



Institution for development of the poor

ANNUAL REPORT 2007-08

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FORE WORD



GRAMA has completed seventeen years since its inception and has been working mainly among women and children keeping in focus the development of women and bringing into the main stream the dropout children from the schools. From past five years we realized the importance of Natural Resources Management and actively participated in the World bank and Karnataka State Government sponsored Sujala Watershed Programme.

The objectives of the Sujala Watershed Programme was to identify sub watersheds with six to seven micro watersheds and develop the whole area in an integrated way by involving people at the planning, implementation as well as in the post management period.

The work under the Sujala Watershed Programme intended to give benefit for all the people sub watershed area by taking up soil and water conservation activities such as Farm Ponds, Bund formation, Waste-Weir construction, Check Dam, SRS, Nala Bund etc., Horticulture, Forestry, Organic Farming were also given special attention in the overall development of the area.

From past two years in Choulur village, Parashurampura Hobli of Challakere Taluk, Organic Farming activities have been initiated in 100 Ha area involving 61 farmers with the support of Agriculture Department. The effort is also being made to develop Choulur as a model 'Organic Farm products' village.

GRAMA has also initiated the process of Community Based Tank Management by joining hands with the World Bank – State Government sponsored Jala Samvadhana Yojana Sangha (JSYS) and the project is in the pipeline and expected to start any time during 2008-09.

As a part of development of sub watershed area in an integrated manner under Sujala Watershed Programmes, about 2000 Entrepreneurs have been involved in EAP and EDP programmes. Training in skills and identifying the specific Income Generation activities is completed upto March 2008 and all the Entrepreneurs have been linked with the Financial institutions.

GRAMA continues with its Institution Building Programme by organizing Self Help Groups and bringing them under GRAMA Resource and Information Center. In Chithradurga and Tumkur Districts five GRICS are planned to be started by March 2009. During the current year one GRIC has started functioning in Nayakanahatti.

GRAMA believes that development of rural areas is the key for the nation's progress and establishment of a civilized society. People's development and Environmental rejuvenation and protection are the chief concerns with which the staff of GRAMA are putting their best effort and working sincerely.

D.M.Girijamma Rudraiah
Chief Functionary

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1. ABOUT GRAMA

GRAMA is a non-government development organization (NGO) with social obligation aimed at structural alleviation of poverty. GRAMA promotes the self-help Group (SHG) concept as a means for promoting and developing self-sustained and sustainable People's Institutions. The focus of GRAMA's intervention is on rural women. The approach is to integrate gender, environment and human rights issues creating legal awareness, propagating right to education and literacy through promoting and developing sustainable People's Institutions; and facilitate Human Resource Development within the Organization, among the Community and implementing agencies.

GRAMA is registered under the Indian Trust Act, on the 12th of July 1989 (No.29/89, dated 02/07/1989), with the main objective of development of the socially and economically marginalized sections of the society with the basic philosophy of providing orientation and tools that would enable them to become self reliant. GRAMA works in selected villages in Chitradurga and Tumkur districts in Karnataka. GRAMA is exploring the possibilities of extending its activities in other parts of Karnataka in collaboration with like minded organizations and with government departments associated with development work.

Vision :

Irrespective of Caste, Creed, Sex, Religion and Region a Sustainable Democratic Society with a Sustainable Developmental Environment, where every one, particularly Women participation and decides on their own.

Mission :

Organizing rural poor with special emphasis on women for their Economic, Social and Political Empowerment through their active participation to initiate a Sustainable Developmental Process.

Approach :

- The conceptualization planning.
- Implementation of development programmes with people's consensus.
- 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 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 favor.

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 favor 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 Apex Body/Federation and Farmers Associations, which are self-sustained.

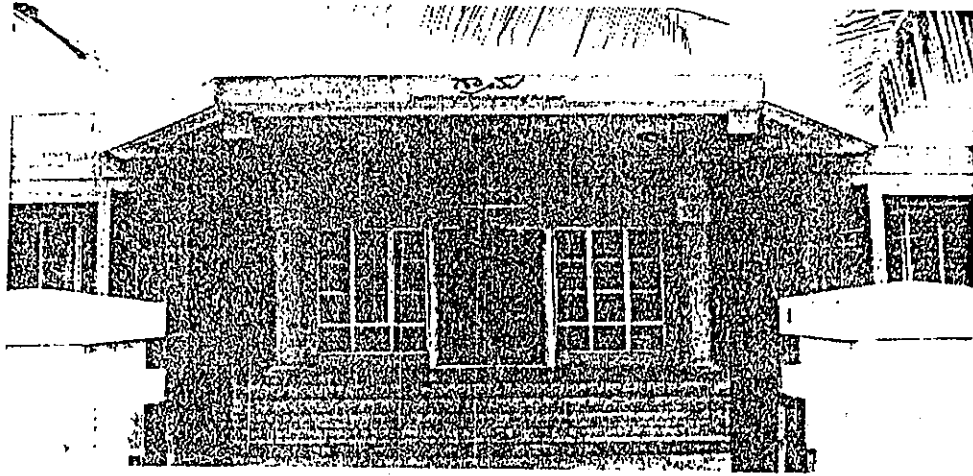
2. HIGHLIGHTS OF THE YEAR

GRAMA has organized more than 1300 SHG's under Institution building programme. Out of these groups, 650 groups were made independent, after the SHG members were found capable of independently run the groups and because of the confidence that was instilled in them.

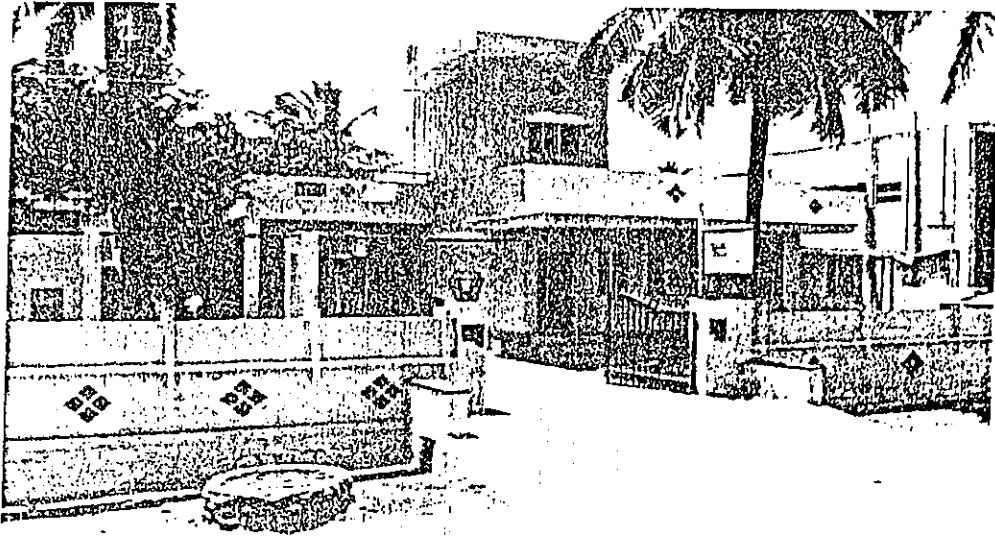
GRAMA has started implementing Natural Resource Management Programmes through micro watersheds under different programmes like World Bank assisted Sujala watershed project (*with people's participation*), Prime Minister Rehabilitation Package, which is an extension of Sujala project; and NABARD assisted Watershed Projects. GRAMA's efforts over a decade have started bearing fruits now.

➤ The implementation of the Sujala Watershed project, in Chinnahagari right bank sub water shed at Molakalmur Taluk has been completed and post project management is going on through follow up by GRAMA Resource and Information Center at Ashokasiddapura.

TRAINING CENTRES



GRAMA Training Center, Challakere



GRAMA Training Center, Chitradurga

- The implementation of the Sujala Watershed project is in full flow, at **M.D. Kote, Hiriyur Taluk** of Chitradurga District (Sub-Water Shed Project in **Hiriyur Taluk**).
- **Sujala Income Generation Activities Projects** in Boganahalli and M.D.Kote as consultant NGO.
- GRAMA in association with the Department of Agriculture, Government of Karnataka is implementing organic farming center at Chaulur of Challakere Taluk in Chitradurga District. The project components include live demonstration using biomass and bio fertilizers, vermin compost pit form pond and promotion of live stock. The project is in progress for the second year and will be completed during 2009-10.
- In association with NABARD, GRAMA has started implementing two micro watersheds each having an area of 1,000 ha. in **Gopnahalli and Sanikere of Challakere Taluk**.
- Legal Awareness Programs were also conducted during the year at the Training Centre in Chitradurga.
- **Fifteen Village Volunteer Vahini CLUBS (VVV clubs)** for the Farmers was formed by **GRAMA Challakere office**. This was supported by NABARD through Pragathi Grameena Bank. Chitradurga.

GRAMA is keen to initiate social security systems through GRICS in the project areas. Mr D.M.Sridhar and Prof D. Rajashekar, Governing Board members attended Indo German Dialogue on Social Security, a Public Conference at Berlin, during January 2007 - Key Issues discussed in the conference were –

- Social Security as part of the International Development Cooperation Agenda
- Social Security in India and Germany: History, Delivery Structures, Coverage
- Why Social Security? The Role of Values and Guiding Principles
- Alleviation of Poverty as a goal of Social Security?
- Promoting Social Security – Combating Poverty: Indo-German Development Cooperation
- Civil Society, State and Market as Driving Forces of Social Security

3. INSTITUTION BUILDING

The core programme of GRAMA continues to be in the area of grassroots level institutions building in empowering the rural poor, especially women. In the current phase concerted effort has been made to organize farmers from the sub watershed areas involved in watershed projects at M.D.Kote and Asoka Siddapura and surrounding areas, there by disseminating information on environmental concerns and socially relevant issues. GRAMA's team has taken up the responsibility of forming VVV CLUBS and also formation and nurturing of new SHG Groups for the farmers through NABARD's assistance. Presently one GRAMA Resource and Information Center (GRIC) is functioning in Nayakanahatti and four more GRICS are in the process of formation and likely to be fully functional by March 2009.

The savings by the members has constantly improved contributing to total capitalization. The progress was achievable through hard work of the grass root level staff that is always in touch with the people at places of work. This has been recognized by NABARD. Hence more programs were allotted to us in SHG bank linkage programs. GRAMA has continued its effort for capitalizing through institutional finance linkage programme. As a first step towards economic drive in the field of entrepreneurship for women, GRAMA has initiated a series of dialogues and also has succeeded in getting the help of financial institution which reflects in the EDP's conducted by GRAMA.

The effort for self-reliance and improving managerial capabilities of SHGs has been continuously supported by staff of GRAMA. To increase the capacity of existing groups, training for GRIC members were planned and self help concepts, accounts, and book keeping along with leadership were imparted during the year. (Refer Table 1)

Vikas Vahini Voluntary Clubs (VVVCs)

During the current year GRAMA has been associated with Pragathi Grameena Bank, Chitradurga to promote Vikasa Vahini Voluntary Farmers Clubs at Challakere Taluk which is sponsored by NABARD, Chitradurga. Presently, 15 clubs were formed and functioning well with the support of GRIC supervisors in the respective area. In all the farmers clubs monthly meetings are taking place focusing on organic farming, promotion of horticulture and environmental issues. And also women SHGs are formed and functioning under the V.V.Clubs to develop the savings habit among rural women and developing their existing skills in order to enhance livelihood activities.

All the V. V. V. Clubs are assessed by the Pragathi Grameena Bank to avail financial assistance for agriculture and allied activities. So, this helps them to promote their livelihood activities and getting sustainable income throughout the year. (Refer Table 2)

4. ENTERPRENEUSSHIP DEVELOPMENT PROGRAMMES

Sujala Income Generation Activities Project

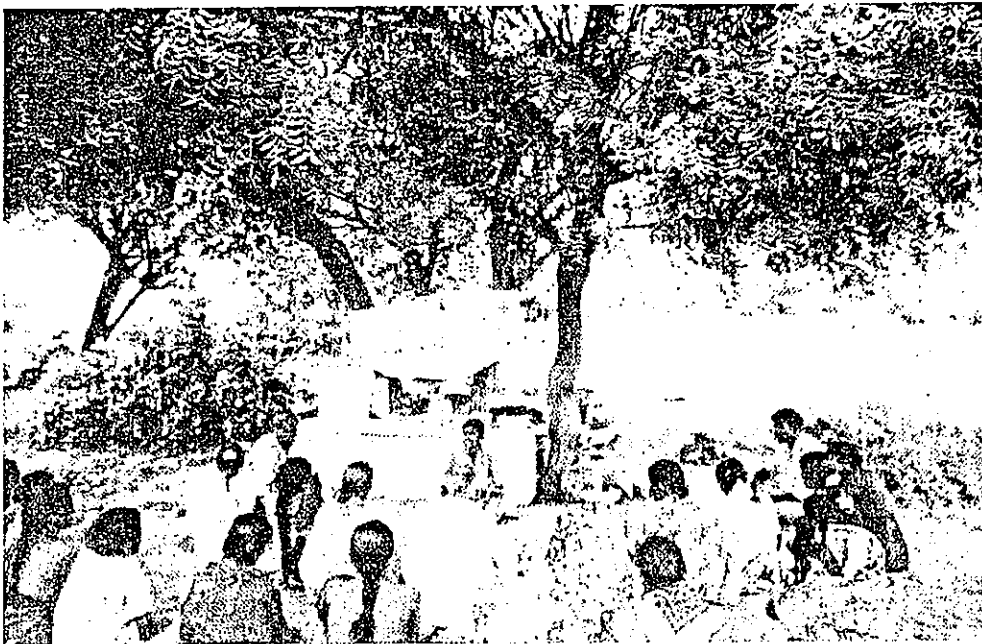
GRAMA's approach to income generation over the years has revolved around the concepts of utilization of the available resources - traditional, local and conventional to the maximum benefit of the underprivileged with the long term objective of enabling them to attain self-reliance. An exhaustive study of the inherent strengths of the target communities in terms of manpower with traditional skills and know how thus forms a pre-requisite of all the income enhancement projects undertaken by GRAMA. With the past experience of working with a sole mission of enabling empowerment through education/awareness, GRAMA reiterates its faith in an integrated approach that insists on co-ordination of literacy and community organization with income enhancement projects. The programmes thus encompass identification of beneficiaries, training and orientation, production, resource mobilization for sales and rehabilitation by enabling them to be self-reliant with self-generation of funds. To attain this GRAMA has also taken upon itself the task of a 'mentor' to facilitate loan -seeking or any such support or help that may be needed to launch viable and sustainable projects benefiting the poor.

Under Sujala watershed project, GRAMA is engaged as consultant NGO to train the watershed families in the field of income generation activities and skill development as well as marketing support. (Refer Table 3)

INSTITUTION BUILDING ACTIVITIES

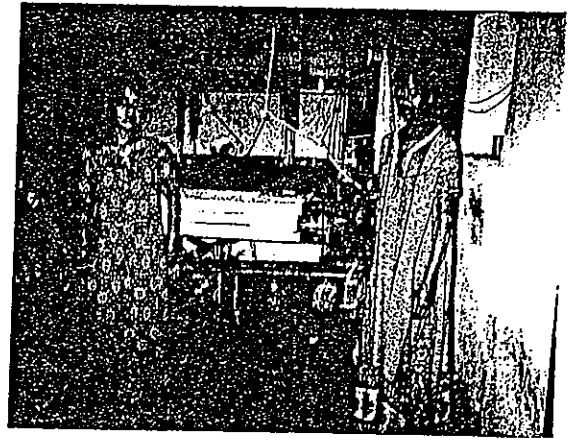


Meeting of the SHG members



SHG concept Meeting

INCOME GENERATION ACTIVITIES



INCOME GENERATION ACTIVITIES



IGA - Beauty Parlour



IGA Screen Printing



IGA - Cycle shop



IGA - Bricks making

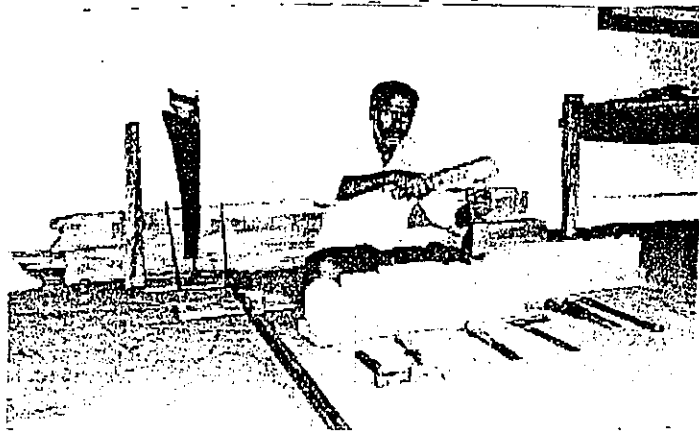
CAPACITY BUILDING



Computer Training



Tailoring Training



Carpentry Training

Skill Development programme

As a part of the improvement in the levels of income of the rural poor particularly in watershed areas. Apart from entrepreneurship awareness programme, skill development training was given to 300 people and financial linkages have been established. We are also trying to provide marketing linkages for uninterrupted sale of the products by establishing strategic linkages with the available networks. (Refer table 4)

GRAMA has trained 7402 rural women in Entrepreneurship awareness programme/ Entrepreneurship Development programmes till 2007-08.

Skill Development Activities

Skill Development for the rural poor is a challenging task. The continuous effort by the staff and enthusiastic entrepreneurs have identified 37 different kinds of skill developmental activities which includes bag making, beauty parlours, ice cream parlor, plastic making, vermicelli etc., In the M.D.Kote and Bhoganahalli watershed areas 300 entrepreneurs have been trained and 241 of them have started their business. (Refer Table 5)

5. NATURAL RESOURCES MANAGEMENT

The food security and environmental protection became the main concern during the project period. The effect of environmental degradation in terms of depletion of water resources and soil infertility has serious consequences on food availability. The reduction of access and availability of food by women in the household has direct poverty implications. Burden on women on their workload, and time, effort they have to put increases substantially. GRAMA has realized this and has taken up treatment of watershed area and other environment related programmes as major thrust area in the future programmes.

Sujala Watershed Project

Some innovative interventions were made to overcome natural difficulties faced in the implementation of watershed programme in M.D.Kote watershed area. The black cotton soil posed a major hurdle in formation of bunds and sustaining them during rainy season. From the filed experience and as a new technique the soil *murram* soil was shifted from the ridge area of the project which resulted in replicable model for other projects also

During the reporting period 475244 ha of treatment of watershed area was completed. The total area that was covered by GRAMA till date stands at 576786 ha benefiting the total 2650 people and the total cost of developing the watershed area is at Rs.6.5 crores. (Refer Table 6 &7)

The achievement made by GRAMA from its inception till the end of March 2008 is shown in the following table in terms of physical achievement and finance involved in all the watershed programmes implemented. (Refer Table 8)

Organic farming

GRAMA strives to promote progressive farming methods in its work areas. The ultimate aim is to achieve sustainable and environment friendly methods of farming. In this context, the organization, in association with the Department of Agriculture, Government of Karnataka, established an 'Organic Farming Center' at Chowluru in Chitradurga District. The

program components include live demonstration, using biomass, field days for farmers and motivating farmers to use organic methods of farming.

To convert 250 acres of land to organic farming, 61 farmers were selected as a group to implement the programme. Through Gramasabhas awareness created among all farmers on importance of organic farming and the methods to procure the soil fertility. Then a committee called "Sri Veerabadhraswamy Savayava Krushi Samithi" was formed covering all types of farmers. Pamphlets, demonstrations and writing boards were used to create awareness to people on organic farming.

To maintain organic nutrients many units like vermin compost, compost pits and Azola pits have been created. The required equipments for establishing units are distributed by the Agriculture Department. To produce organic resources 3500 Nos Pongamia plants have been provided to the farmers. For bio plantation purpose 1400 Kgs red-gram provided. Organic fertilizer – Zipsum, neem cake, bio fertilizer etc. have been given. Pest management and pest disease control methods are explained through demonstrations. To improve soil and water conservation farm ponds are constructed. To prepare bio fertilizer livestock units also provided to the farmers.(Refer Table 9)

Forestry Programme

GRAMA has been putting in maximum efforts in greening the otherwise drought prone and drab environment of Chitradurga District. The organization has its own nursery raising centres at J. J. Colony in Chitradurga District. The organization supports this initiative from its own funds. The nursery saplings are distributed to farmers, watershed beneficiaries and Karnataka Forest Department.

6. CAPACITY BUILDING

Capacity building of both staff and communities is an ongoing activity. Consistent efforts through periodic training programmes, meetings, seminars, on the job support, exposure tours, exchange visits, mentoring and various melas (fairs) are organized to enable people to widen their experience and knowledge base and upgrade their skills. These activities and events serve the purpose of building people's capacities and confidence to nurture democratic spaces in the villages and effectively interface with the external world, especially government representatives. These events also enable people to think beyond their immediate environment or village-level concerns. Staff capacities are simultaneously developed to enable them to work better on community motivation, mobilization and support in implementation of development projects.

Activities towards capacity building focus on:

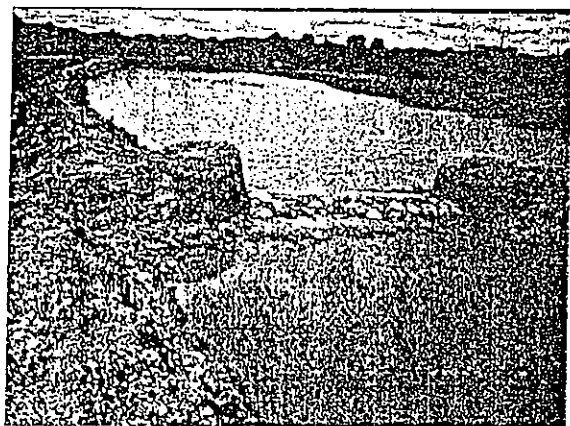
- Awareness raising at all the level.
- Farmers and women groups training
- Exposure visits for community members and resource persons (women and men)
- On technical (NRM, sustainable use of resources, sustainable agriculture, livestock management, horticulture),
- Social (equity & gender, institutional development) and
- Managerial (management of people's institutions, project cycle, processing and marketing) aspects linked to watershed development.

NATURAL RESOURCES MANAGEMENT



Open well recharge at Maradihalli

Bund and Waste weir

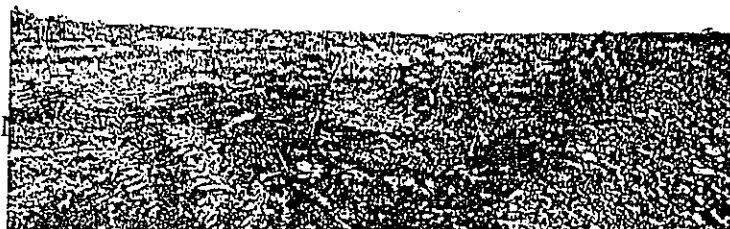


Farm Pond

Check Dam

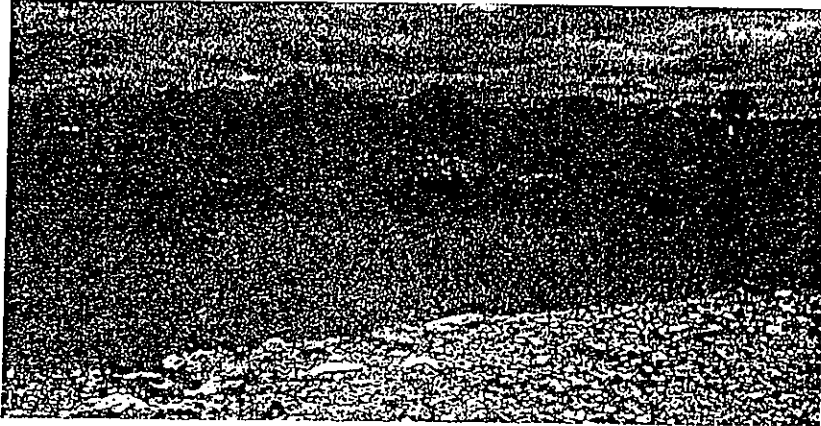


Plantation on Contour Trenches



NATURAL RESOURCES MANAGEMENT

Farm Pond



NABARD Officers visit



Human resource development is essential for any kind of developmental intervention. All the stakeholders including the CBO members and the staff is undertaken by GRAMA by imparting various kinds of trainings including Leadership building, Training of Trainers, Job description etc., GRAMA has organized and trained 106 trainings and 1299 participants till date. Similarly, special trainings were organized for the CBOs members on group dynamics, team building, leadership and savings & credit activities involving 17,135 participants. So far 109 awareness programmes were organized benefiting 1860 participants. The tables 10 to 13 give a comprehensive picture of the different kinds of capacity building effort made by GRAMA.

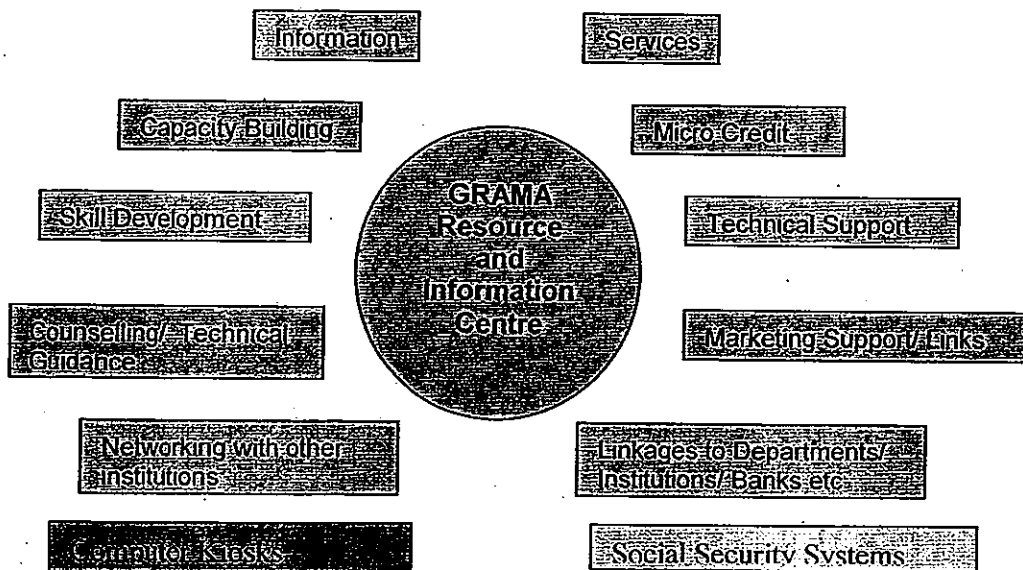
Briefings

The Staff of GRAMA, that is, the grass root workers stationed at various work projects regularly conduct training programmes in Leadership, Self-management, Bank linkage, Administration, etc. Many members participated and benefited from the briefings on fund mobilization, principle and interest calculation and discussed on the social issues affecting them.

7. GRAMA RESOURCE AND INFORMATION CENTER (GRIC)

After decades of working with rural communities GRAMA has realized that for small grassroots institutions to function on a sustainable basis, they need to be affiliated to a Resource and Information Centre or institution, located in close proximity to their habitation, which could provide them opportunities for skill development, micro finance services, marketing linkages and information on welfare schemes and services for livelihood enhancement. This Centre will thus become the core link between the community and the available resources/information for sustainable livelihood enhancement. Since people are directly affiliated to the Centre they will have sense of ownership will go a long way in ensuring sustainability of the Centre. The center will encourage people to take up income generation activities as an alternative source of income, thereby reducing the pressure on land.

Comprehensive concept of GRIC



Role of GRAMA

It is envisaged that GRAMA will play a facilitating and monitoring role. Apart from recruiting a manager for the GRICs and training the Community Para Professionals, GRAMA will

- Facilitate smooth and effective functioning of the GRICs
- Provide funds for micro credit for livelihood activities to the groups
- Provide advanced information and skills and resources for the GRICs and its staff and Community Para Professionals
- Monitor overall functioning of GRICs and formulate strategies for its sustainability
- Assist the Management Committees in formulating strategies for sustainability of the GRICs.

8. OTHER IMPORTANT PROGRAMMES AND EVENTS

Gender and equity awareness programs

GRAMA is an organization that focuses on Gender Justice and empowerment of women. This is not possible without a well-articulated Gender policy. Hence the organization's stand on Gender is as follows.

- GRAMA makes conscious effort to maintain Gender balance within the organization stand on Gender is as follows.
- By gender balance we mean representation of women at all levels, participation and decision-making.
- As the focus of the organization is on women, it is possible that more women employees will be taken in the organization.
- The women staff of the organization is to be respected and honored as should not be discriminated against, debarred or deprived of anything as a result of their being female.

Women's Awareness Camp

During the year one awareness camp was conducted in which 350 women participated. Topics such as the following were covered.

- Gender concept.
- Gender Equality.
- Effect of social pressures on the women in participating in Income Generation Program.
- Role of SHGs in the process of empowerment of women.
- Equal wages for women working in the unorganized sectors.

Legal Awareness Program

Keeping in mind the extent of problems faced by women during various situations in their daily life, creating awareness on their legal rights and facilities goes a long way in ensuring that they are able to fight for justice when required. Legal awareness programs with information on the following were imparted to women:

- Consumer Law.

- Property Rights.
- Labour Law.
- Adoption.
- Women And Law.
- Law of Succession.
- Criminal Law.
- Legal Services.

The impact of legal awareness programs has been significant in preventing child marriages. Women are now well aware of the implications of ancestral property and self-acquired property, inheritance and succession,

9 NEW INITIATIVES AND PROJECTS

GRAMA is focusing on new initiatives along with existing and on going activities in the following fields.

- Tank rehabilitation and development program with assistance of World Bank – State Government project.
- Working with Unorganized labour sector with partner ship of Labour commissioner department of Karnataka.

10 CONCLUSION

GRAMA is continuing the process of Institution Building and nurturing of the groups till they become self reliant. Our efforts will continue in this direction by conducting many more Entrepreneurship Programs, which will create opportunities to the women and sustainable livelihood for their empowerment.

GRAMA desires to withdraw and change its role from promoter to facilitator once the poor women acquired leadership qualities and participated effectively in the overall development. In this effort, GRAMA has successfully formed GRICs in two districts. GRAMA looks forward to suggestions and donor help from like-minded, service oriented, socially responsible Business and Industry Groups and other individual Organizations. towards Empowerment and Abolishment of food deprivation among children in the society.

DONORS AND PROGRAMS

Program: Watershed Development

Donor: World Bank Assisted Sujala Watershed Program through Government of Karnataka and NABARD.

Program: Sujala Income Generation Activities Project.

Donor: World Bank Assisted Sujala Watershed Program through Government of Karnataka.

Program: Micro Enterprise Development.

Donor: Government of Karnataka

Program: Entrepreneurship Awareness Development Programme, Institution Building and Micro Enterprise Development.

Donor: National Bank for Agriculture and Rural Development (NABARD)

Program: Organic farming

Donor: Government of Karnataka through Department of Agriculture.

Program: Prime Minister Rehabilitation Package Sujala – 2

Donor: Department of Watershed, Government of Karnataka.

AUDITORS

Shambhulingappa & Co. Chartered Accountant,
New Santee Maidana,
Chitradurga – 577501.

Table - 1**Details of Self Help Groups through GRIC Resource Centers as on March 2008**

(Amount in Rupees)

Name	Total SHG	Total Member	Total Savings	Loan issued	Loan Repayment	Balance
Gubbi	50	750	698500	540000	300000	240000
Nayakanahatti	85	1275	1777734	3237000	1377733	1859267
Thalak	38	570	1234369	650000	225000	425000
Maradihalli	50	750	1429241	650000	325000	255000
Molakalmur	45	672	1509310	1125770	605350	520420
Total	268	4017	6649154	5552770	2508083	3044687

Membership fee and any other amount contributed by the SHGs members are included.

Table -- 2**The table below shows the details of Vikasa Vahini Voluntary Clubs**

Sl. No.	Names VVV Clubs	No. of farmers	Village
1	Sri Veerabhadraswamy	15	Chaulur
2	Sri Maruthi	16	Siddeswaranadurga
3	Sri Anjaneyaswamy	18	Purlahalli
4	Sri Basaveshwara	15	Pagadalabande
5	Sri Maruti	13	Kalamarahalli
6	Sri Anjaneyaswamy	15	T.N.Kote
7	Anjaneya	15	Yadalagatta Gollarahatti
8	Sri Maruti	31	Devareddihalli
9	Sri Somalingeshwara	20	Somaguddu
10	Yuvapragati	20	N.Devarahalli
11	Basaveshwara	25	Chikkahalli
12	Pragati	20	Chitranaikanahalli
13	Sri Maruti	17	Obaiahna hatti
14	Maruti	15	Gopanahally
15	Maruti	15	K.D.Kote
	Total	270	

Table - 3**Entrepreneurship Awareness Programme**

Sl. No	Name of the Project	No of beneficiaries upto March 2007.	Total no. of beneficiaries during 2007-08	Progressive
1	EAP and EDP by GRAMA under donor supported programmes	5200	0	5200
2	Sujala IGA, M.D.Kote	0	802	802
3	Sujala IGA, Bhoganahalli	0	1100	1100
	Total	5200	1902	7102

Table - 4**Skill Development Programme**

Sl. No	Name of the Project	No of beneficiaries upto March 2007.	Total no. of beneficiaries during 2007-08	Progressive
1	GRAMA SHGs & NABARD Groups	2018	0	2018
1	Sujala IGA, M.D.Kote	0	80	80
2	Sujala IGA, Bhoganahalli	0	220	220
	Total	2018	300	2318 300

Table - 5
Details of Skill Development Activities during 2007-08

Sl. No.	Activities	Days	M. D. Kote		Bhoganahalli	
			Target	Achievement	Target	Achievement
1	Auto rickshaw	25	2	1	7	2
2	Bag making	15	1	1	2	2
3	Beauty parlor	30	3	3	2	1
4	Bed making	8	1	1	0	0
5	Beedi making	8	1	1	0	0
6	Blacksmith	20	3	3	0	0
7	Carpentry	25	1	1	14	14
8	Coffee/Tea powder making	11	1	1	0	0
9	Cycle shop	15	3	3	4	2
10	Electrical shop/repair	20	1	1	1	0
11	Floor mill	8	3	3	2	2
12	Gents Parlor	15	3	3	0	0
13	Gold ornaments	15	1	1	0	0
14	Hallow bricks	15	11	11	8	5
15	Mice Set	11	3	3	0	0
16	Painting and Board writing	15	1	1	0	0
17	Photo studio	15	1	1	3	2
18	Roti making	8	1	1	0	0
19	Sunflower crushing machine	11	1	1	0	0
20	T.V. and Mobile shop	25	2	2	4	0
21	Tailoring and Fashion designing	45	32	31	98	77
22	Typing	35	1	1	0	0
23	Welding and drilling	20	2	2	1	0
24	Computer	30	0	0	11	6
25	Vermin Compost	8	0	0	3	2
26	Motor Rewinding	30	0	0	4	2
27	Bakery	11	0	0	8	6
28	Xerox	8	0	0	4	0
29	Ice Cream Parlour	8	0	0	1	0
30	Blanket weaving	35	0	0	33	33
31	Basket Making	7	0	0	1	1
32	Printing Press	30	0	0	1	1
33	Mushroom cultivation	11	0	0	1	0
34	Silk weaving	35	0	0	5	5
35	Dry cleaning	11	0	0	3	1
36	Plastic making	25	0	0	1	0
37	Vermicelli making	15	0	0	3	0
	TOTAL		79	77	225	164

Table - 6

Watershed area treatment completed as on 2007-08

(Area in ha)

Area	No. of hectares treated up to March 2007	Financial Achievement upto March 2007	No. of hectares treated (completed) during 2007-08	Financial achievement during 2007 - 2008	Progressive	
					Phy	Fin
Bommakkana halli	500	3000000	0	0	500	3000000
Molakalmur	3322	25419078	0	0	3322	25419078
M. D. Kote	471422 4163	24978686	101542 1198	7184695	572964 5361	32163381
Total	475244 7985	53397764	101542 1198	7184695	576786 9183	60582459

Table - 7

Beneficiaries of the projects (cumulative figures as on March 2008)

Area	No. of beneficiaries upto March 2007	No. of beneficiaries during 2007-08	Progressive
Bommakkana halli	150	0	150
Ashokasiddapura, Molakalmur	750	0	750
M. D. Kote	1750	0	1750
Total	2650	0	2650

Table - 8

Activities implemented during the 2007-08 (Physical & Financial under all projects implemented by GRAMA till date).

(Amount in rupees)

Sl. No.	Activities	Achievement of different activities upto March 2007.		Achievement of different activities during 2007-08		Progressive	
		Phy.	Fin.	Phy.	Fin.	Phy.	Fin.
1	Soil and water conservation in RMT	526460	36691550	16016	6460619	542476	43152169
2	Drainage line treatment in CMTR	5969	2989807	807	1198473	6776	4188280
3	Forestry in ha.	349	5564004	271.94	2485909	620.94	8049913
4	Horticulture in ha.	459.02	2758310	57.59	646939	516.61	3405249
5	Live stock	363	1972947	139	621685	502	2594632
6	Demonstrations in units	279	69750	2	6690	281	76440
7	Others	110	351396	8	24750	118	376146
	Total		50397764		11445065		61842829

Table - 9

Organic farming - Vermiculture activities implemented during the 2007-08

(Amount in rupees)

Sl. No.	Activities	Achievement of different activities upto March 2007		Achievement of different activities during 2007-08		Progressive	
		No.of units	Fin.	No.of units	Fin.	No.of units	Fin.
1	Choulur, Challakere taluk (all activities included)	0	0	3585	98121	3585	98121
2	M. D. Kote, Sujala Watershed relating to vermi culture units	90	300000	30	150000	120	450000
3	Ashokasiddapura watershed project relating to vermi culture units	30	105000	0	0	30	105000
	Total		405000		248121		653121

Table – 10**Details of Training Programmes conducted for CBOs during 2007-08**

Category	Training topic	No. of trainings and participants upto March 2007		No. of trainings and participants during March 2007-08		Progressive	
		Trainings	Participants	Trainings	Participants	Trainings	Participants
Women SHGs	Group dynamics, Credit management Book keeping.	604	9716	86	1548	690	10406
Farmers area SHGs	Technical (organic farming)and Team building, leadership	76	902	112	1257	188	2159
VVV clubs.	Organic farming, Savings, Credit And Internal Loan Lending.	15	2950	93	1620	108	4570
Total		695	13568	291	4425	986	17135

Table – 11**Details of Awareness programmes and camps conducted during 2007-08**

Training topic	No. of awareness programmes participants upto March 2007		No. of awareness programmes & participants during 2007-08		Progressive	
	Programmes	Participants	Programmes	Participants	Programmes	Participants
Village Base Training (Live Stock)	75	890	9	450	84	1340
Vikasa Vahini Voluntary Clubs	10	250	15	270	25	520
Total	85	1140	24	720	109	1860

Table – 12

Details of Exposure trips during 2007-08

Sl. No.	Training topic	No. of Exposure trips & participants upto March 2007		No. of Exposure trips & participants during 2007-08		Cumulative	
		Exposure trips	Participants	Exposure trips	Participants	Exposure trips	Participants
1	Organic Farming Trip to, Agricultural University Organic Campus, Nagenahalli, Mysore.	15	236	10	60	25	296
2	Watershed Concept by NABARD Watershed	3	127	02	60	5	187
	Total	18	363	12	120	30	483

Table – 13

Details of staff capacity building

Sl. No.	Participants	Training topic	Staff capacity building trainings upto March 2007		Staff capacity building trainings during 2007-08		Cumulative	
			Training	Participants	Training	Participants	Training	Participants
1	All staff of GRAMA	Leadership and Team building.	76	900	1	28	77	928
2	Sujala and organic farming field staff.	Water shed Organic farming	3	90	4	46	7	136
3	IGA Team & Field Staff	TOT -Training of Trainers on IGAs.	2	60	2	42	4	102
4	Field staff & GRIC supervisors.	Insurance and its management	3	36	1	12	4	48
5	Field Staff	Vikasa Vahini Voluntary Clubs	4	8	1	6	5	14
6	GRIC supervisors	Sustainable livelihood concept.(GSLP)	3	15	2	20	5	35
7	Seniors and field staff.	Job description and roles clarity.	2	20	2	16	4	36
	Total		93	1129	13	170	106	1299

Table - 14**Status of Grics on as on 31st March 2008.**

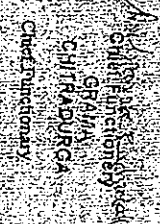
Sl. No.	Name of the GRIC	Total villages		Total SHGs		No. of SHGs enrolled in GRIC		Bank A/c No. & Bank Name
		Plan	Ach.	Plan	Ach.	Plan	Ach.	
1	Gubbi	45	25	80	50	50	35	9549 CKGB
2	Nayakanahatti	40	20	85	50	50	50	23451 Canara Bank
3	Thalak	30	13	50	38	38	20	20267 PGB
4	Maradihalli	10	04	60	50	40	40	30295 PGB
5	Molakalmur	30	20	50	45	50	37	18234 PGB
	Total	125	62	275	188	178	145	

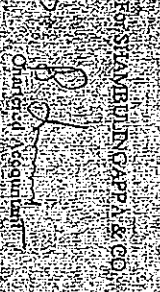
AUDIT REPORT

GRAMANA AHIYERUDDI MATTHEU ADHYAYANA KENDRA TRUST, GRAMA
 H.O. VANNIYAYALARD CROSS, V.P. EXTENSION, CHITRADURGA
 CONSOLIDATED BALANCE SHEET AS AT 31 MARCH 2008

LIABILITIES	Amount	ASSETS	Amount
CAPITAL FUND ACCOUNT			
Per Last Balance Sheet	3,752,094	Cash and Bank Balances	831,291
Add: Grama Karwar Project	22,432	Fixed Assets - As per Schedule	3,146,254
Surplus for the year:			
Gramma-M/D.Kote	655,908	Mobile Set: Simula, M/D.Kote	4,660
Gramma-Suboti Tumpara Project	1,455		
Gramma-Venugotal Project	14,897	ADVANCES AND DEPOSITS	
	4,327,766	Gramma-Suboti Tumpara	5,000
		Gramma-Chitradurga	572,662
		Simula, M/D.Kote	19,500
		Gramma-Venugotal Project	12,951
Less: Deficit for the year:			
Gramma-Chitradurga	874,013		
Gramma-Suboti Tumpara	27,250		
Gramma-Adalak Siddapura	1,720		
Gramma-Syemaluru, Maragalur	1,720		
	902,383		
	3,855,403	TDS Receivables (Simula, M/D.Kote)	22,668
LOANS AND ADVANCES			
Gramma-Chitradurga	11,47,694		
Gramma-M/D.Kote	79,870		
Gramma-Suboti Tumpara Project	4,058		
Gramma-Venugotal Siddapura	1,500		
Gramma-Venugotal, Molakurubi Project	613		
	12,29,703		
Total	4,685,106	Total	4,685,106

Date: 21 August 2008


 CHITRADURGA
 Chief Functionary


 M. V. R. S. RAVI
 Chartered Accountant

AUDIT REPORT

GRAMENA ABHYRUBDI KATHI ADHYAYANA KENDRA TRUST (GRAMA)
H.O. VANI NTAYANA SBD CROSS, V.P. EXTENSION CHITRADURGA
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2008

EXPENDITURE	Amount Rs.	INCOME	Amount Rs.
Office and Administrative Maintenance	3,924,117	By Aid and Grants	5,947,965
Income Generation Programme	1,168,579	Donation	100,000
Fashioning Building	338,217	Interest Received	2,781
Planation Programme	39,100	Net Bank Transfer to Capital Account	5,19,003
Grants Expenses - Varanasi Project	1,556,632		
Branch Loss	2,914		
Vehicle Maintenance	120,213		
Traveling Expenses	82,516		
Interest	4,166		
Depreciation as per Schedule	393,167		
Total	6,369,699	Total	6,369,699

Date: 21 August 2008

For the purpose of financial
 Chief Functionary
 GRAMA
 CHITRADURGA
 Chief Functionary


 Inspector

For SHAMBUJINGRAJ & CO.

 Chartered Accountant

GOVERNING BOARD MEMBER OF GRAMA

Sl. No.	Name	Designation	Occupation	Address
1	Mrs. D. M. Girijamma Rudraiah	Chief Functionary	Social Worker	Vani Nilaya, 3 rd Cross, V.P.Extn., Chitradurga - 577501.
2	Mr. D. M. Shridhar	Trust Board Member	Deputy Commissioner of Commercial Taxes, Bangalore	'Shri Giri', #675, 11 th 'B' Main, 5 th Block, Jayanagar, Bangalore
3	Dr. Mrs. Majan Mulla	Trust Board Member	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	Prof. D. Rajashekhar	Trust Board Member	Professor and Head - Centre for Decentralization and Development. Bangalore.	ISEC, Nagarabhavi P.O. Bangalore - 560072. M.9845347004
5	Dr. Mrs B. K. Anitha	Trust Board Member	Fellow, School of Social Sciences NIAS, IISC Campus, Bangalore	#256, IV Main, V Cross, I Block, Koramangala, Bangalore - 560034. M:9845717536
6	Dr. M. V. Kotturaiah	Trust Board Member	Homeopathy Doctor	T. N. Kote (P), Challakere (T), Chitradurga (D).
7	C. M. Kumar Swamy	Trust Board Member	High School Teacher	Soundarya Nilaya, Channabasaveshwara Nagar, 2 nd cross, Upparahalli Gate, Tumkur-572102

PRESS CLIPPINGS

