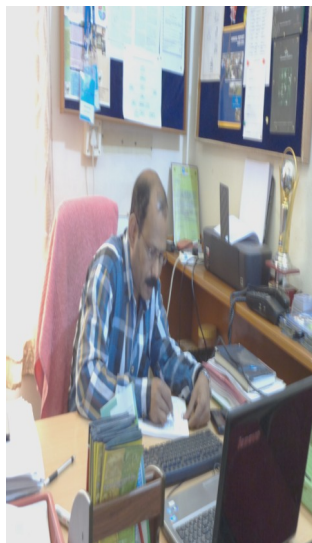




PRATISRUUTI

In Support of Sustainable livelihood

Message from CEO



The last quarter of the FY 2012-2013 has led the organization by another year making it 11 years old. The quarter was not very smooth as there were several challenges before us. Some of the planned activities had to be accomplished during the period which we actually planned to accomplish in the previous quarter itself. Nonetheless, we have been able to complete two development projects (DBI & GWP) with satisfactory achievements.

We organized a two daylong annual meet of spinners and farmers in January 28th & 29th, 2013 with good response and participation. The program was attended by renowned intellect, journalist, and President of Senior Citizens, Mr. D. N. Chakravarty who loudly appreciated the works done by the organization. Stress was given on the institutions building endeavor without diluting the other organizational targets. Workshops on Governance of community owned organizations and subsequent exposure visit to similar organization in Kolkata were arranged for the community leaders (20

women).

Prof. Malcolm Harper, an expert in microenterprise development, visited Grameen Sahara's Golden Weavers project in February'13 which was an inspiration for me and my colleagues.

By the quarter end the organization could reach over 22,000 families under its microfinance services and another 10,000 families under other development projects mostly agriculture interventions. Recently, we have got a sanction from NRLM (National Rural Livelihood Mission) under a consortium arrangement to work with 3,000 women farmers from two development blocks in Kamrup district. We have also received a sanction for our DBI project for its 3^d phase to work in seven villages in Kamrup and Goalpara to work with 1,000 small holder farmers. Another development is that a sanction from NRLM, Assam has been received by one of our Dairy groups which was supported by Grameen Sahara since development of concept and bringing it to the project form. It is being implemented by DRDA, Kamrup soon.

All these achievements have been possible for the supports and cooperation received from the well wishers, project beneficiaries, team members of Grameen Sahara, project partners, funding agencies, and other stakeholders. We shall remain grateful to all of them and hope we will continue to get support and helping hands from them in all future times to come.

Wish all the readers, well wishers, funders, partners, and friends a Very Happy Rangali Bihu ahead!



In Support of Sustainable livelihood

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The Annual Farmer's Meet was organized by GRAMEEN SAHARA

The Annual Farmers' Meet Organized by Grameen Sahara on 28th January' 2013 was the Ending Event of the 2nd phase of the Diversion Based irrigation project. The Program was organized at Pratisruti in presence of 350 farmers from different villages, two Scientists- Dr. Bipul Deka of Horticulture Research Station, AAU, working towards furthering the rights of women. All the Kahikuchi and Dr. Bhabesh Deka, Scientist from KVK, Shri Hareshwar Kalita SDO (agri). The chief guest of the event was Sri Dhirendra Nath Chakravorty. He admired Grameen Sahara as the leading organization of North-East and wishes for a better future ahead.

Development of Board members of MBT(B)& GSPCL

We have organized a 2 day workshop on "Governance by community owned Institutions" at NDSSS, Kharghuli, Guwahati on 20th to 21st February'2013, where Board members of MBT as well as Grameen Silk Producer Co. Ltd have extended management participation. Two experts Mr. Partho S Patowary from CML & Mrs. Gitali Borthakur from Moitreya trained them.

DBI Partners' Meet:

A two days Annual Partners Meet was organized by Livolink Foundation at Hotel Yatrivas, Konark, Odisha where three representatives from Grameen Sahara including the CEO participated. The main points discussed in the event were the possibilities for inclusion of various well being components in the command areas, crop planning for the beneficiaries, safe drinking water and low cost water purification method, group discussion on

An exposure visit undertaken by the Board members of GSPCL & MBT on 26th & 27th Feb'13 at Jeevika Development Society, Kolkata, West Bengal

As a part of the Exposure visit of the board members of the Producer Company as well as the board members of the MBT, Grameen Sahara has arranged their visit for learning of governance to Jeevika Development Society on 26th and 27th February'2013. Jeevika is a community-based NGO in West Bengal, committed for the rights of women. All the board members got the opportunity to visit their field and met their clients as well as their Board members of Swayamsampurna. Swayamsampurna is a financial federation run by rural women from 47 villages. Later on 27th February'2013, the Board members visited the In-Generation Programmes (IGPs) initiated by the organization.

Annual Weaver's Meet::

On 29th Jan'13, an Annual Weaver's meet was organized by GWP's of Grameen Sahara at Pratisruti where around 650 weavers were participated. Dr. Sakti Nandan Mishra of Regional Research Technology Station and Dr. A Bhattacharya of Central Silk Board were also present in the meet and resolved various issues faced by the weaver's. 50 CSTR machines were distributed among selected weavers with a view to increase their productivity. Mr. Sarat Chandra Das, CEO Grameen Sahara in his speech explained the future planning regarding the project and its implication in rural areas.

DBI command area, Institution development in DBI command area, improving quality of life through DBI and MIS, DBI Partner's presentation on Agriculture intervention in the command area.

On the first day in the inaugural session Mr. Biswanath Sinha the Sr. Program Officer of SDTT explained an Overview on SDTT's DBI Program.

On behalf of Grameen Sahara the Project Coordinator of Grameen Sahara gave a presentation on the DBI Project being implemented by this Organization since 2009.

"Each day presents a new opportunity to do something great"



PRATISHRUTI

In Support of Sustainable livelihood

Distribution of Sewing Machine at Dudhnoi Conducted by Grameen Sahara

Under the Developmental activities, Grameen Sahara has conducted Residential Training Programme at Dhudhnoi for a period of 7 days from 11th March to 18th March/2013. M/s Usha International Ltd and M/s Reach India extended support with man and Materials such as-Machines-Master Trainer Technical support. 10 Beneficiaries were selected by our Branch people for the Training and took all the pain for smooth running of the Training Programme. We are proud of the excellent job performed by the staffs of our Dudhnoi Branch under the Leadership of Shri Hiranya Patowary, Branch Manager. In the closing meeting 10 sewing Machines were distributed among the beneficiaries. Dignitaries such as Shri Khirod Khaklary, Ex-Principal Dudhnoi College, Shri Gaurisankar Rabha president

6th schedule Demand committee, Rabha Hasang. Mrs. Anandi Rabha, Ex MLA praised for the various activities of Grameen Sahara and such programme for upliftment of the rural economically backward people. The Training programme was very effective and the Master Trainer has taken care for better Training as well as the Mechanic also Trained them various technicalities of the Machine. Shri Sarat Ch. Das, Chief Executive Officer in his speech elaborated the various developmental activities of Grameen Sahara and requested cooperation of general public. Shri Das acknowledge for the initiative taken by M/s Usha International Ltd. for extending helping hand and also to M/s Reach India for being partner in this noble cause.

Our Visitors– Empowering our strength

It is proud privilege that during this quarter various great personnel has visited our organization and also express their analytical view towards visiting our operating field.

Malcom Harper's Visit to GRAMEEN SAHARA
On 3rd march noted microfinance expert visited Grameen Sahara with a view to see and understand one of the successful sericulture project of Grameen Sahara. This project has already been converted into a Producers Company. Professor Malcolm Harper is a veteran in the field of microenterprises and microfinance, financial inclusion, and livelihoods promotion. His core areas of expertise include: microenterprise promotion, assessment of microfinance programmes, designing and developing microfinance and microenterprise promotion programmes and financial analysis. Professor Harper was keen in interacting with the member beneficiaries of the producer institution. He conducted a field visit to understand the process and the workings of the producer institution and also to assess the socio economic condition of the people living in the area.

Later he visited the the retail unit of the producers' institution as well as Pratishrut .He acknowledged the initiative taken up by Grameen Sahara

towards promoting livelihood generation.

Visitors from Ananya Finance:

Two delegates from Ananya Finance visited our organization on 21st and 22nd January, 2013. The best part of the visit was that they gave a presentation on Social Performance Management and Client Protection.

One day visit from Oiko Credit:

On 7th of March, 2013 Lovely Mukharji, Area Manager, Oiko Credit India visited GSmF program. She made some interaction with CEO and management functionaries. She emphasized on giving a proposal on development projects like solar energy/sanitation/drinking water along with microfinance project. She assured us with continuing support from Oiko Credit India.

Visit from NABARD Consultancy Service:

Two delegates from NABARD Consultancy Service visited GSmF program for inspection and evaluation of beneficiaries under NBCFDC scheme. During the survey they showed satisfaction that the money had been utilized properly by GSmF program as well as the beneficiaries from backward class community.



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Annual Partners' Meet, Ranchi:

We got the chance to participate in the last SRI Partners' Meet Organized by SDTT where we explained the extension mechanism of SRI through our Presentation. From the side of SDTT it has been declared that SRI will be implemented in six states only for the next five years and we expect that we'll get the opportunity to work for the promotion and extension of SRI in Goalpara .

Procuring a qualitative portfolio:

As a whole the situation for MFI was not at all conducive in the North Eastern State. However, GSmF has achieved 25% growth over its last year performance. Quantumwise it has crossed 18 crores as on Mar'13. Credit goes to all the members of Grameen Sahara. It is also to be mentioned that our Sualkushi branch crossed the mark of Rs. 2 crore portfolio outstanding.

Tailoring & Cutting training centre at Pratisruti centre

It is a matter of proud privilege that GRAMEEN SAHARA with the help of m/s H.P group Guwahati, has started a training centre on tailoring & cutting on 21st Feb'13. Initially a group of 20 women have been selected for the training .The duration of the training will be for 90 days.It is an ongoing programme.

Grameen Sahara is looking for more vocational training program such as –Accounting, Retail operations, Insurance advisors, Health care workers in the forthcoming days which will certainly paves the way for better employment avenues.

Our Achievement :

We have been awarded as Mega Star in All India Star Micro Insurance Agents Competition 2011-12 by procuring 15480 lives (New Business) during 01-04-2011 to 31-03-2012 and maintaining 83.4% policies in force at 31-07-2012. We have also got a monetary prize of Rs. of 52311/- for the same.

ORGANIZATIONAL Overview:

Legal Status:: Society, Registered under Societies Registration Act. 1960.

Mission:

“To promote a large number of sus-tainable livelihoods for the poor in rural, semi-urban and urban areas through provision of financial ser-vices, technical assistance and other required development support ser-vices in an integrated manner.”

Vision:

‘ To improve the quality of life of the poor and disadvantaged people in rural, semi-urban and urban areas through development and liveli-hood promotion actions and support.’



Member of GSmF program



Prof. Malcom Harper at his field visit



DBI farmer's Meet held at Konark



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