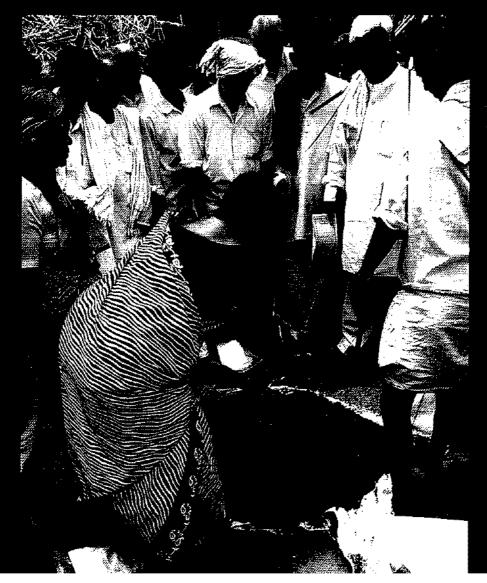
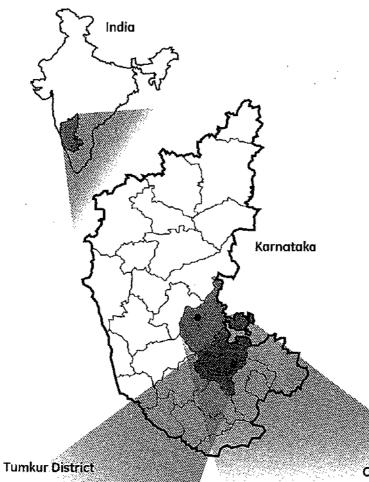


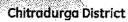
# ANNUAL REPORT 2009-10



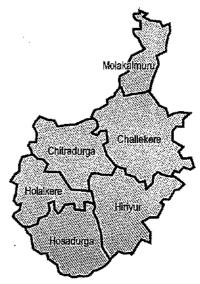


# PROJECT LOCATION









### A journey of a thousand miles begins with a single step - Confucius

# ANNUAL REPORT 2009-10



#### **GRAMA**

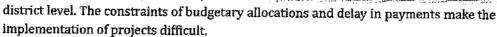
Chethana, 2nd Cross
V. P. Extension
Chitradurga – 577501
Phone: (08194) 231539
Mobile: 9980399560
Email: gramaindia@yahoo.co.in



# **FOREWORD**

At GRAMA, we believe, that for NGOs to facilitate the process of development, the main support system is the Government. To see any development intervention reach its culmination, it is necessary to make the staff, people and proactive persons in the Government departments (line departments included) to work in partnership with each other.

Yet the challenge for NGOs is to work with the Government, particularly at the





I feel GRAMA has been successful in taking up these challenges, which is clear from the number of collaborations with the Government agencies. Projects supported and monitored by state Government, central Government, several schemes under NABARD and World Bank including Rural Infrastructure Development Fund Project, NWDRPA project, Community Based Tank management projects of JSYS are being implemented by GRAMA.

An HIV/AIDS project of Karnataka HIV/AIDS Project Trust and Women Business Counseling Centre supported by Women Development Corporation are in the pipeline. GRAMA has also successfully implemented treatment of over 10000 ha. of watershed area and another 12000 ha. is being implemented.

Additional projects include Social Security Project of Karnataka, which provide social security to unorganized labour in five districts – Bangalore, Mysore, Bellary, Gulbarga and Dakshin Kannada. GRAMA has covered 1500 SHGs, 4000 SHG members (women) under its various programmes and given orientation for women at the Workers Facilitation Centres (WFC) in all the districts.

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

D. M. Girijamma Rudraiah Chief Functionary GRAMA

# **FOREWORD**

The micro-management of GRAMA has been efficiently handled by the Chief Functionary Ms. D.M.Girijamma Rudraiah (my mother). Though without high academic background, her experience as a wife of a vibrant advocate and mother of four sons gave her a rich understanding of management coupled with sensitivity and patience. The CF, as she is known, will turn 85 this summer and its time for me to take over.



GRAMA's rapport with the people, particularly among rural women and the poor has interested me, right from the beginning. It is my endeavour to ensure professionalism in running GRAMA and be a part of an organization whose hallmark is good performance and fiscal discipline.

It is over two decades since I became associated with GRAMA and have been involved in all the ups and downs faced by the organisation. Initially I thought my bureaucratic background would not go well in managing the affairs of an NGO, but it turned out to complement my work, both in the Government set up and in the informal one like an NGO.

GRAMA has over hundred committed workforce implementing development projects in Chitradurga and Tumkur districts. The senior development consultants provide support in implementing programmes ranging from Social Mobilization, Natural Resources Management, Social Security, HIV/AIDS Awareness, Entrepreneurship Development and Informal Education Sector. There is a high demand from people for social security benefits and we are working to provide for this in the coming years.

Accountability, despite all the scams and noise against bureaucracy, is in place in Government sector. Systems are very well in place in the Government and any violation can be exposed only if the whistleblowers and monitoring agencies like CAG, Subordinate Legislation Committees, and Civil society and the Third Estate are alert. This attitude situation is not seen in private sector, and the NGOs. This needs to be built up.

**D. M. Sridhar** Governing Board Member Bangalore



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### **SECTION I**

# ABOUT US

Grameena Abhivruddi Mattu Adyayana Kendra, better known by its acronym GRAMA is a non-government organization (NGO) working in the development sector since its inception in 1989. GRAMA was registered under the Indian Trust Act on 12 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.

#### Vision=

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 decisions.

#### Mission

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

- Integrate gender, environment, health, social security and Human Rights issues to create awareness
- Propagate Right to Education and literacy by promoting and developing people's institution
- Facilitate sound development of human resource within the organization, the community and implementing agencies
- Conceptualize planning with all concerned stakeholders
- Implement development programmes with people's consensus
- Institution building and networking
- Capacity building at all the levels on various need-based issues
- Cooperation and participation towards a self-reliant status for the communities.



#### **Objectives**

The main aims of GRAMA can broadly be grouped into:

- Development of the socially and economically marginalized sections of the society
- · Providing orientation and tools to enable them to become self reliant.

These are further regarded as long-term and short-term objectives. The long-term objectives represent the future thrust areas, when the short-term objectives of the projects 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 empower the rural poor, especially women through sustainable development processes
- To integrate the rural poor with the mainstream development policies, programmes and institutions
- To create awareness among the people about their Rights and responsibilities through educational and cultural programmes
- To empower the poor to enable them to influence the policy making processes in their favour.

#### Short-Term Objectives

The specific focus of GRAMA is on the development of sustainable people's institutions such as Apex Bodies/Federations and Farmer's Associations which promote community based people's organizations with women's participation. The key focus areas are:

- To develop sustainable and self-managed autonomous organizational system
- To form rural women into SHG for income generation programmes
- To identify, create awareness and develop volunteers through trainings, to enable the expansion and reach of the organization
- To develop skills like leadership and management among women through appropriate training to carry forward their work independently
- To develop a strong gender perspective and environmental awareness
- · To provide knowledge on basic Rights and responsibilities
- To capacitate and empower the functional and self-managed credit groups on different development activities

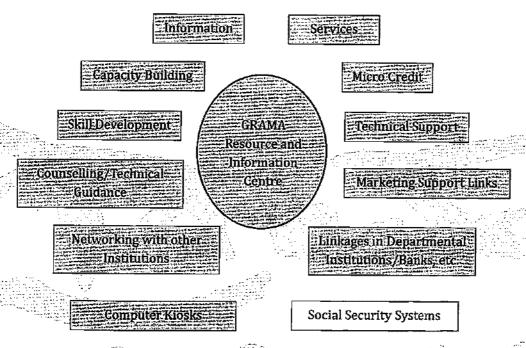
- To enable the target group to make use of local resources like Government programmes for their development
- To form Association/Committees/Societies for development and management of natural resources
- To network with NGOs within the project area and at higher level, lobby for the policies favouring rural poor.

### **GRAMA Resource and Information Center (GRIC)**

Working with the rural communities, GRAMA realized that for small grassroot institutions to function on a sustainable basis, they need to be affiliated to a resource and information centre or institution located within their work area. The GRIC centre provides them opportunities for skill development, micro finance services, marketing linkages, information about welfare schemes and services for improving employment opportunities. This centre is the core link between the community and the available resources/information for sustainable livelihood enhancement. The sense of ownership towards the centre goes a long way in ensuring sustainability of the centre. The center encourages people to take up income generation activities as an alternative source of income, thereby reducing the pressure on land.

Additionally, GRAMA's Sustainable Livelihood Programme (GSLP) is implemented through GRICs. This programmes aims to stabilize the household income of the rural poor, thus insuring food security and improved quality life for them. The programme also aims at making the poor communities self-reliant in addressing their livelihood needs and problems. The concept and approach of GRAMA Sustainable Livelihood Programme is explained in Diagram 1:

#### **Diagram 1 Concept of GRIC**





#### Role of GRAMA

GRAMA has undertaken to facilitate and monitor the overall functioning of the GRICs and

- Formulate strategies and assist the management committees for the sustainability of the GRICs
- Recruit a manager and facilitate smooth functioning of the GRICs
- · Provide advanced information, skills and resources for the GRICs and its staff
- · Training of the Community Para Professionals
- Provide funds for micro-credit for livelihood opportunities to the groups.

#### **Objectives of GRIC**

- To create an alternate institutional support for continuity of service in place of GRAMA
- To ensure that the information needs of the local communities are met on regular basis
- To provide information and create awareness on need-based aspects and issues
- To ensure access to need-based services for the local communities
- To promote development of the local communities in various sectors
- To provide comprehensive support for sustainable livelihood and income generation activities
- To develop capacity and skill building in various aspects like entrepreneurship, group management, micro credit management etc.
- To provide support services for social security systems like human and animal insurance and provide support to farmers for seeds and fertilizers
- To mobilize micro-credit for the members and groups for Government schemes
- To facilitate linkage with banks, micro finance institutions, Government departments and NGOs
- To promote group grading and auditing
- To provide support to develop linkages for marketing their products and services.

## Sustainability sources for GRIC

- Capacity building or generating income from training
- Providing external consultancy, especially training
- Networking with other service and resource institutions to provide updated

services and information to the GRIC members

- Charge non-refundable admission fee from each Community Based Organizations (CBO)
- Renew annual membership fees and provide quality services to members to increase the number of new as well as renewal memberships
- To levy service charges on other institutions for the services provided like renting space, equipment (threshing machine, generator, bullock cart, tractors etc)
- Generate income by facilitating members in marketing their products.

Table 1: GRIC SHG Details (2009-10)

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### **SECTION II**

# HIGHLIGHTS OF THE YEAR

In the current year, consolidation of the efforts made in the area of Institution Building was taken to its logical end, by bringing the SHGs under the banner of GRAMA Resource and Information Centres (GRICs). The four GRICS formed during the previous year brought 226 SHGs with 3117 members into their fold. Area Groups, Societies and Farmer's Group within the NABARD programmes were registered under the Sujala Watershed Development programmes.

GRAMA trained 1800 individual entrepreneurs in EAP/EDP programmes in the current year, leading to a total of 8893 rural poor developed into entrepreneurs. 424 people were selected and trained in different skill development programmes under specialized income generation activities.

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

GRAMA developed 60 farmers under Organic Farming programme in Choulur village of Cheliakere taluk who were certified by APOF Bangalore, a recognised certifying agency.

GRAMA implemented health programmes by organizing health camps alongwith a Reproductive Child Health (RCH) project for women. Since HIV/AIDS is a growing issue and important area of intervention, GRAMA proposes to undertake programmes with support from the National AIDS Prevention Society (NACO) and Karnataka State AIDS Prevention Society (KSAPS). Discussions are underway to implement an HIV/AIDS project in the next year.

GRAMA's focus in enhancing the capacity of the different stakeholders continued during the current year. The total training, awareness programmes and exposure trips, conducted were 1464 and benefited 24962 participants.

GRAMA also proposes to initiate a programme in the area of education. A partnership has been started with Hippocampus, an organization focused on bringing out the creative potential of young children by making them take interest in reading books.

## **SECTION III**

# INSTITUTION BUILDING

The core competency of GRAMA continues to be in the area of grassroot level institutional building towards empowering the rural poor, especially women. GRAMA uses the institution building as the platform, which consistently helps in motivating and voicing the needs and demands of the various groups. Several projects supported by World Bank, NABARD and Karnataka Government have been awarded to GRAMA, particularly in the areas of social mobilization, training and creating awareness. GRAMA promotes the SHGs, Vikas Vahini Voluntary Clubs (VVVCs) (Farmers Groups), Area Groups, Community Based Organizations (CBOs), Watershed Development Committees and other Groups.

In the current year, 3117 members from 226 SHGs became members of GRICs. The number of SHGs enlisted as GRICs members for the period up to March 31, 2009 relating to membership of GRICs is given below in Table 2.1-2.5.

## Vikas Vahini Voluntary Clubs (VVVCs)

The VVVCs (Farmer's Group) formed in the previous years from the farming communities of some of the selected villages have led to a sense of solidarity amongst the farmers. Two eye camps were organized for the benefit of children, women and senior citizens from villages in the area. Another effort by the Farmer's Club was shramadhan, which created a sense of ownership of the village development programmes, such as maintenance of tanks in the villages. These clubs have taken the initiative to promote two SHGs for women, which was supported by Pragathi Grameena Bank. The Pragathi Grameena Bank works closely with GRAMA and VVVCs to monitor their progress and extend financial assistance for agriculture, allied activities, and helps the farmers by promoting their sustained livelihood activities.



2.1: Institution Building - Sujala

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### SECTION IV

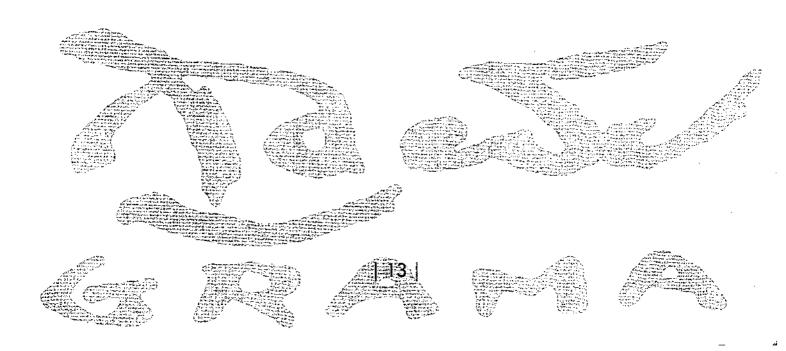
# CAPACITY BUILDING

Human resource development is essential for the growth of any developmental intervention. Keeping this at the backdrop, Capacity Building of both communities and staff is an ongoing activity at GRAMA. Periodic training programmes, meetings, exposure visits and melas (fairs) are organized by GRAMA to enable people to broaden their knowledge base and upgrade their skills. Capacity building of the staff is undertaken to encourage them to work in motivating, mobilizing and responding to the needs of the communities.

The district health authorities approached GRAMA to undertake training of 1000 ASHA workers towards health awareness programmes. This training was scheduled to begin from April 2009.

About 100 participants were taken for exposure trips to Agricultural University Organic Campus in Nagenahalli in Mysore and Punyabhoomi in Hassan.

GRAMA staff (field workers to project managers), were involved in 143 training sessions. These were in the areas of leadership and team building, organic farming, training of trainers on income generation, insurance management, managing VVV clubs, GSLP concept and job description and role clarity. Reference data is given in Table 4.1 to 4.5.





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4.2. Capacity Building (Training and exposures) - Gopanahalli

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4.3: Capacity Building (Training and exposures) - Sanikere

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4.4. Capacity Building (Training and exposures) - NWDPRA

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4.5: Capacity Building (Training and exposures) - Consolidated

Rs. In Lakhs

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### **SECTION V**

# NATURAL RESOURCE MANAGEMENT

The effect of environmental degradation on depletion of water resources and soil infertility has serious consequences on availability of food. This has direct poverty implications on the household and increases the burden on women as the time and efforts put by them in terms of workload and housework increases. Working towards this, GRAMA has continued with food security and environment protection as the main concern under the Natural Resources Management projects and took up the treatment of watershed area and other environment related programmes as its major thrust issues.

During the current period, three new projects of watershed development were undertaken. NABARD is supporting Sanikere and Gopanahalli projects and state Government's watershed development department is supporting the Rural Infrastructure and Development Fund (RIDF) project.

GRAMA has established GRICs in the project areas with a commitment to ensure effective post project management, for which donor agencies are providing assistance. In the reporting period, 10063.22 hectares of area has been treated under the watershed programmes 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.

People's institutions established in the project areas face biggest challenge of ensuring effective management of the post-project developments. In all the projects, the withdrawal strategies were formulated in the beginning but there was no support or effective plan for the post-project management. Physical achievement and finance involved in all the watershed programmes implemented and the achievements made by GRAMA from its inception till March 2010 is given in Tables 5.1 to 5.13

Watershed development aims at rejuvenation of the environment in an integrated and comprehensive manner. Environmental degradation activities such as deforestation, wrong farming techniques, livestock overgrazing and faulty land use by human beings need to be monitored carefully. In the absence of this, soil erosion, floods and water scarcity are evident.

Watershed Development Fund (WDF) with NABARD has been formed with the broad objective of uniting all the watershed development programmes into a single national initiative. This is put in action through involvement of village level institutions and Project Facilitating Agencies (PFA). Village Watershed Committee (VWC) plays the role of the implementing agency for the watershed programme under the guidance of GRAMA as a project facilitating agency. VWC members, village farmers and the NGO carry out feasibility surveys before starting watershed treatments in the land and prepare a net plan/action plan in the presence of the wife and husband owning the land.



Watershed Project under NABARD/ WDF, to GRAMA, was sanctioned in September 2008 for the implementation at Sanikere which covers watershed area of 936 ha and at Gopanahalli covering an area of 906 ha, located in Chellakere taluk. In Sanikere and Gopanahalli, 587 and 466 farmers respectively are covered under watershed programmes. Capacity Building Phase (CBP), which provides a hands-on learning and training experience, was initiated in both the watershed areas after getting funds from NABARD in November 2008. After successful implementation of CBP, the full implementation phase was start for the entire project area. The area covered under CBP at Gopanahalli is 111.22 ha and 115.57 ha at Sanikere. In Gopanahalli and Sanikere, 49 and 45 farmers respectively were covered during CBP.

In Gopanahalli, 2286 cubic meters bunding work worth Rs. 91846, two farm ponds worth Rs.23516 and two vermi-compost pits worth Rs. 6000 were completed. In Gopanahalli, 2194 cms bunding work worth Rs. 123072, three farm ponds worth Rs. 35240 and one vermi-compost pit work worth Rs.3000 were completed.

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 soil and water conservation, forestry and animal husbandry and horticulture achievements are given in the Tables below.

APOF Bangalore, a recognized certifying agency, certified 60 farmers to practice organic farming in Choulur area of Chellakere taluk. The farmers have benefited in marketing their products using the certification. While no new programmes were initiated, support for organic farming activities in M.D. Kote, Ashokasiddapura, Sanikere and Gopanahalli watershed projects were continued.

Consolidated Watershed Program Target and Achievement (March 2010)

5.1:Soil & Water Conservation in Private Land - Sujala 2 (RIDF)

Rs. In Lakhs

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5.1: Soil & Water Conservation in Private Land - Sujala 2 (RIDF)...contd.

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5.2: Soil & Water Conservation in Common Land - Sujala

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5.2: Soil & Water Conservation in Common Land - Sujala...contd.

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5.3. Other Development Activities - Sujala 2 (RIDF)

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5.4: Soil and Water Conservation in Private Land - Gopanahalli

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5.4: Soil and Water Conservation in Private Land - Gopanahalli...contd.

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5.5 Soil & Water Conservation in Private Land - Sanikere

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5.5 Soil & Water Conservation in Private Land - Sanikere...contd.

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5.6: Soil & Water Conservation in Common Land - Sanikere

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Rs. In Lakhs

5.7: Other Development Activities - Sanikere

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5.9: Soil & Water Conservation in Common Land - NWDPRA

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0.	Working Capital Support To Groups for IGA	No	45	7.275								<u>-</u>
		Š.	And the second s	Annual Control of the	And the second s		Management of the control of the con		In many composition of the compo			
I	Traives	No										
				And the second s					The second secon	A CONTRACTOR OF THE CONTRACTOR		7
13	Cattle Shed	No									_	
	Fodder Vini Kits		868	18888	Comments of the comments of th			Good and a second	Company of the Compan	The second secon	The second secon	A month of the control of the contro
£.	Honorarium to Gopala / Sujala Mitra	No										
			A CONTRACTOR OF THE CONTRACTOR	11.373	Or paging and a control of the contr	0.000	A CONTRACTOR OF THE CONTRACTOR	0.000	Action (Section 1) and the section of the section o	0.000		
	Grand Total			200.075		0.000		22.015		22.015		

Rs. In Lakhs

5.11: Soil & Water Conservation in Private Land – Consolidated

		100000000000000000000000000000000000000																						
(1) (2) (2)	FIN	11,796	0.000	90000	1.224	5,730	0.706	0.000	0.000	0.000	0.000	0.961	0.000	0.000	0.210		0.405		1.500	0.000	2.000	0.000	0.000	24.537
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	HIN	8.757	0000	900.0	1.120	5,730	0.706	0.000	0.000	0.000	00000	0.373	0.000	0.000	0.110	19.5 19.5 19.5 19.5 19.5 19.5 19.5 19.5	0.405		1,500	0.000	2.000	0.000	0.000	20.707
	PHY	27980.77	00'0	13.80	165	174	91	0	0	0	0.00	4	0	0	9.20		1350.00		150.00	0.00	49200	000	0.00	
	FIN	3.039	0.000	0.000	0.104	0.000	0.000	0.000	0.000	0.000	0.000	0.588	0.000	0.000	0.100		0.000		0.000	0.000	0.000	0.000	0.000	3.830
Ella mid Historia	PHY	12131.84	0.00	0.00	15	0	0	0	0	0	00'0	ហ	0	0	0.40		00'0		00.0	000	0	00.0	00.0	
15	FIN	286.111	0.513	0.254	45.049	21.978	6.212	17400	17.000	0000	0.156	10.836	18,100	0,120	2.042		55.290	The second secon	25.629	0.333	7.068	6.434	0.000	504.526
	ρΗγ	843594.09	501.60	1048.99	5036	1458	162		15	0	260.00	29	10	8	13.50		13488.00		1606.07	300	49948	1118.87	00'0	
		Rmt	Rmt	Rmt	No	No	No	No	No	No	Rmt	No	No	No	На		Ha		Ha	Ha	No	Ha	Ha	
niji na Aysariin		Earthen Bunding	Boulder Bunding	Water Ways / Diversion	Waste Weir		RFC	RRS/SRS	Check Dams	Nala Bund / Cattle Ponds	Nala Deeping	Farm Ponds	MPT	Dug Out Ponds	Fodder Promotion	Horticulture	Mango, Sapota, Tamarind, Floriculture & Others	Lorestry		1711 Block Plantation	Nursery	Seeds Sowing on Bunds	Agava Plantation	William Santal
			7		4	io.			Ф	6	10	4	12	23	<b>*</b>		ស		16		18	10	20	to the second se





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		ЬНХ	1110010111	00'0		0	用的粗	0		0		0		0	Woodill		120274	0.00	112,50	15.0	77.40		
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Salan Digari		PHY		0.00		0		0		0		0		0	IIII IO OO III III		11.56774	0.00	11112.50 11	15.0	77.40		
		FIN		000'0		0.000	HHHH0:000HHHH	0.000		0.000		000'0		000'0			1111110000001111111	000'0		0000	0.000		0.000
		PHY		0.00		0	<b>I MARKAGEMAN</b>	0		0		0		0				0.00		0.0	00.00		
		FIN		0.000		0.399		0,336		1.450		0.600		13,500				000'0	HIIII 8464 HIIII	10.199	7,960		68.994
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				Rmt		No	NAMIL	οN	INON	No		No		No			NAME:	Ha			Ha		
				Boulder Bunding		Waste Weir		RFC	ZELIE KRES/SRSTAFFILITIEM NOUTH THE HEREIT	Check Dams	NalaBind/Cane	Farm Ponds	THE STORY OF THE PROPERTY OF T	Dug Out Ponds	H3/III/IROGAGERPFOMUTIONIIIII   HAIIII   IIIIIII IVOOGRALII IIII	Forestry	HATINI INGRESIARIAN MANUALIN INDINAMINI INGRASIAN I	Bund Plantation	KBUULBIOOXFIANGKOURUUNGANU	Avenue Plantation	Nala / Bund Plantations	I Seeds Sowing on the Burds of	Sub Total
				2	i ko	4		9		∞		10		12	II SHI		1141111	15	量師	1.7	61		Zene transfer

5.13: Other Development Activities - Consolidated

Rs. In Lakhs

Remarks																						• .											
lative	ent as on	2010	FIN	1.750	0.000	·	1.400		0.000	0.000	0.300	0.000				0.000	0.000		0.000				0.000	0.000	0.000	0.000	0.000		0.250			3,700	60.406
Cumulative	Achievement as on	March 2010	PHY	700	0		14		0	0	10	0				0	0		0				0	0	0	0	0		4		:		200 Sec. 1585 Sec. 1885
During the	eriod Apr	ır 2010	FIN	1.750	0.000		1.400	-	0.000	0.000	0.180	0.000				0.000	0.000		0.000				0.000	0.000	0.000	0.000	0.000		0.250			3.580	56.456
Achievement During the	Reporting Period Apr	2009-Mar 2010	PHY	700	0		14	-	0	0	9	0				0	0		0				0	. 0	0	0	0		4				of Signature of
as on March	6		FIN	0.000	0.000		0.000		0.000	0.000	0.120	0.000				0.000	0.000		0.000				0.000	0.000	0.000	0.000	0.000		0.000			0.120	3.950
Achieved Target as on March	2009		PHY	0	0		0		0	0	4	0				0	0		0				0	0	0	0	0		0				4 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
get			FIN	1.750	0.000		4,100		0.000	0.000	0.300	0.610				0.000	0.000		87.245				0.560	0.750	0.140	2.940	2.993	•	2.400			103.788	677.308
Total Tar			РНҮ	700	0		eri 작		0	0.000 pt. 100	10	250	V2003 P			0	0		745				7	6	14	42	540		4	- 1			100 Per 100 Pe
Unit				No	No		No		No	No	No	8				No	No		9/1		The second secon		No	No	No	No	No		9	Communication of the communica			Parket and Control of the Control of
Activity Name				Kitchen Garden	Human Health	Camps	Animal Health	Camps	Clean Kitchen	Compost	Vermi Compost	Crop	Demonstration	Animal	Husbandry	a) Sheep / Goat	b) Cows /	Buffaloes	Working	Capital	Support To	Groups for IGA	Chaff Cutters	Traives	Ajola	Cattle Shed	Fodder Mini	Kits	Honorarium to	Gupala / Sujala		Sub Total	William Grand Total Mittill William William
SI.					7	_	m			O.	•			8	-	1. 4. 1. 2. 1. 2. 1. 2. 1. 2. 1. 3. 1. 3.			6		455. 4000 1450 1550 1550			Ţ		13	14		'n	The same			1



## **SECTION VI**

# ENTERPRENEURSHIP DEVELOPMENT

GRAMA continued its approach towards income generation activities with utilization of available resources – traditional and local. This was aimed to enable the underprivileged to be self-sufficient and provide maximum benefit to them. An exhaustive study of the inherent strengths of the target communities in terms of manpower with traditional skills and know how formed a pre-requisite of all the income enhancement projects undertaken by GRAMA.

With its past experiences of working with a mission of enabling empowerment through educational awareness, GRAMA reiterated its faith in an integrated approach. This aimed at co-ordination of literacy and CBOs with income enhancement projects. This included identification of beneficiaries, training, orientation, production, resource mobilization for sales and enabling them to be self-reliant with self-generation of funds. GRAMA also took upon itself the task of a 'mentor' to facilitate loans or any such support or help, that may be needed to launch viable and sustainable projects which benefit the rural poor.

GRAMA trained 1800 beneficiaries in entrepreneurship awareness programmes. This was undertaken after the successful implementation of income generation activities under Sujala projects for 1900 beneficiaries in Bhoganahalli and M.D. Kote watershed programmes. Similarly, 424 beneficiaries were given skill development training to support them to start their individual enterprises. GRAMA's effort has resulted in 2442 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.

## **SECTION VII**

# NEW INITIATIVES AND PROJECTS

#### In the year 2010-11, GRAMA proposes to

- Promote organic farming and sustainable agriculture for small and marginal farmers, with the support of Regional Organic Farming Centre (ROFC), 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
- Promote basic health education, awareness and sensitization of the rural poor, especially on water borne diseases, child health, HIV/AIDS and personal health and hygiene
- Expand microfinance to other clusters
- Install management information systems software and update all data on SHGs
- Start business counseling centre at the district level in association with Women's
   Department Corporation for rural women entrepreneurs
- Tank rehabilitation and development programme with assistance from World Bank, under state Government project
- Work with unorganized labour sector in partnership with the Labour Commissioner of Karnataka.

#### GRAMA's new projects are:

- Rural health programme by National Rural Health Mission (NRHM)
- 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.



# **SECTION VIII**

# **ANNEXURES**

#### **Annexure 1**

# COMMUNITY BASED TANK MANAGEMENT PROJECTS-PARASHURAMPURA

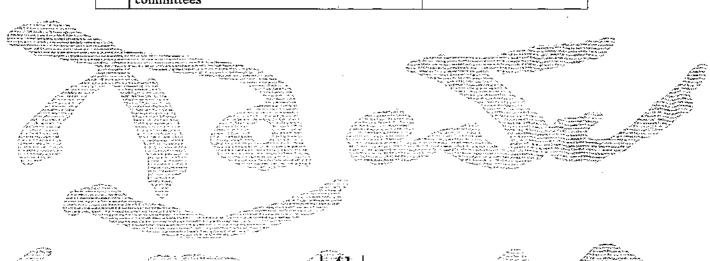
Programme from September 2009 to March 2010 Parashurampura - CFT Unit Chitradurga District

SL	Particular	Achievement
No		The state of the s
1	Total Tanks Selected	22 Nos (of which zp-7 &
		Minor Irrigation-15)
2==	arotat:Villages:	21Nos=155155
3	Total Gramasabha conducted and awareness	21 Villages
	created to community on programme	
	importance and community rule and	
	responsibility.	
4==	Sencitization: Graining Programme to GP	21GPs ====================================
	Member 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
5	Topo Survey conducted with the Support of DPU	22 Tanks
1	team	
6	Revenue-Survey:Completed	7 Panks = = = = =
7	Organization of 'Kere Abhiruddi Sanga'	20 Tanks
8	Working:committees-and:Sub-committees	15 Tanks
	Formed Section 1	
9	Total Women SHGs Formed	21
10-2	Registration of Flanks	16 Nos Established
11	Kere Sanghas SB A/c 1 & 2 opened	13 Sanghas
12	Praining for Tank committees (1-to-10 modules)	21:Committees
13	PRA Conducted for Planning	12 Tanks in 11 Villages
14	Hamily survey conducted	12 Tanks = = = = = = = = = = = = = = = = = = =
15	Selection of Beneficiaries to IGA Programme	11 Villages of 12 Tanks
16	Exposure conducted (In 3 Batch)	16 Kere Sanghas
		Committee Members
17	Training for staff	1 Training (3 days)
18	Tankplan approved	A Tanks
19	Tripartite agreement made with Tank	4
	committees	
L	Commecco	<u> </u>

# COMMUNITY BASED TANK MANAGEMENT PROJECTS- PAVAGADA

# Programme from September 2009 to March 2010 Pavagada - CFT Unit Tumkur District

SL	Particular	Achievement
No=	The contraction of the contracti	The first property of the second seco
1	Total Tanks Selected	20 Nos (of which zp-14 &
	447	Minor Irrigation-06)
2	Total Villages	19 Nos
3	Total Gramasabha conducted and awareness	19 Villages
	created to community on programme	
	importance and community rule and	
attion the menus	responsibility.	
4	Sensitization-Training Programme to GP Member	18 GPs
5	Topo Survey conducted with the Support of DPU	18 Tanks
	team	
6	Revenue Survey Completed	10 Tanks
7	Organization of 'Kere Abhiruddi Sanga'	18 Tanks
8	Working:committees=and:Sub:committees:	17: Panks
- 1 Telephone - 1 Te	Formed and the state of the sta	
9	Total Women SHGs Formed	12
10=	Registration of fanks	17 Nos
11	Kere Sangha SB A/c 1 & 2 opened	15 Sanghas
12	Training for Tank committees (1-to-10 modules)	19 Committees
13	PRA Conducted for Planning	11 Tanks villages
143	Family survey conducted	Marinks - The second
15	Selection of Beneficiaries to IGA Programme	11 Villages
16=	Exposuresconducted to committees members	is Keire Sangheis
		ktommitteeVembers=2==
17	Training for staff	1 Training (3 days)
10=	Tank planapproveds to a second second	07sianis - Line Electric
19	Tripartite agreement made with Tank	4
i	committees	





## Annexure 2

## **GOVERNING BOARD MEMBERS**

SIENO	Name =	Designation	Occupation	Address
1	Mrs. D. M.	Trustee	Social Worker	Vani Nilaya,
	Girijamma	and Chief		3rd Cross
	Rudraiah	Functionary		V.P.Extension
				Chitradurga -
				577501
	Mr.Day ===	Governing		25 EEGLAD # 075
	Sridhar	Board Member	Commissioner	BiOhè Bé Maine
			of Commercial	
			Taxes = 5	Jayanagar 🕮 📰
			Bangalore	Bangalore 3
3	Dr. Majan	Governing	Chairperson,	AMN, 3rd Cross
	Mulla	Board Member	Dept. of	Keshava Nagar
			Studies in	Dharwad
			Foreign	
			Languages	
			and Dean,	
			Faculty of	
			Arts, Member	
			of Syndicate	
			Karnataka	
			University,	
			Dharwad	
	DIRAVEVE E			(E)EKore (P)
	Komalan	Board Member		Ghallaka cagus
				Gintradung
			711.20 P. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	(0)
5	Mr. C. M.	Governing	High School	Sriranga
	Kumara	Board Member	Teacher	Nilaya,
	Swamy			1st Cross,
				Upparalli,
				Tumkur -

#### **Annexure 3**

#### **DONORS AND PROGRAMMES**

Donor:	GRAMA's internal resources
Programme:	Institution Building
Donor:	GRAMA's internal resources and Ajit Mankekar Memorial Fund
Programme:	Micro Finance
Donor:	Watershed project supported by NABARD
Programme:	Watershed Development
Donor:	Infrastructure and Development Fund, Government of Karnataka
Programme:	Watershed Development
Donor:	Government of Karnataka, Department of Agriculture
Programme:	Organic farming
Donor:	Jala Samvardhana Yojana Sangha, Bangalore
Programme:	Community based Tank Management
Donors:	National Bank for Agriculture and Rural Development (NABARD), Government of Karnataka, I Create Vishwas, USA
Programme:	Entrepreneurship Awareness Development Programme, Institution Building and Micro Enterprise Development.
Donors:	KHPT, Bangalore, KSAPS Bangalore and NACO, New Delhi
Programme:	HIV/AIDS prevention and awareness

#### Annexure 4

#### **LEGAL ADVISORS**

Mr. C.M.Veeranna and Associates, Advocates, Chitradurga – 577522

Prof E. Chitrashekar. Executive Director, SJM Vidyapeeta, Chitradurga - 577522

#### **AUDITORS**

Mr. T.Suresh, Chartered Accountant, KPMS Associates, Basavangudi

Bangalore - 560009



#### **Annexure 5**

# Grameena Abhivruddi Mattu Adyayana Kendra Trust (GRAMA)

#### CHETHANA 2ND CROSS, V.P. EXTENSION

#### CHITRADURGA-577501

#### **CONSOLIDATED BALANCE SHEET AS ON 31.03.2010**

NO	LIABILITIES	Sch	AMOUNT (Rs)	NO	ASSETS	Sch	AMOUNT (Rs)
			(xio)				3298800.65
1	CORPUS FUND		5322960.65	1	FIXED ASSETS	D	
2	LOANS						
3	A)SECURED		193198.00	2	INVESTMENTS		1687519.00
	LOANS						
	-BANK OD A/C		608572.00	3	CURRENT		705258.00
	NO 4041				ASSETS		
	-VEHICLE LOAN				-CASH AND		599961.00
					BANK		
	B)UNSECURED				-TDS		
	LOANS				RECEIVABLE		
					-OTHER		
					DEPOSITS		
	CURRENT						
	LIABILITIES						
3	-DUTIES &		17008.00		***************************************		
	TAXES						
	-EXPENSES		149800.00				
	PAYABLE						
			6291538.65				6291538.65

For Grameena Abhivruddi Mattu Adyayana Kendra Trust( GRAMA)

For KPMS & Associates

Chartered Accountants

Sd/-

Sd/-

Sd/-

Mrs. Girijamma Rudraiah

[Trustee]

Mr. D.M.Sridhar

[Trustee]

Mr.T.Suresh
[Partner]

M.No213171

Firm's Registration No.012090S

Date: 20-09-2010

Place: Chitradurga

# Grameena Abhivruddi Mattu Adyayana Kendra Trust (GRAMA)

CHETHANA 2ND CROSS, V.P. EXTENSION CHITRADURGA-577501

# CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 01.04.2009 TO 31.03.2010

NO	Expenditure	Sch	-	NO	Amount (Rs)	Sch	Amount (Rs)
1	HRD Chellakere	A	1714162.00	1	HRD Chellakere	A	4932311.00
2	IB GRIC	В	393169.00	2	IB- GRIC	В	77028.00
3	JSYS-Chellakere	c	141193.00	3	JSYS Chellakere	С	0.00
4	JSYS Pavagada	D	40733.00	4	JSYS Pavagada	D	114698.00
5	NABARD	E	244411.00	5	NABARD	E	675638.00
6	NWDPRA	F	498826.00	6	NWDRP	F	721249.00
7	Organic farming	G	46540.00	7	Organic farming	G	239000.00
8	Sujala 2 RIDF	Н	2276641.00	8	Sujala 2 RIDF	н	2913627.00
9	WDC	Ι	37613.00	9	WDC	I	0.00
10	Link Workers project	J	566800.00	10	Link workers project	. l	1140003.00
11	Head office	К	3450003.35	11	Head office	K	26555.00
12	Excess of income over expenditure		1430017.65				
·	Total		10840109.00	:	Total	and hear resources	10840109.00

For Grameena Abhivruddi Mattu Adyayana Kendra Trust( GRAMA)

For KPMS & Associates Chartered Accountants

Sd/-

Sd/

Sd/-

Mrs. Girijamma Rudraiah [Trustee] Mr. D.M.Sridhar [Trustee] Mr.T.Suresh
[Partner]

M.No213171 Firm's Registration No.012090S

Date: 20-09-2010 Place: Chitradurga

45



Grameena Abhivruddi Mattu Adyayana Kendra Trust (GRAMA) CHETHANA 2ND CROSS, V.P. EXTENSION CHITRADURGA-577501