



GRAMEENA MAHILA OKKUTA

ANNUAL REPORT

2025-26

*Empowering Rural Women,
Building Strong Communities*



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Acknowledgements



We acknowledge with thanks the many **Organisations, Donors, Communities, Experts, Advisers, Consultants, Translators, Volunteers, Banks and Government, Departments, Grama panchayats** whose Commitment and dedication have made this year possible to carry our objectives, activities and Projects.



We also thank Our Auditors Messers **K.N.Prabhashankar co, Philipos and Co, and Mallikarjunaiah and Co.** for their continuous support. All our Team members who worked during the crisis period and stood with the communities whose contribution is much appreciated by GMO Governing Board.



We are happy to see the change that we are able to bring along. The very fact that we are continuing to engage with multiple stakeholders without compromising on our core beliefs and commitment is proof that **Grameena Mahila Okkuta** is here to stay....



Governing Board

Grameena Mahila Okkuta

Grameena Mahila Okkuta
Annual Report
April to March 2025-26

Introduction to GMO:

Grameena Mahila Okkuta (GMO) is a community-based organization for rural women. It is the apex body of the federation of Self-Help Groups (SHGs) in four taluks of the Kolar district in Karnataka. GMO was formed in 1997 and registered as a society under the Karnataka Societies Registration Act. GMO was created to facilitate SHGs in Self Help, to develop the groups as grassroots level community institutions to develop leadership and skills among SHG members. More than a decade of its existence, GMO has grown beyond microfinance to emerge as an institution for women's empowerment.

Currently, the federation has grown into a powerful alliance of 500 SHGs spread across 240 villages in the taluks of Mulbagal, Bangarpet, Srinivaspura, and Kolar in the district of Kolar. It has a total membership of 8,500 women, with 75 percent of them belonging to the Dalit community.

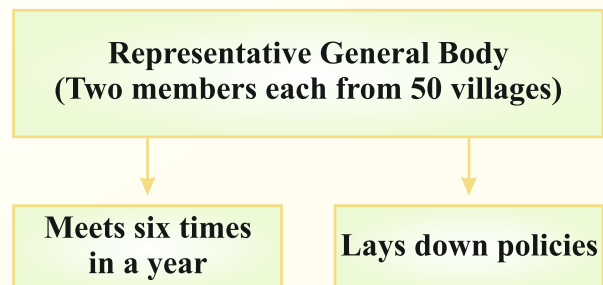
Goal of GMO:

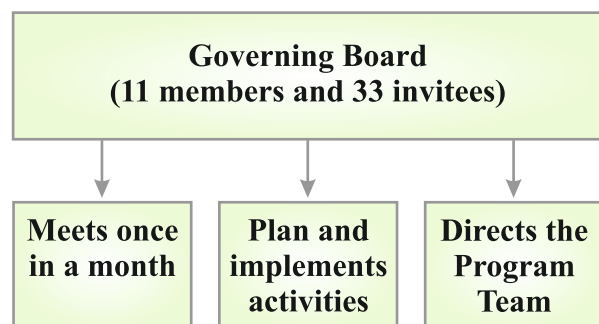
The goal of GMO is to facilitate social, political, and economic empowerment of rural poor women by developing self-managed and sustainable people's institutions.

Objectives of GMO:

- Developing SHGs as grassroots institutions of rural poor women
- Developing GMO as an institution articulating hopes and aspirations of rural poor women
- Seeking changes in public policies in favour of women and the poor through rights-based advocacy
- Instilling the rights approach in SHGs for securing basic needs, good governance, and the benefits of development programmes
- Enabling effective participation of women in PRIs for greater transparency, accountability, and effective service rendering/delivery
- Enabling SHGs to emphasize the gender perspective in addressing community problems and issues
- Facilitating SHGs in micro finance and livelihoods related activities
- Institution-building of GMO for self-reliance and sustainability
- Networking SHG federations for advocating gender-sensitive public policies
- Enhancing awareness for girl child education and the health of women

Structure





GMO has an elected structure comprising of an 800-member General Body with two

representatives from each member of SHG. The General Body meets once a year and lays down policy and direction. It elects a Governing Board consisting of 11 members and 33 invitees from the clusters, who oversee the implementation of activities. The AGM elects a team of office-bearers including President, a Vice President, a secretary, and a Treasurer who are responsible for day-to-day functioning. Elections at all tiers of GMO are regular and leadership is rotated.



Who are we?

- Okkuta is a rural women's organisation located in Kolar District of Karnataka state in India
- It is a federation of women's groups called Community Development Committees (CDC) in 40 villages
- Okkuta works with rural women and young people in the villages of its operational area

Operational Environment

- Kolar district is chronically drought-prone due to poor rainfall and lack of perennial rivers or canal irrigation and in recent years the victim of global warming and consequent extreme weather events

- The district has witnessed high level of groundwater exploitation soil erosion because of extreme weather events
- Main source of livelihood is dry land agriculture and related activities
- As a district on the periphery of Karnataka, Kolar is neglected by governments and deprived of industries and infrastructure, leading to out-bound migration

Focus Areas

- Conveying rights-based public education and campaigns on issues affecting rural women including rights, livelihoods and environment
- Enhancing capacities of rural women for managing grass roots institutions

- Enabling women to access institutional credit and benefits of government development Programmes/Schemes

Our Work

GMO's work contributes at micro level to UN Sustainable development (Global) Goals (SDGs) – Employment, Gender, Environment and No Poverty

Rationale

GMO working with marginalized communities such as Dalits, backward communities, and minorities in 40 villages within the project region where most of the Dalit population is high.

Right holders: Women, youth, and men from poor, Dalit, minority, and backward classes in the Kolar district

Therefore, the project intends to promote

Key Areas

- The Right to sustainable livelihood
- The Right to Gender Equality and Discrimination
- Climate change and Action

Climate change is predicted to bring about diverse impacts with extreme weather conditions across regions like intense rainfall and flood risks, while on the other side there would be extreme droughts besides higher tides, intense storms, warmer oceans and erosion along its coastline as an outcome of sea level rise. Climate change can affect lives, livelihoods and production systems posing high risk to people living in rural areas, particularly the poor. Hence, an urgent need for action to avoid irreversible calamities with appropriate climate risk management.



VISION • MISSION CORE VALUES

Our guiding beliefs that inspire our actions and drive our impact.



VISION

“

Facilitating women to emerge as leaders of communities and agents of change, who work towards bringing about change within families and communities towards greater gender equality and secured livelihood.

”



MISSION

“

Facilitating / Supporting women and adolescent girls to exercise their rights, obtain an education, develop entrepreneurial and employability skills to earn a livelihood, and increase resourcefulness to overcome gender inequality on their path to social and economic empowerment through individual and organizational strength.



Education



Skills & Employability



Livelihood



Rights



Empowerment

CORE VALUES

1



EQUALITY & INCLUSION

We are an equal-opportunity employer. We do not discriminate on any basis and ensure fairness and equity for all employees.

2



TRANSPARENCY & ACCOUNTABILITY

We develop and implement effective controls to avoid corruption and favoritism at all levels.

3



COMMUNITY CAPACITY BUILDING

We believe everyone deserves the chance to realize their potential, and we contribute to building the capacity to meet their needs.

4



PARTICIPATORY DECISION-MAKING

We respect people's views and involve the concerned members in decision-making and actions.

5



GRASSROOTS LEADERSHIP

We believe in organizational power; therefore, the majority of our projects are implemented through grassroots collectives / forums / groups.

6



COLLABORATION & PARTNERSHIPS

We collaborate with other organizations and community partners to achieve more by complementing rather than duplicating services.

7



NON-DISCRIMINATION

Employees are expected not to discriminate against any individual on any basis while discharging their duties.

8



RESPECT & NON-JUDGMENT

Staff should be non-judgmental in their attitude.



Empowering Women • Strengthening Communities • Securing Livelihoods

An Overview



45 Years in the Field: A Moment to Pause and Reflect

I have spent the last 45 years in the field of social development. My work has been rooted in rural areas, with socially marginalized communities especially women, fighting for their rights, and for economic and political empowerment. Much of this was possible because of support from external donors and foreign funding. Today, I find myself asking hard questions that I never thought I would face.

1. Are we still relevant to the people we serve?

The ground has shifted. Communities that once sought awareness, rights, and collective action, now ask first: “What monetary benefit will we get?” Their priorities are changing. Aspirations for their children have moved towards private schools, private hospitals, private jobs, all of which demand more money than what government systems provide. When we talk

of awareness, the reply often is, “We already know, we have TV and mobile.” At the same time, poor families are slipping deeper into debt traps. Lifestyles are changing, urban influences are strong, media and cinema shape dreams. I see households with 4–5 loans each, mostly from private microfinance institutions. Women, ironically, become the channels to bring that loan money home through SHGs. They carry the burden, and they are the victims.

2. The pressure from above is relentless

Presently, Donors demand attendance in virtual meetings, trainings, and sessions filled with theory, corporate frameworks, and polished English jargon unfamiliar to grassroots NGOs. Formats multiply. Social media presence is insisted upon. Digital technology is non-negotiable.

Meanwhile, the Ministry of Home Affairs, which oversees foreign funding and NGO work, brings new rules every quarter, amending old laws. Compliance has become a full-time job. The space to actually work with people shrinks. Many of us wonder: will social organisations even be able to function in the future?

3. Welfare is celebrated, rights are sidelined

New entrants in the sector who do direct welfare - distribution, charity, services - quickly come into the limelight. But for those of us working on rights-based approaches and advocacy, the days are not easy. Neither the community nor the government is encouraging. The socio-political climate in the country does not seem to fit the NGO of yesterday. The days ahead look gloomy, and sometimes, hopeless.

4. The youth I see today leave me shaken

The changes I witness in young people are hard to believe. Dependency on mobile phones is total. Addiction to substances is rising. Behaviour towards parents and elders has changed - respect is thinning. The ambition now is to become 'neo-rich', to own vehicles, to move away from agriculture. There is little concern for senior citizens and their experience, little thought for the environment or climate change.

So where do we stop? Or from where do we start?

I ask myself this often. After 45 years, I am not sure if we are doing work that truly meets the needs and expectations of the target group. I am not sure if the frameworks we are pushed to adopt speak the language of the village. I am not sure if the community still sees us as partners in their struggle.

I do not write this to discourage young social workers. I write this because you deserve to know what the field looks like from here, after four decades. If you are entering this work, enter with your eyes open. Ask: Who defines the need — the community, the donor, or us? What is the cost of chasing visibility over change? Can we resist the pull to become service-delivery agents and hold on to the politics of rights?

The sector is at a crossroads. The old ways are being questioned, and the new ways are not yet clear. Maybe your generation will find the language, the tools, and the courage to rebuild trust - with the people, and with the purpose we started with. We need that

***By M.S. Jayalakshmi
Grameena Mahila Okkuta***

Administration

The Grameena Mahila Okkuta has been working for the past 29 years for the empowerment of women. The organization focuses on sustainable livelihoods, skill development, women's leadership, and gender equality.

The organization works across approximately 40 villages, conducting meetings, awareness programs, and community discussions. Through various community activities and committee meetings, members are regularly informed about government schemes and services.

The Okkuta also facilitates direct interactions between community members and government officials, helping women access information, services, and benefits available through government departments.

With support from partner organizations, women have been provided opportunities for skill development, livelihood enhancement, and awareness-building activities.

Statutory Requirements:

Governance

Annual General Body Meeting

The Annual General Body Meeting was held on 21 May 2025 at the organization's office. Members were welcomed, and the objectives of the meeting were explained.

The meeting reviewed:

- Annual activities of 2024-25.
- Financial statements and audit reports.
- Organizational policies.
- Plans for the coming year.
- Election and selection of governing body members.



- Staffing matters.
- Awards and achievements received by the organization.

Key Agenda:

- Presentation and approval of the previous meeting's report.
- Presentation and approval of the 2024-25 audited accounts.
- Appointment of auditors for 2025-26.
- Discussion regarding banking and financial management.
- Review of financial and audit reports.
- Election of the governing body for 2025-26.
- Discussion regarding office bearers and committee restructuring.
- Inclusion of new governing body members and formation of advisory committees.

Staff capacity development:

- Several capacity building trainings have been undertaken for the staff working to organize the activities and ensure that they are adequately accessible to all beneficiaries.

- Communication, Digital, Photography, Report Making. G.P Concept, Leadership Fund rising, Financial Management, Proposal Building, Gender Concept. The capacity development of the staff has increased due to trainings to achieve the target as per the Plan.

Annual Audit

Auditing team from Sri K.N. Prabhashankar and Company, Bengaluru, came to the Grameena Mahila Okkuta office and conducted the physical verification of the books of accounts and the assets of the organisation as part of the 2025-2026 audit. They also submitted a report.

About the 2 1/2 year audit

The Grameena Mahila Okkuta has been operating for the past 29 years, working on livelihoods, gender equality, and programs to raise awareness about women's rights and laws. Now, In the month of June, the Auditors appointed by the Swallows have come to review the programs, systems and the compliances and expenditures for the past 2 1/2 years due to closure of the Project , which is completed in August 2025 supported by Swallows.

Grameena Mahila Okkuta expenses: Approval has been taken from the Governing body for the funds given by the donors meant for various program expenses, and decision has been taken to maintain transparency and accountability in financial management.

Annual Report: The annual report of the Grameena Mahila Okkuta for the period 2025-26 has been prepared both in English and Kannada languages, and sent to the donors.

Society Renewal: For renewal of registration for the year 2025-26, documents such as

Annual report, general body meeting proceedings and audit reports have been submitted and the organization has been renewed on time by paying fees.

- The reports to be submitted on time during the project period have been prepared and sent to the donor organization.
- The policies have been updated with great emphasis on the principles as per the agreement and as per the donors' recommendations.
- The Board of Directors and General Body meetings have been held periodically.
- The budget plan has been prepared as per the financial guidelines, and the donor organization has approved funds on time,

which makes it convenient to carry out the activities.

- Risk and medical insurance has been provided to the staff. The staffs has shown interest and commitment in working.
- Like every year the annual returns of FC-4 has been filed to MHA. Likewise, documents for form 10B, form 7 of accounts is being sent to the Income Tax Department online through our auditors. TDS and Professional Tax returns filing is also completed for the period.

New Support and Partnerships

Now, Dasra - rebuild India, a new donor to the Grameena mahila Okkuta, has received unrestricted financial support in May 2025 for women and youth groups to carry out programs in the community on gender equality and climate change.

The organization received support from new donor to continue activities related to:

- Women's empowerment.
- Youth engagement.
- Prevention of violence against women.
- Gender equality.
- Community awareness and development in addressing climate change and resilience



Funds received

Donors and funds for the year of 2025-26

Sl No.	Year	Name of the Donors & Address	Title of the Project	Amount/ Status
1	2025-2026	THE SWALLOWS INDIA BANGLADESH Spolegatan 5, 222 20, LUND, SWEDEN www.svalorna.org	Livelihood, Empowerment, Gender Equity and Development (LEGEND)	Rs.10,13,710
2	2025-2026	DASRA Riverway, Suite 1900 Houston TX 77056, US	Support for Ongoing Programmes - Gender and Climate change	Rs. 10,47,858
3	2025-2026	Local Fund	General Programmes	Rs. 1,71,544
4.	2025-2026	Individual support	Note books	In Kind
5.	2025-2026	Rotary - Bangalore	Note books	In Kind
		Total		Rs. 22,33,112

Awareness campaigns in Schools on Climate change and action



Part I

Activities- Highlights

Over the past year, the organization:

- Conducted awareness programs in villages, schools, and colleges.
- Organized trainings on gender equality and legal rights.
- Enable women to access government schemes and services.
- Facilitated meetings between community members and government officials.
- Conducted leadership and capacity-building programs.
- Prepared and shared annual reports and documentation of activities.

These activities aim to empower women and youth, promote climate resilience and address social issues like gender based violence and child marriage.

Through various strategies and activities GMO reached people and use the different media to make aware of the issues like climate change, gender equality, and social issues that are most relevant to the communities. The following activities are conducted to impact the community.

Strategies Used by the Organization

The organization adopted several strategies to achieve its objectives:

- Formation and strengthening of village-level committees.
- Identification and training of active community members and leaders.
- Establishment of community resource centres in selected villages.

- Creation of platforms where women can openly discuss issues and concerns.
- Use of participatory tools for planning, monitoring, and evaluation.
- Conducting surveys and assessments to identify community needs.
- Developing action plans based on identified priorities.
- Documenting successful case studies and sharing them with communities.
- Organizing issue-based campaigns and awareness events.
- Conducting regular reviews and evaluations to measure progress.
- Building partnerships with government departments, legal service providers, and support institutions.
- Collaborating with media and civil society organizations to increase awareness and visibility.

➤ **Group Formation and Mobilization:** Women groups in 12 villages and 12 Youth Groups were formed at the village level, focusing on climate change and gender issues, leading to successful mobilization and changed motivational levels.

➤ **Social Mobilization:** 1500 Families including small and marginal farmers, agriculture and non-agricultural labourers, and rural households, were mobilized as target group.

➤ **Awareness Campaigns:** On Climate change and its effects are displayed on wall writing in public places in 5 villages covering the population 2500

➤ **Dissemination of Information -** Distribution of Hand bills, pamphlets on Climate change, Child marriage act, Gender equality, Violence on women, and about

Dowry act in schools, colleges, and communities Covering 36 villages and distributed to 1080 members .

- **Awareness campaigns** - Through Jatha, to reach communities by disseminating information about Gender Equality, legal awareness songs, Slogans and discussions on child marriage, covering 36 villages in 1800 members in community level.
- **Network Meetings:** The network meetings aimed to bring the concerns of rural poor women to the forefront, alongside other District and state level and advocate for policy changes in collaboration with progressive organizations. 6 representatives from our Okkuta Participated in these meetings.
- **Trainings and Capacity Building:** Training / information sessions for women's groups on Climate change, agriculture, gender-based violence, organic farming, and government schemes and benefits were organised and 3668 women and Youth participated.
- **Exposure visits** -Visit to model plots and departments by women to interact with officials and to demand the Schemes. From 5 villages 11 members were attended.
- **Support and Assistance:** Distribution of seeds, agriculture implements, manures, and pesticides to group members by agriculture department covering 43 members from 7 villages.
- **Awareness programme on Gender** - To the community and youth groups in 4 villages
- **Critical Factor Analysis:** Identification of critical factors promoting or inhibiting women's proactive role in climate change and gender equality. These activities aim to

empower women and youth, promote climate resilience, and address social issues like gender-based violence and child marriage and covering 4240 members in 10 villages.

Impact on the Community

The programme support commenced in May 2025, with funds received in the same month. However, implementation of activities began in October 2025, following the Karnataka regional meeting. Given the short time frame, early signs of impact are emerging.

- **Increased Awareness among Children:** After receiving awareness and information in schools and colleges, children took an oath to eliminate the use of Plastic, Use organic compost in kitchen gardens, Prevent child marriage, and report instances of child marriage to authorities. The total of 1144 members were covered in Schools and community.
- **Shift in Parental Attitudes:** Parents are showing increased responsibility towards caring for and protecting girl children, with a growing understanding of the issues surrounding gender discrimination and violence on children
- **Youth-led Awareness:** Youth who participated in awareness programmes are sharing the knowledge and information with others in the community
- **Women's Empowerment:** Women are now able to visit government departments independently and collect seeds and other benefits, indicating a growing sense of confidence and autonomy.

These early indications suggest a positive trajectory, and we look forward to further progress as the program continues to unfold.



Staff Capacity Building

All the trainings, workshops, visits to departments organized by the Okkuta have enabled the staff to identify problems in the community and raise them in meetings, submit applications to the relevant departments and some of the problems have been resolved. Capacity building for staff in the last two and a half years. Capacity Building trainings have been given and a total of 30 problems have been taken up with the relevant departments.

Staff have been trained on leadership and sustainability. The staff themselves have identified and resolved a total of 42 problems under their leadership.

Changes:

Women became more confident in approaching government offices and accessing schemes on their own. More women started kitchen gardens.

CDC members have been involved in silting up lakes in Angondahalli and Vegamadugu and have earned income.

- K.B. Kotturu has done canal work.
- Individual works carried out in some villages

- Job cards have been created and updated.
- In villages where the Okkuta works, mainly CDC members have obtained loan facilities from Sanjeevini Sanghas.
- A total of 368 CDC women have availed loan facilities worth Rs. 95,30,000 from Sanjeevini Sanghas in the last two and a half years.
- A total of 137 CDC members were disbursed Rs. 67, 30,000 worth of pension benefits by DCC Bank.
- 128 members from 19 villages have received training according to their tribal professions under the Vishwakarma scheme.

Women were connected to the Animal Husbandry Department and received



information about available services. Twelve women received veterinary support and medicines for their livestock. Women also accessed seeds and farming support from the Agriculture Department.

To see changes in students, some questions were given in poker mates, and 144 students saw a change.

Experiences:

- It is felt that the number of planned activities should be reduced.
- The goal was to complete the project as planned and within the stipulated time, which put pressure on the project team (staff).
- Similarly, women also face problems/stress due to frequent attendance at meetings.
- Also, understanding how to implement the plan by reducing the number of activities and giving more time to follow up.
- PM'E s tools are a good tool for identifying problems, and they were quickly adopted by the CDC.
- More interaction with men and discussion of topics, e.g. gender equality.
- Our activities started to grow more and more promising for women. That is, visits

to departments, hand-outs/seed distribution and government schemes

- The change in the vertical structure makes it difficult for women to bear the burden of the work load.
- Women are not getting many opportunities due to the target limit of beneficiaries in government departments.
- Benefits of kitchen gardening: Awareness/encouragement was given in this project before starting a kitchen garden, and as they progressed, women collected seeds and continued to do so. Visiting farmer contact Centers, it was found that they knew that collecting seeds was very important for them.

Not only the introduction of Okkuta Government departments, but also the network help/connections that can be made through the project. And the introduction of CDC people of one village and another village. Facilitating discussions through meetings/training/Jatha. For example: A village VC members discuss with VC members from other villages. Taking their help will lead to a strong relationship & acquaintance. The Okkuta has created a large-scale platform for them to connect further. This is not an act of sustainability.



Part II

Swallows Project

Swallows Project Review (2½-Year Assessment)

The organization has implemented the Swallows Project over the past two and a half years (2023-2025). The project focused on:

- Women's empowerment.
- Gender equality.
- Awareness of rights and entitlements.
- Leadership development.
- Community participation.
- Prevention of violence against women.
- Capacity-building activities.

During the past year, several activities and programs were conducted for women. One of the major initiatives was the implementation of the Swallows Project, which is scheduled to conclude on 30 August 2025.

An external review was conducted to assess the project's activities, outcomes, and expenditure

Swallows Project Completion

The Swallows Project supported during the year for 5 months for the implementation of Sustainable Livelihoods and Gender component programs for women, youth, and communities. Activities included:

- Leadership development.
- Awareness on gender equality.
- Prevention of violence and discrimination.
- Training programs in villages, schools, and colleges.



Project Evaluation Visit

An evaluation team visited the project area during July 2025. The team:

- Met organization staff.
- Conducted discussions with women beneficiaries.
- Visited villages.
- Reviewed project implementation and outcomes.
- Collected feedback from participants.

Community Outreach

The organization has worked continuously in 40 villages. Discussions were held with community members regarding:



- Women's rights.
- Gender equality.
- Roles and responsibilities of community committees.
- Leadership development.
- Future training and support needs.

During the year, 1,214 women and families benefited through kitchen gardens, better nutrition practices, and access to government schemes.

Families also benefited from employment opportunities available under MGNREGA. Income earned through these works helped them improve food security at home. Some women also accessed loans through government supported groups and used them for income-generating activities. This increased family income and improved nutrition



Participatory Rural Appraisal (PRA)

PRA exercises were conducted in several villages to collect information on:

- Family situations.
- Village conditions.
- Community needs and priorities.
- Access to Government scheme
- Employment opportunities.
- Nutrition and household well-being.
- Challenges faced by women and adolescent girls.
- Child marriage and related concerns.

The information collected helps the organization identify local issues and plan suitable interventions.





Community Awareness Meetings

Meetings were conducted to discuss:

- Sustainable livelihoods.
- Gender equality.
- Access to government schemes.
- Women's leadership.
- Community problem-solving.
- Rights and legal protections.

The organization explained its work, achievements, and future plans to community members.

Key Messages Shared with Communities

- Violence against women must be prevented and reported.
- Girls and boys should be treated equally.
- Child marriage is illegal.



- Women should participate in family and community decisionmaking.
- Communities should approach relevant government departments to address local problems.
- Women's leadership should be encouraged and strengthened.

This document is essentially an annual narrative and activity report describing the organization's governance, women's empowerment programs, Swallows Project activities, community outreach, PRA exercises, partnerships, evaluations, and future direction.

During the past year, the Grameena Mahila Okkuta continued its work under the Swallows Project. Different activities were carried out to achieve the project's goals.

Outcome-1:

Enhance nutrition and food security by 50% among the communities in 25 villages through increased access to employment and government schemes.

In 35 villages where the Okkuta is working, community CDCs are encouraging women and families to start gardening to increase nutrition and food security. Women are reviving the old practice of seed conservation and adopting

seed conservation. Anganwadi is providing facilities to children & pregnant and lactating mothers from the government.

Outcome-2

VAW and discrimination reduced by 50% among the target communities through increased awareness and action by men, youth, CDC'S and vigilance committees.

In the last 6 months, two government high schools and one government pre-university college have provided awareness and understanding to students on gender equality, child marriage, respectful relationships, female foeticide, good touch and bad touch through workshops and street plays. To see changes in students, some questions were given in poker mates, and 144 students saw a change.

Outcome-3

Increased land and water conservation through MGNREGA in 35 villages to enhance micro climate in the region

In the last two and a half years, the union has been involved in the works provided by the Grama Panchayat under the MGNREGA scheme for women and made them earn income from it. The main objective is to provide employment opportunities and prevent people from migrating. Forming a sub-committee in the CDC committee and providing training to them, meeting the relevant authorities in the community about the employment guarantee scheme and providing information from the officials. Informing women to participate in ward/village meetings. Visiting the panchayats to provide work to CDC members and getting information about the works and submitting Form-6. In a total of 3 villages, silting work in the lake under MGNREGA. Canal work has been done. A total of 12 people have received the facility. Talking to the officials about the

works and following up. They have done community works and individual works in the villages. They have received income from this. It has supplemented nutritious food. Mainly, job cards have been made and updated for CDC members.

Outcome-4

Access to financial services and employment opportunities among target communities increased by 65% through sharing of information and linkages with government officials

In the villages where the union works, loans are mostly taken in microfinance, which is a big burden on women. Most of the income goes towards loan repayment. The interest rate is high. Due to this, information and understanding about government facilities has been shared with women through face-to-face meetings, visits to departments and committee meetings through officials to bring women out of microfinance. In the last two and a half years, mainly Sanjeevini Sanghas have been formed and membership has been made in them to enable them to get loan facilities from the government.

Out of the 35 villages where the Okkuta works, Sanjeevini Sanghas have been formed in 30 villages and are availing loan facilities. The Vishwakarma scheme has been launched by the central government to provide jobs to tribals according to their profession. CDC members have been informed to submit documents and apply at the cyber centres. Those who apply for this scheme will be given free training by the government for 5 days according to their profession. Information has been given on 128 members from 19 villages who are getting loan facilities from the bank at subsidized rates and a personal belongings kit. People have taken advantage of it to some extent.



Outcome-5

Communities have increased their capability to solve context specific issues on the spot with frontline functionaries' villages, Grama panchayats and taluk level in 35 target areas.

CDC committees have been formed in the villages where the union works and have provided leadership training to CDC and VC members. Visited departments. Visited Grama Panchayat's and officials. Discussed problems in CDC meetings. Visited relevant departments as per the problems and resolved the problems through applications. A total of 18 problems have been resolved in the last two and a half years.

Outcome-6

Capacity building and organisational development

Capacity building for staff in the last two and a half years. Capacity Building trainings have been given and a total of 30 problems have been taken up with the relevant departments. All the trainings, workshops, visits to departments organized by the Okkuta have enabled the staff to identify problems in the community and raise them in meetings, submit applications to the relevant departments and some of the problems have been resolved. Staff have been trained on leadership and sustainability. The staff themselves have identified and resolved a total of 42 problems under their leadership.



Part III

Dasra project:

Project Name:

Reaching out to communities through awareness programs

Aim of the project:

Sensitizing women and youth about the natural environment and rights by promoting gender equality and climate change impacts and mitigation actions in the community

Activities:

The Grameena Mahila Okkuta is a community-based organization that has been working with the rural poor communities in the districts of Karnataka state, especially in Mulbagal and Kolar taluks, for the past 29 years.

It works with women, children, and men to promote sustainable livelihoods, gender equality, and reduce violence against women, and to create an environment where women can openly discuss violence.

Government departments, taluk-level department heads, Gram Panchayat elected members and officers, village-level government staff such as Anganwadi workers, school teachers and the NRLM team are participating in our programs.

1. Gender Equality, Prevention of Violence against Women, and Climate Awareness Programme

During 2025–2026, the Grameena Mahila Okkuta with the support of DASRA funded Project continued its efforts to promote gender equality, prevent violence against women, and build awareness among women, youth, and communities on important social and environmental issues.

Awareness programmes were organised in government colleges, government schools, and villages including Shapur, Angondahalli, Avani, Yalagondahalli, Bandahalli, Nagasandra, Madghatta, Mulbagal, and at the organisation's office. Through these programmes, women, youth, and students were provided information and awareness on gender equality, child marriage, female foeticide, discrimination against girls, violence against women and unequal wages.



Awareness was also created through village meetings, monthly review meetings, posters, pamphlets, and information materials. Participants were introduced to various support systems and institutions, including counselling centres, police stations, legal services authorities, and departments working for the welfare of women and children. Information was provided on where and how to seek support in cases of violence, discrimination, or other social issues.

Volunteers and community members were encouraged to take initiative in addressing local issues and supporting individuals facing difficulties. Training programmes helped them understand the process of approaching government departments and seeking assistance when required.

As a result of these activities, women, men, youth, and students gained a better

understanding of gender equality, women's rights, and available support systems.

VAW –PROBLEMS:

It is a question of family etiquette and fear for women to speak out about the violence they are experiencing.

Some problems are not discussed in a group but shared individually. As these are male-dominated families, it takes time to see changes



Women's Voices:

Mental Harassment: Women carry a lot of pain in their minds because men directly and indirectly harass them through words



and actions. Therefore, no matter how much pain we are in, we only pretend to be fine. There are also situations where we pretend. Men at home are suspicious, and in this way we are experiencing unspeakable harassment.

Sexual harassment: Men force us to have sex with them even if we don't want to. They force us to have sex with them during menstruation, pregnancy, and breastfeeding.

Economic violence: Not giving money to women. When the money is not given to women, women take the money they have saved and spend it. Women felt that who gave money immediately when a woman wants to buy something she likes? Some women said men give it when they ask for it. Some women said that we spend the money we earn and even give it at home.

Swearing/Bad language: When asked at what situation the men in your house scold you, when the men come home drunk and use all bad words to women.

Dowry harassment: Men ask women to bring money after getting married.

When asked if there is any harassment,

such as saying that they will not get married if they do not pay, everyone said that there is no dowry harassment and that it has decreased to some extent.

Abuse/humiliation: Men in the family abuse women in any way.

They abuse you if you go out and come back late. They compare you to others and say, "They are like this, they do this," and they insult you by comparing you to them, saying, "Why can't you do?" also women said, "Some men abuse us."

Death threats: When asked if men threaten women if they do wrong, some women said that this is how they do it. They threaten to kill you if you don't bring them dowry.

Rape: When asked what they understood by showing the picture, the women said that it was happening a lot in our country, and the women said that this kind of violence does not exist in our village.

Awareness workshops have been held in the community on all these women's issues.

2. Effects of climate change and ways to mitigate it:

In recent times, climate change has become one of the most serious challenges of today.

- To prevent the on-going disruptions to the planet, we should try to reduce plastic use day by day.
- Natural disasters such as untimely cyclones, floods, heat waves, cold waves, droughts, etc. are on the rise, and youth should be aware of this.

The Grameena Mahila Okkuta has formed separate groups, a women's group and a youth group, in 12 villages to prevent the effects of climate change.

- Schools can be seen to be working together to mitigate climate change to some extent by using cotton bags as an alternative to plastic.
- Information and awareness about the impacts of climate change and preventive measures have been provided by relevant skilled resource persons in 4 government high schools and 1 government college, in 2 villages communities.
- A total of 6 meetings were held in the community, with 60 people per meeting, providing awareness and information regarding climate change to a total of 460 women and youth groups. Awareness was also created on climate change, environmental protection, sustainable agriculture, and reducing the use of plastics in daily life.

Results:

- Increasing nutritional intake.
- Fostering respectful relationships.
- Enhancing human values.
- School children and school teachers have also set up gardens in front of their homes, on the school premises, and in Yalagondahalli, Angondahalli, and Mallanayakanahalli villages.
- The community is moving forward to use organic fertilizers instead of chemical fertilizers to conserve the soil.
- The foundation is laid to maintain soil health and soil fertility.
- Preventing the destruction of microorganisms without taking into account the five elements of forest, green wealth destruction, imbalance of biodiversity, and soil health.

- By teaching children how to make organic fertilizer through diagrams, they will be able to make their own organic fertilizer in the future.
- Along with the farmers, the children have also stated that they will be farming using organic fertilizers from now on and have also pledged to control the use of plastic

3. Community Awareness meetings on Climate change and action

The association has been working in about 12 villages for the past one year on the adverse effects of climate change and preventive measures. Information and awareness has been provided on this issue by relevant skilled resource persons, as

well as government officials. It has reached 360 people from about 6 villages.

Having personally experienced the extreme weather conditions in the current year, they have come to understand something and are raising awareness among women about environmental protection, and are also educating children in schools about climate change. All these contributions by women can help to change the climate. This is the main goal under the Okkuta DASRA project.

Under the DASRA Project, awareness was created in 38 villages by organizing jathas in the villages to raise awareness among women and youth about the harmful effects of climate change. The main objective was to organize jathas to reach the community.



ಗ್ರಾಮೀಣ ಮಹಿಳಾ ಒಕ್ಕೂಟ

ಹವಾಮಾನ ವೈಪರೀತ್ಯದ ಪರಿಣಾಮಗಳು, ಅಗುವ ಹಾನಿ, ಮತ್ತು ಪರಿಹಾರ ಮಾರ್ಗಗಳು

ಹವಾಮಾನ ವೈಪರೀತ್ಯದ ಪರಿಣಾಮಗಳು.



 ಕೆರೆ, ಕುಂಟೆ, ಬಾವಿಗಳ ಒಣಗುವಿಕೆ, ನೀರಿನ ಕೊರತೆ, ಬೇವು ಬೆಳೆದ್ದ ನಾಡು	 ಕೃಷಿಯಲ್ಲಿ ಪ್ಲಾಸ್ಟಿಕ್ ಬಳಸುವುದರಿಂದ ಮಾರ್ಗದರ್ಶಿ ಗುಣಮಟ್ಟ ಹಾಗೂ ಸುರಕ್ಷತೆಯನ್ನು ಕಾಪಾಡುವುದು	 ರಾಜ್ಯಾದ್ಯಂತ ಹಾಗೂ ಕೆಳದಿ ಜಿಲ್ಲೆಯಲ್ಲಿ ಅಂತರರಾಷ್ಟ್ರೀಯ ಮಟ್ಟದ ಮಾರ್ಗದರ್ಶಿ ಕುಟುಂಬದ ಸದಸ್ಯರನ್ನು	 ಕೃಷಿಯಲ್ಲಿ ನೀರಿನ ಮಟ್ಟದ ಹೆಚ್ಚಳದಿಂದಾಗಿ ಮಳೆ ನೀರಿನ ಅಂಶದ ಹೆಚ್ಚಳದಿಂದಾಗಿ ಮಳೆ ನೀರಿನ ಅಂಶದ ಹೆಚ್ಚಳದಿಂದಾಗಿ	 ವಿವಿಧ ರೀತಿಯ ಹವಾಮಾನ ವೈಪರೀತ್ಯದ ಪರಿಣಾಮಗಳು
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ಪ್ರಕಟಣೆ : ಗ್ರಾಮೀಣ ಮಹಿಳಾ ಒಕ್ಕೂಟ

ಹೊನ್ನಾಪಟ್ಟಣ, ಯಲಗುಂಡಹಳ್ಳಿ, ಮುಳಬಾಗಿಲು, ಕೊಲ್ಲಾ, ಕೋಲಾರ ಜಿಲ್ಲೆ. 563127 ಮಾ. 9731792914, 8762655289



Awareness is gained. Information is shared. During the jathas, problems in the villages came to light. Illegal middlemen were also brought to light. The staff and women themselves went to the Excise Department and submitted applications as per the problems and brought the problems to their attention. The officials also took note of this and even came to the villages and threatened them and imposed fines.



- Out of the 12 villages where the Okkuta works, 43 women from 8 villages visited taluk-level government departments and provided the facilities received from the Government.
- 8 villages accessed benefits from Concerned department such as Seeds, herbicides, fertilizers, and agricultural equipment to J.Kurubarahalli, S. Chadumanahalli, Sonnadi, Cholangunte, Moparahalli, Minijenahalli, Nandamballi, and Bandahalli villages.
- Information and awareness about seed banks, collection of cereals and indigenous seeds, cultivation of trees and plants, soil conservation and soil fertility have been given by skilled resource persons, and government departments such as agriculture and horticulture officers.
- Educating women about the ban on plastic use, adopting organic farming practices, starting a garden, obtaining nutritious food and using it daily, and visit to organic farm. Which helped women to understand Reducing the use of plastic in agriculture and household use.

- Wall writings have been written in 5 villages about the impacts of climate change and preventive measures in public places. While review with School Children, Women and farmers in the community, we will see a change in future.
- Awareness on Seed collection and distribution is also encouraged
- Okkuta by identifying and to encourage organic farmers, they are provided with indigenous seeds.
- A total of more than 700 people in 15 villages were educated about the plastic ban, tree planting, water resource conservation, environmental protection, organic farming, water and gardening through meetings, workshops and community marches. Information was provided by slogans, singing environmental songs and distributing pamphlets.

Effect/result

- Reducing the use of plastic in agriculture and household use.
- Plans are in place to build a tree canopy in two villages to protect old trees.
- Reducing the use of chemical fertilizers and pesticides in agriculture and using organic fertilizers and green manure. For example; Cholangunte, Nandamballi

Outcome:

The above programs have been shown to benefit women and men in the community, as well as students in universities and colleges.

- The wall writing (in 5 villages) is written so that the community can read it and become aware of the impacts of climate change and preventive

measures.

- Doing organic farming
- It is stated that farming should be done without the use of chemical fertilizers.
- Minimize the use of plastic at home and in agriculture.

4. Community consultations with local stake holders.

Visits to departments were organised such as the Santwana Kendra, Police Station, Free Legal Authority, Women and Child Development Department have been made. Introduction of officers has been given. Capacity building has been done for them. Training has been given on how to respond when a case comes.

Women visited the taluk level government departments, 43 women from 8 villages.

8 out of 12 villages access the facilities received from the concerned department to their villages. J.Kurubarahalli, S.Chadumanahalli, Sonnadi, Cholangunte, Moparahalli, Minijenahalli, Nandamballi, Bandahalli were also received with sowing seeds, herbicides, fertilizers, and agricultural equipment. Also, applications were submitted for the facilities available from the Farmers Contact Center for the sowing in Monsoon. To obtain sowing seeds such as peas, lentils, and groundnut. Women themselves visited the Agriculture Department in the villages and obtained



groundnut, millet, togari, alasandi, peas. And they received tarpaulins, drip pipes, and agricultural equipment from the Horticulture Department. The villages were Cholangunte, J. Agrahara, J. Kurubarahalli, and Chadumanahalli.

Effect/result

- Women directly approach the relevant departments to get benefits.
- Visiting women and men at the departments and providing them with the facilities available from the department.

5. Volunteers Meetings

To encourage young women as volunteers in the community to contribute to the community, thereby developing leadership qualities.

Four meetings were held for the volunteers, providing a total of 50 people with information and understanding about climate change and In Kolar district, there are more and more VAW issues related to women, work should be done to prevent child marriage for girls.

To create awareness in the community about climate change, the Okkuta

organizes monthly or bi-monthly refresher meetings for volunteers through skilled resource persons and administrator on issues such as violence and abuse against women, excessive use of plastic.

How to create livelihoods from climate change. Access to government schemes. How to take care of children responsibly. If there are any problems in the community, they will be monitored and informed to the concerned department.

Volunteers attending meetings, awareness workshops, leadership trainings conducted by resource persons, and got information on organic farming and about their Rights.

6. Awareness campaigns in communities on violence against women and Gender Rights)



Conducted a campaign on on violence-free living and gender equality in the comm-



unity. A total of 6756 people in 9 villages were educated and informed about gender equality, child marriage, violence and abuse by distributing pamphlets and with slogans.

7. Dissemination of Information

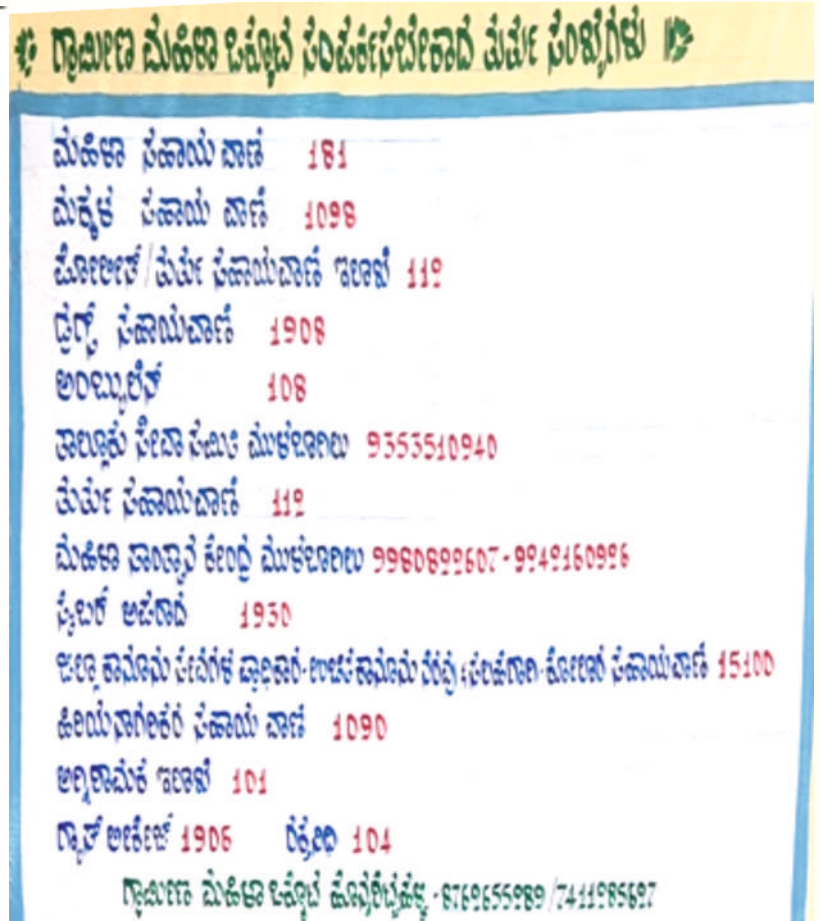
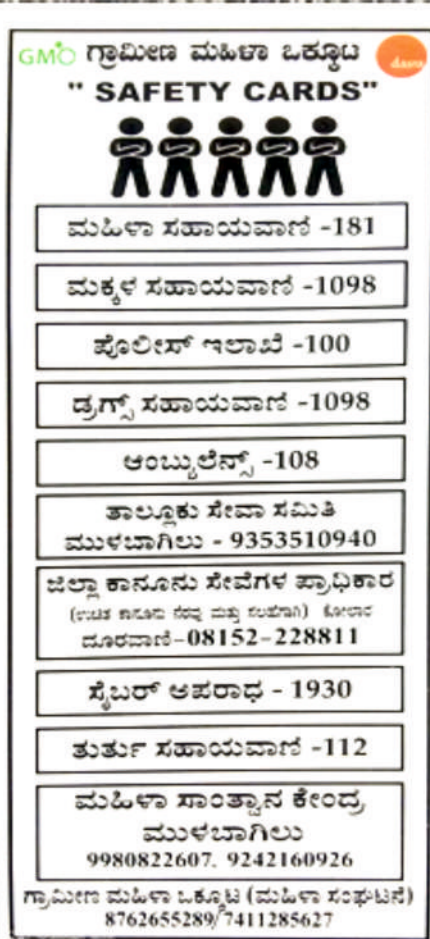
- Under the DASRA Project, the Okkuta has created awareness in the communities. By distributing pamphlets on climate change and gender equality, child marriage, women's rights and law,
- Safety cards were designed and printed and distributed to youth in communities and adolescent children in schools and colleges, women in community by covering 400 people (emergency numbers to be contacted).

- The message conveying "Stop using plastic and save the environment" printed on cotton bags to prevent use of plastic and distributed as an alternative to plastic, the Okkuta has distributed 400 cotton bags in about 6 villages.

- Information has been provided by distributing pamphlets related in the meetings in every school and community meeting, rally program, and trainings.

Results:

- Since the community has been given cotton hand bags, they have been seen being used for rations and marketing.
- Eco-friendly cotton bags have been distributed in schools to educate them about recycling.



8. Networking events with partner NGO's.

We are participating in the activities of the Pragati Mahila Okkuta, a group of like-minded organizations formed at the district level

A total of 6 network meetings were held with other organizations, and a total of 25 people, including board members, staff, and community women, participated in the march on climate change and the right to health.

A rally for the rights of the transgender was organized in Kolar, and members of the governing body participated.

Also, participating in a rally held for the rights and solutions to the problems of farmers and workers.

Result

The Right to Health march submitted a report on the problems to the Tahsildar at the Kolar Taluk office, urging the government to provide facilities modelled after those of other states.

- No privatization of healthcare services.
- Improving the services of government hospitals and operating them.
- The Right to Health Act should be implemented.



- Free treatment and free medicines
- Medicines should be available to the poor.

Government departments, taluk-level department heads, Gram Panchayat elected members and officers, village-level government staff such as Anganwadi workers, school teachers, and NRLM staff are participating in our programs. We are also working hand in hand with private companies such as L&T and other organizations.

We have developed programs for children in close contact with government departments. In addition, the police department, taluk-level free legal advisory committee, Santhwana Centers, and experienced lawyers are cooperating and participating in the programs as resource persons.



9. Conducting workshops for youth and women on gender based violence

A gender-based violence information workshop has been organized for youth groups and women on gender discrimination and training has been provided by skilled resource persons.

We have targeted about 5 programs from October 2025 to April 2026 and have conducted programs in 3 villages - Nagasandra, Madaghatta and Mulbagal and have provided information and awareness to 77 people.

Awareness has been created in every village meeting. Review meetings have been held once a month. Kits have been provided to them. Training and information has been distributed through posters and pamphlets.

To see an increase in gender equality and respectful relationships among youth and women by the year 2025-2026, this year, this workshops was organized for the children of Mallanayakanahalli Government First Grade College, Government High

School, Shapur, Angondahalli, Avani, Yalagondahalli School, Bandahalli, Nagasandra, Madaghatta, Mulbagal, and the Okkuta office. Information and understanding were provided by skilled resource persons on gender equality, child marriage, female foeticide, trafficking of girls, dowry violence, scolding of girls, bullying, abuse, and non-payment of equal pay for equal work.

- The main goal and objective of our DASRA project is that there should be gender equality in every family and for every woman, and we are working on that every day. We continue to educate about gender equality at every opportunity.
- The Trainings were conducted by experienced lawyers and spoke about issues related to violence against women, child marriage, birth certificates, property issues, sites, houses, etc.
- The government is providing equal pay to both men and women without any gender discrimination in wages. This is an example of gender equality.



Result

- At the district level, the government departments, DC office, District Law Authority, Information and Broadcasting Department and Scheduled Caste and Scheduled Tribe Corpor-

ations women have developed will close links and to get benefits,

- Our programs are broadcast and shared in local media and social media.

Programme Implementation Chart:

Sl. No	ACTIVITY	Target	No. of Programmes	Result
1.0	Awareness for youth and women on Climate change / Child Marriages / Gender equality)	8 Programmes	6	460 Members
3.0	Community Awareness meetings on Climate change and actions	10 Villages	6	810 Members
4.0	Community consultations with local stake holders	10 Villages	5	43 Members
5.0	Volunteers Meetings	8 Meetings	4	50 Members
6.0	Awareness campaigns in communities on violence against women and Gender Rights)	10 Villages	9	6,756 Members
7.0	Dissemination of Information	Dissemination of Information	2,000	2,000
8.0	Networking events with partner NGO's.	Network Events	6	25 Members
9.0	Conducting workshops for youth and women on gender based violence	5 Programmes	3	77 Members



Part IV

Other Activities

Women's Festival Celebration

The Grameena Mahila Okkuta, in collaboration with the Rotary Prime and with other Clubs of Bengaluru, organised a Women's Fest celebration on 17 September 2025. The event was attended by **First Lady Rekha Sridhar and 40 women Rotarians with the aim of empowering, educating and entertaining rural women. A total number of 100 sarees have given to women.**

The programme created a joyful space for women to come together, celebrate their achievements, and build stronger connections with one another.

The Grameena Mahila Okkuta welcomed the Rotary team with traditional cultural performances, music, and dance. Women actively participated in games, competitions, and talent-sharing activities, showcasing their skills and creativity. The event also provided an opportunity for women to display products made through their livelihood activities and demonstrate their abilities and entrepreneurial spirit.

As a gesture of support towards women's economic empowerment, Rotary members donated four sewing machines. These



machines will be used by women to stitch cloth bags, repair and stitch garments for daily use, and generate additional income for their families. Women will also use these machines to train other women and share their tailoring skills within their communities. This support has strengthened the organisation's efforts towards women's empowerment and sustainable livelihoods and has encouraged women to move forward with greater confidence and self-reliance.

Traditional Seed Festival and Indigenous Seed Exhibition

The Grameena Mahila Okkuta organised a Traditional Seed Festival and Indigenous Seed Exhibition to promote awareness about the importance of conserving native seed varieties and strengthening sustainable agriculture.

The programme was attended by members of the organisation's governing body, women farmers, and staff members, representatives of community-based organisations, government officials, progressive farmers, and development practitioners.





The event provided a platform for farmers and experts to discuss the benefits of indigenous seeds, including their resilience to pests and diseases and their ability to withstand changing weather conditions. Participants shared knowledge on how traditional seeds can be conserved and protected for future generations.

Discussions were also held on establishing and managing community seed banks, enabling communities to preserve local seed diversity and reduce dependence on external seed sources. Technical sessions were conducted on indigenous seed production, conservation methods, value addition, and marketing of agricultural produce.

The exhibition showcased traditional seeds, organic produce, and value-added products prepared by women farmers. Farmers were encouraged to continue conserving indigenous seeds as an important step towards strengthening food security, biodiversity, and climate-resilient agriculture.

Book Distribution Programme

For the past 29 years, the Grameena Mahila Okkuta has been working continuously with

women and children from rural communities. During interactions with families and schools, the organisation observed that many children from economically vulnerable households had limited access to books and educational materials beyond their school textbooks.

Many parents work as daily wage labourers and struggle to meet educational expenses. While schools provide textbooks and uniforms, children often lack access to additional reading materials and notebooks required for learning. As a result, many children have limited opportunities to develop reading habits and strengthen their educational foundation. Recognising this need, the organisation explored ways to support children's learning and approached well-wishers and donors for assistance.

With the support of Dr. Shruti and the Rotary Club, books and educational materials were distributed to children studying in several villages. Through this initiative, approximately 110 school and college students from villages including Kogileru, J. Agrahara, Thimmapura, Nagasandra, Angondahalli, Cholagunte, Nandanaballi and surrounding communities received books and learning materials.

In addition, Dr. Shruti from Bangalore mobilised from her friends and relatives and generously donated around 6,700 books. These books were distributed across schools and communities in Minjenahalli, Yalagondanahalli, Bandekempapura, Nagasandra,





Madhaghatta, Mannenahalli, Sonnadi, Angondahalli, J. Kurubarahalli, Bandahalli, Thimmapura, J. Agrahara, Sanyasanahalli and Mallanayakanahalli.

Along with the distribution of books, awareness sessions were organised for children on child rights, gender equality, and prevention of child marriage, child protection, and related legal provisions. Information materials were also shared to help children and families better understand these important issues.

The response from students, parents, and teachers was highly encouraging. Access to

books has helped children develop greater interest in reading and learning. The initiative has contributed to reducing school dropouts, strengthening awareness about the value of education, and helping children better appreciate the efforts and challenges faced by their parents.

Through this programme, the Grameena Mahila Okkuta seeks to ensure that children studying in rural government schools are not deprived of educational opportunities and are encouraged to continue their education with confidence and enthusiasm.



Awareness campaigns in Schools on violence against women and Gender Rights

Awareness campaigns in Communities on Climate change and actions



Case Studies

Case Studies:

Case Study 1:

Building Women's Leadership and Community Action in Cholangunte Village

Cholangunte village, located in Avani Gram Panchayat of Mulbagal Taluk, consists of around 101 families belonging to Scheduled Castes, Scheduled Tribes, and other communities. The village has a government primary school, a government milk cooperative run by women, an Anganwadi centre, and drinking water facilities. Most families depend on agriculture, livestock rearing, wage labour, stone work, and other occupations for their livelihood.

The Grameena Mahila Okkuta has been working in this village for the past 3 years. After conducting a village survey in 2023, the organisation formed a Community Development Committee (CDC) with 35 women members and selected committee representatives. Trainings were provided on leadership, roles, responsibilities, and community participation.

Before the organisation started working in the village, women had limited awareness about government schemes and services. Child marriages were taking place, women rarely came together to discuss community issues, and many were unaware of Gram Sabha meetings or the departments they could approach when problems arose.

Through regular meetings, leadership training, awareness programmes, exposure visits to taluk, district, and state-level offices, and interactions with government officials, women gradually became more confident and informed. Monthly CDC meetings became a platform to discuss community concerns and identify solutions.

Women received information on government schemes, legal rights, nutrition, child marriage

prevention, and community welfare programmes. The organisation also facilitated meetings between community members and government officials, helping women access services and resolve local issues.

One major issue identified by the community was the lack of adequate drinking water. Despite repeated requests, the problem had remained unresolved for a long time. With support from the organisation, applications were submitted to the concerned departments and regular follow-up was carried out. As a result, a new bore well was installed in the village, significantly improving access to drinking water.

Today, women in the village actively participate in community discussions, seek support when needed, and take leadership in addressing local issues. Two women from the CDC have gone on to become members of the organisation's governing body, demonstrating the growth in confidence and leadership among rural women.

Case Study 2:



A Woman's Journey from Violence to Confidence

From Mannenahalli village Ms. Roja had been married eight years ago and was living with her husband, children, and extended family. Her husband worked as a lorry driver. Although she was educated, she had stopped working after the birth of her second child.

For several years, she faced domestic violence and emotional abuse from her husband, who frequently consumed alcohol. Despite seeking support from family members and elders, the situation did not improve.

Through awareness programmes organised by

the Grameena Mahila Okkuta, she learned about her rights and the support systems available to women facing violence. The training programmes helped her build confidence and understand how to respond to abuse.

When the violence became severe, she approached the police and registered a complaint. She also informed the organisation, which supported her throughout the process. Community leaders and committee members stood by her and helped her seek justice.

Following intervention by the police and continued follow-up, her husband was warned and counselled. Since then, the violence has stopped, and she and her family are now living peacefully. She shared that the knowledge, confidence, and support provided by the organisation helped her take action and protect herself and her children.

Her experience demonstrates how awareness, community support, and access to services can help women overcome violence and rebuild their lives with dignity.

Case Study 3:



Adoption of Organic Farming Practices

A woman farmer from Cholangunte village has been engaged in agriculture for many years. She joined the women's group formed by the Grameena Mahila

Okkuta and regularly participated in meetings, awareness programmes, and village-level activities.

Earlier, her family depended largely on chemical fertilisers and pesticides for farming. Through the organisation's programmes, she learned about organic farming methods and discussed these ideas with her family.

The family decided to cultivate vegetables, greens, and flowers using organic practices. They developed nearly one acre of flower cultivation and successfully sold their produce. One harvest alone generated an income of approximately ₹20,000.

Instead of relying on chemical inputs, the family began preparing organic solutions and natural pest-control mixtures using locally available materials. They also adopted composting methods and made greater use of farm and livestock resources.

The family owns poultry and cattle, which contribute to both household nutrition and farming activities. They now grow crops such as ragi, paddy, pulses, and other food crops using organic methods. Family members actively support one another in farming activities.

The farmer shared that organic farming has improved soil health, reduced dependence on purchased inputs, and provided healthier food for the family. She believes that promoting sustainable agriculture and climate-resilient farming practices will benefit many more rural families in the future.



Photo Album

Women's Fest



Women's Day Celebration



Women's Day Celebration



Jatha Programme



Jatha Programme



Awareness campaigns in Communities on violence against women and Gender Rights





Awareness on Reduce Plastic-Use cotton bags



Dissemination of Information



ಗ್ರಾಮೀಣ ಮಹಿಳಾ ಒಕ್ಕೂಟ
GRAMEENA MAHILA OKKUTA



DASRA

**“ಪ್ಲಾಸ್ಟಿಕ್ ಬಳಕೆ ನಿಲ್ಲಿಸಿ
ಪರಿಸರ ಉಳಿಸಿ”**

Community Outreach and Awareness Programmes

ಗ್ರಾಮೀಣ ಮಹಿಳಾ ಒಕ್ಕೂಟ ಮತ್ತು ದಸ್ರಾ (ರೀಬ್ರಾಂಡ್ ಗುಂಡಿಯೂ ಫಂಡ್:
“ಹವಾಮಾನ ವೈಪರೀತ್ಯದ ಪರಿಣಾಮ ಮತ್ತು ಪರಿಹಾರ” ಯೋಜನೆ 2025-2026

ಗ್ರಾಮೀಣ ಮಹಿಳಾ ಒಕ್ಕೂಟ

ಶಾಲೆ & ಕಾಲೇಜು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ

ಹವಾಮಾನ ವೈಪರೀತ್ಯದ ಪರಿಣಾಮಗಳು

ಪರಿಹಾರ ಮಾರ್ಗಗಳ ಕುರಿತು ಕಾರ್ಯಕ್ರಮ

ದಿನಾಂಕ: ಸ್ಥಳ:

Annexures

Grameena Mahila Okkuta
Governing board for the year 2025 - 2026

Sl. No.	Name of the members	Designation	Age	Caste	PAN. No	Aadhar No.	Phone No. Email ID
1.	Smt. Sunandamma w/o Late Chandrappa Moparahalli village , Mallanayakanahalli Grama panchayat Post Mulbagal Taluk , Kolar district	President	60	BC	LCOPS3237C	627981029246	9900506098 jayagmo@gmail.com
2.	Smt. T. Lakshamma W/O Late Nagarajappa Nanadamballi, Shapur Grama panchayat, Chamarahalli post, Kolar Taluk Karnataka-563101	Vice president	47	SC	AZUPL1126H	412942944310	8971825152 jayagmo@gmail.com
3.	Smt. M.G. Papamma W/O Late Chinnappa, Minijenahalli, Yalagondahalli post, Mulabagilu taluk, Kolar District	Secretary	63	SC	FNUPP9975H	710307559600	9731792914 jayagmo@gmail.com
4.	Smt. Padmamma w/o Narayana No.30 J.Agrahara Mulbagal taluk, Kolar district	Treasurer	50	SC	FEGPP5535E	930884372446	8904703056 jayagmo@gmail.com
5.	Smt. Saraswathi w/o Narayanaswamy, Cholangunte, Avani panchayat, post Mulbagal taluk, Kolar district	Member	47	SC	DKVPS9900R	569644504917	8722474742 jayagmo@gmail.com
6.	Smt. H.M.Lakshamma w/o Venkateshappa, Doddamadenahalli, Virupakshi post, Balla Grama panchayat, Mulabagilu taluk, Kolar district	Member	67	SC	AQUPL8830B	423195711111	8971480893 jayagmo@gmail.com
7.	Smt. C.R. Venkatamma w/o Hanumappa, Chennapura, Balla post, Angondahalli Grama panchayat, Mulabagilu taluk, Kolar district	Member	67	SC	BPBPV1386P	838851027868	9611021048 jayagmo@gmail.com

Sl. No.	Name of the members	Designation	Age	Caste	PAN. No	Aadhar No.	Phone No. Email ID
8.	Smt. Veena w/o Kumar, Madhagatta, Mulbagal (Taluk) post, Kurudumale Grama panchayat, Kolar district	Member	67	BC	FXIPR1976N	942060587927	8660672464 jayagmo@gmail.com
9.	Smt. Rathnamma w/o Bhimappa Cholangunte, Mulbagal taluk, Kolar district KARNATAKA	Member	42	SC	DOXPR3007E	392900733255	9008153567 jayagmo@gmail.com
10.	Smt. Savithramma w/o Sriramappa, Sonnavadi Mallanayakanahalli Road , Mulabagilu taluk, Kolar district	Member	44	SC	MVQPS6279E	458955693991	7338440329 jayagmo@gmail.com
11.	Smt. Padma w/o Srinivasa , Kurubarahalli, Angondahalli post Kolar District Karnataka	Member	34	SC	HOFPP0244R	922357253677	9663681530 jayagmo@gmail.com



GMO- Programme & Admin Team - 2025 - 2026

Sl no	Name	Designation	Working period
1.	M.S.Jayalakshmi	Administrator/Team leader	28 Years
2.	Pushpalatha	Prog-Co-ordinator	25 Years
3.	Jyothi C	Accountant	2 year 4 Months
4.	Akhila .C	Cluster-Co-Ordinator	5 Years
5.	Sumitha.S	Cluster-Co-Ordinator	2 year 4 Months

Kolar District 2025-2026

SL. NO.	NAME OF THE VILLAGE	TALUK	GRAMA PANCHAYAT
01	Yalagondahalli	Mulbagal	Devarayasamudra
02	Ramenelluru	Mulbagal	Urukunte Mitturu
03	Minijenahalli	Mulbagal	Urukunte Mitturu
04	Chiyandahalli	Mulbagal	Shapur
05	Siresandra	Mulbagal	Urukunte Mitturu
06	Dodnahalli	Mulbagal	Shapur
07	A.S. Halli	Mulbagal	Shapur
08	Shapur	Mulbagal	Shapur
09	Nandamballi	Mulbagal	Shapur
10	Bandekempapura	Mulbagal	Avani
11	Cholanagunte	Mulbagal	Avani
12	Nagasandra	Mulbagal	Urukunte Mitturu
13	Chittheri	Mulbagal	Urukunte Mitturu
14	Angondahalli	Mulbagal	Angondahalli
15	J.kurubarahalli	Mulbagal	Angondahalli
16	Bandahalli	Mulbagal	Urukunte Mitturu
17	Gandhipura	Mulbagal	Angondahalli

18	S.Chadumanahalli	Mulbagal	Balla
19	Madhaghatta	Mulbagal	Kurudumale
20	Mannenahalli	Mulbagal	Alanguru
21	Kappalamadugu	Mulbagal	Kappalamadugu
22	Sonnadi	Mulbagal	Sonnadi
23	kavathanahalli	Mulbagal	Sonnadi
24	J.Agrahara	Mulbagal	Mallanayakanahalli
25	Mopurahalli	Mulbagal	Mallanayakanahalli
26	Basavarajapura	Mulbagal	Mallanayakanahalli
27	Vegamadugu	Mulbagal	Thimmaravathanahalli
28	Puttenahalli	Mulbagal	Mallanayakanahalli
29	Thimmapura	Mulbagal	Mallanayakanahalli
30	K.B.Kotthuru	Mulbagal	Thimmaravathanahalli
31	Karavireddihalli	Mulbagal	Thimmaravathanahalli
32	V.Kurubarahalli	Mulbagal	Thimmaravathanahalli
33	Kuppandahalli	Mulbagal	Thimmaravathanahalli
34	Kogileru	Mulbagal	Thimmaravathanahalli
35	Sanyasarahalli	Mulbagal	Thimmaravathanahalli
36	Beemanattha	Mulbagal	Mallanayakanahalli
37	Putteri	Mulbagal	Devarayasamudra
38	Pitchguntlahalli	Mulbagal	Devarayasamudra
39	Abbini	Kolar	Shapur
40	Ramasandra	Mulbagal	Avani



SWALLOWS
Programme Calendar - April – September 2025

Sl. No.	Date	No.of the Programme	Place	No.of Participants
				Total
1.	4.4.2025	Training for men & youth on gender rights	Cluster level	45
2.	6.4.2025	Review meeting on womens Laws & Rights	GMO	40
3.	7.4.2025	Interaction meeting with govt. dept	Mulbagal	55
4.	9.4.2025	Leadership training for Men & Youth	GMO	65
5.	9.4.2025	Trg for Men & Youth on Gender Rights	Mulbagal	70
6.	10.4.2025	Capacity Building for VC on LAWs & Rights	Mulbagal	70
7.	11.4.2025	Awareness and Interaction Meetings for Women's	Mulbagal	45
8.	12.4.2025	Follow up meetings with CDC members	GMO	30
9.	12.4.2025	Awareness on Financial & Credit Availability	GMO	55
10.	13.4.2025	Counselling Sessions Through Workshops by Legal experts	Mulbagal	53
11.	14.4.2025	Community Meetings with GP & E R	Cluster level	30
12.	16.4.2025	Theme based workshops & awareness programmes for CDC members & Schools Children	GMO	250
13.	17.4.2025	Awareness on interaction meetings for women on women rights	Mulbagal	35
14.	18.4.2025	Awareness on interaction meetings for women on women rights	Mulbagal	65
15.	21.4.2025	Strengthening of CDC s & VC	Mulbagal	35
16.	23.4.2025	Counselling Sessions Through Workshop by Legal experts	GMO	50
17.	24.4.2025	Community interaction meeting with GP	Mulbagal	55
18.	25.4.2025	Leadership Trg for CDC Members	GMO	35
19.	27.4.2025	Staff Capacity building	Cluster level	55
20.	28.4.2025	Capacity building for vigilance committees on laws and rights	Mulbagal	60
21.	1.5.2025 & 2.5.2025	Review meeting with project team	GMO	5
22.	9.5.2025	Leadership training for CDC members	Mulbagal	55
23.	10.5.2025	Follow up meetings with CDC Members	Mulbagal	60

24.	15.5.2025	Community interaction meetings with GP	Cluster level	35
25.	16.5.2025	Visit to govt. dept	Kolar	15
26.	21.5.2025	Annual General Body Meeting	GMO	88
27.	27.5.2025	Awareness on financial institutions & credit availability	Mulbagal	40
28.	26.5.2025	Awareness on interaction meetings for women on women rights	Cluster level	45
29.	27.5.2025	Follow-up Meetings with CDC	Cluster level	40
30.	31.5.2025	Follow-up Meetings with CDC	Nandamballi	35
31.	11.6.2025	Capacity building for vigilance committee laws and rights	Mulbagal	60
32.	13.6.2025	Visit to govt. offices by CDC Members	Bangalore (Rotary)	10
33.	14.6.2025	Network meetings at district & State level with like minded groups	Bangalore	8
34.	18.6.2025	Follow up meetings with CDC	J.Agrahara & Sanyasanahalli	35
35.	20.6.2025	Community Interaction Meetings with Govt. Departments	Office	35
36.	20.6.2025	Awareness and Interaction Meetings for Women	Cluster Level	35
37.	21.6.2025	Counselling Sessions Through Workshop by Legal experts	Cluster Level	40
38.	21.6.2025	Awareness on financial institutions & Credit availability	Mulbagal	40
39.	21.6.2025	PME Tools With Community for Livelihood Opportunities	Mulbagal	60
40.	23.6.2025	Workshop and Awareness on School children for Child marriages, Gender equality	Mallanayakanahalli PU College	95
41.	23.6.2025	Review on PME Tools	Cluster level	15
42.	24.6.2025	Visit to govt.dept	Bangalore	9
43.	25.6.2025	Training for project team on capacity development	GMO Office	20
44.	26.6.2025	Training for project team on capacity development	GMO Office	17
45.	27.6.2025	Community Meeting with GP Duty Bearers & Elected representative	Cluster Level	55
46.	28.6.2025	Follow up Meetings with VC	Cluster level	70
47.	30.6.2025	Theme based workshops & awareness programmes for CDC members	GMO Office	100
48.	3.7.2025	Trg for Women Men & Youth on Gender Equality	Cluster level	40
49.	7.7.2025	Support for VAW Victims	GMO Office	7
50.	7.7.2025	Followup Meetings with VC	Village Level	40

51.	7.7.2025	Strengthening of CDC'S & Vigilance committies	Village level	25
52.	9.7.2025	Awareness on financial institutions & Credit availability	GMO Office	15
53.	10.7.2025	Awareness on financial institutions & Credit availability	Srinivaspura	13
54.	11.7.2025	PME- tools exercises with community for conducting Baseline	J.Kurubarahalli	35
			Angondahalli	
			S. Chadumanahalli	
55.	14.7.2025	Follow up meetings with VC	Cluster level	25
56.	15.7.2025	Capacity building for Vigilance committies on laws & Rights	Village level	25
57.	25.7.2025	Follow up meetings with VC & CDC members	Cluster level	55
58.	21.8.2025	Theme based workshops & awareness programmes for CDC Members	GMO Office	60

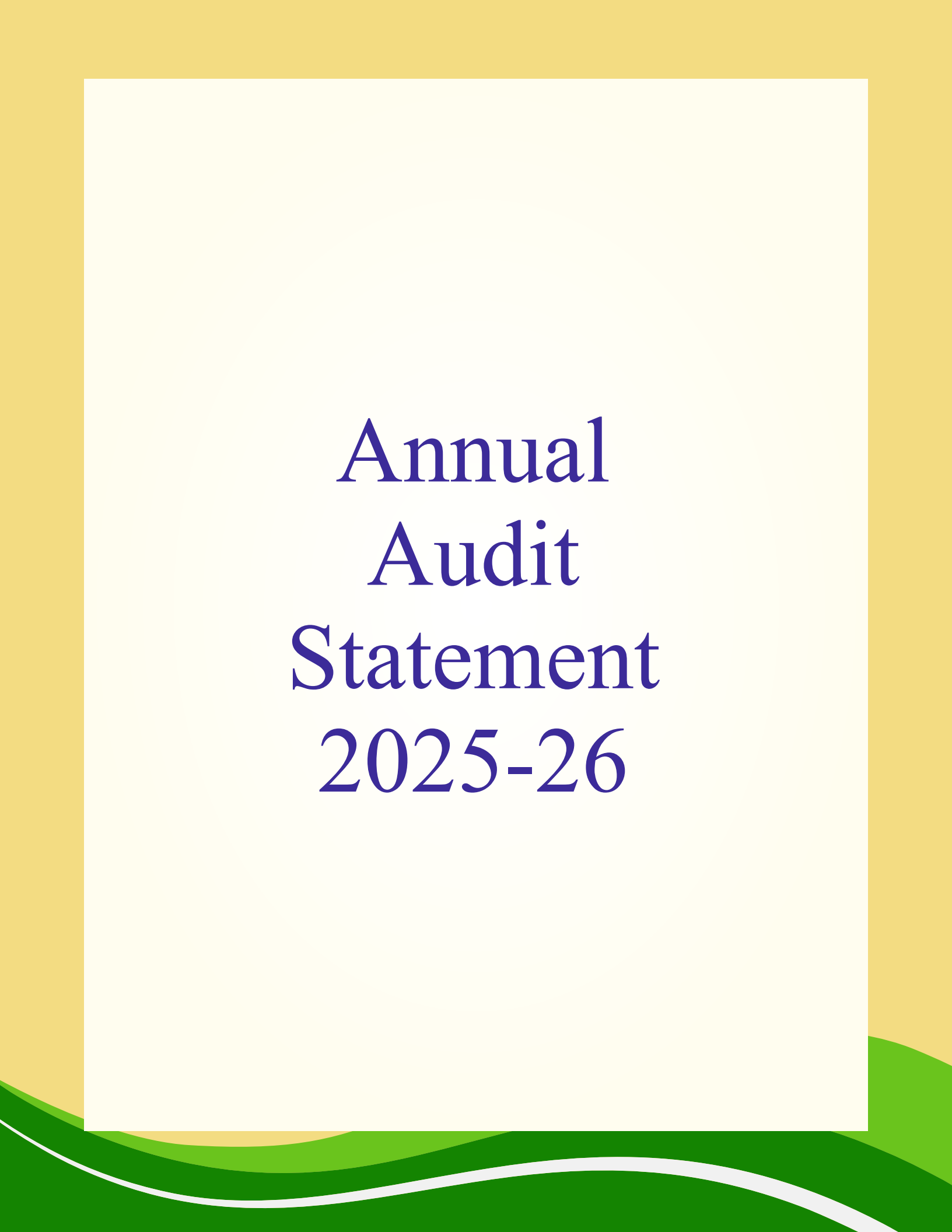
DASRA Programme Calendar April – March 2026

Sl.no	Date	Activity	Place	No.of Participants
				Total
1	25.10.2025	Awareness campaigns in communities on violence against women and Gender Rights	Cholangunte	47
			Nandamballi	
2	28.10.2025	Volunteers Meetings	Nandamballi	11
			Yalagondahalli	
			Madagatta	
3	29.10.2025	Awareness for youth and women on Climate change / Child Marriages / Gender equality	Nagasandra	21
4	30.10.2025	Awareness campaigns in communities on violence against women and Gender Rights)	S.Chadumanahalli	28
5	02.11.2025	Community Awareness meetings on Climate change and actions	Timmapura	26
			J.Agrahara	
6	8.11.2025	Awareness for youth and women on Climate change / Child Marriages / Gender equality)	Mallanayakanahalli	103
7	20.11.2025	Awareness for youth and women on Climate change / Child Marriages / Gender equality	Mulbagal	29
8	07.11.2025	Awareness campaigns in communities on violence against women and Gender Rights	Madagatta	35
9	27.11.2025	Community consultations with local stake holders.	Mulbagal	7
			Govt offices	
10	22.11.2025	Volunteers Meetings	Mulbagal	10
11	7.11.2025	Awareness campaigns in communities on violence against women and Gender Rights	Madagatta	35
12	25.11.2025	Conducting workshops for youth and women on gender based violence	Nagasandra	23
13	14.11.2025	Eve of Children's Day	Yalagondahalli	44

14	1.12.2025	Awareness for youth and women on Climate change / Child Marriages / Gender equality	Yalagondahalli	67
15	3.12.2025	Community consultations with local stake holders.	J.Kurubarahalli	11
			J.Agrahara	
16	31.12.2025	Community consultations with local stake holders.	Shapur	5
			Sonnadi	
17	6.12.2025	Awareness campaigns in communities on violence against women and Gender Rights	Yalagondahalli	18
			Shapur	
18	24.12.2025	Awareness campaigns in communities on violence against women and Gender Rights	Nandamballi	131
			Chiyandahalli	
			J.Agrahara	
19	25.12.2025	Awareness campaigns in communities on violence against women and Gender Rights	Timmapura	96
			S.Chadumanahalli	
20	31.1.2026	Community Awareness meetings on Climate change and actions	Nandamballi	50
			Madagatta	
21	3.1.2026	Community consultations with local stake holders.	Cholangunte	40
			J.Agrahara	
			Nagasandra	
			Timmapura	
22	22.1.2026	Volunteers Meetings	11 Villages	22
23	17.01.2026 27.01.2026	Networking events with partner NGO's.	Kolar	16
24	10.1.2026	Conducting workshops for youth and women on gender based violence	11 Villages	40
25	10.2.2026 16.2.2026 	Community Awareness meetings on Climate change and actions	Avani	60
			M.N.Halli	
			Nagasandra	
			Shapur	
26	10.02.2026	Community consultations with local stake holders.	12 Villages	40
27	14.02.2026	Volunteers Meetings	12 Villages	20
28	5.2.2026 13.2.2026	Networking events with partner NGO's.	Kolar	2
29	16.2.2026 17.2.2026 11.2.2026 12.2.2026	Awareness campaigns in communities on violence against women and Gender Rights)	Avani	3719
			Shapur	
			12 Villages	





The image shows the cover of an 'Annual Audit Statement 2025-26'. The title is centered in a dark blue serif font on a white rectangular background. The background of the entire page is a solid yellow color. At the bottom, there is a decorative graphic consisting of several overlapping, wavy bands of green and light green, creating a sense of movement or a stylized landscape.

Annual Audit Statement 2025-26

K N PRABHASHANKAR & CO.
CHARTERED ACCOUNTANTS
S-2, Narayana, 25, Mission Road, Shama Rao Compound
Bengaluru - 560 027. India
Telefax: +91-80-22237045, +91-80-22241284
e-mail: knp@akpco.com

INDEPENDENT AUDITORS' REPORT

To the Members of **GRAMEENA MAHILA OKKUTA**

Report on the Financial Statements

We have audited the accompanying financial statements of Foreign Contribution Account, Local Fund Account and Consolidated Account for the year ended March 31, 2026 of **GRAMEENA MAHILA OKKUTA**, which comprise the Balance Sheet as at March 31, 2026, and the Income and Expenditure Account and Statement of Cash Flows for the year ended as on that date and notes to the financial statements, including a summary of significant accounting policies.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the organization. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the organization's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



...2



Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) In the case of the Balance sheet, of the state of affairs of the Company as at March 31, 2026;
- (b) In the case of the Income and Expenditure Account, of the excess of expenditure over income for the year ended on that date; and
- (c) In the case of the Statement of Cash Flows for the year ended on that date.

Place: Bengaluru
Date: 22.06.2026



for **K N Prabhaskankar & Co.,**
Chartered Accountants
Firm Regn. No. 004982S

K.N.Prabhaskankar
Partner
Membership No. 019575
UDIN: 26019575ECQRVE7498

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
Honnasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127
Balance Sheet as at March 31, 2026

<u>Particulars</u>	<u>Note</u>	March 31 2026	March 31 2025
<u>I. EQUITY & LIABILITIES</u>			
Owners' Funds			
(a) Owners' Capital Account		-	-
(b) Reserves & Surplus	3	18,20,267	22,75,975
Non-Current Liabilities			
(a) Other Long-term liabilities		-	-
Current Liabilities			
(a) Other current liabilities	4	-	200
		18,20,267	22,76,175
<u>II. ASSETS</u>			
Non-Current Assets			
(a) Property, Plant and Equipment and Intangible assets			
Property, Plant and Equipment	5	8,55,523	10,32,454
(b) Non-current Investments		-	-
(c) Long-term Loans and Advances		-	-
(d) Other Non-current assets		-	-
Current Assets			
(a) Current Investments		-	-
(b) Cash and Cash Equivalents	6	9,09,049	11,88,026
(c) Short-term loans and Advances	7	55,695	55,695
(d) Other Current Assets		-	-
		18,20,267	22,76,175

To be read with our report of even date
For K N Prabhaskankar & Co.,
Chartered Accountants
Firm Registration No.: 004982S

K.N.Prabhaskankar
Partner
Membership No.: 019575

Place : Bengaluru
Date: 22.06.2026



For Grameena Mahila Okkuta

M. G. Papamma.
Hon. Secretary
Secretary
Grameena Mahila Okkuta

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
Honnasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127
Income And Expenditure Account For The Year Ended March 31, 2026

<u>Particulars</u>	<u>Note</u>	<u>March 31 2026</u>	<u>March 31 2025</u>
REVENUE			
Revenue from Operations	8	21,06,768	33,78,281
Other Income	9	1,60,041	52,492
Total Income		22,66,809	34,30,773
EXPENSES			
Employee benefit expenses	10	5,79,847	8,09,450
Depreciation and amortization expense	5	1,20,347	1,40,828
Other expense	11	20,22,323	46,20,409
Total Expenses		27,22,517	55,70,687
Profit before exceptional and extraordinary items and tax		(4,55,708)	(21,39,914)
Exceptional Items		-	-
Profit before extraordinary items and tax		(4,55,708)	(21,39,914)
Extraordinary item		-	-
Profit before tax		(4,55,708)	(21,39,914)
Current Tax		-	-
Deferred Tax Liability / (Asset)		-	-
Profit / (Loss) for the year		(4,55,708)	(21,39,914)

To be read with our report of even date
For K N Prabhashankar & Co.,
Chartered Accountants
Firm Registration No.: 004982S

K.N.Prabhashankar
Partner
Membership No.: 019575



Place : Bengaluru
Date: 22.06.2026

For Grameena Mahila Okkuta

M. G. Papamma.
Hon. Secretary
Secretary
Grameena Mahila Okkuta

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT**Cash Flow Statement for the year ended 31st March, 2026**

Particulars	As at March 2026	As at March 31, 2025
Cash Flow From Operating Activities:		
Profit/(Loss) before taxation	(4,55,708)	(21,39,914)
Adjustments to reconcile profit/(loss) before tax to net cash provided by operating activities:		
Depreciation	1,20,347	1,40,828
Profit on Sale of Assets	(73,416)	-
Interest considered under investing activity	(34,125)	(47,632)
Operating profit before working capital changes	(4,42,902)	(20,46,718)
Changes in operating assets and liabilities:		
Trade Receivables	-	-
Other Receivables	-	-
Trade and Other Payables	(200)	(2,300)
Cash generated from / (used in) operations	(4,43,102)	(20,49,018)
Income Tax Paid (Net)	-	-
Net Cash Flow From (Used In) Operating Activities	(4,43,102)	(20,49,018)
Cash Flow From Investing Activities:		
Sale of Property, Plant and Equipment	1,30,000	(1,12,492)
Interest Income	34,125	47,632
Net Cash Flow Generated From Investing Activities	1,64,125	(64,860)
Cash Flow From Financing Activities:	-	-
Net Cash Flow Generated From Financing Activities	-	-
Net increase in cash and cash equivalents	(2,78,977)	(21,13,878)
Opening cash and cash equivalents	11,88,026	33,01,904
Closing cash and cash equivalents	9,09,049	11,88,026

To be read with our report of even date

For K N Prabhashankar & Co.,

Chartered Accountants

Firm Registration No.: 004982S


K.N. Prabhashankar

Partner

Membership No.: 019575



Place : Bengaluru

Date: 22.06.2026

For Grameena Mahila Okkuta


Hon. Secretary

Secretary**Grameena Mahila Okkuta**

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT

Honnasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127

Notes forming part of the Financial Statements for the year ended, 31st March, 2026

Note - 1 Brief about the entity

Grameena Mahila Okkuta is a Society registered on 28th August 1997 under The Karnataka Societies Registration Act, 1960. It is engaged in empowering women with productive economic assets and sustainable sources of income in order to strengthen their food security; concretise their identity in the family and equip them with capacities to take initiative to address problems and issues relating to gender inequality. GMO is a rural poor women's organisation located in Kolar District of Karnataka state in India.

Note - 2 Significant Accounting Policies:

a. Basis of Preparation of Financial Statements

These financial statements have been prepared in accordance with the generally accepted accounting principles in India under Cash accounting basis.

b. Property, Plant & Equipment:

Property, plant and equipment (Tangible) are stated at the cost of acquisition less accumulated depreciation and impairment loss, if any. The cost includes cost of acquisition viz, Freight, Duties, Taxes, etc. The Intangible assets are stated at cost of acquisition less accumulated amortisation and impairment loss, if any. The WDV of the asset as on 31-03-2024 is considered as the carrying value of the asset.

c. Depreciation:

Depreciation is provided at the rates and in the manner prescribed in the Income Tax Act, 1961.

M. G. Papamma
Secretary
Grameena Mahila Okkuta



GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
Honnasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127
Notes forming part of the Financial Statements for the year ended, 31st March, 2026

	March 31 2026	March 31 2025
<u>NOTE 3 - RESERVES AND SURPLUS</u>		
<u>Income and Expenditure A/c:</u>		
Balance as per Last Financial Statement	22,75,975	44,15,889
Profit/(Loss) for the year	(4,55,708)	(21,39,914)
Net Surplus / (Deficit) in Statement of Profit and Loss	18,20,267	22,75,975
<u>NOTE 4 - OTHER CURRENT LIABILITIES</u>		
Other payables	-	200
	-	200
<u>NOTE 6 - CASH & CASH EQUIVALENTS</u>		
Cash in hand	993	1,490
Balances with banks :		
in Current Accounts	9,08,056	11,86,536
	9,09,049	11,88,026
<u>NOTE 7 - SHORT TERM LOANS AND ADVANCES</u>		
Income Tax on Appeal	55,695	55,695
	55,695	55,695
<u>NOTE 8 - REVENUE FROM OPERATIONS</u>		
Grants Received	21,06,768	33,78,281
	21,06,768	33,78,281
<u>NOTE 9 - OTHER INCOME</u>		
Interest received from Bank	34,125	47,632
Profit on sale of assets	73,416	-
Miscellaneous Income	52,500	4,860
	1,60,041	52,492
<u>NOTE 10 - EMPLOYEE BENEFIT EXPENSES</u>		
Staff Salaries	4,97,500	7,69,450
Staff Welfare	82,347	40,000
	5,79,847	8,09,450
<u>NOTE 11 - OTHER EXPENSES</u>		
Outcome 1 Livelihoods	3,85,985	20,13,784
Outcome 2 Gender	7,19,362	22,87,779
Outcome 3 Overheads	3,52,541	2,37,677
Program Travel for Team	2,119	-
Bank Charges	4,351	6,240
Programme Meetings	2,43,140	-
Institutional/Admin costs	3,14,825	74,929
	20,22,323	46,20,409

To be read with our report of even date
For K N Prabhaskankar & Co.,
Chartered Accountants
Firm Registration No.: 004982S

K.N. Prabhaskankar

K.N. Prabhaskankar
Partner
Membership No.: 019575

Place : Bangalore
Date: 22.06.2026



For Grameena Mahila Okkuta

M. G. Papamma
Hon. Secretary
Secretary
Grameena Mahila Okkuta

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
Hornasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127

NOTE- 5 - PROPERTY PLANT & EQUIPMENT

Particulars	GROSS CARRYING VALUE			ACCUMULATED DEPRECIATION			NET CARRYING VALUE		
	As at 31st March, 2025	Additions	Disposal	As at 31st March, 2026	Additions	Disposal	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2025
Land	2,00,000	-	-	2,00,000	-	-	2,00,000	2,00,000	2,00,000
Building	3,09,610	-	-	3,09,610	27,865	-	2,50,784	2,78,649	2,78,649
Furniture & Equipment	62,144	-	-	62,144	5,613	-	50,517	56,130	56,130
Vehicle	2,78,896	-	66,570	2,12,326	27,072	9,986	1,53,405	2,37,061	2,37,061
Computer	1,17,634	-	-	1,17,634	33,128	-	49,691	82,819	82,819
Office Equipment	1,82,345	-	-	1,82,345	24,148	-	1,33,960	1,58,108	1,58,108
UPS	20,664	-	-	20,664	2,268	-	15,729	17,997	17,997
Water Motor & Fittings	864	-	-	864	110	-	624	734	734
Home Appliance	1,125	-	-	1,125	143	-	813	956	956
Total	11,73,282	-	66,570	11,06,712	1,20,347	9,986	8,55,523	10,32,454	10,32,454
Previous Year	10,60,790	1,12,492	-	11,73,282	1,40,828	-	1,40,828	10,32,454	10,60,790

Note: New financials format is adopted in preparation of financial statements as per ICAI Guidance Note from the FY.2024-25. Written down value of the asset as on 31.03.2024 is considered as the gross carrying value.



M. G. Papanna.
Secretary
Grameena Mahila Okkuta

Notes

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GRAMEENA MAHILA OKKUTA

Honesetthalli, Yalagondahalli PO - 563 127

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