

PRATISRUTI



3rd Issue (July-September), 2014
Grameen Sahara, Chhaygaon

SECRETARY'S MESSAGE



I am happy to present our current activities through this issue of News Letter. This quarter witnessed a very devastating flood in Kamrup and Goalpara districts - worst in the last decade after 2004. Several lives were lost and peoples' livelihood got severely affected. Beneficiaries under SRI, DBI, GWP and mF project got affected and for the first time we had to re-schedule the repayment of microfinance loans. Many of SRI and DBI paddy fields were totally washed away. There were lot of concerted efforts from the state government and the civil society organizations. Timely relief was provided in most of the affected villages although in a few villages relief reached late. We as an NGO identified a few such villages and distributed relief in collaboration with **NEDFi**. Meanwhile, we got a project sanctioned from NABARD to promote SRI in Goalpara district. We have identified a few affected villages and going to work with women farmers. Further, we have planned to work with RGVN, CML and SeSTA in the affected areas and already a project proposal has been developed and submitted. The proposed project has envisioned to work in agriculture and animal husbandry. Just before the flood the Sarda scam also touched us while the district administration apprehended. But it last for a few days only and now we are back on track. One development in the project profile of the organization is that we have got a project sanctioned by ICCO, Netherlands which is a piggery based livelihood project. Recently we have launched the project in Kamrup district.

By the time we come with the next issue of News Letter we hope we shall be working with enterprise promotion project as we are working in that area.

I am sure my team is equipped well to explore new opportunities and face the challenges that might come on the way.

I convey my sincere gratitude to all our donors, partners, members, beneficiaries, well-wishers friends for their continuous supports and cooperation.

I look forward for your suggestions and feedback.

ICCO project

The ongoing ICCO project in the district of Goalpara and Kamrup in the form of consortium of three organizations (Grameen Sahara, Assam Mahila Samata Society and Reach India) is of 10 months old. Experiencing the implementation of project in consortium mode the project overall especially in Goalpara is yet to take a shape. The Kamrup district is running well and working towards attainment of sustainability. Last two months of the first year of implementation is yet to finish and it is hoped that the major tasks has been accomplished. Other than the training of machines and machine distribution in Kamrup all the activity has been implemented in the field. Due to lack of supply of proper machines within the budget amount this specific activity in Kamrup are in delay. Already A machine has been designed by Grameen Sahara and testing of the newly designed machine had already been done in the field and the participants of the project was quite satisfied with the performance of the machine. To have more results on its performance ten machines has been ordered for manufacturing which will be tested during the training of the project participants on use of machines for multiplying the production of Eri Yarn .

Exposure Visit

A group of 23 Students, along with one of their faculty from Tata Institute of Social Sciences, has visited Grameen Sahara during the month of September'2014. They had conducted a field visit of Golden weavers' project and also DBI locations. After the visit they remarked as the visit was very impactful for them and they have been able to gain knowledge from it.

Training for all the staff of Grameen Sahara

Grameen Sahara in collaboration with KABIL (a charitable organization by the Government of India) organized a two days training program in the month of August, 2014, by covering almost all the staff of Grameen Sahara . In the particular training program, Mr. Achintya Ghosh along with his co-worker from KABIL, has endeavored to provide a qualitative motivational training for the staff for enhancing their skills in their working field so as to create a significant impact upon the life and livelihood of the people in the relevant fields. The purpose was to motivate the team how to work together with their colleagues in an organization and also for bringing ahead the organization towards a peak level.

Grameen Sahara Golden Weavers' Project

After successful completion of the second phase on 30th June 2013, the Tata Trust has sanctioned its fund support for the third phase in January 2014. We have successfully completed 9 months of the third phase. Major objectives of the third phase are as follows-

1. To provide business support to the existing shareholders.
2. To provide 300 number of spinning machines to the producer beneficiaries.
3. To give capacity building training in the field of spinning machines as well as quality enhancement.
4. To provide capacity building support to the members towards understanding of producer organization.
5. To provide marketing support as well as participation in the trade fare.
6. To provide capacity building support to the board members for efficient and strong governance.

Community-wise Distribution Beneficiaries of Golden Yarn Project

Period	No. of Beneficiaries	No. of Village Coverage	Community wise Coverage				
			SC	ST	OBC	Minority	General
Mar'12	3774	67	170	355	1019	1580	650
Mar'13	4500	68	174	344	1157	2002	823
Sep'14	5000	70	174	334	1157	2502	823

We have already started conducting skill building training in the field of spinning in two centers namely Jambari and Takaradia, Islampur, Gumi villages. A total of seven numbers of such trainings have been already done in the respective centers .We have also developed a low cost electronic spinning with local expertise and the prototype is functioning well and fine. We have ordered for 10 no. of such machine to a local manufacturer. The process is on and we hope to get the final products by November..

The beneficiaries which have been trained on Natural Dyeing under the CSR initiative of North Eastern Development Finance Corporation (NEDFi). Numbering 40, for which we have arranged marketing facility by displaying their products in various expos held locally and outside Assam.

As for backward linkages for in pre cocoon sector we have identified cocoon rearers in Goalpara district. These individuals have been formed into a cluster which has been further linked to the Central Silk Board (CSB) as well as with State Sericulture Department. Central Silk Board(CSB) has provided training to 15 no of rearers.

System of Rice Intensification

As per planning 824 farmers of Kushdhowa, Rongjuli, Matia and Krishnai development blocks adopted SRI for paddy cultivation in this Sali season. But the recent flood occurred in this district made a huge damaged in the SRI Paddy fields. Out of 824 fields of SRI farmers 563 farmers had lost their crops in 471 bighas of land in total. Only a few fields were partially damaged where the SRI flags are still showing their existence in those fields, but it can be assumed that the outcomes of these fields will not make satisfy the farmers as per expectation. The farmers of all the four development blocks sacrificed huge loss of their kharif crops due to the recent flood. They have now no other option except involving themselves in Rabi Crops in large volume. Keeping it in our mind we prepared a work plan to make the farmers aware for adoption of SRI in winter Paddy (Boro) and in other Rabi Crops. We have targeted 1200 farmers for this season including 45 women SHG members. Within first week of November we will complete all the training programs on POPs of these crops for the farmers by some Resource Persons. Some inputs-seeds, EM1 for compost manufacturing, some agri-tools have already been distributed in those areas where the training programs have already been conducted.

Training for staff of ABLP:

On 29th of August 2014 Dr. Ayub Ali Ahmed (Agronomist) and Dr. Kusum Kumar Deka (Sr. Scientist) from Horticulture Research Station, Kahikuchi, Guwahati visited Grameen Sahara on a training workshop organized by SRI project officials. The workshop so organized had two sessions necessitating a training programme on System of Crop Intensification followed by an interaction programme on seed certification and cultivation practices of Rabi crops. Dr. Ahmed with his sporting nature shared his plethora of knowledge having on SRI Paddy cultivation with trainees including agronomical aspects related to SRI. Dr. Deka threw light on Seed Certification, variety of seeds & practices of cultivating various Rabi Crops. The sessions went majorly informative also covering methodological exercises during fertilizer application both organically and in-organically prior harvesting. Apart from the Project heads, all the executives of the ABLP were took part in the training program to upgrade themselves.

Diversion Based Irrigation Project

Destruction in DBI Villages: The recent flood occurred in Goalpara and Kamrup deeply effected in some of the DBI villages- Barmohora, Sengmari in Goalpara district and Sanya-shipara in Kamrup district. The intake structures and the pipeline near the intake points totally damaged in these three locations because of stone sliding from upward due to the flood and heavy rainfall. Our Project Team Members have already prepared an action plan to prepare the damaged pipelines with the total participation of the villagers. Besides these three locations others locations were also affected partially. As per work plan the Team Members have been working with the beneficiaries to upscale the agricultural activities so that the beneficiaries can earn more income so that they can partially make up their huge loss due the recent flood. The Team Members concentrate their involvement in this job to encourage these farmers for the cultivation of some remunerative vegetables- Broccoli, Chili, Brinjal, Tomato, Mustard et. Even the Team Members have been trying to motivate the farmers for Boro Paddy Cultivation during winter season in a large volume.

According to the strategy of the project the organization has already conducted some skill development training programs for the project beneficiaries in all the locations. As per need of the beneficiaries we organized these training programs in every location conducted by some Scientists of Horticulture Research Station, Assam Agriculture University, Kahikuchi and District KVK, Kahikuchi.

To encourage the beneficiaries we have already provided some seeds of some selected Rabi crops like-Mustard, Chili, Brinjal, Tomato, French bean, Radish, Cole crops, Corianders, Spinach, dwarf variety Cucumber, etc to the beneficiaries. They have already started the cultivation of these crops. The total visibilities of these crops will be resulted within a few days. The same activities have also been started in two demonstration fields- Jupangbari and Tulsibari as per work plan. A group of young farmers of Jupangbari has come forward to take the responsibility to be the volunteers of this job. Like Jupangbari the members of a Farmers' Group of Tulsibari have been involving themselves to demonstrate an ideal field of Rabi crops at their village. They have already given a brief idea about this demonstration through a special Training Program.

Challenges met during the quarter

Microfinance institutions have to face lots of challenges towards its operations from time to time. Various factors both internal and external, greatly influence the whole sector. Alongside the funding crisis, various external factors like political instability, ethnic clashes and also due to some fraudulent organizations, the reputation of all microfinance institutions is going towards a negative direction. In the recent days many organizations like Saradha, Rose valley, Jeevan Surksha etc. which were mobilizing savings/deposits in a broader sense, have created an imbalance among the whole MF sector. The Supreme Court has asked the CBI i.e Central Bureau of Investigation to inquire into the business of 44 chit fund and private finance bodies over Odisha and beyond. Among others Microfinance also falls under the scanners of CBI and as Grameen Sahara is also carrying on microfinance services it could not escape from public misinterpretations. The whole incidence has stood as barriers in the operation of Grameen Sahara also during the last quarter.

Due to unearthing of these financial scams, general public is losing their confidence on the financial institutions engage in mobilization of funds. It is absolutely necessary to identify the fraudsters and punish those culprits asap, which in turn will bring harmony into the microfinance sector, which will be ultimately beneficial to organizations like Grameen Sahara.

Grameen Sahara Microfinance Program: At a glance

Performance Report as on September'2014

Sl. No.	Particulars	Performance
1	No. of Branch	15
2	No. of Village	606
3	Total no. of Member	32763
4	No. of Active Borrower	14631
5	Loan Outstanding	133381793
6	On Time Repayment Rate	99.002%
7	Portfolio at Risk (PAR)>30 days	0.90%

During the last quarter PAR>30 has increased 0.26% from 0.64% to 0.90% from previous quarter ending June, 2014. And there is dip in OTR by 0.46% from 99.46% to 99.00% as of September, 2014. However there is increase in CRR of 0.67% from 94.29% to 94.96% from previous quarter.

The decline in the portfolio quality is mainly due to flood. Due to unprecedented rain fall for one week and subsequent flood - biggest flood since 1991 - in South west Kamrup, Goalpara and Garo Hills it has not been possible to collect the repayment for more than one week in the month of September, 2014. This natural curse has damaged lot of lives; live stocks, agriculture, and house hold assets of most of the families without exception to our borrowers. As on 30th September, 2014 the portfolio was INR 133381793/- as compared to INR 163640964/- as on 31st June, 2014. The main factors that slowed the growth rate are as follows:

Transformation of GS mF into NBFC. As part of transformation there is plan for all disbursement to be made by the new entity

Achievement so far: (A birth to Grameen Development & Finance Pvt. Ltd)

In between all the challenges faced during the last quarter, many positive indicators have knocked down. The transition phase of the NBFC has been completed in the last quarter alongside all the regulatory norms have been complied with. The process of name change of the NBFC from Sharnarathi Leasing & Finance P. Ltd has completed. Hence, the NBFC has started its operation in the name of Grameen Development & Finance Pvt. Ltd. At the beginning ,it had transferred only a part of total portfolio to NBFC and after completion of all regulatory compliances it has planned for further expansion by transferring the entire portfolio to the NBFC by 2015.

Recent development under NBFC:

1. ROC, Shillong has issued a fresh CoR after name change on 08-08-2014.
2. RBI, Guwahati has issued fresh CoR after name change on 18-08-2014.

Re-application for NBFC MFI classification is under process with RBI. Again in the last few days ago under NBFC one term loan has sanctioned from NEDFi.

and the loan portfolio of the old entity is allowed to come down gradually. As on 30th September, 2014 under NBFC's banner there was portfolio of INR 18871857/-. If we sum up both GS mF and NBFC's portfolio the total portfolio is INR 152253650/-. For this financial year there is planning to source funding through NBFC only .

Project-MKSP at a Glance

Starting with motivating a woman to talk to her neighboring women to form a SHG that would be nurtured and trained in different aspects of SHG management and possible livelihood generating activities by project professionals, the project MKSP is in the state of creating a forum of women in the form of Village organization (VO). Formation of VO will be followed by release of funds to VO to initiate the project activities, which are mostly livelihood generating. The Livelihood generating activities comprises of farming and non farming activities. The Individuals in the SHG would demand for funds through a comprehensive Micro-Credit plan (MCP) and funds will be released to her from her respective Village Organization. There will be continuous monitoring of released money, whether utilized properly, by the executive committee of the VO and needful handholding support would be facilitated whenever necessary.

S L	Activity	Bon-gaon	Chhav-goan	Sissi-borgaon	Total Covered	Target
1	No. of villages working with	7	8	6	21	30 in 3 yrs
2	No. of Mahila Kisan Profiled	289	386	305	980	900
3	No. of SHG Adopted	17	25	14	87	90
4	No. of new SHG Formed	5	12	14		
5	No. VO formed	4	4	3	11	13
6	No. of MK adopted SRI principles	32	47	10	89	450

Statistics shows impact, when one can experience smile on the peoples' face, acceptance by the community, trust within all the project stakeholders resulting into projection of enthusiasm through actions on the field by the people to meet the project's goal. Experiencing such impact lets the entire project team to envision a sustainable change towards mitigating prevailed socio-economic disparities in the project locations. Taking project – MKSP as the base and institution building within the community as goal, it can be envisioned that there would be development of community lead Enterprises and businesses such that available resources and expertise of the people can be converted into wealth .



Grameen Sahara
In support of sustainable livelihood

OFFICE ADDRESS

GRAMEEN SAHARA

KULSHI ROAD, DUBJENI

CHHAYGAON

P.O & P.S: CHHAYGAON

DIST: KAMRUP (ASSAM)

PIN: 781124

Email: grameensahara@gmail.com

Web: www.grameensahara.org

Contact No: 0361-261927

PHOTO GALLERY



SRI FIELD IN GOALPARA DISTRICT BEFORE AND AFTER FLOOD



DAMAGED OCCURRED IN DBI LOCATIONS DUE TO FLOOD



Photo Gallery



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