Mann Deshi Foundation, Annual Report 2018-19

ANNUAL REPORT
2018-19
# Table of Contents

1. **NOTE FROM THE CHAIRPERSON**  4

2. **OUR JOURNEY SO FAR**  7
   - What We Do  8
   - Mann Deshi Milestones  10

3. **EMPOWERING WOMEN & PROMOTING ENTREPRENEURSHIP**  13
   - Business Schools for Rural Women  14
   - Breaking Stereotypes: Our Goat Doctor Programme  20
   - The Young Girls Programme  22
   - Cycling towards Change  24
   - The Yashwantrao Chavan Maharashtra Open University  26
   - The Chambers of Commerce  27
   - The Community Radio  31

4. **EMPOWERING COMMUNITIES**  35
   - Water Conservation  36
   - Disaster Relief - Cattle Camp  40
   - Farm to Market  44

5. **MANN DESHI CHAMPIONS**  49

6. **GOVERNANCE**  55
   - Management and Administration  56
   - Awards/recognition  59
   - Interns  59

7. **FINANCIALS**  61
   - Auditor’s Report  62
   - Abridged Balance Sheet  64
   - Income and Expenditure Account  65
   - Audit, Legal Advisors and Bankers  67
   - Funders  68

---

Digital literacy workshop at the Mhaswad branch.  
Photo credit: Joshua Maloney

We thank Joshua Maloney and Nitesh Savita for all the photos of our cattle camp.
Note from the Chairperson

Mann taluka has been my home since 1986. Located in Maharashtra’s Satara district, this rain shadow region receives infrequent and poor rainfall from the retreating monsoon. While drought is endemic to this area, the last few years have barely seen any rain at all. With water quickly drying up, temperatures rising and no relief in sight, by the end of 2018, thousands of farmers began to despair that they would have to sell their precious cattle.

At times like these, I become acutely aware that the reality is that all our efforts - with our focus on women’s empowerment and entrepreneurship - become secondary in the face of a drought. When there is no water, there can be no work. We started our water conservation programme in 2012 because of a devastating drought and we have built over a dozen dams. But with increasing climate change and rapid groundwater extraction, if it doesn’t rain for a few years in a row, everything will come to a standstill.

We set up another cattle camp in January this year. Within one week, we had farmers with over seven thousand animals seeking refuge in the camp. In June 2019, we published a report entitled ‘My Wealth, My Livestock; Lessons from the 2019 Mann Deshi Cattle Camp’ which highlighted the fact that we, as a nation, are at the brink of a precipice and we must find a solution to our water and fodder crisis on a mission mode. When in September the rains arrived and we finally closed the cattle camp, it was with great trepidation of what the years to come would bring. I thank all our supporters - from all over the country and globe - that have made our work possible. I’m happy to report that our centres have expanded and that our network of women micro-entrepreneurs who serve as role models, mentors and community leaders, continues to grow. This year we reached nearly 100,000 women through our bank and foundation programmes. Their stories of courage, wisdom and resilience inspire us all.

CHETNA SINHA
May 29, 2019

The cattle camp ran for nine-month and provided fodder, water and shelter to over 7000 animals.
2. OUR JOURNEY SO FAR

Mann Deshi was set up in 1996 when Kantabai, a welder who worked and lived with her family on the footpath in Mhaswad, rural Maharashtra, approached our founder, Chetna Sinha. She narrated a harrowing account of being rejected by several banks when she tried to open an account. Kantabai simply wanted a safe space to save some money so she could buy tarpaulin sheets to protect her home in the monsoons. Chetna decided to set up a bank for women like Kantabai. Mann Deshi Mahila Sahakari Bank is the first bank exclusively set up by and for rural women in India. Started in 1997, the Bank provides women with banking services and affordable credit and has pioneered several customized products for women micro-entrepreneurs.

Tabassum Pathan, a Mann Deshi Mahila Sahakari Bank customer, runs a store that sells and repairs watches and clocks.

Photo Credit: Mann Deshi Foundation
**What We Do**

Why focus on entrepreneurship? Here’s our theory of change.

Encouraging women to be entrepreneurs encourages them, first and foremost, to believe in their own capacities. Running a business means producing something that others appreciate and want to buy, explaining the value of your product, negotiating with buyers and sellers, taking risks, and learning from failures. Success in business, however small, has the power to transform the way a person feels about herself and her abilities. As her business grows, so does a person’s confidence. She is able to own more, do more, make and control more money, spend on the things she values, imagine a different world for herself and her family, and negotiate more for herself in her personal and social life.

At Mann Deshi, we promote women’s entrepreneurship because our vision is for women to have more control over their lives and to value themselves and feel valued by others. We encourage women to become entrepreneurs, connect them to a large collective with networks and resources, support them become role models that inspire other women to follow their example, and help to become leaders in their communities.

All our women belong to marginalized communities. 56% of these earn about $2 a day. Our programmes support women in four distinct ways.

**Community Leadership**

The Mann Deshi Foundation celebrates women’s strengths and entrepreneurship. Our programmes encourage women to discover their capabilities, develop their confidence, and fulfill their dreams. Our programme nurtures leaders that serve as mentors and our Community Radio highlights success stories. Every year, the ‘Successful Businesswoman’ awards are attended by thousands of women and their families.

**Entrepreneurship Support**

Mann Deshi Foundation’s Business Schools for Rural Women provide the training, skills and support women need to set up and expand businesses. Courses are run out of branch offices and buses that travel to the remotest of villages. Our Chambers of Commerce provide advisory services, customized marketing trainings, platforms for peer networking and collective bargaining, and access to new markets.

**Access To Finance**

The Mann Deshi Mahila Sahakari Bank is an urban cooperative bank that was set up in 1997 by and for rural women. It is entirely dedicated to rural women micro-entrepreneurs and customizes its products to suit their needs. Every year, the Bank provides doorstep-banking and mobile-based banking services through an extensive network of field agents and has over 100,000 clients. The majority of its clients continue to be daily wage labourers, small and marginal farmers, vegetable and street vendors, shopkeepers, and other micro-entrepreneurs. The Bank has 30,000 members.

Our Vision is to empower women to make their own choices and to be celebrated as equal and valuable members of their families and communities.

Our Mission is to empower women with the knowledge, skills, courage, access to markets and capital to become successful entrepreneurs with more control over their lives.

Our Objective is to reach one million women within the next five years.
Spurred by the desire of a goat herder, Kerabai, to learn the use of a cell-phone to keep in touch with her family, Mann Deshi Foundation was established in Mhaswad to teach rural women vocational skills. Mann Deshi Mahila Sahakari Bank is founded. Our first decade of work includes veterinary camps, agro-based business workshops, financial literacy training, health camps and panchayat raj awareness. Mann Deshi Mahila Bachat Gath Federation, Mhaswad was registered. Mann Deshi launches a bicycle programme to ensure that young girls continue to go to school. The Mann Deshi Business School is launched in Vaduj. First business school on wheels is launched in Hubli. Mann Deshi Community Radio is launched. To train illiterate rural women, Mann Deshi used to often take audiovisual lessons. This led to the idea of an in-house radio, the Mann Deshi Tarang Vahini. Mann Deshi Champions Programme launched to support talented young girls and boys from the area to develop their athletic potential and excel in sports. As the programme grew, more and more children joined and we developed a curriculum for enabling careers in sports. Mann Deshi Fal Prakriya Sahakari Sanstha (Cold Storage) was registered. Mann Deshi begins work in Water Conservation starting with 3 check dams. The frequent, severe drought and water shortage prompted us to invest in Water Conservation and we began building check dams. During an eighteen-month drought, we set up a Cattle Camp to alleviate the suffering of farming families who lacked the resources to care for their livestock. A local tea stall owner Sagara Bai got arrested for using domestic gas. She came back and asked for help to obtain a commercial gas connection. The Chambers of Commerce for women entrepreneurs was set up to mentor rural businesswomen to scale their businesses and build a network of female micro-entrepreneurs. Twenty years completed! Over 2,000,000 women reached. We started a Farm to Market Programme to help women farmers aggregate and market their goods. The Mann Deshi Kisan Producer Company is set up by and for rural women farmers. A warehouse was constructed by Mann Deshi Foundation for farmers to store grains.

We have reached nearly half a million women so far and aim to reach 1 million women by 2024.
When taking a loan from Mann Deshi Bank, women have to undergo a Financial Literacy training by the Foundation. 

Photo Credit: Mann Deshi Foundation

3. EMPOWERING WOMEN & PROMOTING ENTREPRENEURSHIP

Our 12 business schools and 5 Chambers of Commerce have reached over 480,000 women so far. We hope to reach 1 million women by 2024.
1. Business Schools

Our 12 business schools and 9 mobile business school buses across Maharashtra, Gujarat and Karnataka are dedicated to providing practical skills for rural women to set up their own businesses. These schools offer a variety of courses and trainings which are certified by the National Skill Development Corporation of India (NSDC) and include beauty, tailoring, macramé, catering, mehndi and rangoli, and agro-workshops, among others. One of the business school’s flagship programmes is its digital and financial literacy programme.

Anita Salvi, our Financial Literacy programme coordinator from Pune, was invited to the RBI as a speaker to present her work on financial literacy. She talked about how she successfully used board games and lots of fun group activities to highlight the importance of savings and investments.

Most of our courses are run by women entrepreneurs, many of whom have been students of the Business schools in the past and now serve as mentors for the new students. Our Deshi MBA programme is a year-long course that trains rural businesswomen to strengthen their financial, planning, inventory, marketing and accounting systems. Participants attend workshops, visit successful businesses, attend market fairs and are supported by a mentor who guides them throughout the year.

### Financial Literacy Program

- **Basic Financial Literacy**: 18,991
- **Advance Financial Literacy**: 4,854
- **Digital Financial Literacy**: 6,390
- **Deshi MBA Programme for women**: 958

### Livelihood Workshops

- **Fashion Designing**: 3,115
- **Beauty Parlour**: 1,240
- **Goat Rearing**: 2,812
- **Agri-business**: 7,209

### Business Development Workshops

- **Entrepreneurship Development**: 14,600
- **Income Generation Activities**: 1,927
- **Mehndi & Rangoli**: 512
- **Embroidery**: 210
- **Locally Relevant & Misc. Activities**: 1,205
- **Special Courses/ Activities**: 501
- **Marketing Stalls**: 50
- **Computer Literacy**: 445
This year, we added two new mobile business schools in Latur and Kamothe. Over 76,000 women from 318 villages enrolled in the various courses offered by our mobile business schools.

**Impact**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Women recorded an increase in income</td>
<td>35,116</td>
<td>10,119</td>
<td>12,494</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women recorded an increase in assets</td>
<td>27,761</td>
<td>23,150</td>
<td>13,571</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women benefited from learning accounting best practices</td>
<td>31,051</td>
<td>23,209</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Women impacted through B-School & Mobile B-School programmes**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2012-13</td>
<td>24,703</td>
<td>40,006</td>
<td>47,925</td>
<td>50,354</td>
<td>58,866</td>
<td>65,520</td>
<td>73,439</td>
</tr>
</tbody>
</table>

**Holistic support for rural businesswomen**

The Foundation works closely with the Mann Deshi Mahila Sahakari Bank which develops customized financial products to help rural women micro-entrepreneurs to scale their businesses. In 2013, the Bank launched the first-of-its-kind Weekly Market Doorstep Cash Flow Facility. This is a unique unsecured microenterprise loan, which provides credit – up to a limit – directly at weekly markets so women can build their working capital. At the end of the day, women can repay a portion of the loan, depending on their business that day.

The Mann Deshi Mahila Bank now has over 28,000 members and opened a new branch this year in Kamothe, near Mumbai. This year the Bank disbursed about 12,000 loans, bringing loans outstanding up to Rs. 69.8 crores.

Products are built in conjunction with the specific needs of rural women. One of the first loan products aimed to help women buy goats while another was to design the first pension scheme for women in the informal economy. All the women who borrow from the Bank are required to undergo a mandatory Financial Literacy training by the Foundation. The field agents of the Bank regularly visit customers to provide small loans and collect daily deposits and repayments.

Our digital literacy programme teaches women how to use an ATM machine and to benefit from cashless transactions.

Photo Credit: Mann Deshi Foundation
Balutai Mane: From farm laborer to serial entrepreneur

Balutai Mane has six children and an alcoholic husband who is unable to work. A few years ago, working on other people’s farms as a daily wage labourer, she barely earned enough to make ends meet.

One day, hearing about the Mann Deshi’s goat farming course, and convinced that this could be a lucrative side business, Balutai decided to enrol. Balutai gained a lot of confidence after the workshop because her teacher had been a labourer before she became a goat farmer and a teacher, and Balutai learnt of many other women who now made decent money running goat farms. Inspired, she decided to start a goat rearing business.

A loan of INR 20,000 from a local Self Help Group (SHG or Bachat Gath) helped Balutai purchase two goats. She sought assistance from Mann Deshi’s para-vets to administer artificial insemination to her goats and soon both goats had two kids each. Today, Balutai has repaid her loan and grown her herd to six goats, and proudly talks about how people come to her house to buy healthy goat kids. She also owns 10 chickens, a small flour milling machine from which she generates additional income and has taken a contract for Rs. 2000 a month from the local aanganwadi to cook the centre’s mid-day meals. Her son has completed his education and started working and even her husband has begun to support her. Balutai hopes to take another loan from the Mann Deshi Bank and buy a buffalo.

“I am very proud that I am earning enough to support my family. Not only am I a successful goat farmer, but I’ve introduced many of my friends to Mann Deshi’s goat farming workshops and encouraged them to set up their businesses. Earlier there was very little awareness in our area about how to care for goats, and the government veterinarians did not come to this area. Now, thanks to Mann Deshi and its goat farming and para-vets programme, people here can raise healthy goats and make a decent livelihood.”

- BALUTAI MANE

The Deshi MBA

The Deshi MBA is a year-long course where women attend four workshops in the year to strengthen their financial, planning, inventory, marketing and accounting systems. When we first set up the Deshi MBA programme in 2015, 286 women participated. This year, 958 women graduated with Deshi MBAs.
2. Breaking Stereotypes: The Para-vet Programme

Three years ago, with help from the Nimbkar Agricultural Research Institute (NARI) in Phaltan, we started a unique initiative to train modestly educated women in goat farming, vaccinations, first aid and artificial insemination (AI). These women, popularly known as “goat doctors” are regularly featured in the media. Often seen carrying their AI kits on their scooters and bikes over large distances, and clad in a starched white lab coat, these women are largely sought-after for their skills in their communities. It is no small wonder that they have broken many gender stereotypes as well.

These trainings have now been extended to include vaccination of poultry and has enabled these women to earn an additional income. We started with training seven para-vets and today have a team of 19 para-vets.

This year, our para-vets reached 37,113 goat & poultry farmers across 551 villages & provided the following services:

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Artificial Insemination of goats</td>
<td>1,067</td>
</tr>
<tr>
<td>Primary Treatments</td>
<td>3,630</td>
</tr>
<tr>
<td>Vaccinations for goats</td>
<td>38,621</td>
</tr>
<tr>
<td>Training programmes</td>
<td>587</td>
</tr>
<tr>
<td>Vaccinations for chickens</td>
<td>23,967</td>
</tr>
</tbody>
</table>

Rajashree Jadhav: Role model par excellence

Rajashree Jadhav hails from a poor family of daily wage farm labourers. Despite being educated only up to 9th standard, Rajashree enrolled in the goat artificial insemination (AI) training workshop by Mann Deshi. Deeply dedicated to her job as a Mann Deshi para-vet, she soon became an expert in treating sick animals. Artificial Intelligence (AI) and advising farmers on caring for their livestock and administering treatments for common ailments. Word of her expertise spread and she started getting calls from farmers across the Khatav region. Her work increased her confidence and once when her village lost electricity at night, she stepped up to fix the fuse. Another time, a short-circuit caused a local fire and she was quick-witted enough to cut the supply line and prevent a massive accident. She hopes to learn English and understand veterinary medicine, and become a professional veterinary doctor in the future. To fulfil this dream, she has enrolled in an open university course. She laughingly recalls how shocked her family was when she was featured on National TV. Today, she is very proud of her achievements & of being able to provide a quality education for her daughter.

With her own savings, Rajashree purchased a two-wheeler so that she could travel to distant locations and reach newer customers. Breaking gender stereotypes, she even cares for her family’s domestic bull- a task largely reserved for men. Her courage has earned her a great deal of respect in her family & village as well.
3. The Young Girls Programme

Our Young Girls programme identifies and supports the least educated and most marginalized girls and women under the age of 25 across the most rural parts of Satara district in Maharashtra. We train these girls, who live in slums and on footpaths, on the importance of personal health and hygiene, as well as give them financial and digital literacy. The programme also includes legal rights awareness and skill development workshops like tailoring, electronics repairs, and cooking, among others, to help them start earning an income and become more independent and confident about themselves.

A total of 13,320 girls were reached this year through various training and workshops

- Workshops: Health & Hygiene, Legal Awareness, Skills Development
- Banking Workshops
- Personality Development

Sixteen-year-old Nikita takes charge

Nikita comes from a family of limited means. She has two siblings. Her brother had to abandon his education in the 10th grade and support his family. Nikita stopped studying when she was in the 11th grade.

Nikita was sent to live with her mother’s brother in the village of Rawadi, where the Mann Deshi Foundation was carrying out a survey. It was during this time that her parents decided to get her married, and this issue was highlighted during the Mann Deshi Foundation’s survey. Nikita, however, wanted to study further and learn new skills so that she could support her family and herself. Her family agreed to let her enrol in the Young Girls Programme where she enjoyed the tailoring course and also learned that she was legally too young to get married.

We are happy to say that Nikita was able to convince her parents to delay her marriage and instead set up a small business where she makes and sells blouses and earns an income of INR 1,000 every month.

Nikita at work during her tailoring class

Photo Credit: Mann Deshi Foundation
4. Cycling Towards Change

Asma Tamboli was in high school when she asked for a job with the Mann Deshi Mahila Sahakari Bank so that she could buy a cycle and continue going to school. Asma is the inspiration for our Freedom Ride Programme, which was set up to help girls overcome barriers to their education, such as poor public transportation, the reluctance of parents to let their daughters walk long distances by themselves and the high cost of bicycles. The programme allows school girls to continue their secondary education rather than drop out simply because their schools are too far away. This year, we distributed over 100 bicycles.

Jyoti Nigam: Flying to School

Jyoti Nigam is an ardent student in the 5th standard of Nava Maharashtra School in Chetavali. Her family of eight has barely enough to survive. They do not own any land, and her mother and four sisters work on nearby farmlands as daily wage labourers. The situation worsened when her father became an alcoholic and the family was forced to live on the small sum of Rs. 3,000 that her mother earned.

Her mother longed for a better life for her children and was keen for them to continue in school. Jyoti talks about how this dream would not have been possible without Mann Deshi’s help. When Jyoti got her cycle, she was thrilled because now she and her sisters could all go to school.

Since receiving the cycle, Jyoti feels very supported and she is motivated to study harder and keep learning. She is punctual and manages to get home in time to complete her homework and help out at home. She is determined to become a police officer. She says, “Mann Deshi has given me wings to fly!”

Nita Shembade: Making sure no goat goes unattended

Nita Shembade is one of our goat paravets, recruited from the Dahiwadi branch. Since she didn’t own a vehicle, she would often walk the seven kilometres from her home to the branch office to collect her Artificial Insemination (AI) equipment and visit each customer on foot. Skilled at her job but she found it difficult to keep up with the constant demand.

Impressed by her dedication, Mann Deshi bought her a cycle. Now she firmly ties the nitrogen container to the back of her cycle and travels from village to village, making house calls. We are happy that she is now able to reach a much larger number of farmers.
5. The Yashwantrao Chavan Maharashtra Open University

In rural areas, many children are forced to drop out of school to work for a living. In 2011, the Mann Deshi Foundation started a distance education centre which is affiliated with the Yashwantrao Chavan Maharashtra Open University (YCMOU), Nashik. The centre offers a Bachelor’s degree in Arts as well as Commerce. Over the last eight years, 151 students have graduated and 215 are currently enrolled. We are happy to report that, more than 70% of the students are women. We also have two visually impaired students who are an inspiration to their fellow students. Now a common refrain is, “My mother has just become a graduate!!”

Vilas Mahadev: A beautiful story of love and determination

Vilas Mahadev and his younger sister were both born visually impaired. The demise of their father meant that their mother had to be out all day earning an income as a daily wage laborer. While his sister was still very young, Vilas was forced to drop out after completing the eight standard, to help at home. A few years later, he joined his mother on the farm, helping her provide for their family. Fortunately, he heard about the Mann Deshi distance learning programme. Keen to complete his education and eventually find a better paying job, he enrolled. We are very proud that Vilas proceeded to pass his first-year B.E coursework with flying colours and is now a second-year student. Every Sunday for the past two years, with his mother’s help, Vilas has regularly travelled the 40 kilometres to attend his weekly sessions without missing a single class. No doubt, Vilas’s dedication will take him a long way and we especially wish to appreciate his wonderful mother’s incredible commitment to do the best by her child.

6. The Chambers of Commerce

In 2014 Mann Deshi started its Chambers of Commerce (CoC) across Mhaswad, Satara and Pune with the aim of helping existing women entrepreneurs to scale their businesses and learn from an ever-expanding network of businesswomen. The CoC offers advisory services, customized marketing trainings, platforms for collective bargaining, and access to new markets. Today this network reaches across Maharashtra and also includes our women in Silvassa, Gujarat and Hubli, Karnataka. Last year we started a new centre in Chiplun.

Key Benefits Of The Coc

- A platform for networking and setting up collective businesses
- Linkages with suppliers and potential customers
- A toll-free helpline to address business-related concerns
- An opportunity to set up a stall at numerous Mann Deshi sponsored weekly markets
- Access to customized workshops on marketing, legal matters and financial strengthening
- Access to and support from the Mann Deshi Udyojika Company for packaging, branding and marketing
- Advisory and training workshops on savings, investments and how to benefit from digital transactions
- Skill development clinics and regulatory assistance

Since 2014, over 75,000 women have been supported by the CoC and expanded their businesses.
In 2018-19, 17,429 enrolled in the CoC programme

| 10,194 | women expanded their existing business & reported increased assets. |
| 13,580 | women felt they had benefitted from a stronger, wider network. |
| 5,030 | women benefited from cashless payments. |
| 2,485 | new jobs were created for women, by women. |
| 5,880 | women were able to access new markets. |
| 5,910 | women reported an increase in their clients. |

Mann Deshi holds two large exhibitions every year – in Mumbai and Satara - which see over 50,000 attendees. The exhibitions give the hundreds of women entrepreneurs who are members of the Chambers of Commerce an excellent opportunity to learn about market trends, interact with and understand new and diverse (especially urban) customers and suppliers, and improve their products and marketing strategies. We also participate in other exhibitions throughout the year to provide our entrepreneurs with a platform to showcase their talents and grow their customer base.

Kantabai, who was the original inspiration behind setting up Mann Deshi Bank, sells her wares at our annual Mahotsav in Mumbai. Photo Credit: Mann Deshi Foundation
Jyotsna Shinde from the village of Katarkhatav was able to complete her Bachelor of Pharmacy degree before getting married, thanks to her family’s support. Her husband is a teacher but his income alone was not enough to provide for their family. Together, they decided to set up a pharmacy and a general store. She participated in our Deshi MBA workshops and learnt to organize her business, negotiate with customers and suppliers, increase her savings and investments, and maintain proper business accounts. She got more and more involved with the Mann Deshi Mahila Sahakari Bank.

Jyotsna is now a part of the Chamber of Commerce programme and during a peer networking programme, she was inspired to add stationery supplies to her pharmacy business. She took a loan of Rs.1.25 lakh for this second business and as a result, her daily savings have jumped from Rs.50 to Rs.400 and increased her monthly sales to Rs. 18,000. She is now confident of funding her children’s education. She adds:

“I am very grateful for my family’s encouragement but especially so to Mann Deshi because it helped me fulfill my dreams.”

7. The Community Radio

The Mann Deshi Tarang Vahini (Community radio) was started in Nov 2008 as a platform for our women leaders to share their stories and challenges and encourage and inspire other women to come forward and join our programmes. Over the years, we have added many programmes on a variety of topics including agriculture, health, culture, education, folklore, environment, women’s empowerment as well as women’s and citizen’s rights. As part of the ‘phone-in’ programme, people with various backgrounds are featured or interviewed on a daily basis and share their insights about their lives and their unique experiences.

In 2008 we started off broadcasting only for 30 minutes a day but today we broadcast for 8 hours a day. Our Community radio has a loyal following of 50,000 listeners spread across 130 villages. It is accessible to anyone within a 50 kilometre radius. We even have a Community Radio app that can be downloaded from Play Store. In Feb 2019, our radio jockeys attended a 3-day training organized by the UNESCO Chair and the Election Commission of India (EIC) in Hyderabad, on how community radios can produce and hold shows on the importance of voting and explaining the voting process to listeners.

We host a wide array of programmes from highlighting the achievements of women and local communities, providing information on government schemes and services to farming communities a promoting the humour, songs, stories & traditions of the Mann region.

We have 5 key programmes in Marathi:
1. Malavarche Shivar (for farmers)
2. Gamat Jamat (for kids)
3. Sakhi Sajani (for women)
4. Tarunai (for youth)
5. Radio Doctor (for health and hygiene)

We run a regular programme for students to share their ideas and experiences.

Photo Credit: Mann Deshi Foundation
Since 2017, the Community Radio has been covering villages in Mann Taluka that are actively participating in the Water Cup challenge. This challenge, run by the Paani Foundation, has empowered communities in over 60 villages to volunteer their services to collectively build rain harvesting infrastructure. Our radio team spreads awareness about this cause, interviews various stakeholders and reports on the experiences of the villagers involved in the construction process.

Apart from the regular schedule of programmes, here are the highlights of FY 2018-19

**MAY 2018**
We launched a reading competition for over 1,000 students together with the Friends of Indian Libraries, Pune. School students competed to summarize their favourite storybooks and were awarded prizes.

**OCTOBER 2018**
During the Poshan Abhiyan for young girls, we held a 3-day long awareness camp on health and hygiene and good diet practices and encouraged girls to share their stories and challenges. We also conducted hemoglobin testing camps for adolescent girls during this time.

**JANUARY 2019**
We launched a year-long awareness programme for young girls, with the support of the Commonwealth of Learning, with the aim of reaching 2000 girls in Satara district. This programme educates rural adolescent girls on various issues related to their health and hygiene and provides experts for the girls to freely discuss their problems.

**JUNE 2018**
In lieu of World Yoga Day, we organized a 4-day Yoga camp for women and a day-long Yoga camp for the students of Modern High School, Mhaswad.

**DECEMBER 2018**
We helped promote a 6-week vaccination drive against Measles and Rubella initiated by the Maharashtra government. We interviewed the District health officer as well as a doctor from the Primary Health Center in Mhaswad, and held awareness drives in 3 schools.

**FEBRUARY 2019**
We covered the Mann Deshi cattle camp, regularly interacting with over 2,000 farmers and their families residing there. Going beyond special educational shows specific to farming or life at the cattle camp, the people often showcased their story-telling or singing skills on the Mann Deshi Radio.
An aerial view of our cattle camp — it was divided into 24 wards.

Photo Credit: Mann Deshi Foundation

4. EMPOWERING COMMUNITIES

Mann Taluka, the birthplace of Mann Deshi, is a drought-prone area. So apart from our work on women’s economic empowerment, we also work on local community issues such as water conservation and farming. This year, Mann taluka experienced a devastating drought. To protect and nurture livestock, we organized a nine-month long cattle camp that housed over 7,000 animals and over 1,500 farming families from nearby regions, providing them with fodder, water and support.
1. Water Conservation

This past summer, Maharashtra went through a devastating drought followed by a torrential monsoon that plunged much of the state into a double crisis. For most of the year, not a single leaf adorned the dusty, dry landscape of Mann Taluka. When it did rain in October 2019, Kolhapur, Sangli and Satara faced terrible floods.

We began our work on water conservation six years ago when Karabai Sargar, an old customer of Mann Deshi Bank approached the bank to mortgage her gold and buy fodder for her cattle. At the time, she remarked, “You might give me the money to buy fodder but how can I buy water?” She said. “Whom will you work with if we are all forced to migrate to cities?”

In 2012, Mann Deshi Foundation decided to work towards tackling this drought. But how do you transform an area with only 409 mm of rainfall annually into a region with enough water to regularly sustain farmers? Water management and conservation was the need of the hour. That’s when the Mann Deshi team decided to build reservoirs. From 2012 to 2019 Mann Deshi has built 16 reservoirs to conserve the water and increase the groundwater level, however, in times of extreme drought when it doesn’t rain for years together, the situation becomes dire.

The Mann Deshi Masalwadi check dam was one of the very few in the area to have any water during the punishing 2018-19 drought.

Photo Credit: Mann Deshi Foundation

Why Bandharas?

- The area is drought-prone and when it does have a few good years of rain, the dams are able to conserve water. Given that most farmers are entirely dependent on rainwater, this provides great relief.

- On the other hand, even when there is little rain, because the Mann river is connected to the Urmudi dam, when water from the Urmudi dam is released, the Mann river receives water, even if for a short time. When bandharas are built along the river, the water that they collect replenishes the neighbouring wells, ponds and tanks.

- Our experience has shown that even when there is extreme water scarcity because it hasn’t rained and bandharas or other water harvesting structures have not been replenished by rainwater, the mere presence of a bandhara gives local communities the confidence and ability to negotiate with local governments to release water from neighbouring dams.

To date we have built 16 check dams, including one along the long-dried up Mann river, thus making drinking water available for about 50,000 people, and irrigating more than 1300 hectares of land.

This year, we built three bandharas that rejuvenated 70 wells and irrigated over 100 hectares. Over 400 farming families improved productivity and another 700 families benefited from clean, easily accessible water.
Our check dams are agents of change – social and environmental, individual and communal. Mann Deshi only builds dams in villages that adhere to several ‘Engagement Conditions’ including every young girl child in the village must be enrolled in school, every farmer must open a bank account in any bank of their choice, and that villagers must actively take part in the maintenance of the dam.

As a result, we have mobilised local water committees for every reservoir. These water committees ensure the reservoir is clean, water is not pumped out unchecked, water is equally distributed and trees are planted along the boundary. They are also responsible for securing the stability of the dams (by laying stones along the sides to prevent overflow on farmlands) and managing the maintenance of the dam.

These efforts have paid off spectacularly. Environmentally, Man Taluka has gotten a breath of fresh air. Since the dams have been built, the populations of wolves, hyenas, foxes, monitor lizards, and several species of snakes have increased dramatically. The Jungle cat has made an appearance, and new species of water birds such as the yellow-billed stork, saddle-billed stork, white kingfisher, and several species of snakes have increased dramatically. The Jungle cat has made an appearance, and new species of water birds such as the yellow-billed stork, saddle-billed stork, white kingfisher, and black runner duck have been seen. Catfish, freshwater eel, freshwater Indian salmon, mango fish, and freshwater shrimp have begun frequenting the water.

The check dams have ushered another unprecedented environmental change: fisheries. In times of decent rain, 30 families make their livelihoods from fishing in the dams. Socially, for the first time in history people had moved back to Mann Taluka in a process called "reverse migration.”

However, with increasingly frequent droughts, unless the water crisis is solved at a state and national level, just building bandharas will only be a bandaid measure.

### A Community effort

Mann Deshi knows that we can’t do this task alone. The Water Conservation Programme demands the commitment of an entire community. That’s why we involve our farmers in every stage of the process, from planning the dam site to adding the finishing touches.
2. Disaster Relief - Cattle Camp

The 2019 Mann Deshi cattle camp started on the 1st of January and soon became home to over 7000 animals. It ran for nearly 10 months and was an enormous operation. In June 2019, we published a report My Livestock, My Wealth: Lessons from the 2019 Mann Deshi Cattle Camp. Here are some excerpts from that report:

New Year’s Eve and the morning of January 1, 2019, began on a large empty ground for the Mann Deshi family. We started the cattle camp on the first of January 2019 and within days, we had close to three hundred farmers at our camp with over seven thousand animals. In the past five months, the numbers have swelled. An aerial view of the cattle camp shows green net shades sprawled across the field, with cattle relaxing in partially shaded areas and farmers living in makeshift tents.

When we first started the cattle camp, small farmers with three to four animals were the first to arrive. Relocating to the cattle camp with your family means leaving your home, farm and village behind. It is not a simple decision to make. Living at the cattle camp is akin to living in a refugee camp.

A day at the cattle camp is not an easy one. Farmers have to fetch the fodder from fodder stations. The cattle camp is divided into twenty-four wards and there are four fodder stations. Once the fodder is collected, it is chopped into smaller pieces for animals to chew easily. Water is distributed through water tankers. Drinking water is placed at a few central locations for farmers to fetch and store for themselves and their animals. All this has to be managed on a strict timetable. Announcements for ward-wise collections are made through a centralised microphone system.

At the cattle camp, we thoroughly check valid documents during cattle registration. Mann Deshi formed a dedicated team and assigned responsibilities under different verticals. Our staff operate out of a small office at the camp. We update our data from the cattle camp on a daily basis, which is then compiled and sent to our various supporters.

Fodder is equally distributed to the farmers based on the number of animals they have. For large animals like buffaloes or jersey cows, we provide twenty kilograms of fodder per day. For medium-sized animals like cows, we provide fifteen kilograms of fodder per day. The remaining small animals are provided with seven kilograms of fodder per day. We also provide cattle feed of one kilogram per animal per day. For lactating animals, farmers purchase cattle feed from us.

We have five to six dairies who come to the cattle camp every day to collect milk. This allows farmers to maintain regular cash flows and supplement the fodder and cattle feed they receive, as well as address their day to day needs.

A team of twenty-eight doctors accompanied by seventy-seven medical students vaccinated eight thousand animals and performed surgeries on twenty-eight animals.
Chetna asked a woman at the cattle camp, “What gives you a sleepless night?” The woman replied, “Nobody wants to be a farmer and no girl wants to marry my son.” This situation will have to be addressed by policymakers. Our oft-heard national slogan – Jai Jawan, Jai Kisan, seems particularly ironic.

For the Mann Deshi team, the expenses incurred for every big animal is INR 110 per day and for the smaller ones, it is INR 60 per day. This includes green fodder, dry fodder, sorghum fodder, silage, water, and management costs such as electricity and human resource and management costs. Since cow dung is rich in manure and has a monetary value, Mann Deshi started a dung management programme at the cattle camp where we aggregate and store animal dung. The money obtained from the sale of this dung is reinvested in the camp’s expenses.

Since we have so many families living at the cattle camp, it is extremely important to have many safety measures in place, especially during meal times when many families lights fires on their chullas. Fire and arson safety training is given to all farmers & a 24-hour emergency trained team has been stationed at the camp.

Two vets are also present at the cattle camp at all times and one government-assigned veterinary doctor visits the camp’s health centre at regular intervals. Mann Deshi ophthalmologists and paediatricians also visit the camp to conduct eye exams (for many, this is a first). Doctors from a Shirval veterinary college visits for three-day sessions to perform check-ups on animals.

Mann Deshi Foundation has partnered with Haqdarshak, a social enterprise which trains individuals to assist their community to benefit from government schemes. They provide information about different types of schemes and help applicants right until they receive their benefits. In the cattle camp, 987 farmers have benefited from various government schemes.

This year on 26th January, we celebrated the Republic Day of India at the Mann Deshi cattle camp. Amongst the crowd, there were many farmers who were celebrating Republic Day for the first time. A similar event occurred in 2012 when Lakshmibai, a farmer, told us she was signing Jana Gana Mana, our national anthem for the first time.

Mann Deshi Foundation has partnered with Haqdarshak, a social enterprise which trains individuals to assist their community to benefit from government schemes. They provide information about different types of schemes and help applicants right until they receive their benefits. In the cattle camp, 987 farmers have benefited from various government schemes.

Chetna asked a woman at the cattle camp, “What gives you a sleepless night?” The woman replied, “Nobody wants to be a farmer and no girl wants to marry my son.” This situation will have to be addressed by policymakers. Our oft-heard national slogan – Jai Jawan, Jai Kisan, seems particularly ironic.

Eighty year old Hirabai Khandekar’s only possession is her young cow. She says, “I am too old to cook, and besides, I don’t have any grain. I can still ask people around me for food, but what about my cow? I am all she has.”

Rohit belongs to Pulkoti village which is about five kilometers from the cattle camp. Every day he shares various household responsibilities with his mother (while helping her manage his alcoholic father). Neither parent has any idea that Rohit will soon be sitting his class twelfth examinations.

Rohit looks after his two buffaloes and cow, stays with them at night, collects their milk in the morning, brings the milk to the dairy, and helps with the fodder distribution at the weighbridge set up at the cattle camp.

A thousand acts of kindness

Eighty year old Hirabai Khandekar’s only possession is her young cow. She says, “I am too old to cook, and besides, I don’t have any grain. I can still ask people around me for food, but what about my cow? I am all she has.”

Why don’t you sell your cow and live with your sons in the city,” we ask. We notice that her cow is too young to give milk and is also suffering from Foot and Mouth disease. Hirabai replies, “How can I leave this child of mine in the village and go live in the city? Don’t you see, I am her mother as well. As long as I can, I must provide for her.”

The women living in the tents around Hirabai at the cattle camp regularly offer her food and tea. They knew she is old and lonely. Her cow is the sole source of emotional support for her, while her children live elsewhere, having chosen to jettison any connection with agriculture. At the camp, the women take turns to collect fodder and water for Hirabai’s cow as she cannot do it herself. This camaraderie is just one of thousands of other small gestures of kindness one witnesses everyday. It is a community where strangers have been brought together by a common misfortune.

The silent and tireless warrior

At eighteen, when children chart out the course of their future, Rohit doesn’t like to think much about it. He likes to stay in the present. It is unfortunate that his present is so challenging, but he never complains. His cattle are his best friends. He is a curious young man who enjoys company. He loves to discuss the state of the nation and the world at large. Does he think about going back home? “There is nothing in the farms this year,” he says, “what is the use of going back home?”

Rohit enjoys playing sports in the evening and is a very good athlete. He is a skillful boxing and an excellent basketball player – even though he played the game for the first time just a month ago.
3. Farm to Market Programme

Most small farmers are susceptible to market dynamics and instability and are often forced to sell their harvests at unfavourable prices to avoid spoilage. Poor infrastructure and the lack of affordable and timely credit, along with insufficient market knowledge, and information only adds to their problems.

We are proud to announce that in December 2018, Mann Deshi Kisan Producer Company was registered based on the success of our Farm to Market Programme. This company aims to support small and marginal women farmers and provide them with access to Demand Forecasting, Produce Planning and Collective Farming.

In the next few years, the company will focus on providing the following initiatives

**KNOWLEDGE**
- Different kinds of needs-based trainings and capacity building programmes to reduce input costs and maximize production

**CAPITAL**
- Information on loans, savings, pension and insurance products

**MARKETS**
- Fair and direct market access

**GOVERNMENT SCHEMES**
- Facilitate collective applications for government schemes and subsidies

**INFRASTRUCTURE**
- Cold storage, warehousing, and other infrastructure facilities which reduce spoilage and distress sales

**SHARED LOGISTICS**
- Aggregation of produce to increase bargaining power for more competitive pricing

**INPUTS**
- Good quality indigenous seeds, pesticides, and fertilizers

The FPC has also introduced several schemes to encourage its members to practice sustainable and ecological farming, including measures for water conservation and tree-plantation. A majority (70%) of farmers are women and several of them put up stalls during the Mann Deshi Mahotsav in Satara as well as in Mumbai.

Over 1,580 tons of grains, fruits, vegetables and flowers sold

1,000+ farmers integrated across 20 villages

In the latter part of this year however, trading was significantly and negatively impacted by the harsh drought in the Mann region.
Other initiatives throughout the year

- Collaborated with GIFT (Global Institute For Tomorrow) to create a strategy plan for the Kisan Producer Company and design its business model as part of the 2019 India Global Leaders Programme

- In partnership with Govind Dairy, workshops were conducted in the cattle camp to educate and train farmers in preparing home-remedies for diseases and ailments commonly affecting their cattle. Medicines for eight different ailments were taught over three months. Over 40 women farmers visited the Govind Dairy in Vaduj as part of an exposure visit to see how green fodder can be stored for extended periods, and learn about the best practices for running and maintaining large cow sheds.

- We partnered with Lead Agro for soil and water testing and also trained farmers to accurately map their farmlands and use the appropriate amount of fertilizer.

- In April 2018, Selco provided 2 solar-driven chaff cutter machines to our cattle camp and also set up solar-powered medical centre and a solar-driven Kindergarten school.

- In March 2019, the CEO of the Kisan Producer Company, Vanita Pise was invited by Sahayadri Farms to talk about risk mitigation strategies for farmers in rural, drought-prone areas.

Nurturing the businesswoman within

JAYSHREE UTTAM LINGE

Jayshree, a farmer from the Kalamwadi village, used to grow large crops like sugarcane, bajra and jowar. These fetched irregular and seasonal income. After learning about okra farming through the Mann Deshi Farmer Producer Company, Jayshree began growing okra for the first time - and that too, for export. Today she harvests 150 kg of okra in one day, which has substantially increased her income. Getting her water and soil tested has also helped her to improve the quality of her produce. Jayshree says:

“When my crops caught an infection, the Mann Deshi staff visited and treated it within a single day. I had never imagined that I would farm for export and today, Mann Deshi has made it possible.”

MAYA CHANDRAKANT KEVATE

A college graduate, Maya married into a family of farmers. Supported by our Farm-to-Market programme, Maya started growing onions. We then connected her to our partner, Lean Agri, who helped test her soil and water and more accurately determine the type and quantity of fertilizer to use. Maya says:

“Now I know exactly what my farmland needs. With the right techniques and inputs, my produce has increased nearly 40 times.”

The FPC runs regular workshops on how to reduce input costs and increase productivity.

Photo credit: Mann Deshi Foundation
5. MANN DESHI CHAMPIONS

People in rural areas are largely unaware of the opportunities available to their children to make a career in sports. Children often work on farms cutting sugarcane and herding cattle, and in the process develop tremendous stamina and athletic potential. Mann Deshi Champions introduces children to the joy and benefits of sports and seeks to identify the athletic ability of rural children and help them hone this talent into a possible livelihood.
The programme provides access to good quality infrastructure such as a 400-meter track, a high-intensity gym for athletes, a 25m swimming pool, a wrestling ring (akhada) and a playing field for boys and girls. It provides a nutritionally balanced breakfast and sports shoes and kits. It organizes an annual medical camp and offers specialized coaches, trainers, mentors and scholarships to pursue sporting careers.

The following initiatives are currently run

**SPORTS FOR DEVELOPMENT**
Mann Deshi Champions believes that access to sports helps empower young girls, increases their self-esteem and confidence, and helps generate an income from winning competitions.

**TRAVEL COACH**
We focus on strengthening the Physical Education programme in government schools by coaching government school teachers in athletics and wrestling. We also run daily workshops on a variety of social issues e.g. environment, gender and sanitation that aim to build children’s self-esteem and social skills. We aim to reach 60 schools by the end of this year.

**ELITE ATHLETES SUPPORT**
We have selected 60 excellent athletes who are trained professionally and are supported to be financially independent.

**YOUTH DEVELOPMENT CENTRES**
The YDC trains and prepare young college girls for professional and sports-related careers, for instance, as police constables, gym trainers, nutritionists, forest department officials and so on. This initiative prepares students for competitive jobs across both the public and private sector.

The Mann Deshi Champions ground sees hundreds of children practising their athletic skills every morning and evening. Photo credit: Nitesh Savita

Highlights This Year

**Our Travel Coach Programme was launched and 200 kids participated.**
In fact, Asmita Lokhande was selected for the Elite Athletes initiative for wrestling within just 3 months of training. Our regular assessment has demonstrated a significant increase in girls’ self-confidence.

**Our star athlete Reshma Kevthe secured 2nd place among Indian athletes in the Pune International (Half) Marathon.**

**As part of the Elite Athletes initiative, 55 athletes competed at national and state level competitions. Two girls were selected to join the Indian teams for discuss throw and field hockey.**

**Our regular assessment has demonstrated a significant increase in girls’ self-confidence.**

**Three graduates of the Youth Development Centre secured excellent jobs - Kajal Ahiwale as a home guard in the state government, Poonam Shinde at ICICI Bank and Prajakta Shinde at the Tatas.**

**Aditi Bughad broke the state record at a discus throw competition.**

**Vaishnavi Sawant won the silver medal at the Nationals for the 3,000 metre steeplechase.**

**Kajal Jadhav won a silver at the Nationals and is now an 11-time state representative in wrestling.**
m much to do in farming, they didn’t want their children to Due to a draught Poonam’s parents knew there is not in the farm field every single day from sunrise to sunset. Poonam has seen her father and mother work so hard, especially climbing on trees and collecting beehives. When Poonam was young she used to play in the farm, and every fertilizer. At one of the YDC seminars Poonam increased her confidence.

Asmita Lokhande: Our brave and fearless Champion

Asmita Lokhande used to work as a labourer at a brick factory after school. At 13 years of age, she had to shoulder the responsibility of supporting her family. Her day would start at 4 am and her job was to catch newly made hot, newly made and stack them. It was like playing ball, except if she missed, she would face the risk of injuring herself. or worse, her father’s wrath, and this is if the toxic fumes from the factory didn’t get to her first. Her mother is ill after exerting herself for years with this work, and whatever little the family saves is spent on her treatments. Love for her mother kept Asmita going.

Fearless Poonam

Poonam comes from a farming household. She has three sisters and a brother. Throughout her childhood Poonam loved farming. She lives close to Atpadi village. When Poonam was young she used to play in the farm, especially climbing on trees and collecting beehives. Poonam has seen her father and mother work so hard in the farm field every single day from sunrise to sunset. Due to a drought Poonam’s parents knew there is not much to do in farming. they didn’t want their children to do farming. In spite of that Poonam was always active in helping her father to plant crops and she knows each and every fertilizer. At one of the YDC seminars Poonam said she has learned a lot from farming and farming has increased her confidence. At one of the guest lectures of YDC program Poonam participated in a mock-interview session that helped her when she applied for ICICI bank to become a loan officer.

Today Poonam is a loan officer at the ICICI Bank in Pune. She is ready to take the city challenge and work with numbers. Poonam said “YDC has helped me to gain confidence & be fearless.”

Kajal goes from making to wearing uniforms

Kajal is from Mann tehsil in Maharashtra, India. Life in Mann is difficult as the region suffers from recurring drought and as farmers see increasingly less profit, many consider migrating to the cities for employment. This means farmers, which is the primary occupation for people in the area, see increasingly less profit for farmers and many must consider migration to the city’s slums for employment. Of all the tehsils in Satara district, Mann also has the highest child marriage and illiteracy rates.

Kajal’s father is a farmer who has seen the harsh effects of the drought firsthand on his farm. It is financially impossible for him to send Kajal to the city for higher education. As Kajal’s mother is ill, the entire family relies on Kajal to do the housework and look after her two younger brothers. To earn some extra income, Kajal started a tailoring business while she was still in primary school.

Recently, Kajal heard about Mann Deshi Champions Youth Development Center, funded by RHYTHM, through her friends at Dahiwadi College. Kajal’s father had always dreamed of becoming a police officer, but due to his poverty and lack of resources, he couldn’t fulfill his dream. Kajal saw the programme as a way to make her father proud and achieve what he couldn’t.

She started training at Mann Deshi Youth Development Center in January, when the programme started. She found herself getting physically stronger day by day because of the Center’s physical training sessions and the breakfast the Center provided. Recently, Kajal sat for the home guard examination and passed. She credits her success to the Mann Deshi Youth Development Center and especially to her sports coach, Virkar, who “pushed me to run faster”.

Today, Kajal is a proud member of the home guard with a government job that supports her entire family. She earns 21,000 rupees a month, which is more than what the rest of her family makes put together. Kajal still has one more goal to achieve. She says, “Although I have secured a job as a home guard, I will continue studying at the Mann Deshi Champions ‘Youth Development Center to complete my father’s dream and become a police officer.’”
6. GOVERNANCE

Mann Deshi Foundation is registered as a Public Charity Trust under the Bombay Public Trust Act 1950 (29 Act of Bombay 1950) at the Charity Commissioner’s Office, Satara Division, Satara (Public Trust Register Book No.4494). It is incorporated under section 21 of the Society Registration Act 1860, Registration Number Maharashtra/4523/Satara.
1. Management & Administration

BOARD MEMBERS

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
<th>Age</th>
<th>Gender</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chetna Gala Sinha</td>
<td>President</td>
<td>61</td>
<td>Female</td>
<td>A/P Mhasawad, Tal. Mann, Dist. Satara 415 509</td>
</tr>
<tr>
<td>Jawahar Bhachandra</td>
<td>Vice-President</td>
<td>57</td>
<td>Male</td>
<td>A/P Mhasawad, Tal. Mann, Dist. Satara 415 509</td>
</tr>
<tr>
<td>Rekha Sunita Kulkarni</td>
<td>Managing Trustee</td>
<td>48</td>
<td>Female</td>
<td>A/P Gondavale Budruk, Tal. Mann, Dist. Satara 415 508</td>
</tr>
<tr>
<td>Dr. Dhairyabala Poladia (Shaha)</td>
<td>Trustee</td>
<td>54</td>
<td>Female</td>
<td>201 Lavina CHS, Vishnu Nagar, Thane, Mumbai 602</td>
</tr>
<tr>
<td>Dr. Ruchi Lai Sangoi</td>
<td>Trustee</td>
<td>32</td>
<td>Female</td>
<td>Society Bhavan, Narayan Joshi Cross Road No. 3, Post Office Lane, Kandivli (W) Mumbai 67</td>
</tr>
<tr>
<td>Dr. Veena Vishwajit Ambike</td>
<td>Trustee</td>
<td>38</td>
<td>Female</td>
<td>A/P Dhayari, Rohni B 302, DSK Vishwa, Pune.</td>
</tr>
<tr>
<td>Falguni Devendra Gada</td>
<td>Trustee</td>
<td>49</td>
<td>Female</td>
<td>A23, Michel Apts, PK Road, Mulund (W) Mumbai 80</td>
</tr>
</tbody>
</table>

ATTENDANCE AT OUR BOARD MEETINGS

Chetna Sinha and Dr. Dhairyabala Poladia are sisters

<table>
<thead>
<tr>
<th>Board Meeting Date</th>
<th>Members Present</th>
</tr>
</thead>
<tbody>
<tr>
<td>25/04/2018</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>29/04/2018</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>26/05/2018</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>30/07/2018</td>
<td>5 out of 7</td>
</tr>
<tr>
<td>29/08/2018</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>29/09/2018</td>
<td>5 out of 7</td>
</tr>
<tr>
<td>30/10/2018</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>30/11/2018</td>
<td>5 out of 7</td>
</tr>
<tr>
<td>28/12/2018</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>29/01/2019</td>
<td>6 out of 7</td>
</tr>
<tr>
<td>22/02/2019</td>
<td>5 out of 7</td>
</tr>
<tr>
<td>22/03/2019</td>
<td>7 out of 7</td>
</tr>
<tr>
<td>15/09/2019 (AGM)</td>
<td>69 out of 84</td>
</tr>
</tbody>
</table>

GENDER & SALARY-SLAB WISE NUMBER OF EMPLOYEES:

- Slab of gross monthly salary (in Rs.) plus benefits paid to staff:
  - <10,000: Male Staff = 14, Female Staff = 127, Total Staff = 141
  - 5001-10000: Male Staff = 13, Female Staff = 108, Total Staff = 121
  - 10001-25000: Male Staff = 30, Female Staff = 69, Total Staff = 99
  - 25001-50000: Male Staff = 4, Female Staff = 3, Total Staff = 7
  - > 50000: Male Staff = 2, Female Staff = 2, Total Staff = 4
  - Total Staff = 50

- Gender & Salary Slab Wise Number of Employees:
  - Male Staff: 141
  - Female Staff: 201
  - Total Staff: 252

- Type of Personnel:
  - Full-time staff: 197
  - Part-time staff: 10
  - Contract staff: 44
  - Volunteers: 3
  - Daily wage labour: 2
  - Consultants: 4

- Appointment/Contract Letters:
  - Appointment: 252
  - Contract: 44
  - NA: 3

Nature of Appointments

- Male: 58
- Female: 201
### INTERNATIONAL TRAVEL BY BOARD MEMBERS AND STAFF

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
<th>Purpose of Travel, Country</th>
<th>Date</th>
<th>Cost Incurred (Rs.)</th>
<th>Sponsored (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chetna Sinha</td>
<td>Founder</td>
<td>Invitation to the TED2018 Conference, Canada</td>
<td>09/04/2018 to 16/04/2018</td>
<td>45,076</td>
<td>37,048.6</td>
</tr>
<tr>
<td>Chetna Sinha</td>
<td>Founder</td>
<td>BFI@SMU 5th Anniversary Celebration cum STEP-APAC Summit 2018, Friday, 27 July 2018, Singapore</td>
<td>22/07/2018 to 28/07/2018</td>
<td>1,72,770</td>
<td>172,770</td>
</tr>
<tr>
<td>Vandana Bhansali</td>
<td>Head - Innovation &amp; Special Projects</td>
<td>Sustainable Development Summit And Social Entrepreneurs Summit 2018 Reimbursement Claim, USA</td>
<td>22/07/2018 to 28/07/2018</td>
<td>3,45,062</td>
<td>1,45,062.24</td>
</tr>
<tr>
<td>Chetna Sinha</td>
<td>Founder</td>
<td>Conference &amp; Meetings, USA</td>
<td>19/09/2018 to 26/09/2018</td>
<td>3,45,357</td>
<td></td>
</tr>
<tr>
<td>Vandana Bhansali</td>
<td>Head - Innovation &amp; Special Projects</td>
<td>4th W20 Summit as a speaker for panel “Making the change a reality”, Argentina</td>
<td>15/09/2018 to 08/10/2018</td>
<td>3,04,133</td>
<td></td>
</tr>
<tr>
<td>Chetna Sinha</td>
<td>Founder</td>
<td>La Ciudad de las Ideas 2018 - Speaker, Mexico</td>
<td>26/09/2018 to 07/10/2018</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Chetna Sinha</td>
<td>Founder</td>
<td>Attend the Leadership Vanguard Exchange &amp; the Xynteo Exchange, Oslo - Norway</td>
<td>15/11/2018 to 19/11/2018</td>
<td>0</td>
<td>Xynteo</td>
</tr>
<tr>
<td>Pratik Sinha</td>
<td>Program Director &amp; Founder - Mann Deshi Champion</td>
<td>USA - World bank Youth Leader Program &amp; Guggenheim Meeting, UK - BAT, Chanelier Foundation, FSG Club, UK, USA &amp; Amsterdam</td>
<td>27/11/2018 to 05/12/2018</td>
<td>3,08,399</td>
<td></td>
</tr>
<tr>
<td>Chetna Sinha</td>
<td>Founder</td>
<td>Gender Smart Equality Summit, UK - London</td>
<td>15/04/2018 to 31/05/2018</td>
<td>3,07,376</td>
<td></td>
</tr>
<tr>
<td>Omkar Gonpuri</td>
<td>Director, Operations</td>
<td>Global Leader Program of Global Institute of Tomorrow (GIT), Hong Kong</td>
<td>28/10/2018 to 08/11/2018</td>
<td>59,832</td>
<td></td>
</tr>
</tbody>
</table>

---

### 2. Awards & Recognition

In 2019, Chetna Sinha was awarded the Nari Shakti Puraskar by the President of India, India’s highest civilian award for achievements and contributions of individual women for women’s empowerment.

**Interns**

We would like to place on record our thanks to our interns this year.

Chloe Quigley, Savannah Newman, Joshua J George, Harsh Dubey, Shubhangi Gupta, Bemnet Assefa, Rajul Gupt, Arya Deshmukh, Leah Yablonka, Hayley Lemoine, ZanaDavey, Elle Brunsdale, and Anagha Kamath

We are grateful for their generously offered time, expertise, dedication and energy!

### Partnerships

We thank our partner, Sprinters Sports Club, Mumbai for their relentless support and encouragement towards Mann Deshi Champions.

In 2018, Chetna Sinha served as Co-Chair for Financial Inclusion, W20 Summit, Argentina
Women learning to use the ATM.

Photo credit: Mann Deshi Foundation

7. FINANCIALS
1. Auditors Report

AUDITORS REPORT

[Under Bombay Public Trust Act, 1950, Sec.33, 34, 35, 36 Rule 19]

NAME OF THE PUBLIC TRUST: Mann Deshi Foundation, Mhaswad
ADDRESS: Tal; Mann Deshi; Satura
Registration No.: 874494 Dated: 27/5/97


AUDIT REMARK

A) Whether books of accounts are maintained regularly and in accordance with the provision of the Act and rules. - Yes
B) Whether receipts and disbursement are properly and correctly shown in the accounts. - Yes
C) Whether the cash balance and voucher in the custody of the manager or trustee on the date of the audit where in agreement with the accounts. - Yes
D) Whether all books, deeds accounts vouchers or other document or records required by the auditor were produced before him. - Yes
E) Whether the register of moveable and immovable properties is properly maintained the changes therein are communicated from time to time to the regional officer, and the defect and inaccuracies maintained in the previous audit report have been duly complied with? - Yes
F) Whether the manager or the Trustee or any other person required by the auditors to appear before him did so and furnished the necessary information required by him. - Yes
G) Whether any property or funds of the trust were applied from any Object or purpose other than the objects or purpose of the trust. - No
H) Whether there are any accounts outstanding for more than one year and whether any amounts are written off during the year under the report. - No
I) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/- - Yes
J) Whether and money of the public trust has been invested contrary to the provision of section 35. - No
K) Alienation’s if any of the immovable property contrary to the provision of section 36 which have come to the notice of the auditor. - No

L) All cases of irregular, illegal or improper expenditure or failure or omission to recover moneys or other property belonging to the public trust or of loss or waste of money of other property thereof and whether such expenditure, failure, omission loss or waste was caused in consequence of breach of trust of mis - application or any other misconduct on the part of the trustees or any other person while in the management of the trust.

M) Whether the budget has been filled in the form provided by the rule 15A. - Yes
N) Having regard to the provisions of the instrument of the Trust, we further observe as under:
   a) Whether the maximum and minimum number of the trustees is maintained. - Yes
   b) Whether the meetings are held regularly as provided in instrument. - Yes
   c) Whether the minute book of the proceedings of the meetings are maintained. - Yes
   d) Whether any of trustees has any interest in the investment of the trust. - No
   e) Whether any of the trustees is a debitor or creditor of the trust. - No
   f) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit. - Yes
O) Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner. - No

Place: Kolhapur
Date: 06.09.2019

[Signature]

[Name]
Proprietor

Gadve & Associates
Chartered Accountants
### 2. Abridged Balance Sheet

**THE BOMBAY PUBLIC TRUST ACT, 1950**
**SCHEDULE VIII [VIDE RULE 17(3)]**
**SCHEDULE IX C**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Donation received from other public trusts and Dharmadas</td>
<td>3317129.00</td>
<td></td>
</tr>
<tr>
<td>II Grants received from government and local Authorities</td>
<td>5698135.59</td>
<td></td>
</tr>
<tr>
<td>IV Amount spent for the purpose of education &amp; Relief of Poverty in Agree State Item (a) to (l) of Income &amp; Expense A/C</td>
<td>73278410.63</td>
<td></td>
</tr>
<tr>
<td>VII Deduction out of income from lands used for agricultural purpose</td>
<td>165383675</td>
<td>22</td>
</tr>
<tr>
<td>Total Deduction</td>
<td>82094779</td>
<td>06</td>
</tr>
</tbody>
</table>

Certified that while claiming deductions under the above schedule, we have not claimed any amount twice either wholly or partly, against any of the item mentioned in the schedule, which have the effect of double deduction.

---

### 3. Income & Expenditure Account

**THE BOMBAY PUBLIC TRUST ACT, 1951**
**SCHEDULE IX [VIDE RULE 17(3)]**

<table>
<thead>
<tr>
<th>EXPENDITURE</th>
<th>Total</th>
<th>INCOME</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>To Expenditure in respect of Properties</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Charges</td>
<td>26659.35</td>
<td>Ry Rent</td>
<td>260000.00</td>
</tr>
<tr>
<td>MDDC Loan Interest</td>
<td>47079.90</td>
<td>Ry Interest</td>
<td>3166813.80</td>
</tr>
<tr>
<td>Rate, Taxes, cesses</td>
<td>243742.85</td>
<td>On Accounts</td>
<td>0.00</td>
</tr>
<tr>
<td>Repairs and Maintenance</td>
<td></td>
<td>On Loans</td>
<td>0.00</td>
</tr>
<tr>
<td>Salaries</td>
<td></td>
<td>On Bank accounts</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>102435.00</td>
<td>PCA Bank Account Interest</td>
<td>11000.00</td>
</tr>
<tr>
<td>Depreciation</td>
<td>11919144.00</td>
<td>Discount Bank Account Interest</td>
<td>279200.00</td>
</tr>
<tr>
<td>To Establishment Expenses</td>
<td></td>
<td>Interest on FD - PCRA</td>
<td>353587.00</td>
</tr>
<tr>
<td>To Remuneration in trustees</td>
<td></td>
<td>Interest on FD - Demand</td>
<td>2096800.00</td>
</tr>
<tr>
<td>To Remuneration in others</td>
<td>81925637.34</td>
<td>By Dividend</td>
<td></td>
</tr>
<tr>
<td>To Legal Expenses</td>
<td>42700.00</td>
<td>By donations in cash or kind</td>
<td></td>
</tr>
<tr>
<td>To Audit Fees</td>
<td>408000.00</td>
<td>By Contributions</td>
<td></td>
</tr>
<tr>
<td>To Contribution and Fees</td>
<td></td>
<td>By Travel Reimbursement</td>
<td>11298410.16</td>
</tr>
<tr>
<td>To Taxation off</td>
<td></td>
<td>15780691.15</td>
<td></td>
</tr>
<tr>
<td>To Bad Debts</td>
<td></td>
<td>15780691.15</td>
<td></td>
</tr>
<tr>
<td>Loan Scholarships</td>
<td></td>
<td>15780691.15</td>
<td></td>
</tr>
<tr>
<td>Irrecoverable rents</td>
<td></td>
<td>15780691.15</td>
<td></td>
</tr>
<tr>
<td>Other items</td>
<td></td>
<td>15780691.15</td>
<td></td>
</tr>
<tr>
<td>To Miscellaneous expenses</td>
<td></td>
<td>15780691.15</td>
<td></td>
</tr>
<tr>
<td>To Depreciations</td>
<td>Other fees &amp; Receipts</td>
<td>698432.93</td>
<td></td>
</tr>
<tr>
<td>To Amounts transferred to Reserve or Specified Funds</td>
<td></td>
<td>Community Radio Receipts</td>
<td>444560.00</td>
</tr>
<tr>
<td>To Expenditure on Objects of the Trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational -</td>
<td>55000000.00</td>
<td>By Member Fees</td>
<td>460.00</td>
</tr>
<tr>
<td>By Sales Account (Craft &amp; Handicraft Items)</td>
<td></td>
<td>1685725.95</td>
<td></td>
</tr>
<tr>
<td>By Vendor Fees Receipts</td>
<td>74407892.07</td>
<td>1271.00</td>
<td></td>
</tr>
<tr>
<td>To Surcharges carried over to Balance Sheet</td>
<td>94837816.35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>249588454.58</td>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

Date: 06-09-2019

Place: Kolhapur

As per our report of every date.

Graves & Associates
Chartered Accountants

Dinkar K Gadive
4. Audit, Legal Advisors & Bankers

### Internal & External Auditors

1. **Tanajirao Jadhav**  
   Chartered Accountant Auditor/Tax Consultant  
   Address: 3rd floor, Sayyad Heights, M.G Chowk, G.B Rd., Karad Dist - Satara

2. **Dipak Gadve**  
   Chartered Accountant Auditor  
   Address: KGB & J Associates Chartered Accountants, 103, 1st Floor, Kalapataru Plaza, 1085/A/ E’ Ward, Kolhapur, 416001

3. **Sachin G. Agarwal**  
   Chartered Accountant  
   Address: M/S DGABB & Associates Chartered Accountants, Office no. 4, 3rd floor, Palak Heights, Kelkar Road, Narayan Peth, Pune 411030

### Legal Advisors

Advocate DV Kumbar  
Address: G-57 Rajdhani Towers, 1st floor Satara

### Bankers

**Axis Bank Ltd**  
Abansari S No.257, Plot No. 2, Bhosale Maka. G.D. Tapase Marg, Dist - Satara 416501  
As of 16th August 2018, we switched FCRA from Axis Bank to HDFC Bank

**HDFC Bank Ltd (FCRA)**  
Kare Hotel, Dalhawadi Road, Vaduj, Dist - Satara 415506

**State Bank of India**  
Swastik Park, Sec 221, Kamothi, Gr Floor, Plot no 225, Navi Mumbai, 410205
5. Funders

Individual funders

Akash Rajendra Virkar
Amit Wagh
Anupama Katarkam
Arun Dattatray Pawar
Bhagwat Kumar Janardan
Bhavna M
Dipa Patel
Dhananjay Shivaji Horne
Gautam Ravi Narayana
Gautam Tripathi
Hamid Kachhi
Jyoti Gupta & Jyoti Manohar Joglekar
Lai Virend Singhal
Lyca Mehta
Meera Rajesh Josheer
Milind Jagannath Kumbar
Mitali Prakash Mengar
Mrs. Sukanya Suhas Kadam
Nachiket Mor
Navnath Rama Khandekar
Nitin Raosaheb Kolape
Pankaj Popat Hol
Prashant Beimleal
Ranjit Vijay Pawar
Ravanso Narayan Sartape
Sangram Mulik
Satyam Balu Linghe
Shashidhar Mahadev Bhosale
Shital Dinesh Ruparel
Shivratna Rane
Shripad Halbe
Someshwar Narayan Kevate
Sonali Beherkar
Swastik Surendra Rothi
Ujwalk Samant
Ulhas Deshpande
Vrishali Prпати
Yogesh Balaso Katkar

Organizational Funders

Accenture Solutions Private Limited
Amdocs- Give Foundation
Apax Foundation/Apax Partners India Advisers Pvt. Ltd.
Bajaj Auto Ltd
Bombay Stock Exchange
CMS Info Systems Limited
Common Wealth of Learning
DOW Chemical International Pvt. Ltd.
Edelgive Foundation
Genesis Charitable Trust
Global Giving Foundation INC
Godrej Agrotech Ltd
Great Eastern CSR Foundation
Hindustan Unilever Ltd.
Hong Kong & Shanghai Banking Corporation Ltd
HT Parekh Foundation
Institute for Financial Management & Research (IFMR)
Mastercard CG - Give Asia

ISWAI
Kacchi Properties
Kalpataru Charitable Trust
Lava Mayfair Club Ltd
Micro Housing Finance Corporation
Marketplace Technologies Pvt Ltd
Omkar Agency
Oracle (Charities Aid Foundation)
Ratnakar Bank Ltd (RBL)
Rhythm Foundation
Shri Bhihudd Bharatya Samaj
SWIFT
The Amit Mehta Trust
Trimurti Photo Studio
Xynteo India Private Ltd
Yash Raj Research Foundation

Photo credit: Mann Deshi Foundation