



Grameen Sahara

In support of sustainable livelihood

ANNUAL REPORT

2024 - 25



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IN SUPPORT OF SUSTAINABLE LIVELIHOODS

THE GRAMEEN WAY





WHO WE ARE?

Grameen Sahara is a not-for-profit social organization founded in 2002, dedicated to promoting sustainable livelihood models for marginalized communities across Northeast India, with a magnified focus in Assam. Registered as a Society under the Societies Registration Act 1860, the organization has been active for over two decades to improve the quality of life of underserved communities through comprehensive development interventions. Based in the district of Kamrup, Assam, Grameen Sahara combines technical and financial assistance with environmentally sustainable practices, helping communities strengthen income-generating activities without compromising ecological balance. Supported by government and private donor agencies, corporations, banks, foundations, and multilateral organizations, the organization continues its journey of enabling equitable growth and resilient livelihoods.



To improve quality of life of the underprivileged and poor families in the rural and semi-urban areas



To promote sustainable & replicable livelihood models that will lead to sustainable income, healthcare, and wellbeing through knowledge, information, skill, capacity, linkages, and advocacy.

This will be furthermore achieved via:

- Building institutions
- Integrated Natural Resource Management (INRM)
- Climate action & Clean energy
- Financial & Technical support
- Training, knowledge, and skill upgradation
- Community mobilization



VALUES



Ethical Practices,
Respect & Care



Impactful Work,
Integrity & Passion



Innovation &
Accountability



Team Work,
Collaboration &
Partnerships

Since our establishment in 2002 in Assam's Goalpara district, Grameen Sahara has emerged as a leading catalyst for sustainable rural development in the Northeastern parts of India. By 2024-25, our initiatives had directly impacted **194,421 households, impacting approximately 9,50,000 lives** through comprehensive livelihood programs, financial linkages, and education. Our strategy is anchored in robust collaborations with different partners, such as the Azim Premji Philanthropic Initiative (APPI), IndiGo Reach, GIZ, Transform Trade, CRISIL Foundation, NABARD, NEDFi, Tata Trust, SIDBI, different departments, consulting agencies such as PWC, Ministry of Rural Development, ADB, JICA, MBDA, MSSDS, the Ministry of MSME etc. We have supported and helped promoting 60 farmer-producer companies, directly benefiting 40,000 farm families across agriculture, animal husbandry, handloom, fisheries, and traditional crafts sectors. Through strategic deployment of digital training platforms and climate-resilient farming techniques, we have demonstrated consistent growth despite economic volatility and environmental challenges. Our approach integrates technological innovation with traditional knowledge systems to ensure sustainable outcomes. Building on our established foundation, **we are committed to scaling our direct impact to reach 100,000 families impacting 10,00,000 individuals/lives by 2026.** This expansion will be achieved through inclusive, climate-adaptive strategies that prioritize long-term sustainability and community ownership.

We extend our sincere appreciation to our funding partners, technical support provider, knowledge partners, beneficiary communities, staff, and board members whose continued support enables our mission to create equitable opportunities and foster sustainable development across Northeast India.



MESSAGE

SARAT CHANDRA DAS
FOUNDER & SECRETARY



MESSAGE

VIKRAMADITYA DAS
EXECUTIVE DIRECTOR

Presenting the Grameen Sahara Annual Report for 2024-25 fills me with great pride. In addition to reflecting on our past achievements, this year's report celebrates our tenacity and reaffirms our unwavering dedication to community development.

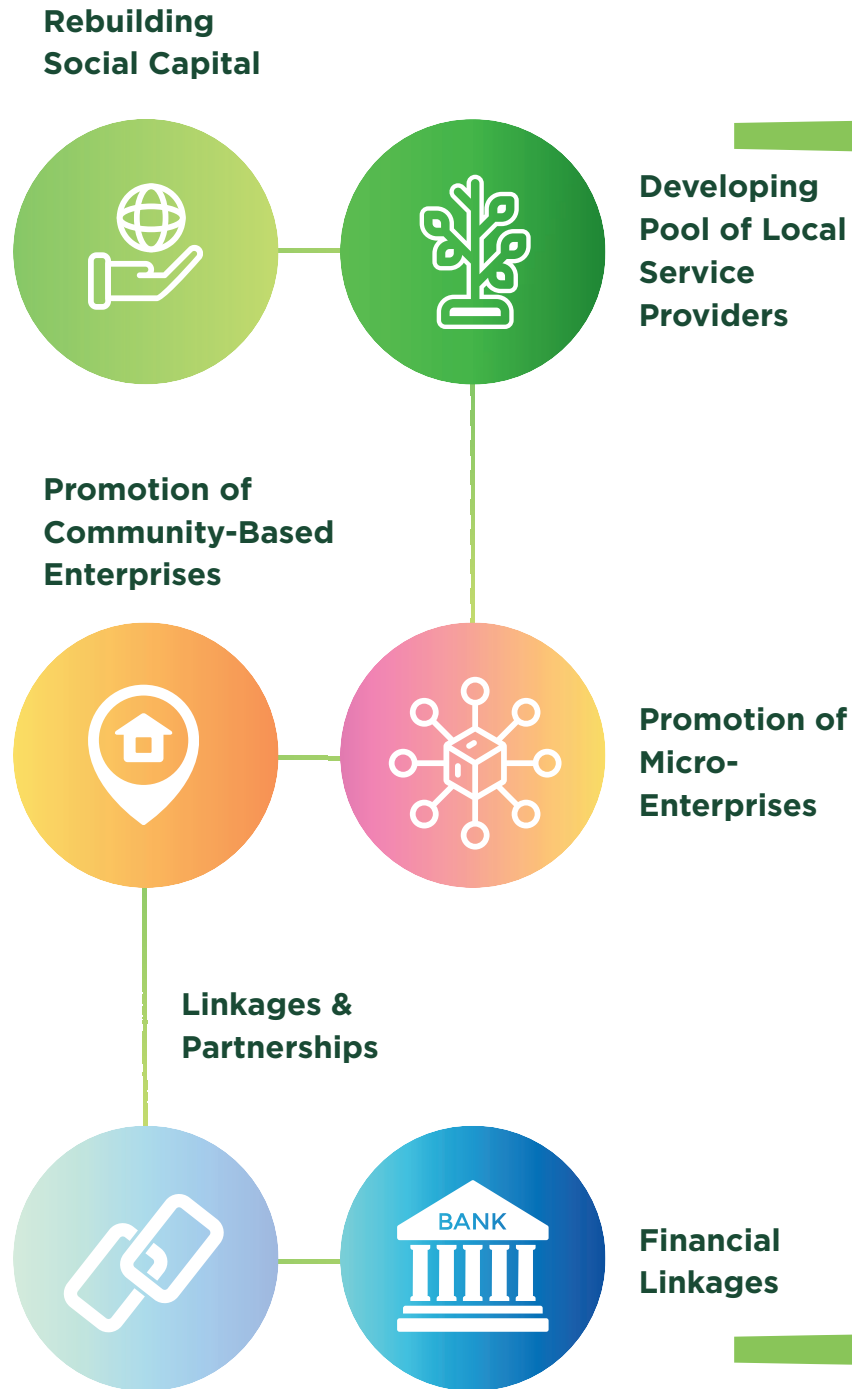
We, as an organization, have been working with the most deprived, vulnerable, and marginalized communities on their most overlooked issues. As a growing organization, we bring forth new ideas to cope with the challenges. We are also exploring new avenues in biodiversity conservation, Agroecology, environmental protection, and creating resilient farming communities. We believe an integrated approach to natural resource management will help restore the ecosystem. We have been able to develop new partnerships and collaborations with agencies like Transform Trade and German Corporation (GIZ) towards building a stronger organization with enhanced capacities to create more deep-rooted impacts. So far, we have been able to cover 40,000 households across Assam and Meghalaya, and we hope that we will be able to **reach 100,000 families by 2026**.

As we move forward, I am confident that Grameen Sahara will continue to create a sustainable impact in the most marginalized communities. We are not just responding to challenges but embracing them as opportunities for greater strength and effectiveness. I am truly honored by the way our team has performed — bringing meaningful impact, overcoming challenges, and consistently devising innovative solutions with resilience and zeal. My heartfelt gratitude goes to the Governing Board for their steadfast support and commitment to our mission, and to all our partners for their invaluable trust, which continues to inspire and strengthen us.

ORGANIZATIONAL REACH

- **Geographical Coverage: Assam & Meghalaya**
- **Total no. of districts covered: 28**
- **Total no. of villages covered: 3016**
- **Total Projects (since inception): 41**
- **Total area coverage: 41261 acres**
- **Total grant mobilized: 3849 lakhs**
- **Total institutions promoted: 229**
- **Total micro-enterprises promoted: 430**
- **Partnerships with 35 organizations**
- **36 no. of government collaborations via scheme integration and department convergence.**

STRATEGIC APPROACH



GRAMEEN SAHARA'S SIX PRONGED STRATEGY

Grameen Sahara's **six-pronged strategy** creates an integrated framework for sustainable development by **rebuilding social capital** to strengthen community bonds, **developing local service providers** for culturally appropriate expertise, and **promoting both community-based and micro-enterprises** to foster economic self-reliance. This foundation is reinforced through **strategic linkages and partnerships** with stakeholders and **financial linkages** to formal institutions, ensuring access to capital and credit. These interconnected pillars work synergistically, creating an upward spiral where progress in one area amplifies gains in others, driving holistic community transformation across social, economic, and institutional dimensions.



**Government
Departments and
missions**



**Development
Banks**



**International
Development
Agencies**



**Corporate Houses
and Foundations**



**Academic and
Research
Institutions**



**Civil Society
Organizations and
networks**

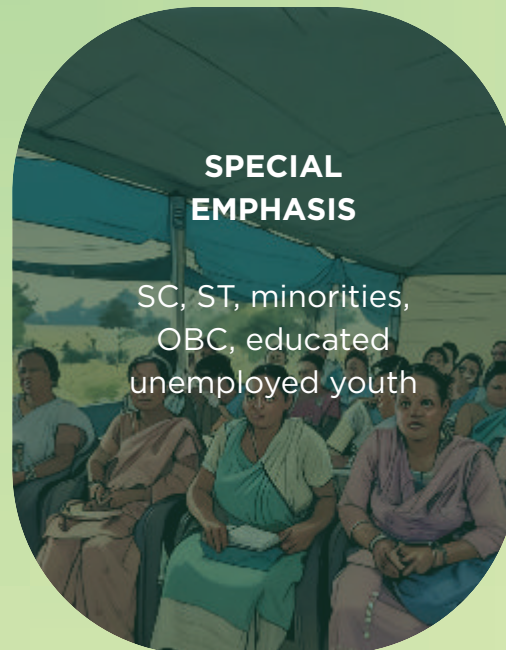
STRATEGIC PARTNERSHIPS



THEMATIC AREAS



TARGET BENEFICIARIES



OUR IMPLEMENTATION MODEL





SYSTEM IMPROVEMENT

As an organization, Grameen Sahara continuously evaluates and refines its processes, procedures, and methodologies of working, measuring results-based growth rather than task-based. This helps us in identifying areas for optimization, streamlining execution, and delivering better outcomes, maintaining a systematic improvement cycle. We also adapt to a proactive approach, ensuring our organization remains responsive to the evolving needs of the communities we serve, while steadily working towards sustainable and impactful development.

INNOVATION

Our work is rooted in the application of innovative and sustainable solutions to address pressing social challenges and improve the well-being of communities. From grassroots initiatives to projects on a larger scale, we bring in innovative solutions to address poverty alleviation, climate change, and agroecological practices for maximizing long-term successful impact.

COLLABORATION

Through engaging collaborative action with the government, businesses, local community bodies, and other like-minded CBOs and NGOs, Grameen Sahara leverages collective expertise, resources, and networks to achieve common goals. This, in turn, facilitates the exchange of best practices, knowledge sharing, and innovative solutions, leading to more efficient and impactful interventions.

LINKAGES

At Grameen Sahara, we build linkages across communities, cultures, and countries, working together toward a better future. Every initiative, partnership, and act of kindness creates opportunities that touch people's lives and help fulfill their dreams. Through these linkages, we face today's biggest challenges with courage, determination, and unity.





KEY INSTITUTIONS PROMOTED

Producer Companies & Cooperatives:

- Grameen Silk Producer Company - 997 spinners/weavers across 5 blocks
- 42 Farmer Producer Companies promoted under APART project
- Pratishruti Pure Agro Pvt Ltd - Value addition and marketing company
- Multiple Producer Federations and Cooperative Societies

Financial Institution:

- Grameen Development & Finance Pvt Ltd (GDF) - RBI-registered NBFC-MFI serving 30,000+ families across 18 districts with ₹50 Crore portfolio

Educational Institution:

- Grameen Jyoti Academy - Low-cost CBSE school with 300+ students up to Class IX

a) Grameen Silk Producers' Co. Ltd

Grameen Silk Producer Co. Ltd has evolved as a producer-owned institution entirely run by the spinner producer under the aegis of Grameen Sahara, supported by Sir. Dorabji Tata Trust (SDTT), Mumbai, with the objective of organizing the Eri sub-sector with special emphasis on the women yarn producers who are poor and disadvantaged, as well as giving higher benefits to its shareholders. The company has stepped into its second year since its commencement and has been running successfully. Currently, the company has 600 numbers of shareholders.

b) Grameen Development & Finance Private Ltd.

Grameen Development & Finance Private Limited is a non-banking financial company (NBFC) registered with the Reserve Bank of India, with its registered and administrative office at Chhaygaon (Assam).

c) Centre for Microfinance and Livelihood (CML)

CML was set up as a sector support institution building institute with the funding support of Tata Trusts, with membership and active participation of many institutions from the NER of India. It supported the nascent organizations from the region engaged in livelihood promotion and community-based microfinance institutions. The project got institutionalized in 2012, and in 2015, it was taken over by Tata Trusts as its associate organization. Current focus is on direct project implementation in different thematic areas within the development sector.

d) Tung-char producers' federation

This federation came into existence at Goalpara district with 500 producers in two development blocks – Kushdhowa and Balijana development blocks. Mobilization, promotion, and nurturing support were provided by Assam Mahila Samata Society. The institution has sustained on its own after we exited.

e) Grameen Pig Producers' Federation

This is an unregistered federation known as a village organization under the Assam State Rural Livelihood Mission. There are 125 tribal women pig rearers. The federation is now being groomed by ASRLM. It was supposed to be registered as a producer company, but because of the initial reluctance of the producers, it remained an unregistered body. Unfortunately, the farm has now been leased out to some entrepreneurs for fattening pigs against an annual rent.

f) Pakshalika Producers' Federation.

Grameen Sahara has successfully organized spinners under the Boko Development Block, Kamrup district, into a producer-owned entity — Pakshalika Producers' Federation. Registered as a Mutual Benefit Trust with its office at Dhekenabari, Chhaygaon, the federation currently has 374 spinner members across 19 producer groups. Formed to empower spinners through collective bargaining, it enables them to sell yarn directly in the market, free from middlemen interference.



g) Siro-Seuji Krishi Samabay Samittee

Grameen Sahara, with the support of NABARD under its FPO program, have promoted a cooperative named Sero-Seuji Krishi Samabay Samittee at Dhanubhanga under Kuchdhwoa Development block in Goalpara District towards propagation of Spices. Currently, the cooperative has 200 members and a retail shop.

h) Era Trendz

Grameen Sahara promoted another retail store for handloom and handicraft marketing and sales in Chhaygaon, Kamrup district, Assam. This retail store is community-owned and is managed by the Producers' Company.

i) Pratisruti Pure Agro Private Ltd.

Grameen Sahara promoted this institution to ensure the sustainable marketing of farmers' produce. It was established by two Farmer-Producer Organizations (FPOs) registered as Mutual Benefit Trusts (MBTs) — Organic Bhumi and Seuj Bhumi. Together, they bring under one umbrella nearly 1,000 women spice farmers.

j) Organic Bhumi, Seuj Bhumi, Samannya Bhumi (MBTs)

Organic Bhumi MBT, promoted by Grameen Sahara on 7th December 2016, is a for-profit trust of spice producers engaged in aggregating and marketing turmeric and black pepper, with 770 women shareholders. Seuj Bhumi MBT, registered on 7th August 2020, works with the same focus areas and also has 770 women shareholders. The latest, Samannya MBT, was registered on 1st September 2023 and currently comprises 250 women shareholders. Together, these three MBTs empower nearly 1,800 women spice farmers by strengthening collective marketing and ensuring better income opportunities.

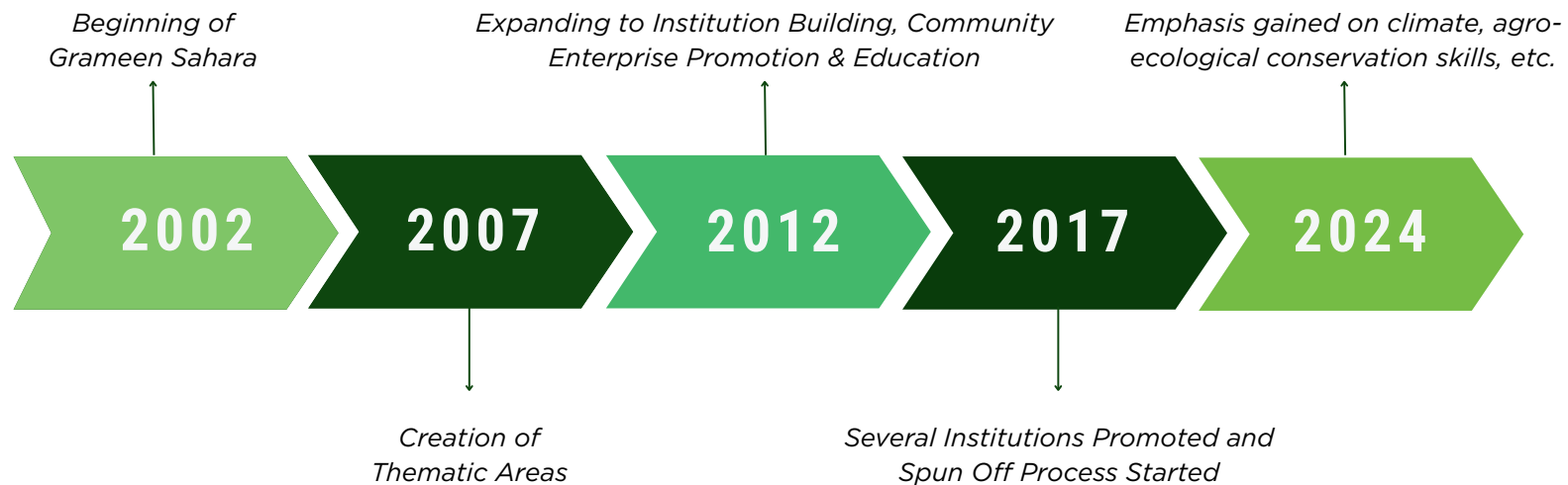
k) APART supported FPC

Grameen Sahara, in consortium with PricewaterhouseCoopers (PwC), is working on the assignment funded by ARIAS SOCIETY Assam Rural Infrastructure and Agricultural Services Society (An Autonomous Body under Govt. of Assam) Project Coordination Unit (PCU), of the World Bank-financed Assam Agribusiness and Rural Transformation Project (APART). Under this assignment, we have already promoted 42 new FPCs.

l) Grameen Jyoti Academy

Education has always been central to Grameen Sahara's vision, recognizing it as the backbone of human development and national progress. Our educational journey began with the Teach My Village (TMV) project, which ran for six years across six villages in Chhaygaon Development Block, Kamrup district, successfully establishing a strong learning culture among students. In 2014, we expanded our commitment by launching a low-cost CBSE-affiliated school that now serves 300+ students up to Class IX, where a dedicated team of teachers provides comprehensive guidance and facilitation for students' all-around development through committed, quality education.

OUR JOURNEY



SL No.	PAST PROJECTS	FUNDING PARTNERS	IMPLEMENTATION AREA	HOUSEHOLDS
1.	<i>Golden Weaver's Project</i>	TATA Trusts	Sericulture	5,000
2.	<i>SRI Promotion</i>	TATA Trusts	Agriculture	13,500
3.	<i>Rights of Women in Conflict & Fragile state</i>	ICCo	Handloom & Sericulture	897
4.	<i>Centre for Microfinance & Livelihood</i>	TATA Trusts	Multi Sectoral (NGOs)	98
5.	<i>MKSP (NRLM)</i>	MoRD & TATA Trusts	Agri & Allied	3,000
6.	<i>People's Institution for Livelihood Security, Assam</i>	ICCo	Piggery Value Chain	150
7.	<i>Centre of Excellence (CoE)</i>	ICCo	Agri & Allied	2,000
8.	<i>Rural Access to Clean Energy (RACE)</i>	ICCo & HACI	Clean Energy	1,000
9.	<i>Forest-Based Livelihood Promotion</i>	MBDA	Livelihood	5,000
10.	<i>Agile Livelihood Project</i>	Agile Airport Services Pvt. Ltd	Livelihood	400
11.	<i>Yarn Dyeing & Designing Project</i>	NEDFi	Handloom	30
12.	<i>Covid Relief</i>	APPI, DASRA, RCRC	Relief Support & Hygiene	25,000
13.	<i>Flood Relief</i>	APPI, DASRA, AHT, NEDFi	Relief Support & Hygiene	1,800
14.	<i>Livelihood Promotion via Sericulture</i>	CRISIL CSR	Sericulture	600
15.	<i>Microenterprise Promotion Program</i>	SIDBI, TATA Trusts	Skill Building	250
16.	<i>Value Addition of Rice via Clean Energy</i>	SELCO Foundation	Brown Rice Value Chain	2,000
17.	<i>Bio Floc Farm Project</i>	Fishery Department, GoA	Training & Production	1,000
18.	<i>Supporting Human Capital Development</i>	MSSDS, Meghalaya Govt.	Handloom & Textiles	1,500
19.	<i>JLG Promotion</i>	NABARD	Financial (Bank) Linkages	220
20.	<i>Collaborative Farming for Spice Production</i>	APPLF	Agri & Allied	3,600
21.	<i>APART FPO Institution Building</i>	ARIAS Society, Assam	Institution Building	21,000
22.	<i>Micro Enterprise Promotion Project (MEPP)</i>	SIDBI	Microenterprise Promotion	600
24.	<i>Handloom & Weaving up Graduation Project</i>	CRISIL Foundation	Handloom	600
25.	<i>Implementation of Livelihood Outreach Program</i>	SIDBI	Digital Marketing	150
26.	<i>Digital Literacy Project</i>	FICCI	Digital Literacy	5,500
27.	<i>Community Forest Management Livelihoods</i>	JICA	Natural Resource Management	600

NOTABLE AWARDS & RECOGNITION

- IndiGo Reach Spice Promotion Project awarded at the National level (twice) and Regional level (once)
- Founder Sri Sarat Chandra Das profiled as ***Outstanding Social Entrepreneur*** by VikasAnvesh Foundation (Tata Trust Associate)
- First organization from Northeast India supported under DASRA's Rebuild India Project
- Featured in "***GEMS OF PUREST RAY SERENE***" - a publication on India's outstanding social workers

YEAR AT A GLANCE

The fiscal year 2024-25 marked another milestone in Grameen Sahara's two-decade journey of empowering rural communities across Northeast India. Despite continued challenges from post-pandemic recovery, the organization demonstrated remarkable resilience by expanding its reach to almost 200,000 households, impacting close to **1 million lives**, while maintaining its commitment to sustainable livelihood promotion.



GENDER AS A CROSS-CUTTING THEME

MAINSTREAMING GENDER ACROSS DEVELOPMENT INTERVENTIONS

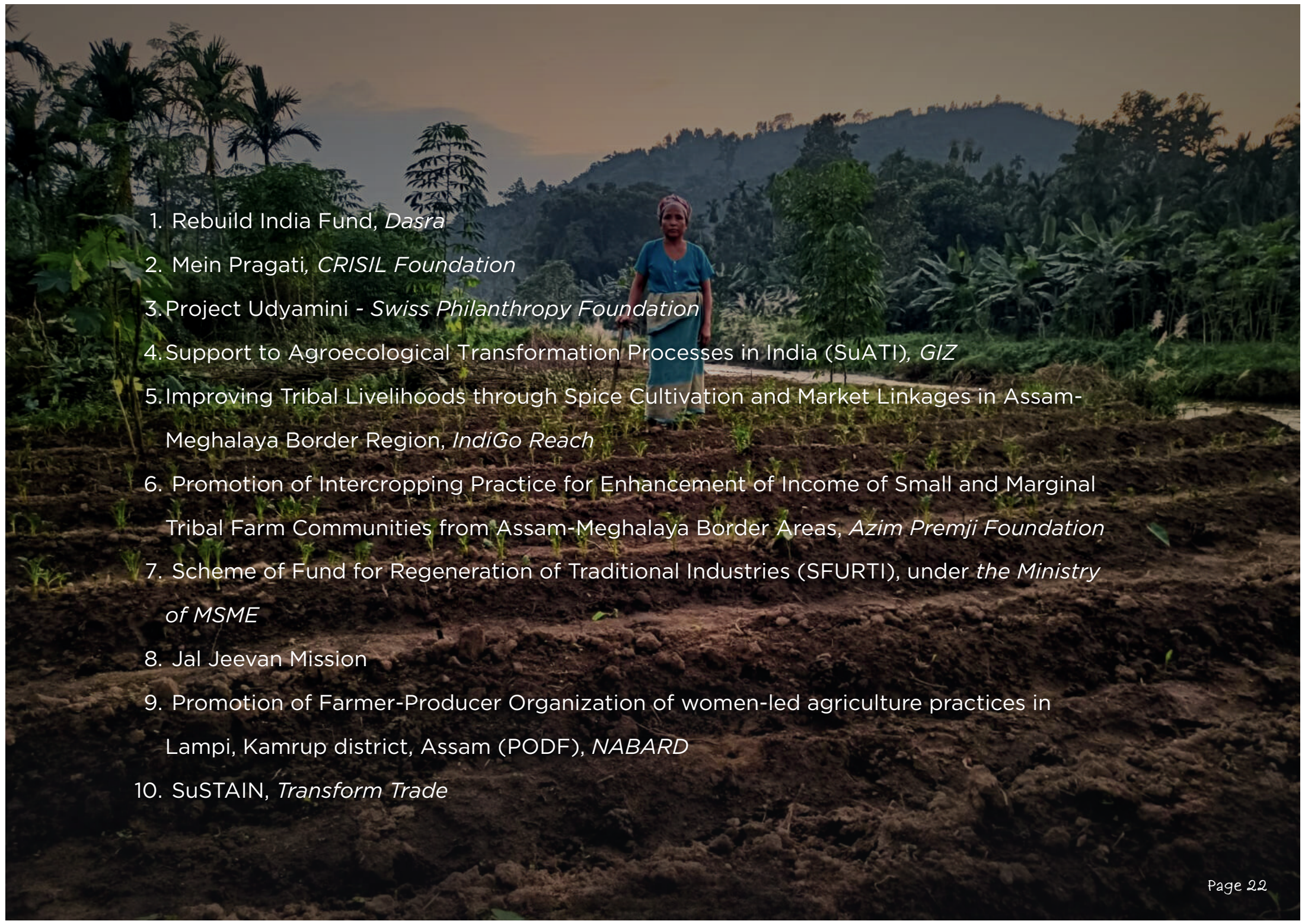
Gender equality serves as a fundamental cross-cutting theme that permeates every aspect of Grameen Sahara's development work, rather than being treated as a standalone program component. Our organization recognizes that sustainable rural development cannot be achieved without systematically addressing the structural inequalities and barriers that limit women's participation in economic, social, and decision-making spheres. This approach is reflected in our institutional mandate where women constitute 65% of all program beneficiaries and hold leadership positions in 78% of community institutions we have promoted.

Our implementation strategy employs a comprehensive gender lens through targeted capacity building, resource allocation, and institutional design that addresses women's specific constraints while building their agency and leadership capabilities. In our agricultural interventions, we ensure women farmers receive equal access to technical training, improved seeds, and market linkages, while our spice promotion projects specifically target women's traditional knowledge and skills for income enhancement. The financial inclusion programs prioritize women's access to formal banking services, with our affiliate organization GDF serving over 20,000 women borrowers across Northeast India. Additionally, we address practical gender needs by organizing training programs within villages to reduce mobility constraints, scheduling meetings to accommodate women's domestic responsibilities, and creating women-only spaces for skill development. Our Community Resource Persons include a significant proportion of women who serve as local change agents, demonstrating that women can effectively lead development processes in their communities.

Looking forward, we are committed to strengthening our gender mainstreaming approach by developing more sophisticated gender-responsive indicators, expanding women's leadership in producer organizations, and advocating for policy changes that support women's equitable participation in rural economic development across Northeast India.

Current Projects



- 
1. Rebuild India Fund, *Dasra*
 2. Mein Pragati, *CRISIL Foundation*
 3. Project Udyamini - *Swiss Philanthropy Foundation*
 4. Support to Agroecological Transformation Processes in India (SuATI), *GIZ*
 5. Improving Tribal Livelihoods through Spice Cultivation and Market Linkages in Assam-Meghalaya Border Region, *IndiGo Reach*
 6. Promotion of Intercropping Practice for Enhancement of Income of Small and Marginal Tribal Farm Communities from Assam-Meghalaya Border Areas, *Azim Premji Foundation*
 7. Scheme of Fund for Regeneration of Traditional Industries (SFURTI), under *the Ministry of MSME*
 8. Jal Jeevan Mission
 9. Promotion of Farmer-Producer Organization of women-led agriculture practices in Lampi, Kamrup district, Assam (PODF), *NABARD*
 10. SuSTAIN, *Transform Trade*

The Dasra logo is a large orange circle with the word "dasra" in white lowercase letters inside it.

dasra

Rebuild India Fund

Grameen Sahara first received Dasra's support in the form of a Covid Relief Fund during the pandemic in 2020-21, to provide relief primarily to poor families from marginalized communities. In 2022-23, we again received flood relief support for 1,000 families in North Kamrup areas for post-flood recovery of their livelihoods. Inputs such as fish seedlings and fruit saplings were distributed.

Dasra promotes social change by acknowledging diverse challenges, understanding diverse forms of vulnerability, and solving for inequity at all levels. It sustains equity through systematic change and creates and harnesses opportunity. The Rebuild India Fund was launched by Dasra as a relief initiative during the pandemic in April 2021 in India, and it identifies grassroots, community-centered, underfunded organizations through a unique sourcing and selection approach.

Recognizing the long-term impact of COVID-19 on the underserved and weaker sections of society, Dasra and Tarsadia Foundation expanded the scope of the Rebuild India Fund to stand with local partners as a platform that champions proximate leadership to revitalize communities and establish resilient pathways for sustainable change.

With the support from the Rebuild India Fund program, Grameen Sahara has been involved in institution-building development, focused on capacitating organizational resources and efficient strategies to strengthen organizational systems, enhance program delivery capabilities, and build sustainable frameworks for community empowerment and long-term impact.

We have invested in solidifying our grassroots networks, refining delivery mechanisms, and developing robust operational structures and piloted new integrated farming models that have enabled effective community-driven interventions resulting in scalable social change. Through enhanced organizational capacity, Grameen Sahara has been able to establish trust-based relationships with community members, facilitating the design and implementation of interventions that directly respond to their most pressing needs, from livelihood restoration to disaster resilience.

Further more, the Rebuild India Capacity Building initiative takes a participatory approach to building the capabilities of grassroots leaders and working alongside them to identify key areas that require strengthening to facilitate proper and needful support to marginalized groups and communities. Experienced external facilitators and key sector experts are brought into workshops for selected NGO cohorts, creating a mix of study-based facilitation, peer- and expert-led sessions, and group activities.





মই প্রগতি

A CRISIL Programme



MEIN PRAGATI

A CRISIL PROGRAMME

Empowering socially and economically disadvantaged rural women of the society by strengthening their financial capabilities.

CRISIL Foundation's "Mein Pragati" program aims to empower rural women, especially in Assam. Its main objective is to increase financial literacy, give women more control over their finances, and prepare them to make independent and informed financial decisions. From September to December 2023, Grameen Sahara successfully executed the pilot and first phase of the program, with Phase II continuing from January 2024.

PROGRAM STAGES



OUR REACH

-  Operating in **3 districts** of Assam; Darrang, Morigaon, Kamrup (R)
-  **300** Sakhis (one per village) engaged
-  Serving **53,800** households
-  **₹67.6** lakh total income generated by Sakhis



IMPACT 2024 - 25

KEY METRICS	IMPACT
Total Sakhis	300
Total Revenue (In INR Lakh)	37,60,487
Active Sakhi Cadre	286
Earning Sakhi Cadre	284
Villages Serviced	276
Monthly Average Income (In INR)	13,241.15
Monthly Median Income (In INR)	2,159
Linkages & Related Services	28,770
Schemes & Services Offered	143
SHGs Outreached	6,065
Unique Beneficiary Outreached	28,929

DISTRICT	BLOCK
Kamrup	Goroimari, Hajo
Darrang	Bechimari
Morigaon	Mikirbheta, Bhuragaon

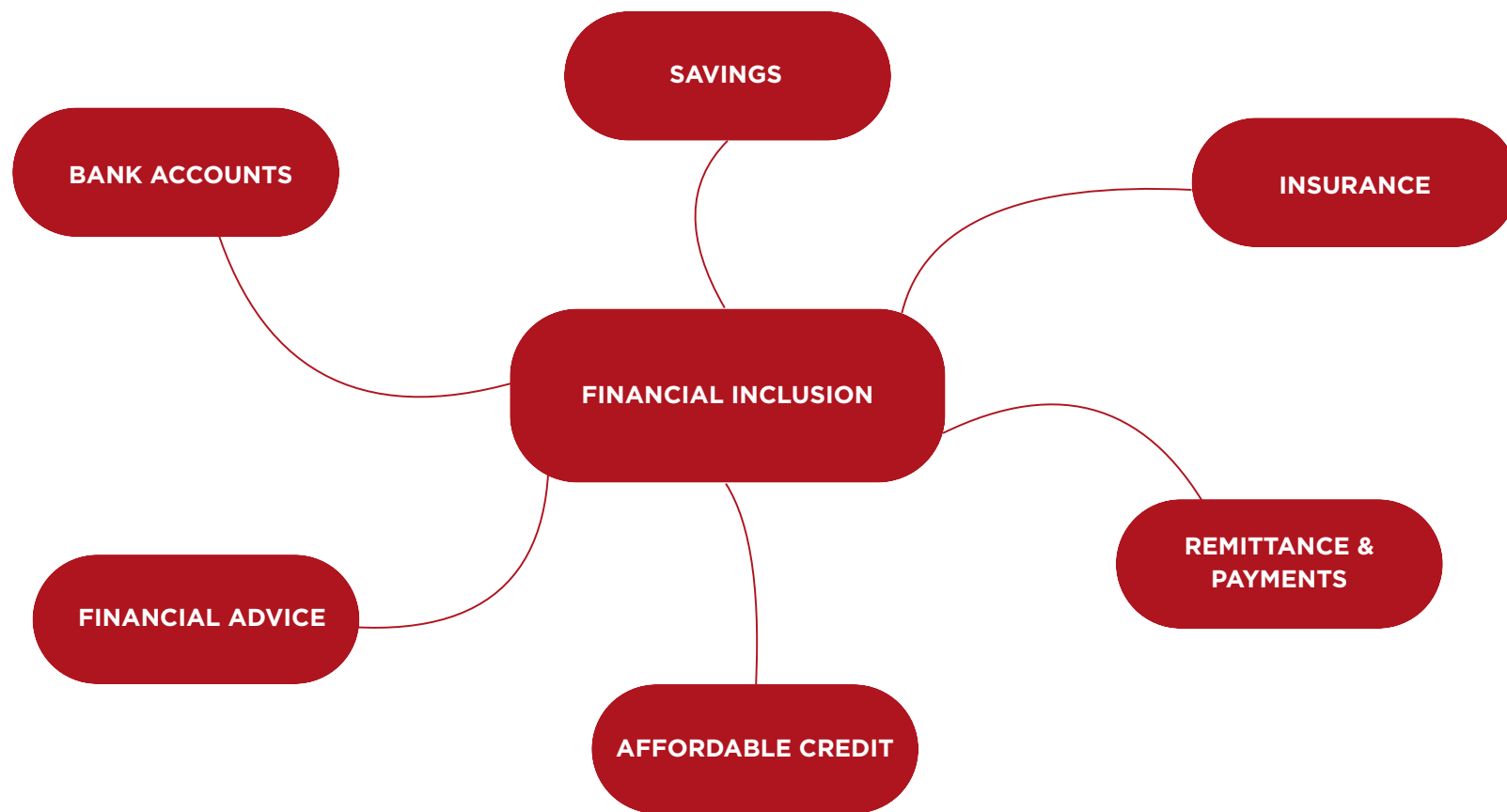
MEIN PRAGATI SUCCESS STORIES OF IMPACT

Mrs. Jenifa Ahmed, 35, from Dighali Pathar village in Morigaon, once depended on seasonal farming and her husband's income for survival. Her life changed when she became a Mein Pragati Sakhi, gaining training to provide financial services in her community. She now helps villagers open savings accounts, access schemes like Sukanya Samridhi, insurance, health cards, and form SHGs. This role gave her financial independence and the ability to support others, turning her into a source of guidance and empowerment for her village. Jenifa's journey shows how knowledge and opportunity can transform dependence into independence and leadership.

Mrs. Runiya Parbin, 35, from Khalihamari village in Kamrup, once depended on her husband's small seed shop for income. Her life changed after becoming a Mein Pragati Sakhi, where she was trained to provide financial services like savings accounts, Sukanya Samridhi, insurance, health cards, and loans. She now works with Panchayat, banks, and other institutions, helping villagers access government schemes and even driving Udyam Portal enrolments. This role has given her financial independence and made her a trusted support system in her community, empowering especially women to take charge of their finances.



EMPOWERING WOMEN THROUGH FINANCIAL INCLUSION







UDYAMINI

EMPOWERING RURAL WOMEN ENTREPRENEURS IN THE HANDLOOM VALUE CHAIN

How did we begin?

Our journey began from what we witnessed in Assam's villages: handloom weaving is not just a tradition but the second-largest livelihood source after farming, with women making up almost the entire workforce. Despite this, rural women entrepreneurs (RWEs) in the handloom industry remain invisible and marginalized. They constantly face barriers poor access to quality raw material, weak village-level infrastructure, limited financial and market linkages, and almost no exposure to entrepreneurial or digital skills. As we engaged with rural women entrepreneurs in the handloom value chain, we realized their strength was unquestionable; they sustain their families, keep local economies alive, and create opportunities for other women. But the ecosystem around them was fragmented. Policy support, schemes, and markets existed in theory, but rarely reached the grassroots in a way that worked for rural women. This gap in accessibility and recognition inspired us to act.

What does Udyamini reflect?

Udyamini reflects a collaborative spirit. It is not one organization but a collective initiative bringing together five non-profits, each contributing strengths in value chain development, clean energy, digital empowerment, financial inclusion, and leadership building.

At its core, Udyamini is about strengthening village systems so that women entrepreneurs have direct, sustained access to what they need:

- Capacity Building on Product Development and Entrepreneurship Development
- Local micro yarn shops for better raw material access
- Stage-wise business and design support
- Clean energy solutions to improve productivity
- Digital skills for market connectivity
- Handloom Acceleration Centres for schemes, finance, and market linkages
-

It reflects an approach where rural women are not seen as beneficiaries but as entrepreneurs and leaders, shaping their own futures.

5 CAPITALS FOR RWE GROWTH

PERSONHOOD CAPITAL

Self-reliance, Decision-making, Confidence

KNOWLEDGE CAPITAL

Learning, Innovation, Leadership, Mentorship

FINANCIAL CAPITAL

Credit, Asset, Investment, Ownership, Stability

RECOGNITION CAPITAL

Visibility, Respect, Reputation, Influence, Inspiration

SOCIAL CAPITAL

Networks, Capital, Trust, Solidarity, Support

Why is it needed in Assam?

Assam carries the highest concentration of handloom weavers in India, and almost all of them are women. Yet their contribution is undervalued, and systemic barriers continue to limit their potential. Without strong institutional and village-level support, these women struggle to transform weaving into sustainable enterprises.

Udyamini is needed because it:

- Addresses structural barriers raw material, infrastructure, finance, and market gaps.
- Brings convergence, integrating government schemes, digital empowerment, and renewable energy into women's businesses.
- Shifts mindsets by positioning women not just as weavers, but as viable entrepreneurs who can lead collectives and influence local economies.
- Builds resilience, helping women-led enterprises move from survival to growth, and in turn, creating pathways for other women in their communities.

The project reflects the lived experiences of rural women in Assam, builds on their strengths, and creates an enabling ecosystem that finally recognizes them as entrepreneurs, leaders, and change-makers.

Grameen Sahara's Role

Grameen Sahara plays a pivotal role in anchoring Udyamini by bringing over two decades of experience in advancing the livelihoods of rural woman weavers and small producers. As a livelihood-centric organization, Grameen Sahara has consistently worked across diverse sectors from agriculture and tea to horticulture, fisheries, and handloom, promoting sustainable livelihoods among marginalized rural communities. Within Udyamini, Grameen Sahara is carrying out the effort to build strong village systems for 800 rural women entrepreneurs, ensuring that grassroots entrepreneurs and collectives gain access to quality raw materials, business management support, clean energy solutions, and digital empowerment. By grounding interventions in the lived realities of rural women, Grameen Sahara positions them not merely as beneficiaries but as entrepreneurs, leaders, and change-makers at the heart of Assam's and West Bengal's handloom and livelihood value chains.



SuATI

**SUPPORT TO AGROECOLOGICAL
TRANSFORMATION PROCESSES IN INDIA**

Strengthening Natural Farming Initiative through Farmers'-led Agroecological Practices

Grameen Sahara, in partnership with GIZ under the SuATI Project, has successfully implemented natural farming initiatives across two clusters in Kamrup (rural) district of Assam. The project focuses on strengthening community-led agroecological practices, enhancing farmer livelihoods, and promoting sustainable agricultural development. The goal is to ensure an increase in production and market linkages of agroecologically produced food by strengthening community institutions at various levels.

Key Achievements:

- 338 farmers identified and enrolled as Natural Farmers
- 300 women farmers (88.75%) registered under Farmer-Producer Companies
- 180 farmers enhanced their homestead farm productions
- 206 farmers linked to institutional markets
- Established 2 community seed nurseries

Key Innovations in Agroecological Practices Implemented:

1. *Heap Compost Systems*: Efficient organic waste management
2. *Bio-Intensive Raised Beds*: Enhanced crop productivity
3. *Zero-Tillage Farming*: Soil conservation and reduced labor
4. *Mulching Techniques*: Water conservation and weed management
5. *Bamboo-Biochar*: Soil amendment and carbon sequestration
6. *Liquid Compost*: Nutrient-rich organic fertilizer
7. *Bio-inputs*: Jeevamarith, Brahmastra, and Neemastra preparations

Integrated Management Approaches Implemented:

- *Integrated Nutrient Management (INM)*: Combining organic and biological inputs
- *Integrated Pest Management (IPM)*: Natural pest control methods
- *Water Conservation*: Rainwater harvesting and efficient irrigation
- *Seed Conservation*: Community-led seed preservation initiatives

QUARTERLY PROJECT PROGRESS (JAN - DEC 2024)



OUTPUT-WISE ACHIEVEMENTS

Output 1: Organized Farmer Collectives

Target: 80% farmers enrolled as Natural Farmers

Achievement: 100% - All 338 farmers successfully identified and submitted for inclusion in State Nodal Farming

Indigenous Knowledge Documentation:

- Target: 100% ITK documentation
- Achievement: 30% completed
- Focus Areas: Seed conservation, seed treatment, natural pest control, natural fertilizer, crop harvesting, storage & drying, and Bari system

Farmer Registration:

- Target: 70% farmers registered under FPC
- Achievement: 88.75% - 300 women farmers registered
- Pending: 38 farmers (20 in Chhaygaon, 18 in Boko)

Output 2: Diversified Farm Production

Target: 80% smallholders with increased farm diversity

Achievement: At least 180 farmers enhanced homestead productions including:

- Vegetables: Gourd, bitter gourd, knolkhol, cabbage, potato, tomato
- Spices: Ginger, king chilly, turmeric, black pepper
- Livestock: Cattle, piggery, goat, poultry
- Additional: Mushroom cultivation, honey bee farming, fruits

Output 3: Scheme Integration

Facility Utilization:

- Target: 80% farmers benefiting from cluster-based units
- Achievement: 100+ farmers utilizing Common Facility services for turmeric processing, rice milling, rice products, ginger, and black pepper drying

Government Scheme Access:

- Target: 60% farmers benefited through government schemes
- Achievement: 57 farmers' applications submitted for irrigation (37) and solar pump subsidies (20)

Output 4: Market Linkages

Target: 3 specific value chains developed & 80% farmers linked with institutional markets

Achievement: 50 farmers mobilized through VCD training

Value Chain Development:

- 14 SHGs and 30% NF farmers selling products (chips, pickle, turmeric powder, black pepper, soap, vegetables, fruits, mushrooms) linked to institutions

Market Integration:

- 206 farmers (60.9%) linked to FPCs - Pratishruti Pure Agro Pvt. Ltd. and Boko Pineapple FPC Ltd.





HOW INDIRA BORO TRANSFORMED HER FARM

Meet Indira Boro, a 52-year-old farmer from Balijuri village, Kamrup, Assam, who owns a small 1 bigha farm.

Indira's farm was simple. She grew:

- Basic vegetables like chilly, brinjal, and mustard leaves
- Some fruits like lemon and banana
- Arecanut trees

Her farming was typical - using chemical fertilizers and following traditional methods that many farmers in her area used.

Operating on a modest 1-bigha farm, Indira made a bold decision one year ago to transition from conventional farming methods to sustainable practices, a choice that would prove to be life-changing for her and her family. Earlier, like many farmers, she faced the challenges of rising input costs, declining soil fertility, and limited income diversification.

The transition to sustainable farming involved learning and implementing multiple agroecological practices that work in harmony with natural systems. Indira adopted heap composting, bio-intensive raised beds, zero tillage, liquid compost, vermi-compost, and bamboo bio-char—improving soil fertility, structure, and microbial life. Mixed and multiple cropping enhanced biodiversity, natural pest control, and land use efficiency, while mulching and vermi-wash conserved water and enriched crops. Beyond vegetables and fruits, she expanded into spices like black pepper, ginger, and turmeric, added a flower garden for extra income, and introduced fruit varieties like black jamun and pineapple. This diversification strategy reduced her dependence on any single crop and provided multiple revenue streams throughout the year, creating greater financial stability and resilience against market fluctuations.

THE AMAZING RESULTS

In just 6 months, here's what happened with Indira's finances:

What She Spent:

Total investment: ₹24,500

Homestead garden: ₹12,000

Paddy farming (3 bigha): ₹12,500

What She Earned:

Total income: ₹68,175

Pure profit: ₹43,675

For every ₹1 she spent, she got ₹2.78 back

Her organic practices improved soil fertility naturally, eliminating chemical inputs that harm soil over time. Through farm ponds and mulching, she conserved water, cut irrigation costs, recharged groundwater, and reduced runoff, benefiting the wider watershed.

LIVELIHOOD IMPROVEMENT OF TRIBAL COMMUNITIES FROM ASSAM - MEGHALAYA BORDER AREAS THROUGH PROPAGATION OF SPICES VIA ADOPTION OF SUSTAINABLE AGRICULTURE PRACTICES, INSTITUTION BUILDING AND MARKET LINKAGE

The project addresses critical challenges faced by tribal communities in these border regions, including limited access to modern farming techniques, inadequate market linkages, and insufficient income opportunities for women. The objective remains to promote sustainable spice cultivation among women farmers in tribal communities, thereby enhancing their economic independence and contributing to household food security, focusing on high-value spices that are well-suited to the local agro-climatic conditions. Through a holistic approach combining capacity building, technical support, and market facilitation, the initiative has created a substantial positive impact on the lives of participating farmers and their families over the first and second phases. These communities, with their rich traditional knowledge of agriculture and deep connection to the land, represent an ideal demographic for sustainable spice cultivation initiatives.

All 3000 farmers are members of a Mutual Benefit Trust (MBT) and an FPO that was formed during the first phase of implementation, and they are also shareholders of Grameen Sahara's Pratishruti Pvt. Ltd.



**REACHING 3000+ WOMEN
FROM TRIBAL COMMUNITIES
IN ASSAM - MEGHALAYA
BORDERS IN SPICE
CULTIVATION**



PROJECT PHASE I STATISTICS

BENEFICIARIES & INSTITUTION NUMBERS

- Total households covered: 1,670 (Target: 1,500)
- Farmers' Producer Groups (FPGs) formed: 151
- Farmers' Producer Organizations (FPOs): 2 (Organic Bhumi - registered, Seuj Bhumi)
- Central nurseries established: 5
- Community Resource Persons (CRPs) trained: 24
- Vermi compost units: 100
- Compost pits: 1,670
- Water lifting devices provided: 21
- Diversion Based Irrigation (DBI) systems linked: 16

LAND COVERAGE (IN BIGHAS)

- Turmeric: 132.15 bighas (468 farmers)
- Ginger: 68.31 bighas (568 farmers)
- Black Pepper: 78.95 bighas (1,018 farmers)
- King Chili (Kharif): 95.772 bighas (907 farmers)
- King Chili (Rabi): 121.94 bighas (769 farmers)
- Other crops: 2,998.238 bighas
- Total area under project: 3,495.36 bighas

PLANTING MATERIALS DISTRIBUTED

- Turmeric: 21,015 kg
- Ginger: 7,290 kg
- Black Pepper: 22,700 pieces (21,859 vines planted)
- King Chili: 58,180 pieces

CAPACITY BUILDING OUTREACH

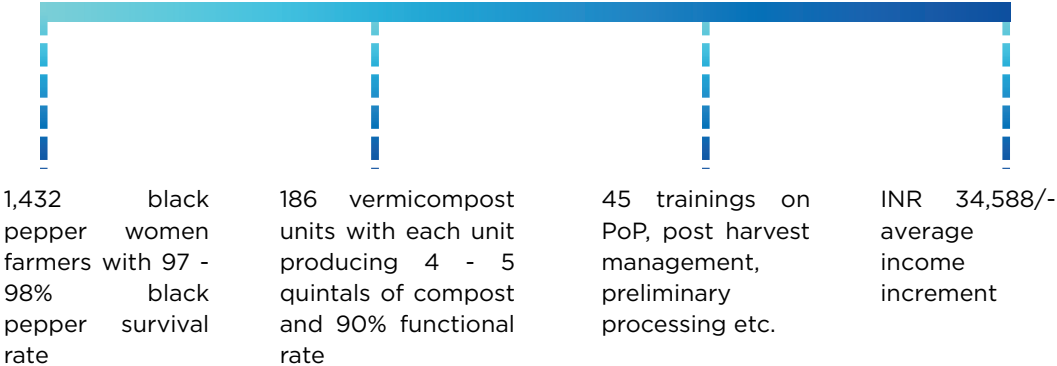
- POPs/Crop management (Black Pepper & King Chili): 2,717 participants
- POPs/Crop management (Ginger & Turmeric): 2,201 participants
- Nursery entrepreneur training: 507 participants
- Business planning exercise: 1,702 participants
- Exposure visits: 228 participants





PROJECT PHASE II STATISTICS

SUSTAINABILITY INDICATORS



IMPACT INDICATORS



ENVIRONMENTAL IMPACT

- ✓ Soil health improvement through organic composting
- ✓ Reduced chemical input dependency
- ✓ Biodiversity enhancement through multi-crop systems

SOCIAL IMPACT

- ✓ Women entrepreneurship through nursery management
- ✓ Local expertise development via CRP model
- ✓ Knowledge transfer ensuring post-project continuity

THE STORY OF MANJU RABHA

For many years, Manju Rabha, a widow with two children, lived under constant financial stress. Farming was the only way she could provide for her family, but her income was meager. She cultivated turmeric, ginger, arecanut, and paddy using traditional practices, but crop diseases, low productivity, and poor market prices left her with only ₹40,000–₹45,000 annually. It was barely enough to meet her family's basic needs. Manju's journey took a positive turn when she came in contact with Grameen Sahara under the IndiGo Reach Project. Grameen Sahara trained her in natural farming methods that helped improve soil health, reduce input costs, and increase crop yields. She was also taught about fair pricing and market linkages, ensuring that she could sell her produce at better rates.

With Grameen Sahara's support, Manju received black pepper seeds and was guided to adopt intercropping practices with her arecanut plantation. Today, she has 40 black pepper plants. Last year alone, she harvested 20 kilograms, selling them for ₹11,500 at a fair price of ₹550 per kg. She also received other seed inputs, which allowed her to diversify her scope in farming. Along with black pepper and spices such as turmeric, ginger, king chili, etc., she now grows pineapple, lemon, and seasonal vegetables, all using natural practices. This has created multiple streams of income throughout the year, reducing risks and making her livelihood more secure. She also benefitted from learning about vermicomposting. By producing her own organic manure, she reduced her dependency on expensive external inputs and earned ₹3,950 by selling surplus compost to other farmers.

Last year, she earned ₹21,930 from spices and vermicompost, plus additional income from paddy and other crops. Today, her annual income has increased to more than ₹1,50,000, which is a remarkable jump from the ₹40,000–₹45,000 she managed before.

Manju's story shows that with proper training, strong support, and fair market access, farmers can turn challenges into opportunities. From barely surviving, she has grown into a confident and self-reliant farmer with secure and diverse sources of income.



PROMOTION OF INTERCROPPING PRACTICE FOR ENHANCEMENT OF INCOME OF SMALL AND MARGINAL TRIBAL FARM COMMUNITIES FROM ASSAM-MEGHALAYA BORDER AREAS

Implementation Period: August 1, 2023 - July 31, 2026 (3 Years - Phase 2)

Coverage Area: Kamrup, Goalpara, and Ri-Bhoi Districts

Target Beneficiaries: 7,000 farming households (5,000 existing + 2,000 new)

STRATEGIC OBJECTIVES

- *Sustain Enhanced Income:* Deepen spices intervention and horticulture activities for 5,000 existing small and marginal farmers
- *Expand Coverage:* Provide income enhancement opportunities for 2,000 new small and marginal farmers through improved spices intervention
- *Institutional Strengthening:* Strengthen Farmer-Producer Organizations (FPOs) and facilitate value addition for better price realization

STRATEGIC PARTNERSHIPS

Market Linkages

- Processing Infrastructure: Common Facility Centre at Pacchimdhuli, Chhaygaon
- Value Chain Development: Raw Material Banks and processing facilities
- Collectivization: Enhanced farmer bargaining power through organized approach



IMPACT INDICATORS

ECONOMIC IMPACT

- *Household Coverage:* 7,000 farming households engaged in sustainable agriculture practices
- *Land Utilization:* Enhanced productivity across 1.5 acres per household on average
- *Income Diversification:* Multiple crop cultivation reducing dependency on single crops
- *Value Addition:* Preliminary processing and grading at farm level ensuring premium prices

SOCIAL IMPACT

- *Women Empowerment:* Women-led Central Nurseries creating additional income streams
- *Community Ownership:* Water User Groups formed for sustainable irrigation management
- *Skill Enhancement:* Comprehensive training programs building local expertise
- *Institutional Strengthening:* FPOs equipped for sustainable market linkages

ENVIRONMENT IMPACT

- *Organic Cultivation:* 100% adoption of organic farming practices reducing chemical inputs
- *Water Conservation:* Efficient irrigation systems promoting judicious water use
- *Soil Health:* Vermicomposting and green manuring improving soil fertility
- *Biodiversity:* Intercropping practices enhancing agricultural biodiversity



“

With support and guidance, our land now brings prosperity to our family. Through Grameen Sahara, with support from the APF project, I've learned that sustainable farming does not just feed us—it builds our future.

*Dalimi Rabha, Farmer,
Rangmati, Chayani Barduar Cluster*

FOCUS CROPS

Spices

- Turmeric
- Black Pepper
- Ginger
- King Chili

Horticultural Crops

- Assam Lemon
- Pineapple



7,000 Total Farmers (5,000 existing + 2,000 new)



13 Central Nurseries established



9 Irrigation Systems Benefiting 1,237 households



50 FPG leaders trained in preliminary and decentralized processing, business development



Linkages with government schemes through awareness meetings and official visits



75 demonstration plots for Non Pesticide Management, composting, mulching, and green manuring



Creation of Irrigation Systems to Support Agriculture (now under APF Program as a Grant)

Under Grant-1, Diversion-Based Irrigation Systems (DBIs) were constructed in 8 hamlets, providing irrigation to local farming households. In the project area, 16 technically feasible sources were identified, out of which 9 sources across 9 villages are proposed for DBI construction. This is benefiting 1,237 farming households by irrigating 562 acres of land for intercropping. Efforts will also be made to leverage additional funds for 5 more systems.

Farmers are also mobilized to contribute physical labor, such as trench digging and related activities, ensuring their ownership and participation. With improved irrigation, farmers have been encouraged to expand agricultural activities and enhance household incomes sustainably.

Activities:

- Community mobilization
- Formation of Water User Groups
- Contribution of community labor
- Installation of piping and intake points
- Establishing effective water distribution mechanisms



Since 2009, Grameen Sahara has reached 5000+ rural lives, facilitating them with the provision of irrigation via the Diversion-Based Irrigation (DBI) program.



COMMON FACILITY CENTRE IMPLEMENTATION FOR SUSTAINABLE AGRICULTURAL VALUE ADDITION



SFURTI PROGRAM

Scheme of Fund for Regeneration of Traditional Industries, under Ministry of MSME

The Scheme of Fund for Regeneration of Traditional Industries (SFURTI) focuses on establishing comprehensive value addition processing centers, warehousing facilities, and expanding market access for rural communities. The program addresses critical gaps in agricultural value chains while ensuring sustainable economic growth through community-owned enterprises.

Grameen Sahara serves as the Project Implementing Agency, establishing Common Facility Centres through Pratishruti Pure Agro Private Limited (PPAPL), a Special Purpose Vehicle created by beneficiaries. With a total investment of ₹200 lakhs, the initiative targets FPG and FPO members linked through the APF and IndiGo Reach projects, creating a robust foundation for rural transformation.

The CFC operates through a dual revenue model combining service provision and independent production activities. Service operations cater to FPG and FPO member farmers requiring primary processing services including cleaning, sorting, and initial value addition, alongside secondary processing encompassing grinding, polishing, and packaging.

The program directly benefits FPG and FPO members across multiple villages, creating a cluster approach that ensures wide geographic coverage and efficient resource utilization. Farmers experience significant improvements in price realization through value addition and direct market access, while professional processing facilities minimize post-harvest losses and enhance product quality standards. Technical knowledge transfer exposes farmers to modern processing techniques and quality control systems, building capacity for independent operations.

The progressive ownership transfer model begins with Grameen Sahara managing establishment and initial operations, followed by gradual handover with intensive capacity building and system strengthening. Complete transfer to PPAPL occurs with farmer-beneficiaries becoming ultimate owners, supported by independent operations with ongoing strategic mentoring and guidance. Grameen Sahara provides ongoing technical support including comprehensive equipment operation training, troubleshooting guidance, quality control system implementation, new technology adoption support, and process optimization consultancy. Business development assistance covers market linkage facilitation, financial management guidance, strategic planning support, and continuous performance monitoring and evaluation.



JAL JEEVAN MISSION

The Jal Jeevan Mission (JJM) ensures Functional Household Tap Water Connections (FHTC) for every household under the Ministry of Jal Shakti.

Components:

- *Hard component:* Physical infrastructure construction
- *Soft component:* Community mobilization and O&M training

Geographical Coverage:

District	Block	Gram Panchayat	Villages
Kamrup	Chayygaon	5	55
Goalpara	Ranjulli	4	61
Total	2	9	116

Impact Summary:

- 116 villages covered across 2 districts
- 24,491 households reached
- 464 community meetings conducted
- 141 Water User Committees established with bank accounts
- 9 Gaon Sabha meetings for institutional strengthening

Key Achievements:

Activity	Kamrup Target	Kamrup Achievement	Goalpara Target	Goalpara Achievement
Introductory meetings with PRIs/GPWSC/VWSC/WUC	55	55	61	61
Cluster level meetings	110	110	122	122
Focused Group Discussions	110	110	122	122
WUC Bank Account opening	66	66	75	75
Gaon Sabha meetings	5	5	4	4
Open Marking	61	61	61	61
FHTC Monitoring	11,503	11,503	12,988	12,988
IEC Activities	11,503	11,503	12,988	12,988
WUC Training (Monitoring, O&M)	66	66	75	75





A woman wearing a red jacket and a pink beanie is kneeling in a field, sorting through a large pile of harvested ginger. She is surrounded by tall green plants, likely ginger stalks. The background shows a field with more plants and some trees in the distance.

**PROMOTION OF FARMER
PRODUCER ORGANIZATION OF
WOMEN-LED AGRICULTURE
PRACTICES IN LAMPI (PODF),
KAMRUP DISTRICT, ASSAM**

Grameen Sahara received support from NABARD under the Producer Organization Development Fund (PODF) for promoting a women-led Farmers Producer Organization (FPO) in Lampi cluster of Boko block, Kamrup district. The project focuses on strengthening cultivation and value chains of Ginger, Large Cardamom, and Broom, with the vision of organizing 300 small and marginal women farmers into a sustainable collective platform.

The Lampi cluster, located along the Assam-Meghalaya border, is known for its large-scale Ginger cultivation and cultivation of Large Cardamom and Broom. Despite fertile land and skilled farmers, challenges such as poor connectivity, lack of storage infrastructure, weak bargaining power, and absence of direct market linkages have constrained agricultural incomes. Farmers, mostly women from Gorkha households, are often compelled to sell their produce at local markets at low prices, significantly below those in nearby towns like Boko.

The project seeks to address these constraints by promoting collective farming and institution-building. Unlike contract farming, this collaborative farming model empowers women farmers to adopt scientific crop production methods, improve productivity, and access formal markets—while retaining ownership and decision-making power.

Key Achievements:

- *Community Mobilization & Baseline Survey:* Orientation programs conducted; baseline survey covered 100 households across five villages (Dharampur, Sundarpur, Harshanagar, Omsagar, Mokaibari).
- *FPO Formation:* Farmers organized into the Lampi MATRI Farmers Producer Company Ltd., formally registered on 31st January 2025. The Governing board is constituted with women farmers; a local educated woman is appointed as CEO.
- *Membership:* 191 women farmers enrolled, with more to join.
- *Capacity Building:* Training programs held on improved crop practices, facilitated by the Spices Board. Additional training for board members on FPO governance is planned.
- *Inauguration:* The FPO office at Harshanagar will be inaugurated in April 2025.

Objectives

The intervention is designed to:

- Organize 300 small and marginal women farmers into an FPO.
- Build crop-specific clusters of Ginger, Large Cardamom, and Broom based on Integrated Farm System (IFS) principles.
- Strengthen women's leadership in agriculture through Farmers Producer Groups (FPGs) and Self Help Groups (SHGs).
- Establish sustainable linkages with mainstream markets, value chain actors, and processing facilities.
- Build long-term financial resilience and food security for participating households.

Broader Impact

The intervention is gradually transforming the agricultural landscape of Lampi. By collectivizing women farmers into an FPO, the project is enabling them to overcome traditional barriers such as market isolation, low bargaining power, and lack of technical support. It is also building a cadre of local women leaders and resource persons who can sustain the momentum beyond the project period. With better access to training, market linkages, and institutional support, the women farmers of Lampi are now better positioned to enhance productivity, secure fair prices, and build financial resilience for their households.

This initiative reflects Grameen Sahara's continued commitment to strengthening rural women's leadership, promoting sustainable agriculture, and creating ways for inclusive growth in some of the most underserved regions of Assam.

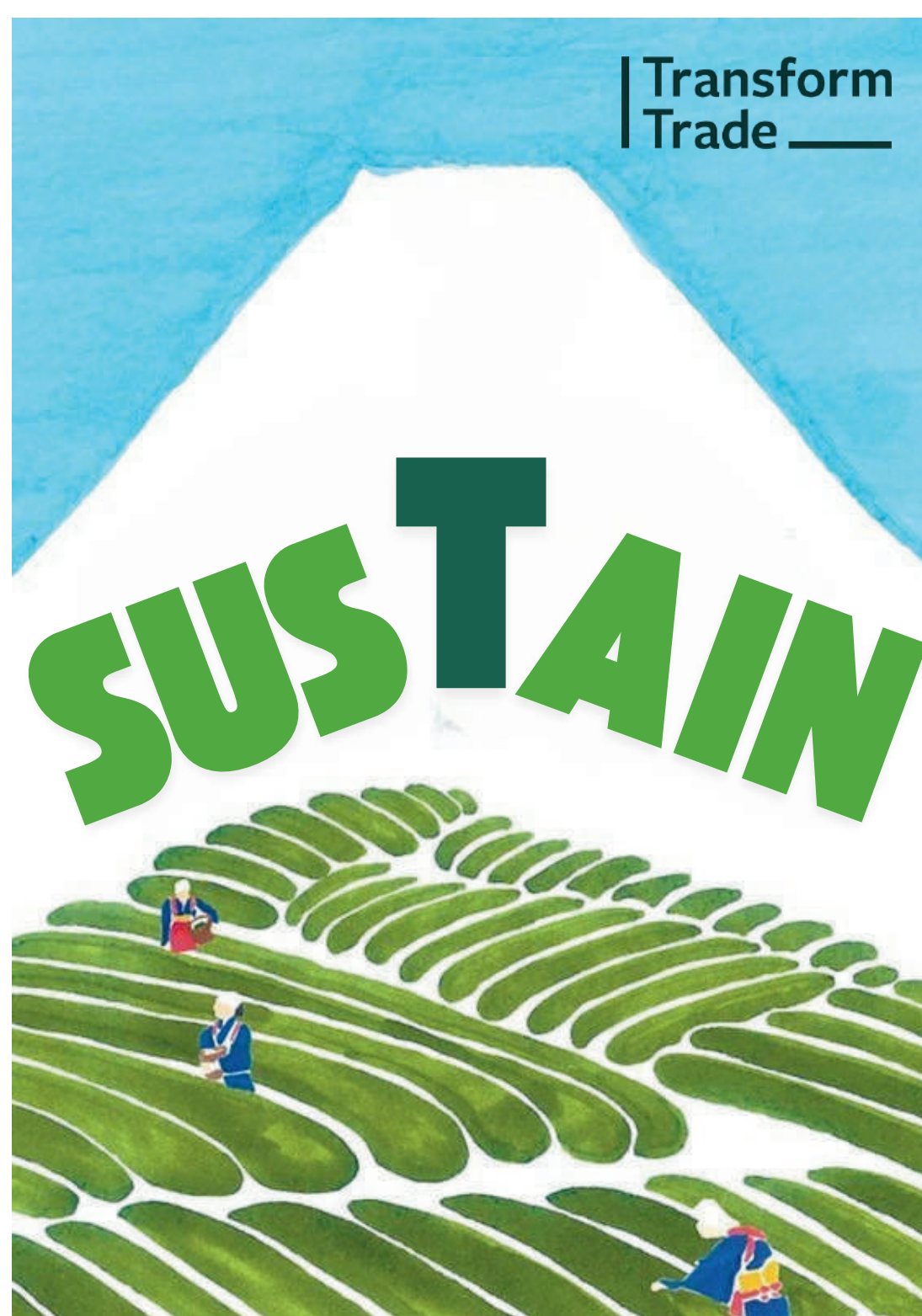




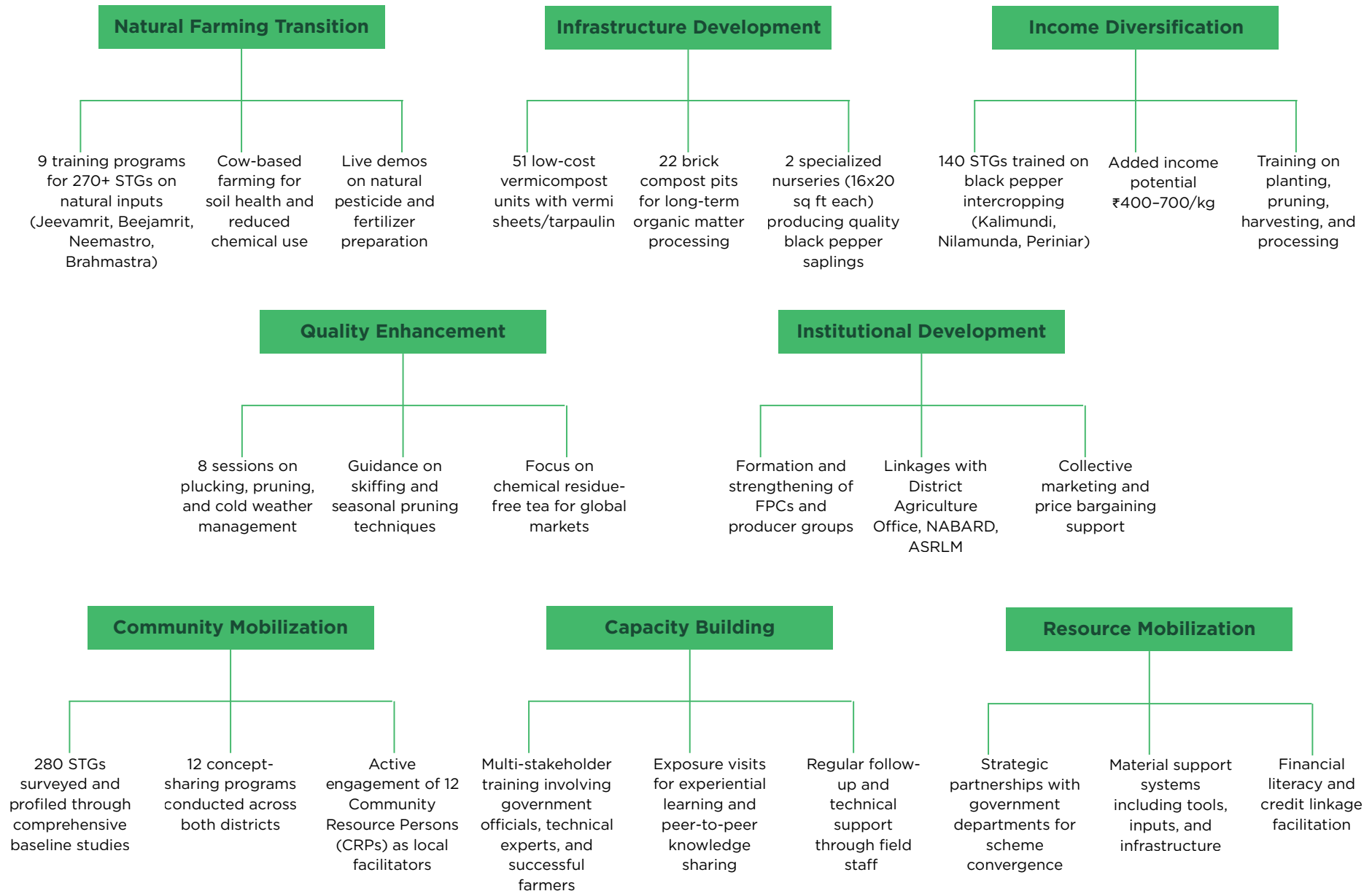
SUSTAINABLE TEA LEAF PRODUCTION THROUGH AGRO-ECOLOGICAL INTERVENTIONS IN BODOLAND TERRITORIAL REGIONS, ASSAM

Over 70% of STGs in BTR rely heavily on chemical inputs, often applying pesticides and fertilizers without understanding residue implications. This dependency creates a vicious cycle: degraded soil health demands more inputs, increasing costs while reducing long-term productivity. With tightening global residue standards, tea containing excessive chemicals faces potential market bans, which highlights the importance of supporting STGs to adopt eco-friendly methods that ensure both market access and long-term livelihood security.

The SusTAIN project addresses these systemic challenges through a comprehensive agro-ecological intervention model targeting 250 Small Tea Growers across 45 villages in Kokrajhar and Udalguri districts. The project works to transition STGs from chemical-dependent farming to natural practices while building institutional capacity and market linkages.



CORE INTERVENTIONS & STRATEGY





BY THE NUMBERS

Geographic Impact:

- 2 districts covered across BTR
- 45 villages engaged actively
- 500 acres of tea gardens transformed
- 5 tea zones implementing sustainable practices

Community Engagement:

- 280 STGs surveyed and profiled
- 270+ farmers trained in natural farming
- 260+ participants learned advanced plucking and pruning
- 140 growers introduced to black pepper intercropping



NATURAL RESOURCE MANAGEMENT & CLEAN ENERGY PROMOTION

At Grameen Sahara, we recognize that sustainable livelihoods are inseparable from sustainable ecosystems. Our Natural Resource Management (NRM) and Clean Energy promotion model is designed to conserve soil, water, and biodiversity while reducing dependence on fossil fuels. By adopting practices like watershed development, afforestation, efficient irrigation, and renewable energy solutions, we not only secure natural resources for future generations but also lower input costs and reduce climate risks for rural communities.

Through community-led initiatives such as water harvesting, soil health restoration, agroforestry, and adoption of solar and biogas solutions, we empower rural households to improve productivity while cutting emissions and reducing drudgery, especially for women. These interventions not only safeguard the environment but also create long-term socio-economic benefits for farming communities.

We will continue to follow this model as it strengthens resilience, promotes climate-smart livelihoods, and ensures that growth remains equitable, sustainable, and rooted in harmony with nature.

IMPACT 2024 - 25



194,421 Households Supported

We directly reached nearly 200,000 households this year, bringing essential resources and opportunities to families across our service areas.



777,684 Lives Transformed

From children to youth, women, and the elderly, our programs have created meaningful change for tens of thousands of individuals, strengthening the fabric of entire communities.



22,821 Families Embraced Sustainable Practices

We helped thousands of families adopt natural farming and climate-resilient livelihood practices, ensuring food security while protecting our environment for future generations.



38% of Scheduled Caste Households Benefited

Our initiatives strengthened livelihoods and enhanced community resilience for thousands of families — and 38% of those reached were Scheduled Caste households, underscoring our focus on marginalized communities.



25% of Scheduled Tribe Households Reached

25% of all households reached were from Scheduled Tribe communities, reflecting our steadfast commitment to inclusion and ensuring that traditionally underserved groups benefit equitably from our programmes.



10 Schemes Leveraged

We successfully connected beneficiaries to 10 different government and institutional schemes, unlocking resources that might otherwise remain inaccessible.



Beneficiary Annual Income Enhancement

Through focused livelihood interventions, participating families saw INR 40,000 - INR 50,000/-increment in their annual incomes, with income generation rising from baseline levels.



73% Focused on Sustainable Livelihood Generation

Nearly three-quarters of all program participants received dedicated support for income generation and sustainable livelihood development, practicing NRM & Climate-resilient practices.



27% Receiving Sustained Support

More than a quarter of our beneficiaries are enrolled in ongoing programs that build skills, strengthen financial literacy, and develop long-term capacity for self-reliance.

Grameen Sahara is steered by a committed governing board made up of experienced professionals from diverse fields. The board sets the vision, policies, and long-term strategies that guide the organization's growth and impact. Working hand in hand, the management team translates these directions into action on the ground, ensuring that programs reach communities effectively. At the core of this structure, the Secretary and Executive Director play a pivotal role—providing leadership, maintaining strong coordination between the board and management, and ensuring that every initiative aligns with both compliance standards and the organization's mission. This collective effort creates a balance of guidance, accountability, and execution that drives Grameen Sahara forward.



GOVERNANCE

GOVERNING BOARD MEMBERS | GRAMEEN SAHARA



Mr. Prafulla Kumar Saikia

Chairperson

Former MD, AIIDC



Dr. Karuna Kalita

Vice - Chairperson

Professor, Dept. of Mechanical Engineering, IIT Guwahati



Mr. Biswanath Sinha

Member

Director, Policy & Technical Support, WaterAid



Mr. Bipul Borah

Member

Sr. Manager, Ethical Sourcing, TWINNINGS



Ms. Iaishah Rymbai

Member

Founder, Eri Weaves



Dr. Deepika Das

Member

Associate Professor, Dept. of Economics, Chayygaon College



Mr. Sarat Chandra Das

Secretary

MD, GDFPL & Founder, Grameen Sahara



Mr. Vikramaditya Das

Executive Director

Ex-officio Member of Governing Board

MEET THE GRAMEEN TEAM

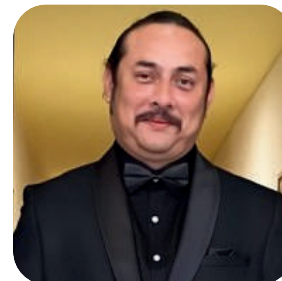
LEAD MANAGEMENT TEAM



Mr. Amiya Kumar Das
*Program Lead - Livelihoods &
Institution Building*



Mr. Pradeep Bodo
*Program Lead - Climate
Resilience, NRM &
Agroecological Practices*



Mr. Nilav J. Gohain
*Program Lead - Skilling &
Entrepreneurship
Development*

PROGRAM MANAGEMENT TEAM



Mr. Rupam Rabha
*Project Manager - Mein
Pragati*



Mr. Sikwna Basumatary
Project Manager - SusTAIN



Mr. Srimanta Kumar Das
Senior Project Executive



Mr. Padmaram Pathak
Senior Project Executive



Ms. Ringkangshri Basumatary
Senior Project Executive



Mr. Anupam Kakoti
Senior Project Executive

PROGRAM EXECUTION TEAM



Mr. Naba Kalita
Project Executive



Mr. Manoj Das
Project Executive



Mr. Hemen Kumar Das
Project Executive



Ms. Mitali Kalita
Project Executive



Mr. Hitesh Kalita
Project Executive



Mr. Kamal Kalita
Project Executive



Mr. Diganta Kumar Das
Project MIS Executive



Mr. Son Das
Project Executive



Mr. Animesh Kalita
Project Executive



Mr. Muni Mohan Nath
Project Executive



Mr. Jyotirmoy Goswami
Project Executive



Mr. Nabajit Roy
Project Executive



Mr. Indrajit Kalita
District Coordinator



Mr. Mandeep Baishya
District Coordinator



Mr. Utpal Kr Deka
Field Officer



Mr. Mrinal Das
Field Officer



Mr. Pranab Mali
Field Officer



Mr. Heramba Das
Field Officer



Mr. Rakib Uddin
Field Officer

ADMIN & FINANCE TEAM



Mr. Hiranya Kalita
Coordinator



Mr. Prabin Ch. Das
Accounts & Finance Head



Ms. Mira Das
HR & Admin Head



Mr. Sanjib Kalita
IT Head



Ms. Susmita Kalita
MIS Executive



Ms. Nikumoni Haloi
Accounts Assistant

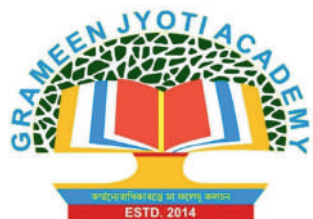


Ms. Bhagyashree Das
Accounts Assistant





GRAMEEN JYOTI ACADEMY - AN INSTITUTION OF GRAMEEN SAHARA



Grameen Jyoti Academy, established in 2014 as an affiliate of Grameen Sahara, is committed to providing quality education for children in rural areas. Since its inception, the school has worked to ensure that every child has the opportunity to learn in a supportive and inclusive environment, with equal focus on academic learning, life skills, and values such as honesty, respect, and responsibility.

The Academy emphasizes holistic development by combining classroom learning with extracurricular activities, digital education, and exposure to new ideas. Special care is given to nurturing creativity, critical thinking, and problem-solving skills so that students are prepared not just for exams, but also for real-life challenges.

As a part of the Grameen Sahara family, Grameen Jyoti Academy has, for nearly a decade, played a key role in investing in the future of rural communities. By equipping young learners with knowledge and confidence, the school helps lay the foundation for leadership, self-reliance, and sustainable development.



MEET THE GJA TEAM



Mr. Subhash Ch. Ramchiary
Principal



Ms. Archana Dolai
PRT



Ms. Ritamoni Das
PRT



Ms. Banita Rajbongshi
PRT



Ms. Tulika Medhi
PRT



Mr. Govinda Kumar
PRT



Ms. Gitika Das
PRT



Ms. Ranju Rani Kalita
PRT



Ms. Arpana Bodo
TGT (Assamese)



Ms. Lucky Gogoi Baruah
TGT (Hindi)



Ms. Puja Debnath
TGT (Science)



Mr. Mustaqul Islam
Computer Science



Mr. Dhruba Medhi
PE Trainer



Mr. Dipak Das
Music Instructor



Ms. Dikshita Kalita
Mental Wellness Coach



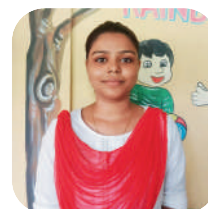
Mr. Jitu Moni Das
Librarian



Ms. Bhagyashree Kalita
PRT



Ms. Nibedita Saud
TGT (English)



Ms. Madhusmita Baruah
Special Educator



Mr. Prabin Sarma
Fine Arts Coach



Ms. Gayatri Das
TGT (Hindi)



Mr. Faruk Ahmed
TGT (Maths)



Mr. Priyam Das
Teacher



Ms. Trishna Rabha
Librarian



Mr. Ananto Rabha
Manager



Mr. Mrinal Das
Clerk cum Accountant



Mr. Rubul Singh
HSLC Caretaker

SUPPORT STAFF



Ms. Alpana Singh



Ms. Runu Choudhary



Ms. Sintamoni Thakuria



Mr. Nayan Thakuria



Ms. Deepali Das



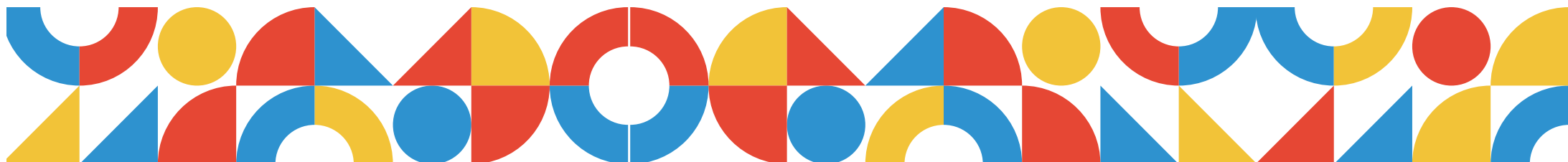
Mr. Bikash Kalita



Ms. Monika Mali



Ms. Anjali Das



FINANCIALS 2024 - 25

GRAMEEN SAHARA CHHAYGAON KAMRUP (ASSAM) BALANCE SHEET AS ON 31st MARCH 2025							
Liabilites		Amount (Rs)		Assets		Amount (Rs)	
		FY:2024-25	FY2023-24			FY:2024-25	FY23-24
Capital Account (Annexure-1)		23708742.26	23759409	Fixed Assets			
				GRAMEEN SAHARA H.O (Annexure-7)		12035698.72	10696635
Project Grant Liabilities (Annex-2)		41357067.24	15118976	COE PROJECT (Annexure-10)		332572.3883	375263
				DASARA Project(Ann 12b)		485485.605	539428
Current Liabilities		21221455.19	16393650	GIZ Project (Ann 12a)		50406.75	16008
Membership Fee - RCRC (Annexure-28)	24405			SELCO PROJECT (Annexure-11)		659565.978	738568
Sundry Creditors (Annexure-19)	16604161			CINI PROJECT (Annexure-12)		1866.24	3110
Other Current Liabilities (Annexure-4a+4b)	4191628.66			GJA (Annexure 21)		14787028.6	12953780
Current liabilities (FCRA)(Anx 9b)	239744			Current Assets			
Grant from IIE (sfruti project)	14806.09			GRAMEEN SAHARA H.O (Annexure-5a+5b)		7710735.9	5466413
MBDA project Payable to HO	80000			GJA (Annexure-20)		1414724.87	669086
CRISIL project Payable to GS (Indian bank)	3857.44			INDIGO PROJECT		800	121241
Current liabilities APPI(anx 14b)	62853			Chhaygaon Agro Cluster (Annx.-25)		3082579.09	2729488
				CRISIL PROJECT		2000	
				APPI(Annexure-(14a)		23645	83000
				Receivable from JJM		1700000	
				FCRA Project (ANNEXURE-9a)		695061	145401
				Fixed Deposit (Annexure-31)		12265590	8321553
				TDS Receivable		1668329.37	5004067
				Closing Balance (Annexure-3)		29371175.77	7408994
				Cash in hand	34678.28		
				Cash at Bank	29336497.5		
Total		86287265	55272035	Total		86287265	55272035



Chair Person
GRAMEEN SAHARA

GRAMEEN SAHARA CHHAYGAON KAMRUP (ASSAM) INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2025							
Expenditure	Amount (Rs)	Amount (Rs)		Income	Amount (Rs)	Amount (Rs)	
		FY:2024-25	FY:2023-24			FY:2024-25	FY:2023-24
DLP (FICCI) PROJECT				DLP (FICCI) PROJECT		243325	5803192
GRANT EXPENDITURE		243325	5803192	GRANT INCOME	240526		
As per Annexure-15	243300			Grant from DLP (To the extent utilised)			
Bank Charges	25			Indirect Income			
				Bank Interest	2799		
CRISIL PROJECT		3793025	3043906	CRISIL PROJECT		3793025	3043906
GRANT EXPENDITURE				GRANT INCOME			
(As per Annexure-24	3792526			Grant from CRISIL (To the extent utilised)	3779402		
Indirect Expenditure				Indirect Income			
Bank Charge	499			Bank Interest	13623		
FSPF PROJECT		105693.59		FSPF PROJECT		105693.59	0
NABARD Expenditure	105676			Grant from NABARD (To the extent utilised)			
(As per Annexure 16)				Interest on BANK Deposit	1231		
Bank charge	17.59						
RCRC-NERC		182094.2	35.8	RCRC-NERC		182094.2	1987
Bank charge	71.2			Bank Interest	2358		
Indirect Expenditure (Annexure 28)	182023			To be extended Utilized)			
INDIGO PROJECT		1861512.02	1965486	INDIGO PROJECT		1861512.02	1965486
Grant Expenditure				Grant Income			
Grant Expenditure During The FY	1861492.5			Grant from INDIGO			
(As per Annexure-22)				(To the extent utilised)	1826503.02		
Indirect Expenditure				Indirect Income			
Bank Charges	19.52			Bank Interest	12635		
Less: Write off assets				F/D Interest	22374		
GRAMEEN JYOTI ACADEMY		7777598.338	3867278	GRAMEEN JYOTI ACADEMY		7327537.87	4778030
Indirect Expenditure				Indirect Income			
(As per Annexure-17)	7777598.3			(As per Annexure-18)	7327537.87		
AGILE PROJECT			40098	AGILE PROJECT			40098
DASRA PROJECT				DASRA PROJECT			



Chair Person
GRAMEEN SAHARA

Grant Expenditure (As per Annexure-8)	1101216	1101216	266623	Grant Income (To the extent utilised)	1069412	1101216	266623
Bank Charge (IDBI)	0			Bank Interest (IDBI)			
Bank Charge (UBI)				Bank Interest SBI	26697		
Bank Charge SBI				Bank Interest (UBI)	5107		
Clean Energy Project Depreciation ()		0	149341	Clean Energy Project Depreciation on Capital Grant fund	0	0	149341
APPI PROJECT Grant Expenditure (As per Annexure-14)	9979267.14	9979786.57	8371863	APPI PROJECT Grant Income (To the extent utilised)	9767165.57	9979786.57	8371863
Bank Charge	519.43			Bank Interest	48282		
Chhaygaon Agro Cluster Grant Expenditure (As per Annexure-26)	2203248	2203298.98	4244715	Chhaygaon Agro Cluster Grant Income (To the extent utilised)	2195939.98	2203298.98	4244715
Bank Charge	50.98			Bank Interest	7359		
Grameen Sahara HO Indirect Expenditure (As per Annexure-6a)	4913005.667	4913005.667	11960585	Grameen Sahara HO Indirect Income (As per Annexure-6b)	4421278.87	4421279.52	11670021
Grameen Sahara JJM (PHE) Indirect Expenditure (As per Annexure-6a)	668667	668667	994203	Grameen Sahara JJM (PHE) Indirect Income (As per Annexure-6b)	1700000	1700000	2389780
MBDA			2292628	MBDA			2710563
GIZ Grant Expenditure (As per Annexure 23)	2477835.48	2480264.8	566955	GIZ (To the extent utilised)	2453567.8	2480264.8	566955
Bank ch	2429.32			Bank interest	26697		
Udyamini Grant Expenditure (As per Annexure-29)	852530	852530		Udyamini Grant Income (To the extent utilised)	852530	852530	
TT		1538605		TT		1538605	
Grant Expenditure (As per Annexure-28)	1538605			Grant Income (To the extent utilised)	1538605		
Prerana (AIF)		20000		Prerana (AIF)		20000	
Grant Expenditure	20000			(To the extent utilised)	20000		
Excess of income over exp		89546.39	2435651	Excess of expenditure over Income			
Total		37810169	46002559	Total		37810169	46002559



Chair Person
GRAMEEN SAHARA

ORGANIZATIONAL DETAILS:

Name of organization: Grameen Sahara

Head Office Address: Dubjeni, Kulshi Road, PO/PS - Chayygoan, Kamrup, Assam - 781124

Website: <https://grameensahara.org/>

Email Address: grameensahara@gmail.com

Phone: +91 9957570215 ; + 91 9365573612

Name of Chief Functionary: Mr. Vikramaditya Das

Founder & Secretary: Mr. Sarat Chandra Das

Year of Registration: 12 February, 2002

Legal Status: Society Registration 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

PARTNERSHIPS & ASSOCIATIONS

PAST & PRESENT



PUBLICATIONS



FUTURE

Financial Sustainability –
Diversify funding through grants, CSR programs, social impact investments, and innovative financing like carbon credits.

Policy Advocacy –
Engage with policymakers and build coalitions to influence policies favoring sustainable livelihoods and climate action.

Climate Resilience –
Strengthen disaster preparedness, promote climate-resistant agriculture, and establish continuous environmental monitoring systems.

Community Ownership –
Enhance participatory planning, build local capacity, and develop community champions for sustainable change.

ROADMAP

Technology Integration -

Deploy low-cost, appropriate technologies with comprehensive training for long-term community self-reliance.



Strategic Partnerships -

Expand collaborations with government, private sector, and academic institutions through formalized agreements.



Organizational Excellence -

Invest in staff development and implement robust monitoring frameworks for measurable impact and accountability.



Risk Mitigation - Maintain political neutrality, establish conflict resolution mechanisms, and uphold ethical practices with transparent communication.





Grameen Sahara

In support of sustainable livelihood

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<https://grameensahara.org/>



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