



# MANUVIKASA



## Annual Report 2023-2024



# Details of the organization

Legal Name of the organization	MANUVIKASA
Year of Establishment	2002
Date of registration	16.04.2003
Type of registration	Charitable Trust registered under Indian Trust Act 1882
Registration details	171/03-04
Permanent Account No (PAN)	AABTM4625L
Section 12(A) Registration No.	AABTM4625LE20113
NGO CSR No	CSR00002730
Section 80G Registration No.	AABTM4625LF20095
Credibility Alliance membership No	000964KA11
Guide star India membership No	983
FCRA registration number	094600075
Neeti Ayog VO/NGO unique ID	KA/2009/0009800
Details of Auditors	M/S UDAYA SHETTY & CO. Chartered Accountants Akshay Arcade Opposite Govt Hospital, Five Road Circle, SIRSI, (U.K.) 581 401

- Any donation to MANUVIKASA is Tax exempted under 80G of the Income Tax Act
- You may donate to MANUVIKASA through Give India.
- Please visit [www.giveindia.org](http://www.giveindia.org)
- Please visit [www.manuvikasa.org](http://www.manuvikasa.org)
- Our online partner: Let's Endorse

Thanks to our present & past supporters and donors





## Our Reach

<b>80000</b>	<b>Families Served</b>
<b>3538</b>	<b>Farm ponds developed</b>
<b>274</b>	<b>Lakes rejuvenated</b>
<b>38455</b>	<b>Farmers benefitted</b>
<b>3000</b>	<b>students received help</b>
<b>37200</b>	<b>acres of agriculture land irrigated</b>
<b>65000</b>	<b>Women members benefitted</b>
<b>1000</b>	<b>Tribal families covered</b>
<b>7162</b>	<b>Women got skill training</b>
<b>30000</b>	<b>Acres common land identified</b>
<b>3</b>	<b>Rivers covered for revival</b>



*From the Directors Desk*

workers in areas such as communication, HR management, and the organization's online presence. These efforts also helped us identify and prepare for future challenges. We have made substantial improvements to both our tangible and intangible infrastructure.

For the past five years, the Azim Premji Foundation (APF) has supported our efforts to revitalize lakes, enhance farmer capacity in sustainable agriculture, conserve water in community forest land, and build farm ponds to aid small and marginal farmers with irrigation. This year, we have rejuvenated 26 lakes and constructed 54 farm ponds. I extend my heartfelt thanks to the Azim Premji Foundation for their generous support of our water conservation program.

With the support of HDB Financial Services Limited, we have successfully rejuvenated 121 lakes in the districts of Uttara Kannada, Haveri, Dharwad, and Shivamogga. This year alone, we have rejuvenated 27 lakes and constructed 85 farm ponds. I am deeply grateful for HDBFS's support over the past years in our water conservation and lake rejuvenation efforts.

Since 2019, CMS Info Systems Ltd. has supported our lake revitalization program, enabling us to rejuvenate 26 lakes. This year, they have also provided grant support to enhance 255 rural farm women transition to skill enhance like sustainable agriculture, catering and tailoring practices. I extend my sincere thanks and appreciation to CMS Info Systems Ltd, and CMS Foundation for their invaluable assistance and support.

In 2017, we established Pragatimitra Cooperative and Pragatimitra Farmers Producer Company, both of which are thriving with innovative programs and initiatives that benefit farmers and women through a variety of activities and products. A dedicated team and Board members of both organizations have successfully managed these efforts. Within a short period, both organizations have become profitable and attracted investments from various sources. Our FPC is awarded as the 'Best FPC in Karnataka' by the NABARD.

Under our Livelihood Development and Women Empowerment initiatives, MANUVIKASA has reached over 50000 families through skill training and financial inclusion programs. For the past six years, EdelGive Foundation has supported us with grants and capacity building, significantly aiding our mission. I would like to express my gratitude to EdelGive Foundation and Dalyan Foundation for their generous grant support, which has benefited over 18000 rural women through financial inclusion activities and provided skill training to 5085 women in areas such as beautician,

Dear Readers.....

I am delighted to present our Annual Report for 2023-2024. This year has been exceptional for us, marked by numerous significant achievements. From the Board of Trustees to the administrative staff and frontline workers, everyone at MANUVIKASA has maintained their passion, dedication, and high-quality service in the development sector. We, at MANUVIKASA have completed 21 years of productive work and are on our way to strengthening, consolidating, and reaching out to new frontiers. A journey that has seen the birth of many ideas that has stood the test of time and established replicable pathways for translating these ideas into a desired reality for millions of marginalized rural small and marginal farming and landless communities in our working areas.

Our management is dedicated to bringing new talents to all departments while enhancing the skills of our existing staff. We have consistently invested in tools and training to boost our team's capabilities. By valuing the experience of our team and offering blended services to communities, we have strengthened our organization. Additionally, we have prioritized developing a standardized process for implementing and updating our program policies to further our organizational growth.

The GROW fund, a catalyst support extended by the EdelGive Foundation, enabled us to implement numerous organizational development activities. This support has allowed us to maintain our dedication and effectiveness in the development sector, despite the many challenges of the post-pandemic period. The capacity-building initiatives under the GROW Fund have significantly enhanced the skills of our management team, administrative staff, and frontline



computing, dairy development, driving, tailoring, and entrepreneurship.

This support has been particularly crucial in rebuilding livelihoods in rural communities, addressing the impacts of reverse migration. With EdelGive Foundation's assistance, we have mobilized rural unemployed communities under MGNREGA, providing them with wage employment. Additionally, we have successfully rejuvenated 16 lakes with their support.

We are happy to announce that Ashraya Hastha Trust, Bengaluru has supported MANUVIKASA for rejuvenating two lakes in Haveri District and make them model lakes. We have developed two model lakes one in Kondoji village of Hangal Taluq and another in Ghalapooji of Byadagi Taluq. The report captures glimpses of this event, shedding light on the impactful efforts and outcomes achieved in the on-going endeavour to revitalize the lakes.

I extend my deepest gratitude to HSS for their support in studying and addressing climate change and agricultural issues alongside various stakeholders. Through collaborative efforts, we have organized training workshops on 'River's riparian zone management', educating farmers and public representatives on water and soil management while considering climate change implications. We are proud to recognize HSS's assistance in establishing a training center in Karjagi village of Siddapur Block, where our esteemed organization was founded in 2003.

We have successfully completed a two years project in collaboration with HDFC Bank Parivartan. This project aimed to support the livelihoods of 1000 Siddi tribal community households in Yellapur Block of Uttara Kannada District and 1000 Fisherwomen community households in Kundapura Block of Udupi District. Our efforts included skill-building programs, business assistance support, provision of horticulture inputs, and training in honeybee keeping, dry fish units, cage fishing and other alternative development activities for these communities, fostering the development of alternative livelihoods. Details of the activities conducted are outlined in this report.

In collaboration with Sanghamithra Rural Financial Services (SRFS), we are extending loans to Self-Help Groups (SHGs) in rural areas for various livelihood activities, including agriculture, allied agricultural endeavors, and small businesses. Our primary focus is on empowering rural women's communities by fostering economic prosperity. Additionally, MANUVIKASA has embarked on a significant initiative to tackle the critical issue of malnutrition among children aged 10-19. This initiative is concentrated in the Mundagod block of Uttara Kannada district, identified as having a higher prevalence of undernourished children. To address

this concern systematically, we have meticulously developed a well-structured action plan.

We have facilitated the establishment of Farmer Producer Organizations (FPOs) including 'Gokarna Tarakaari Belegaarara Raita Utpadakara Sangha', 'Uttara Kannada Zilla Mahila Meenu Maaratagaarara Haagu Utpadakara Sangha', and 'Kasarakodu Meenu Utpadakara Mattu Matsyodyama Sangha'. These FPOs have already commenced development projects and collective business activities. Additionally, they have successfully initiated and implemented for-profit ventures such as selling vegetables, organic manure, seeds, organic fertilizers, and fishnets & fish products.

Our newly promoted FPOs, 'Siddisiri Mahila Raita Utpadakara Mattu Maaratagarara Sangha' in Manchikeri, Yallapura, and 'Matsyasiri Mahila Meenu Utpadakara Mattu Matsyodyama Sangha' in Kundapura, are celebrating remarkable success! These dynamic organizations have not only taken off but are thriving, having rapidly expanded and developed a wide range of business activities. Their achievements reflect the hard work, dedication, and entrepreneurial spirit of their members. Here's to their continued growth and prosperity!

I extend my heartfelt gratitude to our Board of Trustees for their invaluable assistance. Their dedication is evident in their thorough review of programs, evaluation of work quality, resource mobilization efforts, framework creation, and insightful recommendations.

Our work would be incomplete without the generous support of our donors and partners. We are extremely grateful for their timely support, advice, and guidance. My sincere thanks to members of the MANUVIKASA team, who have contributed in making 2023-24 a successful year.

On behalf of MANUVIKASA, I reaffirm our commitment to meeting the expectations of our donors and supporters. We look forward to receive continued support and guidance from them in the future.

I extend my best wishes for the future endeavours of MANUVIKASA and anticipate further cooperation from all stakeholders.

**Mr. Ganapati Bhat**

Managing Trustee

E-mail : manuvikasa@gmail.com

Cell: +91-9845982552



Testimony

Take this opportunity to admire the milestones achieved by MANUVIKASA in the field of Water and Environmental Conservation, Livelihood Development, Educational Aid, Skill development and other Socio-Economic Developmental interventions. Also, the cluster-based approach adopted to uplift the most underprivileged communities like SIDDH community in Yallapur block and the Fishermen community in Kundapur and Coastal parts of Uttara Kannada district is a notable accomplishment by Manuvikasa.

It is my privilege to put forth the activities carried out by Pragatimitra Souharda Sahakari Niyamita and Pragatimitra North Kanara Farmers Producer Company Limited during the past financial year.

Pragatimitra Souharda Sahakari Niyamita was incepted in the year 2016-17 under the Karnataka Souharda Sahakari Act with 10 initial promoters and a seed capital of Rs.10000/- . Extension of financial assistance in the form of Individual/ Group loans for income generation activities is the primary business of Pragatimitra Souharda. Promotion of Micro entrepreneurship, support to establish small grocery shops/ distribution of FMCG products and supply of Organic inputs to the farmgate are the new activities introduced into the portfolio of the society. In a span of 8 years the institution has shown its best performance by enrolling about 3400 individual members as share members, has extended benefits to about 1450 individual members through its services, own funds in the form of deposits have crossed Rs.2.23 crore, Capital Reserve of about Rs. 22.32 Lakh is created to ensure institutional stability. Apart from the traditional deposit schemes and loan products we have tried and introduced unique concepts of savings i.e savings box concept (under this we have installed about 500 savings boxes and approximately 60 lakhs savings per annum is being collected) and also identification/establishment of micro enterprises @ village level has provided a silver lining to our co-operative concepts and has helped us to survive amidst of market competition. Pragatimitra Souharda is generating a surplus consistently from 7 years since its inception.

Pragatimitra North Kanara Farmers Producer Company Limited was established in the year 2016-17 with 10 promoters and a share capital of Rs.1 lakh under the Company Act 2013 with an intent to foster farmer aspirations through collectivization. Today the Company with about 1038 enrolled member farmers and we are extending farm gate

services in 10 different verticals. Common Facility Center for primary processing, De-husking Machinery service, Arecanut Polishing Machinery Service, Mini-Excavator service for Farm development, Custom Hiring of Tractor along with Cultivator, Shredder and Rotovator, Arecanut essence procurement and value addition, Procurement and value addition of tender Arecanut, Procurement of Coconut and value addition, Procurement through E-auctions, Input Supply to the farmgate, Procurement and production of Eco-Friendly cutlery from Areca Leaf, Procurement and value addition of Spices and NTFP and extension of skill development/training programmes forms the major activities of the Company. In the due course, the company has created assets worth Rs.1.18 Crores in the form of machinery and establishment and reserves of about 11.5 Lakhs to ensure institutional stability; Company is providing employment to about 127 women skilled arecanut peelers during the season, has employed about 20 skilled human resources as operators for the machinery owned by the company and with the wide range of activities the company is able to serve about 850 individual farmers per annum directly through its services (Non-Financial) which records more than 75% member participation in the activities of the company. With all these imperative efforts the company is able to achieve an annual turnover of Rs.2.57 Crore, is generating profits consistently from 7 years. Common facility centers for primary processing of Arecanut, Value addition of Areca Essence, De-Husking machine hiring and Products from areca leaf are the most popular ones. As a part of expansion Pragatimitra FPC is promoting a new Animal Husbandry Producer Organization with the support of NABARD in order to encapsulate the animal husbandry activities of the farmer/producer members. Also the acquisition of a Farmer Producer Company with 1500 share members is under negotiation.

It is my pride to lead these institutions for the Social and Economic wellbeing of the most underserved and underprivileged sections of the society. I express my gratitude to my Board of directors of both the institutions and the executive team who have shown a strong resolve in establishing a strong enterprise. It was the esteem of supporting institutions like NABARD, Nabkisan, SFAC, Bank of Baroda, S3IDF, KSDA and other authorities which have helped us to perform to the best of our abilities. I express my special regards to my mentor Shri Ganapati Bhat and MANUVIKASA for their selfless support.

## Mr. Vivek Hegde

Managing Director  
Pragatimitra North Kanara Farmers  
Producer Company Limited  
Pragatimitra Souharda Sahakari  
Niyamita



# About MANUVIKASA

**M**ANUVIKASA is a non-governmental, non-political, voluntary organization committed to the advancement of education, the environment and rural folk. It was registered in 2003 and works in Haveri, Dharwad and Shivamogga and Uttara Kannada districts of Karnataka, India. The board consists of the members from different walks of life like social workers, educationists, accountants, and agriculturists. The organization is addressing the issues like alleviation of poverty, awareness activities on different social problems, publicizing human rights and child rights, employment creation, proper management of natural resources and various other issues for rural development.

## Vision

Development of sustainable livelihood, improved education, enriched environment, and development of good human values.

## Mission

To create and sustain a social order among the marginalized and deprived members of the rural community regardless of caste, class, creed and gender with special emphasis on women and children, enabling them through various programmes and activities ensuring sustainable livelihood, distribution of natural resources without discrimination.

## MANUVIKASA ADDRESSES THESE SDG GOALS



## OBJECTIVES OF THE ORGANIZATION:

### The Main objectives:

- To undertake the preservation of the natural resources mainly land, water, vegetation to sustain life on this planet by maintaining the ecosystem and to prevent exploitation of these resources by some section of society and ensuring equitable distribution to the basic needs of all, especially the poor.

- Care and service for the educational, economic, environmental, cultural needs, welfare and well-being of all persons residing in India irrespective of caste, creed, race, sex, language or religion and more specifically downtrodden, economically backward rural folk living below the poverty line in particular with prejudice.

### Other Objectives:

- To reduce poverty and promote community economic development through rural credit, particularly to women, landless laborers, and other disadvantaged groups through income/ employment generation, rural enterprise promotion and better health care promotion with a focus on Dalits, Tribals, Shepherds and Minority communities.

- To improve rural livelihood through sustainable management and development of natural resources and promotion of improved environment-friendly agricultural practices to the above-mentioned objectives.

- Working with communities to assist and empower women in target groups to develop community-based structures and organizations with self-help concepts with special emphasis on the development of women and developing local women as SHG leaders, members of village Grama Panchayath and in other local level institutions.
- Working in cooperation with other local agencies

& government departments, which are concerned with meeting the needs of the target groups in different ways and establishing operational links with such agencies.

- To initiate research and development projects with community participation, that ultimately aims to influence the reduction of incidence of poverty, child labour and environmental destruction.

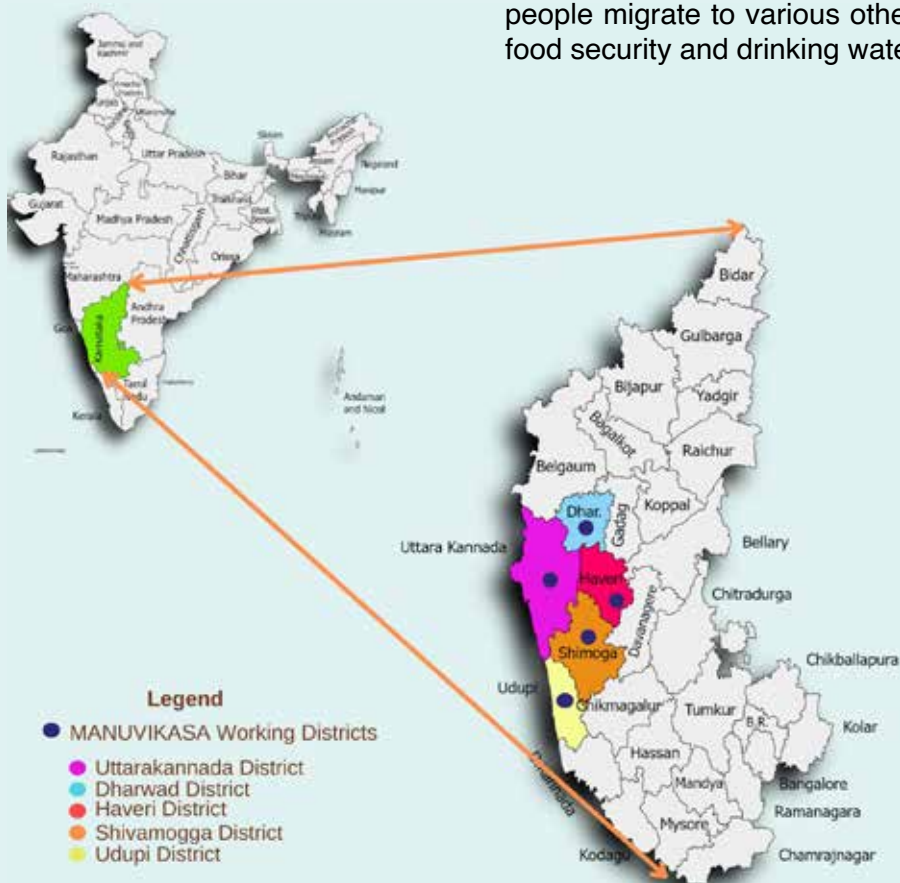
## AREA OF OPERATION

MANUVIKASA is working in five Districts of Karnataka State viz., Uttara Kannada, Shivmogga, Haveri, Dharwad and Udupi

Uttara Kannada stands out among Karnataka’s districts due to its unique geographical features, encompassing coastal areas, hilly regions, and plateaus. With over 81 percent of its land covered by forests, it boasts the lowest population density in the state. The district is divided into four ecozones: the coastal area, the crest line of the Western Ghats, the highlands, and the eastern plateau. These diverse ecozones lead to a wide variety of plant species, soil types, flora, and fauna across different regions. The local economy relies heavily on agriculture, fishing, and the collection of forest products. Many wild plant species in this area are endemic, with some facing endangerment. However, strict enforcement of forest

laws has made it increasingly difficult for those who depend on forest products for their livelihood. The neighboring Udupi District faces similar challenges.

The organization is working in semi-arid rural zones of Haveri, Dharwad and Shivamogga Districts. It is a tropical region. The Lakes in these districts are silted and hence the source of water for drinking and agriculture purposes is very less. The prime source of income here is agriculture only, which was also bitterly beaten. In such a situation, when food and drinking water availability absent, education became second priority for the public. This was challenging for the work of MANUVIKASA. The main crops here are Jowar and Ragi which demand less water. Even these crops also suffered from water scarcity. There are very few sources of water in the districts due to lack of channels & rivers, which are potential of increasing groundwater levels. Due to this condition, people migrate to various other places in search of food security and drinking water.





**BENEFICIARIES:**

- Poor farmers and agricultural laborers.
- Children and women.
- Mentally and physically challenged.
- Tribals and backward communities.
- Minority community.
- People with health problems.
- People interested in environmental conservation.
- Fisher Community

**Core values**

- Service beyond self
- Respect for human beings
- Maintain a vision
- Responsibility
- Cooperation beyond borders
- Public mindedness
- Accountability and decentralization
- Truthfulness
- Transparency and professionalism
- Non-profit integrity
- Comprehensive viewpoint
- Voluntarism and Teamwork

**Project planning, implementation, monitoring and evaluation**

- Creative participatory approach is being followed in the planning, implementation, monitoring and evaluation of the programmes.
- We exercise the “bottom up” approach.
- MANUVIKASA team will finalize the project plans with the active participation of the stakeholders at the field level.
- The Project Director finalizes the plan and submits it to the Governing Board for approval
- The team implementation with the help of a clearly prepared action plan
- Generally, no deviation is permitted from the approved plan. If there is a need to deviate or do mid-course correction, necessary prior approval must be sought.
- There shall be continuous internal monitoring and ongoing evaluation of the programme once a year and an in-built monitoring system will be developed for every project.

**Performance measures**

- MANUVIKASA gives more respect to credibility, transparency and accountability and maintains a beneficiary register with contact details and it is publicly available.
- Frequently comparative study will be conducted on the impact of the cost benefit of the programme in different geographical sites.
- Impact of the programme will be studied in adverse climatic conditions.

**Future plan to develop the organization**

- Give more strength to the Board by involving more efficient persons in the board
- Develop IT measures to strengthen the system in the organization
- Develop strong mechanism to raise funds and self-generation
- Develop proper systems to maintain credibility and transparency.

**Impact Partners**





# Core Activities of MANUVIKASA

## Natural resources conservation and water conservation

### ENVIRONMENT AND WATER CONSERVATION

In India, globalization has led to an increase in excessive water usage and wastewater creation. The freshwater has been converting into the contaminated and crossing the threshold of the water crisis. To overcome from this situation, it is important to conserve the water resources through traditional techniques or improved technology and utilizing in a proper way.

#### **Nature gives us freshwater! Let's give it back without polluting!**

MANUVIKASA develops water harvesting structures of various forms and dimensions in synchronization with geographic situations such as rainwater harvesting soak pits, structures in the high land/ hilly areas, individual farmer-owned farm ponds in midland or farmlands, and rejuvenation of community lakes that are typically found in the plateau region. All these forms of rainwater harvesting structures significantly contribute to the enhancement of the surface groundwater table, decreasing the dependence on deeper groundwater tables through bore wells/ tube wells. As of March 2024, the structures developed by MANUVIKASA are instrumental in harvesting a whopping 6756 million liters of rainwater every year and counting!

#### **Development of farm ponds and improve the economic prosperity of last-mile farmers:**

Despite Uttara Kannada district being one of the good rainwater recipient districts in the state, due to the lack of water harvesting structures, most of the rainwater runoff and water is scarce for irrigation during the winter and summer seasons. This results in farmers practicing only monsoon farming and leaving the land uncultivated/ underutilized due to a lack of irrigation. To mitigate this manageable problem, MANUVIKASA





develops small farm ponds of the dimension of 30feet width, 30 feet length & 10 feet depth to 50 feet width, 50 feet length & 10 feet depth depending on the landholding of the farmer to arrest rainwater during monsoon and optimally utilize the same during winter and summer seasons!

We have developed over 3538 farm ponds with the support of donor organizations like the Deshpande Foundation, Give India, The Azim Premji Foundation, HDBFS, YES Foundation, etc. These individually owned water harvesting structures have helped over 4000 farmers to practice agriculture on over 13,500 acres during the Kharif and Rabi seasons, convert uncultivated land into areca nut, banana, and spice plantations under mixed cropping system, etc., and earn at least double of their earlier income just within the period of two to four years. As natural springs are the only source of water for most of the farm ponds, MANUVIKASA has developed water harvesting structures, with which water is channelized to the farm pond by leveraging natural gravity. This helps farmers save money from investing in diesel and electrical pumps, which are a financial burden and cause environmental disruption.

India majorly consists of small and marginal farmers making up to 61% of the farmer's population. The landholding of the small and marginal farmers is very little and fragmented. Even the landholding of a single individual is scattered into many parts. Due to this fact, it is not possible to irrigate the whole land with a single irrigation system. This allows farmers to build different irrigation systems or water bodies for each of the scattered parts. This increases the cost of agriculture. Maintenance of irrigation systems is also difficult. Most of the lands are not connected by lakes and canals which makes it more difficult for

irrigation. This makes farm ponds an easy and best option for irrigation.

Farm ponds are small tanks or wet lands constructed for the purpose of storing water essentially from surface runoff. Farm ponds are useful for irrigation, water supply for cattle, pisciculture, etc.

Many ponds constructed in a catchment will have a retarding effect on the flood flows downstream. Farm ponds have a significant role in areas of rain fed agriculture. They are used for storing water during the rainy season and using the same for irrigation subsequently.

### **Betta Land Development**

Rainwater getting percolated at the hillocks is the primary source of natural springs being generated during summer. Enhancing the percolation of rainwater helps the groundwater table get restored and generates more springs that maintain moisture at the upper layer of the land in the vicinity of the hill. Knowing its importance, MANUVIKASA has developed thousands of soak pits of the dimension 8 feet length, 3 feet in wide, and 2.5 feet depth on the top of the hilly area and a small lake-like structure to stop the flow of rainwater and help it percolate there itself. This creates a greater number of natural springs so that farmers could leverage surface water by developing small farm ponds with technical help from MANUVIKASA to identify the presence of the spring and develop a farm pond in it. We have developed over 12,500 soak pits as of March 2024.

### **Rejuvenation of Lakes**

Community lakes play an important scientific link in the overall rainwater harvesting chain system that was developed by our ancestors, leveraging their





indigenous and tacit knowledge. The lakes play a crucial role in harvesting runoff rainwater and, further, channelizing it to the next link in the system. Unfortunately, due to the evolution in the technology of extracting deeper groundwater through bore wells/tube wells to irrigate agriculture, domestic and industrial usage, negligence of surface water sources like lakes, encroachment of lakes for expansion of agriculture, domestic and commercial utilities, etc. increased.

Hence, the lakes are excessively silted, and their water-holding capacity is severely compromised. MANUVIKASA is de-silting such lakes and rejuvenating them with proper bund development, strengthening inlet and outlet water flow. Under this model, both philanthropists/ foundations CSRs and the farmer communities share the cost to an extent of 70:30. While MANUVIKASA takes care of the cost of excavation, farmers do transport the silt excavated at their own cost and dump it in their farmland. Thus, the cost-sharing model helps the community to own the solution and ensure that the lake is not negatively affected anymore. The community owns the watch and ward of the lake rejuvenated by MANUVIKASA.

We have developed 274 lakes as of March 2024 with the grant support of the Coca-Cola Foundation, HDBFS, APF, Ashraya Hashta Trust, Bengaluru, CMS Info systems Ltd, EdelGive Foundation, CAPCO and Yes Foundation. We have developed 271 lakes as of the date and excavated 16.48 Lakhs cubic meter of silt and conserved 1648 million liters of water every year and supported access to irrigation to 24585 acres of land and benefited 12000+ small farmers. Our initial success and an overwhelming response cum demand for the solution have motivated us to rejuvenate 1000 lakes in the next 5 to 7 years with

the support of the community, philanthropists, CSRs, foundations and many more.

#### **Water conservation and common land conservation**

Water and soil are the major natural resources; human beings are highly dependent on them for producing food. Water is a critical input in agriculture in nearly all its aspects, having a determining effect on the eventual yield. Quality seeds and fertilizers fail to achieve their full potential if plants are not optimally watered. Adequate availability of water is important for animal husbandry as well. Fisheries are, of course, directly dependent on water resources. Especially in the southern part of India, lakes have inextricable relations with the communities in terms of social and economic development. After the innovation and execution of absorbing groundwater for agriculture and urban usage, surface water storage structures were neglected. Presently, we are facing total depletion of groundwater in almost every region of the nation. Water scarcity in the nation is a burning problem. Surface water storage and recharge of groundwater are the need of the hour to solve the problem. Government policies, corporate sectors, and all developmental programs are trying to solve this problem.

Major water bodies and lakes are silted and defunct due to lack of management, encroachment of water bodies, negligence, and diversions of feeder channels. Removal of check dams and green cover of the catchment area resulted in erosion of the topsoil layer, which is mainly composed of organic materials accumulated in water bodies. Farmers started digging bore wells for irrigation and getting crops and neglected gravity-flowing tank waters.

Though Karnataka is known for lake management

by the local communities, maintenance and management practices introduced by the state in recent years have undermined the importance of community participation. The consequence is that many lakes in Karnataka today become ineffective or in some cases defunct, the area irrigated by lakes has declined, and the local ecosystem deteriorated. The lake was meant not only for agriculture but also served as a resource base for many other indirect activities like the collection of fodder and fuel, making of bricks, pots, baskets, etc., with women, always offering their assistance in these processes. Hence, the lake and its surroundings used to be the common property of the village and its people. In Karnataka, districts like Uttar Kannada, Shivamogga, Dharwad, and Haveri generally receive good rains annually compared to other parts of the state. The undulating and plain topography in these districts enables us to have a good number of lakes. Over several years, the existing lakes in this region are subjected to several adversaries such as siltation, non-maintenance, encroachment, broken embankments, infestation by weeds and shrubs, etc. The net result is that most of the lakes are in degraded condition. There was an urgent need to rejuvenate these lakes in this region. MANUVIKASA works directly with farmers who are facing water problems and intends to develop wetlands and rejuvenate lakes. This purely starts the work with community involvement in the physical rejuvenation of lakes and the development of ponds and wetlands. The concern of the program is to develop water holding capacities of the lakes, improve the yield of the farmers and increase the employment opportunities in the villages. It also would focus on the management of the lake after rejuvenation by capacity building of the users and introducing fishing activities in lakes, making local community institution responsible for the management of lakes along with Gram Panchayath. The local labor community will be empowered to work under MGNREGA to maintain the lakes. MANUVIKASA will bring back the old glory of lakes and remember the community-managed lake systems. Lake silt will be applied to the farmland, and this silt is equal to organic manure. Silt is generated through accumulated fine soil mixed with degraded organic materials. Silt increases soil fertility due to its highly rich carbon, nutrients, and animal excreta content. Silt has excess clay content and water-holding capacity. It promotes water retention and air circulation.

Farm ponds help farmers to increase land productivity by 200% as well as increase farmers' income.

In the farm pond model around 40% of the total construction cost will be collected from the farmers.

#### **The advantages of farm ponds are:**

- The farm ponds help to utilize as irrigational purposes to grow crops, without depending on rainfall.
- This helps in reducing soil erosion.
- Recharges the groundwater system.
- Improves drainage system.
- The excavated soil can be used to enrich the soil in fields and levelling lands.
- This also promotes aquaculture.
- This also balances the ecological cycles.
- The water can be used for domestic purposes and livestock.

Farm ponds are cost-effective structures that enhance water control, contribute to agricultural intensification, and boost farm incomes. These ponds are financially viable plans, with a high Internal Rate of Return. However, this is possible only if they act as rainwater harvesting structures and not as intermediate storage points for increased extraction of groundwater or diversion of canal water.

Farm ponds aid in superior water control through harvesting of rainfall, surface run-off and subsurface flows. Some of them function exclusively as recharge points, contributing to groundwater replenishment. They also help in providing supplemental irrigation in the Kharif season and enhanced irrigation coverage in Rabi. The yield of paddy stabilized, thus contributing to greater food security.

Farm ponds that are based on springs will discharge water for the entire year. We need to identify and construct farm ponds based on springs which will help the farmer to irrigate the entire land for two to three crops per year.

Farm ponds can retain water for 8-10 months of the year. This means that the farmers could enhance cropping intensity and crop diversification within and across seasons. Increase in the area used to cultivate vegetables and other commercial crops.



## Total Farm Pond Created

Year	Upto 2016	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	Total
Total Number of Small Tanks and Farm Ponds	1397	332	506	422	192	225	135	183	146	3538
Number of Beneficiaries	2843	432	665	422	345	549	451	383	174	6264

We have developed 3538 Farm Ponds and harvest 5397 million liters of water every year

Name of supporter	2019-20	2020-21	2021-22	2022-23	2023-24	Total
Deshpande Foundation	72	40	20	20	00	295
GiveIndia	51	108	79	50	07	254
APPI	49	47	36	68	54	221
HDBFS	00	00	00	45	85	130
Yes Foundation	20	30	00	00	00	50
Total	192	225	135	183	146	941

During the reporting period, MANUVIKASA has developed 61 lakes.

### Database of lakes developed.

Name of the donor	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	Total
Coca Cola	00	10	00	00	00	0	10
APPI	00	13	18	15	16	26	88
YES Foundation	00	03	04	02	00	0	09
HDBFS	11	24	18	23	18	27	121
CMS	00	05	06	07	08	0	26
EdelGive Foundation	00	00	00	05	05	06	16
CAPCO	00	00	00	02	00	0	02
AHT	00	00	00	00	00	02	02
Total	11	55	46	54	47	61	274

## HDBFS

We have developed maximum lakes with the support of HDB Financial Services Limited. We started a collaboration with HDBFS in 2017 and completed five projects successfully.

### Overall accomplishments since the inception of the partnership

Key deliverable	Grant-1 2017-18	Grant-2 2018-20	Grant-3 2020-22	Grant-4 2022-23	Grant 5 2023-24	Total
Development of small farm ponds (Individually owned)	311	110	00	45	85	571
Development of small-sized lakes (2-5 Acres)	00	22	41	09	17	89
Development of Water Harvesting Structure in Betta Land	25	35	00	00	00	55
Development of medium-sized lakes (5-8 acres)	00	00	13	09	10	32
Development of small water harvesting pits	2030	3000	00	00	00	5030

### Key achievements of the fifth project supported by HDBFS

■ No of farm ponds developed -85
■ Number of lakes developed: 27
■ Number of villages covered: 26
■ Number of Taluks & Districts covered: 04 Districts and 11 Taluks namely:
■ Uttara Kannada: Sirsi, Siddapur, Mundgod & Yellapur
■ Shivamogga: Shikaripura, Sorab
■ Haveri: Hangal, Shiggavi, Byadagi, Hirekerur
■ Dharwad: Kalaghatagi.
■ No of farmers benefited through farm ponds: 85
■ No of farmers benefitted through lakes: 1065
■ No of acres benefited: 213 acres through ponds.
■ No of acres benefited through lakes 3987.2 acres.
■ Major crops that are leveraging additional water harvested:
■ Conventional crops: Paddy
Newly adapted crops: Beetle nut, Mango, Sugarcane, Maize, Corn etc.
■ Total additional water storage achieved: 271.00 million litres of water
■ We reduced the cost of cubic meter excavation from INR 40 to INR 35 successfully convincing farmers to provide more tractors to shift the silt without making excavator machine idle in any moment.



HDBFS Large sized Lakes HDBFS Large sized Lakes													
Sl. No	Name of the Lakes	Village	Panchayat	Taluk	Dis-trict	SY No	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre benefited	Cubic Meter Excavated	Addition-al water storage achieved in Million litres
1	Muttalakatti kere	Sudambi	Sudambi	Byadagi	Haveri	69	16.09.00	14.6084258	75.30116891	37	175	11133	11.1
2	Goudikatti kere	Inamneralagi	Samma-sagi	Hanagal	Haveri	19	06.24.00	14.67637833	75.0439450	31	94.1	10134	10.1
3	Hirekere	Shyadaguppi	Shyadaguppi	Hanagal	Haveri	85	17.07.00	14.6779983	75.18986333	29	150	13028	13
4	Jigalikatti kere	Hireanaji	Hireanaji	Byadagi	Haveri	2	11.35.00	14.6149605	75.33140934	35	177	10035	10
5	Telagina kere	Soma-sagara	Soma-sagara	Hanagal	Haveri	7	10.14.00	14.6905883	75.29321333	28	201	11841	11.8
6	Hirekere	Basavanakoppa	Hosuru	Shiggaon	Haveri	19	26.39.00	14.9800756	75.11041984	51	201.1	13559	13.5
7	Malalakatti kere	Yaliwala	Bharangi	Soraba	Shivamogga	59	16.27.00	14.5431582	75.27161697	38	147	13639	13.6
8	Doddakere	Mulathalli	Uppanasi	Hanagal	Haveri	51	13.31.00	14.69464000	75.32388500	41	131	11416	11.4
9	Tavarikatti Kere	Kavuli	Togarsi	Shikaripura	Shivamogga	50	07.29.00	14.44972000	75.23457333	40	144.2	16470	16.4
10	Hirekere	Aladakatti	Aladakatti	Hanagal	Haveri	82	12.03.00	14.8381717	75.21303167	41	135	14418	14.4
									Total	371	1556	12563	125.3

Table HDBFS (Medium lakes)

Sl. No	Name of the Lakes	Village	Panchayat	Taluk	District	SY No	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre Benefited	Cubic Meter Excavated	Additional water storage achieved in Million litres
1	Devanakattekere	Madluru	Madluru	Hirekerur	Haveri	130	04.31.00	14.60082774	75.30639774	36	162	11274	11.2
2	Jeenavaddinakatti	Attikatte	Sudambi	Byadagi	Haveri	168	13.37.00	14.61091364	75.26843785	35	138.1	9259	9.2
3	Karimandarakatti kere	Sudambi	Sudambi	Byadagi	Haveri	134	06.16.00	14.62548157	75.30575092	37	168	4887	4.8
4	Vaddanakatti Kere	Guddadamul-atalli	Uppanasi	Hanagal	Haveri	95	03.25.00	14.70387667	75.316115	25	80.2	9912	9.9
5	Jondagere	Astakatti	Beeravalli	Kalaghatagi	Dharwad	104	03.34.00	15.09118667	75.04031167	46	137	8865	8.8
6	Hosakere	Mugalikatti	Hunagunda	Shiggaon	Haveri	51	04.02.00	14.92349100	75.16702000	40	146.3	9890	9.8
7	Buralakere	Muttagi	Muttagi	Kalaghatagi	Dharwad	334	03.18.00	15.26493775	74.98213949	44	168	8882	8.8
8	Hittakere	Lakkolli	Choudalli	Mundgoda	Uttara Kan-nada	4	07.25.00	14.93761833	75.01034833	43	143	7124	7.1
9	Doddakere	Jinnuru	Jinnuru	Kalaghatagi	Dharwad	2	12.16.00	15.15846818	75.02922729	43	182.2	11008	11
10	Ogge Kere	Mugalkoppa	Andagi	Sirsi	Uttara Kan-nada	7	03.17.00	14.59100432	74.99379977	32	92	5557	5.5
11	Gadihalli Kere	Gadihalli	Unchalli	Sirsi	Uttara Kan-nada	39	03.08.00	14.588295	74.88212167	33	85.2	8818	8.8
12	Haranakere	Biravalli	Biravalli	Kalaghatagi	Dharwad	138	06.02.00	15.10505327	75.06818279	46	220	8935	8.9
13	Chikkeri	Hulikatti	Guddada-channapura	Shiggaon	Haveri	22	05.23.00	14.90534000	75.20285000	49	179	8911	8.9
14	Kurubana Kere	Hunasikatte	Aladakatti	Hanagal	Haveri	107	06.17.00	14.8445756	75.192385	50	137.2	7167	7.1
15	Mudakikere	Masalikatti	Sulikatti	Kalaghatagi	Dharwad	23	08.07.00	15.16385854	74.85458710	46	143	8614	8.6
16	Sarakari Kere	Dyamanakoppa	Kallapura	Hanagal	Haveri	13	05.22.00	14.70124650	75.14818454	39	128	8844	8.8
17	Kyadagikere	Malavalli	Choudalli	Mundgoda	Uttara Kan-nada	45	03.21.00	14.94590167	75.01020500	50	122	8598	8.5
									Total	694	2431.2	146645	145.7





**From Parched Fields  
to life of Prosperity**

**The Inspirational  
Journey of**

**Vasant  
Sannappa  
Naik**

**V**asant Sannappa Naik, a 55-year-old resident of Hadalagi Village in Sirsi Taluk, Uttara Kannada District, has faced severe challenges in his agricultural pursuits due to acute water scarcity. "Every day was a battle to secure enough water for our basic needs," Vasant recalls, highlighting the dire situation he and his family endured. Despite owning only 20 Gunta of land, he struggled to support his wife and son, bringing water from a Government open well to meet their daily requirements. Vasant's story of overcoming adversity through the intervention of MANUVIKASA and his subsequent transformation into a prosperous farmer is a testament to the power of determination and sustainable agricultural practices.

#### **Intervention by MANUVIKASA**

In the midst of this crisis, MANUVIKASA intervened and constructed a farm pond on Vasant's land. With the financial assistance from HDBFS. This marked a turning point for his family. "The farm pond changed everything for us," Vasant explains. With a consistent water supply, he could now plan for more stable and productive farming activities.









### **Transformation and Growth**

Empowered by the new water resource, Vasant installed a 2 HP water pump to lift water for both agricultural and household use. This enabled him to grow paddy and fodder on his land. Additionally, he ventured into dairy farming by purchasing two cows.

Vasant's efforts paid off as he began producing 14 liters of milk per day, generating a monthly income of ₹7,000 after covering all expenses. "The additional income from milk sales has been a game-changer for us," he shares. Furthermore, he produces five loads of cow dung manure annually, saving him ₹7,000 per load that he previously had to purchase from outside sources.

### **Agricultural Productivity**

The reliable water source and effective use of manure have boosted Vasant's agricultural productivity. He now grows 15 quintals of paddy each year. Recently, he has expanded his farming activities by planting arecanut in 5 gunta of his land, demonstrating his commitment to diversifying and enhancing his agricultural output.

### **Future Plans**

Buoyed by his success, Vasant is optimistic about the future. He is planning to buy additional cows to increase his milk production and further stabilize his family's income. "With the support we've received and the progress we've made, I believe we can continue to improve our lives and secure a better future for our children," Vasant says confidently. Vasant Sannappa Naik's journey from water scarcity to agricultural success exemplifies the transformative impact of sustainable water management and agricultural practices. His story is a testament to how targeted interventions and determination can uplift communities, ensuring a brighter and more secure future for families like his.



# Reviving Nature's Lifeline: Lake Rejuvenation Paves the Way for Sustainable Progress



**R**ecollects Gadigeppa Keluru “In the summer season, we were not able to get sufficient drinking water in our village. Female members of the village go to borewell owners and other landlord’s houses to stretch water. But it’s very unfaithful to our community members to borrow water every day, so we are always thinking of finding a permanent solution for this issue. But we have no hope. Usually, we have to buy water from a tanker for drinking water, The tanker cost will be 800-900 rupees per tanker. Because of the non-availability of fresh drinking water, we have faced sevier health problems in the village, and we trudged to continue our animal husbandry”.

At this juncture, a relative from the village community came as a guest at a festival and showed the community a way that not only solved our water crises, but it was also created community participation, and unity, created a vast impact. The guest Mr. Ramanna suggested that few years ago his village faced a savior water crisis and they suffered a lot. They searched for a solution. At that time, they approached MANUVIKASA Non-Governmental organization (NGO) rejuvenating lakes and working on a protecting natural resources and its sustainability.





Then the villagers decided to request the organization to lead the way. The Organization's officials participated in the community meetings and explained the terms and conditions for rejuvenating the lake. Accordingly, systematic documentation is also done with the Grama Panchayat. Members of MANUVIKASA also studied the lake's present condition and sent the water and soil samples for testing. One Fine Day, the lake rejuvenation work began.

Telaginakere is located in Survey no. 7 Somsagara village, Somsagara Grama Panchayat, Hangal Taluk of Haveri District. The lake had an area of 10.14.00 acres. Most of the villagers do not know that there was a lake exist in the village.

"In the early stages of the lake rejuvenation, most of the farmers in the village hesitate to transport the silt into their farmland. It was an uphill task for us to convince them, but slowly the scenario has been changed. Day by day the community participation was increased, some of the farmers do not had their tractors and they paid day basis to the tractor owners to rent for hiring tractors for transport the silt. It has been created local job opportunities also to the community" Express Mr. Ashwath Naik, Project director, MANUVIKASA.

Realizing the potential of the project, 28 farmers have made use of the silt dug out from the lake in their farmlands 4427 loads and 11841 Cubic meters of silt excavated during the lake rejuvenation. More than 201 acres of land will be benefitted after the lake rejuvenation. 11.8 Million liters of water will be harvested in the lake every year.

We have established a local lake development committee for lake development and its sustainability. Every year the community will focus on income generation through fishery activity. We will involve Grama Panchayath in developing a park in the Lake Bund area. The committee also takes care of the cleaning and protection of the lake", explains Mr. Kumar Hugara, a progressive village farmer.

"We are planning to restore our animal husbandry activity, after this monsoon season is over we are aiming that the lake will filled full of water. and we are going to organize offering to the lake programme for well being of the village. MANUVIKASA not only rejuvenated our lake it rejuvenated our confidence, mindset" shares Mr. Jayappa Banakar a farmer of the Somsagara village.

"I still remember when MANUVIKASA and its team visited our village and convinced our community of the importance of rejuvenating the local lake. This strives dream, became a reality" recollects Mr. Shivappa B Banakar a beneficiary farmer of Somsagara village.

"We no longer have to worry about the source of all our water needs. This has reassured us and built our self-confidence," say the villagers of Somsagara. Along with reviving a natural water source, it has helped in improving the economic conditions of the farmers, thereby that of the village too. Now, Somsagara village is on the path to progress.



# From Despair to Renewal:

## A Case Study on Vaddanakatti Kere





**G**uddadamulatalli is a small village located in Uppanasi Grama Panchayat, Hangal Taluk of Haveri District. The village, primarily inhabited by middle-class families. The agricultural landscape in this village predominantly comprises rainfed land. The Peasants of the village were harvesting only one crop in a year. Even though some farmers tried to dig borewells for better irrigation but they completely despaired.

“In our village, most of the youths migrated to Haveri and Hubballi cities for work. Because of the limited irrigated land and small land holding capacity. We are the only old generation left in the village. I am not saying that our brothers and sisters did wrong, they are finding a better pathway to fulfill their economic prosperity and development. But I am thinking If the good water resources available in the village, our community members will never turn in their faces into the cities” Shares 80-year-old man Mr. Gudappa, resident of Guddadamulatalli village, with worry.

With limited access to Water resources, the village farming community decided to find a solution to their water crises. They had several meetings. They tried lots of temporary arrangements and options but all the efforts were ruined. At that time they are also thinking about rejuvenating the local lake but accelerating the idea and taking the leadership is quite challenging.

Some days later, a newspaper article appeared saying that MANUVIKASA an NGO rejuvenating lakes with community participation. The article, It has other contact details also. Immediately the village leaders requested the organization to revive the local lake.

“After getting calls from the village community we, MANUVIKASA team visited the village and witnessed the sorry state of the lake. Lake, never underwent either partial de-siltation or a complete rejuvenation in the last few decades as long as the memory of the villagers goes back. With the financial assistance from the HDBFS, considering the potential needs of the village community, we began our process” Shares Mr. Shekar Naik, field coordinator, MANUVIKASA

The Vaddanakatti Kere is situated in Survey no 95 and has a total of 03.25.00. After getting the proper approval from the Grama Panchayat and community, the lake rejuvenation process was started.

“During the lake rejuvenation process, we encountered a spectrum of reactions from the community, ranging from enthusiastic participation to detrimental opposition. While some individuals actively engaged in the project, others sought to mislead and undermine it. But the full swing we tried our best and succeeded”. Shared enthusiastically Mr. Ashwath Naik, Project director.

Realizing the potential of the project, 25 farmers have made use of the silt dug out from the lake in their farmlands. 5256 loads and 9912 cubic meters of silt excavated and 80.2 acres of land, which benefitted after the lake rejuvenation. Additionally, a total of 9.2 Million liters of water will be harvested annually from this lake.

The uniqueness of the rejuvenation of Vaddanakatti Kere lies in an overwhelming response and contribution from the villagers in terms of voluntarily providing tractors to dump excavated soil into their respective farmlands. Around 25 tractors were consistently deployed at the cost of farmers for around 15 days where each tractor actively dumped soil for around 8 hours a day.

Overall, the transformation of Vaddanakatti Kere serves as a beacon of hope, inspiring other communities to embark on similar journeys of renewal and empowerment through collective action and sustainable practices. Through unity, determination, and collaborative efforts, even the most daunting challenges can be overcome, leading to a brighter and more resilient future for all.





# Azim Premji Foundation



**A**zim Premji Foundation (APF) has been supporting MANUVIKASA since 2019 and supporting farm pond construction, water harvesting in community forest land which is locally called Betta Land, and Lake rejuvenation in flat land. With the support of APF, we offer sustainable agriculture training to women.

APF is a well-known philanthropic organization working in India and providing multi-year grants and strategic support to NGOs and CBOs. Through such support, people who are deeply disadvantaged, and marginalized are offered immediate care, access to essential services, and the possibility of a dignified future.

## What is Betta Land?

Betta land is dominated by moist deciduous and evergreen forest types. Betta land (Leafy Forest) legally belongs to the forest department and is handed over to the community for the collection of bark leaves and NTFP materials.

Water Conservation in community forest land

Betta land is a privileged forest given to areca gardeners in Uttara Kannada. Areca gardeners have usufructuary rights over these betta lands for collecting forest products for their bonafide uses.

During the reporting period, we have constructed 54 ponds, 10 betta tanks and rejuvenated 26 lakes.

Key deliverable	Year-1 2019-20	Year-2 2020-21	Year-3 2021-22	Year-4 2022-23	Year -5 2023-24	Total
Construction of water harvesting structures in community forest land with the size is 30 feet width, 50 feet in length, and 8 feet in depth	23	00	00	10	10	43
Construction of farm ponds	49	47	36	68	54	254
Providing sustainable agriculture and financial inclusion training to women members	50	64	68	72	46	300
Rejuvenation of lakes	13	18	15	17	26	89
Conducting lake convention	00	00	02	00	00	02

## Key achievements of the second project supported by APF:

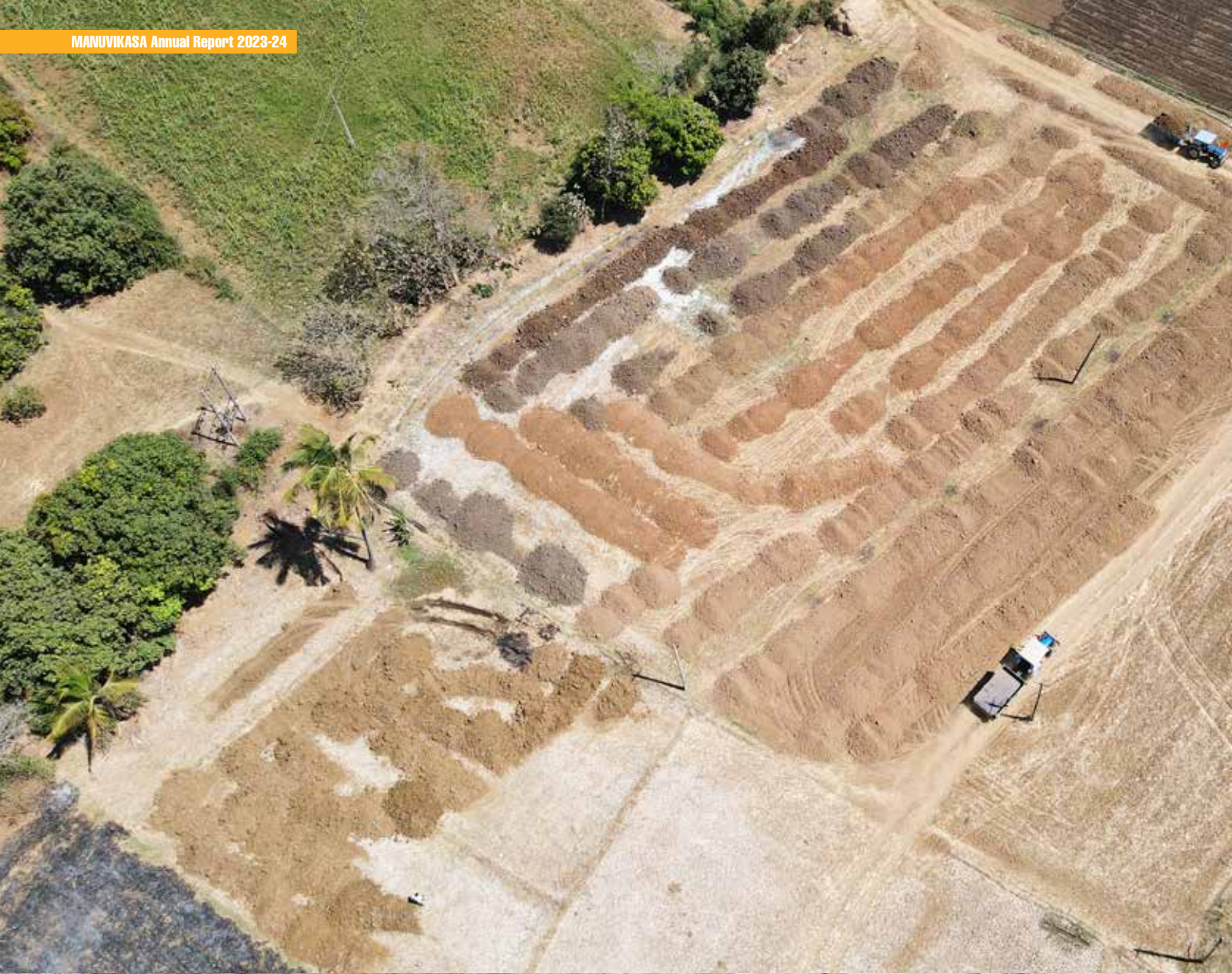
- Number of lakes developed: 26
- Number of villages covered: 26
- Number of Taluks & Districts covered: 04 Districts and 12 Taluks namely
- **Uttara Kannada:** Sirsi, Siddapur, Yellapur and Mundgod
- **Shivamogga:** Sorab
- **Haveri:** Hangal, Shiggavi, Byadagi, Hirekeruru
- **Dharwad:** Kalaghatagi, Kundagola, and Dharwad

- 54 farmers benefited: through farm ponds
- No of farmers benefitted through lakes: 1015
- No of acres benefited: 179.08 acres through ponds.
- No of acres benefited through lakes: 2944.97 acres.
- Major crops that are leveraging additional water harvested:  
Conventional crops: Paddy  
Newly adapted crops: Beetle nut, Mango, Sugarcane, Maize, corn etc.
- Total additional water storage achieved:  
Total 230.9 million litres of water



APF Lake FY2023-24													
Sl. No	Name of the Lakes	Village	Panchayat	Taluk	District	SY No	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre Benefited	Cubic Meter Excavated	Addition- al water storage achieved in Million litres
1	Govinakatte kere	Ajagundikoppa	Shiragoda	Hangal	Haveri	265	09.17.00	14.68112531	75.13607696	29	92	8310	8.3
2	Pavada kere	Teertha	Malali	Byadagi	Haveri	168	13.37.00	14.61091364	75.26843785	35	138.1	9251	9.2
3	Appinakatti kere	Konanakoppa	Santehosur	Hanagal	Haveri	72	03.11.00	14.65580576	75.06316154	35	82	5989	5.9
4	Holagatte kere	Hunagunda	Hunagunda	Shiggav	Haveri	141	04.18.00	14.90837225	75.17414447	29	196	5220	5.2
5	Hirekere	Malakanakoppa	Jinnur	Kalaghatagi	Dharwad	197	05.04.00	15.16436367	75.04346106	41	183	8634	8.6
6	Vaddinagadde- kere	Kayagudde	Bankanala	Sirsi	Uttara Kannada	129	04.11.00	14.64487333	74.94961833	28	88	5028	5.2
7	Hirekere	Kunkur	Malali	Kundagola	Dharwad	6	09.20.00	15.114678	75.172156	49	160.17	6320	6.3
8	Totada melina kere	Hosabale	Bennur	Soraba	Shivamogga	44	08.15.00	14.46809304	74.96174705	34	99	7354	7.3
9	Hosamathada kere	Chandragutti	Chandragutti	Soraba	Shivamogga	136	12.00.00	14.42454039	74.96275499	33	122	6187	6.1
10	Hirekere(Dod- dakere)	Nitturu	Madluru	Hirekerur	Haveri	146	17.27.00	14.570418	75.28074868	34	122.2	11301	11.3
11	Haranakere	Induru	Induru	Mundgod	Uttara Kannada	48	08.35.00	15.0320967	75.03712833	49	86.2	13834	13.8
12	Nadagattikere	Inamaneralagi	Sammalagi	Hanagal	Haveri	128	03.02.00	14.6686633	75.03318333	29	92.2	9159	9.1
13	Karlakatti	Soodambi	Soodambi	Byadagi	Haveri	48	06.25.00	14.6097721	75.30919927	38	88	8145	8.1
14	Bapanakatti	Hireanaji	Hireanaji	Byadagi	Haveri	112	07.38.00	14.6020511	75.33331528	33	71	10761	10.7
15	Kabbinakere	Dummihala	Ghalapooji	Byadagi	Haveri	79	18.34.00	14.6182462	75.26341724	46	128	10876	10.8
16	Sarakarikere	Muddinakoppa	Satenalli	Hirekerur	Haveri	47	15.30.00	14.5840982	75.32545208	46	136	7878	7.8
17	Kalakeri	Malakanakoppa	Jinnuru	Kalaghatagi	Dharwad	39	12.32.00	15.1563066	75.04198367	46	108	8717	8.7
18	Vaddigatti Kere	Tumarikoppa	Hireanaji	Byadagi	Haveri	66	06.07.00	14.5937417	75.32893500	37	105	8962	8.9
19	Agasanakatte Kere	Santolli	Badanagod	Sirsi	Uttara Kannada	21	08.22.00	14.65012000	75.03498667	47	97.2	10170	10.1
20	Yarikatti Kere	Beeranakoppa	Hireanaji	Byadagi	Haveri	106	13.34.00	14.617371	75.34014011	45	106.1	9028	9
21	Bammanakatti Kere	Chikkabasuru	Chikkabasuru	Byadagi	Haveri	11	10.13.00	14.6570206	75.30751242	43	102.2	9897	9.8
22	Hakkitumbi- nakatti	Hallibail	Kirawadi	Hanagal	Haveri	43	03.17.00	14.5891533	75.18649500	45	78.1	6333	6.3
23	Ramanakatti Kere	Somasagara	Somasagara	Hanagal	Haveri	62	09.24.00	14.6957333	75.30845833	25	54	11127	11.2
24	Kallappanakere	Garudahonnalli	Bammigatti	Kalaghatagi	Dharwad	312	05.06.00	15.07955500	75.02428000	40	107.2	14476	14.4
25	Doddakere	Nandikatta	Nandikatta	Mundgod	Uttara Kannada	2	18.15.00	15.0337167	74.98840000	43	129	9775	9.7
26	Kudi Kere	Garaga	Garaga	Dharwad	Dharwad	87	12.27.00	15.5778889	74.93358905	40	85	9128	9.1
									Total	1015	2944.97	231852	230.9



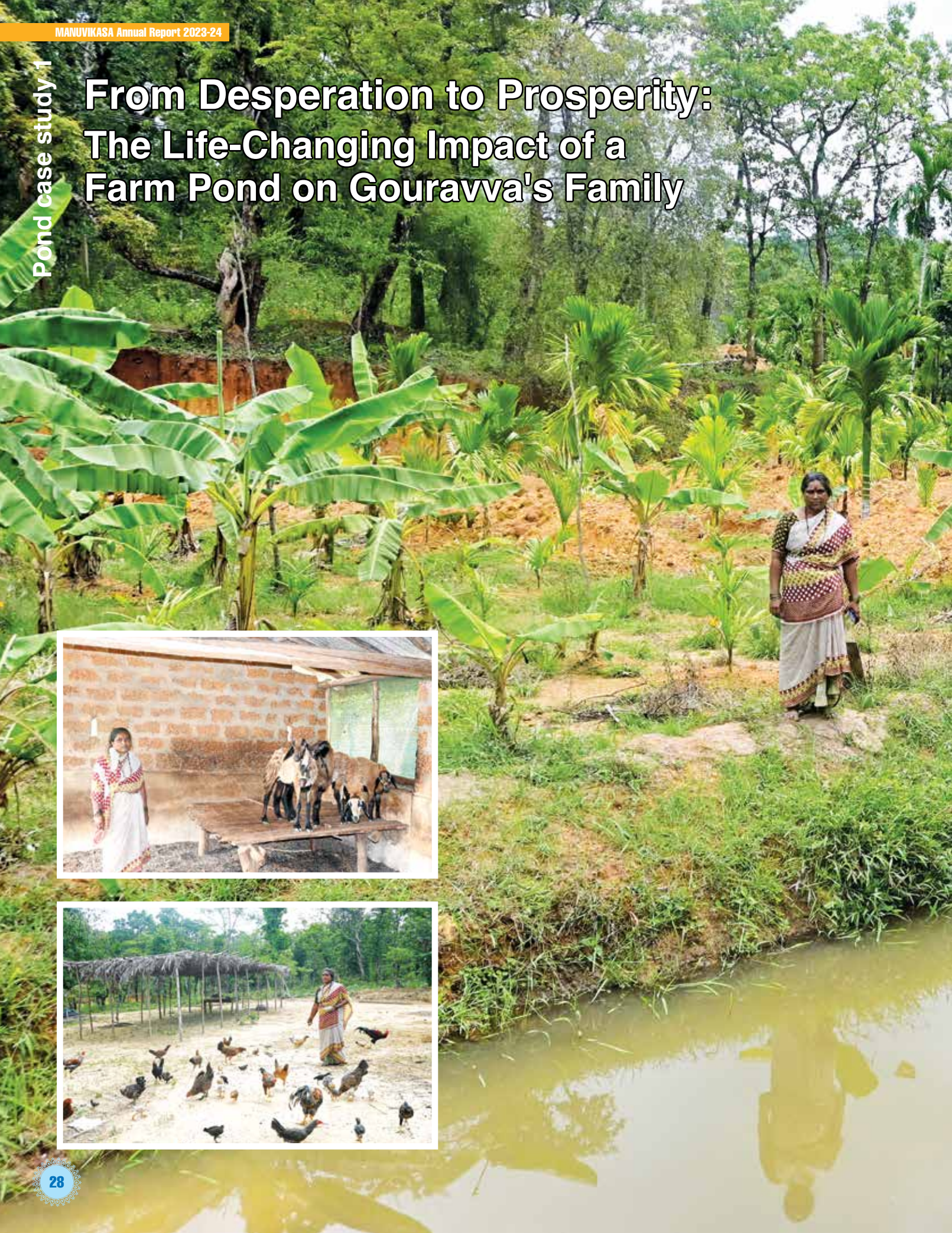








# From Desperation to Prosperity: The Life-Changing Impact of a Farm Pond on Gouravva's Family





**M**rs. Gouravva, a 55-year-old housewife living in Kangod village of Siddapura Taluk, Uttara Kannada District, resides with her husband and son. Her husband does labour works, and their son is still studying. The family owns 1.5 acres of land, which has become a source of stress during the summer due to severe water shortages affecting their crops. This not only created significant financial strain but also worsened her husband's mental health problems.

Gouravva is deeply worried about their dire situation. Overcoming these challenges seems like an uphill task, and their financial condition deteriorates with each passing day. Her husband's health continues to decline, and without any additional financial resources, Gouravva struggles to find a way to resolve these issues.

When MANUVIKASA and its team visited Kangod village for farm pond development activities, they witnessed the dire situation faced by Gouravva and her family.

Mr. M.G Hegde, Project Director of MANUVIKASA, described the visit: "When we visited Gouravva's site, we saw an urgent need for water resources. Their crops, such as areca nut and paddy plants, were dying. With Financial assistance from Azim Premji Foundation (APF), MANUVIKASA immediately decided to construct a farm pond with 30-feet width, 30 feet length and 10 feet depth pond at the low cost on their land."

"After the construction of a farm pond on our land, we finally had sufficient water for our crops and household. In addition to growing Areca nut and paddy, I started a kitchen garden and ventured into animal husbandry. My husband's depression solved significantly. I even began a poultry business. The farm pond not only alleviated our water worries but also opened up new livelihood opportunities for us," says Gouravva with gratitude.

"After installing a 2 HP motor pump to our farm pond, we now have sufficient water for our crops. I am happy and also planning to expand our agricultural activities. I am truly grateful to MANUVIKASA and its team members," says Mr. Ganapati Gouda, Gouravva's husband.

The intervention by MANUVIKASA transformed the lives of Gouravva and her family. The construction of the farm pond and the installation of the motor pump not only solved their water crisis but also opened up new avenues for agricultural and economic growth. With renewed hope and resources, Gouravva expanded into kitchen gardening, animal husbandry, and poultry farming, while her husband's health improved significantly. Their story is a testament to the profound impact that targeted support and sustainable practices can have on rural communities, offering them a path to resilience and prosperity.







## *Harankere Lake Reborn:* A Collaborative efforts for Environmental Renewal and Community Empowerment

Mr. Gundappa, a respected elder of the village, reflects on the hardships their farming community has endured: "In our village, most of the farmers are aged. Our sons have left the village because of the non-availability of sufficient water for agriculture. Earlier, we were getting sufficient water for irrigation due to good rain and favourable environmental conditions, but nowadays, drought has affected us. We have 5 acres of land, and we can't find any labourers for agriculture and harvesting. Nowadays, we are suffering from high blood pressure and diabetes because of the worry about our land and future." However, after MANUVIKASA's lake rejuvenation initiative, the situation has improved, and the youths of the village are slowly returning.

Harankere, located in the survey no. 48, serene village of Indur village, Indur Grama Panchyat, Mundgod Taluk of Uttara Kannada District, was once a neglected water body, suffering from degradation and environmental neglect. However, through a collaborative effort led by MANUVIKASA in partnership with the Azim Premji Foundation, the lake has undergone a remarkable transformation. This case study delves into the journey of Harankere, Lake's development, highlighting the significant role of MANUVIKASA's intervention in empowering the community and fostering environmental conservation.

"Harankere, spanning 8.35 acres, faced numerous challenges including siltation, pollution, and negligence. These issues not only degraded the lake ecosystem but also threatened the livelihoods of the local community, which relied on the lake for irrigation, fishing, and livestock grazing". Recollects Mr. Imrankhan K Balekayi a progressive farmer of the village.

Recognizing the urgent need for intervention, MANUVIKASA, dedicated to rural development, partnered with the local community as well as Indur Gram Panchayat to initiate a holistic lake development project. The project aimed to rejuvenate the lake, enhance its ecosystem, and improve the socio-economic conditions of the surrounding area and improve the community's economic prosperity.

"We Organized several capacity-building meetings to equip community members with the knowledge and skills necessary for sustainable agriculture, water conservation, and natural resource management. But it was an uphill task, After tireless efforts made





by us, finally community convinced and we are started the lake rejuvenation process” Shares MANUVIKASA’s Area Manager, Mr. Basavaraj Radder

A total of 49 families came upfront to utilize the project. MANUVIKASA provided technical expertise in water resource management, ecological restoration, and sustainable agriculture to design and implement interventions tailored to the specific needs of Harankere. A total of 6190 loads of silt excavated during the rejuvenation and it will directly benefited for the better irrigation to 132 acres of land.

MANUVIKASA facilitated community mobilization efforts, engaging local residents in decision-making processes and fostering a sense of ownership over the project. This participatory approach ensured that the interventions were culturally appropriate and aligned with the aspirations of the community.

"The partnership between MANUVIKASA and our local community has brought about incredible change. Harankere has been transformed, with cleaner water, richer biodiversity, and thriving aquatic habitats. Our livelihood diversification initiatives have empowered us, boosting incomes, enhancing food security, and improving our overall well-being. This is truly a cause for celebration." shares the farmers of the Indur





village.

Through capacity building and community mobilization efforts, the project has strengthened the resilience of the community, enabling them to adapt to environmental challenges and sustainably manage their natural resources.

A total of 13834 Cubic Meter of silt excavated from the lake and it will harvest 13.8 million liters of water annually from the lake. Community from the Indur village formed the local lake committee to take care the lake upcoming sustainable activities. The committee will take care the developmental activities like fishery and bund strengthening, cleaning of inflow and outflow tracks of the lake etc.

“This year the rainfall is very good, and we started horticulture and mixed cropping this year. We are eagerly waiting the yield to come & celebrate our pivotal moment so it can unfold our needs. Because of applying the fresh silt to our farmland, it has increased the moisture content in my farmland.” express Mr. Bharat R Sattur, a progressive farmer of the village.

“We are happy with the work done by

MANUVIKASA. The organization not only provide clean water to the village, but it’s also saved our dignity. Earlier we constructed toilets with the help of Grama panchayat. Due to the non-availability of water earlier, we do not use it and our children goes for open defecation. In the night time its very dangerous for them to go outside because dangerous snakes are there in our village. In some cases, chain snatchers steal our valuable jewellery items also. But now the situation has been changing.” Happily shares Mangamma, a village woman.

The partnership between MANUVIKASA, APF and the village community exemplifies the transformative potential of collaborative efforts in rural development and environmental conservation. By leveraging technical expertise, community mobilization, and sustainable livelihood interventions, the project has not only rejuvenated Harankere but also empowered the local community to thrive in harmony with their natural environment. MANUVIKASA's holistic approach serves as a model for sustainable development, demonstrating how partnerships between non-profit organizations and local stakeholders can catalyse positive change and create lasting impact in rural communities.



# Reviving Kallappanakere: A Community-Driven Rejuvenation Initiative

One fine morning, Mr. Ramanna was worried because his wife hadn't returned home on time. She had gone to fetch water outside the village, as fresh water was not available for their family. Every day, she walked 3-4 kilometers to bring water. After some time, a neighbor came running and shockingly said that a harmful snake had bitten his wife. Ramanna recollects the situation before the lake rejuvenation and says, "This is because of the high negligence of our local water body. If our lakes were properly maintained, we wouldn't have to face such dangers just to get fresh water."





Kallappanakere, located in Garudahonnalli Village, Bammigatti Gram Panchayat (GP) in Kalaghatagi Taluk of Dharwad District, is a crucial water resource for the local community. Situated in Survey No. 312, encompassing an area of 5.6 acres, this lake has historically played a significant role in supporting the agricultural needs of the region. However, over the years, the lake had fallen into disrepair due to silt accumulation and neglect, leading to reduced water capacity and decreased agricultural productivity. The rejuvenation of Kallappanakere became imperative to restore its ecological balance and agricultural utility.

### ***Challenges Before Rejuvenation***

Before the rejuvenation efforts, Kallappanakere faced several challenges. The accumulation of silt over the years had significantly reduced the lake's water holding capacity. It was evident that the lake had lost much of its efficiency in water storage and distribution. This reduction in capacity not only

impacted the water availability for irrigation but also affected the overall ecosystem of the lake. The decline in water quality and quantity had adverse effects on the agricultural productivity of the region.

### ***Recognizing the Need for Restoration***

“Recognizing the urgent need to restore Kallappanakere, MANUVIKASA, with the support of the Azim Premji Foundation, embarked on a comprehensive lake rejuvenation project. The initiative aimed to restore the lake's water holding capacity, improve its ecological balance, and enhance the agricultural productivity of the surrounding lands,” shares Mr. Ganapati Yalival, Coordinator, MANUVIKASA.

### ***Community Engagement and Meetings***

“The rejuvenation project began with a series of community meetings conducted by us. These meetings were crucial in garnering support from the local population and ensuring their active







participation in the project. The community meetings served to educate the local community about the importance of the lake and the need for its rejuvenation, encouraging community members to participate actively in the rejuvenation process, fostering a sense of ownership and responsibility towards the lake, and providing a platform for community members to voice their concerns, offer suggestions, and contribute to the planning and implementation of the project. Thus, we won the confidence of the community,” shares Mr. Ashwath Naik, Project Director, MANUVIKASA.

### ***Technical Interventions***

“The primary technical intervention involved the excavation and removal of silt from the lakebed. A total of 6557 loads of silt were excavated from the lake and a total of 14476 Cubic meter of silt excavated, which significantly increased the lake's water harvesting capacity up to 14.4 Million liters of water every year. The desilting process not only helped in deepening the lake but also ensured that the water could percolate more effectively, thus improving groundwater recharge in the surrounding areas. A total of 40 beneficiaries relied on the lake for irrigation”. Recollects Sheshappa V Lamani, a progressive farmer of the village.

### ***Preventing Soil Erosion and Restoring Ecological Balance***

“In the process of the rejuvenation, we prevented soil erosion and ensured the structural integrity of the lake by strengthening the embankments. This involved the construction of protective bunds. Efforts were made to restore the ecological balance of the lake by promoting biodiversity. Native plant species were introduced to stabilize the soil and improve the habitat for local wildlife. This ecological restoration was essential for maintaining the health of the lake and supporting the overall ecosystem,” expresses Channaveera C Naganagoudra, a farmer of the village.

### ***Improved Water Management and Sustainability***

“The rejuvenation project also focused on improving the water management and distribution systems. This improvement in water management was vital for enhancing agricultural productivity and ensuring the sustainability of the lake as a water resource. We also established the local lake committee for undertaking the developmental activities of our lake,” shares Mr. Manjunath A Poojar, a farmer of the village.





**Impact on Agriculture and alternative Livelihoods**

“The excavation of silt and the strengthening of embankments have significantly increased the lake’s water holding capacity. This has resulted in better water availability for irrigation, benefiting the 40 beneficiaries and enhancing the productivity of 114 acres of farmland.” Shares Yallappasing T Pujar a farmer of the village

With a reliable source of water for irrigation, farmers of Garudahonnalli village are hoping for improved crop yields and increased agricultural productivity. This year they planning to start horticulture crops also This has had a positive impact on their livelihoods, contributing to economic stability and growth in the region.

“Several years ago, we had to abandon our animal husbandry activities due to the scarcity of water and fodder for our cattle. However, after the lake rejuvenation, we have been able to bring new cattle into our home and restart our farming operations. The lake rejuvenation has restored our confidence and enabled us to pursue new alternative livelihoods,” expresses Shivappa T Ani, a progressive farmer

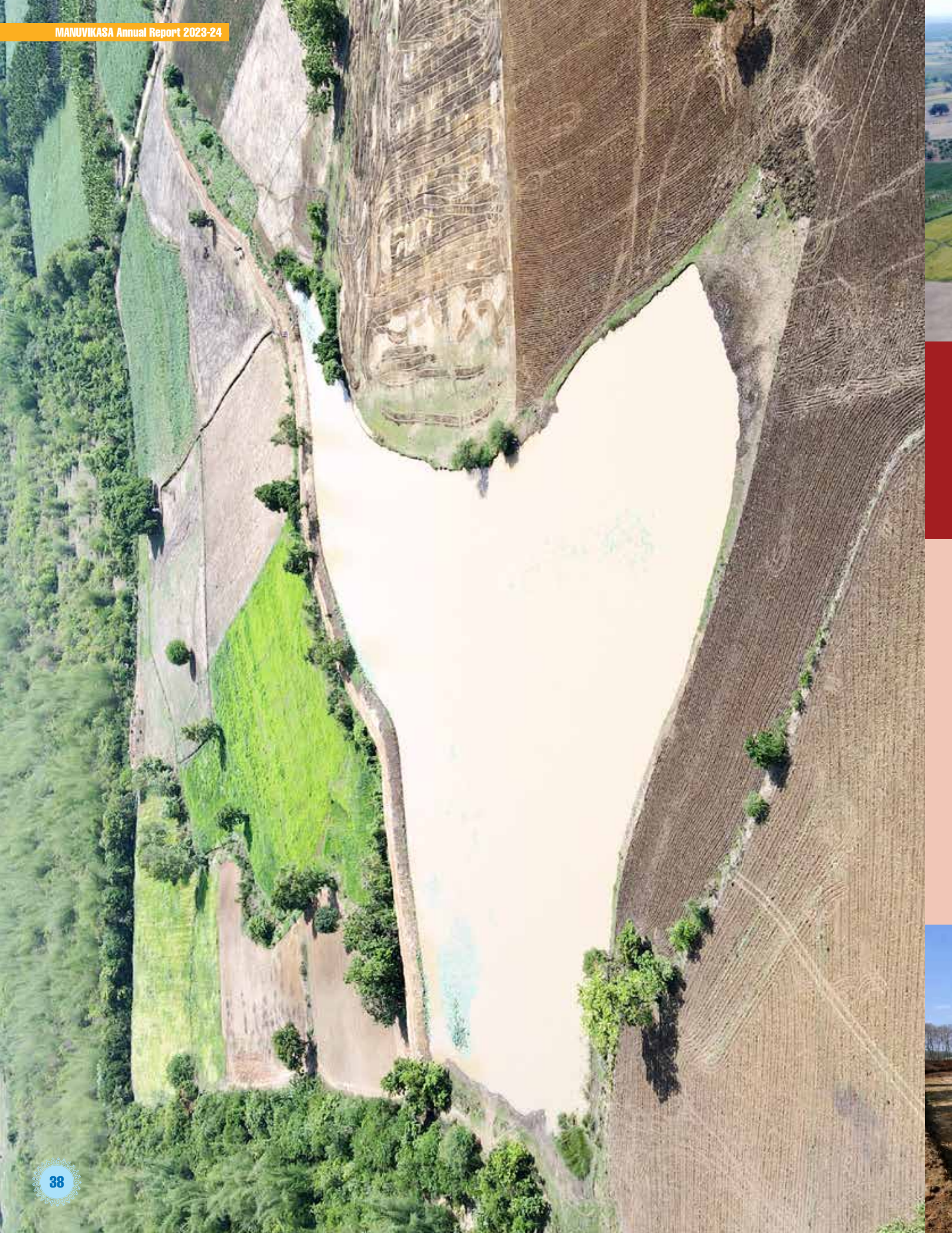
from the village.

**Empowerment Through Collaboration**

The joint efforts of MANUVIKASA, the Azim Premji Foundation, and the active involvement of the community in the rejuvenation project have fostered a sense of ownership and responsibility towards the lake. This empowerment has encouraged the community to take an active role in maintaining and preserving the lake for future generations.

The rejuvenation of Kallappanakere, in Garudahonnalli Village is a testament to the power of community-driven initiatives supported by MANUVIKASA and the Azim Premji Foundation. Through effective community engagement, technical interventions, and ecological restoration, the project has successfully restored the lake's capacity and utility. The positive outcomes of this initiative highlight the importance of collaborative efforts in addressing environmental challenges and promoting sustainable development. Kallappanakere, now stands as a vital water resource, supporting agriculture, enhancing livelihoods, and contributing to the ecological balance of the region.







Impact Partner



# EdelGive Foundation

- With the support of the EdelGive foundation, we have rejuvenated 16 lakes.
- During this reporting period, we have rejuvenated 06 lakes.

## Key achievements of the second project supported by Edelgive Foundation

- Number of lakes developed: 06
- Number of villages covered: 06
- Number of Taluks & Districts covered: 03 Districts and 04 Taluks namely:
  - Uttara Kannada: Mundgod
  - Haveri: Hangal, Bydagi
  - Dharwad: Kalaghatagi
- No of farmers benefited: 239 through lakes.
- No of acres benefited through lakes: 898.2 acres.
- We have excavated 56816 cubic meter of silt and 5681 million liters of water storage capacity has been enhanced in the lakes.

Sl. No	Name of the Lakes	Village	Panchayat	Taluk	District	SY No	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre Benefited	Cubic Meter Excavated	Additional water storage achieved in Million litres
1	Jigali kere	Hunugunda	Hunagunda	Mundgod	Uttara Kannada	136	06.35.00	15.057625	75.02278167	43	136.2	10023	10
2	Hirekere	Attikatte	Sudambi	Bydagi	Haveri	133	23.29.00	14.612328	75.28041153	36	183	9902	9.9
3	Mallanakere	Dummihala	Ghalapuji	Bydagi	Haveri	28	13.35.00	14.61872372	75.26799097	42	161.2	7231	7.2
4	Mandekere	Garudahonnalli	Bammigatti	Kalaghatagi	Dharwad	45	04.28.00	15.09096833	75.02029000	51	171	11240	11.2
5	Halakattikere	Guddadamulattalli	Uppunasi	Hangal	Haveri	122	04.10.00	14.70113	75.308615	25	88	9231	9.2
6	Vadagatti Kere	Dyavanakonda	Jinnuru	Kalaghatagi	Dharwad	75	10.16.00	15.14332935	75.01643564	42	158.2	9189	9.1
									<b>Total</b>	<b>239</b>	<b>898.2</b>	<b>56816</b>	<b>56.6</b>







**LAKE REJUVENATION PROJECT**  
2023-24

An initiative of  
**MANUVIKASA**

LAKE NAME : VADAGATTIKERE TALUK : KALAGHATAGI  
VILLAGE : DYAVANAKONDA DIST : DHARWAD  
WATER STORAGE CAPACITY: 849 LAKHS LITRE

Supported by  
**EdelGive**

**ಕೆರೆಗಳ ಪುನರುಜ್ಜೀವನ ಕಾರ್ಯಕ್ರಮ**

ನಿರವಧಿ 2023-24  
ಕೆರೆಯ ಹೆಸರು : ವಡಗಟ್ಟಿಕೆರೆ ತಾಲೂಕು : ಕಲಗಟಗಿ  
ಗ್ರಾಮದ ಹೆಸರು : ದ್ಯಾವನಕೊಂಡ ಜಿಲ್ಲೆ : ಧಾರವಾಡ  
ನೀರು ಸಂಗ್ರಹಣಾ ಸಾಮರ್ಥ್ಯ 849 ಲಕ್ಷ ಲೀಟರ್  
ನಿರವಧಿ  
**EdelGive**







# Water the Essence of Life : *A Story of the Halakattikere*



"The lack of clean water affected our children the most. They had to skip school to help fetch water, and their education suffered," noted Kumar. "We worried about their future, knowing they were missing out on opportunities for a better life." However, after MANUVIKASA's lake rejuvenation initiative, the situation has changed for the better, and now we celebrate the return of our children to school and the renewed hope for their bright future.

Halakattikere, located in the survey no 122, serene village of Guddadamulatalli village, Uppanasi Grama Panchayat, Hangal Taluk of Haveri District, was once a neglected water body, suffering from degradation and environmental neglect.

However, through a collaborative effort led by MANUVIKASA in partnership with the EdelGive Foundation, the lake has undergone a remarkable transformation. This case study delves into the journey of Halakatti Lake's development, highlighting the significant role of MANUVIKASA's intervention in empowering the community and fostering environmental conservation.

"Halakatti Lake, spanning 4.10 acres, faced numerous challenges including siltation, pollution, and negligence. These issues not only degraded the lake ecosystem but also threatened the livelihoods of the local community,







which relied on the lake for irrigation, fishing, and livestock grazing”. Recollects Mrs. Shobha Aduru, a women farmer of the village.

Recognizing the urgent need for intervention, MANUVIKASA, dedicated to rural development, partnered with the local community as well as Uppunasi Gram Panchayat to initiate a holistic lake development project. The project aimed to rejuvenate the lake, enhance its ecosystem, and improve the socio-economic conditions of the surrounding area and improve the community’s economic prosperity.

“We organized several capacity-building meetings to equip community members with the knowledge

and skills necessary for sustainable agriculture, water conservation, and natural resource management. But it was an uphill task, After tireless efforts made by us, finally community convinced and we are started the lake rejuvenation process” Shares Mr. Jagadish Erannanvaar Project coordinator, MANUVIKASA.

A total of 25 families came upfront to utilize the project. MANUVIKASA provided technical expertise in water resource management, ecological restoration, and sustainable agriculture to design and implement interventions tailored to the specific needs of Halakatti Lake. A total of 3086 loads of silt excavated during the rejuvenation and it will directly benefits for the better irrigation to 88 acres of land





MANUVIKASA facilitated community mobilization efforts, engaging local residents in decision-making process and fostering a sense of ownership over the project. This participatory approach ensured that the interventions were culturally appropriate and aligned with the aspirations of the community.

The partnership between MANUVIKASA and the local community has yielded significant outcomes: Halakatti Lake has undergone a remarkable transformation, with improved water quality, increased biodiversity, and restored aquatic habitats. Livelihood diversification initiatives have empowered residents, leading to increased incomes, food security, and overall well-being.

Through capacity building and community mobilization efforts, the project has strengthened the resilience of the community, enabling them to adapt to environmental challenges and sustainably manage their natural resources.

A total of 9231 cubic meter of silt excavated from the lake and it will harvest 9.2 million liters of water annually from the lake. Community from the Guddadamulatal village formed the local lake committee to take care of the lake upcoming sustainable activities. The committee will take care of the developmental activities like fishery and bund strengthening, cleaning of inflow and outflow tracks of the lake etc.

"Fortunately, this year, the rainy season was

good, giving us enough water to use in the summer. Thanks to the lake rejuvenation, we can now store more water in the lake, and we're also thinking about restarting our animal husbandry. This success is something we're celebrating as it brings renewed hope and prosperity to our community." express Mr. Suresh Kurubara a farmer of the village.

We are demanding MANUVIKASA to construct proper structure in the lake bund area to wash our clothes. We are happy with the work done by MANUVIKASA. The organization not only provided clean water to the village, it's also saved our dignity. Earlier, because of non availability of water nearby, we are went for open defecation. But now the situation has been changing.

The partnership between MANUVIKASA and the village community exemplifies the transformative potential of collaborative efforts in rural development and environmental conservation. By leveraging technical expertise, community mobilization, and sustainable livelihood interventions, the project has not only rejuvenated Halakatti Lake but also empowered the local community to thrive in harmony with their natural environment. MANUVIKASA's holistic approach serves as a model for sustainable development, demonstrating how partnerships between non-profit organizations and local stakeholders can catalyse positive change and create lasting impact in rural communities.



# MANUVIKASA secured a new collaboration with Ashraya Hastha Trust Bengaluru

Impact Partner



**M**ANUVIKASA and Ashraya Hastha Trust, Bengaluru have partnered for the first time to collectively support the farming community with water harvesting measures through the rejuvenation of the Community Lake in the Hangal and Byadagi Blocks of Haveri District, Karnataka State.

Ashraya Hastha Trust Bengaluru is a charitable foundation that advances ideas and supports organisations to promote a better, more equal world. For 20+ years, the organization supported efforts to advance healthcare and education for all, preserve the environment, strengthen opportunities for livelihoods, champion animal welfare and make philanthropy more effective to better serve historically marginalised communities.

MANUVIKASA, in collaboration with Ashraya Hastha Trust located in Bengaluru, spearheaded the Lake Rejuvenation Program. In its initial phase, MANUVIKASA undertook the revitalization of two lakes: 'Neralakatte Kere' in Kondoji village, Hangal Taluk and 'Vaddinakere' in Ghalapooji village, Byadagi Taluk, both situated in Haveri District.

*In the reporting period, In association with the Ashraya Hasta Trust, Bengaluru -MANUVIKASA has rejuvenated two lakes that benefits 157 farmers and 403.2 acres to irrigate in total. Because of the rejuvenation of two lake, we are able to harvest additionally 80.41 million liters of water every year.*



Below table contains the brief details of the lake rejuvenated:

Sl. No	Village	Taluk	SY Number	Acres	District	Lake name	Latitude	Longitude	No of farmers benefitted	No of acres benefitted	No of loads	Cubic meter excavated
1	Kondoji	Hangal	151	04.25.00	Haveri	Neralakatte	14.67889167	75.163685	54	87	10790	18871
2	Ghalapooji	Bydagi	221	14.00.00	Haveri	Vaddinakere	14.64583333	75.26951500	103	316.2	30857	61527
<b>Total</b>									<b>157</b>	<b>403.2</b>	<b>416 47</b>	<b>80.401</b>















# CMS Foundation

## Women livelihood development through sustainable agriculture



CMS Info Systems Private Limited has supported MANUVIKASA since October 2019 and sanctioned 04 grants and all projects are successfully completed. In the first grant, we have rejuvenated 08 lakes and in the second grant, we have rejuvenated 10 lakes. In the third grant, we rejuvenated 8 lakes.

Totally we have rejuvenated 26 lakes in the total project period. The Project helped 26 villages and 842 farmers. 3479.26 acres of land irrigated, and 181441 cubic meters of silt excavated.

In the FY 2023-24 the fourth grant support collaboration with CMS Info Systems Ltd., MANUVIKASA organized a one-day sustainable Agriculture Training and exposure visit for women farmers at Kalaghatagi in Dharwad District and Hanagal in Haveri District. This initiative aims to foster the development of alternative livelihoods.

A sustainable agriculture approach aims to utilize natural resources in a manner that allows them to regenerate their productive capacity while minimizing harmful impacts on surrounding ecosystems.

### Details of Sustainable Agriculture Trainings. and exposure visits 2023-24

SI No	Date	Place	No of Participants
1	14.04.2023	Hotel Aishwarya Residency, Kalaghatagi, Dharwad	48
2	06.06.2023	IB Hall, Hanagal, Haveri	59

Mr. Kuberareddi Neelannavara, Assistant Horticultural Officer, Dummavada, Kalaghatagi, Mr. Ningayya Hiremath. Progressive farmer. Mr. Timmanna Bhat, Idagundi, Progressive Honey bee cultivator, Mrs. Kamalakshi Patil, a progressive mushroom cultivator. Mr. Shankar Hegde, Assistant Director (Rtd) Agriculture Department. Mr. M. G Hegde, MANUVIKASA were the resource persons of the training and gave their valuable suggestions to the women members

### Kalaghatagi - No of Participants participated in the training (village-wise)

S/I.No	Village	No of Participants
1	Hire honahalli	11
2	Bommigatti	9
3	Indur	6
4	Hunagunda	1
5	Attiveri	6
6	Begur	15
<b>Total</b>		<b>48</b>

### Hangal - No of Participants participated in the training (village-wise)

S/I.No	Village	No of Participants
1	Mantagi	12
2	Guddadamulatalli	20
3	Kopparashikoppa	7
4	Chikhullal	14
5	Kalkeri	6
<b>Total</b>		<b>59</b>



In the FY 2023-2024 We got the 5th grants from CMS Foundation to improve the livelihood of the 255 rural vulnerable women in Uttara Kannada District through improving sustainable farming, access to natural resources and skill building by 2024.

The first Sustainable Agriculture training was organised on 18 March 2024 at Hotel Samrat Sirsi, Uttara Kannada District.

Participants from Biluru and Maragundi villages of Sirsi were participated actively. Totally, 49 women participants were actively involved in the trainings, exchange their ideas and cleared their doubts in the training. Mrs. Vidyalakshmi, Branch Manager, CMS Infosystems Pvt Ltd, Mangalore Mr. Rajesh, Branch Manager, CMS Infosystems Pvt Ltd, Udupi. Dr. Yashaswini Sharma, Scientist (Horticulture) KVK, Sirsi, Smt.Veda Sitaram Hegde, Shreshtha Krishi Mahile, Best Farm Women awardee, Mr. Madhukeshwar Hegde National awardee and progressive honeybee cultivator and Mr. Ganapati Bhat, Managing Trustee, MANUVIKASA are the key note

speakers of the training. In the training, most of the sessions are interactive and informative.

The first batch of Catering training was organized at Bilur village of Sirsi Taluk of Uttara Kannada District. The training was started on 16 March 2024 and ended on 25th March 2024. Most of the training's sessions were practical sessions. 20 Women from rural community were actively involved in the training Each day the participants learnt about making new variety of dishes, like making of Egg Fried Rice, Kesari bath, Gobi Manchurian, Parota, Coconut Obbattu, Fish Fry, Chicken fry. The training encapsulates the clean and hygiene management and safety measurements. Women in catering training also acquire skills in producing homemade products, understanding marketing opportunities, and facing associated challenges. During the training, participants are also educated on the art of dish presentation and maintaining cleanliness. The Participants were also gained the knowledge on customer attracting strategies and hospitality management.









# Enthusiasm shows the way

## Veena's Story

**M**rs. Veena Krishna is a 35-year-old enthusiastic lady, full of boundless energy. She is eager to share her thoughts and aspirations. She has studied up to 10th standard. "I really want to proactively make use of every opportunity which can promise a better life for me and my family," she says.

### Desire for change

As a housewife, Veena lives with her husband Krishna in Biluru village, Bankanala Grama Panchayath, Sirsi Taluk of Uttara Kannada District. She had a daughter and son who were studying. Veena's family owned two acres of land in which agricultural activity was carried out. They were growing paddy and areca nut. In Biluru village MANUVIKASA rejuvenated Urabaagila kere in 2021 in collaboration with CMS

As a housewife, Veena could see her husband, who was the sole breadwinner of the family, struggling to make ends meet. This heightened her urge to contribute her bit to better the family's economic conditions, thereby helping ease her husband's burden.

At this juncture, MANUVIKASA set foot in Biluru village and collaboration with CMS Info Systems Ltd., organized sustainable agriculture training and exposure visit for the women farmers which aimed at empowering women farmers and promoting sustainable agricultural practices and livelihood development. Veena underwent the training and was impressed with the concept of alternative livelihood development. Meanwhile, she got organic manure, a kit of seeds containing all indigenous varieties of vegetables, and a honeybee box with a colony free of cost to start her sustainable agriculture business.

"My wish is that my children read well and become more educated than me, so that they had better opportunities. Sustainable agricultural activity happening in our farmland and were looking at avenues to improve our situation," says Veena.

"Finally, disregarding the distance, I decided to sign up for membership for the training, as I saw this as an opportunity to save my children's future," recalls Veena.

### Back to nature with organic agriculture

"Since I had taken part in the training on organic farming and our two acres farmland, I was confident enough to take the organic plunge," says Veena.

Veena's husband though, was not aware of organic farming and strongly believed in using chemical fertilizers and insecticides. With the seeds provided by MANUVIKASA the family began preparing the field for sowing. I also add agricultural waste to the pit. I intend to apply this vermicompost to the crops in the coming days," says Veena.



Veena has successfully transformed her land into a thriving kitchen garden, cultivating a variety of vegetables, including green chilies, tomatoes, curry leaves, pole beans, winged beans, pumpkins, cabbages, bitter gourds, yellow carrots, drumsticks (ODC3), and onions. With her dedication and hard work, she now sells ₹1,000 worth of fresh vegetables at the local market every week, demonstrating the profitability of small-scale farming.

Additionally, Veena received honeybee extraction demonstration training organized by MANUVIKASA, which has further enhanced her entrepreneurial journey. She shared, "We are planning to sell the honey and make its value-added products so we can get a good price for it." Her commitment to diversifying her income streams and leveraging her skills exemplifies her determination and innovative approach to achieve financial stability.



**Women Empowerment and enhancing their skills**  
**Project WEDA – Women Empowerment and Development Action**

In India, a larger proportion of women are unemployed compared to men. To achieve equality and economic independence, it is crucial to uplift women. Empowering women enables them to make their own decisions, enhance their purchasing power, control resources, attain equal power in society, and access equitable opportunities for growth and achieving their goals.

MANUVIKASA has been active in four districts of Karnataka and parts of the Coastal area, working with over 30,000 women. The organization provides life skills education and organizes women into Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), Federations, and Cooperatives. We assist women in securing employment through MGNREGA, offer skills training in agriculture and other sectors, and support them in initiating and enhancing income-generating and entrepreneurial activities.

MANUVIKASA offers financial products to empower women and provides marketing assistance to help them sell their products and services at competitive prices. In this regard, MANUVIKASA is

primarily focused on women's empowerment and resilience. The Self-Help Group (SHG) approach is the most effective method for reaching women. SHGs play a crucial role in educating women about their importance in empowerment, facilitating collaborative decision-making, and enhancing women's confidence and capabilities.

MANUVIKASA has established Self-Help Groups (SHGs) consisting of 10-15 members each, encouraging them to work independently and save regularly. We facilitate credit connections through financial institutions for income-generating enterprises and support them in entrepreneurship, insurance, and other financial inclusion initiatives.

The EdelGive Foundation is the key donor to our women's empowerment and livelihood development programs. Currently, we are implementing a women's empowerment initiative under WEDA. This program aims to provide employment, livelihood development, skill enhancement, and financial inclusion to 10,000 women over three years.

**Tailoring Training**

SI no	Place	Taluk	Starting Date	Closing Date	Participants
1	Devanalli	Sirsi	03-07-2023	16-09-2023	37
2	Tabakada Honnalli	Kalaghatagi	07-07-2023	03-10-2023	31
3	Karwar	Karwar	24-07-2023	13-10-2023	25
4	Jinnur	Kalaghatagi	23-11-2023	07-02-2024	31
5	Joganakoppa	Haliyal	24-01-2024	30-03-2024	25
6	Tiluvalli	Hangal	16-02-2024	16-04-2024	33
7	Tergaon	Haliyal	30-09-2023	16-12-2023	36
<b>Total</b>					<b>218</b>







### Beautician Training

SI no	Place	Taluk	Starting Date	Closing Date	Participants
1	Bhatkal	Bhatkal	10-08-2023	01-11-2023	22
2	Sirsi	Sirsi	03-10-2023	20-12-2023	20
<b>Total</b>					<b>42</b>

### Sustainable Agriculture Training – One-day training

SI no	Place	Taluk	Date	Participants
1	Bailikeri	Ankola	20-06-2023	25
2	Sirsi	Sirsi	16-06-2023	49
3	Siddapur	Siddapur	04-10-2023	54
4	Sirsi	Sirsi	28-01-2024	42
<b>Total</b>				<b>170</b>



### Dairy Development Training

SI no	Place	Taluk	Date	Participants
1	Sirsi	Sirsi	11-09-2023	54
2	Banavasi	Sirsi	13-02-2024	61
<b>Total</b>				<b>115</b>

### Year-wise SHG created

Year	2011-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	Total
Total SHGs	2048	83	237	76	132	98	100	2774







# Women Convention

In the reporting period we organized two women conventions. The first women's convention was held on November 27, 2023, at Sri Shringeri Sharada Math in Siddapura, followed by the second convention on December 29, 2024, at Daivajna Kalyana Mantapa in Sirsi. Both events saw participation from over 1500 members.

Women who are actively self-employed were honored at these conventions. They shared their experiences and stories, inspiring more women to pursue self-employment.

Sl no	Date	Place	Participants
1	27-11-2023	Sirsi	673
2	29-12-2023	Siddapur	834

## Key discussion points during the convention included:

- Gender equality
- Laws related to women
- Opportunities for income generation and entrepreneurial skills
- Strengthening women's cooperatives and federations

The conventions provided a platform for women to freely express their thoughts, suggestions, and feelings about various issues they face. Their demands, which included potable water, changes in bus schedules, improved transportation facilities, marketing opportunities, value addition, milk collection centers, working women's hostels, and other amenities, were compiled and conveyed to government authorities.

The events featured elected legislative assembly members, issue experts, local medical practitioners, lawyers, women entrepreneurs, artists, public representatives, and government officials as guests and speakers.







**Loan linkage**

Total group	Total members	Total amount
167	1085	INR.42824875

**MGNREGA**

Total labours	Total Man-days	Total female
8549	63531	4363

**Skill training details (2023-24)**

SI no	Name of the training	Total batches	Duration of the training	Total Participants	Total settlements (2021-2024)
1	Tailoring Training	7	2 months	246	665
2	Beautician Training	2	2 months	41	110
3	Dairy Development Training	2	1 day	115	350
4	Sustainable Agriculture Training	4	1 day	170	320
5	Catering Training	0	5 days	0	164
<b>Total</b>				<b>572</b>	<b>1609</b>















## We are working with women for their livelihood development and empowerment through following sequences

- 1 Identification of poor women
- 2 Institutionalizing them under federation and cooperative
- 3 Encourage the women to open bank accounts and involve them in financial inclusion activities
- 4 Linkage of government schemes and encourage them to participate in village institutions and developmental activities and employment generation under MGNREGA
- 5 Encourage them for savings and internal lending
- 6 Encourage women in opinion making in village development
- 7 Involve them in Self Help Groups
- 8 Promotion of producer's organization and support them for input supply, production, value addition and marketing of their products and services
- 9 Involve them for group lending activities
- 10 Develop technology in production, processing and value addition finance and marketing
- 11 Capacity building of the women on group works, leadership, credit management, book keeping and conflict resolution
- 12 Introduction of digital literacy and e-marketing
- 13 Linking them with banking finance and financial inclusion products (Insurance, pension etc.)
- 14 Support them in branding and publicity
- 15 Encourage them for entrepreneurship development and income generating activities



# Realizing Dreams as the Difficult Phase Fades Away

## The story of Mrs. Kavita Balgodi



“I believe happiness is just tiny moments of gratitude practiced each day. It’s not something to be achieved or postponed. We must intentionally recognize that it surrounds each of us in every moment if we only dare to look”. Shares Mrs. Kavita Balgodi.

Women are the backbone of the family and the bedrock of a nation. They bring life into the world. Their instincts are to care for the old, the sick, and those in need. Here is a story of a woman who not only being a housewife but as a responsible woman, uplifted her family's financial condition in a needy condition and achieved her dream of doing a small business.

Mrs. Kavita Balgodi is a 40-year-old lady who resides in Bhimangudda, Sirsi of Uttara Kannada District. She is a BA graduate. She got married to Bhaskar Balgodi. She has a family of four. She has a daughter and a son. Her daughter, Sannidhi is

studying in 4th standard, and her son, Sudhit is in 10th standard. Both are studying in a private school.

### Faced Hardships of life

Kavita’s mother's home is Sagar of Shivamogga District. She has three brothers. Even though poverty was a major headache for them, by facing it she completed her BA graduation. She always hungers to do a job after graduation. When she was searching for a job, unfortunately, her marriage got fixed at the age of 24. It was a joint family of 12 members and her father-in-law was a retired worker of Sirsi municipality. “After a few days, my family got divided and my father-in-law and mother-in-law were bedridden for about 4 years. So, the opportunity to do a job was also less. In such a situation, I was used to being in the house only to take care of them. Also, his family was very traditional and did not allow the daughters or daughters-in-law to do a





job outside. For this sake, I quit the chance to apply for the post of Anganwadi teacher. So, my hope for doing a job was diminishing day by day” recalls Kavita in grief.

“My Husband runs a grocery store at Sirsi. He has no land or assets. The shop is the only source of income to run our family. It was very crucial for my husband to bear all the medical expenses of his father and mother and his children’s educational expenses”. Shares Kavita nostalgically.

Kavita’s neighbours encouraged her to join the Soubhagya MANUVIKASA Self-Help Group (SHG) in the year 2015. She was doing regular monthly savings.

“During covid-19 my husband's shop was closed due to lockdown rules and regulations. It was very difficult for us to lead lives because the shop was the sole source of income.

### **GROWcery**

It was very difficult for us to run the family during Covid-19 so I decided to start a shop at my home itself. Creating my own business as an entrepreneur and not working under someone else has always been my dream. Then I made the decision to take a loan of Rs. 1,00,000 in instalments from the MANUVIKASA Soubhagya SHG and set up a new grocery shop at my home” says Kavita satisfactorily. She has set up all the basic grocery items like flour, masala powder, eggs, dairy products, daily use items, etc. For storing dairy products, she purchased a refrigerator by taking a loan of Rs.

17,000 from SHG. Bhimanagudda, Sirsi consists of 100 households, and it was the only convenient store for the people there. At first, the villagers would go to Sirsi city for groceries, but due to the lockdown, gradually more villagers came to Kavita's shop. This has given her an advantage to do business more. This was her peak earned period.

### **Wick brings light to life**

Along with grocery items, Kavita also purchased two types of wick-making machines. From this Kavita manufactured thousands of wicks and sold them to nearby shops. Her husband supported her in selling wicks to many shops. Despite the lockdown, a significant number of customers have still made purchases. During covid Rs. 17,000 per day was her highest income from grocery shop. She repaid 90% of the loan in this period only. On average, she earns about Rs. 4000 to Rs. 5000 monthly from both the shop and the wick-making machine. Also, her annual income is Rs. 60,000. This has made her give superior education to her children and support her family's livelihood.

“Even today, I take SHG loans every time, I need them for my business. I also actively participate in MANUVIKASA federation meetings and discuss with other members about SHGs and business development. I am deeply grateful to MANUVIKASA for providing such an opportunity for women to empower themselves in society. If any chance I look forward to participating in the beautician training by MANUVIKASA days ahead” Kavita says excitedly.



# Dreams in Dairy: Pavitra's Journey to Sustainable Farming

“Remember that we don’t create happiness. We don’t create peace. We don’t create beauty. They are already here, what is real cannot be created nor destroyed. Our task is simply wake up them and recognize them”. This sentiment was shared by Mrs. Pavitra Jain, as she narrated the inspiring story of a woman who achieved her dream.

Monthly income	Monthly Expenditures	Monthly Savings	Annual Savings
Rs. 51300/-	Rs. 23250/-	Rs. 28050/-	Rs. 336600/-

Over time, Pavitra took on the responsibility of caring for the cows, and her interest in dairy farming grew. When the MANUVIKASA team visited Kodigar to form women’s groups, Pavitra was introduced to the concept of Sangha (Group) and decided to become a member. In 2015, she joined the Choudeshwari MANUVIKASA Mahila Swasahaya Sangha (SHG), which provided her with valuable knowledge and confidence.

Pavitra manages a cowshed with four cows and two calves, yielding approximately 40 liters of milk daily, valued at Rs. 45 per liter in the local market. Her husband takes charge of selling the milk to nearby customers. To enhance her dairy farming, Pavitra secured loans from SHGs and banks, initially taking 4.5 lakhs and later an additional 3 lakhs. With these funds, she constructed a cowshed and a slurry pit.

Displaying an innovative approach to waste management, Pavitra ensures that the used water from the cowshed is not wasted. She has implemented a system where the wastewater is filtered, and the cleaned water, enriched with cow dung and urine, is directed to the farmlands through a pipe system. This sustainable practice provides a continuous supply of fertilizer for their crops, especially benefiting their areca plants.

Pavitra envisions expanding her cowshed and emphasizes the positive impact, daily interaction with her cows has on her determination to succeed in dairy farming. According to her, life becomes truly wonderful when one finds joy and fulfillment in their accomplishments.

Expressing her gratitude, Pavitra acknowledges MANUVIKASA for their unwavering support in encouraging women’s entrepreneurship. She wholeheartedly supports and appreciates the work carried out by the organization.



Smt. Pavitra Anant Jain aged 34, resides in Kodigar village, Sirsi Taluk of Uttara Kannada District. Pavitra, a mother of two daughters, is actively supports her husband, Mr. Anant Jain, in their 2-acre areca nut farm. While her husband primarily focuses on agriculture, Pavitra has a deep passion for dairy farming, a venture she has been involved in since the early days of their household.



# From Adversity to Achievement: The Inspiring Journey of Pushpa Shetty

**M**rs. Pushpa Nagappa Pitambar Shetty, a 44-year-old woman hailing from Kalghatgi Taluk in Dharwad district, has traversed a challenging journey from poverty to prosperity. Despite facing early hardships, she exuded an unwavering spirit to overcome adversities.

Married at the tender age of 18, Pushpa settled with her husband in Savanur Taluk of Haveri District. Their humble abode comprised a two-acre farmland where they cultivated maize. Despite the simplicity of their life, theirs was a content and joyful family. Pushpa's resilience and positive outlook served as guiding lights, illuminating the path through the darkest times. Today, her story stands as a testament to the power of perseverance and determination in the face of adversity.

After twelve years of marriage, Pushpa's husband passed away under undisclosed circumstances, leaving her with the responsibility of caring for their two children. Life became unpredictable for Pushpa, with no clear path forward. Thankfully, her sister and brother-in-law, who lived in Kalghatgi, extended a helping hand and suggested her to settle there. Assuring her of their support, they welcomed Pushpa and her children with open arms, despite her arriving with empty hands and little hope.

The children were enrolled in a government school, but Pushpa faced additional challenges, particularly concerning her health issues related to allergies. At one point, she found herself hospitalized, struggling to cover the medical expenses. Determined to transform her circumstances, Pushpa decided to turn her daily routine into a business opportunity.

With her sister's support, Pushpa launched a small catering service specializing in roti and sabzi. She poured her heart into the venture, and her dedication paid off. People in the community loved her food, and orders started pouring in for gatherings of 15-20 people. This initial success served as a promising beginning for Pushpa's new chapter, offering her a glimmer of hope amidst the uncertainty.

MANUVIKASA, dedicated to promoting women's empowerment and poverty eradication, embarked on a mission in Kalaghatgi taluk to provide catering training to the underprivileged. Amidst numerous applicants, Pushpa stood out due to her life challenges and unwavering determination. Recognizing her potential,

MANUVIKASA selected Pushpa for the catering training program held in January 2023, spanning seven days.

"Previously, my culinary skills were limited to basic dishes like rotis, a few sabzis, rice, and sambar. However, thanks to MANUVIKASA's training, I've mastered the art of preparing sweets such as kheer, jamoon, holige, and jalebi, along with various chutney powders. Incorporating these delicacies into my offerings has significantly boosted my business," shares Pushpa joyfully. With her daughter's marriage, her 22-year-old son, Basavaraj, stepped in to support the catering venture, diligently assisting his mother even during her periods of ill health. In addition to catering, Basavaraj expanded the family's business by venturing



into wholesale grocery sales, complementing their food services. The popularity of Pushpa's catering has soared in Kalghatgi, with holige and roti emerging as crowd favorites. Priced at Rs. 100 per meal, Pushpa's culinary creations have garnered widespread acclaim, generating monthly revenues ranging from Rs. 10000 to Rs. 15000.

"The demand for Pushpa's catering services is steadily rising," remarks the MANUVIKASA field coordinator, signaling a promising trajectory for Pushpa and her flourishing enterprise.

"Transportation is not an issue for me. Often, either my son or customers pick up their orders. With my catering training, I prepare complete meals, including various vegetable dishes, sweets, and chutney powders. I can single-handedly cater to up to 300 people. In the future, I aspire to establish my own canteen. I'm immensely grateful to MANUVIKASA and its team for their unwavering support on this journey," expresses Pushpa sincerely.



# Rising from the grassroots The story of Savita Anchi

**The Journey towards finding an answer is more important than the answer itself.**



**M**rs. Savita Anchi's entrepreneurial journey took a transformative turn when she joined the Renukadevi MANUVIKASA Self-Help Group (SHG) in 2021, supported through the collaboration of MANUVIKASA and the EdelGive Foundation. With limited financial means but immense determination, she utilized a ₹20,000 loan from the SHG to expand her beauty services by purchasing a professional beautician chair. Savita further diversified her business by renting gold-plated jewelry, stocking stationery items, and setting up a flour mill. These efforts significantly increased her income, enabling her to support her family and achieve financial stability.

In India, the traditional mindset often forms a barrier to the entry of more women into businesses and other entrepreneurial activities. Some women entrepreneurs are rising above it and being noticed due to their sheer hard work and innovation. The changing times have led to increased participation of women in various business domains such as IT, finance, fashion, sports, etc. Today, business and entrepreneurship are no more defined by gender.

The following success story proves that a true entrepreneur succeeds in the face of challenges with sheer perseverance. Here is a glimpse of one such successful woman entrepreneur, who is a true role model.

## **The Life journey**

Savita Anchi, aged 38, is a native of Tumarikoppa village, Kalghatagi Taluk of Dharwad District. She is married to Prashant Anchi of Adaragunchi village. Prashant works in a private company. Savita's is a small family of four. They have two daughters; one is four years and the other is two.

## **The Challenges**

Starting from her childhood days, Savita Anchi grew up in poor economic conditions. She has one brother and two sisters. Her father used to run the family by doing coolie work. Immediately after finishing her secondary education, Savita got married at the age of 17. Even after marriage, she did not give up her studies and completed PUC with the support of her husband. Due to a lack of support from the other family members, after she decided to return to her mother's home and continue her education to complete her BA degree. In addition to education, being interested in skill activities too, Savita Anchi learned tailoring, and computers and



availed of 6 months beautician course under a government project, while doing her degree. She also encouraged her husband to write the SSLC exam.

### The Extreme inevitability

"I lived with my husband at my mother's home for two years. Later, I was shifted to a rented home near my mother's home. It was very difficult for us to run the household with only Prashant's salary. Therefore I started tailoring to support the family income. Besides, I started working as a beautician by doing eyebrow, haircuts initially. At the starting stage, I couldn't enhance my income much. Therefore, I worked in Shri Kshetra Dharmasthala Rural Development Project SKDRDP as a treasurer for 8-10 months. Since my children were young, I



was unable to continue with the job. Thus, I decided to restart tailoring and beautician work at home." Shares Savita

### Over Come

Because of the quality of work, time management, and effort, the number of customers gradually began to increase, and along with that, her income. A proud moment for Savita Anchi was when they purchased the same rented house where they lived for many years. Once the number of customers began to

increase, she contemplated setting up a shop that might fetch her more profit. She transformed a part of her home into a shop. "In the initial days I did eyebrow, haircuts in the normal chair only," says Savita Anchi.

### Reaching out to the Destiny

Due to the good quality of her work, she became well-known and sought-after in and around the village. She began taking up makeup assignments for marriages and other functions. Along with this, the demand for her tailoring services is also increasing.

Though Savita Anchi has a lot of skills, she was financially not strong enough to invest in her business. In the year 2021, when MANUVIKASA explored the village Tumarikoppa to start self-help groups, Savita Anchi got inspired and understood the importance of self-help groups and joined the 10-member group of Renukadevi MANUVIKASA self-help group (SHG). By continuously engaging in the activities of SHG, she got a loan of ₹20,000 and bought a beautician chair. In addition to this, on demand of customers, she began stocking up on stationery items and gold-plated jewelry on a rental basis. She travels to Naragunda, Kundagola, and Kalghatagi for bride and birthday makeup and other parties, on an average of 50-100km. She also bought a plot of land beside her house and installed a flour mill. After comes back from work, Prashant Anchi manages the flour mill.

"Besides facial, my fellow villagers request more for eyebrows and haircut services. There is no beauty parlor near our village, therefore a huge number of customers come to my parlor" says Savita happily.

Named Sannidi Beauty Parlour and General Stores, she earns ₹600-700 per day by renting gold-plated jewelry. Inclusive of tailoring, beautician, and stationery, Savita earns ₹10000 to 12000 per month, with an average daily earning of ₹350-400 per day and an annual income of ₹1,10,000 to 1,40,000. After meeting all expenses, Savita earns a net profit of ₹8,000. "There may be some variation in the profit, but this income is the backbone of all household expenditure and savings for the future of children," express Savita with a grateful heary. In the coming days, Savita Anchi expects support from MANUVIKASA for the expansion of her shop, and to learn bridal makeup.

"I really don't know how to express my gratitude enough about MANUVIKASA ..., I extend a very special thanks to Mr. Ganapati Bhat for this generosity." Express Savita





# MANUVIKASA and HSS join forces in a collaborative effort to assist farming communities with Rivers riparian zone management.

Globally, water is regarded as the most critical resource for sustainable agricultural development. Irrigated areas are expected to expand in the coming years, while freshwater supplies will increasingly be diverted from agriculture to meet the rising demand for domestic use and industry. Additionally, irrigation efficiency is currently very low, with less than 65% of the applied water actually utilized by crops. Ensuring the sustainable use of irrigation, water is therefore a priority for agriculture in arid regions. Under conditions of water scarcity and climate change, significant efforts have been made to implement policies aimed at increasing water efficiency, based on the principle that better management can achieve more with less water.

## HSS – MANUVIKASA Programmes 2023

Sl.No	Date	Place	Programme Name	No of Participants
1	14/07/2023	Hotel Madhuvana, Sirsi, Uttara Kannada	Workshop on 'Riparian zone management'	70
2	24/07/2023	Hotel Aishwarya Residency, Kalaghatagi, Dharwad	Workshop on 'Riparian zone management'	80
3	31/07/2023	Shri Shakthi Bhavan, Soraba, Shivmogga	Workshop on 'Riparian zone management'	70
4	14/08/2023	Grama Panchayat Hall, Tilvalli, Haveri	Workshop on 'Riparian zone management'	84
5	28/09/2023	Hotel Panchavati, Sirsi, Uttara Kannada	Workshop on 'River Zone Challenges for River Basin Authorities'	90



Better management typically involves improving water allocation and/or irrigation efficiency. Improving water allocation is closely linked to appropriate pricing, while enhancing irrigation efficiency depends on the type of irrigation technology used, environmental conditions, and the scheduling of water application.

Agricultural practices like soil management, irrigation, fertilizer application, and disease and pest control are crucial for sustainable water management in agriculture and environmental protection. However, socio-economic pressures and climate change pose constraints on water allocated to agriculture in India. Achieving sustainable water management involves not only technological solutions but also considerations of rural communities' social behaviour, economic constraints, and the legal and institutional framework. In India, sustainable water management in agriculture requires improvements in irrigation techniques, soil and plant practices, water pricing, reuse of treated wastewater, farmer involvement in water management, and capacity building.

In this context, we have forged a partnership with HSS India Foundation, a unit of HSS Germany operating in India. With their grant and expertise, and collaboration with other HSS partners such as CEE, IIMB, ISEC, and others, we are engaged in studying basin-level watershed management and conducting capacity building sessions for farmers and Panchayat Raj members on Integrated Water Resource Management, 'Rivers riparian zone management' and Climate change.

Participating in partner workshops hosted by HSS India Foundation has deepened our comprehension of water resource management and strategies for

addressing climate change. These sessions have provided valuable insights into diverse government policies and programs.

Moreover, we have conducted four regional-level workshops focusing on "Rivers riparian zone management " for targeted resource farmers and public representatives. These workshops included participation from experts on pertinent issues, environmental scientists, government officials, and stakeholders, fostering meaningful exchanges and learning experiences.

We organized One day Zone level workshop on 'River Zone Challenges for River Basin Authorities' Dr. Ajjaiah G.R, IFS - Deputy Conservator of Forests, Sirsi Division, Mr. Panduranga Hegde - Writer and Environmentalist, Dr. M.D Shubashchandran-Emeritus Scientist Centre for Ecological Sciences, Indian Institute of Science. Mr. Shivananda Kalave-Writer and Environmentalist, Karnataka State Agricultural Journalist Awardee, Dr. Prakash Mesta, Marine Biologist, Honnavara and many more State and National level award winners in agriculture were the panellists of the workshop.

Two years ago, we inaugurated the Eco-Friendly Learning Center focusing on water, soil, and environmental conservation in Karjagi village, Siddapur Block, Uttar Kannada District. This center consistently offers education to farmers, students, scholars, environmentalists, NGOs, and others on climate-resilient agricultural practices and environmentally sustainable lifestyles. The aim is to alleviate the impact of climate change and impart knowledge on effective water resource management, including lake conservation. The centre is accessible to all for knowledge dissemination.







# HDFC Bank Parivartan

**HDFC Bank's Parivartan initiative has positively impacted the lives of 2,000 households, focusing on the Siddi tribes and fisherwomen communities.**

**S**ince January 2022, we have been collaborating with HDFC Bank's Parivartan initiative. Our efforts are focused on supporting 1,000 Siddi tribal households in Yellapur Block, Uttara Kannada District, and 1,000 fisherman community households in Kundapur and Byndoor Block, Udupi District.

The Siddi tribes, primarily residing in the forest-covered areas of Haliyal, Yellapur, and Mundgod Taluks, are of African origin. They were brought to India as slaves during the British period, serving as bodyguards and gunmen. The livelihood of the Siddi community depends on small land holdings and the collection of forest produce. However, with the decline in non-timber forest products (NTFP) due to unsustainable harvesting, most Siddi families now work as agricultural laborers in areca nut gardens, providing them only with seasonal employment.

Siddis are distinguished by their unique physical features, such as skin colour, hair, and lips, which differ from the local population. This has led them facing untouchability, religious exploitation, and various social problems. Their participation in local governance is minimal, and they often lack access to essential civic amenities, including drinking water facilities, roads, and schools.

## Fisher Community

Primary producers in the fishing community, such as small boat owners and women selling fish, mostly live below the poverty line, with some families barely above it. In contrast, large boat owners, stockists, and commission agents, who handle bulk transactions, reap the majority of the profits. The infrastructure available to fisherfolk is significantly less developed compared to that for agriculture, poultry, and animal husbandry. Government investment in bulk handling units, drying units, and transportation facilities is minimal, especially when compared to the support provided in Goa and Kerala for small and medium producers.





The livelihood situation for women in the fishing community is particularly dire. They often carry heavy baskets of fish on their heads, walking through streets and villages without regard for their health and safety. Some women sell fish in roadside free trade areas, making minimal profits during the morning hours, and sometimes incurring losses by selling fish at prices lower than what they paid, just to clear their stock. Given the perishable nature of fish, profit margins for those selling raw and fresh fish are very slim.

Numerous studies and analyses indicate that fisherfolk need cold storage and drying units to extend the shelf life of fish and reduce wastage. Mobilizing and uniting small and medium producers under a single organization is crucial for enhancing their livelihoods through sustainable harvesting, effective post-harvest management, and value addition to fish and fish products.

Fisherfolk face two primary challenges: lack of fish availability and insufficient infrastructure to extend shelf life and create value-added opportunities. Local fishing communities struggle with grading and sorting skills, as well as preparing widely acceptable food products. There is a pressing need to upgrade the skills of fisherfolk, particularly women, in value addition and marketing of value-added products.

It is crucial to focus on increasing the fish population and promoting in-situ fish cultivation to meet market demands and boost the income of the fishing community. This project aims to reduce the number of primary producers, thereby reducing competition, and to increase the number of participants in post-harvest management and value addition. The goal of collectivization is to enhance

common infrastructures, covering everything from harvesting inputs to marketing.

MANUVIKASA began organizing these community women into Self Help Groups and aiding them to enhance their livelihood and income, recognizing the fragility of the Siddi tribal and fisher women. We are providing capacity building support for management of SHGs and FPOs.

We have introduced an innovative, cost-effective model for fisherwomen: dry fish units. These units enable women to add value to fish by drying them in a clean environment, protecting the fish from contamination and preventing them from mixing with sand. Previously, women spent considerable time guarding their fish in open drying yards to protect them from flies, dogs, and other contaminants. The dry fish units are enclosed systems that can be locked after the fish are spread out to dry. This saves the women time, allowing them to invest in other livelihood activities.

MANUVIKASA has constructed a unique dry fish unit aimed at providing high-quality dried fish to the market. Engaging with fisher families, we built 15 dry fish units this year. Initially, we constructed 10 large dry fish units as a promotional activity, and later, we built medium-sized units with cost-sharing by the community.

#### HDFC Bank Parivartan Highlights (FY 2023-24)

1. We promoted 91 SHGs and covered 910 women members.
2. We have provided 04 boxes each to 85 Siddi families
3. 45 Siddi families benefited in 15 villages with Horticulture Promotion Support





materials like Water pump set, Areca Saplings, Drip irrigation support, etc.

4. We have provided 10 chicks to each of the 100 Siddi families. We have distributed 2500 chicks at two different times.
5. 05 places were identified to install 05 Dry fish units. Already work completed in 05 different locations.
6. Out of the targeted, we have provided business assistance support to 40 women

members. members benefited at Yellapur block and from Kundapur block.

7. Promoted 'Siddisiri Mahila Raita Utpadakara Mattu Maratagarara Sangha®' an FPO at Yellapur block for the Siddi community.
8. A new FPO stall has been started at Manchikeri. The stall is supplying rations, Honey, NTFPs, Pulverizing services, and providing space to sell the products prepared by the SHG members.

**The following are the SHG's provided with Dry Fish Units in FY (2023-24)**

SINo	Name of the SHG	Village	Block	No of Members
01	Matsyanidhi SHG	Maravante	Kundapur	10
02	Nagashri SHG	Alvegadde, Shiroom	Kundapur	10
03	Nisarga SHG	Maravante	Kundapur	10
04	Shree Guru SHG	Maravante	Kundapur	10
05	Shree Yakshi SHG	Tarapati	Kundapur	10





## Case study 1 "Empowering Entrepreneurs"

# The Success Story of a Parlor Owner and Her Shampoo Chair

Revati Kharvi, a Beautician

Revati Kharvi resides in Uppunda with her family of four. Her husband is involved in the fishing business, her eldest child is in the 3rd grade, and her youngest child is 2.5 years old. Revati operates Skanda Beauty Parlour in the Uppunda market, located in the Kundapur block of Udupi district. She is also a member of the Shri Guru Self-Help Group, supported by MANUVIKASA under HDFC Bank Parivartan, which is 10 months old. Revati comes from a fishing community and has acquired beautician skills, which she applies in managing her parlour.



Revati completed her beautician course during her college days before getting married. She initially started her parlour on a small scale a decade ago. Following her marriage, she established a new shop in Uppunda. Before our involvement, her parlour was equipped with two regular chairs, a hair dryer, and other essentials, but she lacked a shampoo chair, which was essential for her services. Upon joining MANUVIKASA's Self-Help Group, she applied for business assistance support to acquire a shampoo chair, and obtained one tailored to her needs.



"A few years ago, I purchased a second-hand shampoo chair, but it wasn't in great condition, and I only used it for about 6–8 months. After that, I managed with a regular chair for a few years. Upon joining MANUVIKASA's SHG, I applied for a shampoo chair and I'm grateful to have received it. With MANUVIKASA's business assistance of Rs. 15,000, I covered the remaining amount to purchase this chair. It has been incredibly helpful; now I can offer services like Hair Spa and head massages, which are comfortable for both me and my customers. During the wedding season, I can earn around Rs. 60,000–75,000 per month, and during the off-season, it's about Rs. 25,000–30,000. I'm deeply thankful to MANUVIKASA for providing me with this chair," expressed Revati.

Revati regularly saves through a Pigmy account in her community and through her participation in SHGs. Currently, she is focused on expanding her business further.



# The bunch of Money in the box of Honey

**S**hahida Mohammad Sab Sayyad, a resident of Manchikeri village in the Yellapur block of Uttara Kannada district, is a member of the Ujala Self-help Group. She lives with her family, which includes her husband, who works as a plasterer, and their son.

Her husband's daily income supported the entire family, though there were times when he couldn't find work. During one of these difficult periods, she joined MANUVIKASA as a member of a Self-help Group (SHG) supported by HDFC Bank Parivartan. Embracing her new role with the encouragement of both her family and the SHG, she became an active participant. In 2023, she received a valuable opportunity through the Honey Cluster Development Program: a set of honeybee boxes. Along with the boxes, she participated in a training program where she learned the essentials of beekeeping and box maintenance. This training sparked her interest and motivated her to make the most of this new venture. Diligently nurturing the honeybees and maintaining the boxes, in her first season, she successfully

harvested over 12 kilograms of honey. Her initial harvest yielded 2 kilograms, followed by an extraction of 5 kilograms after a 45-day interval, and finally, she collected 5.5 kilograms. She sold 8 kilograms of honey at Rs. 350 per kilogram, earning Rs. 2800. This achievement not only provided a new source of income for her family but also instilled a sense of pride and accomplishment. After seven months of harvesting, she plans to divide the colonies into two additional empty boxes, enabling her to collect honey from these boxes in the next year.

Initially she didn't know anything about the Honeybee cultivation, after our intervention she understand about the Honeybee cultivation and succeeded. "I wanted to do something, but I had no idea about what to do and how to do. Later after joining MANUVIKASA SHG, I got some insights regarding the Honeybee cultivation. I seriously followed the steps, then I got a good result. I'm willing to do more honeybee boxes. I always thankful to MANUVIKASA for this opportunity" expressed Shahida.





# Susheela Anant Siddi – Water pump beneficiary

“Flowing Prosperity: Watering the Garden of Success with Self-Help Society Support”



Susheela Anant Siddi, a 60-year-old woman from the Siddi community, resides in Gullapur village, located in the Uttara Kannada district. She works diligently as both an agriculturist and a laborer. Despite the challenges, she remains dedicated to her work and her family. Despite her age and responsibilities, Susheela's resilience and commitment to her family and work are commendable. Her story is one of strength and determination in the face of adversity.

When the organization MANUVIKASA began operating in Gullapur village, Susheela became actively involved. She joined the Nava Shakti Self-Help Group, which is supported by HDFC Bank's Parivartan initiative. The family's livelihood largely depends on Susheela's agricultural activities, supplemented by contributions from her elder son. Susheela owns approximately three acres of land. Initially, she cultivated paddy, sugarcane, and other field crops. However, two years ago, she diversified her farming by planting areca saplings and banana plants on 1.5 acres of her land, which are still in the growing stage. Through discussions in the Self-Help Group, Susheela learned about and applied for a submersible water pump. After harvesting one to two crops from the cultivated area, Susheela plans to expand her farming operations to include the remaining land. Susheela's dedication to improving her family's livelihood through agriculture and her proactive involvement in community initiatives highlight her resilience and determination. Despite the challenges she faces, she continues to strive for a better future for her family.

"I had planned to drill a well or borewell to provide water to my farmland. Initially, I drilled two borewells, but unfortunately, both attempts failed, resulting in a loss of more than 1.5 lakh rupees. After joining the Self-Help Group and learning about their support, I decided to try drilling a borewell once more. By God's grace, this time the borewell was successful, and I also received a submersible pump from the SHG. This support has been incredibly helpful, providing water for my agricultural land and creating a reliable water resource for my family. I am deeply grateful to MANUVIKASA and HDFC Bank Parivartan for their support and for helping the Siddi community," expressed Ms. Susheela.



# Empowering Dreams: The Story of Sujata Siddi

## A Family's Struggle

**M**rs. Sujata, a 25-year-old housewife, lives in Kerehosalli Village, Yallapura Taluk, Uttara Kannada District, with her husband Raghu and their three children. Raghu works for a building constructor, and their eldest daughter is in the 4th standard, the second daughter is in the 2nd standard, and their son is in pre-kindergarten. The family, being landless, relies solely on Raghu's income from construction work.

### Joining MANUVIKASA

When the MANUVIKASA team surveyed Kerehosalli village to explore the potential for Sangha formation, Sujata was immediately drawn to the concept and eagerly joined the MANUVIKASA Swasahaya Sangha (SHG).

### The Turning Point

Sujata always had a desire to start her own business but was hindered by financial constraints. Knowing that MANUVIKASA provided support for petty shops, she applied for assistance. Recognizing her determination and financial struggles, MANUVIKASA with the financial assistance from HDFC Bank Parivartan, supported her dream by providing essential materials, including a table, ten steel boxes, and two racks, seven months ago.

### Dreams Come True

Inspired by this support, Sujata opened her own petty shop. MANUVIKASA's backing gave her the courage to embark on this venture, providing not just materials but also a sense of hope and possibility. Sujata now earns between Rs. 500 to Rs. 1,000 per day, and sometimes as much as Rs. 1,500 on good days. With the income from the shop, she can provide support for her family's needs, including clothes, pens, books, and other essentials. Initially investing Rs. 30,000 in materials, she managed to achieve sales of Rs. 30,000 to Rs. 35,000 within the first 45 days. Buoyed by this success, Sujata is now taking a Rs.

100,000 loan to expand her business and purchase a new transportation vehicle.

Reflecting on her journey, Sujata shares, "I always had a dream of starting my own business, but due to access to limited resources, I hadn't been able to afford it."

### Sharing the Joy

Sujata expresses her gratitude towards MANUVIKASA, saying, "It is a really good initiative by MANUVIKASA, which is supporting livelihoods rather than just providing loans and financial support like any other. I am really lucky because they have given the shop materials. I will take care of this, and I will definitely earn a good profit out of this."

Despite numerous financial struggles, Sujata has never given up hope. Her efforts to become economically stronger have not only improved her finances but have also benefited her family, leading to a healthier and more contented life. She acknowledges the significant impact of MANUVIKASA, saying, "I had a longing to do a job, my husband was working

alone, and I thought I should help him. I am getting a lot of income from this petty shop. It is very helpful for children's education. This would not have happened without the help of MANUVIKASA."

### The Broader Impact

Women are the vital infrastructure of society, and their empowerment accelerates social development. Investing in women's capabilities and empowering them to make choices and seize opportunities is essential for economic growth and overall development. The empowerment of rural women, like Sujata, benefits not only individual women and women groups but also their families and communities as a whole. Women's economic participation is fundamental to strengthening their rights, enabling them to control their lives, and establishing a place for themselves in society.















# Sanghamitra (SRFS) Children Nutrition Program

Sponsored By: Sanghamitra Rural Financial Services. (SRFS)





**M**ANUVIKASA has undertaken a significant initiative to address the critical issue of malnutrition among adolescent children. The focus area chosen for intervention is the Mundagod block of the Uttara Kannada district, identified as having a higher prevalence of undernourished children. To systematically address this concern, a well-structured base plan was meticulously prepared.

The initial phase involved the development of a standardized survey format, specifically tailored for the project's objectives. The project was started in September 2023 and completed in March 2024. Subsequently, 130 children in the Mundagod block were surveyed to gauge the extent of malnutrition. This survey formed the basis for identifying children in need of nutritional support.

Collaborating with the Mundagod Taluk Government hospital's RBSK (Rashtriya Bal Swasthya Karyakram) team, dedicated to child Health screening and early intervention services, a health checkup camp was organized. The camp aimed at early detection, linking children to necessary care, support, and treatment. All 130 children underwent screening to determine their nutritional requirements.

Following the screening, the RBSK team identified 25 children requiring nutritional assistance. Subsequently, in consultation with the MANUVIKASA internal team, a targeted intervention was initiated. Nutritional kits were devised, comprising essential dietary supplements to address the identified needs. The kit included 1 Kg of Toor Dal, 8 Eggs, 36 Pieces of Groundnut Chikki, 100 grams of Ghee, and initially 200 grams of Protein Powder, later increased to 400 grams from the 3rd month onwards.

Monitoring the progress of the intervention was a crucial aspect of the project. Height, weight, arm, and chest circumference measurements were recorded monthly during kit distributions. The Body Mass Index (BMI) of each child was also calculated to ensure a comprehensive understanding of their nutritional status.

The nutritional kit not only served as a source of sustenance but also included a pamphlet guiding recipients on how to consume the supplements and promoting good food habits while discouraging harmful ones. To further enhance the impact of the initiative, regular small parent meetings were conducted to track children's food habits and share essential knowledge.

We distributed the nutritional kits directly to the children's doorsteps and sometimes in a specified location. Simultaneously, upgrades were made to the equipment used for measurements, including introducing a digital weighing scale and an improved height measurement kit.

The project is officially completed in March 2024 by hosting a Medical Camp in Government Hospital of Mundagod block, ensuring a comprehensive and sustained impact on the nutritional well-being of the children. MANUVIKASA's commitment in addressing malnutrition is evident through the thoughtful planning and effective execution of this vital initiative.



Impact Partner



# FPOs



**M**ANUVIKASA has been actively promoting Farmers Producer Organizations (FPOs) to support small and marginal farmers, as well as fisherwomen. The Indian economy is heavily reliant on the agricultural sector, with over 70% of rural households depending on it. Despite agriculture employing nearly 60% of the population and contributing 17% to the GDP, its economic significance is profound. Most farmers in India are small and marginal, often engaging in agriculture and allied activities like animal husbandry and fishery to sustain their livelihoods. However, these farmers face challenges in adopting modern technology and automation. Issues such as inadequate input supply, production processing, and marketing hinder their progress, while intermediaries and commission agents reap more profits than the primary producers. Additionally, small and scattered landholdings compel these farmers to rely on traditional farming methods, making it difficult for them to embrace automation.





Existing agriculture cooperatives and primary cooperatives are insufficient to address the challenges faced by small and marginal farmers. These cooperatives are often dominated by large farmers and consist of a vast number of members. Most existing farmers' cooperatives and groups primarily focus on lending, with only a few engaged in the marketing of agricultural produce.

Recently, Farmers Producer Companies (FPCs) have emerged as new institutional setup to organize small and marginal farmers into smaller groups, typically involving 1,000 to 1,500 farmers. FPCs are increasingly involved in providing input supply, labor support, legal assistance, processing, value addition, and marketing of agricultural products. These activities aim to help farmers secure better market prices for their produce.

### **Broadly following are the main features of the FPO**

- A Farmers Producer Organization (FPO) is a registered organization owned and controlled by its farmer members.
- The purpose of FPO is to meet the common needs of its members by providing required services to them.
- FPOs are engaged in different activities in agriculture and allied sectors.
- As FPOs are formal organizations, they need to have their office/ infrastructure, staff, systems and be governed by the Board of Directors.

MANUVIKASA has promoted 06 Farmer's Producer Companies or organizations (FPO/FPC) covering six Blocks of Uttara Kannada District and two Blocks of Udupdi with the support of NABARD.



SI No	Name of the FPO	No of share members	Areas Covered
1	Pragatimitra North Kanara Farmer Producer Company	1500	A total of 75 villages are covered in Sirsi, Siddapur and Yellapur Blocks of Uttara Kannada District
2	Gokarna Vegetable growers farmers producer organization	651	Total of 10 villages in Kumta Block of Uttara Kannada District
3	Karwar Fisher sellers and producers organization	908	Total of 10 villages in the Karwar and Ankola Blocks of Uttara Kannada District
4	Kasarkod Fisher sellers and producers organization	332	Total of 10 villages in the Honnavar Block of Uttara Kannada District
5	Siddisiri Mahila Raita Utpadakara Mattu Maaratagara Sangha	200	Total 20 villages in Yallapura block of Uttara Kannada District
6	Matsyasiri Mahila Meenu Utpadakara Mattu Matsyodyama Sangha	300	Total 15 Villages of Kundapur and Byndoor Blocks of Udupi District.

MANUVIKASA has been supporting FPOs and FPCs right from establishment to sustenance stage. The following support will be given by the organization to the producer organizations

1. Initiation, mobilization and legal support
2. Selection of produce and business plan
3. Training and capacity building of the board of directors
4. Input supply, technology support and manpower management
5. Record and bookkeeping and compliance
6. Training to CEO and monitoring and evaluation support.
7. Initial facilitation of meetings and programmes
8. Aggregation and marketing of produce
9. Vendor management and resource mobilization and auctions.







# FPOs for vegetable growers and fisherwomen



**G**okarna is known for its temples and beaches. This is a famous tourist spot in coastal Karnataka. But the situation of the farmers in the vicinity is burdensome. They mostly belong to the Halakki Vkkaliga community and are very backward and own fragmented peace of lands. They face seawater infiltration and salinity issues on the land. But these communities have been growing indigenous vegetables. These vegetables are unique in size, color and taste and their shelf life is long compared to the normal one. But the farmers are facing market price fluctuation and a proper place to sell the vegetables. Mostly women are selling vegetables on the roads and selling households carrying in headloads. We have promoted Gokarna Vegetable Growers FPO and this FPO has 651 members and these farmers are growing indigenous Gokarna vegetables.

After the establishment of the FPO, they started supply of inputs including manure, seeds and farm equipment with competitive prices and assured quality. This FPO has got a subsidy scheme called “Yantradhara” from the Department of Agriculture, a custom hiring centre for farm machinery like mini tractors, weeders, irrigation pumps, dumpers

etc. Members of the company are getting machines with affordable rent and agriculture will become easy for them. The FPO has started marketing vegetables and value-added products.

The FPO promoted at Karwar is exclusively for fisher women. Fisherwomen are highly backward and the opportunities are limited for their livelihood development. They are mostly controlled by boat owners and work under them as agents to sell their fish to households and in local markets. They carry fish on headloads and sell door to door and get meager earnings and sometimes leftovers take away their meager earnings also.

MANUVIKASA after understanding the field reality and focus group discussion, promoted a producer organization and mobilized them under a common platform. FPO members are trained in catering and food products and a few other livelihood skills. They have started catering and Grocery business along with fish selling. Around 50% of the members in the FPO have purchased small, motorized boats and started catching them. Increased confidence and collectivization helped them to start small enterprises together with financial inclusion support.



# Pragatimitra Souhardha sahakari sangha

**P**ragatimitra Souhardha Sahakari Sangha Niyamita is a federal co-operative registered under “Karnataka Souharda Sahakari Act 1997” in the year 2016 with an objective to facilitate the financial inclusion of community members who are away from formal banking, assist livelihood development activities, promote agri-business entrepreneurship and to create a better platform for local reliable investments with lucrative returns.

Pragatimitra Souharda has successfully completed 8 financial years from its inception, in the due course we have enrolled about 3400 individuals as share members, have raised about Rs. 1.96 crore deposits from local stake holders, with a working capital of Rs.2.46 crore. We have extended loan facility to Groups and individuals to a tune of Rs. 1.93 crore during the last financial year.

In order to match the member requirement we have developed various customized deposit and loan products. These products are aimed to provide reasonably best return to the “Investor” and need based impact oriented assistance to the “Borrower”. Promotion of consistent small and micro savings with a long-term goal and timely assistance to need based purposes which would escalate the livelihood standards of the stakeholders of the institution is the essence behind all our initiatives.

The YOY growth in Share Capital is about 14.26%, Share Membership growth is 7.6%, Growth in deposits is 16%, SAPA(Savings Accounts and Pigmy Accounts) is 18.5%, Growth in lending is 25% and the institution has recorded a Net Profit of Rs. 4,36,000/- in FY 2023-24. The Reserves and Surplus have raised to a tune of Rs.22.32 Lakhs.

## Pragatimitra aims to:

- Promote the concept of “Savings Box” to 1000 individuals.
- Setup a branch in coastal belt of North Kanara.
- Setup a vertical for spiritual tourism (Low Budget & with EMI).
- Extend the facility of Agriculture commodity pledge finance.
- Achieve 5 crore working capital target within the end of FY 2024-25. Also aspire to cross working capital target of Rs. 10 crore within the completion of FY 2026-27.

We the management and the executive team of Pragatimitra express our gratitude and regards to MANUVIKASA for its promotional and landholding support in the up-liftment of the neglected portions of the community and in developing a co-operative institution.





# PRAGATIMITRA NORTH KANARA FARMERS PRODUCER COMPANY LIMITED (FPC)

Impact Partner



**P**ragatimitra North Kanara Farmers Producer Company Limited was registered in the year 2016 under the Company Act 2013 and has successfully completed 8 financial years since its inception. The Company is able to generate surplus continuously from the very next year of its formation.

As on date the company has enrolled about 1056 individual share members and the operational area of the company covers 4 Taluks of Uttara Kannada District namely the Sirsi, Yallapura, Siddapura and Mundgod. In order to address the key challenges faced by the farming community, the company has developed various unique services. List of Services is as follows:

**1. Contract Harvesting of Arecanut:** This service involves the procurement of the harvested produce at the farm gate at the best prevailing market price and immediate settlement of proceeds to the farmers' bank account. This prevents the farmer from distress selling and exploitation from the middlemen.

**2. Collective Processing Center:** This is a unique service corresponding to Arecanut crop where the farmer will pool his harvested into the center and will get the ready produce after its primary processing. This service will ease the farmer from issues like scarcity of labour, cost of processing infrastructure, security and wastage. In return the farmer will pay service charge to the company after getting his ready produce; this facilitation will reduce the cost of production by at least 40%. About 5000 quintals of tender arecanut is processed which benefits about 100







individual farmers every year.

**3. Dehusking Machine Service:** This is a service which includes the custom hiring of the machinery along with the skilled laborers to the farm gate. This service will reduce the cost of production of arecanut(White Variety) by at least 50%. More than 4000 quintals of arecanut dehusked covering about 350 beneficiaries every year.

**4. Farm Development Service:** The Company owns 2 mini excavator machines which is hired to farmers for farm development works. This service is provided at a very competitive price, this benefits about 200 farmers every year covering about 500 acres.

**5. Areca Essence Procurement:** It is a service which aims to provide value addition to the byproducts of arecanut processing. Every year more than 10000 litres of essence is collected from the farm gate at the best price for cash, every year this service is opted by about 300 farmers who sell their collected essence to the company.

**6. Arecanut Polishing service:** This is a value addition service where the 2nd and 3rd grade nuts are polished and converted into first grade, this increases the value of the produce and about 100 farmers are benefitted from this service.

**7. Procurement/Trading of Arecanut/Spices/Minor forest produce:** The Company participates in tenders for the procurement of the above said produces and also procures from the farmers' doorstep. This helps the farmers to realize the best market







price, accurate weightment and immediate cash settlement. We also participate in Commodity auctions/tenders which is co-ordinated by APMC. About 800 quintals of Arecanut and about 250 quintals of black pepper is procured from about 250 farmers through this platform.

**8. Coconut Procurement/Trading:** The Company procures Coconut with shell and Dehusked ones directly from the farmers and also through tenders. The doorstep procurement helps the farmer to realize the best price and also the transportation cost is saved. Every year about 500 farmers are benefited from this service.

**9. Nursery:** Every year about 10000 saplings of Arecanutis raised by the company and is distributed to individual farmers.

**10. Skill Development and Extension Services:** The company conducts many Skill Development Training Programs and other on-Farm and Off-farm trainings in collaboration with various institutions like Nabard, KVK etc

**11. Soil testing drive & Input Supply:** The

Company is continuously disseminating the importance of soil testing among-st the members, based on the recommendations of the expert organic and inorganic inputs are supplied to the farm gate at a competitive price. More than 500 farmers are taking part in this drive.

**12. Tractor with Rotovator & Cultivator Service:** The company owns a 45 HP tractor along with land preparation equipment, members of the company utilize this service for land preparation and logistics of the farm produce/raw materials. This service is benefiting Arecanut, Ginger, Banana, Turmeric, Paddy and Maize crop cultivation.

**13. Soil rein-station :** After a period of 5-7 years the fertility of soil of a plantation is deteriorated due to factors like soil erosion, lack of organic content, lowconductivity, acidic nature etc. Rein station of soil is a traditional practice of the plantation farmers where new soil is added to the plantation which increases the fertility of soil and requires less fertilizer/manure application and also the quality of soil is rejuvenated, due to scarcity of laborers and





also high cost of manual laborers the soil Reinstation has become an costly affair for the farmers. In order to address this issue the company has designed an unique service where the major portion of the Soil Reinstation work is done by the Excavator and 2 Mini Tractors, this service is both cost and time effective. It brings down the cost of work by at least 40% in comparison with the manual work. On an average 75-100 farmers get benefited by this service per year.

**14. Installation of Closed Pipe Drainage :** This is a service of the company where the traditional open drainage systems in the plantations is replaced with the closed pipe drainage system. Adoption of this system will benefit the farmer with a efficient system of drainage, promotes multiple crop cultivation, prevents erosion of manure/fertilizer due to rain, preventslose of soil fertility, prevents diseases to crops due to excessive water logging etc. The excavator is used to make trenches for the installation of perforated PVC pipe lines and Mini Tractors are used for refilling of soil above the pipeline. This service benefits the farmer with up to 20% increase in yield, promotes multiple crop production and cuts the cost of application of Fertilizer/Manure by at least 40%. On an Average 50 farmers are benefited from this service per year.

**15. Promotion of Animal Husbandry Farmers Producer Company:** Pragatimitra FPCL is promoting a AHFPCL in order to protect the concept of integrated farming, to prevent the farmers from quitting Animal Husbandry activity, to develop sustainable business models of collectivization of the activity and to address the key challenges faced by this sector. We are first of the kind where a Farmer Producer Company is promoting another Farmer Producer Organization.







**The following are the proposed business activities of the Animal Husbandry FPC:**

- Purchase and Sales of Livestock (True Value)
- Consultancy and Treatment for the conversion of infertile Livestock into Fertile (Sahasra Kaamadhenu)
- Temporary Boarding/Hostel Facility for Cows/Buffalo and Pets.
- Promotion of passive Animal Husbandry (For those living in cities who cannot rear animals)
- Retail Milk Vending
- Distribution of Feed and Fodder
- Livestock Certification (Doctor Certificate)

With all these imperative efforts the company is able to achieve more than 75% of member participation in the activities of the company. The Company has recorded a turnover of Rs.2.57 crores, EBITDA has grown by 27%, Turnover has shown the growth of 91%, Nett Profit has shown a growth of about 42%, Reserves have increased by about 21% and the membership is kept open for all the farmers and agriculture dependant community members.

Pragatimitra North Kanara Farmers Producer Company is recognized and awarded by “Krishi Alert Awards” as the Best Farmer Producer Company in Shared Infrastructure Category, this award consists of a cash prize of Rs.11000/- (Eleven Thousand Rupees) and this award is co-sponsored by Apollo tyres, MANAGE (Hyderabad), APEDA, TAFE, New Holland Tractors, Syngenta and others.

Nabard on the eve of its 42nd foundation has honored Pragatimitra NKFPCL as a “Best Farmer Producer Organization, Karnataka” based on its performance @ Nabard Regional office, Bengaluru.



# The GROW Fund

Impact Partner





In the year 2022-23 MANUVIKASA has been selected for GROW fund and its capacity-building program. 'The GROW Fund' is a first-of-its-kind initiative aimed at building the capabilities, resilience, and future readiness of grassroots organizations, in turn facilitating their efforts to effect change at the grassroots. The GROW Fund, an initiative by the EdelGive Foundation, is dedicated to uplifting grassroots organizations and social enterprises in India. The GROW Fund aims to strengthen 100 high-impact grassroots organizations over 24 months, (MANUVIKASA is one of them), through capacity building and support of key organizational functions. In the context of COVID- related distress, 'The GROW fund' will be used to give grants to support organization-building needs, important functions, and future readiness. Beyond providing financial assistance, The GROW Fund recognizes the importance of capacity building and fostering a conducive work environment. With a focus on enhancing human

resources, creating employee-friendly atmospheres. And leveraging technology, the GROW Fund aims to empower organizations to maximize their impact and create sustainable change.

**Capacity Building for Staff:**

Recognizing the significance of skilled and empowered staff, the GROW Fund offers support for capacity building initiatives. It assists organizations in providing training programs, and skill development opportunities through workshops, for employees. By investing in professional development, the fund enables staff members to enhance their knowledge, expertise, and leadership skills. This, in turn, strengthen the organization's capacity to deliver effective programs and services to its beneficiaries. As of March 2023, MANUVIKASA successfully organized 8 workshops for its Board of Trustees, Advisory Board, Employees, and some workshops including staff from other grassroots NGOs.

**GROW Workshops Organized in 2023-24**

- 1 2 Days Workshop on Human Resource Development and Performance Management (20 & 21 April 2023)
- 2 3 Days Workshop on Human Resource Development and Performance Management (18, 19 & 20 May 2023)
- 3 2 Days Workshop on Technical Skill Development (28 & 29 July 2023)
- 4 3 Days Workshop on Development of Organization Strategy and Long-term Scenario Planning (26, 27 & 28 October 2023)
- 5 2 Days Workshop on Development of Organization Strategy and Long-term Scenario Planning (1, 2 December 2023)
- 6 2 Days Risk Analysis and Management (17 & 18 January 2024)
- 7 3 Days Workshop on Fundraising and Communication (29, 30 & 31 January 2024)







The Grow Fund helped us to develop the capacity of the organization to prepare ourselves for future readiness and scale the activities of the organization with the following endeavors.

Conducted training and workshops for the board of directors and key functionaries on expected risks, and potential technical solutions, and developed potential strategies for future roadmaps and growth.

We have conducted a comprehensive financial analysis, identified areas for improvement, and implemented financial management practices.

We have improved our internal financial processes, including the establishment of clear policies and procedures, enhanced documentation, and strengthened internal audit mechanisms.

We have hired consultants and a full-time HR manager to handle HR-related operations including hiring quality manpower, conducting staff welfare

activities, handling proper KRA and KPI of staff, recognizing best performers and celebrating their success.

We have conducted assessments of cash loss analysis and human resource efficiency assessment involving external consultants, helping us make proper decisions while reallocation of staff and reducing the cost of operations.

We have set up office infrastructures in different Blocks of our working areas and developed power backup systems, online attendance systems, obtained new cameras and software for staff to accomplish their work smoothly and easily.

We increased social media engagements and online presence with improved websites, developed communication and fundraising skills including the development of profile videos, promo videos and hired social media consultants and developed content development skills for our staff on social media posts.



Impact Partner



**M**ANUVIKASA entered the village to organize self-help groups and came to know about semi orphan and orphan children. These children who have lost both of their parents or lost one among them are facing problems in getting learning materials and necessities to continue their education. MANUVIKASA designed a programme to provide these children with necessary materials like blankets, bed sheets, towels, casual dresses, toilet soaps, washing soaps, comb, hair oil, notebooks, pens, pencils, dictionaries and grammar books etc. In this reporting year, MANUVIKASA has helped 54 poor children with the support of GiveIndia. We have distributed about 648 notebooks to this children. We are also receiving donations from GiveIndia to develop water harvesting structures for poor communities. This year we have developed 7 water harvesting structures or farm ponds with the support of GiveIndia.





## Feedback on the utilization of your donation, as received from MANUVIKASA

**Dear Dipesh Mehta Sir,**

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact on an orphan child.

We MANUVIKASA are working in Uttara Kannada and Haveri Districts of Karnataka State with conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solutions to burning problems. Your donation reached to the needy child.

We once again thank you for your generous support and helping hands to our development effort.

### Brief Description

#### DONATIONS RECEIVED THROUGH GIVEINDIA IS USED ONLY FOR POOR BENEFICIARIES

Priya Vijay Naik is a thirteen year old girl studying in 8th std at Shridevi High School Hulekal of Sirsi Taluq, Uttar Kannada District. Priya belongs to very poor family. Her father died because of ill health and her mother Parvathi is a helper in an Anganavadi. She is

staying in her grandmother's house. She has an elder sister Pooja studying in 1st PUC and has a younger brother Pavan studying in 6th standard. Her mother's income is not sufficient to look after three children's expenses. Her mother cannot afford all the requirements what Priya wants to have. In this condition having all the basic necessities is a dream in Priya's life.

MANUVIKASA identified Ms. Priya through school teachers and provided basic materials such as note books, pens, pencils, geometry box, dictionary, grammar books, school bag, rain coat, shoes, blanket, bed sheet, oil, toilet soap, washing soap, comb, tooth paste, tooth brush, two sets of casual dress, soap box and washing brush to continue her education.

### Before Priya

Priya is very good in her studies. She has scored A+ grade during last academic year. She likes all the subjects. Priya is also good in co curricular activities like Dance, Singing and also participated in Quiz competition. Reading is her favourite hobby. Her aim is to become a model Teacher.





## Beneficiary Details

Full Name	Priya Vijay Naik
Father / Husband / Guardian Name	Vijay Naik
Age	14 yrs
Utilization Period	23.06.2015
Current Address House / Building / Centre	Karkolli
Street Name & Number	Sonda Road
Prominent Landmark	Near Bus Stand
Local Area/Sector/Para /Basti /Tola / Dhani /Vas /Bigha/Nagar	Sonda Cross
Village / Town / City	Hulekal
PO Name, Taluka / Mandal / Tehsil Block, District	Post; Hulekal Taluk: Sirsi Dist: Uttara Kannada
State and Pin code	Karnataka - 581336

## Present Situation

Priya Vijay Naik is a forward-thinking girl. She obtained 85.28% in SSLC and 95% in BCom. After finishing her degree, she worked for a private company in Bangalore. Her plan is to get a good position in her company.





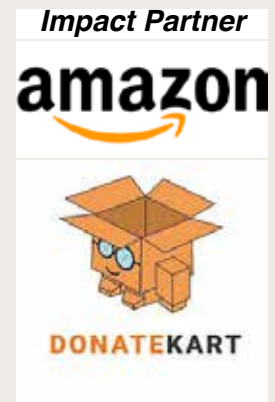
## Support for Flood-Affected Families in Uttara Kannada District

Last year during the monsoon season, the coastal part of Uttara Kannada District was severely affected by heavy rainfall, resulting in devastating floods. Many families lost their homes and livelihoods. In response to this crisis, MANUVIKASA, with the support of Donate Kart and Amazon, provided essential ration and shelter kits to 250 flood affected families, helping them recover from the flood's impact. During our visits, we observed significant infrastructure deficiencies, such as roads, hospitals, and educational facilities. To improve the lifestyle of these villagers, we plan to extend further support in the coming days and seek additional assistance from esteemed organizations.

The kits were distributed to flood-affected families in the Honnavar, Yellapur, Kumta, and Sirsi blocks of Uttara Kannada district. The villages of Hirekattu, Konalli, Oorakeri, Khaire, Berolli, Uppinapattana, situated on the banks of the Aghanashini River, and Kasarakod, located on the banks of the Sharavati

River, are particularly vulnerable to flooding and crop destruction during the rainy season. This year, the situation was dire, with substantial damage to shelters and disruptions to their primary occupations of agriculture and river fishing.

The beneficiaries belong to underprivileged communities, including tribal groups and fishermen living in hilly, riverbank, and forest areas. The identification of beneficiaries and distribution of kits were carried out with the assistance of Gram Panchayat, ASHA workers, Anganwadi employees, local farmers' producer company members, Rotary Club, Kumta, and other community organizations. These groups played a crucial role in mobilizing resources and ensuring that aid reached those in need.













# Audited Statements

## MANUVIKASA (R)

AT: KARIAGI, PO: BALUR, TO: SIDDAPUR, DIST: NORTH KANARA-581 340  
KARNATAKA, INDIA

### BALANCE SHEET

AS AT 31<sup>ST</sup> MARCH 2024

LIABILITIES	AMOUNT	ASSETS	AMOUNT
<b>CAPITAL FUND</b>		<b>FIXED ASSETS</b>	<b>13,88,687</b>
Trust Fund	501	(As per Schedule-I)	
<b>General Fund</b>		<b>CURRENT ASSETS, LOANS, ADVANCES &amp; RECEIVABLES</b>	
Opening Balance	1,41,13,960	Office Rent Deposit	1,95,000
Add: Surplus during the Year	50,00,022	Opening Balance	1,50,000
		Add: Additions	3,45,000
		Less: Refunds	(1,15,000)
<b>SECURED LOANS FROM BANKS</b>		Telephone Deposit	1,000
Bank of Baroda Vehicle Loan	82,503		
Bank of Baroda Motor Car Loan	53,572	Fixed Deposit(FD) in Bank of Baroda	
		Opening Balance	59,49,347
<b>CURRENT LIABILITIES</b>		Add: Additions	1,23,77,145
Other Payables	14,709	Less: Matured during the year	(96,52,216)
ESI Payable	1,08,594	Assistance to SHGs	83,092
PF Payable	1,600	Incentives Receivable from Micro Finance	1,89,061
Professional Tax Payable	88,345	Tax Deducted at Source	1,15,140
TDS Payable		Advances for expenses	1,276
		Receivable from Sangamitra	45,455
		<b>CASH AND BANK BALANCE</b>	
		Cash in hand	322
		Cash at Bank	4,530
		Canara Bank, Srisi A/c No. 520101163383	
		ICICI Bank A/c No. 5310101099	1,76,365
		Union Bank of India A/c No. 52010125900148	2,28,683
		Bank of Baroda, Herur No. 64500100003240	28,876
		Unity Small Finance Bank	1,211
		A/c No. 302100100003503	
		Bank of Baroda, Srisi A/c No. 64560100008348	26,910
		Bank of Baroda, Srisi A/c No. 64480200000034	20,80,980
		Bank of Baroda, Kamsur No. 64590100001381	6,46,367
		Bank of Baroda, Srisi A/c No. 64480200001364	6,45,928
		HDFC Bank A/c No. 50100496504350	12,307
		HDFC Bank A/c No. 50200070111751	5,000
		Axis Bank Srisi A/c No. 917010028957434	12,75,434
		Karnataka Vikas Grammeena Bank	87,201
		A/c No. 89073787477	
		Axis Bank A/c No. 922010034898668	37,675
		Axis Bank A/c No. 920010062743695	16,39,989
		SBI, Srisi A/c No. 30572069717	5,93,919
		SBI, New Delhi A/c No. 000000040050460533	2,46,110
<b>TOTAL</b>	<b>1,94,63,796</b>	<b>TOTAL</b>	<b>1,94,63,796</b>

Place: SIRSI

Date: 12-09-2024

For and On Behalf of MANUVIKASA (R)

Managing Trustee

Subject to Our Report of even date attached\*  
FOR UDAYA SHETTY & CO.  
CHARTERED ACCOUNTANTS  
FRN: 0053275  
(CA MANJUNATH S. SHETTY)  
& Com. L.L.B.(SOL), FCA, D'SA (ICAI)  
PARTNER  
M. NO. 214605  
UDIN: 249 H005 B J Z Y K F 3 4 3 2



Managing Trustee  
For MANUVIKASA (R.)  
Kariagi, Siddapur, North Kanara

## MANUVIKASA (R)

AT: KARIAGI, PO: BALUR, TO: SIDDAPUR, DIST: NORTH KANARA-581 340  
KARNATAKA, INDIA

### CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDING ON 31<sup>ST</sup> MARCH 2024

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give Foundation USA	96,280	By Donation/Grants from Give Foundation USA	48,684
Programme for Construction of Water Harvesting Structure		Sponsor clothing and school supplies for a poor child	
Sponsoring Uniforms, School Materials and Scholarships	83,400	Programme for Construction of Water Harvesting Structure	78,564
To Programme Expenditure for Hanns Seidel Stiftung Project	6,06,078	By Donation/Grants from Give India	4,500
Integrated Water Resource Management		Help to construct a water harvesting structure	
To Programme Expenditure through Give India	1,000	Sponsor clothing and school supplies for a poor child	30,600
Programme to meet Basic Necessities of an Orphan Child		By Grants from Hanns Seidel Stiftung	6,51,604
Sponsoring Uniforms, School Materials and Scholarships	47,800	By Grants from Daiyan Foundation	7,54,143
To Programme Expenditure through Grants from HDB Financial Services Ltd	11,82,850	By Grants from HDB Financial Services	1,10,07,000
Development of Farm Ponds	42,51,540	By Grants from NABARD	8,72,075
Development of Large Lakes	53,31,701	By Grants from HDFC Bank	73,43,500
Development of Medium Lakes	7,26,276	By Grants from CMS Info Systems Ltd	16,00,000
Salary and Honorarium	58,434	By Grants from Benevity Foundation	45,681
Office Administrative cost	7,155	By Grants from Azim Premji Philanthropic Initiative	1,11,00,000
Formation of Lake Committees	99,206	By Grants from Edel Give Foundation	40,00,000
Travel Expenses	1,15,050	GROW Fund	74,44,030
Office Equipments		For WEDA Project	
To Programme Expenditure through Grants from CMS Info Systems Limited	60,608	By Grants from Sagamitra Rural Finance Services	1,50,000
Administration and Staff Cost	4,337		
Travel Expenses	5,68,550	By Grants from Aashraya Hastha Trust	37,28,000
Programme Expenditure incurred for: Providing Honey Box	1,41,700	By General Fund From Give India transferred to revenue (utilised)	1,000
Providing Micro-nutrients and Organic Manure	1,64,760		
Providing Seeds of Vegetables	1,15,755	By Donation	5,68,799
Providing Sustainable Agriculture Training	27,126		
Providing Catering Training			







<b>To Programme Expenditure through Grants from Azim Premji Philanthropic Initiative</b>	79,02,306	3,10,600
Rejuvenation of Lakes	1,70,960	2,60,930
Construction of Harvesting Structures	4,02,400	
Construction of Farm Ponds	18,85,626	14,68,251
Salary and Benefits	2,16,566	4,96,404
Travel and Related Expenses	2,14,764	
Office Administrative Cost	47,200	
Audit Evaluation and Learning	14,000	
Sustainable Agriculture Training	25,400	6,80,576
Promotion of Water User Groups	24,295	
Printing and Stationery		
<b>To Programme Expenditure through Grants from Edel Give Foundation</b>		
Rejuvenation of Lakes	20,48,900	
Communication Materials and Publications	57,165	
Human Resources Costs	31,07,378	
Monitoring and Evaluation Expenses	8,020	
Overhead Costs	2,22,875	
Programme and Administrative Costs	5,29,276	
Organization Development Cost	1,434	
Training Related Costs	9,80,865	
Staff Capacity Building Training	30,360	
Professional Services	1,87,961	
Infrastructure and Equipments	9,000	
Women Empowerment Programme	13,14,026	
<b>To Programme Expenditure through Grow Fund</b>		
For Capacity Building:		
Fund Raising and Communication Training	17,484	
Training- Human Resource Development	69,330	
Training-Operational Process	3,253	
Training- Risk Management	39,162	
Training- Finance and Compliance	20,000	
Training- Technical Skill Development	25,393	
For Organisational Development:		
Building Fund Raising and Communication Capabilities	84,442	
Developing Research and Innovation Capabilities	354	
Finance and Compliance Improvement	63,500	
Other Process Efficiency Projects	47,365	
Technology Implementation	1,08,526	
Building Leadership and Managerial Pipeline	37,172	
Organisational Strategy and Planning	1,23,805	
Core Costs:		
Communication and Marketing Expenses	2,71,108	
Office Expenditure	7,79,445	
Personnel Expenditure	18,21,762	
Travel Expenses	1,30,054	
<b>To Programme Expenditure through Grants from HDFC Bank</b>		
Administrative Cost-Office Maintenance	23,013	
Administrative Cost-Office Rent	1,44,000	
Administrative Cost-Office Stationery	16,326	
Administrative Cost-Traveling Expenses	2,64,627	
Human Resources Cost	25,29,495	
Skill Training and Livelihood Enhancement	39,05,696	
SHG Formation and Documentation Support	1,35,000	
SHG Audit and Graduation	1,35,000	
NGO Management Cost	1,00,587	



<b>To Programme Expenditure through Grants from Ashraya Hasta Trust</b>	2,01,246	5,26,36,941
Human Resources Cost	3,306	
Promotion of Lake User Group	45,433	
Lake Handing Over Ceremony	18,56,400	
Rejuvenation of Lakes	28,096	
Staff Capacity Building Training and Exposure Visit	25,311	
Travel Expenses		
<b>To Programme Expenditure through Grants from Sangamitra Rural Finance</b>	94,056	
Providing Micro-nutrients and Food Supplements	1,764	
Health Camps	4,500	
Human Resources Cost	1,932	
Travel Expenses		
<b>To Programme Expenditure through NABARD grants</b>	6,98,100	
Promotion of FPO	31,360	
Education materials and Scholarships	1,84,623	
General Project Expenses		
<b>To Other Programme Expenditure</b>		
Education materials and Scholarships	4,208	
General Project Expenses	47,200	
<b>To Administrative and General Expenses</b>		
Advertisement and Publicity Charges	17,000	
Audit Fees	2,500	
Professional Fees	15,315	
Professional Tax	17,000	
Bank Charges	32,818	
Consultancy Charges	27,883	
Interest and Charges on Vehicle Loan	21,242	
Miscellaneous Expenses	10,641	
General Insurance	251	
Postage and Telephone	2,56,070	
Printing and Stationery	21,870	
Repairs and Maintenance	30,322	
Staff Welfare Expenses		
Travelling and Conveyance Expenses		
<b>To Surplus I.e. Excess of Income over Expenditure Transferred to Balance Sheet</b>	50,00,022	
<b>TOTAL</b>	<b>5,26,36,941</b>	<b>5,26,36,941</b>



\*Examined and Found Correct  
Subject to Our Report of even date attached

FOR UDAYA SHETTY & CO.  
CHARTERED ACCOUNTANTS  
FRN : 005327S  
  
FOR UDAYA SHETTY & CO.  
SANGAMITRA RURAL FINANCE  
FRN: 005327S  
  
CA. MANUNATH S. SHETTY  
B.Com., LL.B.(S), ICAI, D'SA (ICAI)  
PARTNER  
M. NO. 2140005

Place: SIRSI  
Date: 12-09-2024

For and On Behalf of MANUVIKASA (R)  
  
Managing Trustee

UDFR: 8A81A005DJZYK3432

Manuvikasa (R)  
For MANUVIKASA (R)  
Karnal, Siddapur, North Kanara





## MANUVIKASA staff details

SI No	Staff Name	SI No	Staff Name
1	Mr. Ganapati Bhat	18	Mr. Nagaraj H Gouda
2	Mr. Manjunath Hegde	19	Mr. Punit Naik
3	Mrs. Geeta Pandit	20	Mr. Nagaraj Haslar
4	Mrs. Shubha Pai	21	Mr. Jagadish Irrannavar
5	Mr. Ashwath Naik	22	Mr. Wilson Siddi
6	Mr. Basavaraj Radder	23	Mr. Ramachandra Siddi
7	Mr. Ganapati Yalivala	24	Mr. Mithun Naik
8	Mr. Niranjana Kadam	25	Mr. Naveen Naik
9	Mr. Ganapati Hegde	26	Mr. Kirankumar Gouda
10	Mr. Pavan Bommanahalli	27	Mr. Shekhar Naik
11	Mr. Gurudas Prabhu	28	Mr. Parashuram Madar
12	Ms. Divya Gouda	29	Ms. Kusuma Kotegadde
13	Ms. Shilpa Shastri	30	Mr. Mahesh Naik
14	Mr. Shrikant Hegde	31	Mr. Ganapati Gamada
15	Mr. Surya Gundu	32	Mrs. Sujata Durgekar
16	Ms. Chandana Naik	33	Mrs. Bhavani Naik
17	Ms. Geeta Nilekani	34	Mr. Balachandra Gouda



## Statement of fund flow for the year ended March 2024

Source of Funds	(Amount in INR)
Other Income	549301
Contribution to the earmarked funds	46403484
Addition to fixed assets	0
Promotional expenses	46539453
Administrative Expenses	413332





## Credibility Information of the Organization

- We are registered as a non-profit organization under Indian Public Charitable Trust Act (No 171/03-04) dated 16.04.2003
- We are registered under 12 A of the Income Tax Act 1961 and with the DIT (Exemptions) under 80-G.
- All legal documents are available on request

**Name and address of Main Bankers:**

**Bank of Baroda**  
 Herur Branch  
 Tq: Siddapur, North Kanara  
 Karnataka, India

**Name of the auditors :**

**M/S UDAYA SHETTY & CO.**  
**CHARTERED ACCOUNTANTS**  
 Branch: II Floor  
 Akshaya Arcade  
 Opposite Government Hospital  
 Five road circle, Sirsi (N.K) 581 401

### Staff Details

Gender	Paid Full Time	Paid Part Time	Paid Consultant	Paid Volunteers/ Motivators/ Teachers	Unpaid Volunteers
Male	25	00	05	02	00
Female	09	00	13	08	00

### Staff salary paid details

Head of the Organization	INR 1,00,000 per month
Highest Paid staff:	INR 50,000
Lowest Paid staff	INR 17,500

### Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2023-2024
Mr. Ganapati Bhat	04	11,88,000.00
Mr. Nagaraj Hegde	04	Nil
Ms. Shilpa Pai	04	Nil
Mr. Vivek Hegde	04	Nil
Mr. A Keshav Murthy	04	Nil
Mr. B. K. Kemparaju	04	Nil
Mr. Vinay Naik	04	Nil

### National and International Travel and other accounting matters

- No travelling expenditure made to any staff or governing body members for international travel.



# Board of Trustees



**Mr. Harischandra Bhat**  
Founder

**Mr. Ganapati Bhat**  
Managing trustee

**Mr. Nagaraj Hegde**

**Mr. B. K Kemparaju**

**Ms. Shilpa Pai**

**Mr. A. Keshav Murthy**

**Mr. Vivek Hegde**

**Mr. Vinay Naik**

## Going Forward







# MANUVIKASA

ADMINISTRATIVE OFFICE : "Shri Mata", Building Vijayanagar, Sirsi-581 401,  
North Kanara, Karnataka, India. 9845982552

REGISTERED OFFICE : At Karjagi, Po. Balur, Tq. Siddapur - 581 340. Uttara Kannada, Karnataka, India.



✉ [manuvikasa@gmail.com](mailto:manuvikasa@gmail.com)

🌐 [www.manuvikasa.org](http://www.manuvikasa.org)

📘 <https://www.facebook.com/manuvikasa/>