



Institution for Development of the Poor

ANNUAL REPORT
AND
FINANCIAL STATEMENTS
2014-15

GRAMA

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1. INTRODUCTION

GRAMA launched its first Web site giving the features relating to its philosophy, objectives, approach, programs and projects, annual reports and infrastructure available with the Organisation. During the current period, GRAMA focused on financial inclusion and started working with NABARD Financial Services (NABFINS) and provided credit facility to 2540 members covering 200 SHGs and disbursed Rs.6.89 crores. During the informal brainstorming sessions by the core team in GRAMA it is realised that there are two areas which needs attention but there are no specific programs by any Agency. First one relates to providing comprehensive answer to bring the farmers out of their present situation where production and marketing of their products has become unviable. Second relates to rural children particularly girl child lacking initiative and competence to challenge their counterparts in urban areas. In this background GRAMA has initiated the process of taking up project LeWA (Land as ecofriendly Wealth creating Asset) and project I-eS (Informal education System).

2. PROGRAMMES AND PROJECTS

a. Institution Building

Institution Building being the core competency of GRAMA, the process of forming Community Based Organisations (CBOs) under Natural Resources Management and Organic Farming activities continue. The total Self Help Groups (SHGs) as at the end of March 2015 are at 1227 with 18089 members with a total saving of Rs.12.25 crores. Self Help Groups promoted by GRAMA with the concept of savings first and spending later and use of loan received for economic improvement of women is having a lasting impact on the lives of rural women.

| Institution Building Activity as on 31/03/2015 – SHGs | | | | | | | | | | |
|---|-------------------------------------|--------------|----------------|-------------------------------|---------------|----------------|---------------|------------------------|----------------|---------------|
| Sl. No | GRIC Location | S.H.G | | | Total Members | | | Total Savings (in Rs.) | | |
| | | Upto 2013-14 | During 2014-15 | Total No of SHG (Progressive) | Upto 2013-14 | During 2014-15 | Total Members | Upto 2013-14 | During 2014-15 | Total Savings |
| 1 | Mardihalli (Hiriyur Tq) | 52 | 0 | 52 | 1012 | 0 | 1012 | 9156037 | 735150 | 9891187 |
| 2 | Thuruvnur (CT Tq) | 85 | 0 | 85 | 1143 | 0 | 1143 | 5079663 | 1146740 | 6226403 |
| 3 | T. N Kote-Siddapura(Challakere (Tq) | 80 | 0 | 80 | 1193 | 0 | 1193 | 11746560 | 1908340 | 13654900 |
| 4 | J.N.Kote (CTA Kasaba) | 50 | 0 | 50 | 723 | 0 | 723 | 4033706 | 397440 | 4431146 |
| 5 | Molakalmur Tq | 171 | 0 | 171 | 1904 | 0 | 1904 | 5977764 | 1970280 | 7948044 |
| 6 | Chitradurga Kasaba | 75 | 0 | 75 | 1373 | 0 | 1373 | 5940473 | 924958 | 6865431 |
| 7 | Gubbi Taluk | 40 | 0 | 40 | 735 | 0 | 735 | 12190276 | 705600 | 12895876 |
| 8 | Sanikere (Challakere Tq) | 39 | 0 | 39 | 495 | 0 | 495 | 5959972 | 546520 | 6506492 |
| 9 | Gopannahalli (Challakere Tq) | 30 | 5 | 35 | 412 | 62 | 474 | 4529552 | 509220 | 5038772 |
| 10 | Kuradihalli (Challakere Tq) | 57 | 0 | 57 | 855 | 0 | 855 | 6819964 | 909950 | 7729914 |
| 11 | Dharampura (Hiriyur Tq) | 127 | 0 | 127 | 1800 | 0 | 1800 | 6102322 | 1872990 | 7975312 |
| 12 | Guyilalu (Hiriyur Tq) | 111 | 0 | 111 | 1590 | 0 | 1590 | 8956071 | 0 | 8956071 |
| 13 | Hiriyur Kasaba | 44 | 0 | 44 | 660 | 0 | 660 | 699600 | 673550 | 1373150 |
| 14 | Doddachallure (Challakere Tq) | 44 | 0 | 44 | 866 | 0 | 866 | 4749845 | 771220 | 5521065 |
| 15 | Chikkajajoor- (Holakere Tq) | 38 | 0 | 38 | 637 | 0 | 637 | 5276539 | 640489 | 5917028 |
| 16 | Ballasamudra- (Hosadurga Tq) | 40 | 0 | 40 | 648 | 0 | 648 | 2147840 | 257155 | 2404995 |
| 17 | Hemadala (Hiriyur Tq) | 68 | 0 | 68 | 959 | 0 | 959 | 6848479 | 1448820 | 8297299 |
| 18 | Gidahobanahalli (Hiriyur Tq) | 11 | 0 | 11 | 139 | 0 | 139 | 209350 | 144760 | 354110 |
| 19 | Hosur (Hiriyur Tq) | 2 | 0 | 2 | 25 | 0 | 25 | 3060 | 26150 | 29210 |
| 20 | Harlikatte (Hiriyur Tq) | 4 | 0 | 4 | 52 | 0 | 52 | 8900 | 19600 | 28500 |
| 21 | T.c.Halli (Hiriyur Tq) | 6 | 0 | 6 | 87 | 0 | 87 | 12100 | 13550 | 25650 |
| 22 | Obanahalli (Challakere Tq) | 15 | 0 | 15 | 241 | 0 | 241 | 243030 | 0 | 243030 |
| 23 | Rudrammanahalli | 0 | 6 | 6 | 0 | 91 | 91 | 0 | 44148 | 44148 |
| 24 | Obannanahalli(challakeri Taluk) | 0 | 27 | 27 | 0 | 387 | 387 | 0 | 152470 | 152470 |
| Total | | 1189 | 38 | 1227 | 17549 | 540 | 18089 | 106691103 | 15819100 | 122510203 |

The total number of other CBOs such as Executive Committees, Village Watershed Committees and Tank User Groups are 86 with total members of 1426 and a total savings of Rs.28.21 crores. The total savings of all the people's institutions nurtured and promoted by GRAMA works out to Rs.40.46 crores which forms a strong foundation for setting up an independent micro finance institution under the aegis of GRAMA.

| Independent Community Based Organizations (other than SHGs) as on 31-03-2015 | | | | | | | | | | | |
|---|-------------------------------------|-------|--------------|-----------------|---------------------------------|---------------|-----------------|------------------------------|-----------------------------|-----------------|---------------------------------------|
| Sl. No. | Location | CBO* | No Of CBO | | | Total Members | | | Total Grants (Rs. In lakhs) | | |
| | | | Upto 2013-14 | Durin g 2014-15 | Total No of CBOs (Progress ive) | Upto 2013-14 | Durin g 2014-15 | Total Members (Progress ive) | Upto 2013-14 | Durin g 2014-15 | Total Grants & Savings (Progress ive) |
| 1 | Ashok Siddapura | E.C | 7 | 0 | 7 | 100 | 0 | 100 | 375 | 0 | 375 |
| 2 | Mardihalli | E.C | 9 | 0 | 9 | 135 | 0 | 135 | 375 | 0 | 375 |
| 3 | Ganayakanahalli | E.C | 1 | 0 | 1 | 14 | 0 | 14 | 299 | 0 | 299 |
| 4 | Kuradihalli | E.C | 7 | 0 | 7 | 98 | 0 | 98 | 500 | 0 | 500 |
| 5 | Parushurampura | T.U.G | 22 | 0 | 22 | 364 | 0 | 364 | 486 | 0 | 486 |
| 6 | Pavagada | T.U.G | 22 | 0 | 22 | 459 | 0 | 459 | 449 | 0 | 449 |
| 7 | Chwolure | E.C | 1 | 0 | 1 | 15 | 0 | 15 | 19 | 0 | 19 |
| 8 | N.Gwiripura | E.C | 1 | 0 | 1 | 15 | 0 | 15 | 90 | 0 | 90 |
| 9 | Gopanhalli | V.W.C | 1 | 0 | 1 | 14 | 0 | 14 | 65 | 0 | 65 |
| 10 | Sanikere | V.W.C | 1 | 0 | 1 | 14 | 0 | 14 | 72 | 0 | 72 |
| 11 | Gopanhalli (Billarathi) | V.W.C | 1 | 0 | 1 | 14 | 0 | 14 | 80 | 0 | 80 |
| 12 | IWMP.Chitradurga. (5 Tqs)** | E.C | 10 | 0 | 10 | 140 | 0 | 140 | 0 | 0 | 0 |
| 13 | Savaya Bhagya Yogane Bharmasagara | E.C | 0 | 1 | 1 | 0 | 16 | 16 | 0 | 3.75 | 3.75 |
| 14 | Savaya Bhagya Yogane Thimmanahally | E.C | 0 | 1 | 1 | 0 | 14 | 14 | 0 | 3.75 | 3.75 |
| 15 | Savaya Bhagya Yogane Nagagondahally | E.C | 0 | 1 | 1 | 0 | 14 | 14 | 0 | 3.75 | 3.75 |
| 16 | Organic Farming N Gowripura | EC | 1 | 0 | 1 | 71 | 0 | 71 | 14.82 | 0 | 14.82 |
| 17 | Organic Farming Chowlur | EC | 1 | 0 | 1 | 61 | 0 | 61 | 9.3 | 0 | 9.3 |
| Total | | | 83 | 3 | 86 | 1382 | 44 | 1426 | 2810 | 11.25 | 2821.25 |
| * EC-Executive Committee, T.U.G-Tank Users Group, V.W.C-Village Watershed Committee | | | | | | | | | | | |
| ** Project under implementation | | | | | | | | | | | |

b. FINANCIAL INCLUSION

Although the major development initiatives were aimed at urban and rural poor, the benefits of the financial and social security institutions in the country were to a large extent catered to middle class, upper middle class and affluent sections of the society. The Planning Commission of India's Press Note release during July 2013 for the year 2011-12 puts the estimate of people

under Below Poverty Line (BPL) at 26.97 crores. In Karnataka, as against the total population under BPL category of 1.29 crores, the people in the Rural area stands at 0.92 crores. However, the vulnerable population has been miserably left out of the fiscal benefits available under formal financial systems in the country and thereby leaving them at the mercy of informal money lending system, which has to a large extent contributed for untimely death of the farmers.

The GRAMA team, has indulged in several brainstorming sessions to address to this issue and working on three programs aimed at bringing the vulnerable sections within the fiscal main stream of the Country.

i. Savings and Credit Program

Savings and Credit Program as an activity in the Self Help Groups (SHGs) is taken up as an entry level as well as ongoing activity, which has effectively catered to the consumption loans of the group members(mainly women). This program has laid down the foundation for the Institution Building process of 1227 SHGs formed by GRAMA. The total savings of Rs.12.25 crores by 18089 members till March 2015 shows the potential of the capitalisation capability of the SHGs.

The importance of Savings and Credit activity lies in the fact that members will have the opportunity to come together at regular frequency, which will facilitate involvement of group members for a better exposure to the outside world, and participation in the political process and facilitating enhancement of negotiating skills and freeing from the clutches of informal money lending system.

ii. Micro Finance

The demand for enhanced credit facility in the areas of meeting social obligations like marriages, family health and children education; to improve living environment by repairing the old houses and improving the sanitation facilities and taking up Income Generation Activities (IGAs) like sheep rearing and petty business was taken care by providing micro finance through NABARD Financial Services (NABFINS). Upto March 2015 Rs.6.89 crores to 2540 members of 200 SHGs (refer to table). The present absorption capacity of these groups is to the extent of Rs.2.85 crores per month when all the 1227 groups are upgraded to A & B Category during next three years. Microfinance is also seen as engineering the growth of the economic activity by creating clusters of goods and services in the coming days.

| Micro Finance Activity during 2014-15 | | | | | | |
|---------------------------------------|------------|----------------|-------------------------|---------------------------------|--------------------------|----------------------------------|
| Sl. No | Taluk | Number of SHGs | Number of Beneficiaries | Total Amount Disbursed (in Rs.) | Total Repayment (in Rs.) | Balance to be recovered (in Rs.) |
| 1 | Challakere | 110 | 1320 | 38220000 | 17423511 | 20796489 |
| 2 | Hiriyur | 50 | 700 | 15220000 | 4617225 | 10672775 |
| 3 | Gubbi | 40 | 520 | 15540000 | 6538147 | 9001853 |
| 4 | TOTAL | 200 | 2540 | 68980000 | 28578883 | 40471117 |

c. NATURAL RESOURCES MANAGEMENT

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

In the farmer's land different development works like water wares, check dams, bundings etc are undertaken depending upon the land right from the upper reach to the lower reach thereby water and soil are conserved and also the fertility of the land is enhanced. The small farmers and landless labourers are given intensive training to increase their income by involving them in Entrepreneurship Awareness Program (EAP) and Entrepreneurship Development Program (EDP).

Awareness creation among the villagers, farmers, landless labourers and the members of the Self Help Groups has been implemented over a period of time through Grama Sabhas, Jathas, street plays and exposure to Watershed Development Program. The farmers have been shown practically the different activities which reflect controlling erosion of fertile soil by constructing soil bunds, check dams, formation of water bodies, scientific methods of enhancing the income from the farming activity.

i. Watershed Management

GRAMA in association with Government of Karnataka and NABARD has taken up a massive programme of developing watershed areas in Chitradurga District. Under various watershed development programmes 33765.31 hectares of land has been treated with financial implication of Rs.24.89 crores benefiting 15089 people in the watershed areas. The importance of integrated approach takes into account the landless labourers, women and the youth. The essence of these programmes is to ensure people's participation right from planning, implementation and post project management. Although, theoretically post project management by the CBOs sounds good, GRAMAs experience shows need for continuous interaction with the people is necessary.

| Achievement under Natural Resources Management Projects as on 31-03-2015 | | | | | | | | | | | | |
|--|------------------|---------------------|------|--|----------------|-------------|--------------------|----------------|-------------|---------------------|----------------|-------------|
| Sl No | Project | Programme Sponsor | Unit | Physical (Area treated in Hectares) | | | Financial (in Rs.) | | | No of Beneficiaries | | |
| | | | | Upto 2013-14 | During 2014-15 | Progressive | Upto 2013-14 | During 2014-15 | Progressive | Upto 2013-14 | During 2014-15 | Progressive |
| 1 | Bommakkana halli | GRAMA | Ha | 500 | 0 | 500 | 3000000 | 0 | 3000000 | 150 | 0 | 150 |
| 2 | Ashok Siddapura | Sujala I PHASE-II | Ha | 3322 | 0 | 3322 | 25419078 | 0 | 25419078 | 750 | 0 | 750 |
| 3 | Maradi halli | Sujala I PHASE- III | Ha | 5361 | 0 | 5361 | 32163381 | 0 | 32163381 | 1750 | 0 | 1750 |
| 4 | Laxmipura | Sujala II RIDF | Ha | 6779 | 0 | 6779 | 9001235 | 0 | 9001235 | 1406 | 0 | 1406 |
| 5 | Sanikere | NABARD | eHa | 770 | 0 | 770 | 2685762 | 0 | 2685762 | 924 | 0 | 924 |
| 6 | Gopana halli | NABARD | Ha | 1089 | 0 | 1089 | 3463068 | 0 | 3463068 | 776 | 0 | 776 |
| 7 | Billarathi nala | NABARD | Ha | 993 | 0 | 993 | 2128097 | 0 | 2128097 | 667 | 0 | 667 |
| 8 | Parushurampura | JSYS (22 Tanks) | Ha | 1207.09 | 0 | 1207.09 | 55076270 | 0 | 55076270 | 1873 | 0 | 1873 |
| 9 | Pavagada | JSYS (18 Tanks) | Ha | 868.14 | 0 | 868.14 | 38966000 | 0 | 38966000 | 1736 | 0 | 1736 |
| 10 | Ambalagere | NWDPRA | Ha | 2900 | 0 | 2900 | 27500000 | 0 | 27500000 | 1450 | 0 | 1450 |
| 11 | Challakere | IWMP-3rd | Ha | 0 | 1768.5 | 1768.5 | 0 | 10961000 | 10961000 | 0 | 540 | 540 |
| 12 | Hiriyur | IWMP-3rd | Ha | 0 | 1359.04 | 1359.04 | 0 | 5558000 | 5558000 | 0 | 461 | 461 |
| 13 | Holalkere | IWMP-3rd | Ha | 0 | 2360 | 2360 | 0 | 13304000 | 13304000 | 0 | 994 | 994 |
| 14 | Molakalmuru | IWMP-3rd | Ha | 0 | 2800 | 2800 | 0 | 8253000 | 8253000 | 0 | 797 | 797 |
| 15 | Hosdurga | IWMP-3rd | Ha | 0 | 1688.54 | 1688.54 | 0 | 11510000 | 11510000 | 0 | 815 | 815 |
| Total | | | | 23789.23 | 9976.08 | 33765.31 | 199402891 | 49586000 | 248988891 | 11482 | 3607 | 15089 |

ii. Organic Farming

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

In this background, the Government of Karnataka, in order to encourage organic farming practices has formed an Organic Farming Policy which is being implemented from 2004-05. Pursuant to this Policy, GRAMA has been working with Agriculture Department in engaging

farmers in farming organic produce and forming Organic Farmer's Societies, establishing retail outlets of organic produce and also duly certifying their produce by recognised certifying agencies. GRAMA has so far developed 539.33 hectares involving 410 farmers with a total investment of Rs.5456000/-

| Achievement under Organic Farming as on 31-03-2015 | | | | | | | | | | | | |
|--|----------------------|----------------------------|---------------------------|-------------------------------------|----------------|-------------|---|----------------|-------------|---------------------|----------------|-------------|
| Sl No | Project | Programme Sponsor | Taluk/Hobli / Village | Physical (Area treated in Hectares) | | | Financial GRANTS and admn cost (in Rs.) | | | No of Beneficiaries | | |
| | | | | Upto 2013-14 | During 2014-15 | Progressive | Upto 2013-14 | During 2014-15 | Progressive | Upto 2013-14 | During 2014-15 | Progressive |
| 1 | Savaya Bhagya Yogane | Dept. of Agriculture , GOK | CLK/PRP/Nagag ondanahalli | 0 | 127.12 | 127.12 | 0 | 672000 | 672000 | 0 | 100 | 100 |
| 2 | Savaya Bhagya Yogane | Dept. of Agriculture , GOK | CLK/TLK/Thim mannanhalli | 0 | 100 | 100 | 0 | 672000 | 672000 | 0 | 95 | 95 |
| 3 | Savaya Bhagya Yogane | Dept. of Agriculture , GOK | CLK/CLK/Baram asagara | 0 | 112.21 | 112.21 | 0 | 672000 | 672000 | 0 | 83 | 83 |
| 4 | Organic Farming | Dept. of Agriculture , GOK | CLK/NKH/N Gowripura | 100 | 0 | 100 | 2078000 | 0 | 2078000 | 71 | 0 | 71 |
| 5 | Organic Farming | Dept. of Agriculture , GOK | CLK/NKH/N Chowlur | 100 | 0 | 100 | 1362000 | 0 | 1362000 | 61 | | 61 |
| Total | | | | 200 | 339.33 | 539.33 | 3440000 | 2016000 | 5456000 | 132 | 278 | 410 |

d. Capacity Building

Strengthening of Community Based Organisations (CBOs) including Rural based Federations, Self Help Groups (SHGs), Tank Users Group (TUG), Village Watershed Development Committees, Farmers Groups etc with a view to develop them as a self sustainable grassroots level organisations is undertaken under different programmes. These informal institution members are given trainings / exposures in the various Government Schemes available to them and help them to make use of resources available within the System and become self sustainable. Capacity Building is an important factor in development and to improve the skills for which GRAMA has engaged about 30737 rural men and women with an investment of 110.39 crore till the end of March 2015.

**Details of Capacity Building/ EAP/EDP/Exposure/Training/Demonstration activities
as on 31-03-2015**

| Sl No | Project | Programme Sponsor | Financial (Rs. in lakhs) | | | No of Beneficiaries | | |
|-------|-----------------------------|---|--------------------------|----------------|-------------|---------------------|----------------|-------------|
| | | | Upto 2013-14 | During 2014-15 | Progressive | Upto 2013-14 | During 2014-15 | Progressive |
| 1 | Bommakkana halli (NRM) | GRAMA | 0.3 | 0 | 0.3 | 100 | 0 | 100 |
| 2 | Ashok Siddapura (NRM) | Sujala I PHASE II | 6.06 | 0 | 6.06 | 2021 | 0 | 2021 |
| 3 | Maradi halli (NRM) | Sujala I PHASE III | 10.39 | 0 | 10.39 | 3465 | 0 | 3465 |
| 4 | Laxmipura (NRM) | Sujala II RIDF | 6.99 | 0 | 6.99 | 1737 | 0 | 1737 |
| 5 | Sanikere (NRM) | NABARD | 10.2 | 0 | 10.2 | 725 | 0 | 725 |
| 6 | Gopana halli (NRM) | NABARD | 7.33 | 0 | 7.33 | 1534 | 0 | 1534 |
| 7 | Ambalgere (NRM) | NWDPRRA | 5.34 | 0 | 5.34 | 1360 | 0 | 1360 |
| 8 | Billarathi | NABARD | 9.07 | 0 | 9.07 | 411 | 0 | 411 |
| 9 | Parushurampura (CBTM) | JSYS | 5.5 | 0 | 5.5 | 2233 | 0 | 2233 |
| 10 | Pavagada (CBTM) | JSYS | 3.89 | 0 | 3.89 | 2289 | 0 | 2289 |
| 11 | LWS project (HIV AIDS) | KHPT | 3.45 | 0 | 3.45 | 106 | 0 | 106 |
| 12 | GRAMA facilitated | DTC, Chitradurga | 5.37 | 0 | 5.37 | 1395 | 0 | 1395 |
| 13 | Institution building | GRAMA | 25.34 | 0 | 25.34 | 3850 | 0 | 3850 |
| 14 | Bommakkana halli (NRM) | GRAMA | 4.83 | 0 | 4.83 | 6303 | 0 | 6303 |
| 15 | Gowripura (Organic farming) | Dept. of Agriculture Govt. of Karnataka | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Savaya Bhagya Yogane | Dept. of Agriculture Govt. of Karnataka | 0 | 0.25 | 0.25 | 0 | 500 | 500 |
| 17 | Savaya Bhagya Yogane | Dept. of Agriculture Govt. of Karnataka | 0 | 0.25 | 0.25 | 0 | 550 | 550 |
| 18 | Savaya Bhagya Yogane | Dept. of Agriculture Govt. of Karnataka | 0 | 0.25 | 0.25 | 0 | 625 | 625 |
| 19 | Abdul Nazir saba training | Govt. of Karnataka | 0 | 2.57 | 2.57 | 0 | 728 | 728 |
| 20 | Chaitanyaindia | Private Organization | 0 | 2.69 | 2.69 | 0 | 760 | 760 |
| 21 | Sama Foundation | Private Organization | 0 | 0.32 | 0.32 | 0 | 45 | 45 |
| Total | | | 104.06 | 6.33 | 110.39 | 27529 | 3208 | 30737 |

3.Case Studies

Case study-1

Vermi Compost

Organic Manure increases the soil fertility, enhance moisture holding capacity, increases the resistant good yield.

K. Obaiyah is a Farmer of Sree Veedavathi Savayava Krushikar Sangha Nagagondanahly Village, Challakere Taluka living with his wife and children. He has 2 acres of land practicing in organic cultivaton. He was using chemical fertilizer and pesticides every year which cost more. Due to use of chemicals the soil was losing its natural fertility. Year by year, he was desperately looking for some alternate methods to make his land fertile and fill it with life. That was the time when Sangha arranged trainings and exposures for the farmers and took them to field where farmers produced organic fertilizer and utilized successfully. After completion of trainings and exposure visits the staff convinced him about the production of vermi compost. He built a vermi production unit for construction. Agriculture Department provided 50% financial assistance of the total cost of Rs.8000. For the first year he was not able to see the effect of it, gradually he began to observe that the soil was becoming fertile absorbing water easily, moisture would remain for longer period. He also found the increase in the yield. For the production of fertilizer he used plant residue, green leaves, farm waste, cow dung and urine. Each quarter, he got about one ton of manure. He is also giving vermis to other farmer as free of cost. Now farmer is happy and says that his land is fertile and free from disease. He has saved the expenses of chemical fertilizers every time and obtained good yield.



Case study: 2
Change in Cropping System

Increase yield, reduce the cultivation cost and enhance the soil fertility

Mr. T Gangadhar is a farmer of Sree Anjenya swamy Savayava Krushikara Sangha Thimmanahally Village, Challakere Taluka living with his wife and his children are studying in Higher primary school. He has 2.28 acres of land practicing organic cultivation and for monocropping he was using chemical fertilizer and pesticides every year which cost more. He decided not to continue agriculture. Fortunately it was the time when Department of Agriculture selected the mentioned village for promoting organic practices. Sangha conducted trainings to farmers about organic cultivation and awareness to be given about the land preparation, selection of crops and seeds, proper use of fertilizer, timely operations of cultivation, seed sowing and seed testing process in time sowing and weeding, control of pests and insects by using bio pesticides . After completion of trainings he was convinced and changed crop from groundnut to Red gram and used organic fertilizer right from sowing. He has taken care about agricultural operations like seed treatment,, timely sowing intercultivation etc. He was able to see the effect of it. He began to observe that the soil was becoming fertile and absorbed water easily, moisture would remain for longer time period. He also found the increase in the yield.

Farmer in pleasure says that changing crop reduce the cost of cultivation, free from chemicals, increase the productivity and gives good income.



4. Annexures

GOVERNING BOARD MEMBERS

| Sl. No. | Name | Designation | Occupation | Address |
|---------|-------------------------------|-------------------------------|---|---|
| 1 | Mrs. D. M. Girijamma Rudraiah | Trustee and Chief Functionary | Social Worker | Vani Nilaya, 3rdCross V.P.Extension Chitradurga – 577501 |
| 2 | Mr. D. M. Sridhar | Trustee | Additional Commissioner of Commercial Taxes(Retd) Bangalore | “Chetana”, 2ndCross, V.P.Extension Chitradurga – 577501 |
| 3 | Dr. Majan Mulla | Trustee | Chairperson, Dept. of Studies in Foreign Languages and Dean, Faculty of Arts, Member of Syndicate Karnataka University, Dharwad | AMN, 3rdCross Keshava Nagar Dharwad |
| 4 | Dr. M. V. Kotturaiah | Trustee | Homeopathy Doctor | T.N.Kote(Post) Challakere Taluk, Chitradurga District |
| 5 | Mr. C. M. Kumara Swamy | Trustee | High School Teacher | Upparahalli Main Road,4thCross, Shivamokambika Nagara, Tumkur- 572102 |

INFRASTRUCTURE

| Sl. No. | Description | Quantity |
|---------|---|--|
| 1 | Building Dimension: | 1. Chitradurga 100X80 feet 2. Challakere: 150X120 feet |
| 2 | Training hall with Capacity Dimension(in sq.ft) | Challakere : 912.5 Chitradurga: 577.75 |
| 3 | Boarding & Lodging | Dimesion(insq.ft) Challakere : 7100 Chitradurga : 3830 No of Room Available Challakere : 05 Chitradurga: 04 Accommodation Capacity(No of People) Challakere : 120 Chitradurga: 50 No of Bathrooms Challakere : 11 Chitradurga: 06 |

| | | |
|----|--|---|
| | | No of Toilets Challakere : 14 Chitradurga: 06 |
| 4 | Projector | 1 LCD & OHP |
| 5 | Screen | 2 |
| 6 | T.V | 2 |
| 7 | Mike System | 2 |
| 8 | Conference hall with Internet facility | Well Furnished |
| 9 | Telephone | 2 |
| 10 | Owned Vehicle in the Organization | 1 Four wheeler 1 Two wheeler |

PROGRAMMES AND PARTNERS

Institution Building

GRAMA's internal resources

Micro Finance

Nabard Financial Services Limited (NABFINS)

Watershed Development

Rural Infrastructure Development Fund, Government of Karnataka & NABARD

Organic farming

Government of Karnataka, Department of Agriculture

Community based Tank Management Projects

Jala Samvardhana Yojana Sangha, Bangalore

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

National Bank for Agriculture and Rural Development (NABARD), Government of Karnataka

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, KPMCG Associates, Basavangudi
Bangalore – 560009

Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

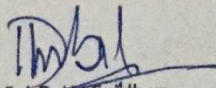
Consolidated Income and Expenditure Account for the period ended 31.03.2015

| Expenditure | Amount(Rs) | Income | Amount(Rs) |
|----------------------------|------------------|-----------------------------------|------------------|
| Salary | 84,56,536 | Income from Training Centre | 3,12,640 |
| Bank Charges | 8,496 | <u>Grants Received</u> | |
| Computer Maintenance | 1,200 | - ADA | 4,40,800 |
| Office Maintenance | 25,369 | - NABARD | 6,35,932 |
| Postage & Courier | 570 | - DWDO | 56,19,233 |
| Training Expenses | 98,586 | -JDAC | 19,29,838 |
| Consultancy Charges | 10,000 | Interest from Bank | 12,214 |
| Student Welfare | 875 | Interest on Bank Guarantee | 25,242 |
| Electricity Charges | 61,005 | Interest on IT Refund | 9,860 |
| Professional Tax | 300 | Commission | 16,141 |
| Cleaning charges | 19,300 | | |
| Professional Charges | 28,481 | | |
| Honorarium to CF | 70,800 | | |
| News paper and Periodicals | 4,300 | | |
| Printing & Stationary | 93,827 | | |
| Organisation Development | 6,700 | | |
| Water charges | 6,980 | | |
| OD Interest | 76,609 | | |
| Rent | 2,86,820 | | |
| Telephone Charges | 1,20,245 | | |
| Travelling Expenses | 1,80,161 | | |
| Repairs & Maintenance | 43,437 | | |
| Depreciation | 2,82,570 | | |
| Staff Welfare | 20,247 | | |
| | | Excess of Expenditure over Income | |
| | | Transferred to Balance sheet | 9,01,514 |
| Total | 99,03,414 | Total | 99,03,414 |


For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

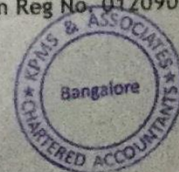
Smt Girijamma Rudraiah
[Trustee]

Date: 25-09-2015
Place: Chitradurga


Sri D. M. Sridhar
Trust Board Member
GRAMA
CHITRADURGA.

As per our report of even date
For KPMS & Associates
Chartered Accountants


B.V. Maddanaswamy
[Partner]
M.No.023589
Firm Reg No. 0120905



Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

Consolidated Receipt and Payment Account for the period from 01.04.2014 to 31.03.2015

| Receipts | Amount(Rs) | Payments | Amount(Rs) |
|---------------------------------------|------------|--------------------------|------------|
| Opening Cash and Bank Balances | | | |
| Cash In Hand | 7,37,205 | Staff Salary | 84,99,150 |
| Canara Bank-25641 | 7,875 | Bank Charges | 8,496 |
| SBI-64988 | 1,10,755 | Professional Charges | 28,481 |
| UBI-11248 | 434 | Travelling expenses | 1,80,161 |
| UBI-11250 | 302 | OD interest | 76,609 |
| UBI-16249 | 4,23,576 | Cleaning Charges | 19,300 |
| UBI-20519 | 13,969 | Computer Maintenance | 1,200 |
| UBI-32197 | 2,332 | Consultancy | 10,000 |
| UBI-4041(OD) | (4,82,048) | Courier Charges | 570 |
| CANARA BANK-24134 | 7,154 | Electricity Charges | 61,005 |
| LWS-KHPT-UBI-14690 | 9,935 | Honorarium | 70,800 |
| NABARD-UBI-11249 | 145 | Newspaper & periodicals | 4,300 |
| Sujala-PGB-22732 | 556 | Office maintenance | 25,369 |
| UBI-18815 | 2,376 | Organisation development | 6,700 |
| | | Printing & stationery | 93,827 |
| | | Professional Tax | 1,350 |
| Receipts | | Rent | 1,18,820 |
| Grants Received | 85,37,913 | Repairs & Maintenance | 43,436 |
| SB Interest | 12,214 | Staff Welfare | 20,247 |
| Interest on Bank Guarntee | 25,242 | Student Welfare | 875 |
| Loans and Advances | 15,624 | Telephone charges | 1,20,245 |
| Flexi Deposit Account | 3,50,000 | Training Expenses | 98,586 |
| Nab-Fins | 10,043 | Water charges | 6,980 |
| EMD-NABFINS | 50,000 | Duties & taxes | 8,000 |
| Training Income | 3,12,640 | Expenses payable | 10,244 |
| Bank Guarntee | 1,00,000 | Professional tax payable | 2,400 |
| IT refund | 1,03,790 | Deposit | 2,70,000 |
| EMD | 1,00,000 | TDS receivable | 7,19,655 |

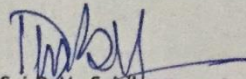


| | | <u>Closing Cash and Bank Balances</u> | |
|--------------|--------------------|---------------------------------------|--------------------|
| | | Cash in hand | 1,59,284 |
| | | Canara Bank-25641 | 8,193 |
| | | SBI-64988 | 99,587 |
| | | UBI-11248 | 22 |
| | | UBI-11250 | 29 |
| | | UBI-18815 | 21,097 |
| | | UBI-20519 | 45,735 |
| | | UBI-32197 | 1,00,861 |
| | | UBI-4041(OD) | (5,04,802) |
| | | UBI 16249 | 1,645 |
| | | GTZ-FCRA-CB-24134 | 10,336 |
| | | NABARD-UBI-11249 | 766 |
| | | Sujala-PGB-22732 | 2,472 |
| Total | 1,04,52,031 | Total | 1,04,52,031 |


For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

Smt Girijamma Rudraiah
[Trustee]

Date: 25-09-2015
Place: Chitradurga


Sri D.M. Sridhar
[Trustee]
Trustee Member
GRAMA
CHITRADURGA.

As per our report of even date
For KPMS & Associates
Chartered Accountants


B.V. Maddanaswamy
[Partner]
M.No.023589
Firm Reg No. 012090S



Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

Consolidated Balance Sheet as on 31.03.2015

| Sl No | Liabilities | Sch | Amount Rs | Amount Rs | Sl No | Assets | Sch | Amount Rs | Amount Rs |
|-------|----------------------------------|-----|------------|------------------|-------|----------------------------------|-----|-----------|------------------|
| 1 | Capital Fund | | 61,68,645 | | 1 | Fixed assets | D | 26,94,652 | |
| | Less: Excess of expenditure | | (9,01,514) | 52,67,131 | | Less: Dep | | 2,82,570 | 24,12,082 |
| 2 | Loan Funds | | | | 2 | Investments | | | |
| | -Secured Loans | A | | 5,04,802 | | | | | |
| | -Unsecured Loans | B | | 1,00,000 | | | | | |
| 3 | Current Liabilities & Provisions | | | | 3 | Current Assets, Loans & Advances | | | |
| | a) Current Liabilities | C | | 1,96,000 | | a) Advances | E | | 8,50,016 |
| | | | | | | b) Deposits | F | | 1,14,723 |
| | | | | | | c) Cash and Bank Bal | G | | 4,50,027 |
| | | | | | | d) Other Current assets | H | | 22,41,086 |
| | Total | | | 60,67,934 | | Total | | | 60,67,934 |


For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

As per our report of even date
For KPMS & Associates
Chartered Accountants

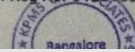
Smt Girijamma Rudraiah
[Trustee]

Date: 25/09/2015
Place: Chitradurga


Trust Board Member
[Trustee]
GRAMA
CHITRADURGA.


B.V. Maddanaswamy
[Partner]

M.No. 023589
Firm Reg No. 0120905



GRAMA

GRAMMA