status.

Objectives

The main aims and objectives of the organization are broadly grouped into long-term and short-term objectives. The long-term objectives represent the envisaged situation, when all the short-term objectives have been achieved.

Long Term Objectives

- To enable the poor to change their life situation through empowering them to address the root causes of poverty.
- To enable women gain socio-economic and political equality through improving the socio-cultural and economic status of women.
- To improve the socio-economic position of the rural poor women with focus on the economically backward people through sustainable development processes and integrating them with the mainstream development policies, programmes and institutions.
- To restore ecological balance with the active involvement of the poor, particularly women, without burdening them further.
- To create awareness among the people about their rights and responsibilities through education and cultural activities.
- To empower the poor so as to enable them to influence the policy-making processes in their favour.
- Develop literacy and numeracy.

Short Term Objectives

- To develop sustainable and self-managed autonomous organizational system as well as income generation programs by forming the rural poor women into self-help and management groups.
- To identify and develop through training and awareness, potentials in the villages in the form of volunteers to enable the expansion and reach of the organization.
- To identify and develop through appropriate training (leadership and management skills) leaders among the women to carry on the work independently.
- To develop strong gender perspective and environmental awareness
- To provide knowledge on basic rights and responsibilities
- To initiate different development activities centered on the functional and self-managed credit groups to strengthen the process of empowerment.
- To enable the target group tap and mobilizes local resources including government programs for their own benefit.
- Formation of Associations/ Committees/ Societies to develop and manage Natural Resources.
- To network with other NGOs in the project area and at wider levels for lobbying and influencing the policy processes in favour of the poor.

The specific focus of GRAMA in the above is the development of sustainable people's institutions with focus on women, promoting people's organizations such as Federation and Farmers Associations, which are self-sustained.

HIGHLIGHTS OF THE YEAR

- During the reporting period four hundred and three new self help groups were formed under the integrated watershed management programme. As at the end of March 2014, GRAMA is closely monitoring 1189 self help groups having a membership of 17549 with a total saving of 10.66 crores.
- GRAMA had intensive interaction with NABARD financial services to start microfinance operations in Chitradurga district and Gubbi taluk of Tumkur district. All the documentation and legal processes to put in place micro finance activity have been finalized and will be implemented in 2014-15 fiscal.
- GRAMA has successfully completed implementation of three Watershed Development Programmes supported by NABARD in Gopannahalli, Sanikere and Billartynala respectively in Challakere Kasaba Hobli under Integrated Watershed Management Programme (IWMP) phase 3 and phase 4 was allotted to GRAMA to be implemented in Chitradurga district.
- The Organic Programme initiated by Agriculture Department was finalised and during the next year 400 acres will be covered in four different villages.
- In the current year Gowripura Organic Farming Programme was successfully implemented after Certification by Government recognized certification agency.
- The students from SPJIMR Mumbai visited GRAMA during 2014 and they made a study on improving the marketing of rural products produced by the SHG members and also studied the organic programme implemented by GRAMA. They also prepared syllabus which can be used in the informal schools so as to learning of English, Mathematics and Computers in a more interesting and attractive manner.

PROGRAMMES AND ACTIVITIES

INSTITUTION BUILDING

Institution Building being the core competency of GRAMA, the process of forming Community Based Organisations (CBOs) under Natural Resources Management and Organic Farming activities continued during the reporting period. The total Self Help Groups as at the end of March 2014 are at 1189 with 17549 members with a total saving of Rs.10.66 crores. Self Help Groups promoted by GRAMA with the concept of savings first and spending later and use of loan received for economic improvement of women is having a lasting impact on the lives of rural women. The total number of other CBOs such as Executive Committees, Village Watershed Committees and Tank User Groups are 83 with total members of 1382 and a total savings of Rs.28.09 crores. The total savings of all the people's institutions nurtured and promoted by GRAMA works out to Rs.38.75 crores which forms a strong foundation for setting up an independent micro-finance institution under the aegis of GRAMA.



NATURAL RESOURCES MANAGEMENT

GRAMA in association with Government of Karnataka and NABARD has taken up a massive programme of developing watershed areas in Chitradurga District. Phase 3 and 4 of Integrated Watershed Development Project is being implemented wherein 3rd phase started from 3rd February 2013 and will end during July 2015 with 41 staff working covering an area of 24374.6 ha and 4th phase started during December 2013 and will end during June 2016 with 24 staff working covering an area of 14369 ha.

Environmental pollutions and destruction of forest cover has caused imbalance in the environment resulting in scanty rainfall. Central part of Karnataka including Chitradurga district experiences untimely rainfall with draught prone conditions. Adding to this farmers practice unscientific methods resulting in increasing the gravity of the situation. From past one decade GRAMA in co-ordination with Central Government, Government of Karnataka and NABARD has been implementing watershed development programmes. The watershed development concept adopted includes integrated approach of afforestation, horticulture, land treatment, animal husbandry and also cover the landless families with income generation activities to make them economically strong.

In the farmer's land different development works like water wares, check dams, bundings etc are undertaken depending upon the land right from the upper reach to the lower reach thereby water and soil are conserved and also the fertility of the land is enhanced.

The small farmers and landless labourers are given intensive training to increase their income by involving them in Entrepreneurship Awareness Programme (EAP) and Entrepreneurship Development Programme (EDP) during the year 2013-14 in collaboration with NABARD. GRAMA has imparted skill development training to small land holding farmers and landless labourers with a total disbursement of Rs.509500 to the members through Self Help Groups. In Billartynala Watershed Development Area Rs.319000 has been given to the Self Help Groups and the total of 53 farmers and landless labourers have been benefited from this project.

Awareness creation among the villagers, farmers, landless labourers and the members of the Self Help Groups has been implemented over a period of time through GRAMA Sabhas, Jatas, street plays and exposure to Watershed Development Programme. The farmers have been shown practically the different activities which reflect controlling erosion of fertile soil by constructing soil bunds, check dams, formation of water bodies, scientific methods of enhancing the income from the farming activity. The different activities undertaken by GRAMA till the end of March 2014 are provided in Annexure 7.

Watershed Management

GRAMA has so far facilitated treatment of watershed areas identified under different schemes like SUJALA Phase 1 & 2, RIDF etc undertaken by Government of Karnataka and NABARD, which covers an area of 23789.23 ha with a total project implementation cost of

Rs.19.94 crores till the end of March 2014. There are 11482 beneficiaries under all categories including small farmers and landless labourers. The details of the different projects relating to physical and financial achievements are provided in Annexure-7.



Organic Farming

Organic farming is a system involving sustainable activities and promotes production of healthy, nutritious and quality products. This ranges from production of dairy products, horticultural produce, farm products like cereals, pulses and oil seeds. The main concept under organic farming is the total elimination of dependency on chemical fertilisers and chemical pesticides thereby production of sustained, conserved, nutritious and quality food and also results in long term benefit of healthy independence of flora fauna, human being and the entire gamut of natural resources in a sustained manner.

In this background, the Government of Karnataka, in order to encourage organic farming practices has formed an Organic Farming Policy which is being implemented from 2003 and 2004. This programme is implemented under the supervision and direction of the Department of Agriculture with a target of 100 ACRES of farming lands in each district. Subsequently, this area has been extended to 100 acres in each taluk with the active participation of NGOs in collaboration with NGOs in Chitradurga District.

Under this programme, GRAMA has formed Organic Farmers Society and developed 100 acres of land in Choulur Village of Parashurampura Hobli in Challakere Taluk with 61 farmers and got it certified by AOCA, a certification agency, recognized by Government of Karnataka. Earlier during 2010-11, in N Gowripura and Nayakanahatti Hobli in Challakere Taluk has facilitated organic farming in 100 acres of land with 71 farmers and also the process of certification has been completed.

In the coming years, the Government of Karnataka has planned to extend the coverage of agriculture land under organic farming programme in 100 acres of land in one village of each hobli.



Capacity Building

Strengthening of Community Based Organisations (CBOs) including Rural based Federations, Self Help Groups (SHGs), Tank Users Group (TUG), Village Watershed Development Committees, Farmers Groups etc with a view to develop them as a self sustainable grass roots level organisations. These informal institutions are given trainings / exposures in the various Government Schemes available to them and help them to make use of resources available within the System and become self sustainable. Capacity Building is an important factor in development and to improve the skills for which GRAMA has engaged about 27529 rural men and women with an investment of 1.04 crore till the end of March 2014.



Case Study-1

Organic Farming - Sustainable Practice Smt B M Gowramma

Smt B M Gowramma c/o Tippeswamy, is a member of UmaMaheswari Organic Farmers Group. It is a common experience that small land holding is not a viable proposition for generating excess income for a family. Smt B M Gowramma has changed this trend by adopting organic farming practices after she was given extensive training and exposure to such practices. She has two acres of land in which all her family with utmost sincerity and commitment work on their land. In their small land holding they produce sufficient organic manure and Azola (fodder) to meet the nutritious feed for the cows. Smt Gowramma's family also generates biotech pesticides and stores them in plastic drums and also generates liquid organic fertiliser in small cement tanks. Overall they are a good example of living a happy and peaceful life relying on organic farm practices in a small land holding.

Case Study -2

Multiple Cropping System in Organic Farming Practice Sri B V Prakash

Shri B V Prakash, a small farmer who has studied upto High School has now adopted organic farming practices and has got a good result from his farm land. Mr Praksh has small land holding with one pair of bullock and a cow and produces his own requirement of organic manure. He has followed multiple cropping system with groundnut as the main crop, toor dhal as an intermediate crop and horse gram and millet in the borders and has got good yield. He has established Vermicompost Unit which gives him an yield of Rs. 12000 per anum. He has also become a resource person for the nearby villagers in explaining the benefits of Organic Farming Practise and provides technical information.

ANNEXURES**Annexure:1****Trust Board Members**

Sl. No.	Name	Designation	Occupation	Address
1	Mrs. D. M. Girijamma Rudraiah	Trustee and Chief Functionary	Social Worker	Vani Nilaya, 3 rd Cross V.P.Extension Chitradurga – 577501
2	Mr. D. M. Sridhar	Trustee	Joint Commissioner of Commercial Taxes Bangalore	‘Sri Giri’, #675 11 th ‘B’ Main 5 th Block, Jayanagar Bangalore
3	Dr. Majan Mulla	Trustee	Chairperson, Dept. of Studies in Foreign Languages and Dean, Faculty of Arts, Member of Syndicate Karnataka University, Dharwad	AMN, 3 rd Cross Keshava Nagar Dharwad
4	Dr. M. V. Kotturaiah	Trustee	Homeopathy Doctor	T. N. Kote (P) Challakere (T) Chitradurga (D)
5	Mr. C. M. Kumara Swamy	Trustee	High School Teacher	Upparahalli Main Road,4 th Cross, Shivamokambika Nagara, Tumkur-572102

Annexure 2

Programmes and Partners

Institution Building
GRAMA's internal resources

Micro Finance
Nabard Financial Services Limited (NABFINS)

Watershed Development
Rural Infrastructure Development Fund, Government of Karnataka & NABARD

Organic farming
Government of Karnataka, Department of Agriculture

Community based Tank Management Projects
Jala Samvardhana Yojana Sangha, Bangalore

Entrepreneurship Awareness Development Programme, Institution Building and
Micro Enterprise Development.
*National Bank for Agriculture and Rural Development (NABARD), Government of
Karnataka*

Annexure 3

LEGAL ADVISORS

Mr. C.M.Veeranna and Associates, Advocates, Chitradurga – 577522
Prof E. Chitrashekar. Executive Director, SJM Vidyapeeta, Chitradurga - 577522

Annexure 4

AUDITORS

Mr. T.Suresh, Chartered Accountant, KPMCG Associates, Basavangudi
Bangalore – 560009

Annexure:5**Institution Building Activity as on 31/03/2014**

Sl. No	GRIC Location	S.H.G		Total No of SHG (Progressive)	Total Members	Total Savings (Rs.)
		Upto 2013-14	During 2013-14			
1	Mardihalli	46	06	52	1012	9156037
2	Thuruvnur	82	03	85	1143	5079663
3	Challakere T.N.Kote- Siddapura	39	41	80	1193	11746560
4	J.N.Kote	25	25	50	723	4033706
5	Molakalmur	91	80	171	1904	5977764
6	Chitradurg	25	50	75	1373	5940473
7	Gubbi	39	01	40	735	12190276
8	Sanikere	34	05	39	495	5959972
9	Gopanahalli	27	03	30	412	4529552
10	Kuradihalli	49	08	57	855	6819964
11	Dharampura	47	80	127	1800	6102322
12	Guyilalu	111	-	111	1590	8956071
13	Hiriyur	-	44	44	660	699600
14	Doddachallure	34	10	44	866	4749845
15	Holakere (Chikkajajoor)	38	00	38	637	5276539
16	Hosadurga (Ballasamudra)	35	05	40	648	2147840
17	Hemadala	64	04	68	959	6848479
18	Gidahobanahalli	00	11	11	139	209350
19	Hosur	00	02	02	25	3060
20	Harlikatte	00	04	04	52	8900
21	T.c.Halli	00	06	06	87	12100
22	Obanahalli	00	15	15	241	243030
Total		786	403	1189	17549	106691103

Annexure:6**Independent Community Based Organizations (other than SHGs) as on 31-03-2014**

Sl. No	Location	CBO*	No Of CBO	Total Members	Total Savings And Grants (Rs. in lakhs)
1	Ashok Siddapura	E.C	7	100	375
2	Mardihalli	E.C	9	135	375
3	Ganayakanahalli	E.C	1	14	299
4	Kuradihalli	E.C	7	98	500
5	Parushurampura	T.U.G	22	364	486
6	Pavagada	T.U.G	22	459	449
7	Chwolure	E.C	1	15	19
8	N.Gwiripura	E.C	1	15	90
9	Gopannahalli	V.W.C	1	14	65
10	Sanikere	V.W.C	1	14	72
11	Gopannahalli (Billarathi)	V.W.C	1	14	80
12	IWMP.Chitradurga . (5 Tqs)**	E.C	10	140	0
Total			83	1382	2809
* EC-Executive Committee, T.U.G-[Tank Users Group, V.W.C-Village Watershed Committee					
** Project under implementation					

Annexure -7

Achievement under Natural Resources Management Projects as on: 31-03-2014

Sl No	Project	Programme Sponsor	Unit	Physical (Area treated In Hectares)	Financial (In Rs.)	No of Beneficiaries
1	Bommakkana halli	GRAMA	Ha	500	3000000	150
2	Ashok Siddapura	Sujala I PHASE-II	Ha	3322	25419078	750
3	Maradi halli	Sujala I PHASE- III	Ha	5361	32163381	1750
4	Laxmipura	Sujala II RIDF	Ha	6779	9001235	1406
5	Sanikere	NABARD	Ha	770	2685762	924
6	Gopana halli	NABARD	Ha	1089	3463068	776
7	Billarhi nala	NABARD	Ha	993	2128097	667
8	Parushurampura	JSYS (22 Tanks)	Ha	1207.09	55076270	1873
9	Pavagada	JSYS (18 Tanks)	Ha	868.14	38966000	1736
10	Ambalagere	NWDPRA	Ha	2900	27500000	1450
Total				23789.23	199402891	11482

Annexure -8

**Details of capacity building/ EAP/EDP/Exposure/Training/Demonstration activities as:
31-03-2014**

Sl No	Project	Programme Sponsor	Financial (Rs. in lakhs)	No of Beneficiaries
1	Bommakkana halli (NRM)	GRAMA	0.30	100
2	Ashok Siddapura (NRM)	Sujala I PHASE II	6.06	2021
3	Maradi halli (NRM)	Sujala I PHASE III	10.39	3465
4	Laxmipura (NRM)	Sujala II RIDF	6.99	1737
5	Sanikere (NRM)	NABARD	10.20	725
6	Gopana halli (NRM)	NABARD	7.33	1534
7	Ambalgere (NRM)	NWDPR	5.34	1360
8	Billarathi	NABARD	9.07	411
9	Parushurampura (CBTM)	JSYS	5.50	2233
10	Pavagada (CBTM)	JSYS	3.89	2289
11	LWS project (HIV AIDS)	KHPT	3.45	106
12	GRAMA facilitated	DTC, Chitradurga	5.37	1395
13	Institution building	GRAMA	25.34	3850
14	Bommakkana halli (NRM)	GRAMA	4.83	6303
Total			104.06	27529

Annexure-9

Profile of GRAMA Organisation

Sl. No.	Details	Particulars
1.	Name and address of the Organization	GRAMA -Grameena Abhivrudhi Mathu Adhyayana Kendra (GRAMA)
2.	Local Address of the Organization	'Chethana' II Cross, V.P. Extension, Chitradurga-577501 Telefax: 08194 - 231539 Cell: 9880399560 Website: www.gramachitradurga.org
3.	Details of contact person	
	a. Name	Mr.D.M.Sridhar
	b. Designation	Governing Board Member
	c. Phone Number (Office)	08194-231539
	d. Fax Number	08194-231539
	e. Cell Number	9880399560
	f. e-mail ID	ggramaindia@gmail.com
4.	Status of the Institution	NGO (Trust)
5.	Registration details	Registered as Trust vide No.20/1989-90 Registration Date: 02.07.1989
6.	PAN number	AAATG2191E
7.	TAN number	BLRG04321C, OFFICE Of the Director of Income Tax (Exemption) Chowgle House 18 Crescent Road Bangalore-560001.
8.	Service tax registration certificate	AAATG2191EST001
9.	Professional tax registration certificate	50010724
10.	FCRA No.	094490009 Dated:27Aug 1993
11.	FCRA Bank Details	Bank: Canara Bank Branch: Chitradurga A/C No: 0479101024134
12.	Area of Operation	Chitradurga And Tumkur Districts
13.	Largest Projects implemented	Novib, Netherlands Project, World Bank assisted-two Sujal Projects, World Bank Funded- two Community Based Tank Development Projects. NABARD Funded three Projects, GTZ Germany Funded Social Benefits to unorganized labours

Annexure-10

GRAMA Infrastructure

Sl. No	Description	Quantity
1	Building	Dimension: 2 Venues Chitradurga 100X80 feet Challakere: 150X120 feet
2	Training hall with Capacity	Dimension(in sq.ft) Challakere : 912.5 Chitradurga: 577.75 Seating Capacity (No of People) Challakere : 150 Members Chitradurga: 50 Members
3	Boarding & Lodging	Dimesion(insq.ft) Challakere: 7100 Chitradurga: 3830 No of Room Available Challakere : 05 Chitradurga: 04 Accommodation Capacity(No of People) Challakere : 120 Chitradurga: 50 No of Bath Rooms Challakere : 11 Chitradurga: 06 No of Toilets Challakere : 14 Chitradurga: 06
4	Projector	1 LCD & OHP
5	Screen	2
6	T.V	2
7	Mike System	2
8	Conference hall with Internet	Well Furnished
9	Telephone	2
10	Owned Vehicle in the Organization	1 Four wheelers 1 Two wheelers

GRAMA Training Centers Address

Training Facilities No-1

'Chethana' 2nd Cross

V.P Extension

Chitradurga-577501

Office : 08194-231539

Training Facilities No-2

Regional Training Center

Challakere

Details of Contact Person

Name : Govindharaju H

Designation : Programmes Co-ordinator

Cell No : 9611297689

Name : D.M.Sulathan

Designation : Project Co-ordinator

Cell No : 9886914027





