



IMPACT REPORT

A Four Year Journey Towards **SELF-RELIANCE**
of Rural Communities in Marathwada

2020-2024

GramUrja Human Development Foundation





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TABLE OF CONTENTS

2020-21	The Inception of Gramurja Foundation
2021-22	Mitigating the COVID-19 Impact: A Year of Relief and Support
2022-23	The Beginning of the GramHunar Initiative: An Educational program Flood Relief Support
2023-24	A Year of Impact: Empowering Women, Rural Youth, and Communities 1. Rural entrepreneurship development program (GramUdyam) 2. Rural Youth Empowerment (GramKaushal) 3. Empowering Villagers with Government Scheme Access (GramConnect)
2024-25	1. Extension of GramHunar(education), GramConnect (governance) and GramUdyam Program (Livelihood) 2. Women's Health and Livelihood Alliance (WoHLA) Initiative (GramArogya)

Impact at Glance

Partners and Supporters

The Inception of Gramurja Human Development Foundation

2020-21

**A Year of Foundation,
A Commitment for Self-Reliance of Rural Community**



**Dadasaheb Gaikwad
Executive Director**

The Gramurja Foundation was established in August 2020 by **Dadasaheb Gaikwad** and a **group of Ex-Chief Minister Rural Development Fellows**. Working closely with rural communities in Maharashtra, especially in Marathwada, we saw the challenges of high migration, drought, lack of quality education, limited livelihood opportunities, and policy gaps. More than 5 lakh people from Beed districts alone were migrating every year for sugarcane-cutting work, which was hampering education for many children and increasing health problems among women and children.

After studying these interconnected grassroots problems, we focused on interventions that could address them holistically. We developed a **Theory of Change** and defined our vision and mission to empower rural communities by fostering education, rural youth empowerment, creating sustainable livelihood opportunities, and bridging the policy gap.

However, soon after we launched, the **COVID-19 pandemic brought new and urgent challenges**. Recognizing the immediate needs of communities, we dedicated our first two years to mitigating the pandemic's impact. In the following years, we shifted our focus to our core programs centered on education, empowerment, livelihood, and governance.

Our journey began with addressing challenges during the pandemic, and today, we continue to work towards transforming the lives of rural communities by fostering self-reliance and sustainable growth.

Team structure

The Gramurja Foundation is powered by a dedicated group of Ex-Chief Minister Rural Development Fellows, each bringing expertise in diverse domains and a shared passion for empowering rural communities. With roots in rural backgrounds, our team combines firsthand understanding of the challenges faced by these communities with professional skills to drive meaningful change



Dadasaheb Gaikwad
Executive Director

Ex-CM Rural Development Fellow, IATSS Japan Fellow, TFIx Fellow, Edumentee.



Asaram Hatagale
Director

Ex-CM Rural Development Fellow



Vaijinath Ingole
Director

Ex-CM Rural Development Fellow



Vision

50 self-reliant villages by 2030

Mission

To engage and empower rural communities as the most effective means of transforming villages

Theory of change

At Gramurja, we believe that engagement, empowerment and active participation of the community are key ways to transform rural communities. Our transformative approach focuses on building self-reliant and resilient communities by addressing critical areas. By tackling systemic challenges such as gaps in education, healthcare access, resource availability, and policy implementation, we aim to create sustainable and inclusive ecosystems that drive long-term, positive change.

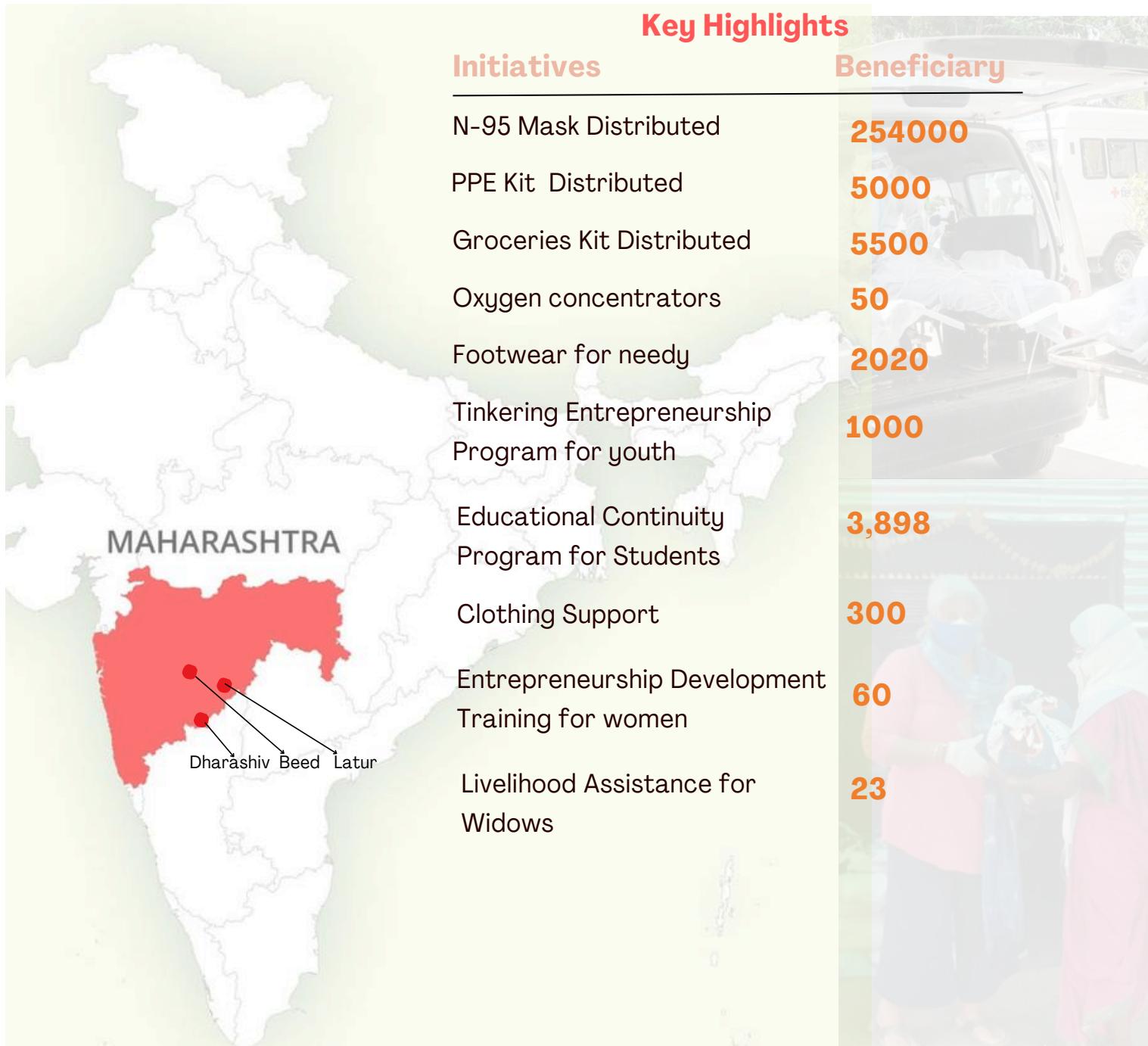


Mitigating the COVID-19 Impact: A Year of Relief and Support

2021-2022



Geographical Footprints



Gramurja Foundation provided essential support to over **2,77,800+ people across 30 villages in 3 districts** during the challenging times of the pandemic

⚡ N-95 Mask Distribution

Not all heroes wear capes, some wear masks

2,54,000 N95 Masks distributed

This initiative was crucial in preventing the spread of the virus and supporting the continued functioning of essential services. The distribution of masks helped protect those who were most at risk and ensured that key workers could perform their duties safely, contributing to the overall health and safety of the community. Gramurja distributed 2.54 lakh high-quality N-95 masks to healthcare workers, police personnel, ASHA workers, sanitation staff, administrative officers, bank employees, students, and local communities, ensuring their safety and well-being during the pandemic.



⚡PPE Kit Distribution

5,000 PPE kits protected frontline workers

These kits were prioritized for distribution in government hospitals and primary healthcare centers, ensuring the safety of workers amidst the emerging COVID-19 strains. The initiative played a crucial role in supporting the continuous service of frontline workers during the pandemic.



↳ **Oxygen on Wheels**

Life-Saving Support for rural communities

GramUrja procured 50 oxygen concentrators to support patients in need, especially in rural areas. When patients require oxygen, they can call for assistance, and after verifying documents and assessing the situation, the oxygen concentrators are provided. This initiative ensures timely support during critical moments, particularly in rural regions, and strengthens preparedness for future challenges



↳ **Groceries Distribution**

Provided essential support to 5,500 families across 30 Villages, Impacting 15,300 Lives

Essential food supplies were provided to migrant workers stranded without income, salon workers unable to earn a livelihood, nomadic communities left without resources, daily wage earners struggling to meet basic needs, and widows facing financial hardship. This support ensured these individuals and families had access to food when they needed it most, helping them navigate the challenges of the pandemic with dignity and hope.



Entrepreneurship Development Program

Program combines multiple initiatives to empower rural youth and women, helping them build entrepreneurial skills and explore livelihood opportunities

Entrepreneurship Webinars for women

Focused on agro-allied businesses and government schemes, these sessions provided valuable guidance from experts in the **District Entrepreneurship Development Cell**, covering topics like seed funding and the Prime Minister's Employment Guarantee Program (PM-EGP).

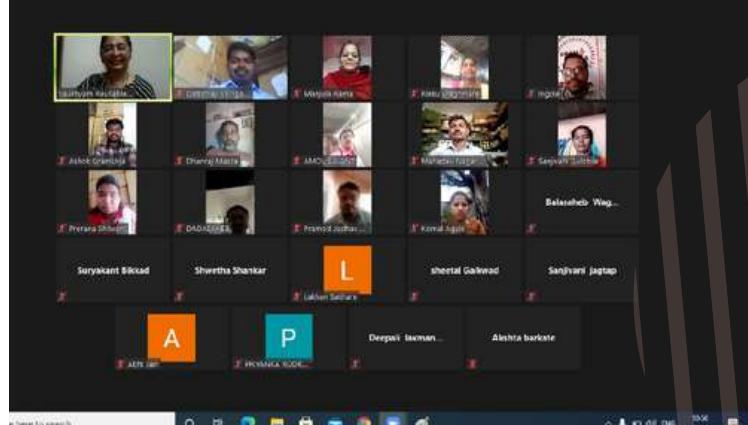
Entrepreneurship Training & Guidance

In partnership with **Gopalpur Gram Panchayat**, this initiative trained **62 women** in how to start small-scale businesses using local resources, raise awareness about available financial resources, and navigate marketing and industry creation.

Entrepreneurship Tinkering Program

An engaging online course for school students, where participants learn to **generate startup ideas, create business plans, and pitch their ideas**. The interactive and activity based program promoted the development of an entrepreneurial mindset, problem-solving abilities, innovative thinking, and teamwork.

Additionally, financial assistance has been provided to 23 destitute women who lost their breadwinners during the pandemic to support their livelihoods.



◀ Educational Continuity Program

A total of 3,898 students benefited from various initiatives under the educational continuity program during the pandemic



During the COVID-19 pandemic, when schools were closed and access to online learning was limited, GramUrja Foundation took proactive steps to help rural students continue their education. We launched an **educational continuity project in 30 villages** with the help of 30 trained volunteers from the local community, reaching 3,898 students. Each volunteer was responsible for providing at least two-three hours of activity-based learning per day.

The **volunteers** were trained in **Project-Based Learning (PBL)** and used hands-on activities like Restaurant Management, Eco-friendly Ganesha Making, Jumping Math, Training in Trading, Store Setup, ID Card Making, EcoCamp (Environmental Education) etc to engage students in subjects like math, science, and environmental education. These activities were also focused on developing life skills, promoting joyful learning, and ensuring students remained connected to their education.

GramUrja partnered with **Evidyaloka** for the **Vidya Ganga E-Learning Project**, and provided thousands of students in the Beed district with access to online educational videos and worksheets. This allowed students to continue their studies at home, reinforcing their academic knowledge in subjects like Science, Math, and English.



The beginning of the GramHunar Initiative: An Educational program

2022-2023

Beed district in Maharashtra is known for its agriculture, with seasonal sugarcane cutting being a primary means of livelihood. **Every year, around 5 lakh laborers, including women and children, migrate to western Maharashtra and Karnataka for sugarcane harvesting** between November and May. This seasonal migration creates significant challenges, particularly for the education of children in these rural areas. As children travel with their parents or stay behind with relatives, their education often suffers due to disruptions in schooling, lack of support, and limited access to learning resources.

The frequent migration of families leads to missed school days, a lack of continuity in learning, and some complete drop out of school. Children who stay behind may not have the necessary support at home, and those who migrate face gaps in their education. Furthermore, traditional teaching methods, such as chalk-and-board instruction, often fail to engage these children, further hindering their educational progress. As a result, many children from migrant families, especially those in grades 1 to 4, struggle with foundational literacy and numeracy, which can lead to higher dropout rates.

In response to these challenges, the Gramurja Foundation has developed the GramHunar Educational Program, which

Aims to improve foundational literacy and numeracy (FLN), develop life skills through activity-based and joyful learning, ensure that students continue their education, and reduce dropout rates in the Beed district. This program also works to increase parental involvement in their children's education, helping to create a supportive home learning environment.

At the core of the GramHunar educational program is a commitment to building a child-centered and engaging learning environment. The program focuses on fostering curiosity, creativity, and critical thinking by integrating STEM education, field trips, and art into the curriculum. Through hands-on, activity-based learning, children are encouraged to explore and learn in ways that are enjoyable and meaningful.

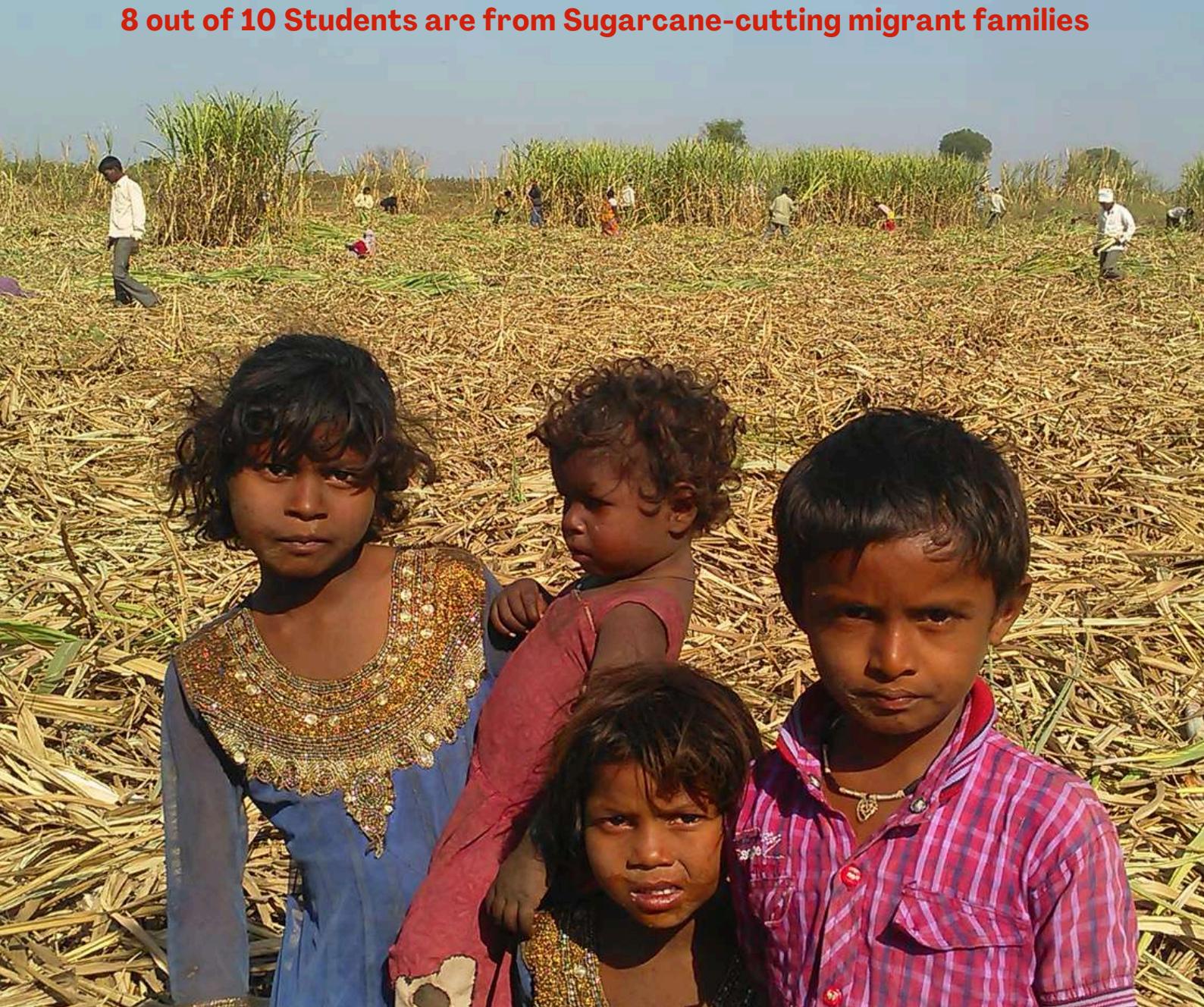
Insights from the GramHunar Program (2022-2024)

The GramHunar initiative has been successfully implemented for two years (2022-23 and 2023-24) in 11 primary schools across various villages in Beed district. Now in its third year (2024-25), the program has expanded to reach 9 more schools, further extending its impact.

Who are Our Students?

Our students are children from migrant sugarcane-cutting families, primarily in rural areas. They are the direct beneficiaries of GramHunar program. These children often face educational disruptions due to the migration of their families in search of livelihood. They belong to economically disadvantaged communities, with limited access to quality education. The focus is on children in Grades 1-4, where foundational literacy and numeracy (FLN) skills are crucial for their future academic success.

8 out of 10 Students are from Sugarcane-cutting migrant families



Who are our Indirect Beneficiaries?

The student's parents, who are **primarily migrant workers** engaged in sugarcane cutting, are important indirect beneficiaries of the GramHunar program. Despite their challenging circumstances, they play a vital role in their children's education by offering practical support and helping create a positive learning environment at home.

Through the program, GramHunar Fellows work closely with parents to strengthen this role. Fellows regularly engage with parents, updating them on their child's academic progress and sharing strategies to support learning at home. They also raise awareness about the long-term value of education and encourage parents to prioritize savings for their child's future. This consistent interaction not only builds parents' confidence in supporting their children but also fosters a stronger connection between the home and school environment.

1. 5 million - Sugarcane-cutting laborers in Maharashtra migrate each year

0.5 million - Sugarcane cutting laborers migrate from the Beed district alone



Who are the GramHunar Fellows (GHFs)?

The fellows are the core of the GramHunar program, serving as local educators with a strong understanding of the community's needs. They are trained to support the education of these students, specifically focusing on improving Foundational Literacy and Numeracy (FLN) and life skills. Fellows conduct activity-based, child-centric lessons, engage with parents, and create a positive, supportive learning environment both inside and outside the classroom.

Each GHF works closely with students in primary schools (Classes 1 to 4) for about four hours each day, engaging them in activities that improve literacy, numeracy, and overall confidence. The fellows also serve as role models and mentors, guiding students through essential life skills and providing support to families in the educational journey.



The GramHunar Fellows (GHFs) are the core of the program, serving as local educators who use activity-based and joyful learning to improve FLN and life skills, ensuring children from sugarcane-cutting migrant families receive supportive learning environments

How are Fellows Improving FLN and Life Skills in Students?

Fellows improve FLN and life skills in students by implementing activity-based, child-centric teaching methods. They design engaging, hands-on lessons that make learning fun and interactive, which helps strengthen the foundational literacy and numeracy skills in students. Additionally, fellows promote life skills like critical thinking, problem-solving, teamwork, and communication through various activities. They also encourage students to share their thoughts and ideas, helping them develop emotional and social skills. By using these methods, fellows ensure that students not only improve academically but also grow holistically, gaining the skills needed for future success.

Fellows spend four hours daily teaching students in Grades 1-4, strengthening their academic foundations through structured lessons. Following this, they dedicate two hours to visiting parents at their homes. During these visits, they discuss the child's progress, highlight the importance of parental involvement in education, and share strategies to create a supportive learning environment at home. They also raise awareness about saving for education, encouraging families to invest in their child's future.

**Empowering young minds through joyful, activity-based learning
GramHunar Fellows transforming classrooms into spaces of growth and creativity.**



Student Learning Outcomes: Strengthening Education for Migrant Children

Foundational Literacy & Numeracy Skills (FLN)

Our program ensures significant improvements in students' literacy and numeracy skills through activity-based, joyful learning that engages and motivates them to achieve academic success.

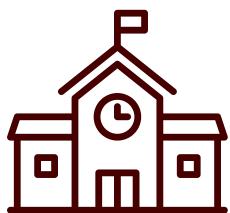
Life Skills Improvement

We focus on building essential life skills in students, such as problem-solving, communication, and critical thinking, which equip them for future challenges and opportunities.

Enhancing Parental Involvement

By engaging parents in their children's educational journey, we raise awareness about the importance of education and empower them to create a supportive learning environment at home, fostering long-term success for students.

Impact of GramHunar program on Students during 2022- 2024



11 Primary School Collaborated

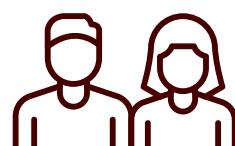


15 GramHunar Fellow Trained



950+ Students Impacted

900+ Parents Involved in educational Journey



Literacy skills increased by	61%
Numeracy skills improved by	40%
Life skills saw a commendable growth of	34%



Jyoti's Journey of Growth

Jyoti Jivraj Chate, a third-grade student, used to struggle with learning and speech, and faced bullying from classmates. With the help of GramHunar Fellow, Nikita Chate, who supported her at school, Jyoti's life has changed.

Now, Jyoti attends school regularly, confidently sits in the front row, does her studies, and shows her talent as an artist. Her handwriting has improved, and she is eager to learn, reflecting her growing confidence.

Amar's Path to Confidence and Learning

Amar, a student from Jaybhaywadi ZP School, faced challenges in reading, writing, and socializing because his parents migrated for sugarcane work. Through engaging activities with toys and educational materials, Amar gained confidence. He can now read and write simple Marathi words, actively plays with his friends, and openly shares his thoughts with teachers, showing a remarkable transformation in both his academic and social journey.



Komal's Journey of Transformation

Komal, a third-grade student at Zilla Parishad Primary School Hivra Khurd, once struggled with shyness and hesitation in school. With consistent guidance and encouragement, she has blossomed into a confident, active learner who eagerly participates in class and school programs. Her parents' involvement in meetings and activities has further boosted her confidence.

Flood Relief Support

During 2022, when floods affected several regions of Maharashtra, our team once again stepped forward to support affected communities. In close coordination with other local organizations we provided critical shelter materials and grocery support to families in Patan Taluka, Satara.

The floods had damaged or submerged many homes, leaving families without safe shelter or essential supplies. To address these urgent needs, we distributed tarpaulins to 180 families whose houses were severely impacted, offering them temporary protection. In addition, essential grocery kits were provided to 1,000 families to help meet their immediate food requirements. This timely and coordinated response helped families stay safe, regain a sense of stability, and begin rebuilding their lives with renewed hope.



A Year of Impact: Empowering Rural Youth, Women, and Communities

2023-24



1. Rural entrepreneurship development program (GramUdyam)



Seasonal migration of women for employment

Agriculture and its allied sectors are the main source of livelihood in the rural areas of Beed, Maharashtra. Most of the small and marginal farmers, including landless farmers, depend on alternative activities such as livestock, sale of non-timber forest products, and wage labor including sugarcane cutting. With a semi-arid climate, below-average rainfall, and limited irrigation infrastructure, Beed is primarily dependent on rain-fed agriculture and wage employment.

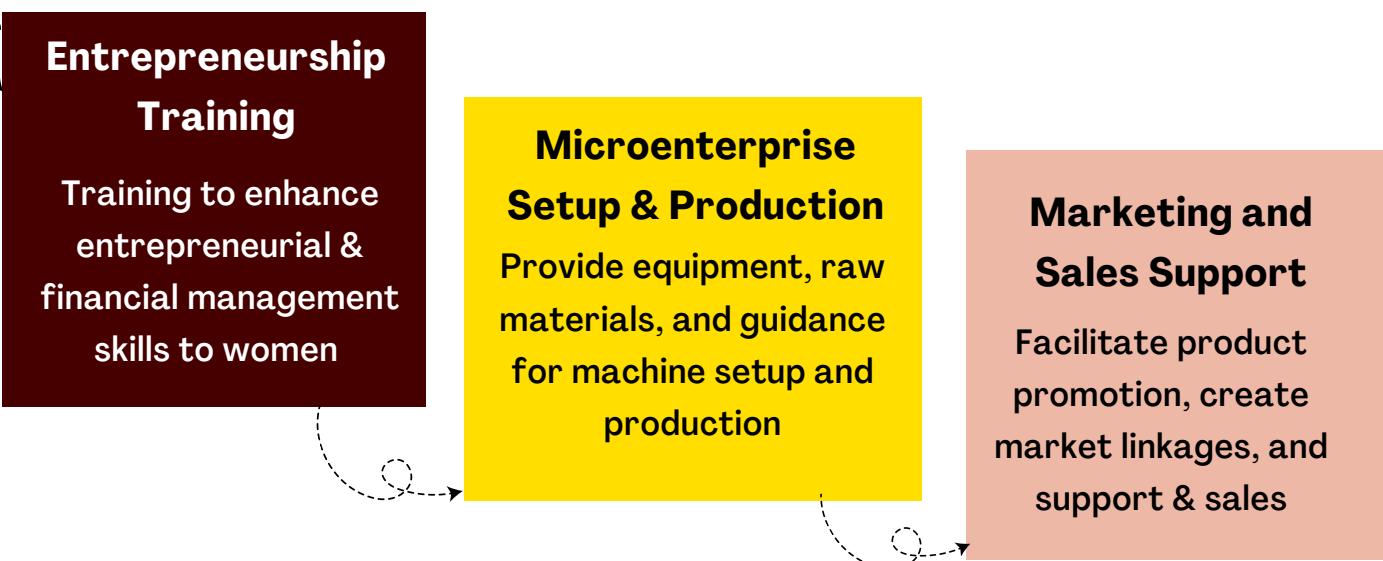
During the dry season (November to May), villages under the Beed district experience severe seasonal unemployment, which **causes about 500,000 laborers to migrate to parts of western Maharashtra and Karnataka for labor as sugarcane workers**. Approximately **half of these migrant workers are women, many of whom travel with their children**. This seasonal migration highlights the lack of employment and job opportunities in their native regions.

Building Sustainable Livelihoods Through Microenterprises For migrant women, youth and farmers

Gramurja Foundation runs a **rural entrepreneurship development program** focused on women from migrant and farm laborer communities. Through this Program, we support women from migrant and farm laborer communities by **equipping them with the skills and resources needed to start and sustain small businesses**. This initiative helps reduce migration, ensuring financial stability and a brighter future for their children.

Understanding the challenges of seasonal migration, we provide **structured training, market linkages, and access to essential resources**. Our approach fosters self-reliance and long-term success by focusing on enterprises that align with local skills and market demand.

Key Project Activities



Collective Growth Through Srujan Agrotech Producer Company

To strengthen their businesses, we have helped these women form a collective enterprise- the **Srujan Agrotech Producer Company**, a women-led Farmer Producer Company. This collective approach gives them better market access, fair pricing, and stronger bargaining power.

By focusing on locally available raw materials and marketable products, the initiative creates viable business opportunities that are well-suited to the skills of the local community. The formation of Self-Help Groups (SHGs) and the provision of capacity-building training equips women with the knowledge and tools to establish micro-enterprises in areas

One of our key projects under Srujan focuses on the **custard apple value chain**. Beed's GI-tagged custard apples are known for their exceptional taste and quality. Women-led collectives are now engaged in the collection, processing, and marketing of custard apples, creating new income opportunities while reducing migration.



The project aims to empower rural women and communities by developing entrepreneurship skills, establishing sustainable microenterprises, enabling stable incomes, and reducing migration”

From April 2023 to February 2024, the program identified four viable business opportunities: **Papad making, Spices production, Oil extraction (using a wooden machine), and Jowar and Bajra Kadak Roti making**. These businesses were chosen based on available raw materials, the skills of local women, and market demand. Four Self-Help Groups (SHGs), each with ten women, were formed. These groups received training in micro-entrepreneurship, resulting in the creation of four new micro-enterprises. **A total of 40 women took part in this initiative, which helps reduce migration, supports economic empowerment, and enables women to contribute to their families while staying in their villages.**

Success stories of Women empowerment through Sustainable Livelihood Opportunities

Shri Siddheshwar Oil Production Group, Ujani, Ambajogai Taluka, Beed

The Shri Siddheshwar Oil Production Group has brought a unique approach to utilizing agricultural resources by extracting oil from locally grown safflower seeds. Using traditional wooden oil mills, the group processes safflower seeds to produce high-quality edible oil.

This initiative has allowed the community to access pure and healthy oil locally, reducing dependence on external markets. Farmers benefit from having their oilseeds processed within the village, and the by-product, oilcake (pend), is also sold as livestock feed, creating an additional income stream.



Annapurna Spice Producers Group, Tugav, Umarga Tehsil

The women of the Annapurna Spice Producers Group have successfully created a thriving business by producing and selling homemade spices. Their product range includes red chili powder, chutneys, and masala blends. This initiative has provided the women with a source of income and saved them valuable time.

One of their standout products is the peanut chutney that complements the famous Solapuri Kadak Bhakri. This unique offering has brought recognition to the village and boosted local pride.

The group collectively purchases red chilies and other ingredients to create their spice blends. Women from neighboring villages have also started buying spices from this group, appreciating their quality and authenticity.



Adarsh Bhakri Producers Group, Tugav, Umarga Tehsil

The Adarsh Bhakri Producers Group has transformed traditional roti-making into a successful business. Specializing in crafting rotis from jowar, bajra, and maize, the group provides fresh, high-quality rotis for events and ceremonies.

In addition to rotis, the group prepares and sells peanut chutney made from locally sourced groundnuts, offering a perfect complement to their rotis. This unique combination has helped the group expand their business and cater to a growing customer base.

Their signature product, Kadak Bhakri, has gained popularity for its taste and authenticity.



Krishnai Papad Group (Dipewadgaon, Kej Taluka, Beed District)

The women of Krishnai Papad Group have transformed their lives through collective effort and entrepreneurship. This Self-Help Group (SHG) began producing and selling a variety of papads, making them affordable to community. With 10 dedicated members, the group has actively participated in exhibitions, fairs, and customer interactions to expand their business. Their hard work and determination have not only improved their income but also inspired other women in the community to take up similar ventures.

SHGs helped to create marketing strategies to promote their products. This included building brand awareness, connecting with local buyers, and expanding their reach through different sales channels. The SHGs began selling their products in local markets, and we also helped them identify new opportunities to increase their customer base through their participation in Expo



Self Help Group Formed: 4

Microenterprises Established: Papad making, Spices production, Oil extraction), and Jowar and Bajra Kadak Roti making

Women Empowered: 40

The program created significant economic and social impact by empowering women to establish and sustain microenterprises. During the financial year 2023–24, the groups Krishnai Papads, Shri Siddheshwar Oil, Annapurna Masala, and Adarsh Bhakri generated good income with the highest profit reflecting the demand for millet-based products.

Women gained financial independence through skill development in production, packaging, and marketing, enhancing their confidence and decision-making abilities. The program facilitated market linkages, enabling women to sell products locally and at urban exhibitions, thereby boosting their visibility.

Overall, the initiative fostered sustainable rural development, strengthened livelihoods, and encouraged self-reliance among women, leaving a lasting impact on their communities.



2. Rural Youth Empowerment Program (GramKaushal)

"Empowering Rural Youth Through Skill and Scholarship"

The Gramkaushal Program is designed to **empower rural youth to secure scholarships for various courses by enhancing their competencies and skills**. Educational disparities in rural and urban areas affect student development in various ways such as low academic achievement, low academic interest, limited skill development, and low self-confidence. Additionally, lack of awareness of educational opportunities and economic constraints hinder rural youth in their educational journey.

Considering the challenges, Gramurja Human Development Foundation and collaborative partners provide **career guidance, capacity-building training, and scholarships for students' education**. Through this program, students are supported to pursue various courses like a diploma in Manufacturing and Automation, Meraki Learn, BE, Technician, Nursing, etc. after completing secondary and higher secondary education. Residential assistance is also provided with scholarships, especially for girls.

During (2023-2024) capacity building of more than 90 students was done and out of them 83 students qualified through basic tests and interviews and got scholarships and 65 of them got residential assistance along with scholarships.

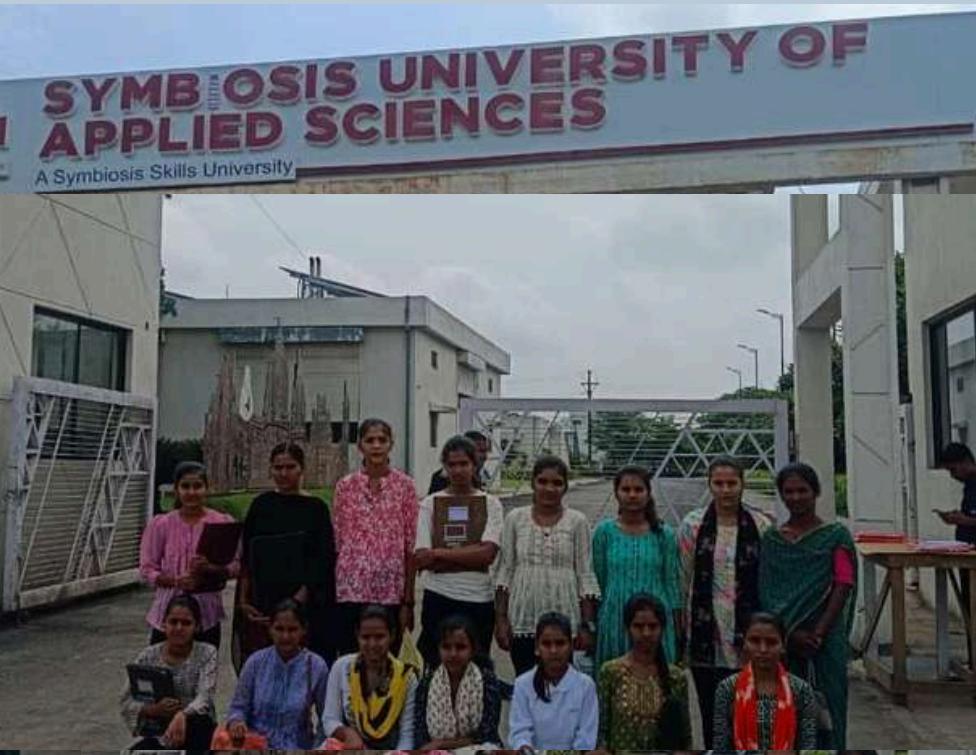
In 2024, another 25 students have qualified for the scholarship and many more are in the selection process. **This program has enhanced the capacity, skills, and confidence of 108 students, lightened their financial burden, enabled them to continue their education, and put them on the path to self-reliance and success.** Some of these students have completed their education, got their first job and are now leading a dignified life supporting their families.

“108

Students supported with capacity building training & scholarship assistance

“64

Girls received scholarships & free residential facilities for the duration of their courses



લોકામાતા



ग्रामकर्जा फाउंडेशननंतरफे थीड जिल्हातील १५ मुळी उच्च शिक्षणासाठी इंदूर येथे रवाना होताना पालकांनी निरोप फे

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ग्रामऊर्जा फाउंडेशनतर्फे तीन वर्षांपासून उपक्रम सुरु

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Students got scholarship to pursue diploma in manufacturing and automation



संघर्ष
SANGHARSH

बीड जिल्ह्यातील गरजु विद्यार्थ्यांना भतेवारा व ग्रामऊर्जा फाऊंडेशनचे आर्थिक सहकार्य

पाच गरजु विद्यार्थ्यांना दिली दोन लाख चोवीस हजार रुपयांची शिष्यवर्ती



किंतु धारा, (प्रतिविधि) : सामाजिकोत्तर ऐ काम, विवाहकान्ता सोबत





Priti Kacharu Kale,
Software Engineer, NatWest
(NavGurukul Scholarship)

Priti Kacharu Kale ↗

Priti Kacharu Kale is a great example of how transformative Gram-skilling programs can be for rural students. At just 20, Preeti, a farmer's daughter where no one in her family studied beyond 10th, defied the odds. Today, she is a successful software engineer at NatWest, earning a salary of ₹50,000. Priti's journey exemplifies the profound impact educational support and skill development can have on the lives of young people in rural communities.



Yogita Ganpat Karande

Yogita was widowed early in her married life, with no means to support herself. Her father was unable to help, leaving her future uncertain. Bhatevere Foundation Scholarship provided by Gramurja Foundation Yogita able to pursue Nursing degree.



Yogita Ganpat Karande,
Nurse
(Bhatewaral Scholarship)



Vinay Thambe ↗

Vinay Thambe faced a devastating setback when he lost his father shortly after enrolling in his course. The loss made it extremely difficult for him to continue his education. However, with the help of a scholarship, Vinay is now able to pursue his Nursing degree. The support he received has allowed him to stay on track with his studies, despite the challenges he faced.

3. Empowering Villagers with Government Scheme Access (GramConnect)

Rural communities often struggle to access government schemes designed to improve their lives. These challenges include a lack of awareness about available schemes, complex application procedures, low literacy levels, and inadequate support systems. As a result, many eligible individuals are unable to access benefits, contributing to limited growth and fewer opportunities.

To address these issues, Gramurja Human Development Foundation launched the '**Empowering Villagers with Government Scheme Access**' initiative. This program focuses on raising awareness and providing hands-on support to help rural communities access government schemes.

Under this initiative, each village is assigned a **Gram Saathi**, a local facilitator responsible for conducting small workshops and campaigns. These sessions educate villagers about the different government schemes, eligibility criteria, required documents, and application procedures. Gram Saathis also provide personalized assistance, guiding individuals through the entire process—from filling out forms to following up until the benefits are received.

The program empowers villagers by building awareness, improving access to government programs, and enhancing their self-reliance and knowledge, creating a sustainable impact that strengthens the entire village community...



Challenges faced by rural communities

Rural communities face significant challenges in accessing government schemes designed to improve their well-being and livelihoods. A major issue is the

- The lack of awareness, as many villagers are unaware of the schemes, their benefits, or the eligibility criteria.
- Complex application processes and extensive documentation requirements discourage them from applying, leaving many potential beneficiaries excluded.
- Limited access to information due to inadequate communication between government bodies, local leaders, and the community further widens the knowledge gap.
- Additionally, socioeconomic barriers such as low literacy levels, financial difficulties, and restricted mobility make it even harder for rural populations to navigate these schemes. Together, these challenges prevent many eligible individuals from benefiting from government initiatives, hindering their overall development.

According to the 2021 State Fact Sheet for Maharashtra, only 31% of the total eligible families under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) are covered by the scheme.

Community-centered approach Empowering Villagers with Government Scheme Access

Empowering Villagers with Government Scheme Access is a community-centered approach that addresses the barriers rural communities face in accessing government schemes. The key elements of the approach are

Training of 'Gram Saathi'

Trained 12 local resource persons to bridge the gap between government schemes and villagers

Awareness Campaigns

Small workshops to educate villagers about available government schemes and their application processes

One-to-one Support for Enrollment

End-to-end assistance to individuals, including document preparation, form submission, and follow-ups

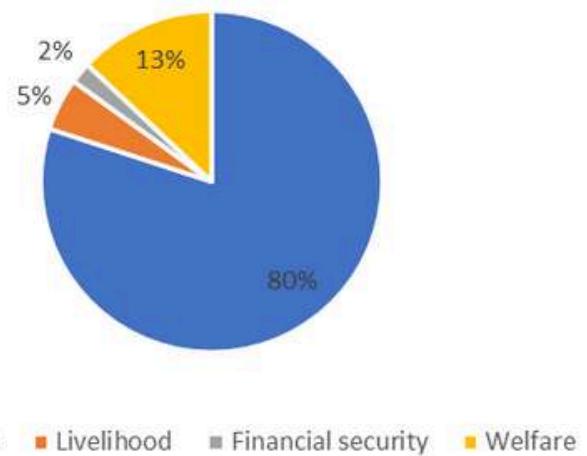


3,274 rural community members successfully accessed various government schemes

Schemes	Beneficiary
Health-Related Schemes	
Abha Card	1,467 individuals benefited from the health insurance scheme
Ayushman Bharat Card	1,153 individuals were enrolled for healthcare benefits
Welfare Schemes	
Shrawan Bal Niradhar Yojana	39 elderly and disabled individuals received support
Mukhmantri Ladki Bahin Yojana	398 women received enrollment supported under this scheme
PM Sewa Nidhi Yojan	9 individuals benefited from this financial assistance scheme
Livelihood Schemes	
Sericulture	25 people received assistance in sericulture
Maha DBT	67 individuals accessed direct benefit transfers
MSRLM (Bachat Gat)	13 women were empowered through self-help groups
Insurance and Financial Security	
JivanJyoti Vima Yojana	47 individuals received life insurance coverage
E-shram Card	12 workers were registered under the e-shram portal
Food Security	
Ration Card	44 individuals accessed ration cards for food security



Percentage distribution of beneficiaries across schemes



■ Healthcare ■ Livelihood ■ Financial security ■ Welfare



Beed, महाराष्ट्र, भारत
Ambajogai, Beed, 431517, भरायाळ, भारत
Lat 18.804224, Long 76.321258
01/25/2025 11:16 GMT+05:30

Beed, महाराष्ट्र, भारत
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1. Extension of GramHunar(education), GramConnect (governance) and GramUdyam Program (Livelihood)

2024-25



1. Insights from the GramHunar Program 2024-25

The GramHunar program is now in its third year (2023-24) and has expanded to reach 9 more schools, further extending its impact on the educational and overall development of migrant children. The GramHunar program is dedicated to improving the educational outcomes of children from migrant sugarcane-cutting families by addressing their unique challenges. Focused on Foundational Literacy and Numeracy (FLN), life skills development, and increased parental involvement, the program has created a holistic learning environment that ensures long-term success for students.

↳ **Consistent better attendance**

Student attendance was excellent, ranging between 90-98%, with no dropouts recorded between June and September across all primary schools under study

↳ **Re-Enrolment of Migrated students at Native Place**

35 students who had migrated with their parents were re-enrolled in school after returning to their native villages. During their migration, these students continued their education at the Sevankur Sugar School centres in the Kolhapur district. This effort has resulted in an increase of 1 to 9 students re-enrolled in each of the 8 primary schools.

↳ **Enrollment of Migrated Students in Sevankur Sugar School**

During 2024, 45 students from our schools migrated, of which 15 students have migrated to the Kolhapur region and are continuing their education at the 'Sevankur Sugar School'. This initiative ensures that these students continue their education seamlessly during migration. Sevankur Sugar School locates in different villages providing a safe and supportive learning environment for children of migrant workers.



Empowering Education Through Essential Supplies

Beed district, home to approximately 0.5 million sugarcane-cutting workers, faces significant educational challenges due to the migratory nature of this labor force. These workers, often with low income, **struggle to provide basic educational materials** such as school bags and stationery for their children. The lack of these essentials adversely affects students' attendance, educational performance, and overall growth. Furthermore, the issue is compounded by the lack of proper water facilities in many schools. With no **water tanks or storage facilities**, children are required to bring their own water bottles. Parents often cannot afford quality water bottles, forcing many children to use old, used plastic bottles.

Recognizing these issues, the Gramurja Foundation conducted a **baseline study to** assess the impact of these challenges on students' educational outcomes. The baseline study conducted in 10 primary schools, involving 10 teachers, 100 parents, and 200 students. The key highlights are,

A striking **94% of students do not own school bags**, highlighting a significant lack of basic educational resources among students.

More than **72% of parents are unable to provide notebooks** and other necessary materials for their children's education, which hampers the students' academic progress.

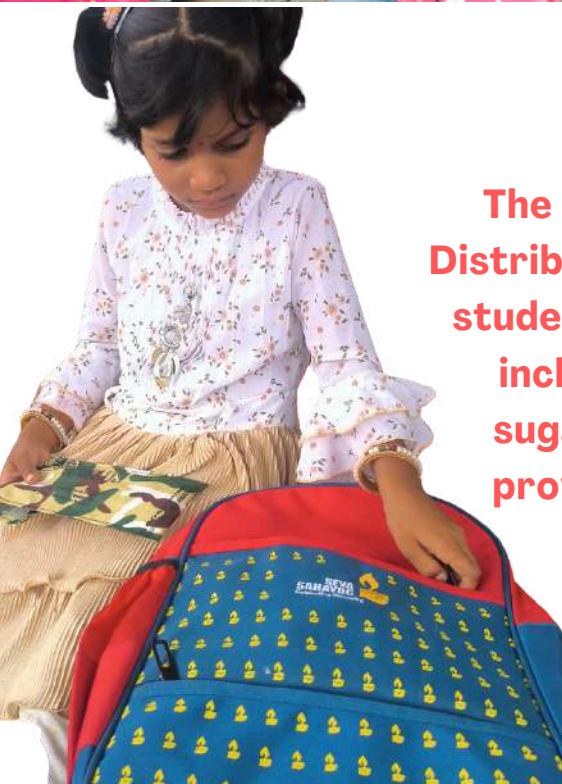
Almost **90% of students use plastic water bottles** (old mineral water bottles), raising concerns about health and environmental impacts.

In a concerted effort to support the education of students in underprivileged communities, the Gramurja Foundation, in collaboration with **Milton and Seva Sahyog**, carried out a **School Kit and water distribution initiative**.





The School Kit and Water Bottle Distribution Program aims to support students from low-income families, including those of farmers and sugarcane-cutting workers, by providing essential educational materials.



750 School kit

Students from sugarcane-cutting and low-income families received essential school kits for their education

&

2500 Water Bottle

Students were equipped with water bottles, addressing a critical need for clean drinking water during school hours.

2. Insights from the GramUdyam Program 2024-25

Building on the success of last year's livelihood program, this year, a new effort was launched to address the lack of livelihood opportunities in Beed district. The focus is on supporting women in the area by creating sustainable livelihood options through micro-enterprises.

During 2024-25 migrant women empowered by utilizing the **local custard apples from Beed's Balaghat region, renowned for their exceptional sweetness and Geographical Indication (GI) status**. The custard apple harvesting season, which runs from October to December, provides an ideal opportunity for establishing microenterprises for women who typically migrate for sugarcane-cutting work during the same period.

By forming three Self-Help Groups (SHGs) of 60 women and By forming Self-Help Groups (SHGs) and providing entrepreneurial training, the initiative focuses on setting up micro-enterprises focused on the collection, processing, and marketing of custard apple pulp especially for migrant women.

The initiative has made significant progress, with three Self-Help Groups (SHGs) involved in custard apple collection, pulp extraction, and marketing and sales of pulp, and earned substantial income.



Project Key Activities

Formation of Self-Help Groups (SHGs)

Formation of SHGs, focusing on collection, processing, and sales, with 60 women actively involved.

Training and Skill Development

Provided training in financial management, harvesting techniques, pulp processing, machine operation, and record-keeping to equip women with essential entrepreneurial skills.

Procurement of Machinery and Setup

Installed essential processing equipment, such as pulp extractors, weighing scales, and cold storage, to enable efficient operations in a shared facility.

Custard Apple Collection and Sale

SHG members collectively harvested 200 crates of custard apples, with a portion sold fresh in the market to generate immediate income and establish market connections.

Pulp Extraction

Sorted, cleaned, and processed custard apples into high-quality pulp, ensuring meticulous manual checks for smooth and seed-free pulp.

Pulp Packaging and Sale

SHG packaged pulp hygienically in cold storage and marketed it to local vendors and buyers in bulk, creating a sustainable revenue stream for SHGs.

Formation of SHGs: Three Self-Help Groups (SHGs) of 60 migrant women were established based on their interest in creating alternative livelihoods.

Capacity Building: 60 women received comprehensive training in microenterprise establishment, including financial management, entrepreneurial skills, and quality standards.

Microenterprises Established: Three microenterprises were successfully launched, focusing on custard apple collection, processing, and marketing.

Significant Profit Raised: Within just two months of operation, the initiative achieved a noteworthy profit, demonstrating its potential for long-term sustainability and economic viability.

Empowering Women: The project empowered women by providing them with skills, resources, and income opportunities, reducing their reliance on migratory labor.



Custard apple collection and sale, Pulp extraction and sale

3. Insights from the GramConnect Program 2024-25

Building on the success of last year's GramConnect program, which reached 12 villages and benefited over 3,000 individuals, Gramurja Human Development Foundation is expanding the initiative to a wider scale. **This extension aims to empower rural communities in 20 additional villages, targeting 10,000 beneficiaries in the coming year.**

The program focuses on addressing persistent barriers such as low awareness of government schemes, complex application processes, and inadequate support systems. Local facilitators, known as Gram Saathis, play a pivotal role in the initiative, providing hands-on assistance to ensure that eligible villagers can access and benefit from government schemes. By conducting workshops, awareness campaigns, and offering personalized guidance, the program equips villagers with the knowledge and tools to navigate application procedures, access benefits, and improve their quality of life. The extended program continues to prioritize the inclusion of women and marginalized groups, ensuring equitable access to available resources.

Through this expansion, GramConnect is committed to creating sustainable impact by bridging the gap between government schemes and rural beneficiaries.



2. Women's Health and Livelihood Alliance (WoHLA) Initiative (GramArogya)

2024-25

The project aims to **empower rural women by enhancing their awareness of sexual and reproductive health (SRH), promoting hygiene, nutrition, and disease prevention, advocating for healthcare-related government schemes, and increasing financial and digital literacy for better healthcare and livelihood opportunities.**

Rural women face critical health challenges, including limited access to menstrual hygiene products, contraceptives, pregnancy care, and inadequate knowledge about menopause. Poor hygiene practices, lack of nutrition awareness, and limited disease prevention knowledge contribute to various health issues. Additionally, many women are unaware of government schemes available to them, lack the understanding of how to access these resources, and have minimal financial and digital literacy.

To address these challenges, the **WHOLA initiative has trained 20 Local Health Champions to conduct grassroots workshops.** These Champions educate women on SRH, hygiene practices, nutrition, disease prevention, raising awareness of government schemes, and financial management. By equipping women with essential knowledge and skills, the project seeks to improve their overall health and well-being, reduce health risks, and empower them to make informed decisions. The initiative also ensures that women can effectively utilize government resources and schemes, enhancing their self-reliance and quality of life. key activities includes,

Health Champions Training	Healthcare Awareness workshops	Financial and Digital Empowerment
Building skills to conduct workshops on SRH, hygiene, nutrition, and disease prevention.	Educating rural women on SRH, nutrition, disease prevention, and healthcare schemes	Equipping women with financial and digital skills for independence.

Rural women in Maharashtra, especially in migratory regions like Beed face significant challenges due to poor awareness of sexual and reproductive health, hygiene, nutrition, and available government healthcare schemes. Limited financial and digital literacy further restricts their ability to access resources, improve health, and achieve economic independence”.



Unmet Contraceptive Needs

13% of Rural Women Face Unmet Contraceptive Needs as per the data National Family Health Survey (2019-2021 report)

Burden of Work and Lack of Basic Amenities for Migrant Women

Each year, 5 lakh people, including women, migrate from Beed to Western Maharashtra's sugar belt, enduring harsh 10–12-hour workdays without basic amenities. (Source: Oxfam report, Human Cost of Sugar, 2020)

High rate of hysterectomy in migrant women

Of the 82,309 women sugarcane cutters in Beed district, 13,861 (17%) had undergone hysterectomy, as per data for 2019 provided by the Public Health Department of Maharashtra (2019 report)

Lack of basic financial literacy standards

Only 24% of Indian women meet basic financial literacy standards, as highlighted by the Reserve Bank of India (SEBI)

Limited Awareness of Government Healthcare Schemes

Many women in rural areas remain unaware of available government healthcare schemes, preventing them from accessing crucial benefits and services (PMID: 36119222)

The **WoHLA initiative empowers rural women by raising awareness about sexual and reproductive health, nutrition, disease prevention, and financial literacy, while also helping them access government healthcare schemes.** The program is implemented through **Health Champions**—local women selected and trained from within the community. These Champions conduct workshops covering topics such as sexual health, menstruation, contraceptive use, and prenatal, gestational, and postnatal care. They also educate women about financial and digital literacy and assist them in enrolling in government schemes, ensuring they can access essential resources and services.

20 Health Champions Trained

- A total of 20 local women, known as Health Champions, were identified, trained, and equipped with the skills and knowledge to conduct workshops on sexual and reproductive health, hygiene, nutrition, financial literacy, and government schemes.
- These Champions have become role models and change agents within their communities, bridging the gap between marginalized women and vital healthcare and livelihood resources.



Extensive Community Outreach

- The Champions have successfully conducted **470 workshops across rural areas of Beed district**
- These sessions have reached **over 147 villages**, demonstrating the project's far-reaching impact in underserved areas.
- The workshops have provided an interactive and engaging platform for women to learn about critical **health topics and financial literacy**.

Impact on Rural Women

- Over **14,000 women** have been positively impacted by the initiative.
- The workshops empowered women with the knowledge and confidence to make informed health decisions. They gained a better understanding of sexual and reproductive health, practiced improved hygiene, enhanced their nutrition, learned disease prevention strategies, and developed financial literacy skills.

Improved Access to Resources

- Women have been educated about the benefits of various government healthcare schemes and assisted in the enrollment process. This has enabled them to access essential healthcare services, financial support, and social benefits.
- Enhanced financial and digital literacy has helped women manage household finances, access online resources, and explore livelihood opportunities.

20 Health Champions

Trained women from the community served as educators and facilitators, ensuring lasting impact at the grassroots level.

147 villages

Conducted 470 workshops in rural areas, reaching 147 villages across Beed district

Impact 14700 + rural women

Enhanced sexual and reproductive health awareness, along with financial and digital empowerment, among rural women.

Access to Government Healthcare Schemes

Assisted numerous women in enrolling in government healthcare schemes, ensuring access to vital health services and social benefits.

↗ Stories of Impact



◀◀ Pooja's Journey to Better Health

In a small Village Borisawargaon Tal. Kaij, 25-year-old Pooja lived in a farming household with her two children. She often struggled with issues like anemia, menstrual problems, and postnatal weakness. She learned about that, WHOLA initiative workshop on women's health and reproductive well-being in Pooja's village. Curious and hopeful, she decided to participate.

The workshop inspired Pooja to take charge of her health. She made key changes in her life, such as **adopting a balanced diet, seeking medical help, and motivating her peers in the community to attend the workshop**. With these changes, Pooja's health improved significantly. Her anemia was treated, she felt more energetic, and her family's overall well-being also benefited. Today, she is an active member of her village's women's group, guiding others on health, hygiene, and family planning

Suman Tai's Journey From Struggles to Strength ➤➤

Suman Tai from Kaij struggled to manage her household after her husband's accident. With no awareness about health services or savings, she faced numerous challenges. Through the WHOLA initiative, a training session in her village introduced her to healthcare, health insurance schemes like Ayushman Bharat, the importance of savings, and forming Self-Help Groups (SHGs).



With the knowledge gained during the workshop, Suman Tai **availed Rs. 5 lakh of health insurance under the Ayushman Bharat scheme**. This crucial support enabled her to afford the medical treatment her husband urgently needed after his accident.

Additionally, Suman Tai took a proactive step toward improving her family's situation by forming a **Self-Help Group (SHG) with other women in her village. Together, they began saving Rs. 200 per member every month**, creating a collective fund for financial security and future opportunities. The SHG not only strengthened her financial stability but also inspired other women in the community to take similar initiatives, showcasing the transformative power of knowledge and collective effort.



Empowering Choices: LARC is Improving Sulba's Health Conditions

Sulba, a mother of two, wanted to postpone having another child for the next few years. However, her demanding schedule as a laborer made it difficult to visit clinics regularly or rely on short-term contraceptive methods. During a WoHLA workshop session in her village, Sulba learned about various contraceptive options.

The trainers explained long-term and reversible methods like Copper T(IUD) and hormonal implants in detail, highlighting their benefits, safety, and minimal maintenance. A trained nurse guided her through the decision-making process and implanted the device with her informed consent. This **long-term contraceptive method provided Sulba with the freedom to focus on her family's well-being without the stress of unplanned pregnancies.** The workshop equipped Sulba with the knowledge and confidence to make informed decisions about her reproductive health. By adopting a reliable, long-term solution, she was able to take charge of her future while ensuring a better quality of life for her family.

Breaking Taboos, Embracing Health ➤

Geetanjali Raut, a 20-year-old girl lived in a village where menstruation was surrounded by myths and taboos. It was considered a secret topic, and girls often lacked proper information about menstrual hygiene. Like many others in her village, Geetanjali did not know how to take care of herself during her periods. She used old cloth, which was not cleaned properly, leading to frequent infections.



Through the WOHLA Project, a workshop on menstrual hygiene was conducted in her village. Geetanjali attended the session and learned the importance of maintaining hygiene during menstruation, how to use and dispose of sanitary napkins, ways to take care of her physical and mental health, and how to clear common myths about periods. After the workshop, **Geetanjali started using sanitary napkins and taking better care of herself.** She also shared this information with her family. These small changes made a big difference in her life. She began attending college regularly, her health improved, and infections reduced.

IMPACT AT A GLANCE

2020-2024

Covid-19



**Gramurja Foundation provided essential support to over
2,77,800 people across 30 villages in 3 districts
during the challenging times of the pandemic**

GramHunar (Education)



1550+
Students Impacted

20 Primary School Collaborated
25 GramHunar Fellow Trained
900 + Parents Involved in educational Journey

- * The Gramurja Human Development Foundation provided Mask, Oxygne concentrators, groceries kits, learning resources, educational support and livelihood training to support rural families and children during the COVID-19 crisis.
- * These efforts ensured uninterrupted education for children, improved health and safety for families, and empowered women with skills to build resilience and sustain their livelihoods during challenging times

- * The GramHunar program enhances foundational literacy and numeracy (FLN) skills among children from sugarcane-cutting migrant families through joyful, experiential learning facilitated by trained GramHunar Fellows.
- * The initiative has successfully improved students learning outcomes, reduced dropout rates, and empowered parents involvement in child education, fostering long-term educational growth in migrant communities.

Flood Relief Support



180

1000

Families supported with Tarpaulins

Families received essential grocery kits

GramKaushal (Skilling)



“108 Students supported with capacity building training & scholarship assistance

★ GramUrja Foundation extended timely support to flood-affected communities in Patan Taluka, Satara.

★ Tarpaulins were provided to 180 families whose homes were damaged or submerged, offering them temporary shelter and protection. In addition, essential groceries were distributed to 1,000 families to help meet their immediate food needs.

★ The GramKaushal Skilling Program equips rural youth with market-relevant skills through vocational training and provides scholarships to support their education, enabling them to build sustainable careers.

★ This program has enhanced the capacity, skills, and confidence of 108 students, lightened their financial burden, enabled them to continue their education, and put them on the path to self-reliance and success.

“64 Girls received scholarships & free residential facilities for the duration of their courses

GramUdyam (Livelihood)



100+
Women Empowered

* The project empowered rural women and communities by developing entrepreneurship skills, establishing sustainable microenterprises, enabling stable incomes, and reducing migration.

* Seven microenterprises Papad making, Spices production, Oil extraction, Kadak Roti making and Custrad apple collection, processing, pulp selling units were successfully established which created sustainable Livelihood opportunities

7 Self Help Group Formed
7 Microenterprises Established

GramConnect (Governance)



3200+
Rural community members successfully accessed various government schemes

* The GramConnect Governance Program empowers rural communities by raising awareness about government schemes, simplifying application processes, and providing hands-on support through trained local facilitators, known as Gram Saathis.

* The program has enabled thousands of individuals to access government benefits, improved their socio-economic conditions, and strengthened trust in governance by bridging the gap between policies and beneficiaries

Gram Health (WoHLA)



20

**Health Champions Trained to
create healthcare and
financial literacy workshop**

- * WoHLA initiative empowers rural women by raising awareness about sexual and reproductive health, nutrition, disease prevention, and financial literacy, while also helping them access government healthcare schemes
- * Community-trained Health Champions educate rural women on sexual & reproductive health (SRH), nutrition, and financial literacy, while also helping them enroll in essential government schemes to effectively meet their specific needs.

14700 +

**Rural women impacted through
healthcare awareness, along with
financial and digital empowerment**

“Each initiative we led, each life we touched, and each partnership we built during 2021–2024 has moved us closer to our vision, a future where every village is self-reliant, resilient, and thriving”



Partner and Supporters

Incubation partners



IIMB
तेजस्वि नावधीतमस्तु



Program partners



Azim Premji
Foundation



अर्थिता यजुर्वेदी विद्या अप्तम् अर्द्धम् ।
ज्ञान प्रबोधिनी
JÑĀNA PRABODHINI



A brighter future for children.



Inspire. Enable. Transform.



Investing in Grassroots Entrepreneurs



महाराष्ट्र शासन



Thank You

Together, we can drive meaningful change.

GramUrja Human Development Foundation



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