

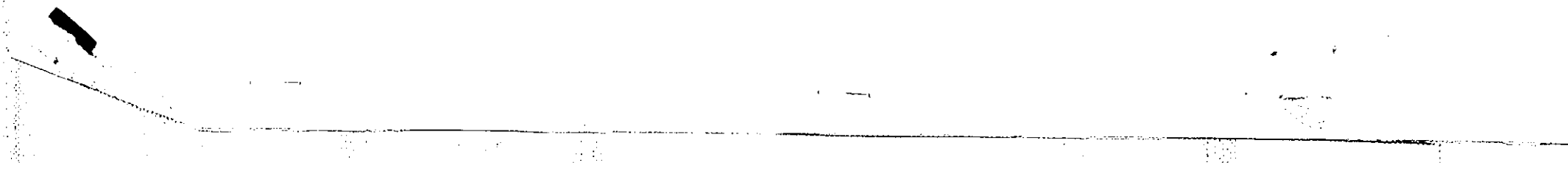


Institution for development of the poor

ANNUAL REPORT 2008-09

GRAMA

Chethana", 2nd Cross, V. P. Extension, Chitradurga – 577501. Telephone: (08194) 231539,
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D.M.Girijamma Rudraiah
Chief Functionary

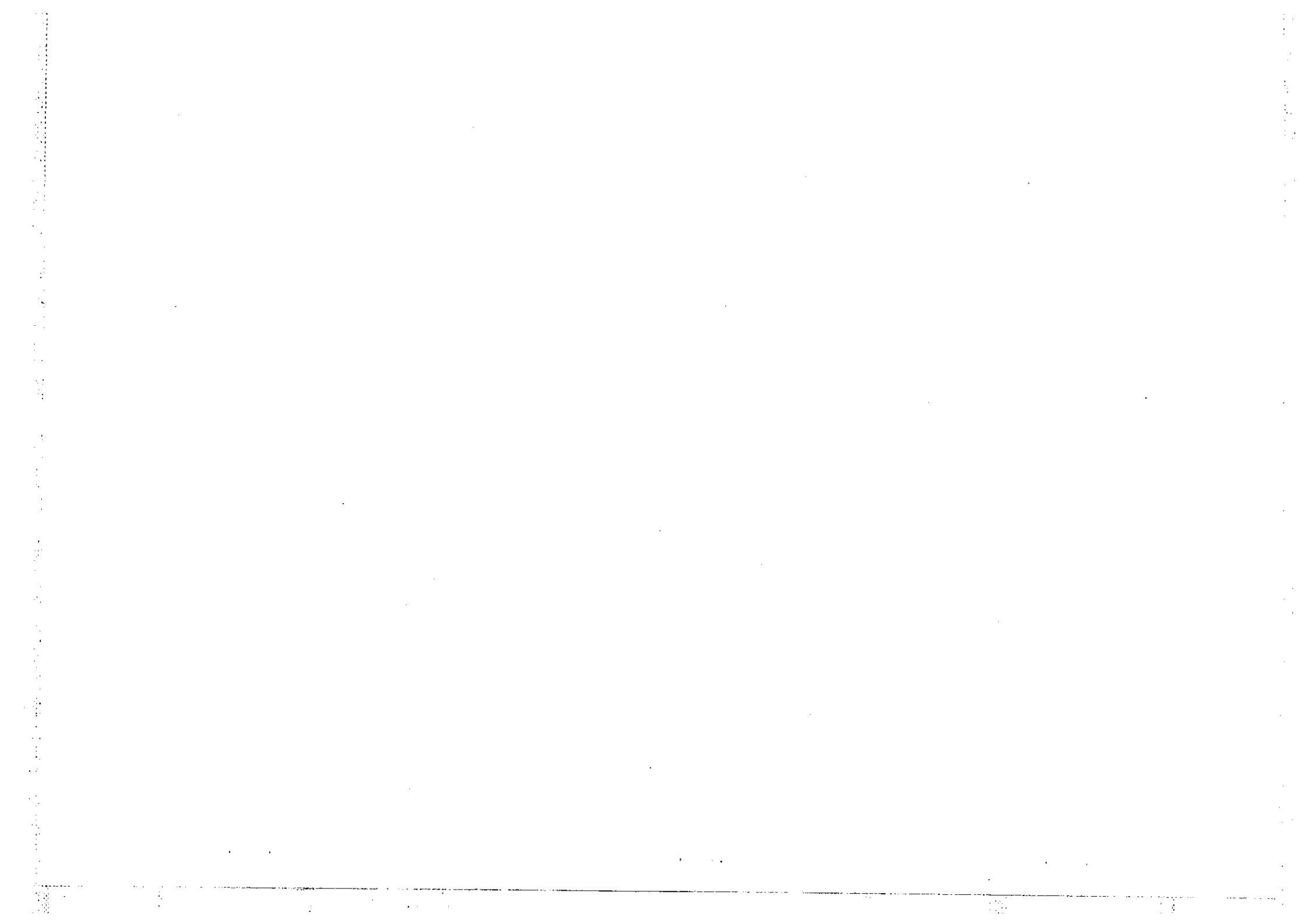
FORE WORD

In GRAMA we believe the main actor in the development field is the Government and NGOs should facilitate the process. But the *challenge* for the NGOs is to work with the government, particularly at the district level. The quality of work within the squeezing budgetary allocations and delay in payments makes life frustrating. If one wants to see big push in development intervention there is no choice but to make government work with the support of the staff, people and proactive persons in government machinery in the line departments.

The challenge, I feel, is being faced by us fairly successfully. Projects under several schemes supported and monitored by State government, Central government, Nabard and World Bank include Rural Infrastructure Development Fund Project, NWDRPA project, Community based Tank management projects of JSYS are being implemented by GRAMA. HIV/AIDS project of Karnatak HIV/AIDS Project Trust and Women Business Counselling Centre supported by Women Development Corporation are in the pipeline. GRAMA has successfully implemented treatment of over 10000 ha of watershed area and another 12000 ha is being implemented.

I solicit the support of all stakeholders in our endeavour to make quality intervention in development field

D.M.Girijamma Rudraiah
Chief Functionary,
GRAMA



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PART I - HIGHLIGHTS OF THE YEAR - 2008 -09

Consolidation of the effort made in the area of Institution building was taken to its logical end during the current year, by bringing the self help groups under the banner of GRAMA resource and information centers (GRIC). The 5 GRICS formed during the earlier years brought within their fold 285 SHGs, with 4335 members. Farmer's clubs under NABARD programs, Area groups and societies were registered under the Sujala watershed development programs.

GRAMA trained 1800 more individuals in EAP/EDP programs, leading to the total entrepreneurs developed by GRAMA to 8893 rural poor. In specialized income generation activities, 424 people were selected and trained under different skill development programs.

GRAMA completed the treating of 4900 hectares of land under watershed program supported by Karnataka government and World Bank under Sujala 1st phase. The new initiative by the state government for watershed development programs by forming Rural Infrastructure and Development Fund (RIDF) is a welcome move and GRAMA was engaged to provide professional and technical services in Laxmipura Nala in Chellakere taluk. GRAMA completed implementing 1st phase of NABARD-supported watershed program in Sanikere and Gopanhalli villages in Chellakere taluk. GRAMA submitted proposals for Community based Tank management programs supported by World Bank and Jala Samvardhana Yojana Sangha (JSYS) in Chitradurga and Tumkur districts.

GRAMA developed 60 farmers under organic farming program in Chowulur village of Chellakere taluk. These farmers were certified by APOF Bangalore, a recognised certifying agency.

Children's education is one of the areas GRAMA would like to work and made a beginning by associating with Hippocampus, an organization devoted to bringing out the creative potential of young children, by making them take interest in reading books.

GRAMA has implemented health programs by organizing health camps and running the RCH project for women. HIV/AIDS is an important area which GRAMA would like to foray in by associating with National AIDS Prevention Society (NACO) and Karnataka state's AIDS prevention society (KSAPS). Negotiations are underway to implement the project in the coming years.

GRAMA's interest in enhancing the capacity of the different stakeholders continued during the current year. The total training, awareness programs, exposure trips, conducted is at 1464, benefiting 24962 participants.

PART II - INSTITUTION BUILDING (SHGS, AREA GROUPS, VVV CLUBS & OTHER GROUPS)

Core competency in the area of Institution Building continues to be intact and several projects in the areas of social mobilisation, training and awareness creation have been awarded to GRAMA under World Bank supported projects, NABARD and the Karnataka government.

In the current year, 285 self help groups (SHG), with 4235 members obtained membership of GRICs. Total savings by the members is at Rs 73 lakh with loan repayment rate of about 50 percent. Women have productively utilized the loans availed for various income generation activities.

The Table 1 provides the information relating to membership of GRICs obtained by the SHGs. The total SHGs enlisted as GRIC members upto March 31, 2009 is at 285.

Vikas Vahini Voluntary Clubs (VVVCs)

Farmers clubs formed during the previous years by bringing the farming communities of selected villages under the Vikas VAhini Voluntary clubs has created a sense of solidarity among the farmers. This was reflected in organizing two eye camps which benefited children, women and senior citizens from various villages close to the camps.

Shramadhan is another exemplary effort made by the farmer's clubs which has brought in a sense of cleanliness in maintaining the tanks in the villages. These clubs also took initiative and promoted two SHGs for women. The program was supported by Pragathi Grameena Bank, which has close interaction with GRAMA and VVV clubs to monitor their progress and extending financial assistance for agriculture and allied activities, helping the farmers to promote their sustained livelihood activities. (Ref Table 2)

PART III - ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES



GRAMA continued the approach to income generation activities of utilization of 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.

After successfully implementing income generation activities for 1900 beneficiaries in Bhoganahalli and MD Kote watersheds under Sujala projects, GRAMA trained, under donor supported programmes 1800 beneficiaries in entrepreneurship awareness programmes.

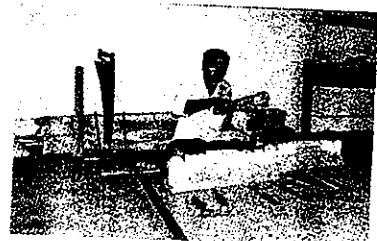
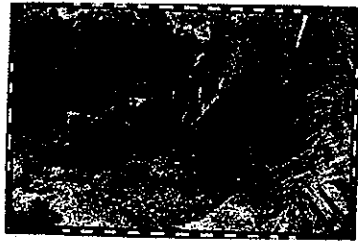
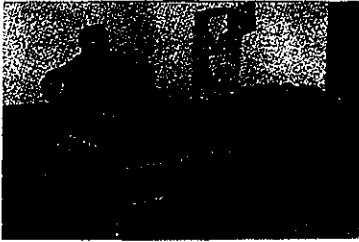
Similarly, 424 beneficiaries were given skill development training, which supported them to start their individual enterprises. GRAMA's effort has resulted in 2442 such individuals being trained in 37 different skills over a period of time. The entrepreneurship development programme was taken to its logical conclusion by enlisting the support of Financial Institutions to establish the enterprises. (Ref Tables 3,4 and 5)



Income Generation Activities



Income Generation Activities



PART IV - NATURAL RESOURCES MANAGEMENT

The food security and environmental protection continued to be the main concern under all natural resources management projects. 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. During

the current period, 3 new projects of watershed development were started with NABARD supporting Sanikere and Gopanahalli projects and Rural Infrastructure and Development Fund (RIDF) with the support of the State Government's Watershed Development Department. (Ref Tables 6, 7, 8 and 9)



The achievement made by GRAMA from its inception till the end of March 2009 is shown in the tables in terms of physical achievement and finance involved in all the watershed programmes implemented. Overall, till the reporting period, 10063.22 hectares have been treated with a total investment of Rs 6.52 crores. These projects were implemented with the active involvement of all the stakeholders, including landless and marginal farmers, right from the planning stage to implementation. People's institutions have been established in the project areas, whose biggest challenge now is to ensure these institutions effectively manage the post-project developments. In all the projects, although the withdrawal strategies were formulated, there is no support or effective plan for the post-project management. GRAMA has established GRICs in the project areas with a commitment to ensure effective post project management, for which assistance is being sought from donor agencies.

NABARD Watershed Project



Watershed development aims at the rejuvenation of the environment in an integrated and comprehensive manner. Environmental degradation activities of man like deforestation, wrong farming techniques, livestock over grazing and faulty land use have to be controlled otherwise it will lead to soil erosion, floods and water scarcity.

With broad objectives of unification of multiplicity of watershed development programmes into a single national initiative

through involvement of village level institutions and Project Facilitating Agencies (PFA), Watershed Development Fund (WDF) with NABARD has been formed.

Watershed Project under NABARD/ WDF was sanctioned to GRAMA on 04.09.2008 for implementation at Sanikere, which covers watershed area of 936 ha and at Gopanhalli covering an area of 906 ha, located in Challakere taluk. Both watersheds cover totally 587 and 466 farmers in Sanikere and Gopanhalli respectively.

Capacity Building Phase (CBP) was initiated at both watershed areas after getting funds from NABARD on 06.11.2008. CBP provides hands on learning and training experience. After successful implementation of CBP, Full Implementation Phase will start for the entire project area. The area covered under CBP at Gopanhalli is 111.22 ha and 115.57 ha at Sanikere. 49 farmers were covered during CBP at Gopanhalli and 45 farmers at Sanikere.

The watershed programme will be implemented by Village Watershed Committee (VWC) under the guidance of GRAMA as a Project Facilitating Agency. Before taking watershed treatments in the land, feasibility surveys will be conducted by VWC members, village farmers and the NGO. Net plan/action plan will be prepared in the presence of the concerned couple (wife and husband) of the land.



Totally 2286 cubic meters (cmtr) bunding work of Rs 91846, two farm ponds of Rs.23516 and two vermi-compost pits work of Rs.6000 were completed at Gopanhalli. Similarly, 2194 cmtr bunding work of Rs 123072, three farm ponds of Rs 35240 and one vermi-compost pit work of Rs 3000 were completed at Gopanhalli.

GRAMA supported and involved 4153 beneficiaries (families) in the treatment of 10063.22 hectares of watershed area with a total investment of Rs 6.52 crores. The total achievement in the soil and water conservation, forestry and animal husbandry and horticulture is given in the tables.

Organic farming activities in Chowlur area of Chellakere Taluk with certification of 61 farmers by APOF Bangalore, a recognized certifying agency has helped in marketing their products. While no new programmes were initiated, support for organic farming activities in MD Kote, Ashoksiddapura, Sanikere and Gopanhalli watershed projects continued.

PART V - CAPACITY BUILDING

GRAMA was approached by the district health authorities to facilitate training of 1000 Asha workers in health awareness creation programmes and necessary preparation has been completed. The training is scheduled to begin from April 2009. About 100 participants were taken on exposure trips to Agricultural University Organic campus, Nagenahalli in Mysore and Punyabhoomi in Hassan for an exposure on organic farming activities.

GRAMA staff, from field workers to project managers, were involved in 143 training sessions in the areas of leadership and team building, organic farming, training of trainers on income generation, insurance management, managing VVV clubs, GRAMA sustainable livelihood concept and job description and role clarity. (Ref Tables 10, 11 and 12)

PART VI - NEW INITIATIVES AND PROJECTS

GRAMA's plans for the next year include

- Promotion of organic farming and sustainable agriculture for small and marginal farmers, with the support of Regional Organic Farming Centre, Government of India,
- Create platforms for small and marginal farmers, especially those from remote areas, to discuss issues like insurance, low cost technology and financial assistance and agricultural problems through organic farmer's federations.
- Promoting basic health education, awareness and sensitizing the rural poor, especially on water borne diseases child health, HIV/AIDS and personal health and hygiene.
- Expanding microfinance to other clusters.
- Installation of management information systems software and updating all data on SHGs.
- Starting the business counselling centre at the district level in association with Women's Department Corporation for rural women entrepreneurs.
- Tank rehabilitation and development program with assistance of World Bank – State Government project.
- Working with Unorganized labour sector in partnership with the Labour Commissioner of Karnataka.

GRAMA also has these projects in the pipe line:

- Rural Health Programme by National Rural Health Mission
- HIV/AIDS Awareness and Training project by Karnataka HIV/AIDS Prevention Trust (KHPT)
- Organic farming for 1500 formers in Chitradurga District by Government of India
- Watershed projects by NABARD

PART VII - ABOUT GRAMA

GRAMA is a non-government development organization (NGO) with a social obligation aimed at the structural alleviation of poverty. GRAMA promotes the Self-Help Group (SHG) concept as a means for promoting and developing self-sustained and sustainable institutions of people. Rural women form the core of GRAMA's involvement. Our approach is to integrate gender, the environment, Health, Social Security and human rights issues to create legal awareness, propagate the right to education and literacy by promoting and developing people's institutions; and facilitate sound development of human resource within the organization, 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 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 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.

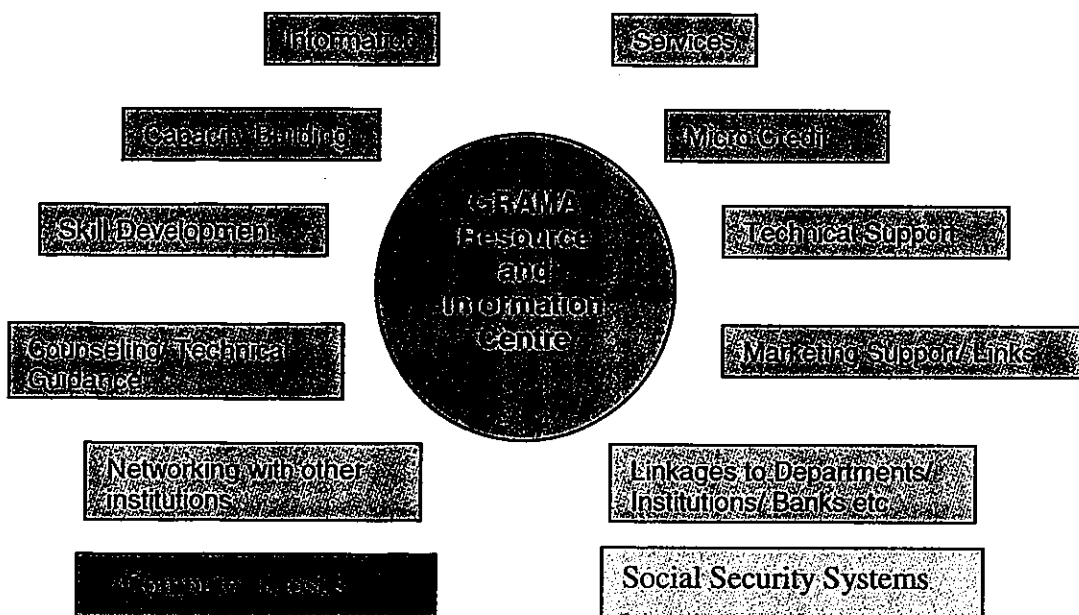
- To identify and develop through appropriate training (leadership and management skills) leaders among the women to carry on the work independently.
- To develop strong gender perspective and environmental awareness
- To provide knowledge on basic rights and responsibilities
- To initiate different 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.

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. The concept and approach of GRAMA Sustainable Livelihood Programme is as follows

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.

PART VIII - CASE STUDIES

Navedha, budding Woman entrepreneur of GRAMA

Navedha aged 28 years and resides in Nayanakanahatti of GRAMA operational area. She is one of the very active members of Sri Sahara Mahila Sanga; she studied up to Pre University and also beneficiary of GRAMA programmes. She belongs to Muslim Community and is able to read and write Urdu and speak Kannada. She resides in her own house situated in Nayakanahalli

She is married to Mr. Kasim Sab. She has two young daughters studying in primary school in Nayakanahatti. Kasim Sab is working as driver & earns Rs 4000/month. Family is self content and leading a happy life.

Religious Myth

Navedha is intelligent and secured second class marks in her Pre University examination... Parents were reluctant and against her to continue higher studies. They expected her to be with in the four walls and assist in house hold works with the intention of getting her married at an earliest. Navedha was disappointed and worried about her future.

Doors opened.



It was at this juncture GRAMA established GRIC (Grama Resource and Information Center) in Nayanakanahatti. GRAMA identified and selected Navedha as the beneficiary for on going Woman's program involved in Community Income Generation Activites focused on Woman Empowerment. Organization motivated her and enrolled as a member of Sri Sahara Mahila Sanga. Navedha became active sanga member. She was able to save Rs 100/ month in her sangha account .Now she has Rs 4500/- in her sangha account. She was regular and attended all monthly meetings. She participated in all awareness activities in education, health, HIV awareness and entrepreneurship awareness and development. She learnt all the techniques about formation and procedures of

self help groups and thrift and credit management. Now she participates actively in Sanga meetings and facilitates discussions/decisions.

Navedha was also undergone training in saree design organized by Sri Sahara Mahila Sangha. & GRAMA. Her life goal was to start saree design business in Nayanakanahatti.

Helping hand of GRAMA

GRAMA being reputed local NGO and established good linkages with Banks & other financial agencies to access to seed capital for SHG members. There was an urgent basic need for Woman SHG members to undergo Entrepreneurship development training as one of the requirements/criteria of local banks who assured the members of providing seed capital to venture in to microenterprises and business activities.

GRAMA requested, Vishwas trust (I Create Vishwas, Karnataka) to conduct three days Aspiring Woman Entrepreneurs workshop for selected members of Sri Sahara Mahila Sangha and also other sangha members.

Three days AEW was conducted from 10th to 12th April 2009. One day follow-up training was also conducted in the first week of May 2009. Navedha actively participated in the training programme & acquired basic entrepreneurship and business skills. She was also given a certificate for the training attended. **Her Business Plan Presentation in the group was really exemplary.** Canara Bank manager who was the chief guest at the Valedictory Function of AEW appreciated her business plan presented. Certificate was also helped her to receive loan from Canara Bank & also her own Mahila Sangha to start Saree design business in Nayanakanahatti.

Fortunes favored Navedha

GRAMA introduced Navedha to Canara Bank. Business plan was submitted in order to avail seed capital. Loan of Rs 15000/- only. She also availed Rs 5000/- loan from Sri Sahara Mahila sangha. She had her own capital of Rs 10000/- only. Navena started Saree design business with Rs 30000/- as investment In Nayanakanahatti. Now her business is improved very much. .She has enough local orders from lady customers.

Navedha now earns on average Rs 4500- per month. She is also able to repay the loan. A part of the profit is being added to working capital of the business.

Navedha wants to provide good education to her daughters. She is self content budding entrepreneur with lot of aspirations and hope in future.

She thanks GRAMA, Sahara Mahila Sangha and ICVK for all the help and training, skills imparted and molded her business career

Case study conducted by

Sundaresh

Director, Vishwas trust

Rudramma, an empowered gentle women- with golden heart of GRAMA



Rudramma aged 45years is one of the active beneficiaries of GRAMA, ICVK Partner. She is also very active member of Dayananda Mahila Sangha. Of Nayanakana hatti. Chithradurga district. She is illiterate but having good life experience and common sense She belongs to Hindu religion & backward Reddy Community. She speaks Kannada and Telugu & resides in her own house situated in Nayanakanahatti.

Rudramma is an enrolled member of I Create Ajit Mankekar Memorial Fund in the operational area of GRAMA.

She is married to Mr Siddappa Reddy & has 3 children. (2 girls and 1 boy). Both the daughters and son are married & leading an independent life. Family business of Siddapa Reddy has been selling of flowers on retail & whole sale basis. Rudramma, though illiterate learnt all necessary skills and techniques of flower business. Siddappa Reddy and only son assist Rudramma in daily business activities. Family supply regular flowers to local temples, marriages and other functions in and around Nayanakanahatti.

Family owns a small piece of dry land measuring 1.5 Acres in Nayanakanahatti. They grow Onion, Ragi & corns. Family is able to meet the basic needs out of revenue generated from flower business and agriculture occupation during rainy season. Addition to this Siddappa Reddy and son also work as coolie when the situation demands and short of money.

Role of GRAMA as well wisher and facilitator of the family

Rudramma though self content but had her own short comings. They were Illiteracy, ignorance, Lack of appropriate EDP Skills & lack of self governing principles. It was at this juncture GRAMA established GRIC (Grama Resource and Information Center) in Nayanakanahatti. GRAMA identified and selected her as the beneficiary of on going Woman's program focused on Woman Empowerment. Organization motivated her and enrolled as a member of Dayananda Mahila Sangha. From then Rudramma never turned back. She was able to save Rs 100/ month in her sangha account. She was regular and attended all monthly meetings .Now she has Rs 6500/- savings in her account. She participated in awareness activites like effect of child labor, Family Life Education, Health education, Family Budgeting and Nutrition demonstration/low cost food. preparation. Now she participates actively in Sanga meetings and facilitate discussions/decisions though an illiterate. All members give her due respect.

Her EDP Skills upgraded

GRAMA being reputed local NGO and established good linkages with Banks & other financial agencies to access to seed capital for SHG members. There was an urgent basic need for Woman SHG members to undergo Entrepreneurship development training as one of the requirements/criteria of local banks who assured the members of providing seed capital to venture in to microenterprises and business activities.

GRAMA contacted and requested Vishwas trust (I Create Vishwas, Karnataka) to conduct three days Aspiring Woman Entrepreneurs workshop for selected members of Dayananda Mahila Sangha and also other sangha members.

Three days AEW was conducted from 10th to 12th April 2009. One day follow-up training was also conducted in the first week of May 2009... Rudramma though illiterate but actively participated in the training programme & acquired basic entrepreneurship and business skills. She was also given a certificate for the training attended.

After three days AEW and one day Follow-up training now she is confident and able to calculate profit & loss and was unaware prior to AEW conducted.

Certificate given was also helped Rudramma to receive loan from the Bank.

GRAMA introduced her to Canara Bank and business plan was submitted (on behalf of her by monitoring staff of GRAMA) in order to avail seed capital. Loan of Rs 10000/- (Rupees Ten Thousand) only was sanctioned. Dayananda Mahila Sangha stood as guarantor. Family with the available seed capital from the bank expanded flower selling business to the neighboring villages also.

Now the business is very much improved & also expanded. She is earning Rs 3500- 4000/ month as the profit (Rs 350 /day). She is able to return the loan taken on monthly basis & fulfilled basic needs of family members.

Her husband Siddappa Reddy and son also sit in the shop & do/supervise day to day business while she is busy with daily house hold works.

Now Rudramma is self content and socio economically empowered.

Rudramma and family members are thankful to I Create Vishwas, Karnataka for requisite EDP skills imparted and assistance extended in the past.s

Case study conducted by: Sundaresh
Director, Vishwas trust

PART IX - DONORS AND PROGRAMS

Natural Resource Management

Program: Watershed Development

Donor: Watershed Program supported by NABARD.

Program: Rural Infrastructure and Development Fund for Watershed Program.

Donor: RIDF and 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.

LEGAL ADVISORS

C.M.Veeranna and Associates, Advocates, Chitradurga

Smt M.T. Manjula, Advocate, III Cross V P Extension, Chitradurga

AUDITORS

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

AUDIT REPORT

GRAMBANA ABHIVRUDDI MATRU ADITYANAKUNDRAPRISHTI (GRAMA)
H/O: CHITTANANDA CROSS, V.P. EXTENSION, CHITRADURGA
CONSOLIDATED BALANCE SHEET AS AT 31 MARCH 2009

LIABILITIES		Amount	ASSETS		Amount
CAPITAL FUND ACCOUNT			CASH AND BANK BALANCES		
Per last Balance Sheet		3,455,403	Cash and Bank Balances		229,657
Add: Surplus for the year:			Fixed Assets: As per Schedule		3,529,252
Grama - Chitradurga	750,413		Mobile Set - Sujala M.D. Kote		4,560
Sujala - 2RIDF, Laxmipura	28,507				
Sujala - Ashok Siddapura	117				
Less: Deficit for the year:		(4,254,440)	ADVANCES AND DEPOSITS		
Grama - Chitradurga (31/03/2008)	10,600		Grama - Chitradurga	720,957	
Grama - Gubbi	4,700		Grama - Vananjali Project	26,771	
Sujala - M.D. Kote	44,832		Grama - Gubbi - Tumkur	15,000	
Grama - Vananjali	729	451,854	Sujala - M.D. Kote	50,330	
		(4,772,586)	Sujala - 2 RIDF, Laxmipura	25,000	700,757
LOANS AND ADVANCES			TDS Receivables		
Grama - Chitradurga	1,169,700		Sujala - M.D. Kote	15,715	
Grama - Gubbi - Tumkur Project	1,096		Grama - Chitradurga	299,664	
Grama - Ashok Siddapura	1,500		Sujala RIDF, Laxmipura	357,666	504,745
Grama - Vananjali	612				
Sujala - 2 RIDF, Laxmipura	30,129				
Sujala - M.D. Kote	79,870				
Others (Diff. in Books)	69	1,282,986			
Total		5,055,572	Total		5,055,572

Date: 31 August 2009

M. S. Rama Rao
 Chief Functionary

FOR THE BOARD
 Trustees

P. S. Rao
 Chartered Accountant

All accounts and documents are annexed
 to this report.

GRAMITHANA ADHYAKRUDDEI MAITHU ADHYAYANA GENDRA TRUST (GRAMA)
H.O. "CHETHANA" 2ND CROSS, V.E. EXTENSION, CHITRADURGA
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2009

<i>EXPENDITURE</i>		<i>Amount</i>	<i>INCOME</i>		<i>Amount</i>
<i>To</i>	Office and Administrative Maintenance	4,464,580	<i>By</i>	Aid and Grants	5,494,382
	" Income Generation Programme	332,765		Interest from Banks	8,605
	" Institution Building	516,703		Miscellaneous Receipts	25,144
	" Vehicle Maintenance	89,962		Refund of Income Tax	4,620
	" Interest	113,785			
	" Depreciation as per Schedule	448,806			
	" Net Surplus for the year	327,783			
	<i>Total</i>	5,494,382		<i>Total</i>	5,494,382

Date : 31 August 2009

Dr. Prasanna Pradeep
Chief Functionary
V. GRAMA
CHITRADURGA

For *Dr. Prasanna Pradeep*
Trustees
Trustee

For SHAMBULINGAPPA & CO
Shambulingappa
Chartered Accountants

GOVERNING BOARD MEMBERS 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. Sridhar	Trust Member Board	Deputy Commissioner of Commercial Taxes, Bangalore	'Shri Giri', #675, 11 th 'B' Main, 5 th Block, Jayanagar, Bangalore
3	Dr. Mrs. Majan Mulla	Trust Member Board	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 Member Board	Professor and Head - Centre for Decentralization and Development. Bangalore.	ISEC, Nagarabhavi P.O. Bangalore - 560072. M.9845347004
5	Dr. Mrs B. K. Anitha	Trust Member Board	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 Member Board	Homeopathy Doctor	T. N. Kote (P), Challakere (T), Chitradurga (D).
7	C. M. Kumara Swamy	Trust Member Board	High School Teacher	Soundarya Nilaya, Channabasaveshwara Nagar, 2 nd cross, Upparahalli Gate, Tumkur-572102

Table 1 - Self Help Groups activities as on 31st March 2009

(Amount in Rupees)

Location	Total SHG	Total Member	Total Savings	Loan issued	Loan Repayment	Balance
Gubbi	55	750	768350	594000	330000	264000
Nayakanahatti	85	1375	1955507	3660700	1515506	2045194
Thalak	40	600	1412805	770000	258500	511500
Maradihalli	50	900	1572165	715000	357500	280500
Molakalmur	55	710	1660241	1238347	665885	468382
Total	285	4335	7369068	6978047	3127391	3569576

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

Table 2 - Vikasa Vahini Voluntary Clubs as on 31st March 2009

Sl. No.	Names VVV Clubs	No. of farmers	Village
1	Sri Veerabhadraswamy	25	Chowlur
2	Sri Maruthi	20	Siddeswaranadurga
3	Sri Anjaneyaswamy	20	Purlahalli
4	Sri Basaveshwara	18	Pagadalabande
5	Sri Maruti	15	Kalamarahalli
6	Sri Anjaneyaswamy	20	T.N.Kote
7	Anjaneya	18	Yadalagatta Gollarahatti
8	Sri Maruti	25	Devareddihalli
9	Sri Somalingeshwara	20	Somaguddu
10	Yuvapragati	20	N.Devarahalli
11	Basaveshwara	21	Chikkahalli
12	Pragati	23	Chitranaikanahalli
13	Sri Maruti	22	Obaihna hatti
14	Maruti	18	Gopanhally
15	Maruti	20	K.D.Kote
	Total	305	

Table 3 - Entrepreneurship Awareness Programme

Sl. No	Name of the Project	No of beneficiaries up to March 2008	Total no. of beneficiaries during 2008-09	Progressive
1	EAP and EDP by GRAMA under donor supported programmes	5200	1800	7000
2	Sujala IGA, M.D.Kote	802	0	802
3	Sujala IGA, Bhoganahalli	1100	0	1100
	Total	7102	1800	8893

Table 4 - Skill Development Programme

Sl. No	Name of the Project	No of beneficiaries up to March 2008	Total no. of beneficiaries during 2008-09	Progressive
1	GRAMA SHGs & NABARD Groups	2018	120	2138
2	Sujala IGA, M.D.Kote	80	79	159
3	Sujala IGA, Bhoganahalli	225	0	225
	Total	2323	424	2522

Table 5 - Skill Development Activities up to March 2009

Sl. No	Activities	Days	M. D. Kote		Bhoganahalli	
			Target	Achievement	Target	Achievement
1	Auto rickshaw	25	2	2	7	7
2	Bag making	15	1	1	2	2
3	Beauty parlor	30	3	3	2	2
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	4
10	Electrical shop/repair	20	1	1	1	1
11	Floor mill	8	3	3	2	2
12	Gents Parlör	15	3	3	0	0
13	Gold ornaments	15	1	1	0	0
14	Hallow bricks	15	11	11	8	8
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	3
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	4
21	Tailoring and Fashion designing	45	32	32	98	98
22	Typing	35	1	1	0	0
23	Welding and drilling	20	2	2	1	1
24	Computer	30	0	0	11	11
25	Vermin Compost	8	0	0	3	3
26	Motor Rewinding	30	0	0	4	4
27	Bakery	11	0	0	8	8
28	Xerox	8	0	0	4	4

Sl. No	Activities	Days	M. D. Kote		Bhoganahalli	
			Target	Achievement	Target	Achievement
29	Ice Cream Parlor	8	0	0	1	1
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	1
34	Silk weaving	35	0	0	5	5
35	Dry cleaning	11	0	0	3	3
36	Plastic making	25	0	0	1	1
37	Vermicelli making	15	0	0	3	3
	TOTAL		79	79	225	225

Table – 6 Watershed area treatment completed as on 31st March 2009

(Area in ha)

Area	No. of hectares treated up to March 2008	Financial Achievement up to March 2008	No. of hectares treated (completed) during 2008-09	Financial achievement during 2008-2009	Progressive	
					Physical	Fin
Bommakkana halli	500	3000000	100	On their own	600	3000000
Molakalmur	3322	25419078	100	On their own	3422	25419078
M. D. Kote	5361	32163381	454	4458671	5815	36622052
Gopana halli	0	0	111.22	121362	111.22	121362
Sanikere	0	0	115.00	126072	115.00	126072
Total	9183	60582459	880.22	4706105	10063.22	65288564

Table 7 - Beneficiaries under watershed projects (cumulative figures as on 31st March 2009)

Area	No. of beneficiaries upto March 2008	No. of beneficiaries during 2008-09	Progressive
Bommakkana halli	150	0	150
Ashokasiddapura, Molakalmur	750	0	750

Area	No. of beneficiaries upto March 2008	No. of beneficiaries during 2008-09	Progressive
M. D. Kote	1750	0	1750
Gopanahalli	650	0	650
Sanikere	853	0	853
RIDF - Laxmipura	1863	0	1863
Total	5116	0	5116

Table 8 - Watershed activities implemented up to 31st March 2009 (Physical & Financial)

Sl. No.	Activities	Achievement of different activities upto March 2008.		Achievement of different activities during 2008-09		Progressive	
		Phy.	Fin.	Phy.	Fin.	Phy.	Fin.
1	Soil and water conservation in RMT	542476	43152169	1259	8560	543735	43160729
2	Drainage line treatment in CMTR	6776	4188280	2450	23670	9226	4211950
3	Forestry in ha.	620.94	8049913	230	559800	850.94	8609713
4	Horticulture in ha.	516.61	345249	245	34560	761.61	379809
5	Live stock (No.)	502	2594632	240	35645	742	2630277
6	Demonstrations in units (No.)	281	76440	15	3740	296	80180
7	Others (No.)	118	376146	22	32450	140	408596
	Total		58782829		698425		59481254

Table 9 - Organic farming – Sericulture activities implemented up to March 2009
(Amount in rupees)

Sl. No.	Activities	Achievement of different activities up to March 2008		Achievement of different activities during 2008-09		Progressive	
		No. of units	Fin.	No. of units	Fin.	No. of units	Fin.
1	Choulur, Challakere taluk (all activities included)	61	1,10,121	0	3,60,693	61	4,70,814

2	M. D. Kote, Sujala Watershed relating to vermi culture units	120	450000	3	11000	123	461000
		No. of units	Fin.	No. of units	Fin.	No. of units	Fin.
3	Ashokasiddapura watershed project relating to vermiculture units	30	105000	0	0	0	0
4	Sanikere Watershed Project	0	0	0	0	0	0
5	Gopanhalli Watershed Project	0	0	0	0	0	0
	Total	211	665121	64	371693	184	931814

Table – 10 Training programmes conducted for CBOs

Category	Training topic	No. of trainings and participants up to March 2008		No. of trainings and participants during March 2008-09		Progressive	
		Trainings	Participants	Trainings	Participants	Trainings	Participants
Women SHGs	Group dynamics, Credit management Book keeping.	690	10406	120	1800	810	12206
Farmers area SHGs	Technical (organic farming) and Team building, leadership	188	2159	82	3557	270	5716
VVV clubs.	Organic farming, Savings, Credit And Internal Loan Lending.	108	4570	35	675	143	5245
	Total	986	17135	237	6032	1223	23167

Table 11 - Awareness programmes and camps conducted during 2008-09

Training topic	No. of awareness programmes participants up to March 2008		No. of awareness programmes & participants during		Progressive	
	Program mes	Particip ants	Programm es	Participa nts	Program mes	Participants
Village Base Training (Live Stock)	84	1340	34	376	118	1716
Vikasa Vahini Voluntary Clubs	25	520	23	248	48	768
Total	109	1860	57	624	166	2484

Table 12 - Staff capacity building

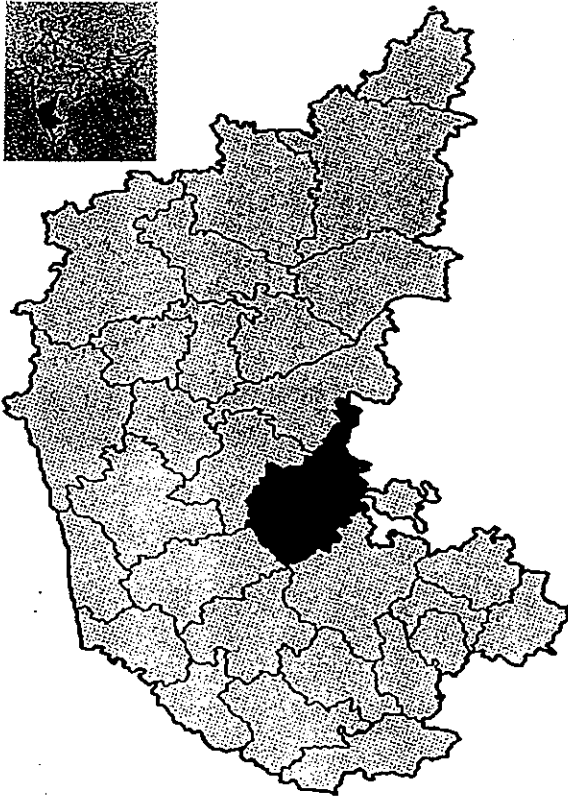
Sl. No.	Participan ts	Training topic	Staff capacity building trainings up to March 2008		Staff capacity building trainings during 2008-09		Cumulative	
			Train ing	Particip ants	Train ing	Particip ants	Train ing	Particip ants
1	All staff of GRAMA	Leadership and Team building.	77	928	3	45	80	973
2	Sujala and organic farming field staff.	Water shed Organic farming	8	50	8	50	16	100
3	IGA Team & Field Staff	TOT - Training of Trainers on IGAs.	4	102	2	16	6	118
4	Field staff & GRIC supervisors	Insurance and its management	4	48	5	50	9	98
5	Field Staff	Vikasa Vahini Voluntary Clubs	5	14	4	28	9	42
6	GRIC supervisors	Sustainable livelihood concept.(GS LP)	5	35	6	42	11	77

Sl. No.	Participants	Training topic	Staff capacity building trainings up to March 2008		Staff capacity building trainings during 2008-09		Cumulative	
			Training	Participants	Training	Participants	Training	Participants
7	Seniors and field staff.	Job description and roles clarity.	4	36	8	56	12	92
	Total		107	1213	36	287	143	1500

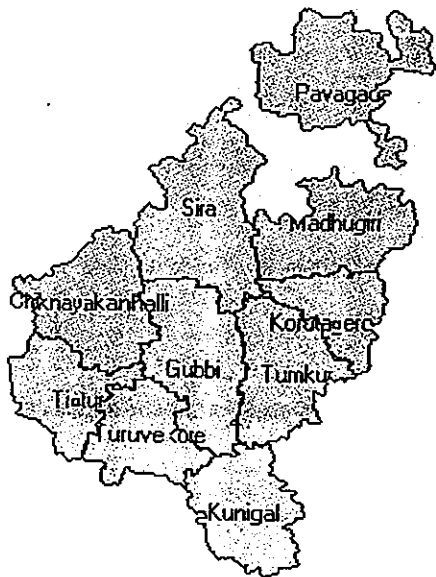
Table 13 - Status of GRICs as on 31st March 2009.

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	23	80	50	80	48	9549 CKGB
2	Nayakanahatti	40	28	100	85	100	55	23451 Canada Bank
3	Thalak	30	16	50	38	38	25	20267 PGB
4	Maradihalli	10	4	60	53	53	53	30295 PGB
5	Molakalmur	30	20	50	45	50	40	18234 PGB
	Total	155	91	340	271	321	221	

LOCATION MAP
Chitradurga and Tumkur
Districts



Tumkur District



Chitradurga District

