

ANNUAL REPORT 2023-24



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Grameen Sahara
In support of sustainable livelihood

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Grameen Sahara – In support of sustainable livelihood

MISSION, VISION & VALUES

M I S S I O N

To promote large number of sustainable livelihoods for sustainable - income, health care support, knowledge, and skills.

- Building institutions
- Integrated Natural Resource Management
- Climate enrichment & clean energy
- Financial & technical support
- Training, knowledge, and skill upgradation
- Community mobilization
- Advocacy

V I S I O N

To improve quality of lives of the poor & disadvantaged – who are poor in resource and capacity, underprivileged and those who are in need.

V A L U E S

Ethical practices, respect and care, impactful work, Integrity, Passion, Innovation, Accountability, Team-work, Collaboration and Partnership.

GRAMEEN SAHARA EXISTS TO -



Empower individuals and communities through sustainable livelihood initiatives, fostering economic independence and resilience. It endeavours to cultivate a world where every person has the opportunity to thrive, with access to dignified work and resources for a prosperous future. We put all our efforts to spark lasting transformation by championing innovative approaches that uplift livelihoods, creating a ripple effect of prosperity across generations.

Mission explained

Technical assistance:



As a development organization, Grameen Sahara delivers comprehensive support to grassroots institutions through an array of services. Our offerings include technical assistance in production and process enhancement, facilitation of market connections in both traditional and digital arenas, and expertise in accounting and financial management. Additionally, we provide targeted coaching, training, motivational sessions, mentoring, and promotion of point-of-purchase strategies. Our commitment extends to fostering leadership skills and improving enterprise management, all of which are seamlessly integrated into our diverse projects aimed at empowering local institutions.

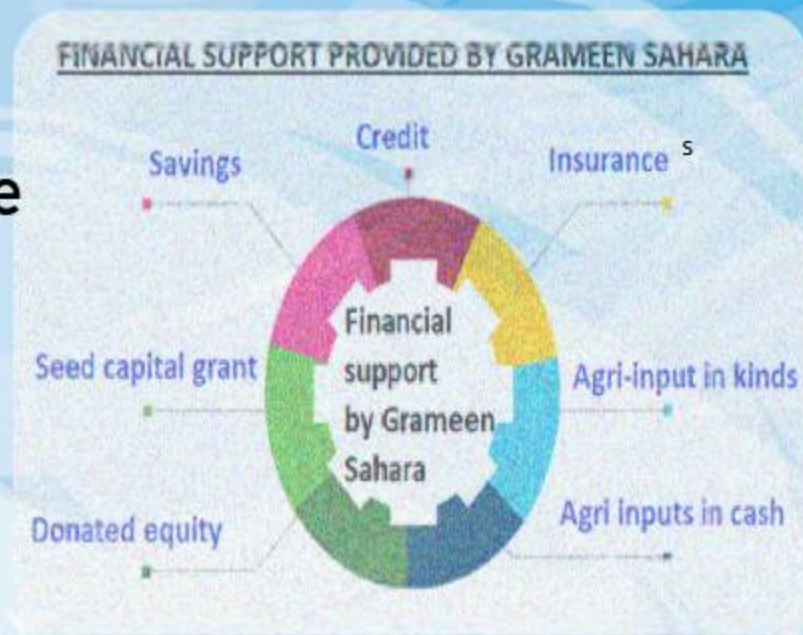
FINANCIAL SUPPORT

Grameen Sahara provides vital support to empower individuals and communities. We offer grants - both in cash and in-kind - along with facilitating connections to banks, microfinance institutions, and development financial institutions. These resources help meet the diverse financial needs of our members, spanning credit, savings, insurance, and more. Additionally, we offer essential startup assistance through seed capital provisions.

Moreover, Grameen group collaborates closely with insurance companies to safeguard the lives, health, and assets of our beneficiaries. Through these protective services, we strive to ensure comprehensive coverage and security for those we serve.

Micro-finance

Bank linkage



The future of India lies in its villages.

– Mahatma Gandhi

COMMUNITY MOBILIZATION



At the heart of our efforts lies Community Mobilization, a process aimed at uniting beneficiaries into cohesive groups and integrating them into federations or development support institutions/social enterprises. Through this mobilization, we foster collaboration and solidarity within communities. Additionally, we facilitate the mobilization of equity and debt funds to support the growth and sustainability of these promoted institutions. By leveraging financial resources, we empower local initiatives and promote self-reliance, driving meaningful change at the grassroots level.



ADVOCACY

We are dedicated to empowering communities by enhancing their ability to engage in effective lobbying. We serve as a vital bridge, connecting community groups with relevant authorities to ensure their voices are heard and their concerns are addressed. Our mission is to facilitate these connections so that communities can effectively present their needs and grievances, and advocate for their rightful entitlements.

We provide specialized support and resources to help community members navigate the complexities of government and legislative processes. This includes offering training on advocacy techniques, developing strategic communication plans, and providing ongoing support throughout the lobbying effort. By doing so, we ensure that communities are not only heard but are influential in shaping policies that affect their lives.

Our goal is to ensure that every community, especially those that are underserved or marginalized, has the tools and knowledge necessary to claim their rights and receive the benefits and services they are entitled to. Whether it is securing funding for local projects, addressing environmental concerns, or advocating for social justice, we are committed to supporting communities in their pursuit of fairness and equity.



"Rural development is not about providing more to those who have little; it is about building the capacities of people to take charge of their lives."

— Amartya Sen



Black pepper – betelnut farm beneficiary



ENVIRONMENTAL HEALTH

In addition to our work with clean energy, we are actively involved in initiatives that enhance soil health. Recognizing the foundational role that soil plays in our ecosystems, we support and promote practices such as organic cultivation, by encouraging farmers and communities to adopt organic farming techniques,

GRAMEEN SAHARA & ENVIRONMENTAL HEALTH

G RAMEEN SAHARA is deeply committed to promoting sustainable environmental practices and advancing climate action initiatives. We focus on several key areas that are crucial for ecological health and sustainability, including the promotion and adoption of clean energy solutions. By advocating for and facilitating the transition to renewable energy sources, we aim to reduce carbon footprints and mitigate the adverse effects of climate change.

we help reduce reliance on chemical pesticides and fertilizers, enhance soil fertility, and increase biodiversity. Our commitment to environmental stewardship also extends to large-scale reforestation and afforestation projects. Through these initiatives, we aim to restore degraded lands, enhance carbon sequestration, and improve local biodiversity.



Planting trees on a large scale not only combats climate change but also provides numerous benefits for local communities, including improved air quality and increased resilience to environmental stresses. By engaging in these activities, our organization strives to create a more sustainable and environmentally conscious society. We work closely with local communities, government bodies, and other stakeholders to implement these practices effectively and ensure that our environmental goals align with local needs and global sustainability targets.

GOALS & OBJECTIVES OF GRAMEEN SAHARA



1. To enhance the pace and quality of life for impoverished communities, particularly in rural areas, decentralized segments, and disadvantaged sections, through targeted development programs and initiatives.
2. To empower women, Scheduled Castes (SC), Scheduled Tribes (ST), minorities, and Other Backward Classes (OBC) by focusing on programs that promote economic self-sufficiency and sustainable livelihoods.
3. To create, develop, and support self-employment opportunities for educated but unemployed youth in rural and semi-urban areas, thereby fostering economic independence and entrepreneurship.
4. To strengthen social capital and build resilient community institutions that enhance collective strength and community cohesion.
5. To strategically utilize available natural, social, economic, and other resources to improve the overall well-being and sustainability of the community.



Message from the Founder & Secretary



Founded in 2002 in a small village in the Goalpara district of Assam, Grameen Sahara began its journey with modest aspirations. Over the years, the organization has navigated numerous paths filled with excitement, challenges, and noteworthy achievements. The fiscal year 2023-2024, while presenting its unique set of challenges, marked a continuation of our commitment to societal improvement, despite the lingering economic impacts of the Covid-19 pandemic on livelihoods, business, and trade.

During this period, we were fortunate to secure funding from new partners such as the GIZ. Notably, Grameen Sahara became the first organization in the entire Northeast Region to receive support under the Rebuild India Project, which focuses on enhancing our organizational capacity.

Our mission and vision resonate deeply with our dedicated team, driving us to uphold our founding principles of sincerity and honesty in our efforts to contribute positively to society. As an innovative organization, we have discovered new methods to support the livelihoods of the families we serve. All our thematic areas remain dedicated to promoting sustainable livelihoods among underprivileged communities. To date, we have impacted over 4,20,000 lives, reaching more than 1,05,000 families. We have also successfully promoted approximately 50 farmer producer companies, benefiting nearly 30,000 families involved in various trades. Looking ahead, we aim to extend our reach to over 1,50,000 families, impacting up to 6,00,000 lives within the next one year.

Resilience is a core value that we cultivate, allowing us to persist despite ongoing challenges. The unwavering commitment and integrity of our team and management have propelled us forward, undeterred by adversity. Although agriculture often presents challenges as it may not be the first choice for many families we assist, we continue to strive towards creating a society that offers opportunities for future generations.

In closing, I extend my heartfelt gratitude to our funders, technical partners, beneficiaries, my colleagues, and our esteemed board members for their guidance and cooperation. With this continued support, I am confident that Grameen Sahara will expand its impact, reaching more families and regions in the years to come.

"Agriculture is the most healthful, most useful, and most noble employment of man."

— George Washington



Message from the Executive Director

As we reflect on the past year, I am filled with immense pride and gratitude for the remarkable journey we have undertaken together. This annual report is a testament to the collective dedication, resilience, and generosity of our team, partners, and supporters and I am delighted to share with you our Annual Report for the Financial Year 2023-24.

This annual report is not only a summary of our milestones and achievements but it is also about the people who are engaged with the community and also from the community who have faith and desire to work with us towards achieving something they dream of.

In this annual report we have tried to share a little more about the impact of our work in and around livelihood in various thematic verticals such as Institution building, INM, Agriculture development climate change, environment, financial inclusion, and enterprise promotion that are connect with the SDG's but more importantly ideas that point to how we can evolve as a sustainable society.

As an organization, we have dedicated ourselves to working with the most deprived, vulnerable, and marginalized communities, addressing their often-overlooked issues and challenges. Through this work, we have discovered innovative ways to tackle these challenges. As we continue to grow, we are also expanding our focus to include environmental protection and conservation, aiming to create resilient farming communities. We believe that an integrated approach to natural resource management is essential for ecosystem restoration. Our efforts have led to new partnerships and collaborations with agencies such as Dasra, strengthening our organization and enhancing our capacity to create more profound impacts. To date, we have reached 1,05,000 households across Assam and Meghalaya, and we aspire to extend our reach to 200,000 families in the next three years.

I am immensely proud and inspired by our team's performance. Their dedication, resilience, and innovative problem-solving have significantly impacted the development landscape, overcoming numerous challenges with unwavering energy and zeal. I extend my heartfelt gratitude to the Governing Board for their relentless support, guidance, and unwavering commitment to our mission, vision, values, and objectives throughout our journey. Finally, I sincerely thank all our partners for their invaluable support and trust. At the same time we deeply appreciate the support from our community and eagerly anticipate continuing our collaboration with them.

"To forget how to dig the earth and tend the soil is to forget ourselves."

— Mahatma Gandhi

CONTENTS



1. Operational Strategies

- Rebuilding social capital
- Developing pool of local service providers
- Promotion of community ~ based enterprises
- Promotion of micro-enterprises
- Linkages and partnership
- Financial linkages

2. Type of beneficiaries

3. About Grameen Sahara

4. What Grameen Sahara does

5. Thematic areas of intervention

- Institution building
- NRM, Agri development & clean energy
- Financial inclusion
- Skill & Education

6. Milestones

7. Institutions promoted

8. Basic information

9. Certificates & affiliation

10. Geographical coverage

11. Impacts

12. Past and current projects

13. Major current projects

- IndiGo reach livelihood project
- Azim Premji Foundation livelihood Project
- MBDA community-based forest management livelihood project
- APART ~ Assam Agribusiness and Rural Transformation Project
- Rebuild India project
- CRISIL-Mei Pragati project
- Micro-enterprise promotion project
- Jaljivan Mission project

14. Grant mobilized

15. Governance

16. Grameen Sahara Team

17. Human resources

18. Partnership & Association

19. Audited Financials

20. Future Plan

OPERATIONAL STRATEGIES

SIX-PRONGED STRATEGY

Grameen Sahara employs a six-pronged strategy that ensures the sustainability of its initiatives even after exiting a particular location or village. Due to its resource constraints, Grameen Sahara does not maintain long-term interventions in any single location—nor does it aim to. Instead, the organization focuses on creating and building local institutions or enterprises, then transitions out, handing over management and operational controls to the newly established local entities. This approach allows Grameen Sahara to extend its reach and impact efficiently, investing resources such as money, time, human resources, and strategic planning to foster sustainable development.

This model has proven effective and Grameen Sahara is committed to continuing this strategy in the foreseeable future, adapting only if necessary to meet the demands of changing scenarios, markets, or policies. This flexibility ensures that Grameen Sahara remains responsive and relevant, adjusting its operational strategies at the appropriate times to maximize effectiveness and sustainability.

"The greatest fine art of the future will be the making of a comfortable living from a small piece of land."

— Abraham Lincoln

1.

BUILDING SOCIAL CAPITAL

Social capital refers to the networks of relationships among people who live and work within a particular society, which are essential for its effective functioning. Over time, these networks can weaken.

These institutions uphold norms that foster trust and cooperation not only within their own communities but also across broader society. This approach not only strengthens the social capital but also supports the sustainable development of the communities we serve.

At Grameen Sahara, our mission is to reinforce these social fabrics, enhancing the effective functioning of groups through fostering strong interpersonal relationships, a shared sense of identity, understanding, norms, values, trust, cooperation, and reciprocity.

We focus on organizing, educating, and building the capacities of grassroots institutions such as Self-Help Groups (SHGs), Village Organizations, Farmers Interest Groups, apex-level farmers organizations, and Farmer Producer Groups. Our strategy aims to improve their access to technical assistance, financial services, and livelihood opportunities, and to provide them with platforms for networking, marketing, lobbying, and advocacy.

This strategy is meticulously designed to broaden their access to technical assistance, financial services, and diverse livelihood opportunities. Additionally, it creates substantial platforms for networking, marketing, lobbying, and advocacy. The institutions participating in this strategy adhere to well-defined norms that foster trust and cooperation, not only within local communities but also across the broader society.

"It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change."

– Charles Darwin



2.

DEVELOPING POOL OF LOCAL SERVICE PROVIDERS

Our strategy ensures that our initiatives sustain their impact even after we exit a project location. To achieve this, we focus on building a strong knowledge base among key local actors, including Community Resource Persons (CRP), Field Facilitators, Field Extension Workers (FEW), and Para-professionals. Over 250 such field-level local resources have been developed to date.

250

Field-level local resources have
been developed till date.

We rigorously train these individuals, equipping them with comprehensive exposure, technical skills, and essential expertise. This empowers them to independently support and promote sustainable agriculture practices long after our direct involvement concludes. Our approach is an integral part of our strategic exit plan, which is meticulously designed to minimize any negative impacts on the community once we withdraw. By doing so, we ensure that the benefits of our projects extend beyond our physical presence, fostering lasting positive change within the community.

3.

PROMOTION OF COMMUNITY BASED ENTERPRISES



We actively foster the growth of community-based enterprises, which are autonomously owned and operated by local residents. These enterprises serve as platforms to channel resources and opportunities for the collective well-being of the community. Diverging from conventional private businesses, their primary aim is to generate benefits for the community rather than individual profit. To ensure their long-term viability, these enterprises are collectively owned and managed by community members, though they benefit from professional oversight as part of our strategic approach. Predominantly operating as for-profit social enterprises, they strike a balance between financial sustainability and social impact. We play a pivotal role in facilitating the expansion of these enterprises, enabling them to scale their operations, reach broader audiences, create employment opportunities, and enhance community welfare. By fortifying local economies, these enterprises serve as catalysts for community development and resilience. Grameen Sahara remains committed to providing ongoing mentorship and support to nurture the growth of these enterprises, ensuring they continue to thrive and contribute positively to their communities.

4.

PROMOTION
OF INDIVIDUAL
MICRO-ENTERPRISES

310

enterprises, comprising

250

individual ventures and

60

community-based enterprises

The promotion of micro-enterprises, whether individually or communally owned, serves as a significant driver for both local and family economic development. These enterprises not only provide employment opportunities but also instill hope, particularly among the youth. Through mobilization, encouragement, and capacity-building efforts, individuals and groups receive the necessary support to establish and sustain their ventures. Grameen Sahara plays a pivotal role in facilitating this process by providing direct promotion, support, and linkages with relevant resource agencies. To date, over 310 enterprises, comprising 250 individual ventures and 60 community-based initiatives, have been successfully promoted, laying the foundation for sustainable economic empowerment and community development.

"A nation's strength ultimately consists in what it can do on its own, and not in what it can borrow from others."

— Indira Gandhi



5.

LINKAGES &
PARTNERSHIP

Grameen Sahara actively engages in partnerships and collaborations with a diverse array of resource agencies, technical institutions, and government departments. Through these alliances, we aim to harness domain expertise and mobilize resources effectively for the benefit of farmers and artisans. Additionally, we work closely with stakeholders such as government bodies, non-governmental organizations, banks, financial institutions, as well as national and international funding and donor agencies with aligned interests. These strategic partnerships enable us to scale up development interventions and enhance our impact, fostering better resource mobilization, collaboration, and overall success.

By fostering strong linkages and partnerships, Grameen Sahara ensures that resources are optimally utilized and that interventions are executed with maximum efficiency and effectiveness. Through collaborative efforts with various stakeholders, we strive to create sustainable solutions that address the needs of communities and contribute to their long-term prosperity.

6.

FINANCIAL
INCLUSION
SERVICES
LINKAGES

Financial capital stands as a cornerstone alongside other vital resources such as skills and knowledge, particularly in the realm of livelihood support. Recognizing its pivotal role, Grameen Sahara places a strong emphasis on facilitating access to financial resources for communities. This includes direct provision of credit as well as establishment of linkages with banks to broaden financial access. Furthermore, we extend micro-insurance services with the aim of providing families with security in the face of unforeseen events.

Beyond mere access to financial resources, we are committed to enhancing financial literacy among communities to empower them in managing their finances more effectively. Through tailored programs and initiatives, we equip community members with the necessary knowledge and skills to make informed financial decisions. Additionally, in our pursuit of holistic support, we mobilize grant assistance for deserving beneficiaries, ensuring that financial support is accessible to those in need.

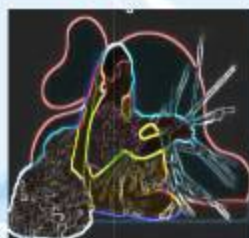
Through these multifaceted efforts, Grameen Sahara endeavors to foster financial resilience and empowerment within the communities we serve.

TYPES OF BENEFICIARIES

Grameen Sahara works with



women,
farmers,
weavers,
artisans,
vendors,
youths





ABOUT GRAMEEN SAHARA

Established in 2002 as a non-profit organization, Grameen Sahara operates within the North Eastern Region (NER) of India, dedicated to empowering farmers, artisans, weavers, spinners, and women to improve their livelihoods and enhance their quality of life. The aftermath of the Covid-19 pandemic has only heightened the challenges faced by these communities, prompting Grameen Sahara to redouble its efforts in response.

Since its inception over two decades ago, Grameen Sahara has recognized and strived to address the enduring struggles of farmers, weavers, artisans, and others in the region. The organization was born out of a crucial need for dedicated institutions to serve the impoverished and disadvantaged.

Headquartered in Assam and formally registered as a Society under the Societies Registration Act 1860, Grameen Sahara was founded by individuals united by a profound belief in the transformative power of knowledge, experience, and empathy at the grassroots level. The organization's core philosophy centers on the idea that empowering marginalized families with sustainable income opportunities is paramount to their integration into mainstream society and the improvement of their overall well-being. To realize this vision, Grameen Sahara focuses on fostering a forward-looking perspective and setting attainable goals while equipping communities with essential technical, organizational, negotiating, and networking skills.

Grameen Sahara is committed to inspiring both women and men to envision and strive for a better future, encouraging them to enhance their incomes and access vital services. Through the implementation of targeted programs and projects aimed at promoting sustainable livelihoods in rural and semi-urban areas lacking adequate development services, Grameen Sahara endeavours to alleviate the hardships faced by these populations. Acknowledging the constraints posed by limited financial and physical resources, as well as a dearth of technical support, the organization seeks to provide comprehensive assistance while upholding environmental sustainability. Supported by a diverse array of stakeholders, including government agencies, private donors, banks, corporations, corporate houses, and multilateral organizations, Grameen Sahara has launched numerous initiatives to support underserved segments of society. These initiatives are elaborated upon in detail within the accompanying report.

WHAT GRAMEEN SAHARA DOES

SYSTEM IMPROVEMENT

As an organization, Grameen Sahara (GS) comprehends the obstacles inherent in facilitating developmental progress. We have devised strategies to effectively surmount these challenges and persist in our endeavours. Our interventions have left a tangible mark, positively impacting the lives of over 4,00,000 individuals. System improvement is a vital aspect of organizational growth and efficiency. By continually evaluating and refining processes, procedures, and technologies, we endeavour to enhance productivity, streamline operations, and deliver better outcomes. This involves identifying areas for optimization, implementing innovative solutions, and fostering a culture of continuous improvement within Grameen Sahara. System improvement initiatives not only result in cost savings and increased impact but also contribute to beneficiary satisfaction and employee morale. Embracing a proactive approach to system improvement ensures that Grameen Sahara remains agile and adaptable in an ever-evolving marketplace, positioning them for long-term success.

Grameen Sahara is committed on Social sector innovation that involves the application of creative solutions to address pressing social challenges, challenges in production possibilities, and improve the well-being of communities. It encompasses novel approaches, technologies, and methodologies

INNOVATION

that drive positive change and foster sustainable development. From grassroots initiatives to large-scale projects, our social sector innovation spans the fields such as poverty alleviation, environment-friendly initiatives, education, livelihoods, and beyond. By harnessing the power of innovation, Grameen Sahara devises effective strategies to tackle complex issues, maximize impact, and create lasting social change.

COLABORATION

Collaboration with various stakeholders is paramount in addressing multifaceted social issues and driving meaningful change. By partnering with governments, businesses, local communities, and other non-profit organizations, Grameen Sahara leverages collective expertise, resources, and networks to achieve common goals. Such collaborations facilitate the exchange of knowledge, best practices, and innovative solutions, leading to more efficient and impactful interventions. Moreover, working collaboratively enables Grameen Sahara to reach a broader audience, enhance outreach efforts, and mobilize greater support for their initiatives. By fostering partnerships based on mutual respect, transparency, and shared values, Grameen Sahara try to catalyse sustainable development and promote positive social transformation.

In the intricate tapestry of our world, the linkages forged by the tireless efforts of Grameen Sahara forms the threads that weave together compassion, resilience, and hope. Like the delicate strands of a spider's web, these connections span across communities, cultures, and continents, binding us all in a shared pursuit of a brighter future. Each initiative, each partnership, each act of kindness represents a thread of possibility, interwoven with the dreams and aspirations of those whose lives it touches. It is through these linkages that the seemingly insurmountable challenges of our time are met with courage, determination, and solidarity.

LINKAGES



Cleaning of turmeric

THEMATIC INTERVENTIONS

Grameen Sahara works in five thematic areas which are in fact inter-connected. While promoting institutions we focus on integrated natural resource management and agriculture development. Financial inclusion both at institution and individual level which is an important asset for a sustainable livelihood. Skill has been very crucial for those who do not have agri-land. Community based enterprises are also institutions again.

1. INSTITUTION BUILDING

The primary focus of Grameen Sahara's work lies within the realm of institution building. We organize women from impoverished households into cohesive institutions, granting them the collective strength, voice, and resources necessary to address their needs effectively. These institutions play a pivotal role in navigating markets, managing existing livelihoods, and enhancing their capacity for credit absorption and creditworthiness. We promote various types of institutions at both grassroots and higher levels, including Self-Help Groups (SHGs), Micro Business Teams (MBTs), Farmers' Interest Groups (FIGs), Water User Groups (WUGs), Farmer Producer Groups (FPGs), Cooperative societies, federations, private companies, and Farmer Producer Companies (FPCs). These entities are facilitated to engage in partnerships with government agencies, public service providers, banks, private sector entities, and other mainstream institutions to access essential social and economic services.

MBT
SHG
FIG
WUG
FPG
FPC
PRIVATE
COMPANY

This intervention area is essential for the long-term sustainability of our efforts, aiming to strengthen and integrate marginalized communities into the institutional framework. These institutions are subsequently federated at the village and higher levels (clusters, blocks/sub-divisions, districts, etc.), with families and members receiving training to effectively manage these entities and establish linkages with relevant stakeholders.



2. NRM, AGRICULTURE DEVELOPMENT AND PROMOTION OF CLEAN ENERGY

While the concept of Integrated Natural Resource Management (INRM) may sound appealing on the surface, it is essential to critically examine its implications and effectiveness. While it claims to promote sustainable utilization of natural resources for the betterment of human life, it often overlooks the complexities of ecosystems and the interconnectedness of environmental factors. Grameen Sahara's purported efforts in this regard may seem commendable, but the reality is far from ideal.

Rejuvenating nature and improving soil health are noble goals, but they must be approached with caution and thorough understanding of ecological dynamics. Simply planting trees or managing water resources judiciously is not enough to mitigate the multifaceted challenges posed by environmental degradation and climate change. Furthermore, the promotion of clean energy projects, while seemingly beneficial, may inadvertently perpetuate existing power dynamics and fail to address underlying systemic issues.

Collaborating with organizations like SELCO Foundation may provide short-term solutions, but true sustainability requires systemic change and a holistic approach that prioritizes environmental justice and equitable distribution of resources. Grameen Sahara's focus on water resource management, organic farming, and livelihood support may seem promising, but without addressing root causes and challenging unsustainable practices, these efforts risk being nothing more than superficial gestures in the face of looming environmental crises. It is time to move beyond rhetoric and truly commit to transformative action that prioritizes the well-being of both people and the planet.

3. FINANCIAL INCLUSION

Financial Inclusion (FI) is the cornerstone of ensuring equitable access to financial services and timely credit for vulnerable groups, including weaker sections and low-income households, at affordable rates. Since its inception, Grameen Sahara has been at the forefront of promoting financial literacy and inclusion. We are dedicated to providing comprehensive financial literacy training and facilitating bank linkages for beneficiaries. Through these initiatives, Grameen Sahara has directly and indirectly impacted a total of 50,000 families with financial services. This significant milestone has been primarily achieved through the concerted efforts of our group organization, Grameen Development & Finance Pvt Ltd. Our approach revolves around bridging the gap between families in need of financial assistance and formal banking systems or microfinance institutions. By doing so, we strive to foster greater financial inclusion and empowerment within communities, thereby contributing to their socio-economic development.

**50,000
families
provided
financial
services**



4. SKILL & EDUCATION

2,000

Micro-enterprises

Education, on the other hand, forms the backbone of societal development, and Grameen Sahara recognizes its paramount importance. Our journey in the education sector began with the transformative Teach My Village (TMV) project in six villages of Chhaygaon Development Block in Kamrup district. Over six years, TMV instilled a culture of learning and empowerment among students, laying the foundation for future success. In 2014, we took a significant step forward by establishing a low-cost school under the CBSE curriculum, providing quality education to 350 students up to class VII.

Guided by a dedicated team of teachers, we are committed to nurturing the holistic development of our students, ensuring they have the skills and knowledge to thrive in an ever-changing world.

At Grameen Sahara, we firmly believe that investing in skill development and education is not just a means to empower individuals but also a pathway to building a brighter, more prosperous future for communities and nations alike.

Skill and Education are two pillars of empowerment and progress, and Grameen Sahara has made them central to its mission from the outset. While our focus on skill-based livelihoods came later, it has always been an integral part of our vision. Recognizing the significance of skill enhancement in providing dignified livelihood options, we have actively pursued projects in collaboration with esteemed institutions like NABARD, SIDBI, and the Meghalaya State Skill Development Society, funded by ADB. Through these initiatives, we have successfully promoted over 2,000 micro-enterprises in Assam and Meghalaya, contributing to economic growth and empowerment in the region. Moreover, skill enhancement permeates through all our projects, including agriculture development, where we equip individuals with negotiation skills, marketing strategies, and various agricultural practices.

"We must empower rural communities with resources, education, and technology to ensure sustainable livelihoods and food security."

— Ban Ki-moon

5. MICRO ENTERPRISE PROMOTION

Enterprise promotion stands as a cornerstone of Grameen Sahara's mission, reflecting its pivotal role in driving economic growth and vitality. By fostering entrepreneurship and facilitating the establishment of micro and small enterprises, we contribute significantly to employment generation, production, and service provision, thereby bolstering the economy and its GDP. Our approach involves mobilizing and empowering both individuals and groups, providing them with the necessary capacity building, technical assistance, marketing support, and access to finance. Through direct promotion, support, and linkages with resource agencies, Grameen Sahara facilitates the growth and sustainability of these enterprises.

Many individual entrepreneurs have not only found employment for themselves but have also created opportunities for others through their ventures. Moreover, we actively promote community-based enterprises, recognizing the importance of aggregation, processing, and marketing in ensuring sustainability. While emphasizing community initiatives, we also champion individual and private enterprise, acknowledging their vital role in harnessing the available human capital and driving economic progress. At Grameen Sahara, we remain committed to empowering entrepreneurs and fostering a vibrant ecosystem of enterprise that fuels inclusive growth and prosperity in our communities.



MILESTONES

Grameen Sahara's journey of 22 years have always been challenging with regards to its identity problem during its initial years, funding issues, legal battle during the third phase, competition from the peers to uncertain funding projection, project management and delivery and human resource management etc. The most important thing is however, been always that Grameen Sahara has not stopped working and we have continued to get funding, mentoring and technical support from one or the other agency or individual.

Grameen Sahara has

22 yrs



Grameen Sahara

In support of sustainable livelihood



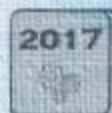
2002
Grameen came into existence with a mission to support and promote sustainable livelihoods for underprivileged families in NER-India



2007
This phase emphasised on three thematic areas- Institution building, NRM SzAD and Financial inclusion.



2012
Institution building, community enterprise promotion and education got added



2017
Several institutions promoted and spun-off process started.



2024
Enterprise promotion, climate, agro-ecological conservation, skills etc being emphasised

GRAMEEN SAHARA ————— Milestones

**completed 22 years in Feb'24
with achievements as
shown on the time line**

Institutions promoted

1.

GRAMEEN SILK PRODUCER COMPANY

Since its inception in 2012, this company, bolstered by a shareholding of 997 spinners and weavers, has been a committed presence. Operating across five blocks within the Kamrup district of Assam, it serves as an ideal of economic opportunity for the local community. Through its operations, it has forged connections

with over 5,000 spinners and weavers, thereby fostering sustainable livelihoods. With a commitment to both tradition and progress, this company stands as evidence to the power of collective enterprise. Its enduring impact resonates through the threads of the community it supports.

2.

GRAMEEN DEVELOPMENT & FINANCE COMPANY (GDF)

GDF, an RBI registered NBFC-MFI, extends its services to more than 30,000 under-served families across four states, spanning 18 districts, with a portfolio (AUM) of Rs.56.00 Cr. Formerly, provided by Grameen Sahara, the financial inclusion support is now facilitated by this company. Despite grappling with the challenges induced by the Covid-19

pandemic and navigating through government-announced loan incentives and relief schemes, the company has been gradually recuperating. As we approach the end of the current financial year, there is an optimistic outlook for the company's full recovery, signifying resilience, and adaptability in the face of adversity.

**30,000 families, 4 States,
18 districts, Rs. 56 Cr (AUM)**

3.

CENTRE FOR
MICROFINANCE &
LIVELIHOOD

CML was founded as a sector support institution with Tata Trusts' support, attracting membership and active involvement from various institutions in the Northeastern region of India. Initially, its core objective was to strengthen emerging organizations in the region focused on promoting livelihoods and implementing community-based microfinance projects. By 2012, the project had matured into an institutionalized entity, and three years later, Tata Trusts assumed managerial control, integrating it as an associate organization.

Currently, CML channels its efforts into direct project execution across different thematic areas within the development sector. Its transformative journey highlights a steadfast commitment to fostering sustainable development and empowering communities throughout the Northeast. This evolution signifies a collaborative endeavor towards creating positive social change and economic resilience in the region. CML is now an associate organization of Tata Trust and we as Grameen Sahara is not directly associated with them.

4.

PAKSHALIKA PRODUCER
FEDERATION-PPF

PPF, a federation supported by ICCO Netherlands, empowered 347 eri-silk spinners in Boko Development Block, enhancing skills and market access. It merged with Grameen Silk Producer Company to

bolster operations and maximize impact, aiming for scalability and innovation in the silk industry. Although it has been an independent agency, its operation is fully assimilated or merged with GSPCL.

5.

TUNG-CHAR
PRODUCERS' FEDERATION

Established in Goalpara district, this federation emerged with 500 producers spanning Kushdhowa and Balijana development blocks. Assam Mahila Samata Society played a pivotal role in mobilizing, promoting, and nurturing the federation. Through collaborative efforts, the institution flourished, bolstering the socio-economic

landscape of the region. Post our exit, it has sustained independently, attesting to its resilience and effectiveness. The federation stands as a beacon of empowerment, providing livelihood opportunities and fostering community development. Its enduring impact underscores the

significance of sustainable grassroots initiatives. As it continues to thrive, it exemplifies the transformative power

of collective action and local empowerment.

6.

GRAMEEN PIG PRODUCER FEDERATION

Initially conceived as an unregistered federation, this village organization operates under the umbrella of the Assam State Rural Livelihood Mission. Comprising 125 tribal women engaged in pig rearing, its potential is being nurtured by ASRLM for further growth. Originally intended to register as a producer company, initial hesitations among producers led to its current unregistered status. Regrettably, the farm has been leased

to entrepreneurs for pig fattening, marking a divergence from its original purpose. Despite these challenges, efforts persist to strengthen and formalize its structure, ensuring sustainable livelihoods for its members. The situation underscores the importance of proactive community engagement and strategic planning in rural development initiatives.

7.

SIRO SEUJI KRISHI SAMABAY SAMITI (SSKSS)

SSKSS is a cooperative society promoted in Dhanubhanga, Goalpara district, with support from NABARD, this entity operates across multiple sectors. Primarily focused on the production of spices, handloom textiles, and dairy products, it embodies a diverse approach to rural development. The cooperative boasts a retail outlet, prominently featuring its handloom products, facilitating direct sales to consumers. Furthermore,

members benefit from access to bank credit via various Joint Liability Groups, ensuring financial stability and growth opportunities. With several years of successful operation under its belt, the cooperative stands as a witness to the efficacy of collective efforts in fostering sustainable livelihoods. Its holistic approach to economic empowerment underscores the importance of integrated strategies in rural development initiatives.

"The soul of the world resides in rural areas where nature and human effort work hand in hand."

— Anonymous

8.

CoE ON AGRI AND ALLIED ENTERPRISE PROMOTION

A collaborative effort between Grameen Sahara and ICCO Netherlands, this initiative aimed to empower startup agri-entrepreneurs by offering comprehensive support. Services included technical expertise, capacity building, workspace provision, market linkage facilitation, and technological assistance. The Center of Excellence envisioned setting global standards in training, incubation, and business support within the agro-allied sector, with a specific emphasis on East and North East India.

Despite notable progress and the initiative's excellence, our eventual withdrawal from the center occurred, with ICCO assuming continued leadership. This transition underscores the project's resilience and the commitment of stakeholders to its enduring success. ICCO spearheads the initiative forward, its impact on agripreneurship development could not remain as a testament and we also had to exit due to lack of funds.

9.

GRAMEEN JYOTI ACADEMY

GJA (Grameen Jyoti Academy) came into existence in 2014, that has successfully nurtured its students, who have now graduated up to class IX. The school has been operating under the CBSE curriculum, and it is currently affiliated with the Assam State Education Board. With an enrollment of 365 students, GJA maintains a conducive learning environment facilitated by a dedicated team of 27 teaching and non-teaching staff members. Embracing modern technology, the school boasts its own website and utilizes an online Management Information System (MIS) software for streamlined administration. Despite charging modest fees, GJA prioritizes providing quality education

and has invested in essential facilities. Notably, the school features well-equipped composite science, mathematics, and computer laboratories, along with a captivating library, enhancing students' learning experiences. While GJA has made significant strides in meeting educational requirements, there remain areas for further improvement to ensure holistic development and academic excellence. Through continued dedication and community support, GJA endeavors to fulfill its mission of empowering students with knowledge and skills for a bright future. We have already started the affiliation process with CBSE.

10.

MUTUAL
BENEFIT TRUSTS

With minimal regulatory burden, MBTs emerge as a viable option for farmers seeking organizational structure, exemplified by the case of Grameen Sahara's adoption of this approach. These Member-Based Trusts (MBTs) operate as for-profit entities owned by producers or farmers, facilitating streamlined registration processes for private companies. Two such MBTs are:

1. *Organic Bhumi*: Established in 2016, this trust is registered under the indigo CSR project and comprises spice producers from the Kulsi Cluster. Currently, it boasts a membership of 1,000 farmers.
2. *Seuj Bhumi*: This trust encompasses 5,00 farmers from the Jharobori Development Block and Rani Development Block. Like Organic Bhumi, its primary focus lies in spice production. Additionally, another trust is in the works in the Boko Development Block.

11.

PRATISHRUTIPURE AGRO-
PRIVATE LTD

PPAPL operates primarily as a value addition and marketing enterprise, with farmer shareholders affiliated through one of the aforementioned MBTs. Currently, the company counts approximately 1500 farmer producers among its shareholders. With the impending establishment of the proposed MBT in the Boko Development Block, the company anticipates a surge in shareholder numbers, expansion in geographical coverage, and an uptick in production and processing volumes. Presently, PPAPL has

secured a departmental store in Chhaygaon and a processing unit in Pachimdhuli village, both situated under the Chhaygaon Development Block. While these facilities have yet to commence operations, the company aims to operationalize them in the near future. The company also works with dairy farmers as an aggregator and seller. The processing unit has been functional with production of flattened rice, turmeric powder production, small dry fish powder etc.

"The backbone of every economy lies in its farmers and rural workers who sustain life with their sweat and toil."
— Unknown

12.

PRODUCER COMPANIES UNDER
APART PROJECT

We have spearheaded the promotion of 42 Farmer Producer Companies (FPCs) across six districts in Assam, namely Kamrup, Goalpara, Dhubri, Kokrajhar, Nagaon, and Morigaon. Moreover, we have dedicated efforts to nurturing an additional ten FPCs under our project, bringing the total count to 52 across the aforementioned districts. These initiatives have been undertaken in collaboration with various departments of the Assam Government. PwC has been the lead agency in the partnership.

These FPCs engage in a diverse array of agricultural productions, encompassing rice cultivation, mustard farming, fishery activities, handloom craftsmanship, vegetable cultivation, horticulture endeavors, sericulture initiatives, and more. Through this broad spectrum of agricultural pursuits, we aim to catalyze rural development and empower local communities across Assam.

42

FPCs have been
promoted and nurtured

13.

4000
SHGsGRASS ROOT
INSTITUTIONS

Under the umbrella of several projects, including IndiGo, APPI, APART, and the CRISIL project, we have facilitated the formation of over 4,000 Self-Help Groups (SHGs), Farmer Producer Groups (FPGs), Farmer Interest Groups (FIGs), Water User Groups (WUGs), and Entrepreneurial Self-Help User Groups (ESUGs). These grassroots initiatives serve as vital conduits for community-driven development across diverse districts.

A significant proportion of these groups are intricately woven into the fabric of community-owned institutions, fostering a sense of collective ownership and empowerment. Predominantly focused on agriculture and allied activities, these groups represent the bedrock of sustainable rural livelihoods. However, it is noteworthy that approximately 20% of these groups have diversified into non-farm activities, showcasing their adaptability and entrepreneurial spirit.

Through fostering collaboration and innovation within these groups, we strive to catalyze holistic socio-economic development, ensuring that every member finds a platform for growth and prosperity within their communities.

BASIC INFORMATION

- Name of Organization : Grameen Sahara
- Head Office Address : Dubjeni, Kulsi Road
PO/PS - Chhaygaon, District Kamrup,
Assam-781124
- Email : grameensahara@gmail.com
- Phone : +91 9957570215: +91 9365573612
- Web site : www.grameensahara.org
- Name of Chief functionary : Vikramaditya Das, Executive Director
- Founder and Secretary : Sri. Sarat Chandra Das
- Year of Registration : 12 February, 2002
- Legal status : Society registered under Societies
Registration Act, 1860
- Registration no. : GOAL/251/B/50 of 2001-02
- PAN : AAAAG 4016 H
- TAN : SHLG 00847 A
- 12 A(a) : No. 47/12A/CIT/GHY-II/TECH/05-06,
Dated 14th September 2006
- 80 (G) : AAAAG4016HF20206
- CSR : CSR00011289
- DARPAN : AS/2009/0009199
- FCRA registration no. : 020780123

Auditor:

CA Abhijit Dey
Membership No. 306287
Paltan Bazar, Guwahati

"Investing in rural people is not charity, but a foundation for sustainable growth and progress."

— International Fund for Agricultural Development (IFAD)

OUTREACH

Villages reached	1500
Grassroot institutions promoted	4,000
Apex institutions promoted	52
Individual enterprise promoted	250
Community enterprise promoted	52
Households covered	1,05,000
Lives covered	4,20,000
Total agricultural land covered (Hec)	25,000

GEOGRAPHICAL COVERAGE



Where Grameen Sahara is working currently

<i>Districts in Assam:</i>	<i>Districts in Meghalaya:</i>
1 Kamrup	1 Ribhoi
2 Kamrup (M)	2 East Khashi Hills
3 Goalpara	
4 Dhubri	
5 Kokrajhar	
6 Morigaon	
7 Nagoan	

As a group of institutions Grameen has geographical reach in four states although the major coverage is in Assam. We have presence in twelve districts in Assam, five districts in Meghalaya, one districts in Mizoram and three districts in Nagaland. Three more districts have been planned for the next financial year. In fact, we have worked in 22 districts at different point of times through different projects. We have

IMPACTS

1550 VILLAGES

1,05,000

FAMILIES

4,20,000

INDIVIDUALS

The impact on household incomes has been tangible, with families experiencing a notable increase ranging from Rs. 20,000 to Rs. 75,000 annually. Furthermore, the effects of our interventions on women's empowerment are evident in their enhanced behavior, confidence, adeptness in public dealings, and interactions with esteemed members of society.

In Meghalaya, our current presence extends to two districts, while our previous project on Human Capital Development under the Meghalaya State Skill Development Society, funded by ADB, allowed us to work across all 11 districts in the state. Additionally, we extended our reach to other districts such as Tinsukia and Dibrugarh in upper Assam through projects supported by ASRLM and ICCO-funded Indian agencies based in South India.

Specifically, in Dibrugarh district, we collaborated with 3,000 tea garden laborers, providing them with clean cooking stoves and assisting in establishing nutritional vegetable gardens. Our group institution, GDF, operates across four states—Assam, Meghalaya, Nagaland, and Mizoram—spanning 18 districts and serving 25,000 families. When considering these families along with others, our collective efforts positively impact over 1,00,000 families in the region, breaking the cycle of poverty and fostering progress within communities.

Our organization has made significant strides, reaching out to over 1550 villages since its inception. This extensive outreach has touched the lives of nearly 1,05,000 families, positively impacting over 4,20,000 individuals. Through the completion of numerous projects, we have been able to empower project beneficiaries, transforming them into shareholders or beneficiaries of various institutions.

Income enhancement

From

Rs.20,000 to

Rs.75,000 PA



"Rural livelihoods are the key to ensuring food security and sustainable development. Without them, poverty and hunger will persist."

– Kofi Annan

Past and current Projects

Sl No	Project	Funding Agencies	Activity	HH
1	Golden Weavers' Project	TATA Trusts	Sericulture	5000
2	Promotion of SRI	TATA Trusts	Agriculture	13500
3	Diversification Based Irrigation Project	TATA Trusts	Irrigation	4500
4	Collaborative Farming for Spice production	APPIF	Agri & Allied	3600
5	MKSP (NRLM)	MoRD and TATA Trusts	Agri & Allied	3000
6	Rights of women in conflict and fragile state	ICCO India	Handloom & Sericulture	897
7	Centre for Microfinance and Livelihood	Tata Trusts	Multi Sectoral (NGOs)	98
8	People Institution for Livelihood security in Assam	ICCO India	Piggery Value chain	150
9	Micro Enterprise Promotion programme	SIDBI/Tata Trust	Skull	250
10	FPO promotion	NABARD	Capacity Building	227
11	Farm sector promotion fund	NABARD	Spices	300
12	JIG Promotion	NABARD	Bank Linkage	220
13	Centre of Excellence (CoE)	ICCO	Agri & Allied	2000
14	Rural Access to Clean Energy (RACE)	ICCo & HACT	Clean Energy	1000
15	Spice Promotion	IndiGo Reach (CSR)	Spices	1670
16	Value addition of Rice using clean energy	SEICD Foundation	Brown Rice (FPO)	2000
17	Supporting human capital development	MSDS, Meghalaya Government	Handloom & Textiles	1500
18	Agile livelihood project	Agile Airport Services Pvt Ltd	Different Livelihoods	400
19	Spice propagation in tribal areas	Azim Premji Foundation	Propagation of spices	5000
20	APART FPO promotion project	ARIAS Society, Assam Government	FPO promotion	21000
21	Livelihood promotion through Sericulture	CRSIL CSR	Sericulture & Handloom	600
22	SIDBI micro-enterprise promotion project	SIDBI	Micro-enterprise promotion	400
23	Yarn dying and design project	NEDFi	Handloom product design	30
24	MBDA Forest based Livelihood Project	MBDA	Forest based livelihood	600
25	Covid relief	APPI, DASRA, RCRC	Dry ration & Hygiene	25,000
26	Flood Relief	APPI, NEDFi, DASRA, AHT	Dry ration, Shelter, Hygiene	1800
27	Forest based livelihood promotion	MBDA		5000
28	Handloom and weaving up-gradation project	CRSIL Foundation	Institutional CB	600
29	Rebuild India Project	DASRA	Production & Training	1500
30	Bio-Floc Farm project	Fishery department, GoA	Spice processing	1000
31	SFURTI	MSME		641
32	SLATH Project	GIZ	Agro-ecological improvement	350
33	Financial Literacy Project	CRSIL Foundation	Financial Literacy	300
34	Digital Literacy Project	FICCI Socio-economic Foundation	Digital Literacy	5500

MAJOR PROJECTS

1. Livelihood project supported by

IndiGo Reach

3,000

Women farmers are part of this project and also going to be shareholders of Pratishruti

In 2018, IndiGo Reach in partnership with Grameen Sahara envisioned to support 1,500 women with income generation activities in 24 villages in Kamrup, Assam and Ri Bhoi, Meghalaya in its 1st phase.

The project proposed to promote spices such as turmeric, ginger, black pepper and king chilli while providing comprehensive training on various agricultural techniques, technologies, entrepreneurial development & creation of market linkages.

The project "Livelihood Improvement of tribal communities from Assam - Meghalaya Border areas through multiplication of Ornamental & Fruit plants, Spices and High Value vegetables promoting Nurseries, adoption of sustainable agriculture practices, institution building and integration with marketing" came to the end of the 2nd Phase (extended period of 1st Phase) on 31st March 2022 and only the follow up and monitoring activities were going on in the fields till July'2023.

Currently Grameen Sahara has been implementing the second phase for a period of three years w.e.f. 1st august 2023. While in the first phase we reached over 1,600 women farmers and could organize them around the spice value chain, now we are going to bring another 1,500 women as project beneficiaries and subsequently as part of the company - Pratishruti Pure Agro Private Ltd.

In due course of the first phase itself, the project set up Mutually Benefit Trust (MBT) and a Farmers Producers Organization (FPO). In this phase 3,000 women farmers have been covered along with the 1500 old farmers and the new batch of 1500 farmers will also be linked with the MBTs by working on the strengthening of their capacities and thereby leading to income enhancements through different strategies (1500 from Phase I

and 1500 from phase II). This phase will also introduce the Common Facility Centre (CFC), which will support the women in post management practices and facilitate market presence in Assam and North East region. The Project with its target of 3,000 rural women has been designed to sustain the income, strengthen their institutions so that the initiatives can be sustained in the end.

Key Focus Areas of the Project

- Strengthening women-led institutions and providing advanced training on practices and post-harvest management for decentralized spice processing.
- Introducing horticulture in the existing five central nurseries.
- Creating market linkages to increase beneficiaries' income by 20-25% from the baseline.

Project Locations

The Project has covered six (6) development blocks-

Chayani Barduar, Chhaygaon, Bangaon, Boko, Rani, blocks in Assam.

Jirang in Meghalaya.

"Rural livelihoods are not just about survival; they are about fostering dignity, self-reliance, and growth."

— Anonymous

Objectives of the Project

- A. To enhance skills of the members/leaders of the institutions such as FPGs, FPOs formed as part of Phase 1.
- B. To strengthen market linkages and promotion of agri-produces
- C. To introduce and engage beneficiaries in processing and packing at the Common Facility Centre (CFC)
- D. To introduce horticulture in the existing 5 Central Nurseries
- E. To increase income of farmers to 20-25% from the baseline

Features of the Phase 2

To work towards strengthening the institutions those were formed in the Phase 1 of the project.

- The project is expanding in Kamrup, Assam, and the Aspirational district of Ri-Bhoi, Meghalaya, adding 1,500 new farming households. This brings the total to 3,000 households under the IndiGo Reach-supported spice project.
- Beneficiaries receive training in advanced spice production and preliminary processing, along with access to government entitlements.
- Support is provided to the central nursery to introduce horticulture, including the production of saplings and seedlings for Assam lemon, oranges, ornamental plants, black pepper, and king chili. The nursery is being developed as a business model, with additional vermicompost units and diversion-based irrigation.
- Efforts are underway to establish market linkages, enabling farmers to expand their enterprises to other states in the Northeast.

Coverage

Sl. No	State	District	Name of the Block	Village	Farmers from Phase -1	New Farmers in Phase -2	Total farmers in Phase-2
1	Assam	Kamrup	Chhaygaon	14	662	89	751
2			Bangaon	6	214	82	296
3			Boko	4	168	460	628
4			Chayani Barduar	15	318	206	524
5			Rani	3	130	178	308
6	Meghalaya	Ri-Bhoi	Jirang	12	178	507	685
				54	1670	1522	3182

Impact:

5

Central nurseries

3

Mutual benefit trusts

Grameen Sahara has been rigorously working to achieve the larger goal of increasing the income of the targeted farm-households. As per the project design the farmers have been organized into FPG and have been federated at the FPO level. Grameen Sahara has promoted two FPOs- Organic Bhumi and Seuj Bhumi. There are 5 Central Nurseries that have been developed through support to local entrepreneurs to make availability of planting materials. This project has successfully leveraged technical support from Government agencies such as HRS, KVK, Department of Agriculture and Spices Board of India. Process of project implementation with the total participation of the community encouraged the farmers to adopt improved agricultural practices by expanding their cultivable lands mainly for spices and few other crops in an integrated mode.

Before the intervention the farmers cultivated these crops in a negligible scale. But now these farmers are self-motivated to adopt improved agricultural practices. Earlier they could use at best 20% of their cultivable lands, and now this intervention has made the farmers to expand their cultivable lands up to 90% for cultivation of spices as well as a few other remunerative crops in all the cropping seasons. Besides household consumption they have become success to produce surpluses for selling and by selling those surpluses through their own FPO they could enhance the household income. In a sentence- we can say that this intervention has compelled the farmers to increase the involvement to adopt advanced method of cultivation not only for household consumption but for enhancement of household income and thereby to improve the socio-economic status of these small and marginal farm families.

Land utilization increased from 20% to 90%

IMPACTS ON WOMEN EMPOWERMENT

- Women's participation increased significantly
- Public representation of women leaders has increased.
- There has been increased entrepreneurship mindset among the women
- Decision making at the family level has increased.
- Both production and income enhancement has been recorded.
- Knowledge of spice cultivation and on post-harvest management has increased.

IMPACT DATA

Farmers Details for IndiGo Project (2023-24)						
Sl. No	Name of the State	Name of the District	Name of the Block	No. of the Project village	No. of Farmers in Phase - 1	No. of new Farmers included in Phase - 2
1	Assam	Kamrup	Chhaygaon	14	662	89
2			Bangaon	6	214	82
3			Boko	4	168	460
4			Chayani Barduar	15	318	206
5			Rani	3	130	178
6	Meghalaya	Ri Bhoi	Jirang	12	178	507
				54	1670	1522



"The greatest fine art of the future will be the making of a comfortable living from a small piece of land."

— Abraham Lincoln

LIVELIHOOD PROJECTSUPPORTED BYAPPI

Sustainable
agricultural
practices and
improved
market access

After successful completion of the first phase of the project, funded by Azim Premji Philanthropic Initiatives (APPI), on 31st July 2023, implemented in Kamrup, Goalpara, and Ri-Bhoi districts APPI has extended the project for another period of three years, i.e. from 1st August 2023 to 31st July 2026. This phase focuses promotion of intercropping practices for effective and efficient use of lands to increase income of the small and marginal tribal women farmers in the same geography through sustainable practices, strengthening farmer institution, institutional linkages and providing access to the market.

Objectives:

1. Sustain the enhanced income of farmers by deepening spice interventions and horticultural activities.
2. Increase farmers' income through improved spice interventions.
3. Strengthen Farmer Producer Organizations (FPOs) and add value for better price realization.

IMPLEMENTING STRATEGY

Similar to Grant Phase-1, Grant Phase-2 is designed with a primary focus on women, aiming to increase their skills and awareness and strengthen their institutions for long-term sustainability. Project-level interventions will demonstrate the potential for increased income opportunities based on local resources and efforts. Additionally, common investments will build capacities for enhanced productivity in agriculture and allied activities, reducing the burden on women through the adoption of suitable local technologies.

7,000

FARMERS
TO WORK
WITH

The objective of this intervention is to promote intercropping practices through organic cultivation methods, improving the livelihoods of 5,000 households covered under Grant Phase-1 and an additional 2,000 new households in the existing project areas. The project strategy focuses on enhancing both the volume and value of turmeric, black pepper, ginger, and the cultivation of Assam lemon and pineapple. To support this, the project will provide quality planting materials by establishing central nurseries. A total of 10 central nurseries will be set up, with five already established in Grant Phase-1 and three more in the first year of Phase-2. These nurseries will develop saplings and seedlings of Assam lemon, pineapple, king chili, and black pepper. This three-year intervention aims to upscale the production of spices such as turmeric, black pepper, and ginger, and to promote the cultivation of Assam lemon and pineapple in the unutilized or underutilized land available in household homesteads.

MAJOR ACTIVITIES

In the Grant Phase-1 the farmers cultivated minimum two of the four spices in a combination of Black Pepper and Turmeric or Ginger and King Chili covering 45% of the total cultivable lands (1.5 acre/household) of a household (up land). In the Grant Phase-2 the 5000 farmers who worked in the Phae-1 will include two other remunerative crops- Assam Lemon and Pineapple as intercrops with spices and will extend their area of cultivation up to 80% of their cultivable upland area for the proposed intercropping practices (Average cultivable lands for horticultural crops 1.5 Acre/household in the project area)

Capacity Building of 7000 farmers on Natural pest management (NPM), nutrient management, vermi composting, traditional composting, green manuring, mulching etc. besides building skills of the farmers towards improved agricultural practices-

Crop combination adopted by the farmers-

- Spices – 2000 new farmers with spices
- Horticulture (Pine apple, Assam Lemon) with Black Pepper and Turmeric or King Chili and Ginger with 5000 households covered in the Grant Phase-1.
- Crop Demonstration in 75 nos. of model plots

Promotion of intercropping practices adopting organic way of cultivation of Assam Lemon and pineapple along with Turmeric, Black Pepper, Ginger, and King Chili.

"The power of livelihood lies in its ability to transform lives, build resilience, and foster hope."

— Unknown

Setting-up of Central Nurseries (Focus-Assam Lemon and pineapple):

10
CENTRAL
NURSERIES
TO BE SET UP

In the Grant Phase-1 100 nos. of Vermi compost units were set up by 100 nos. of farmers. The production of the compost was sufficient for the concerning farmer only and they applied the compost in various crops cultivated in their homesteads under the project. It would be very impactful if it could be sold to other farmers as per availability. It would have been possible if these units could have been set up in enterprise mode by a few selected farmers. This could have been done by those farmers who did not have sufficient lands for the cultivation. In the Grant Phase-2 90 nos. of vermi compost units (45 nos. of units have been set up in year-1 of this Phase) will be set up providing support of 20% of fund under the APF budget and rest of the 80% fund will be leveraged from other sources or the own contribution of the concerning farmers.

In the Grant Phase-1 5 nos. of Central Nurseries were set up by 5 nos. of progressive farmers (all are women) for making the availability of quality seedlings/saplings of Black Pepper and King Chili only for the nearby farmers at their door steps. Additional income generated for the entrepreneurs from this activity. In the Grant Phase-2 also 5 nos. of Central nurseries (3 nos. of nurseries have been set up in Year-1 of this phase) will be set up to ensure the sufficient volume/quantity of planting materials-seedlings/saplings of King Chili, Black Pepper, Assam Lemon and the management and development of the suckers of Pineapple

Establishment of Vermicompost based Enterprise:

90
vermi compost
units to be set up
45
already set up in
the first year

It is not wealth that makes a livelihood; it is the ability to cultivate and sustain opportunities."

— Unknown

Demonstration on organic farming-green manuring, vermi composting, Mulching (natural), NPM, etc.

75

Crop Demonstration plots

In the Grant Phase-1 100 nos. of Vermi compost units were set up by 100 nos. of farmers. The production of the compost was sufficient for the concerning farmer only and they applied the compost in various crops cultivated in their homesteads under the project. It would be very impactful if it could be sold to other farmers as per availability. It would have been possible if these units could have been set up in enterprise mode by a few selected farmers. This could have been done by those farmers who did not have sufficient lands for the cultivation. In the Grant Phase-2 90 nos. of vermi compost units (45 nos. of units have been set up in year-1 of this Phase) will be set up providing support of 20% of fund under the APF budget and rest of the 80% fund will be leveraged from other sources or the own contribution of the concerning farmers.

Another focus area of this grant phase is to improve the skills of the farmers as well as the Community Resource Persons and the field level project staffs through conducting onsite training at the project fields. For this purpose-75 nos. of Crop Demonstration plots have been targeted to establish to give practical knowledge to the participants on green manuring, vermi composting, natural mulching, Natural Pest Management, etc. which will fulfill the objective of promoting organic farming practices among the farmers.

Establishment of Vermicompost based Enterprise:

Demonstration on organic farming-green manuring, vermi composting, Mulching (natural), NPM, etc.

Another focus area of this grant phase is to improve the skills of the farmers as well as the Community Resource Persons and the field level project staffs through conducting onsite training at the project fields. For this purpose, 75 nos. of Crop Demonstration plots have been targeted to establish to give practical knowledge to the participants on green manuring, vermi composting, natural mulching, Natural Pest Management, etc. which will fulfill the objective of promoting organic farming practices among the farmers.

Under Grant-1 the DBIS have been constructed only in 8 numbers hamlets to provide irrigation facility to the farming households, but there are some technically feasible sources in some other villages also where these irrigation systems can be constructed for the benefits of the farmers. In the project area where Grameen Sahara worked under the Grant-1 there are 16 nos. of technically feasible sources for Diversion Based Irrigation Systems out of which 9 nos. of sources located in 9 nos. of villages have been selected to construct Diversion Based Irrigation Systems to facilitate irrigation to 1237 nos. of farming households to irrigate 562 acres of lands for intercropping practices and will take initiative to leverage fund from other sources for 5 other same systems. The initial activities have already been started in 5 villages and it will be completed within 2-3 months.

For this purpose, the farmers of the concerning villages have been mobilized for the contribution of their physical labour in trench digging and other physical activities which will help to bring their ownership of the irrigation systems. The purpose of providing this facility is to encourage the farmers to engage them in agricultural activities and which will enhance their household income in a regular manner.

**Creation of
Irrigation
systems to
ensure
irrigation
facility for
agri-activities:**

Provision of supports to farmers

5071

existing households

2000

new households

5071 existing households and 2000 new household who were left out in Grant-1 have been now covered under this phase where these 2000 (average land holding 1 acre/household) new household will be engaged in spices cultivation and the existing 5071 households will engaged in the cultivation of Pine apple and Assam Lemon along with through intercropping practices adopting organic way of cultivation within the 3 years project period. During the reporting period (2023-2024) 2000 old farmers have been started the initial activities for the cultivation of Assam Lemon and Pineapple besides cultivating spices and 1000 new farmers out of total 2000 farmers have been now engaged in spices cultivation as per action plan. For both the activities farmers have been provided quality planting materials of the mentioned crops.



Sustainability:

Adoption of sustainable agricultural practices on the longer term is the improvement of the financial situation of the farming households. This will be achieved under this intervention-

- Through adoption of organic way of cultivation
- via premium price that rewards a better product quality,
- by a cost reduction due to lower use of inputs (focusing on composting, following NPM practices and traditional irrigation systems)
- Via volume enhancement and increased productivity (better agricultural practices as a result of following proper and effective package of practices)
- Via strong market linkage

Strengthening of the FPO:

Strengthening the Farmers' Producer Organization is also one of the major verticals of this phase of the intervention. The main focus of the FPOs formed with the membership of the farming households is value addition through sorting, grading, and preliminary processing of the spices at the farm level by offering remunerative price to small holders for producing sustainable spices. It will motivate the farmers in the long run to be sensitive about sustainable farm management even after the completion of funding period. Building farmers' ownership to sustainable practices is a long-term process as farmers need to be demonstrated that new practices can improve their working or living conditions and that making different trade-offs can also be beneficial.

Institutional Sustainability:

The proposed model on developing a sustainable spice supply chain involving small holders is the major USP. The establishment of the supply chain catering to industrial market will attract outside investor/investors (the FPOs have promoted a Private Limited Co. also to take care of the entire marketing arrangements) for capital infusion to sustain beyond project period as there is growing attention toward sustainable spices products in the international market and CSR compliance concerning socio-economic issues for producers and care for the environment.

The project strategies on empowerment of the people's sector to work on the principles of shared responsibilities and benefits of the small holders will create conducive environment for collaboration with private sector and public sector in the long run. The training and capacity building of farm leaders will be given on priority basis through professionals employed with the project period. The hand-holding process of the people's sector development for negotiation with market needs will be of prime importance.

The funding requirement of FPO will change as per the life cycle of the organization. It is envisaged that beyond project period the FPO will be able to attract debt-based financing based on its business plan.

The cost will be able to borne by the FPO on its own since it will work to establish strong linkage with buyers. The FPO will actively network with banks for mobilization of credit services to the beneficiaries as per need. Keeping the policy environment of FPO in view it is hoped that the project will be able to sustain beyond project period.

In addition, the project is being linked to the Common Facility Centre (CFC) for spice processing which is being set up with financial support of Ministry of MSME, GoI.

Impact:

It involved comprehensive engagement, support and instituting community-based processes across the farm livelihood chain Grameen Sahara has been working to achieve the larger goal of increasing the income of the targeted households belonging to Assam-Meghalaya border area under Kamrup (Assam) and Ri-Bhoi district (Meghalaya) and in Goalpara district. As per the project target these farmers have been organized into FPG and have been federated at the FPO level. Grameen Sahara has promoted 3 FPOs - Organic Bhumi, Seuj Bhumi and Samannya. There are 8 nos. of Central Nurseries developed in the project areas through local entrepreneurs to ensure the availability of planting materials.

Process of project implementation with the total participation of the community encouraged the farmers to adopt improved agricultural practices by expanding their cultivable lands mainly for spices and Assam Lemon and Pineapple in a saturated mode.

"True development comes when we provide people the tools, knowledge, and confidence to sustain their livelihoods."

— Unknown

Coverage

Sl. No	State	District	Name of the Block	No. of village	No. of farmers under the intervention		
					Phase -1	New farmers in Phase -2	Total farmers in Phase-2
1	Assam	Kamrup	Chhaygaon	28	1247	868	2115
2			Bangaon	18	900	140	1040
3			Boko	18	1204	232	1436
4			Chayani Barduar	22	680	250	930
5		Goalpara	Rangjuli	10	357	195	552
6	Meghalaya	Ri-Bhoi	Jirang	12	683	327	1010
				108	5071	2012	7083

The project with its prime objective to enlarge the volume of production of the spices- Black Pepper, Turmeric, Ginger, and King Chili through the expansion of area of cultivation and it has been designed to increase the skills and awareness among the women farmers strengthening their institutions so that the initiatives sustain in the long run.

The project envisages on providing quality planting materials of spices backed by customized package of practices for cultivation and Business Development Facilitation linking the farmers with their own institution.

Grameen Sahara has intervened in a limited manner in selected pockets given its limited resource and capability. Markets are normally not nearby. Aggregation of the produces is also a challenge. Because of all these issues, their income is very low and whenever there is any adverse impact of weather, they end up producing less and corresponding earning less. Lands are available but a major portion remains unutilized due to the lack of awareness towards the improved agricultural practices.

Currently Grameen Sahara has been working with nearly 5000 farmers of Kamrup, Kamrup (M) and Goalpara districts of Assam and Ri-Bhoi district of Meghalaya and they are engaged in the production of spices- Black Pepper, Turmeric, Ginger, and King Chili in 95 nos. of tribal villages.

Other Key activities carried out under this intervention:

Promotion Nursery unit:

5 Central Nurseries have been setup through 5 progressive farmers (women) to make the availability of quality planting materials locally. It was one of the biggest challenges for the community of the project area to have healthy and improved planting materials in right time in right value before the intervention. The nursery entrepreneurs, after getting proper training on various aspects on management of nurseries have started the production and development of various seedlings and saplings as per need of the project, so that the farmers can easily access the planting materials in right time and as per expectation the farmers take it as a reliable centre of planting materials. The locations and the entrepreneurs were selected by the target community themselves so that a strong bond between the entrepreneurs and farmers could be developed. The nurseries have become an income generating enterprise for the entrepreneur and on the other

hand it could be a reliable source of quality planting materials and also a field level learning centre for the farmers. Thus, the nurseries would help the entrepreneurs to earn their livelihood by selling the healthy seedlings, saplings and cuttings to the farmers and at the same time they would minimize the gaps between demand for quality planting materials and supply.

Promotion of Vermi compost Production unit:

Grameen Sahara is very much aware about the conservation of soil health. As a part of this initiative the organization is continuously working with the farmers, so that they can understand it properly. To give them practical experience 100 nos. of vermi compost production units have been established in the project villages by the farmers. The farmers have started to use this compost in their crops. To replicate it to the fields of other farmers various steps have been being taken under this intervention, so that the number of such units can be maximized and the area can be made totally chemical free.

Construction of Diversion Based Irrigation-

A system towards Natural Resource Management: To increase the involvement of local people in the preservation of environmental assets and to encourage the community in different farming activities, Grameen Sahara included Diversion Based Irrigation under this Project as one of the major components. This component is designed to address two main issues namely - i) preservation of environmental assets - the revival and development of the springs and recharging of underground aquifers and sustainable rural economy through development and sustainable extraction of their benefit, in a comprehensive and holistic manner. The endeavor ends at proactive people's participation through productive activities generating rural employment and agricultural productivity which ultimately leads to food security and all-round improvement of rural livelihood and ii) the emerging threats of depleting fresh water resources, depleting ground water resources and global climate change which are aimed to be addressed through implementation of Diversion Based Irrigation System.

This intervention is carried out with its prime aim for preservation of the springs located in the villages by recharging the aquifers through the proper treatment of catchment area with the total participation of the local people through improving their skill and awareness and strengthens their institutions so that the initiatives sustain in the long run. The project level interventions are also demonstrated the possibility of increased income opportunities based on local level resources and efforts. Further, common investments will build capacities for enhanced productivity in agriculture and allied activities.

Under this Azim Premji Foundation supported intervention Grameen Sahara decided to construct 8 numbers of Diversion Based Irrigation System in the remote tribal villages located in the interior hills areas. This is a gravity fed Pipe Based Irrigation System to provide irrigation facility

in 8 for adoption of various agricultural activities in homesteads by utilizing the water of this facility.

For proper maintenance and management of the whole system Water Users Groups (WUGs) are also promoted in every project village. They collect regular contribution from the users to build a common fund so, that this money can be used in any further maintenance/repairing of the system whenever required.

The farmers also contributed a part of the construction cost by means of labor for different activities like digging trenches, transportation of construction materials, laying PVC pipes, clearing jungles, catchment area treatment etc and the villagers are trained on a few technical aspects of the whole DBI system. Grameen Sahara is optimistic that this innovative project would be the torch-bearer in the participatory irrigation management scenario of Assam.

APF Project Data

Indicator	Target	Achievement
Number of farmers involved	5000	5071
Number of FPG formed	500	469
Number of DBI constructed	8	8
Number of Central Nursery set up	5	5
Number of Vermi compost production units	119	121



2. COMMUNITY BASED FOREST MANAGEMENT AND LIVELIHOOD IMPROVEMENT IN MEGHALAYA

The Government of India has launched a project to promote Community-Based Forest Management and Livelihoods Improvement in Meghalaya with financial support from the Japan International Cooperation Agency (JICA). This initiative aims to restore and conserve natural resources within villages through sustainable forest management, livelihood enhancement, and institutional strengthening. By doing so, it seeks to improve environmental conservation, biodiversity, and the socio-economic conditions of local communities.

To meet the project's objectives, activities will be tailored to each village's specific needs. A participatory approach will be used from planning through maintenance, involving and engaging local residents. After forming the Village Project Implementation Committee (VPIC) under the Village Employment Council (VEC), the Block Project Management Unit (BPMU) will hold sensitization workshops for all stakeholders, including women and youth. NGOs and the BPMU will then assist VPIC in creating a participatory land use plan, mobilizing the community, conducting gender sensitization workshops, and performing Participatory Rural Appraisal (PRA), micro planning, and other initial activities.

The objectives of Grameen Sahara and NGO partner are as follows:

1. Facilitate Participatory Land Use Planning (PLUP) at the community level.
2. Conduct community mobilization workshops and assist in prioritizing entry point activities.
3. Provide gender sensitization and gender training.
4. Organize training workshops for creating a Micro Plan and conducting Participatory Rural Appraisal (PRA).
5. Lead meetings to select Self-Help Groups (SHGs) and support livelihood improvement, income generation activities, and community mobilization.

The project envisages the following desired outputs within the span of two years:

Output 1: Participatory Land Use Planning.

Output 2: Community mobilization and gender sensitization in all selected village/village cluster through workshops and training.

Output 3: Prioritized Entry Point Activities (EPA) for villages (cluster).

Output 4: Participatory Rural Appraisal (PRA) and Micro planning.

Output 5: Microcredit and Income generating activities through SHGs.

Output 6: Any other as may be decided during actual implementation.

"Small-scale farmers are the backbone of rural livelihoods and the custodians of our natural resources."

— Unknown

The Project kicked off from February 2022 and the following activities were undertaken and most of them have been achieved within January 2024:

	Umling Block	Umsning block	Mawrykneng Block	Mawkynew Block
Demarcation	21 villages	22 villages	13 Villages	21 villages
Community mobilization and Formation of VPIC and Identification of VCF's	21 villages	22 villages	13 Villages	21 villages
Signing of MoU and opening of Bank Account	21 villages	20 villages	13 Villages	21 villages
Quick survey of Batch 1 villages	8 villages	9 villages	5 Villages	7 Villages
Community sensitization	21 villages	20 villages	13 Villages	21 villages
VPIC Training Management for VPIC members	18 villages		13 villages	21 Villages
Community Nursery Training & Identification of Beneficiaries -	21 villages		13 Villages	21 villages
Mobilization of VCF for training	19 villages		13 villages	21 Villages
Identification of Beneficiaries and Training for SALT	21 villages		13 Villages	12 Villages
Training of VCF's for HH survey	8 villages		5 Villages	21 villages
PLUP & Microplanning for Batch 1	19 villages	8 villages		6 villages
Identification of beneficiaries for construction of community hall and Spring tap chamber	21 villages	8 villages		21 villages
Site verification of springs	21			21 villages
Attended VPIC Meetings at village level for forming/identification of Local Purchase Committee, Vendors and Construction committee				All attended
Orientation to the VPIC members for advance work of Community nursery, tree plantation, and community				8 villages
Training to VCFs and Headman on maintaining various registers				21 villages
Training to the VCFs on Sangrah app and Appverse				hall - 21 villages
Training for Aromatic plant:				7 villages

The project association with MBDA came into end in January 2024. It was an exciting experience of working with MBDA and the government of Meghalaya. The officials of all concerned agencies and departments were very cooperative, supportive, and guided in every step in the implementation of the project. We have always been communicated that they were happy with our performance. The association came into closure as there were changes in the government policies.

"We do not inherit the land from our ancestors; we borrow it from our children."

— Native American Proverb

3. Assam Agri-business and Rural Transformation (APART) Project

In consortium with Price Waterhouse Coopers (PWC) Pvt. Ltd. **Grameen Sahara**, implemented a 3 years "Assam Agribusiness and Rural Transformation (APART)" project towards establishment of Common Service Centers (CSCs) through formation of Farmer Producer's Organization/Companies (FPOs/FPCs) in Assam. Supported by the World Bank, this project is being implemented by Government of Assam by involving key line departments with the overall objectives of bringing socio-economic prosperity of rural farmers by integrating productions, filling gaps of value chain developments through various targeted sectorial interventions. The Govt. of Assam signed MoA with PWC in this regard towards implementing this project.

However, Grameen Sahara as a Sub-Partner of the consortium was engaged by PWC for field level interventions and to provide key programmatic services for the establishment of CSCs and promotion of FPCs in Zone-3 districts including Dhubri, Goalpara, Kamrup, Kokrajhar, Nogaon and Morigaon. As a consortium partner- Grameen Sahara successfully facilitated the ground implementation of this project by inclusions of **1042 villages**, **31 blocks**, **20816 farmers/ shareholders**, **1237 FIGs**, INR **262.9** lakh share money collection by farmer's mobilization, and establishing/strengthening 42 FPCs (32 new FPCs and existing 10 FPCs) in the project. The project contract period ended in January, 2024.

20,816 farmers

1042 villages

31 blocks

1337 FIGs

Rs. 262.9 Lakh
share capital

Under the stipulated project timeline, plans and strategies led by Grameen Sahara, Production Clusters were formed by organizing the farmers/producers, and to take advantage of economies of scale, establishing market linkages and channelizing extension services for farm productions. In the process, Grameen Sahara mobilized and organized farmers into Farmers Interest Groups (FIGs) and facilitated the establishment of Farmer Producer Companies (FPCs),

strengthened these FPCs in institutional building through various activities including handholding supports, trainings and capacity building programmes, shareholders, identification of group activities, formation, registration, and governance of all the FPCs. Overall Grameen Sahara assisted 42 FPCs in establishing Common Service All these activities primarily entailed enhancing general governance and management systems of the FPCs, scaling up forward and backward linkages for commercial farm activities and setting up of CSCs in sectors like agriculture and horticulture, fishery, handloom and sericulture (Eri & Muga) approved by APART. These were achieved through training and capacity building of Centers (CSCs) in the six project districts under the project. Out of these, 8 Business Plans/DPRs have been

approved by APART and respective MoUs have been signed between FPCs and concern apartments/institutions to undertake the construction of CSCs. As part of the critical management of FPCs, follow ups and monitoring visits were undertaken for the establishment of CSCs. To this end, proper land documentations for land/site selection, obtaining APDCL estimates for CSC power supply, documentation processes for DPR preparations including initial meetings with Board of Directors (BoDs) for business plan formulation, liaison with key departments, field visits, required human resources like recruitment of CEOs, Office Accountant/Assistant for FPCs etc. were some of the key activities executed by Grameen Sahara under the joint consortium.

Key Project Deliverables

1. Establishment/Strengthen 42 FPCs including 32 NEW and 10 EXISTING FPCs;
2. Setting up of 42 CSCs;
3. Training & Capacity building support;
4. Providing critical management support for long term sustainability

Building livelihoods is about creating opportunity, nurturing resilience, and ensuring equity for all."

— Unknown

Achievements at a glance (up to Jan'24)

Project Name	Establishment of Common Service Centers (CSCs) through formation of Farmer Producers' organizations/companies (FPOs/FPCs)				
Project Start Date	March 2021				
Project Completion Date	January, 2024				
Project Area	Total Districts: 06 (Kamrup (undivided), Kokrajhar, Dhubri, Goalpara, Morigaon & Nagaon)				
Total number of FPCs promoted	42				
Type of Interventions	1. Agri-horti = 30 2. Fishery = 08 3. Handloom & Sericulture = 04				
	District	Agri-horti	Sericulture & Handloom	Fishery	Total
	Dhubri	3	0	0	3
	Goalpara	5	0	2	7
	Kamrup	7	2	2	11
	Kokrajhar	5	0	0	5
	Nogaon	7	0	3	10
	Morigaon	3	2	1	6
	Total	30	4	8	42
Key Project Deliverables:	5. Development of 42 FPCs including 32 NEW and 10 EXISTING FPCs; 6. Setting up of 42 CSCs; 7. Training & Capacity building support; 8. Support & strengthen 10 existing FPCs; 9. Providing critical management support for long term sustainability				
Project Outcomes:	1. Economically viable & sustainable FPCs; 2. Developed value chain and market linkages of identified commodities; 3. Reduction in business and transaction costs; 4. Access to improved knowledge, modern technology and finance; 5. ICT based farm and market information; 6. Creation of rural entrepreneurs and development of rural enterprise; 7. Enhanced women participation in rural enterprise; 8. Increased income and livelihood opportunities				
Key Achievements until January, 2024	<ul style="list-style-type: none"> Of the 42 number of FPCs, Business Plan proposal of 19 FPCs have been submitted to APART for REVIEW and SANCTION; Out of the 19 FPCs, CSC Business Plan proposal (DPR) of 8 FPCs have been approved and sanctioned by APART; Sanctioned DPR includes from Kamrup- 3FPCs; Nogaon-1 FPC; Morigaon- 1FPC & Goalpara- 3 FPCs; Type of CSC intervention includes in Fishery= 04 FPCs; Agri-horti = 03 and Sericulture & Handloom = 01; An amount of Rs. 262.90437 lakh Share money was collected from a total of 20816 shareholders under the project interventions; All total 1237 FIGs have been formed covering 1042 villages from the project districts; 20816 shareholders have been mobilized under the project consisting of Male = 12192 & Female= 8624 shareholders; For and up to FY: 2024 (till January) the Total Turn Over of FPCs is Rs. 410.038 				

Total number of blocks covered	31
Total number of villages covered	1042
Total number of FIGs formed	1237
Total number of Shareholders promoted	20816 M= 12192 & F= 8624
Total Share Money Collection	262.90437 lakh (INR)
Total Turnover (FY: 2023-24) up to Jan 2024	410.038 lakh (INR)
Total number of Share Certificates distributed	19394
Total Number of Business Plan (DPR) submitted	19
Total number of DPR approved	08
	Kamrup = 03 (Mapakai FPC, Nabasuraj FPC & Pokhila FPC)
	Goalpara = 03 (Axomagro FPC, Kharmuza FPC & Srijoni Mahila FPC)
	Nogaon = 01 (Jungalbalahu FPC)
Name of FPCs whose Business Plan proposal (DPRs) have been submitted for sanction	Morigaon=01 (Poohar FPC)
	<u>Nogaon district:</u> Laokhowa FPCL, Kaliabor Minpalon Ou Krishi FPCL, Noipam FPC and Bajiagaon FPC
	<u>Kamrup district:</u> Bordoisila FPC, Radali FPC, Happy Voice FPC and Systikami FPC
	<u>Goalpara district:</u> Praogatishil FPC, Kuchdhowa Ekota FPC, Matia FPC and Kanaklata FPC
	<u>Morigaon district:</u> Milan Jyoti FPC
	<u>Dhubri district:</u> Mohabbat Krisi FPC, Seuj Biplab FPC, and
	<u>Kokrajhar district:</u> Mugani Tandwi Agro FPC; Najar FPC Swmkwr Agro Producer Company Ltd. Jwlwi Agro FPC

"A nation's strength lies in the hands of its farmers and rural workers who keep the land alive."

— Unknown

Overall Outcomes:

- a. Economically viable & sustainable FPCs;
- b. Developed value chain and market linkages of identified commodities;
- c. Reduction in business and transaction costs;
- d. Access to improved knowledge, modern technology and finance;
- e. ICT based farm and market information;
- f. Creation of rural entrepreneurs and development of rural enterprise;
- g. Enhanced women participation in rural enterprise;
- h. Increased income and livelihood opportunities

Geographical Coverage

Districts

1. Nagaon (Undivided)
2. Morigaon
3. Kamrup (Undivided)
4. Goalpara
5. Kokrajhar
6. Dhubri (Undivided)

Districts of Assam





APART State
team @
Bordoilshila
FPC,
Kamrup

@ Systikami
FPC, Kamrup.
Handloom &
Sericulture
officials and
District APART
Team



Axom Agro
FPC, Retail
Shop

4. REBUILD INDIA PROGRAM SUPPORTED by DASRA



DASRA promotes social change by acknowledging diverse challenges, instead of one-size-fit all approach, to unlock ability and opportunity. It understands diverse forms of vulnerability, and solves for inequity at all levels, sustains equity through systemic change, and create and harness opportunity. Grameen Sahara was given funding support during Covid-19 (During 2020-21) primarily for relief support to the poor families. Then it provided funds during the flood relief in the year 2022 to provide relief to 1,000 families which we did in North Kamrup areas. This support was to help farmers post flood recovery of their livelihoods. We provided the farmers seeds and other inputs. Fish seeds were distributed to over 500 fish farmers who incurred lost because of flood. Lemon saplings, papaya, banana saplings etc were also provided based on the land availability.

DASRA also has another support under Rebuild India Fund that identifies grassroots, community-centered, underfunded organizations through a unique sourcing and selection approach. Grameen Sahara is pleased to be one of the institutions supported nationally under this fund. Every year DASRA is going to support Grameen Sahara with a total grant support of Rs.10.00 lakhs continuously for five years. Rebuild India Fund was launched as a relief initiative at the height of the Covid pandemic in India in April 2021. Recognizing the long-term impact Covid will have on India's vulnerable and marginalized communities, as well as the need to stand in solidarity and support local partners with opportunities to exercise power, agency and leadership, Dasra and Tarsadia Foundation expanded the scope of the Rebuild India Fund to be a platform that champions proximate leadership to revitalize communities and establish resilient pathways for sustainable change.

"A sustainable livelihood is the key to a sustainable life."

— Unknown

We have received the first-year grant of Rs.10.00 lakhs already and have started working with that fund. The grant is being used on the organizational development such as development of MIS, OD exercise, infrastructure development etc. In December 2022 we have received a sanction of Rs. 50,00,000/- as unrestricted grant support over a period of 5 Years under its flagship program Rebuild India Fund for strengthening of the organization. We have been judiciously using this fund towards institutional development issues like Strategy planning, strategy planning for communication as well as piloting new initiatives such as Integrated farming model development. We are also working on capacity building of the staff. Now we are planning to strengthen the monitoring mechanism of the organization through dynamic software. We are excited and hopeful that this fund will help us towards institution strengthening as well as overall growth in next 5 years.

The Rebuild India capacity building initiative takes a participatory approach to building the capabilities of proximate leaders, working alongside them to identify key areas that need strengthening to support vulnerable communities. Experienced external facilitators and sector experts are brought into workshops for selected NGO cohorts, creating a mix of case-study-based facilitation, peer and expert-led sessions and group activities. The team hosts virtual and in-person workshops for the portfolio each year in a variety of formats, enabling leaders to learn, share their work, explore collaborative opportunities within and outside the Rebuild community. This year we have initiated the development of MIS software for proper Monitoring, Learning and Evaluation of the development activity. Also, as a part of developing capacities of the marginal farmers we have conducted capacity building training programmes on Scientific Fish Farming. 10 Such programmes have been conducted in Kamrup District of Assam. At the same time also given input support to 100 such farmers.



5. CRISIL PROJECT -MEI PRAGATI PROJECT

We have implemented two CRISIL projects and currently implementing the second phase of the project on financial literacy. The phases are as follows-

Phase I: September – December 2023 (Completed)

Phase II: January – December 2024 (Ongoing).

The first project was on supporting handloom-based livelihoods of the Mei Pragati beneficiaries

The "Mein Pragati" Project by CRISIL is dedicated to empowering women who are members of Self-Help Groups, Farmer Interest Groups, and Producer Groups in select villages across five blocks in three districts of Assam: Kamrup, Morigaon, and Darrang. The project aims to enhance the financial capabilities of vulnerable and disadvantaged community members, focusing on the socio-economic empowerment of rural women. Through targeted interventions, the project will demonstrate improved financial decision-making, effective financial management to achieve financial goals, expense reduction through better regulation, and reduced financial stress among households.

Project Objectives

1. Empowerment through Financial Literacy:

Provide financial literacy training to rural women, equipping them with essential skills in personal financial management, budgeting, and investing. This training aims to enable women to understand and effectively use various financial tools.

2. Improving Social Status:

Enhance the social status of rural women through increased education and training, and improved access to financial resources. These improvements will open new opportunities, leading to financial independence and better expenditure planning, both essential for a higher quality of life.

3. Fostering a Positive Financial Attitude:

Encourage a positive attitude towards financial planning among target women, increasing their participation in financial decision-making within their households. This shift in perception aims to elevate the involvement of rural women in managing household finances.

Project Area:

Sl No	District	Block
1	Kamrup	Goroimari
		Hajo
2	Darrang	Bechimari
3	Morigaon	Mikirbheta
		Bhuragaon

Project Output:

Grameen Sahara has successfully completed the Phase-I of "Mein Pragati Project" from September - December 2023. After the successful completion of "Mein Pragati" Phase-I Project, currently we are continuing Phase-II of "Mein Pragati" Project which is also known as MPA 2.0 which started from January 2024 is on the ongoing process. The reports of Phase-I & II is shown below in the tables.

"Work is not just about earning a livelihood; it is about building a life worth living."

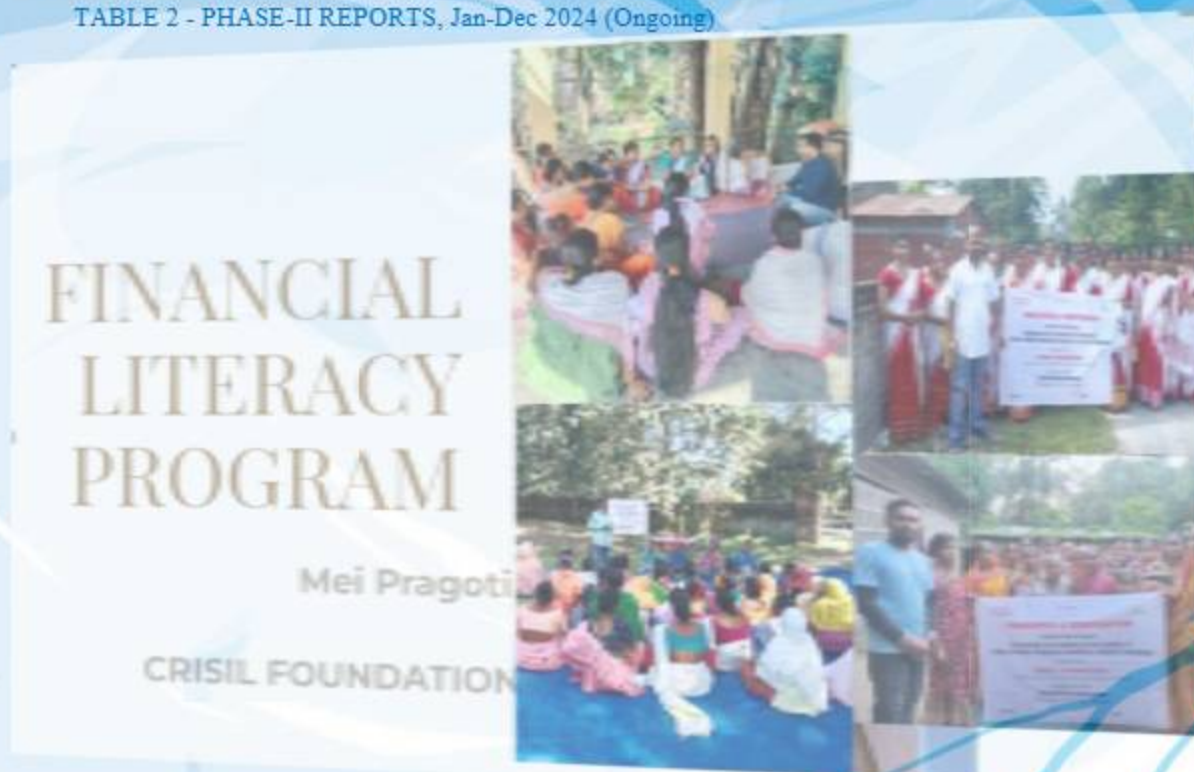
— Unknown

KEY METRICS	TARGET	ACHIEVED
NEW SAKHIS/NEW SAKHIS ON BOARDED	250	250
CUMULATIVE	250	250
NUMBER OF VILLAGE REACHED	250	250
NUMBER OF SHG COVERED	2500	2049
NEW SAKHIS OUTREACH (MULTIPLE TOUCH)	21000	21068
NEW SAKHIS OUTREACH (NEW UNIQUE)	10500	10534
NEW LINKAGES/ENROLLMENTS	7750	12276
AVERAGE INCOME	400	1644
EARNING SAKHIS	200	114
TOTAL INCOME	110000	187415
MEDIAN INCOME	200	600

TABLE 1 - PHASE-I REPORTS, Sep-Dec 2023 (Completed)

KEY METRICS	TARGET	ACHIEVED
NEW SAKHIS/NEW SAKHIS ON BOARDED	300	273
CUMULATIVE	300	273
NUMBER OF VILLAGE REACHED	300	273
NUMBER OF SHG COVERED	2400	1486
NEW SAKHIS OUTREACH (MULTIPLE TOUCH)	33000	17928
NEW SAKHIS OUTREACH (NEW UNIQUE)	16,500	8964
NEW LINKAGES/ENROLLMENTS	21000	13500
AVERAGE INCOME	500	1390
EARNING SAKHIS	300	174
TOTAL INCOME	1421850	723668
MEDIAN INCOME	250	200

TABLE 2 - PHASE-II REPORTS, Jan-Dec 2024 (Ongoing)





6. MICRO-ENTERPRISE DEVELOPMENT PROJECT SUPPORTED BY SIDBI

This is basically the Livelihood Outreach Programme - Swavalamban Hunarbaaz at Matia Sitalpati Cluster- Goalpara under P&D implemented by SIDBI. Livelihood Outreach Programme- Swavalamban Hunarbaaz focuses on empowering the rural women of Matia Block of Goalpara district of Assam. This project mainly focused on creating strong digital literacy awareness as well as financial literacy among the artisans. And also facilitate in capacity building of the artisans towards on boarding into E-commerce platforms like Amazon, Flipkart, and other web portals from where they could sale their products to other institutional buyers or individuals.

Major activities undertaken

Awareness campaign & Mobilization:

It is a process to mobilize the community and to build confidence. During the reporting period Grameen Sahara organized awareness building programs so that the target communities are mobilized in a better way and they get encouraged to participate in the project spontaneously. Through these programs, the people of the Project Locations have been tried to make aware about

Grameen Sahara – In support of sustainable livelihood

the concept of the Project, their roles, and responsibilities as well as the implementing agency, timelines for the same, work plan, etc.

Profiling of Beneficiary:

Profiling of beneficiary includes all the necessary information regarding the family background, income related and their ongoing activities. It is carried out by visiting their villages making them aware about the project objectives for their livelihoods. There are 150 nos of targeted beneficiary in the Sitalpati cluster. Unfortunately, the project did not go well. SIDBI also shown less interest and there was no fund disbursed from SIDBI. As a result, regretfully we had to discontinue the project. But it was really a good project and we wished that we could continue.



7. JAL-JIVAN MISSION PROJECT

Jal Jeevan Mission is one of the flagship programs under Ministry of Jal Shakti, which envisages connecting every household with a Functional Household Tap Water Connection (FHTC) to ensure that, there is sufficient availability of water. The program consists of two components –

- 1) The hard component that consists of construction of physical structure and
- 2) The soft component that consists of preparing and mobilizing the community for owning the program and ensuring that community takes part in O & M of the physical structure.

In this connection, Grameen Sahara has been empaneled as one of the implementing support agencies (ISA) to provide support to the mission. As an ISA the roles and responsibilities of Grameen Sahara are –

1. Community mobilization & awareness on JJM.
2. Handholding support to PRI & its Sub-Committee.
3. Capacity building of committee members.
4. Preparation of village action plan.
5. Facilitation of women participation.
6. Facilitate water literacy, sanitation, etc.
7. Documentation.

Every rural household has drinking water supply in adequate quantity of prescribed Quality on regular and long-term basis at affordable service delivery charges leading to Improvement in living standards of rural communities.

Activities Details

Activities	Kamrup District			Goalpara District		
	Target	Achievement	Pending Activity	Target	Achievement	Pending Activity
PLANNING & MOBILIZATION PHASE (8-10 Months)						
Introductory meeting with PRI/VOs/SHG members/community HG members/community	55	55	0	61	61	0
Cluster level meeting	55	55	0	61	61	0
Community meeting	55	55	0	61	61	0
Focused Group discussion	55	55	0	61	61	0
PRA & Resource mapping	55	55	0	61	61	0
Gaon sabha for constituting of GPWSC/VWSC	5	5	0	4	4	0
Open Marking	55	55	0	61	61	0
Constitution, Registration, Sensitization & Capacity Building of GPWSC/VWSC/WUC as Sub-Committee of GP, Opening of respective Bank Account etc. as well as community orientation on Ownership for ensuring functionality of Water infrastructure under JJM.	55	55	0		61	0
Preparation & Approval of Village Action Plan (VAP)	55	55	0	61	61	0
Monitoring, O&M & FTK Training of women groups	55	55	0	61	61	0
B.IMPLEMENTATION PHASE (10-12 MONTHS)						
Appropriate Ownership for the scheme	65	40	25	76	50	26
Collection of CAPEX	65	0	65	76	0	76
FHTC Monitoring O&M & OPEX Preparedness	43	43	0	61	61	0
C.POST IMPLEMENTATION PHASE (4 MONTHS)						
To ensure Drinking Water Security for all	9452	0	9452	12987	0	12988
Finalisation of Opex	9452	0	9452	12988	0	12988
WQM & SP	43	0	43	61	0	61
Final Report on Functionality & Documentation of success stories	5	0	5	4	0	4

GRAMEEN SAHARA



Har Ghar Jal
Jal Jeevan Mission

ANNUAL REPORT 2023-24



Snapshots of JJM activities



GRANT MOBILIZED SINCE 2007

During the year (Rs. In lakhs) Cumulative

2006-2007	9.38	GRANT FUND MOBILIZED	2007	9.38
2007-2008	11.38		2008	20.76
2008-2009	33.75		2009	54.51
2009-2010	93.14		2010	147.65
2010-2011	115.57		2011	263.22
2011-2012	77.16		2012	340.38
2012-2013	117.38		2013	457.76
2013-2014	316.10		2014	773.80
2014-2015	290.00		2015	1064.00
2015-2016	411.10		2016	1475.00
2016-2017	261.50		2017	1736.00
2017-2018	248.40		2018	1982.00
2018-2019	162.90		2019	2144.00
2019-2020	181.12		2020	2325.12
2020-2021	370.74		2021	2695.86
2021-2022	287.14		2022	2983.00
2022-2023	411.65		2023	3394.65
2023-2024	360.00		2024	3754.65

As a not-for-profit organization Grameen Sahara is eligible to mobilize grant fund from philanthropic agencies, government department & missions, doner agencies, Corporate CSR fund, development banks, foundations etc. The list of funding agencies is given hereafter. Funds are utilized for the purpose of existence of the organization. We primarily work with the segment who are farmers and in the informal sector.

These segments need external support in addition to what the government has been doing for them. We do complement with the government efforts for the lower strata of people. We have mobilized Rs.37.50 Cr till

date and have impacted the lives of the families. This is the amount which has come to the organization directly, there are also government and other funds mobilized which must be at least equal to that amount which has gone to the beneficiaries directly. We are very thankful to them for their generous support to Grameen Sahara in carrying out the activities to achieve its objectives.



"A livelihood must give people not just food and shelter but dignity and purpose."

— Unknown

Grameen Sahara – In support of sustainable livelihood

GOVERNANCE

Grameen Sahara is guided by a distinguished governing board comprised of luminaries from diverse fields. Operating under the stewardship of the Secretary and Executive Director, the organization convenes the board a minimum of four times annually. With the Secretary serving as a vital conduit between the board and management, the board delineates overarching policies and strategies, while the management diligently executes these directives. Upholding standards of compliance is a joint endeavor, overseen by the vigilant coordination of the Secretary and Executive Director.

Dr. Chandra Prabha Bhuyan,
Chairperson, Governing Board

Retired Principal Sipajhar College
Former Director – Assam Mahila Samata
Society (AMSS)
President - Assam Theosophical
Federation
spreading theosophical ideas among the
people.



Mr Srijib Kumar Baruah,
Member, Governing Board – NEDFi
Nominee

Executive Director – Northeastern
Development Finance (NEDFi)
Corporation.
Director - NEDFi Venture Capital Limited.
He is also an Associate Company
Secretary



Mr. Prafulla Saikia,
Vice-Chairperson, Governing Board

Former Managing Director – Assam Industrial
Infrastructure Development Corporation.
(AIIDC)
Former General Manager – NEDFi
Retired Additional Director – **Department of
Industries, GoA**

	<p>Mrs. (Dr) Deepika Das, Governing Board Member</p> <hr/> <p>Associate Professor – Department of Economics, Chhaygaon College. Social activist, Coordinator - IQAC</p>
<p>Dr. Karuna Kalita, Governing Board Member</p> <hr/> <p>Professor - Department of Mechanical Engineering, IIT, Guwahati.</p>	
	<p>Mr. Bipul Borah Member, Governing Board</p> <hr/> <p>Sr. Manager-Asia.(Ethical Sourcing Tea & Herbs, TWININGS, London Ford Fellow</p>
<p>M. Biswanath Sinha, Governing Board Member</p> <hr/> <p>Director - Policy and Technical Support WaterAid, New Delhi. A Social Development Professional</p>	
	<p>Sarat Chandra Das Founder & Secretary, Grameen Sahara</p> <hr/> <p>Managing Director – GDF Pvt Ltd Board member of Sa-Dhan, New Delhi Board member – KABIK, New Delhi Board Member – Diya Foundation, Kamrup Member – Steering Committee, AMFRIS, GoA.</p>
<p>Vikramaditya Das, Executive Director, Ex-officio member of Governing Board</p> <hr/>	

GRAMEEN SAHARA EXECUTIVE TEAM



VIKRAMADITYA DAS, EXECUTIVE DIRECTOR

ADMIN TEAM



Prabin Ch Das, Head, A/C& Finance



Mira Das, HR & Admin Head



Hiranya Kalita, Coordinator



Sushmita Kalita, MIS Executive



Sanjib Kalita, IT Head



Khanindra Kakati, A/C& Finance



Bhagyashree Das, Accountant

PROJECT MANAGEMENT TEAM

		
Amiya Kr. Das	Nilav Gohain, (Till Jan' 24)	Pranjal Malakar (Left mid in the year)
		
Srimanta Kr. Das	Padma Ram Kalita	Animesh Kalita
		
Champak Das,(Left mid in the year)	Hemen Kr. Das	Munimohan Nath
		
Naba Kalita	Manoj Das	Kamal Kalita

		
Daisy Kalita	Diganta Das	Mithusmita Das
		
Dipjyoti Das	Jyoti Rajak	Hitesh Kalita
		
Annajyoti Rabha	Amlan Jyoti Das	Anup Saud
		
Nandita Das	Biplab Gogoi	Son das

		
Jogen Kalita(Left mid in the year)	Bhaskar Das(Left mid in the year)	Pradeep Bodo
		
Ashiqur Rahman	Rinku Das	Prasanna Das
		
Ranjan Talukdar	Navajyoti Rajbangsi	Popi Bordoloi
		
Ranju Bora	Isaac R Rabha	Dipu Talukdar

		
Rupam Rabha	Bishnu Das (Left mid in the year)	Rymsibon (Left mid in the year)

		
Kaustav K Bhuyan	Navajit Roy	Jyotimoy Goswami
		
Milan Jyoti Kalita	Scolastica Suchiang	Priyanka Lynthong
		
Nafisa P M Kharnior	Munas Lyngdoh	Balajied Jyrwa

		
MM Kharrngi	B Marbaniang	M C J Nongpluh
		
Iwan Maria	Carolina Nanghuloo	Sumarlin Lamare
		
M Warlarpih	(Till Jan'24)	Utpal Deka
		
Pranab Mali	Mrinal Das	Rakib Uddin Ahmed

SCHOOL TEAM



**Subhash Chandra
Ramchiary**



Archana Daloi



Ritamoni Das



Tulika Medhi



Bapuram Hazarika



Banita Rajbangshi



Priyam Das



Govinda Kumar



Gitika Thakuria



Ranju Kalita



Mustaqul Islam



Nilakshi Deka



Jinti Moni das



Aparna Boro



Nibedita Saud



Gayatri Das

NON-TEACHING TEAM



Ananto Rabha, Manager



Mrinal Das, Accountant



Jitumoni Das, Librarian



Rubul Singh



Nayan Moni Thakuria



Runu Rabha

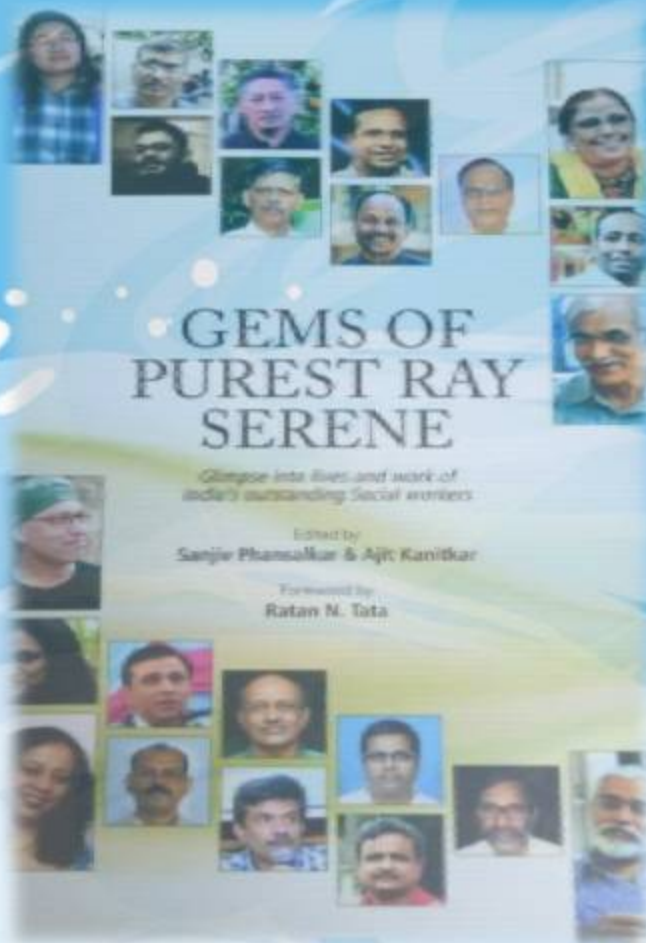


Alpana Singh



Anjali Das

HUMAN RESOURCES



Grameen Sahara's success across various sectors and geographies is driven by a skilled and diverse team, fostering a positive and productive work culture. The organization employs professionals from backgrounds such as Science, Commerce, Economics, Sociology, Management, Agronomy, Pisciculture, Handloom & Textile, Engineering, Law, and Animal Husbandry, whose experience ensures effective program implementation.

Grameen Sahara provides a platform for employees to explore their potential and engage with communities, resulting in a low attrition rate. The organization prioritizes staff training, mentoring, and leadership development, reflecting the vision of its founder. Robust HR policies and practices ensure employee well-being, and the use of HRMS technology enhances efficiency and engagement.

The organization's founder and Secretary, Sri Sarat Chandra Das, has been recognized by the VikasAnvesh Foundation as one of India's outstanding social entrepreneurs. His profile and the work of Grameen Sahara are featured in the book "Gems of Purest Ray Serene - Glimpses into Lives and Works of India's Outstanding Social Workers."

"A nation's greatness lies in its ability to ensure that every individual can earn a dignified living."

— Unknown

PARTNERSHIP & ASSOCIATION (PAST & CURRENT)

VISITORS DURING THE REPORTING YEAR



**Dr. Jayanta Biswa Sarma
& Dr. Karuna Kalita, IITG**

**Dr. D.J. Sarma,
Dr. Bipul Kakati &
Mr. Debnath Medok**



**Public audit
committee consisting
6 MLAs visiting
Biofloc Fish farm**

Grameen Sahara

Women project partners

Horticulture has been a dominant activity



Signing of MoU with west Guwahati College of Education







PURNA RABHA, A PROGRESSIVE FARMER PRODUCING LARGE QUANTITY OF BLACK PEPPER



EXPOSURE TO FARMERS ON ORGANIC PRACTICES





**Fully grown-up black pepper
in the homestead of Furna Rabha
At Rongamati
(Barduar Bagan) village**



Homestead Farm at the backyard





EXPOSURE TO ORGANIC PRACTICES







AUDITED FINANCIALS

Balance sheet

GRAMEEN SAHARA

CHHAYGAON KAMRUP (ASSAM)

REVISED BALANCE SHEET AS ON 31st MARCH 2024

Liabilities		Amount (Rs)		Assets		Amount (Rs)	
		FY:2023-24	FY2022-23			FY:2023-24	FY22-23
<u>Capital Account (Annexure-1)</u>		2,37,59,409	2,09,05,356	<u>Fixed Assets</u>			
				GRAMEEN SAHARA H.O (Annexure-7)		1,06,96,635	1,07,94,561
<u>Project Grant Liabilities (Annex-2)</u>		1,51,18,976	1,82,93,981	COE PROJECT (Annexure-10)		3,75,263	4,33,331
				SELCO PROJECT (Annexure-11)		7,38,568	8,27,767
<u>Current Liabilities</u>		1,63,93,650	1,23,38,270	CINI PROJECT (Annexure-12)		3,110	5,184
Membership Fee - RCRC (Annexure-28)	94,000			GJA (Annexure 21)		1,29,53,780	54,38,615
Sundry Creditors (Annexure-19)	1,15,78,758			INDIGO PROJECT (Annexure 23)			1,493
Other Current Liabilities (Annexure-4)	41,04,968			DASARA PROJECT (Annexure 12(b))		5,39,428	-
				GIZ PROJECT (Annexure 12(a))		16,008	-
Current liabilities (DASRA)	11518			<u>Current Assets</u>			
Grant from IIE	14806.09			GRAMEEN SAHARA H.O(Annexure-5a+b)		54,66,413	60,75,729
Payable to Animesh Kalitacfrom sfurti	3600			GJA (Annexure-20)		6,69,086	10,38,804
MBDA Payable to HO	80000			INDIGO PROJECT (Annexure-24)		1,21,241	1,18,000
CRISIL Payable to GS	506000			MBDA Project (Annexure-13 (a)			14,580
				Chhaygaon Agro Cluster (Annx.-27 (a)		27,29,488	2,90,077
				CRISIL PROJECT			5,000
				APPI(Annexure-15)		83,000	62,280
				DASRA Project (ANNEXURE-9)		1,45,401	12,000
				Fixed Deposit (Annexure-31)		83,21,553	83,26,710
				TDS Receivable		50,04,066.50	47,63,085.00
				<u>Closing Balance (Annexure-3)</u>		74,08,994	1,33,30,391
				Cash in hand	44,018		
				Cash at Bank	73,64,976		
Total		5,52,72,035	5,15,37,607	Total		5,52,72,035	5,15,37,607

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE

FOR M/s ABHIJIT & ASSOCIATES
 CHARTERED ACCOUNTANTS
 GUWAHATI
 M.N. 306287
 CA ABHIJIT DEY
 PROPRIETOR
 M.No. 306287
 UDIN:24306287BKDFU05864

DATE: 30/12/2024
 PLACE:GUWAHATI

Income and Expenditure statement

GRAMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)
REVISED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2024

Expenditure	Amount (Rs)	Amount (Rs)		Income	Amount (Rs)	Amount (Rs)	
		FY:2023-24	FY:2022-23			FY:2023-24	FY:2022-23
DLP (FICCI) PROJECT				DLP (FICCI) PROJECT			
GRANT EXPENDITURE		58,03,192		GRANT INCOME	57,43,183	58,03,192	159
As per Annexure-33	58,02,474			Grant from APPLP (To the extent utilised)			
Bank Charges	718			Indirect Income			
				Bank Interest	54,033		
CRISIL PROJECT		30,43,906	37,17,604	CRISIL PROJECT		30,43,906	37,17,604
GRANT EXPENDITURE				GRANT INCOME			
(As per Annexure-25 (a))	3042591			Grant from CRISIL	30,29,864		
Indirect Expenditure				(To the extent utilised)			
Bank Charge	1,315			Indirect Income			
				Bank Interest	8,689		
				Interest on FD	3,352		
ESPF PROJECT			33,063	ESPF PROJECT			33,063
NABARD Expenditure				Grant from NABARD			
Bank charge				(To the extent utilised)			
SRI PROJECT				Interest on BANK Deposit			
Depreciation				SRI PROJECT			
				Depreciation on Capital Grant fund			
BCRC-NERC		35.80		BCRC-NERC		1,987	1,782
Bank charge	35.80			Bank Interest	1,887		
INDIGO PROJECT		19,65,486	4,63,833	INDIGO PROJECT		19,65,486	4,64,029
Grant Expenditure				Grant Income			
Grant Expenditure During The FY	19,65,791			Grant from INDIGO			
(As per Annexure-22)				(To the extent utilised)	19,45,542		
Indirect Expenditure				Indirect Income			
Bank Charges	1,197.50		995	Bank Interest	27,685		
Less: Write off assets	1,493			F/D Interest	3,748		
				Depreciation on Capital Grant Fund	1,493		
GRAMEEN JYOTI ACADEMY		38,67,278	23,37,168	GRAMEEN JYOTI ACADEMY		47,78,030	23,14,159
Indirect Expenditure				Indirect Income			
(As per Annexure-17)	38,67,278			(As per Annexure-18)	47,78,030		
AGILE PROJECT		40,098	4,94,173	AGILE PROJECT		40,098	4,94,173
Grant Expenditure				Grant Income			
(As per Annexure-16)	40,098			(To the extent utilised)	40,098		
Bank Charge				Bank Interest			
DASRA PROJECT		2,66,623	13,65,574	DASRA PROJECT		2,66,623	13,65,574
Grant Expenditure				Grant Income			
(As per Annexure-8)	2,64,322			(To the extent utilised)	2,16,819		
Bank Charge (DBI)				Bank Interest (DBI)	26,897		
Bank Charge (UBI)	2,22.98			Bank Interest (UBI)	5,107		
Bank Charge (SBI)	88.50			Clean Energy Project		1,49,341	1,85,943
Clean Energy Project		1,49,341	1,85,943	Depreciation on Capital Grant fund	1,49,341		
Depreciation (Annexure- 12,13&14)	1,49,341			APPL PROJECT		82,71,863	84,55,663
APPL PROJECT		82,71,863	84,55,663	Grant Income			
Grant Expenditure				(To the extent utilised)	81,31,226		
(As per Annexure-14)	82,68,457			Bank Interest	32,460		
Bank Charge	3,406			Interest on FD	1,08,177		
Chhaygaon Agro Cluster		42,44,715	13,85,899	Chhaygaon Agro Cluster		42,44,715	13,85,899
Grant Expenditure				Grant Income			
(As per Annexure-27)	42,44,697			(To the extent utilised)	42,44,264		
Bank Charge	18			Bank Interest	451		
Grameen Sahara_HQ		1,19,60,585	1,59,48,348	Grameen Sahara_HQ		1,16,70,020	1,67,61,361
Indirect Expenditure				Indirect Income			
(As per Annexure-6a)	1,19,60,585			(As per Annexure-6b)	1,16,70,020		
Grameen Sahara_JIM (PHE)		9,94,203		Grameen Sahara_JIM (PHE)		23,89,790	
Indirect Expenditure				Indirect Income			
(As per Annexure-6a)	9,94,203			(As per Annexure-6a)	23,89,790		
MBDA		22,92,628	42,27,826	MBDA		27,10,563	47,87,009
Grant Expenditure				Grant Income			
(As per Annexure-35)	22,92,628			(To the extent utilised)	27,08,307		
Bank Charge				Bank Interest	2,056		
GIZ		5,66,955		GIZ		5,66,955	
Grant Expenditure							
(As per Annexure 34)	5,64,528				5,40,257.64		
Bank ch	2,429.72			Bank Interest	26,687		
Excess of income over exp		24,35,651	23,70,928				
Total		4,60,02,559	4,09,76,218	Total		4,60,02,559	4,09,76,218

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE
FOR, M/S ABHIJIT & ASSOCIATES
CHARTERED ACCOUNTANTS

DATE: 30/12/2024
PLACE: GUWAHATI

ABHIJIT & ASSOCIATES
GUWAHATI
M.N. (INR) 2018
2878KDFU05864



FUTURE PLAN



FUTURE PLAN OF GRAMEEN

The organization remains unwavering in its commitment to promoting sustainable livelihoods, maintaining its core focus. Additionally, it acknowledges the growing global challenge of climate change and pledges to address it with equal diligence. Grameen Sahara reaffirms its dedication to collaborating with farmers and women, emphasizing initiatives such as climate-resilient agriculture, sustainable agricultural development, soil health enhancement, and clean energy promotion—key components of sustainable livelihood practices. Moreover, Grameen Sahara will continue to strategically integrate technology into rural development to enhance productivity, a significant aspect of its interventions.



PUBLICATIONS



GRAMEEN SAHARA publishes Hand books for farmers, best practices, Manuals, Annual Reports, Case studies, etc from time to time. The same publications are used to train the farmers. These publications are also distributed among the farmers so that they can use them as guide books. These publications also become useful to the executives of Grameen Sahara.

Grameen Sahara in print media



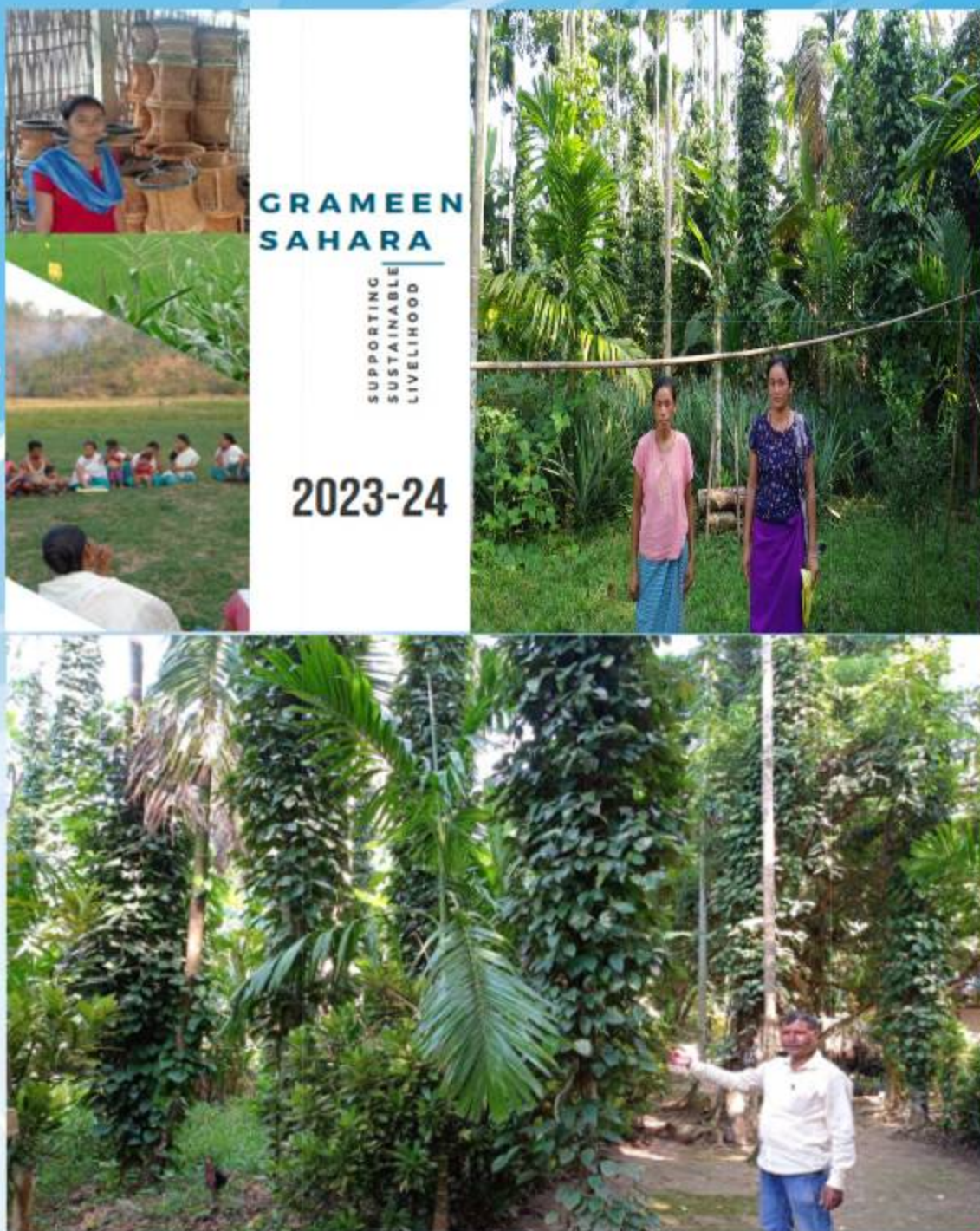
IndiGo team visiting grameen sahara



PIETER ALBER, CEO - INDIGO AIRLINES
MS. ROHINI BHATIA, CHAIRPERSON -
CSR, INDIGO,
MR. RAJU SARMA, DIRECTOR - CSR,
INDIGO AND ANOTHER 15 PEOPLE
VISITED GRAMEEN SAHARA PROJECT
FIELD SUPPORTED BY INDIGO CSR IN
APRIL 2023



ACTIVITY PHOTOGRAPHS







Diversion based irrigation



Turmeric production & productivity



CRP Interaction with beneficiaries



Program Team in the Black pepper garden



Grameen Sahara

MAN IS THE MAKER OF HIS OWN HAPPINESS

Vill : Dubjeni, Kulsi Road
P.O./P.S.: Chhaygaon, Kamrup (Assam)
Pin- 781124

Web : www.grameensahara.org

E-mail : grameensahara@gmail.com

Phone : 03623-261917, 261954

