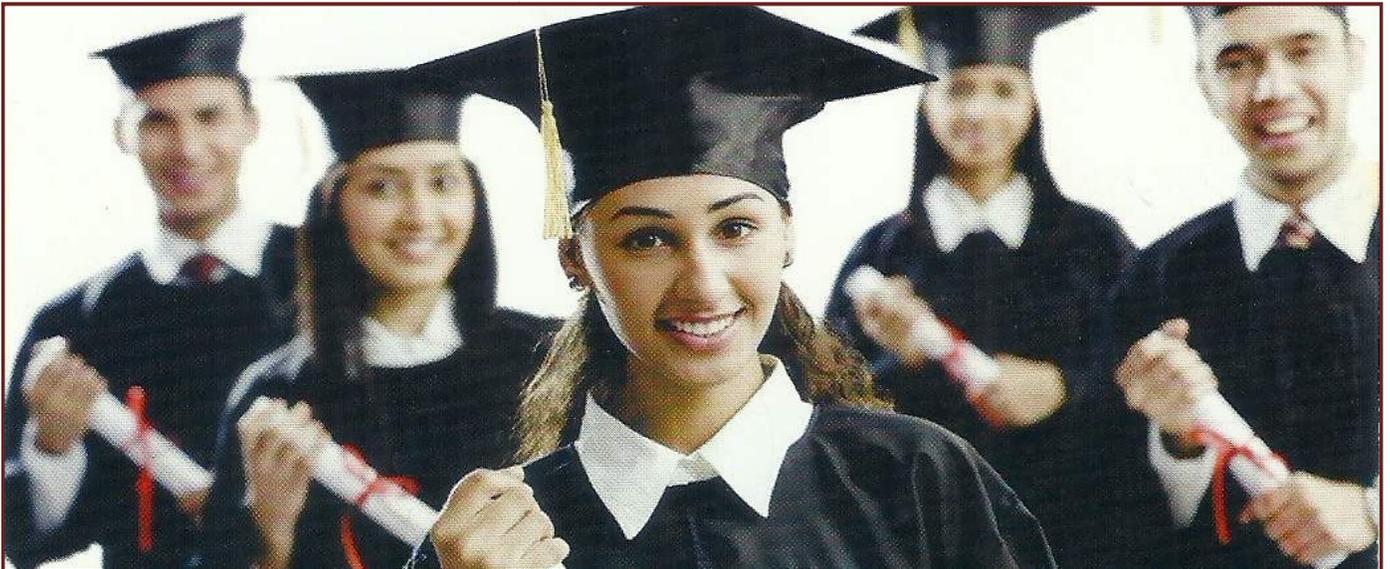


LECTURE SERIES

&

SCHOLARSHIP AWARD CEREMONY



SPONSORS

KRUGER FOUNDATION FOR CHILD AID, KARWAR

&

Shri DEVADATT KAMAT

Advocate, Supreme Court, New Delhi

A BRIEF REPORT

LACK OF FINANCE SHOULD NOT BE A REASON FOR DEPRIVATION OF EDUCATION

Kanara Welfare Trust, pioneer Institution of Uttar Kannada District has been working for the cause of education and social upliftment for the last six decades. Its main concern has been the emancipation of the poor and downtrodden people of the district.

The Trust has once again come forward with a new project which envisages financial assistance to those who, due to lack of financial resources, are deprived of pursuing higher education.

Kruger Foundation, Karwar, in collaboration with **Shri Devadatt Kamat**, young Advocate of Supreme Court of India, and a man of vision, have been sponsoring this novel project, “**Financial Assistance for Education**”, which is being executed by Kanara Welfare Trust to help the poor and deserving students of Uttar Kannada. **The Trust and the sponsors of this project believe that no student should be deprived of higher education due to lack of financial resources.**

The project commenced from the year 2012-2013, wherein 300 meritorious and deserving students of Uttar Kannada District were awarded with this scholarship of Rs.3000/-. The first batch of beneficiary students were presented with the financial assistance at the Scholarship Award Ceremony held on 8th Sept. 2012. The second batch received the scholarships at the program held on 5th November 2013. The continuation of this scholarship was assured to them provided they maintain their percentage level.

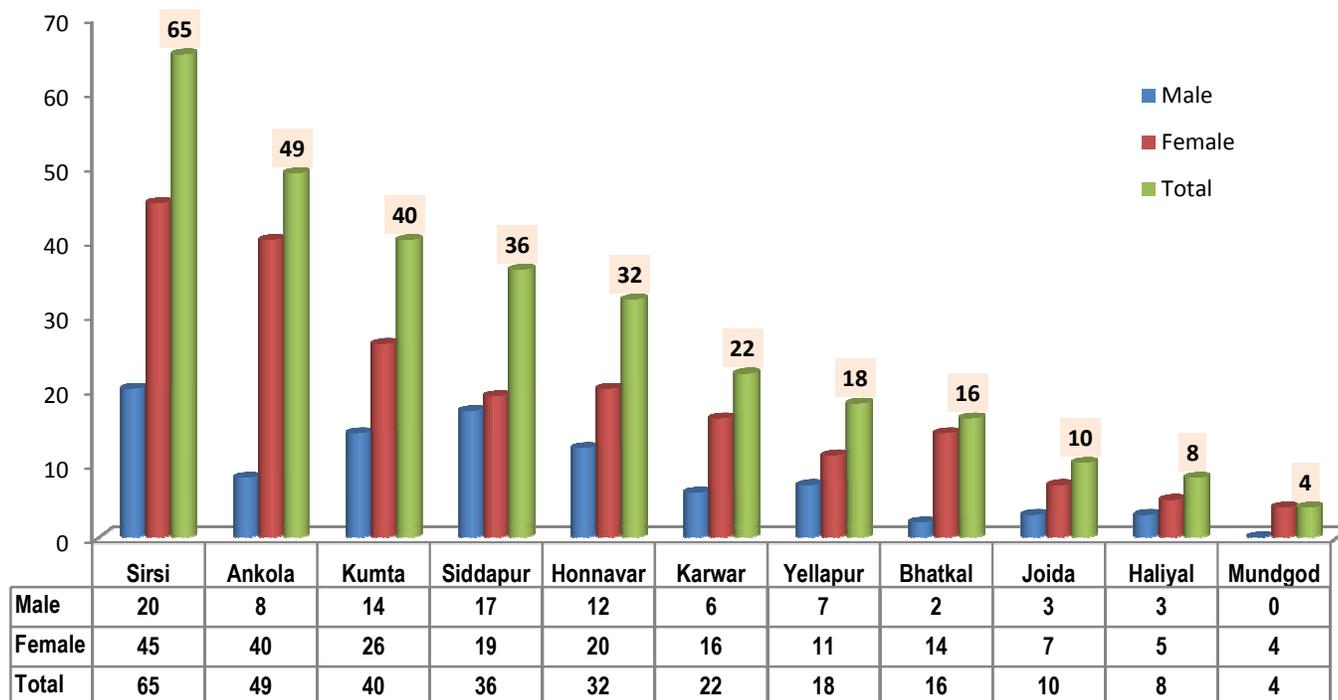
This year, additional 300 students are listed for aid under this scheme. These students come from PU & Degree levels of education. The Trust received more than 1600 applications from across Uttar Kannada District. The applicants are mainly from low income groups but diverse communities such as farmers, labourers, fishermen, etc.

Taluka	Male	Female	Total
Sirsi	105	187	292
Honnavar	94	180	274
Kumta	76	191	267
Siddapur	69	109	178
Karwar	43	130	173
Ankola	35	120	155
Bhatkal	25	70	95
Haliyal	42	53	95
Yellapur	27	43	70
Mundgod	15	25	40
Joida	3	7	10
Other Dist.	11	13	24
Total	545	1128	1673

Occupation	No.
<i>Farmer</i>	787
<i>Labourer</i>	343
<i>Merchant</i>	96
<i>Self-Employed</i>	88
<i>Private Service</i>	42
<i>Driver</i>	41
<i>Fisherman</i>	37
<i>Tailor</i>	22
<i>Carpenter</i>	17
<i>Priest</i>	7
<i>Expired</i>	86
<i>Unspecified</i>	107
Total	1673

The scrutiny committee perused the applications received and recommended 300 deserving students based on merit and financial position of the family. The list of recommended candidates submitted by the committee has been duly approved by the Chairman.

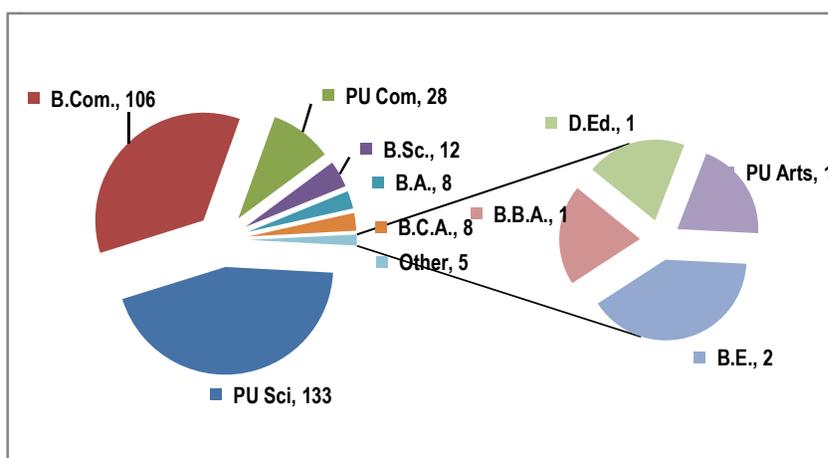
TALUKA-WISE BREAKUP OF SELECTED APPLICATIONS



Out of the total 300 selected applicants, 208 are female and 92 are male. The trend of meritorious girls outnumbering the boys continues. Science is the popular stream of study at the PU level and Commerce at the degree level as is evident from the following table.

Applications Selected for Financial Assistance for Education-2014: Course-wise Analysis

Course	Male	Female	Total
PU Sci	49	84	133
B.Com.	31	75	106
PU Com	6	22	28
B.Sc.	2	10	12
B.A.	2	6	8
B.C.A.	-	8	8
B.E.	1	1	2
B.B.A.	-	1	1
D.Ed.	-	1	1
PU Arts	1	-	1
TOTAL	92	208	300



Every year a special function is held not only to distribute the scholarships but also to get the entire student community to come together to participate in a function wherein eminent speakers are invited to address the youth and the student community mainly from the rural area. This is an occasion where the younger elements have a chance of receiving proper messages from those who are guiding the destiny of the country in an efficient and meaningful way. This Lecture Series will help the gathering of students & younger elements of this District and enthuse them in participating in the nation building.

The fresh batch of students for the year 2014-2015 was invited to receive this aid at **Ankola** on **12th September 2014**.

Since this was a unique occasion of congregation of young elements, the sponsors thought it appropriate to invite **Shri Shashi Kant Sharma**, *Comptroller and Auditor General of India*. He was requested to speak on the topic, **“The Role of Indian Youth in Nation Building”**.

In 2012-2013, the scholarship payout was Rs.9,00,000/-. For the year 2013-2014, the scholarship amount disbursed was Rs.18,00,000/-. This year, the figure will be Rs.27,00,000/-.

In the subsequent years up till 2016-2017, the total financial outlay will be approximately Rs.1,00,00,000/- (Rs. One crore). Around 3300 meritorious and deserving students will have the golden opportunity of availing this financial assistance to further their education.

The organizers had asked the selected candidates to be present on the occasion and personally receive the Scholarship Demand Drafts at the august hands of the dignitaries. The Trust Office Staff registered the names of the beneficiaries and also guided them to their respective seats, which was arranged taluka-wise to facilitate receipt of the scholarships.

After the lighting of the traditional lamp, the dignitaries took their seats on the dais.

The program commenced with an invocation by **Smt. Bharati Hegde**, *Asst. Teacher, Janata Vidyalaya, Mirjan-Kodkani*.

Shri K.V.Shetti, *Administrative Officer of Kanara Welfare Trust*,

welcomed the gathering and read out a brief report regarding the project. He also introduced the dignitaries to the audience.



The dignitaries were welcomed with garlands and presented with mementoes.

Prof. Rohini Nayak, *Gokhale Centenary College*, anchored the program.

Shri Devadatt Kamat, *Advocate, Supreme Court, New Delhi*, and one of the sponsors of this project addressed the beneficiaries present. In his introductory remarks he outlined the concept and idea of this program – Financial



Assistance for Education for students of Uttar Kannada. He said that it is matter of great honour and pride for Uttar Kannada as this is the first time since independence that the Comptroller and Auditor General of India has visited the district. He stressed the importance of the office of the Comptroller and Auditor General which is regarded as the guardian of the public purse. Dr. B.R.Ambedkar himself carried the opinion that the CAG is probably the most important officer in the Constitution of India.

“Right to Education is a fundamental and more so a basic human right according to the Supreme Court. One of the main hurdles which we face in making this right accessible and available to everyone is the lack of financial resources. Unfortunately, the vastness of our country, coupled with its diversity almost makes it impossible for the Govt. alone to ensure that all its people get education and that is where non-state actors like us have to do their little effort in this direction. This program, Financial Assistance for Education, is one such step towards ensuring that the students of our district are not deprived of their right to education because of lack of financial assistance. If a survey is done of the countries around the globe, most of the countries are ageing, except for countries like India which are becoming younger. Our median age, the majority is less than 35. This demographic dividend can usher in a new era if our youth and their powers are channelized in the right direction.

Swami Vivekananda says – I have faith in my country and especially the youth of my country. My hope is in you. With an immense amount of feeling and enthusiasm in the blood will come heroes who will march from one corner of the earth to the other preaching the eternal spiritual truths of our forefathers. Each one of you has a glorious future if you dare believe me. Have tremendous faith in yourselves like the faith when I was a child and which I am working out now. Having that faith, each one of you in yourself, that eternal power is lodged in every soul and you will revive the whole of India.

I am sure, that all of us, with this inspiration will be guiding lights in our own spheres of life and make this country a great country. A country which has a glorious past, let it emerge into the glory that was India, i.e. Bharat.”

Shri Shashi Kant Sharma, *Comptroller and Auditor General of India*, addressed the students on the special topic, **“The Role of Indian Youth in Nation Building”**. We present here some excerpts from his speech.



“It’s a matter of great satisfaction and happiness that the Trust is doing such wonderful work for such a long time, i.e. since 1953. And the objective has been the emancipation of poor, needy and downtrodden people of the Uttar Kannada district. The project about which Devadatt mentioned i.e. Financial Assistance for Education, which is being executed by the Trust to help the poor and deserving students of the District. I commend and appreciate the initiative, the energy of young and energetic lawyer like Devadatt Kamat who has put in effort to make this project successful. Shri S.P.Kamat, Chairman of the Trust has made great contribution in spearheading this organization for last 30 years that is really commendable. On this occasion, we would be failing in our duty if we don’t remember the great visionary, the founder of the Trust, Dr. Dinkar Desai. My respect and gratitude to the great person who is no more with us. My appreciation and gratitude to all the other active functionaries and members of the Kanara Welfare Trust.

When we talk of issue of nation building, then we have to see what we have done and what we have not done during this 65 or so years. We are the world’s second largest country in terms of population and soon to take over China in population. We are world’s tenth largest economy i.e. presently standing at 1.87 trillion dollars. And in terms of Purchase Power Parity which is called PPP, we are the third largest economy of the world. Post-independence, progress has been made in various fields like – we have achieved self-sufficiency in food production. That is a big achievement. We have a large pool of trained and educated manpower. This is a result of establishment of various IITs, IIMs, engineering colleges, medical colleges throughout the country. We have got the largest means of trained and educated manpower. We have a fairly large manufacturing base. We have made exemplary achievements in information and communication technology and so on and so forth.

But the other side is also equally noteworthy. Our per capita income is very low. Our infrastructure in terms of highway, in terms of communication, transportation, ports, is poor. Level of unemployment is also very high. Industrial manufacturing base - still much is desired.

Poor health and medical facilities that we can straightaway count. And misallocation of public resources and the resultant phenomena which is called crony capitalism where we find that competency and transparency are sacrificed and favoritism and undue irregularities occur in transactions that take place. So there is an area where we have to admit that this is where we have to do something.

Now in terms of social areas, we find there are many issues. Level of pollution – air pollution, water pollution, particularly in cities. Large scale un-cleanliness and poor hygiene. When I visit or anybody visits the European countries, America or any other country, one striking feature which we can straightaway tell after coming from that place is that they are very clean but we are very dirty. This is an area where we have to take note of and we should not be shy of admitting that. There are, still after six decades of independence, social and economic inequalities in our society, gender inequality, social evils such as crimes against women, feticide, skewed gender ratio in certain regions of the country, corruption in several walks of life, particularly in delivery of public services. Some of the areas I mentioned but as I said this is a journey. We have done something and we have to do lot of things.

Pandit Jawaharlal Nehru, in 1947 when India was declared independent and in the wee hours of independence, said something which I am quoting, “The service of India means the service of millions who suffer. It means the ending of poverty, ignorance, disease and inequality of opportunity. The ambition of the greatest man of our generation, the hint is towards Mahatma Gandhi, has been to wipe every tear from every eye. That may be beyond us. But as long as there are tears and sufferings, our fight will not be over. We have some reasons to be confident, be convinced that we will be able to overcome these weaknesses and these problems.

The silver lining is that India is a young country. Between the age group of 15 and 34 in which many of my young friends will be here. 20% of the population of India is between 15 and 24 and we have a large workforce. These are the positive issues but one has to work very hard. There will be problems and probably we will have to come out of our comfort zone where we have been feeling very contented, happy and we don't want to face problems. So we have to come out of that comfort zone. Often the adversity brings out the best in us. When there are problems only then we come out with good solutions.

There is an incident which I am reminded here and I will narrate. This is regarding a glorious episode in the history of Maharashtra - the famous battle of Sinhgad. You may remember the valour of Tanaji Malusare who was leading the team. They were climbing the Sinhgad fort by using ropes and monitor lizards. The ropes were cut, but the soldiers fought and won the fort, there being no escape while the ropes were used for climbing. This is an inspiring episode that

motivates us to struggle and come out of our comfort zone. Even if the ropes are cut, we will win. That must be the motto and that must be the confidence. Having said so, in the present context, I will draw your attention to certain other issues which are related to the nation building and our own growth and development.

One of the most important issues which we often hear is time management because it relates to the young students also. We always complain that we have very little time - we have to finish that work, we have to finish this work. So even after the college is over we take some work to the home and this is applicable also to those who work in office. So, how time is to be managed? This is something which we would like to discuss about. See, time is limited i.e. 365 days in a year, 24 hours in a day. So, how do you manage that? And most of us will be complaining that we have so much of work but time is limited. Here I will tell you; it is not the problem of time management. It is the problem of work management. There is a famous social scientist, Parkinson, who has given a law. That is called Parkinson's Law. It says, "Work expands so as to fill the time available for its completion."

And there is a corollary to this law which says, "If you wait until the last minute, it only takes a minute to do the work." So the real problem is not time management, it is basically work management. How do you manage your work, how you prioritize the work and how do you do less important work in a shorter time, how do you do more important work giving more time – this is what you are supposed to do. Now, how do you manage the work? This is possible by another type of management which is called self management. And for my young colleagues I am addressing, that self management is something which is very important. You have to develop some skill which is very important. The skill can be in whatever field. Now, if I give you an example and mind it, this example has been given by a very well-known legend of the Renaissance period - Michelangelo. He says, "An excellent plumber is infinitely more admirable than an incomplete philosopher." The society which scorns excellence in plumbing because it is a humble activity and tolerates shoddiness in philosophy because it is an exalted activity will have neither good plumbing nor good philosophy. Neither its pipes nor its theories will hold water. So, every type of the skill is important and whatever you do, you have to achieve excellence. Otherwise it makes no sense. So Michelangelo said that a society which does not differentiate between a good plumber and a bad philosopher is not going to survive. So skill, talent is very very important. We should nurture inherent talent and be proud of that. There is no issue of inferior or superior talent. Talent is talent.

Now another point – self development I will emphasize. There is a rush for so many needs and demands – everybody should have the latest gadgets and the like. You go to a mall and find so many things. The great philosopher of ancient Greece, Socrates, was one day roaming around in

the market place, a big square with big shops. He kept on gazing at the stores and finally what did he say? He said, "What a lot of things I don't need." Because all this effort is wasted. The statement may sound somewhat cynical but it speaks volumes about our personal choices and needs. One can appreciate one's desire to live a reasonably decent life and needs should be in proportion to that only. There is a limit to need but no limits to greed.

I would like to tell you about the 'touchstone'. The touchstone is for all your actions and decisions and I have taken it from Mahatma Gandhi only. He called it "Talisman". Gandhiji said, "I want to give you a talisman. Whenever you are in doubt or the self becomes too much with you, apply the following test. Recall the face of the poorest and the weakest man whom you may have seen and ask yourself if that step contemplated is going to be of any use to him. Will he gain anything by it - by your decision, by your action? Will it restore him to a control over his own life and destiny? In other words, will it lead to Swaraj for the hungry and starving millions? Then you will find your doubts and yourself melting away."

In the interactive session that followed, Shri Shashi Kant Sharma answered some queries from the student community. He also explained in detail the functioning of his office and the role of the legislature and judiciary bodies with regard to the reports filed by the CAG's office.



Later, the beneficiaries of the project were handed over the scholarship covers by the dignitaries.



Prof. V.R.Vernekar, Retd. Principal, Gokhale Centenary College, Ankola, read out the names of the scholars.

Shri S.P.Kamat, *Chairman, Kanara Welfare Trust and also Chairman of Kruger Foundation for Child Aid, Karwar*, gave the presidential address.



“Our district is labeled as a forest district with all its advantages and handicaps. In some areas like Joida, many of the facilities are inaccessible. Despite these handicaps, our young boys and girls are so well charged. The youth of our district who go to schools and colleges have a tremendous desire to get themselves equipped with education and that is our strength. In Bangalore today, most of the IT industries are filled with these boys and girls. They make a wonderful mark there. And that’s the trait – wherever they are, they make a wonderful mark. The skill is the sine qua non of any commitment that people can succeed and this is what we are also aiming at. Our motto is that no child should be deprived of education for want of support. This exercise is part of the fulfillment of the objective that we have set for ourselves.

There is another interesting thing. CAG said about gender bias. Out of the 300 scholars present here, two third are girls. So it is indeed a gender bias in favour of the fairer sex and that’s what is required. If a good boy makes his career, well, he is able to support maybe one family. But if a good girl gets her education properly and gets properly oriented, she supports not just her family, and all the members of that family become subsequent carriers of the tradition which the mother element introduces in her family. This is a very interesting phenomena.

No one could imagine that a person like the Comptroller & Auditor General of India would come and visit a rural place like this and speak to our young boys and girls. If even ten percent of the youth present here pick up the ideas that are generated and transmitted here, that itself would bring about a tremendous change. And that is our entire focus and objective.”

Towards the end, Shri S.P.Kamat directed the attention of the audience to the natural calamity which occurred in Kashmir recently and expressed solidarity with the people affected by it. He said that the entire student community, faculty and staff as well as the people connected with the Trust and Kruger Foundation pray for the safety and well being of our brethren in the affected region. An amount of Rs.3,00,000/- (Rupees Three lakh only) which was collected in this regard by the students and staff of the Trust Institutions was presented to the CAG with a request to pass it on to the Prime Minister’s National Relief Fund. An amount of Rs.5,00,000/- (Rupees Five lakh only) was also contributed by Kruger Foundation for Child Aid.



Prof. V.R.Kamat, *Principal, Gokhale Centenary College, Ankola*, proposed the vote of thanks. The function ended with the singing of the National Anthem. After the function, the dignitaries and the beneficiaries of the project enjoyed the sumptuous lunch arranged by the organizers at the venue.

For the year 2013-2014, the Scholarship payout amount was Rs.18,00,000 (Rupees Eighteen lakh). In 2012-2013, the scholarship payout was Rs.9,00,000/-. In the subsequent years up till 2016-2017, the total financial outlay will be approximately Rs.1,00,00,000/- (Rs. One crore). Around 3300 meritorious and deserving students will have the golden opportunity of availing this financial assistance to further their education.

We thank the managers and staff of the various Nationalized Banks in Ankola for having helped us by facilitating the online transfer of the scholarship amount directly to the bank accounts of the beneficiary students.

We further thank all the members of the selection committee who dedicated their precious time in helping us to select the candidates for this project.

The staff of our Trust Office also deserves appreciation for maintaining the records of applications received, meticulously sorting them out on the given parameters, preparing the final reports and helping us in organizing the Lecture Series and Scholarship Award Ceremony on a grand scale. We also thank the staff of Gokhale Centenary College, Ankola, for their help in organizing the function.

On behalf of Kanara Welfare Trust, we thank the sponsors for bringing this noble project to benefit the deserving students of Uttar Kannada district who otherwise would have found it difficult to pursue their academic dreams. We hope that the goodwill and well wishes generated by the beneficiaries and their families will encourage the sponsors to bring more such projects to the deserving populace of this forest district.

Ankola

12th Sept. 2014

**Administrative Officer
Kanara Welfare Trust, Ankola**