

# ANNUAL REPORT-2018-19



Plastic mulching in KFW soil project



OrganicSiridhanyamela at Bijapur



Wire mesh for Goat in rearing in KFW project



Savita A Tajav Krishi Pandit Awardee at Dharwadi

**VISHALA -Rural Women & Children Development Organization.**

**Plot No. 374, Venkatesh Nagar, Behind Laxmi Temple, Vijayapur-586109**

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# I.Profile Of Organization

1	Name & Address	VISHALA (Rural Women & Children Development Organization)
2	Telephone SmtSarojaKoulapur	08352 – 278027 Mob:9448381560
3	Email	<a href="mailto:vishala.ngo@gmail.com">vishala.ngo@gmail.com</a>
4	Registration Number	Regd. No. 210/1989/90
5	Income Tax Act Section 12 A	F. No. : 173/12A/CIT/BGM/2006 – 07
6	Foreign Contribution Regulation Act (FCRA) for registration	FCRA No. 094470027
7	PAN No.	AAAAY3646E
8	TAN No.	BLRV15188F
9	Website	<a href="http://www.vishala.org">www.vishala.org</a>

## Funders of VISHALA



HEKS Zurich, MASS Federation Bijapur, Word Neighbors, America

## 2. Executive committee members

Photo	Name	Designation	Qualification	Expertise
	Ms. Rama Darbar Near Munishwar Nagar, Sindagi Road, Bijapur. Mob No : 9449376243	President	B.A.LLB	Advocate at JMFC Court Vijaypur
	Dr. Uma S. Manegar Plot No. 101, Yashashwini Building Near Hanuman Temple, Shanti Nagar, Gulbarga.	Vice President	M.A., P.hd	Lecturer
	Dr. Geetanjali V Patil Near KEB Navaraspur Colony, Bagalkot Road, Bijapur. Mob No : 9341611135	Treasurer	M.E., P.hd	HOD of Mechanical Engineering Dept BLDE College Vijayapur
	Smt Saroja Koulapur Plot No. 8, Ganesh Nagar, B. Bagewadi Road, Bijapur Mob. No : 9448381560	Secretary	M.H.Sc	Head of the organization
	Smt Prema Pujari Teacher, Jal Nagar, Bijapur. Mob. No : 9449802075	Member	A.M.G.D	Working as teacher
	Dr. Rashmi Chittavadagi Near KEB Navaraspur Colony, Bagalkot Road, Bijapur. Mob No : 9945787440	Member	B.H.M.S	Running Aishawarya NGO
	Dr. Kashibai Khyadagi, Kanakdas Badavane Near ZP Tq: Dt: Vijayapur Mob. No : 9448246089	Member	P.hd (Food Science & Nutrition)	Department of Food Science & Nutrition, College of Agriculture, Post : Hittanalli,

### 3. Organizational milestones

VISHALA Registration 1989	EDP (MUSK Federation) 1995 (500 members )	RCH Program 1998	SHE –MASS Federation 2000 (250 members)
KAWAD Watershed -Indi Taluka (2900 Hectors) 2000-2005	SEASON Program (1000 families ) 2000- 2013	SHE-JMO Federation (250 memebtrs) 2004	PASSING Gift (Goat)-18 SHG's 2005-2008
ShikshanaVahini Project- by SVYM & US AID 1000 Children 2006-07	KPFLR –Land mobilization 2005	MNGO-RCH Program -4 FNGO's-2006	Bhutnal Watershed 1058.93 Ha (CBP/FIP) 2007-2013
Sujala Watershed Gokak BelguamDist 4000 Ha. 2008-2013	Organic Village Villages 200 Hectors 2007-2012	Regional Awardee 2008 (Nanda &Jitka Resource agency)	CHANGE (NRHM) CMC Vellore. 3 PHC's
IWMP Project Bijapur 2300 Ha	Livelihood Support by NABFINS- (Bijapur& Belgaum-800 SHG's) 2011	VVMCS Bijapur 3000 Share holders 2014	VWCS Kulgod 4000 Share holders 2015
Financial inclusion – MICROGRAM Partner - 2015 (1.3 Cores)	Pre & Post Harvesting technical study of fruit & vegetable –NABCONS- 2016 1100 farmers	JAL SEVAK AWARD – 2013 By Tarun Bharat(DrRajendra Sing)	SavayavaBhagya Yojane- 2014-17 4 Villages, 400 Hectors
IWMP-14,15 (Indi &Sindagi- 10000 Ha 2016	IWMP-16,17 (Bagewadi&Muddebihal- 9000 Ha 2017	Adult Literacy Program (TCS) Development focus(DF) 4000 literates 2017	Promotion of Sericulture as alternative crop to sugar cane- 600 farmers /420 Ha 2016
Climate Change Adoptability (CCA) KFW Project- 753. Ha2016-19	Crop Cutting Experience (CCE)- 410 farmers 2017	Impact Evaluation of KrishBhagya Scheme - 800 farm pond 2018	SDMC evaluation & Capacity building by PAC- Bijapur&Kalburgi (7 +7 Schools) 2018
ALP Project Bijapur& Indi 1000+1500 littering Tq-2018	Membership FEVOURD-k Karnataka -2018	State level women headed NGO workshop 2018	

#### 4. **Introduction-*Lighting the lamps of development***

Bijapur is a drought prone region of Karnataka. Monsoon and rain determine the conditions of life of rural communities who depend on land and agriculture for their livelihood. When minimal livelihood assurance is absent, developmental needs are not met. The quality of life of people in the community is drastically affected. Lack of productivity leads to deprivation of basic needs of the members in community. Lack of resources eliminates opportunities for development. Deprivation of basic needs and wants eliminates the much needed participation of people in their development. The manifestation of deprivation is transferred from one to the other on a hierarchical form. Those at the receiving end are women and children *Vishala* came into being in 1989 to address the deprivation of women and children in communities. A study on the root causes for deprivation of women and children led to two key learnings in *Vishala*

- Goal -as, '*Helping the rural poor for sustainable livelihood leading to empowerment*'.
- Vision , '*inspiring people and strengthening of marginalized communities by building their capacity*'
- Values-*Hope,Respect,Commitment,Accountability,Transparency*

#### **Developmental Interventions of *Vishala***

##### **\* *Vishal* adopted a 5 point intervention strategy for community development**

1. Membership for people in community based organizations (CBOs)
2. Accessing of welfare, services and development from the State as constitutional right and citizenship entitlement
3. '*Self -help*' promotion
4. Building '*means of production*'
5. Productivity based development

## 5. Development Programs / Projects

### A. CCA NABARAD Project

#### 1. Capacity Building & Institutional Strengthening measures



### Impact of the activity

- 6 trainings were conducted in conversation with KVK, Animal husbandry & Fishery Dept. Total -222 farmers & women's participated. Training content was Soil Sample Testing, Deep Ploughing, Tank Silt Application, Training on Organic Farming, CCA Training , Training for CBO's SHG/JLG/PO, & NRM.
- Exposure visit were made to attend Drought National workshop on Drought analysis & planning, KrishameleBijapur&Dharwad, Kanneri Math Kolhapur, Mama Peda ,PKPS, organic farming technics. The theme of the visit study FPO, Coopertive,IFS Practices, Entrepreneurial & Marketing skills. Total 90 farmers participated.

## 2. Soil and water conservation measures



### Impact of the activity:

Drip irrigation is the targeted application of water directly to the root zone, fertilizer, and chemicals that when used properly can provide great benefits such as:

- \* increased revenue from increased yields (up to 80%), increased quality, decreased water, labour, energy , fertilizer , pesticides cost & improved environmental quality.

- \* Drip irrigation activity was taken by 15 farmers in 5.8ha

- \* Horticulture plants like a Lemon, guava, anjar, custard apple, Jamun, Sapota, promoted.





### 3. Plantation of fuel /fodder trees & Tree siding



#### Impact of the activity:

\* plantation of 1500 plants given to 100 farmers on bunding which can be used as fodder & fuel it has preserved & promoted pasture lands & upgrading their productivity could be an important climate proofing tool.

\* Subabul, Simetangadi, Rain Tree, Subabul, Stylohemata, Diancha, Glyricidia seeds were given to 55 farmers so they can sow on the bunds which are helpful for use as a fodder for animals & fuel for human beings.

### 4. Soil improvement & productivity enhancement measures

#### Impact of the activity:

- Breaking of hard crusted upper layer of the soil and deep ploughing the infiltration capacity and permeability of the soil increases which increases
- Summer ploughing improves soil structure due to alternate drying and cooling.
- Hazards of insects & pests on subsequent crops are reduced
- summer ploughing & crop rotation are important methods to control nematodes
- Wind erosion of nutritive soil particles is restricted
- 95 farmers taken this activity in 95 Ha



## 5. Sustainable NRM and CCA Farming Practices including Livelihood and food security activities



### Impact of the activity

- Vegetables are the only source to increase not only the nutritive values of foods but also its palatability.
- Variability in rainfall and intense rain in short duration leaves the top soil eroded. As a result, soil organic matter content goes down and imbalance in soil nutrient affects crop production and productivity.
- Managing organic matter content in the soil through application of vermin-compost and/or bio-fertilizers at a frequent interval. Vermin-compost contains adequate quantities of N, P, K and several micronutrients essential for plant growth which will maintain the soil health



## Poultry unit & Wire mesh for goat rearing



## Impact of the activity

- To protect sphered community as a demo 10 families supported with wire mesh to protect 25-30 animal.
- Animal Husbandry Sector plays a major role in alleviating protein deficiency and sustainability of rural economy.
- Rural Poultry is a good occupation for the rural masses for economic sustainability and nutritional security.
- 25 families supported with 28 (giriraj birds) per families. Fencing was contributed by individuals

**Activity wise Report As on Mar-2019**

	Description of Treatment	Unit (ha, cum, No.)	NABARD Sanctioned		Amount Received		Progress 2017-18		Progress 2018-19		Total	Balance Work Grant
			PHY	FIN	PHY	FIN	PHY	FIN	PHY	FIN		
<b>I</b>	<b>Soil and Water Conservation</b>											
<b>1</b>	Stone wall-arrest of run-off water (SW)(No)	No	4	123500	4	123500			4	123500	123500	0
<b>2</b>	Drip Irrigation System (Ha.)(DIS)	Ha	5.8	145000	5.8	145000	3.2	80000	2.6	65000	145000	0
<b>3</b>	Sprinkler Irrigation System (No.)(SIS)	No	16	240000	16	240000					0	240000
<b>4</b>	Horticulture (Ha) (HOR)	Ha	5.8	130500	5.8	130500	3.2	72000	2.6	58500	130500	0
<b>5</b>	Floriculture (Ha.)(FLC)	Ha	0.6	30000	0.6	30000	0.2	10000			10000	20000
<b>6</b>	Plantation of fuel /fodder trees (PT)	No	1240	31000	1240	31000		31000			31000	0
<b>7</b>	Tree Seeding ( kg)(TS)	No	250	45000	250	45000	100	22500			22500	0
	<b>Sub Total-I</b>			<b>745000</b>		<b>745000</b>		<b>2E+05</b>		<b>247000</b>	<b>462500</b>	<b>282500</b>
<b>II</b>	<b>Soil health and productivity enhancement</b>											
<b>1</b>	Deep ploughing (ha) (DP)	Ha	128.57	540000	129	533600	50	210000	50	210000	420000	120000
<b>2</b>	Tank silt application (ha)(TSA)	Ha	63	630000	63	630000	18	180000	6	60000	240000	390000
<b>3</b>	Bio fertilizer 5kg/ha or 2 litres/ha (ha)(BF)	No	40	80000	40	80000	20	39975	20	40000	79975	25
	<b>Sub Total-II</b>			<b>1250000</b>		<b>1243600</b>		<b>429975</b>		<b>310000</b>	<b>739975</b>	<b>510025</b>
<b>III</b>	<b>Sustainable NRM, CCA farming practices &amp; nutritional security-demo</b>											
<b>1</b>	Demo plot on millets (No.)(ML)	No	5	10000	5	10000	5	10000			10000	0
<b>2</b>	Organic Farming Demo plot (ha) (OF)	Ha	15	270000	15	270000	8	144000	7	126000	270000	0
<b>3</b>	Kitchen garden (No) (KG)	No	40	40000	40	40000					0	40000

4	Poultry unit (No)(20 birds of desi chicken)	No	50	150000	50	150000	25	75000	25	75000	150000	0
5	Solar Lamp (No) (SL)	No	250	250000							0	250000
6	Vegetable Farm(No) (VFG)	No	20	40000	20	40000			10	20000	20000	20000
7	Wire mesh for sheep(No)(WM)	No	25	290000	25	290000	10	116000	15	174000	290000	0
	<b>Sub Total-III</b>			<b>1050000</b>		<b>800000</b>		<b>345000</b>		<b>395000</b>	<b>740000</b>	<b>310000</b>
<b>IV</b>	<b>Preventing Climate Change Risks - Knowledge Management</b>											
1	Livelihood activity for Landless	No	20	200000	20	200000	10	94866	0	0	94866	105134
2	Seed wealth centre& fodder Bank	No	1	50000	1	50000					0	50000
	<b>Sub Total-IV</b>			<b>250000</b>		<b>250000</b>		<b>94866</b>			<b>94866</b>	<b>155134</b>
<b>V</b>	<b>Capacity building and institutional strengthening</b>											
1	Trainings CCA measures, risk mitigation measures, integrated farming systems, organic farming, soil health card, water budgeting & Management	No	16	160000	12	120000	4	40000	8	40000	80000	80000
2	Exposure visit Rs.30,000 / visit (No's)	No	3	90000	3	90000	1	30000	2	40000	70000	20000
	<b>Sub Total-V</b>			<b>250000</b>		<b>210000</b>		<b>70000</b>		<b>80000</b>	<b>150000</b>	<b>100000</b>
<b>VI</b>	<b>Training and knowledge transfer</b>											
1	Posters and pamphlet on climate change adaptation	No	1	20000	1	20000	1	18400			18400	1600
2	Audio Visual Tools - short films (Nos)	No	1	10000	0						0	10000
	<b>Sub Total-VI</b>			<b>30000</b>		<b>20000</b>		<b>18400</b>		<b>0</b>	<b>18400</b>	<b>11600</b>
<b>VII</b>	<b>Project Management cost</b>		1	1150000	1	1050000		408500		389000	797500	352500
<b>VIII</b>	<b>DPR Preparation</b>		1	125000	1	125000		125000			125000	0
	<b>Total</b>			<b>4850000</b>		<b>4443600</b>		<b>1707241</b>		<b>1421000</b>	<b>3128241</b>	<b>1721759</b>

**b. CREDIT, CAPITAL & INVESTMENT CREATION FOR ENTERPRIZES PROMOTION & PRODUCTIVITY TO THE MEMBERS OF COOPERTIVE BY DeshpandeFoundation**

- Capacity building of farmers towards promotion of sericulture



**Impact of the activity:**

- 2800 farmer were trained & motivated to promote sericulture as alternative crop to sugarcane by analysing cost effectiveness. During 2017-19 601 farmers promoted sericulture in **420** Ha 28 villages.

-Assessment of entrepreneurial livelihood survey of 2260 Share holdres of Vishalawomens cooperative society



**c. Adult literacy project supported by Govt-** Area of operation & Number of illiterate covered -

S L NO	Taluka	Name of GP	As per DrNanjudappa Report	SS SHG's	Link Document	Total	Male	Female
1	Vijayapur	Arakeri	1216	154	197	1567	493	1074
2	Indi	Anjutagi	754	65	250	1069	396	673
			<b>1970</b>	<b>219</b>	<b>447</b>	<b>2636</b>	<b>889</b>	<b>1747</b>

**d. Evaluation of SDMC Project**

Enhancing community Ownership of School to improve Outcomes:

Social accountability & Capacity building

SL No	District	Taluka	Village	Motivation Training (1 day)	Community score card (CSC-2 days)	Remarks
1	Vijaypur	Vijaypur Vijaypur B.Bagewadi B.Bagewadi B.Bagewadi B.Bagewadi B.Bagewadi	Arakeri Nidoni HUNASHYAL BAGEWADI LT NO.4 AMBLNUR LT3 UTNAL LT 2 HALEROLLI LT	✓ ✓ ✓	✓ ✓ ✓ ✓ ✓	GOVT LPS VITTHAL VADI GOVT LPS DEVARASI VASTI GOVT KBHPS HUNASHYAL GOVT KBHPS B BAGEWADI  GOVT KBLPS.AMBLNUR LT3  GOVT KBLPS UTNAL LT 2 GOVT KBHPS HALEROLLI
2	Kalburagi	Kalburagi Chittapur Chittapur Chittapur Chittapur Chittapur Chittapur	NAGOOR ALLUR(B) CHITTAPUR DONGAN ITGA ASHRAYA COLONY SANNATTI	✓ ✓ ✓	✓ ✓ ✓ ✓	GHPS NAGOOR GHPS ALLUR(B) GMPS BOYS CHITTAPUR  GHPS DONGAN chittapur GHPS ITGA chittapur LPS ASHRAYA COLONY GOVT HPS SANNATTI

**Suggestion & Observation**

1. Participation of women members in meetings is not regular due migration & domestic works
2. Husbands of women member will participate in the meetings
3. Only HM & President aware of funds availability & it's utilization
4. Out 18 members only there is a scope for 5 members to attend the training organized by SSA
5. Involvement of Anganwadi worker & Asha worker is not seen
6. personal issues/rivalry things will come in to the management of SDMC
7. Community contribution is seen in giving land to the school ,utensils, water facility etc
8. Teacher & student ratio is not up to the mark due to the privatization.

**6. Financial inclusion & Development –Details of livelihood supports to SHG’s/JLG’s members from VISHALA promoted second line institutions**

<b>SL NO</b>	<b>Details</b>	<b>MASS Federation</b>	<b>VISHALA women’s Cooperative Society kulgod</b>	<b>VISHALA women’s multipurpose Cooperative Society Vijaypur</b>
<b>1</b>	Registration No	249/2000-01	45118	44303
	Bank Details	KVGB	DCC Bank	DCC Bank
<b>2</b>	Total No of Share holders	500	2568	1960
<b>3</b>	CBO’s <ul style="list-style-type: none"> <li>• No of SHG’s</li> <li>• No of JLG’s</li> <li>• Individual’s</li> </ul>	59 1 6	300	27 10 336
<b>4</b>	No of EC Members	9	12	13
<b>5</b>	Total Loan Outstanding	6552408	9495998	8600424
<b>6</b>	Total Recovery	3962324	10347345	7130957
<b>7</b>	Total Disbursement of loan amount	4520000	13600500	4762388
<b>8</b>	Total Loan Outstanding as on Mrch-31 <sup>st</sup> 2019	6431357.00	7293355.00	7535143.00
<b>9</b>	Purpose of loan utilization	Livelihood& Domestic	Livelihood& Domestic	Livelihood& Domestic
<b>10</b>	No of committee meeting	6	12	12
<b>11</b>	GB Meeting/No of participants	1	1	1
<b>12</b>	Total fund raised -2018-19	-	498287.00	3897321.00
<b>13</b>	Bank Balance as on 31/3/2019	721046.00	241032.00	277841.25
<b>14</b>	Cash Balance as on 31/3/2019	735.00	4319.00	159.00



**a. Livelihood support to SHG's from NABFINS in Bijapur & Belgaum District**

Sl No	Details	Bijapur District		Belgaum District	
		PHY	FIN	PHY	FIN
1	Total No of SHG's	52		78	-
2	Total No of SHG's Matured	22	-	32	
3	Total No of Regular SHG's Loan outstanding	9		2	-
4	Total No of NPA SHG's Cleared	22	126612	-	
5	Total No of NPA SHG's	26	49.17 Lacs	36.72 Lacs	
6	No of SHG's Legal action to be initiated	26	-	27	-
7	Follow up- No of Villages	3	-	10	

**Amount Received / Utilized in the reporting Period: 2018-19**

Sl. No.	Project	Amount Received	Amount Utilized	Donor
1.	NABARD CCA Project	675000	302706	NABARD Bangalore
2.	IWMP Over Heads	315841	-	Agriculture Department
3.	Strengthening of Co-operatives/Sericulture promotion	1200000	955852	Deshpande Foundation Hubballi
4.	KrishBhagya Evaluation Survey	50400	13275	NABCONS Bangalore
5.	Livelihood Support to SHG's	105391	78760	NABFINS Bangalore
6.	SDMC Project	66640	80168	Public Affairs center Bangalore
7.	Adult literacy project (ALP)	321900	321900	Development focus Bangalore
	<b>Total</b>	<b>2735172</b>	<b>1752661</b>	

## 8. Staff Details

Photo	Name & address	Designation	Qualification	Expertise
	Smt Saroja Koulapur Plot No. 8, Ganesh Nagar, B. Bagewadi Road, Bijapur Mob. No : 9448381560	Secretary	M.H.Sc	Head of the organization
	Mr Dayanad Bellenevar AP: Inchageri Mob:9980321410	Program coordinator	MSW	Community organization & Trainer
	Mr M K Shaikh C/o A J Nalband JM Road Near ambarkhane Vijayapur Mob:9945837283	Accounts officer	B.com	Accounts & Administration
	Miss Gaytri V Shahpur Khajameen Darga Jail road Vijayapur Mob:9148675574	Community organizer	MA.MSW	Community organization
	Mr Krishnappa Madiwalar AP: Kulgod Tq: Gokak Mob:8746033408	IGA Specialist	MA Bed	Sericulture promoter
	Mr Siddu Chadchan AP: Arakeri. Mob:7892572075	Field officer	PUC	Community organization
	Mr Suresh Hunchagi Venktesh Nagar Vijayapur Mob:8495076322	Community organizer	PUC	Community organization
	Mrs Roopa Pattenshetty AP : Kulgod Mob:7892308287	Community organizer	SSLC	Community organization
	Mr Raju Jirali Ganesh Nagar Bihindlaxmi temple Vijayapur Mob:7795332810	Office assistant	7th	office maintenance
	Mr Shirishail Bykod AP : Jumnal Mob:8277663745	Driver		Driving skills

## Proposed plan for 2019-20

SL No	Project	Deliverables	Budget In Lakh
1	Agriculture & livelihood (DF)	<ul style="list-style-type: none"> <li>Working with 300 sericulture farmers on (a) Credit (b) Crop management (c) Collective marking (d) Resource mobilization from Govt to ensure an additional income INR 150000 per year per acre (the income increases in subsequent years )</li> <li>Facilitating credit worth INR 5Cr to support 300 progressive sericulture farmers &amp; 1000 progressive members of VISHALA cooperative to take various livelihood initiatives.</li> </ul>	INR 12.5 Lakhs DF+ Cooperative 5.00 Lakhs
2	<b>KFW –CCA Project NABARAD</b>	<ul style="list-style-type: none"> <li><b>Soil and Water Conservation-</b>( Sprinkler Irrigation System, Floriculture, Tree Seeding)</li> <li><b>Soil health and productivity enhancement-</b>( Deep ploughing, Tank silt application)</li> <li><b>Sustainable NRM, CCA farming practices &amp; nutritional security-demo-</b>( Kitchen garden, Vegetable Farm)</li> <li><b>Preventing Climate Change Risks - Knowledge Management-</b>(Livelihood activity for Landless ,Seed wealth center&amp; fodder Bank)</li> <li><b>Capacity building and institutional strengthening</b></li> <li>Project Management cost(salary)</li> </ul>	<b>INR 20.71 Lakhs</b>
3	<b>Adult Literacy Program</b>	Continuation of learning centers (156 Bijapur+107 Indi Volunteers )	<b>INR 0.42 NGO + INR 6.17 to LokShikhanSameeti</b>
4	<b>Evaluation of SDMC Project</b>	Enhancing community Ownership of School to improve Outcomes: Social accountability & Capacity building of 14 schools SDMC's	<b>INR 0.96</b>
5	<b>VWMCS Bijapur</b>	<ul style="list-style-type: none"> <li>Turnover of cooperative -1.5 Cores</li> <li>Enhancing loan facility for 600 women members</li> <li>Utilization of loan (Self business-</li> </ul>	-

		30%,Agriculture-20%, Animal husbandry - 30%, Health & education-10%,Other-10%	
6	<b>MASS Federation</b>	<ul style="list-style-type: none"> <li>• Turnover of cooperative -75Lakhs</li> <li>• Enhancing loan facility for 250 women members</li> <li>• Enrolment of new 250 members</li> </ul>	
7	<b>MICROGRAM/NABFINS</b>	<ul style="list-style-type: none"> <li>• Livelihood support to 125 SHG's</li> </ul>	

**Conclusion:**

We take this opportunity to thank all our community, friends & well-wishers who have guided, supported & encouraged us in our work. In Particulars we acknowledge in valuable support we received from GBmembers, Staff, & our Auditors **Rajeev Naik & S SShinde .**

We thank the many resource persons who shared their knowledge & skills & joined us in taking & forward the mission of VISHALA. Also to our funding partners NABARD, NABFINS, NABCONSBangalore ,Deshpande foundation Hubballi, State & Dist. Govt officials,Public affairs center Bangalore, MASS Bijapur, our grateful for the continued support in our work.