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From the Directors Desk

From the last 20 years the team of ABHIVRUDDI has been planning and developing social assistance programmes aimed at disadvantaged people, the work and experience accumulated in time have lead to the crystallization of a new perspective and approach to social phenomenon.

ABHIVRUDDI works in the areas of socio-economic empowerment, education, health, natural resource management and environment. The organization has been focusing on the watershed activities at Hassan District, Information, Education and Communication through the KSDB covering 22 towns of Karnataka, Mobile health clinics at 2 taluks of Tumkur District, coupled with various new interventional projects.

The socio-economic programme includes mobilizing the under-privileged women into self help groups, facilitating vocational skills development programmes and linkages to financial institutions to arrange loans for self employment enterprises. The NABARD finance programme at Gubbi Taluk – Tumkur District has paved way from many SHG members toward micro credit which has prospective linkages towards income generation activities.

It is also that we have gradually learnt that charity work and even providing social services to the community does not solve but a small part of the problems faced by the citizens.

We have also learnt that problems are never simple, their complexity deriving from the changing of social, economical, educational, housing, natural resource, water, health and employment needs. In order to improve the quality of a vulnerable family, the organization has to approach all the facets of its reality in a structure, integrated and professional manner, with a cross disciplinary team and with well defined and assumed standards of quality.

ABHIVRUDDI is proud of its credibility that is possible due to its dedicated staff which gives its time, energy and commitment. This has given us greater strength to achieve the set plans in the last year. We hope the same capacity will lead us to spread the activities through our staff to the needy population.

Apart from the present work of ABHIVRUDDI we are the Nodal Agency for the Karnataka Slum Development Board for Information Education and Communication (IEC) programme and have been working all over the State. We are also being designated as the State Convenor of CACL-K for Advocacy and Campaign

We wish to thank all our supporters and donors

C.NARASIMHA MURTHY
Director

2. About ABHIVRUDDI

About ABHIVRUDDI (Society For Social Development)

ABHIVRUDDI is a Non Governmental Development Organization established in the year 1992 under the Karnataka State Societies Registration Act 1960. The main focus of ABHIVRUDDI is importance of education for children, women empowerment, capacity building, social movements to improve socio economic condition of resource poor, men and women folks. Natural resource development in resource fragile rain fed areas to improve the livelihood status. Skill development and to initiate various socio economic educational, health, entre-preneurship development, women empowerment, trainings and micro credit management with the active participation of community based organizations through participatory approach.

Mission Statement

The Mission of the organization is to promote sustainable rural development through appropriate development interventions based on local resources and with the involvement of local community based organizations.

Objectives

- To enable the rural communities, particularly the weaker section to design and implement economic programme so as to achieve sustainable development.
- To create awareness against exploitative nature of existing social order and to work towards an alternative society with social justice and human dignity.
- To organize rural women and enable them to spearhead development activities in order to eradicate Social evil and bring natural justice.
- Integrate sustainable livelihood programme through participatory approach by enhancing productive improvement activities.
- Organize rural mass to form Community Based Organization (CBOs) and Self Help Groups (SHGs) to manage their resources.
- To promote, guide, undertake, maintain and co-ordinate projects and programmes for communities to become socially and environmentally aware and active for their development and self-governance.
- To promote sustainable agricultural practices along with agro-forestry and silvi-pasture.
- To set-up study groups for the study of social, economic and environmental problems and to take up appropriate activities leading to prosperity of marginalized groups with safe environment.
- To provide formal and non-formal educational facilities for the needy people.

- To help farmers in activities of afforestation, micro-irrigation, livestock promotion, conserving soil, water, watershed and they're by to develop and conserve the natural resources and manage livelihoods on sustainable basis.
- To train youth and children of poorer families to develop their capacities and leadership qualities in order to mainstream the youth power for rural development.
- To promote health and self-reliance among deprived and vulnerable communities.
- To organize vulnerable families, especially Dalits and Tribal and empower them with necessary skills of livelihood options on sustainable basis.

Rural Development Programmes Undertaken by the Organization

Watershed Development:

Integrated watershed development is a powerful tool and cost effective method of transforming the lives of rural communities when combined with other measures such as promotion of trench cum bunding, plantation of forestry all along the field bunds, horticulture plantation in the cropping land and in fallow land. Watershed development programmes ensure sustainable livelihood and an enriched environment. Integrating these components, Abhivruddi NGO is implementing the following watershed development programmes in Hassan and Tumkur districts.

- NABARD WDF watersheds
- IWMP watersheds
- Sujala-II watershed project (RIDF)

1. NABARD watershed project:

Abhivrudhi organization working as a Project Facilitating Agency (PFA). The PFA is responsible for motivating and involving the village community in planning and implementing the watershed project. It is under implementation in three micro watersheds coming under the Didigakere sub watershed in 16 villages in Didiga hobli of Channarayapatna taluk of Hassan district. The core activities of the PFA are,

- Awareness building programmes in the project area
- Formation of Village Watershed Committee (VWCs)
- Capacity building activities for strengthening watershed committees to take up planning and implementation of watersheds.
- Preparation of project feasibility report and project implementation with the support of VWC.

The total area of 3838 hectare is going to be treated and about 1680 families are getting the project benefits. In Masakanahalli, Mukikere and Naganahalli micro watersheds, capacity building phase completed was completed successfully and interim phase is under progress. Under capacity building, PPM-I, PPM-II and SHGs training programmes were completed.

The project is being implemented since 2009 in phases. Capacity building phase (CBP) for 10-12 months covering partially 100-150 hectare. The Area treatment activities like trench cum bunding waste weirs, farm ponds, water ways etc were taken up in private lands for effective conservation and management of soil.

Plantation activities like Bund plantation, sowing of stylohemata grass seeds on the bunds, and promotion of dry land horticulture plantation works are taken up to ensure availability of fodder,fuel,timber and some assured income from dry land horticulture plants.

Under livelihood activities, 18 landless families have been supported for income generation activities like weaving, sheep rearing, cross bred cows, bangle business, shaving shop and petty shops. All these livelihood activities helped land less families for getting additional income.

The process adopted during the implementation of capacity building phase is as follows.

- Gramasabhas was conducted to understand situation and people's expectation and perception. Slide show and group meetings were conducted in the project villages.
- Exposure visit and orientation programmes were conducted to convince the farmers on importance of watershed development.
- People's organization such as SHG's and VWC were formed for active participation of people in planning, implementation and monitoring of the project and also to ensure the ownership.
- Detail net planning exercise was conducted in each and every hectare of land for different types of measures with the help of Village Watershed Committee and concerned family members.
- Major part of the CBP has been successfully completed with community participation.
- Based on the primary information gathered from various sources through survey, first hand experience and learning's in implementation of capacity building phase, FIP proposal has been prepared and submitted for approval

Name of the Micro watershed	Area (Ha)	Approved project outlay (Rs)	No. of SHG's formed	No. of UG's formed	No. of EC's formed
Mukikere Watershed	1078.62	92,18,700.00	45	10	6
Naganahalli Watershed	715.94	1,42,89,600.00	25	08	6
Masakanahalli Watershed	1379.69	1,34,93,300.00	52	18	8

Watershed Projects and Progress Achieved

2. Sujala- II watershed project (RIDF)

The Sujala-II watershed development programme was sponsored by watershed development department, Hassan, covering 4730 hectare under 6 micro watersheds. The project is benefiting 1725 families in 15 villages in Harnahalli hobli, Arasikere taluka of Hassan district

The main objective of this project is improving land productivity of dry land through conservation of natural resources like soil, water, vegetation and livestock to reduce poverty and improve livelihoods of the people living in the watershed area.

The activities like soil and water conservation, farm ponds, plantation of horticulture and forestry, drainage line treatments were carried out with community participation. 44 SHG have been formed and 72 common interest groups (CIG) were formed for the smooth implementation of the project.

Progress Achieved: Awareness programmes conducted – 18, Implementation of watershed development interventions undertaken in 26 villages, Trainings conducted for 16 CBOs and linkages with bankers established for 76 SHGs and ECs

3. IWMP Watershed project

During this current year, Department of watershed development, Hassan, has sanctioned IWMP watershed project in Channarayapatna taluk, the project has the total geographical area 2893 hectares belonging to four micro watersheds benefitting 1453 families in 8 villages.

The core activities for the NGO were,

- To build awareness about the project at the village level, activities like Gramasabhas, Kalajathas, video show, street plays.
- Conducting base line survey and PRAs in the project villages
- Formation of community based organizations like SHGs,UGs and watershed committees
- Conducting training programmes for community based organizations
- Preparation of watershed action plans
- To assist / facilitate the community based organizations in implementing their action plans

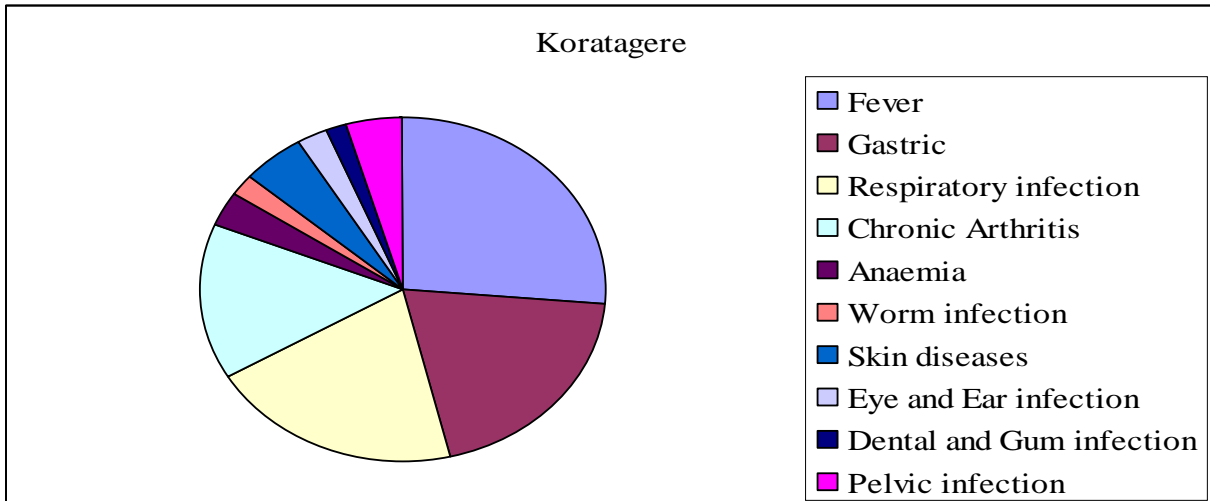
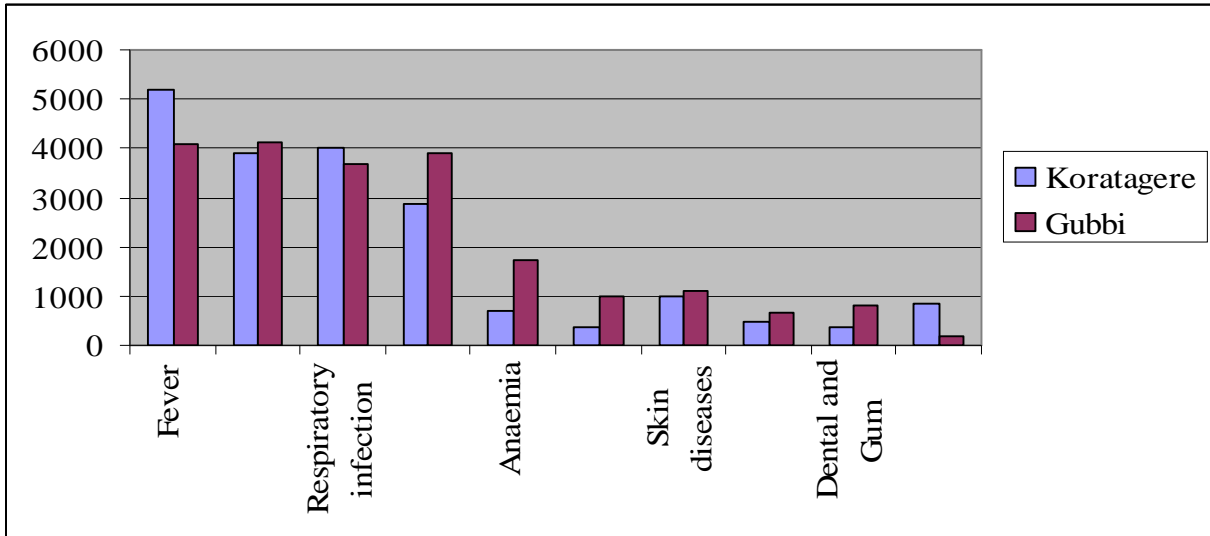
4. Community Health Programmes

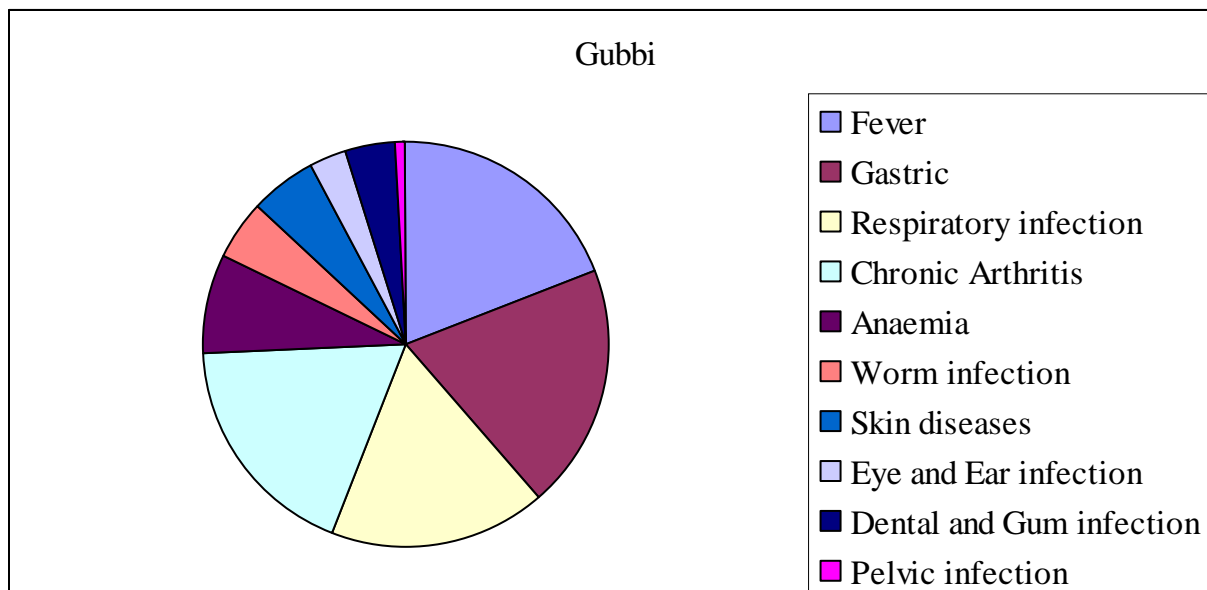
The main objective of the project is to provide primary health care services at village level using mobile health clinics on weekly basis. The mobile health unit includes one doctor, two staff nurses, one pharmacist and one attendant. Ten villages were selected by the Department for this purpose in each taluk with 5 working days and a half – day visit to each village weekly has been scheduled. Altogether 20 villages have been taken care by 2 project area. Over 24290 and 30616 patients were treated in Koratagere and Gubbi taluks respectively.

The total of 54,911 patients treated from the Mobile Health Clinics of which 24,295 patients treated from Koratagere taluk and 30,616 patients treated from Gubbi taluk. The major illness and treatment given under this project is as follows:

1. **Fever cases:** Total of 9,288 fever cases were treated in both the taluks of which 5,184 cases treated from Koratagere taluk and 4,104 cases treated from Gubbi taluk.
2. **Gastric cases:** Nearly 8,048 gastric cases treated under both the taluk. 3,914 cases treated from Koratagere taluk and 4,134 cases treated from Gubbi taluk.
3. **Respiratory infection:** Respiratory infection is another main health problem that we identified from the project area. Nearly 7,683 cases treated from both taluk of which 4,020 cases treated from Koratagere taluk and 3,663 cases treated from Gubbi taluk.
4. **Chronic Arthritis:** Chronic Arthritis is another major health problem in the project area. 6,755 total Chronic Arthritis cases were treated from both the project area. Nearly 2,855 cases treated from Koratagere taluk and 3,900 cases treated from Gubbi taluk.
5. **Anaemia:** Anaemia is found as a major health threat to the rural population in the project area. We found and treated nearly 2,442 cases in both taluks. 704 cases treated from Koratagere taluk and 1,738 cases treated from Gubbi taluk.
6. **Worm infestation:** Worm infestation is another leading problem which contributes Anaemia cases that we found as a major health threat to the project area. We nearly treated 1,355 cases in the project area. 357 cases treated from Koratagere and 998 cases treated from Gubbi taluk.
7. **Skin Diseases:** Skin diseases are another health problem we identified and treated. Nearly 2096 skin diseases treated in both the taluks of which 984 cases from Koratagere taluk and 1112 cases treated from Gubbi taluk.
8. **Eye and Ear infection/ Discharge:** The other major health problem we identified is eye and ear problems. We have treated 482 eye discharge cases and 671 ear discharge cases in Gubbi and Koratagere taluk.

9. **Dental and Gum infection:** We have treated 1151 cases related to dental and gum infection of which 358 cases from Koratagere taluk and 793 cases from Gubbi taluk.
10. **Pelvic Infection:** The other major health problem we treated is pelvic infection. Nearly 1060 cases treated from both taluks of which 862 cases from koratagere and 198 cases from Gubbi taluk.





5. Assignment For Information, Education and Communication (IEC) under Integrated Housing and Slum Development Programme (IHSDP) of Central Government Sponsored JnNURM Schemes

Background of the Project

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is the single largest initiative ever launched by the Government of India to address the problems of infrastructure and basic services to the poor in cities and towns in a holistic manner. It envisages reform-driven, fast-track and planned development of cities, with focus on efficiency in urban infrastructure/service delivery mechanism, community participation and accountability of Urban Local Bodies (ULBs) towards citizens. The Mission is to be implemented over a period of 7 years (2005-2012) with Central Assistance to States. Elected ULBs are to play a vital role in the implementation of JNNURM. Capacity building of local bodies and agencies connected with the provision of urban infrastructure, housing and civic amenities and services are critical to the success of JNNURM

Overall Objectives of the Project

- Modern and transparent budgeting, accounting, financial management systems, designed and adopted for all urban services and governance functions;
- City-wide framework for planning and governance will be established and become operational;
- All urban poor people will have access to a basic level of urban services;
- Financially self-sustaining agencies for urban governance and service delivery will be established, through reforms to major revenue instruments;
- Local services and governance will be conducted in a manner that is transparent and accountable to citizens;
- E-Governance applications will be introduced in core functions of ULBs resulting in reduced cost and time of service delivery processes.

Objectives of the programme:

- To improve the quality of life of slum residents,
- To increase the standard of Health, Education and Community life in the slums,
- To provide sustainable improvements in the standards of Living, Social Status, Health, Education etc.
- To provide skill up gradation / increase potential income of people living in slums and
- To take up Health promotional programmes like MCH, FW and Nutritional programmes and to promote Family Planning.
- To reduce gender disparity, drug addiction etc.

Scope of the Assignment

- To formulate IEC strategy
- To develop media plan
- To workout the communication strategy
- To evolve action plan (implementation Plan)
- To design, produce and supply IEC materials to KSDB
- To implement the IEC action plan in the slums in 22 IHSDP towns across the state
- To develop and utilize CBOs for counseling and Education purposes
- To initiate income generation activities through governmental and Non-governmental services
- To formulate and utilize neighborhood committees
- To identify and arrange for short training programmes for wage earning
- Counseling for transformation slums into
 - Place for live
 - Place for work
 - Place for spell

1. Approval of Questionnaire: A draft survey tool was designed by the team which had all the vital information to access the situation and it would be helpful to identify the stake holders. Survey tool was also translated to local language (Kannada) submitted to KSDB on 26.11.2011 seeking the approval for the same. KSDB approved the same vide letter No. KSDB:IHSDP:IEC: LEAD NGO: 2012-13/781 Dated 6th August 2012.

2. Approval of MIS format: A draft MIS template has been developed and submitted on 23.11.2011. This MIS format will be helpful in understanding the situation and progress made at the divisions/ subdivisions. Once the MIS template is finalized this will be made online to analyze the situation as and when required. A monthly MIS format and Quarterly MIS format was designed and submitted for approval. Till date the same was not approved by the Board.

It is proposed to develop strategy which suits the regions in which the activities are to be carried out based on the requirement of the region. The Board has 5 different regions to implement IHSDP- IEC strategy project which are broadly as follows:

Region -1: KANAKAPURA, CHINTAMANI, SIDLAGHATTA, GOURIBIDNUR AND MANDYA (05 TOWNS)

Region - 2: BELGAUM, HUBLI PHASE 1,2,3. GADAG-BETAGERI AND BAGALKOT (06 TOWNS)

Region -3 : CHINCHOLI, GULBARGA, SHAHPURA, BHALKI and KOPPAL (05 TOWNS)

Region -4: PAVAGADA, HIRIYUR and SIRA (03 TOWNS)

Region - 5: SHIMOGA, SHIKARIPURA and KADUR (03 TOWNS)

6. Micro Finance Programme - ABHIVRUDDI As Business Correspondent

Micro finance programme is a very good approach to reach the interior villages and provide banking services to the rural community and self help groups. It improves the socio economic conditions of the rural poor and relieves them from the clutches of the local money lenders. Due to easy access of financial assistance, rural people could start livelihood activities based on the availability of local resources.

Abhirudhi has initiated this activity in 56 villages of Gubbi taluk, Tumkur district and 70 villages in C.R.Patna and Arasikere talukas of Hassan district. The rural poor had a tough time in getting the loans from the banks and hence emerged the concept of Micro Finance through a private institutions, which worked more like a bank with a bit more interest charged than the bank (but much lesser than the money lenders). The very concept of curtailing the money lenders from the rural populace through formation of SHGs was a laudable one throughout the country.

ABHIVRUDDI helps people out of poverty through NABFINSs Direct Lending. Which contain basic financial services - including small loans, savings accounts and insurance? Alongside non-financial services such as business training through training institutes. ABHIVRUDDI assists people living in poverty who wouldn't usually qualify for regular banking services because they lack awareness, formal identification and a hand holding service.

LOAN CONSUMPTION BY THE SELF HELP GROUPS!

Apart from the regular internal consumption purposes, **ABHIVRUDDI** strategy is also to provide a comprehensive set of livelihood promotion services which include Agricultural / Business Development Services and Institutional Development Services to rural poor households under one umbrella.

The collective portfolio of these groups for financial services is large and the types of services they demand vary across households and micro-enterprises and over time. The loan amount within < 2 lakhs will be mainly utilized for their internal purpose and the loan amount above > 2 lakhs have been used for the economic activities.

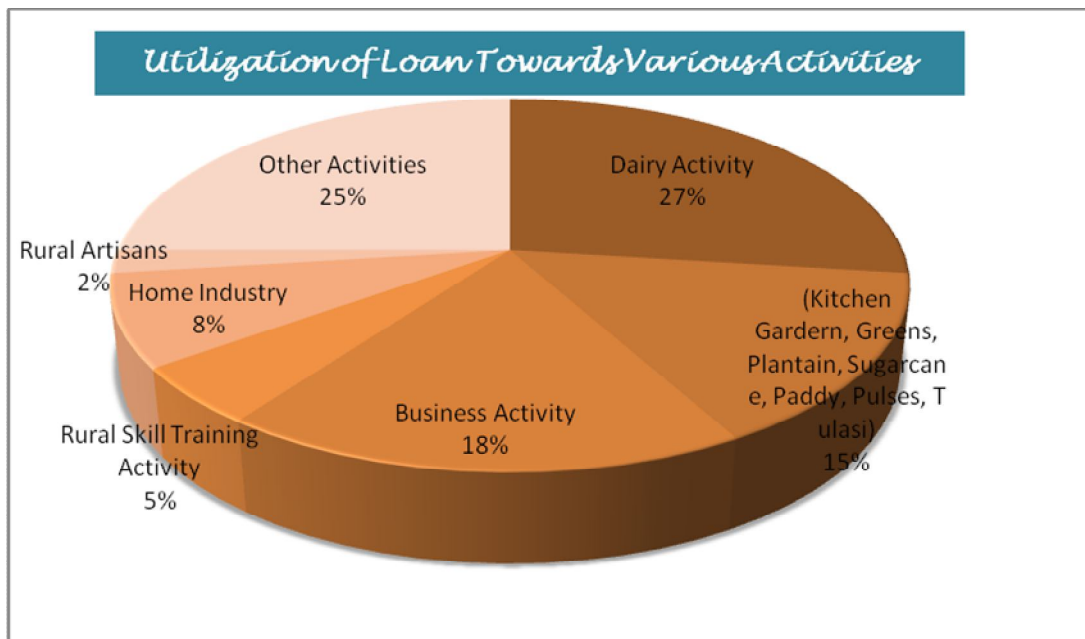
Loans as small amount of **Rs. 2,500 – 3,000 / member help people in poverty start or grow their own small business**. This enables them to earn an income so they can afford food, clean water, proper shelter and an education for their children.

The goal of ABHIVRUDDI is to create income and employment in poor communities through the development of local micro-enterprises and, in the process, increase the financial well-being of borrowers, their families, and the community at large. Assisting people with micro-credit will lead to the creation of new income in local communities.

THE SUCCESS

The project was sponsored by NABARD Financial Services (NABFINS), Tumkur and Hassan. In Hassan, Rs 6.20 crore loan has been released to 206 SHGs and in Tumkur, Rs, 4.56 crore loan has been released to 160 SHGs. Recovery rate is nearly 100%

District	Description	No. of SHGs linked	Disbursed Amount
Tumkur	NABFIN support to SHGs	248	9.15 Crores
Hassan	NABFIN support to SHGs	394	12.34 Crores
TOTAL		642	21.49 Crores



The team at ABHIVRUDDI, works and prepares, people to become good borrowers and savers, better manages their own finances as a group and help them to have more productive use. ***We would like to extend our heartfelt gratitude to all the senior officers of NABFINS, the managers and the field officers for their tireless support in making this programme a notable one in Karnataka.***

8. On Going Projects

Project name	Sponsored By
NABARD WDF watershed development project	NABARD, Bangalore
IWMP watershed development project	WDD, Hassan
Sujala-II watershed development project (RIDF)	WDD, Hassan
Management of Mobile Health Clinic	KHSDRP - Health and family Welfare Department
Health camps	Lions Club International, Gubbi, Manipal Hospital, Tumkur and KHSDRP, Bangalore
Women led initiative in affordable housing for the socio economically backward communities in the slums of rural Bangalore.	Habitat for Humanity India Trust, Bangalore
Micro finance programmes	NABFINS
ASSIGNMENT FOR INFORMATION, EDUCATION AND COMMUNICATION (IEC) UNDER INTEGRATED HOUSING AND SLUM DEVELOPMENT PROGRAMME (IHSDP) OF CENTRAL GOVERNMENT SPONSORED JnNURM SCHEMES	Karnataka Slum Development Board

ABHIVRUDDI's interventions in four key areas - health, socio-economic development, education and environment - facilitate and provide opportunities to the needy by creating awareness about relevant issues, and enhancing their access to improved lives and livelihoods. ABHIVRUDDI works in the urban, peri-urban, and rural areas of Karnataka

New Projects Approved

1. National Book Trust –
2. RDPR
3. IWMP Skill Training
4. SDMC Training

Projects Awaited

- National Environmental Awareness Campaigns (NEAC)
- IWMP Watershed Programme
- KSAPS -
- MHC – Gubbi, Kortageri, Turuvekere, Chikkanayakana Halli, - Tumkur District
Koppa & Singreri – Chikkamangalur Dist

- Citizens Help Desk
Tumkur District Hospital
Chikkamangalur District Hospital
Hassan
Ramanagaram
- CCF – Gulbarga

7. ACKNOWLEDGEMENTS TO OUR DONORS AND PARTNERS

Networks / Associations:

- Federation of Voluntary Organization in Rural Development, Karnataka. FEVORD-(K)
- Campaign Against Child Labour, Karnataka (CACL – (K))
- Campaign Against Child Trafficking, Karnataka (CACT – (K))
- Street and working children NGO's Network, Southern India
- Regional Resource Centre, Bangalore

Sponsorship / Support Associations:

- Lions Club International, Gubbi, Tumkur district
- Manipal Hospital, Tumkur

International Organisations:

- IGSSS- Regional Office, Bangalore
- Habitat for Humanity India Trust, Bangalore

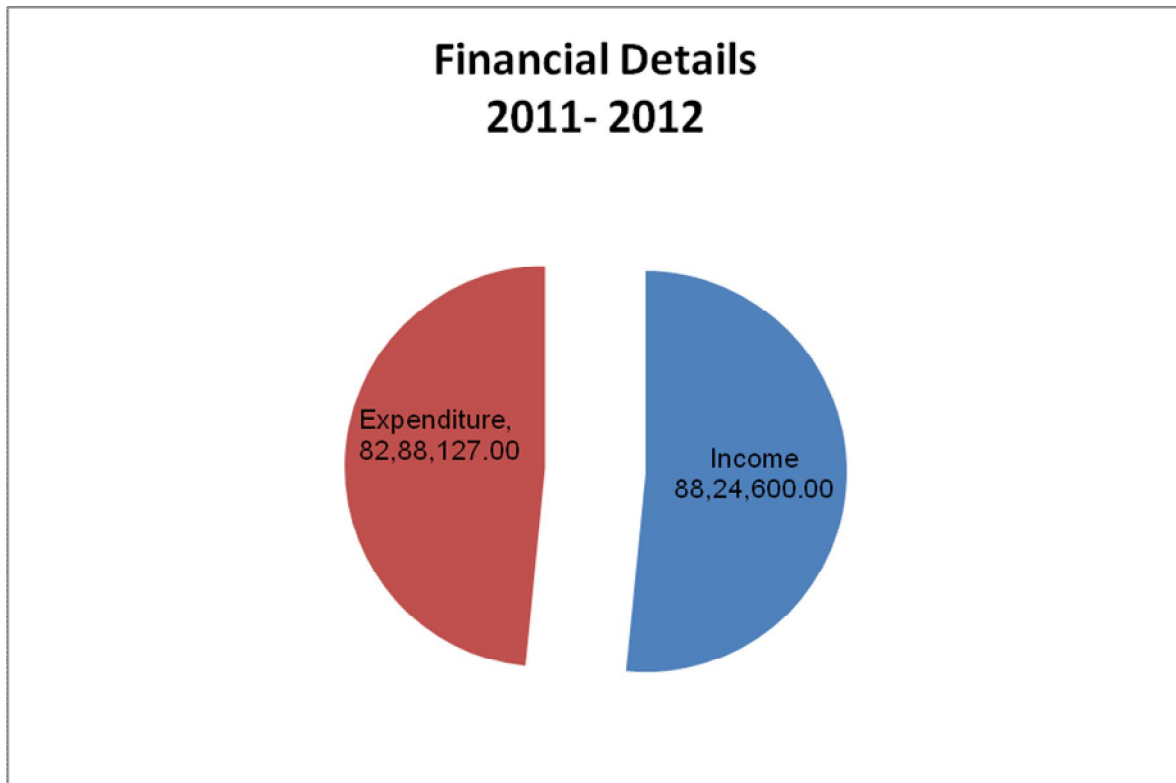
National level organizations

- National Bank for Agriculture and Rural Development(NABARD)
- NABFINS, Tumkur and Hassan.

Government Organisations:

- Agriculture Department, Government of Karnataka
- Zilla Parishad of Tumkur and Hassan Districts
- Karnataka Rajya Vignana Parishad, Bangalore
- District Watershed Development Department, Hassan.
- NABARD-WDF, Bangalore.
- KHSDRP, Health and family Welfare Department, Govt of Karnataka
- District health and family welfare department, Hassan.

Financial turnover of the agency during the year



CONCLUSION

We are very happy to mention the progress made for the year, we are very happy to see the achievements made by the organization and the possible improvement that needs to be done in the coming months of the year.

With the achievement for the year, we look forward for a much-enhanced achievement in the coming years. The challenge before us now is not only in tackling mundane issues, but to convince the community members about our plans of strategic implementation at all the working villages. The success in molding the mind set of the community and the SHG members to govern themselves, SDMC members to take care of the school betterment, youth to get involved in the community development while not shying away from agriculture, the DSWDT team is having the satisfaction of replicating the goals achieved at our new areas.

The Members of the Board

Office Bearers	Position
Mr.K.Veeranna Gowda	President
Dr. Premaleela, Datri Clinic	Vice President
Mr. C. Narasimha Murthy	Secretary
Ms. S. Susheela	Treasurer
Mr. K.T Meril	Member
Ms. Lakshmbai	Member
Ms. Punyavathi	Member

Legal Provisions

- Registered under the Karnataka State Registraion Act 1960. Registration No.668/92-93 dated on 30th December 1992 at Bangalore
- TAN and PAN numbers: PAN No – AAATA6530H
TAN No – BLRA3219D
- Registered under FCRA No. 094640028 dated 22nd December 1995 registered under 6(1) of Foreign Contribution (Regulation) Act, 1976.
- Exempted under 80 G No. DIT(E) BLR/80G(R)/ 107/ AAATA6530H/ITO (E)- 1/vol. 2009-2010 dated 29/06/2009
- Exempted under 12 A : No. Trust/718/10A/ vol. A, I/A.699/93/CIT-I Dated 28.04.1993 registered under 12 A (a) of the Income Tax act , 1961.
- Exempted under 35 AC : Notification No. S.O. 1649(E) dated 12.7.2010 Under section 35 AC of the Income Tax Act, 1961

BANKERS & AUDITORS

State Bank of Mysore
Gubbi

S.S. NAYAK & CO.
Chartered Accountants
No. 730, 2nd Floor, 6th Cross,
9th Main, 2nd Block,
B.S.K 1st Stage,

Bangalore – 560 050

ABHIVRUDDI Society for Social Development

2nd Cross, Vinayakanagara, Gubbi Town,

Tumkur District, Karnataka – 572 216

Phone : 918131-222292

Email ID:abhigubbi1@yahoo.com

Contact Person

Mr. C Narasimha Murthy

Secretary

Mob : 9448370387

Programme Branches

Branch Office at Channarayapatana taluk Hassan:

Didaga post, Channarayapatana taluk, Hassan District, Karnataka

Branch Office at Arisikere Taluk Hassan District:

Haronahalli, Arisikere Taluk – Hassan District

Branch Office at Channarayapatana taluk Hassan District:

Akkanahalli Kood, Channarayapatana taluk, Hassan District, Karnataka