

GRAMA

Annual Activity Report 2018-19

Institution Building and Financial Inclusion

There has been a spur of activities in microfinance lending during the FY 2018-19. GRAMA initiated a study along with SPJIMR Institute of Management, Mumbai; the initial findings indicate a positive reason to scale up the activity. Savings by SHGs has increased by Rs.82,37,500/-, which is an indicator of the increased economic activity in the Project area. The total outstanding is at Rs.22.50 Cr as against total lending at Rs.56.50 Cr.

Micro Insurance activity is not encouraging as the new viable products are awaited to be introduced by LIC of India or other Financial Institutions.

Performance at A Glance - March 2019				
Sl. No.	Activity	UNIT	Upto - 2017-18	Progressive – 2018-19
I - Institution Building Activity – SHGs / JLGs				
1	No. of SHGs	No.	1495	2632
2	Total Members	No.	21672	36788
3	Total Savings	Rs.	26978900	35216400
4	No of JLGs	No.	0	536
5	Total Members (JLG)	No.	0	2701
II - Micro Finance Activity				
1	Total Disbursement	Rs	270059000	565000000
2	Total Repayment	Rs.	183422000	340000000
3	Total Outstanding	Rs.	86637000	225000000
4	Total SHG	No.	239	407
5	Total JLG	No.	0	570

6	Total Accounts (Shift from Group to individual account)	No.	279	4931
III - Micro Insurance Activity				
1	Total MI Products sold	No.	405	405
IV - Natural Resources Management				
1	Watershed Development program	Ha	34243.36	34782.87
2	Organic Farming	Ha	539.51	539.51
3	Tank Rehabilitation	No.	68	68
V - Human Resources Development Program				
1	EAP/EDP – No. of beneficiaries	No.	34716	34716
2	Skill Development Activity	No.	337	337
VI - Rural Marketing				
1	Total Products sold	No.	0	227
2	Total Disbursement	Rs.	0	3802732
3	Total Repayment	Rs.	0	1520666
4	Total Outstanding	Rs.	0	2282066

Natural Resource Management

The Climate Change Adaptation (CCA) Project taken up by NABARD-KFW and GRAMA is being efficiently implemented as indicated by NABARD's midterm review report. New projects initiated by GOK, NABARD, JSYS and HCL Foundation are in the pipeline. We hope that some of the Natural Resources Management projects will be implemented from 2019-20.

Human Resource Development Program

GRAMA is having a relook at its capacity-building activities. After the training, it is essential to productively engage women in gainful activities. Therefore, GRAMA is now

focusing on identifying products that women can produce at the comfort of their homes as they have constraints in taking up job in far off places. Accordingly, negotiations are under way with NABARD (under the new NABSKILL initiative), Skill Development Department and CDV Global to establish a production hub and to market the resulting products such as readymade garments, handicrafts etc. The year 2019-20 could be crucial in this regard.

Rural Marketing

Now corporates are taking initiative to engage NGOs in promoting their products in rural areas. GRAMA agrees to work with those organisations can arrange for finance on easy terms and offer branded goods delivered to homes in remote villages with assurance of quality and service, so that the rural population gets access to quality products. A beginning has been made.

Finally

GRAMA's role is transforming from being a social mobiliser through Institution building to build models suitable for sustainable development. Keeping this in view, efforts are being made to put in place IES (Informal Education System), LeWA (Land as ecofriendly Wealth creating Asset). SBM (Sustainable Business Model). Effort made by the GRAMA Team, particularly the field staff, in the journey of Women Empowerment is appreciated by all the stake holders.

July 2019
Chitradurga

D M SRIDHAR
Member, Governing Board
GRAMA



Institution for Development of the poor

www.gramachitradurga.org | ggramaindia@gmail.com | 9880399560