



MANUVIKASA

Stories of change

THE
GROW FUND
Grassroots | Resilience | Ownership | Wellness





Dear Readers,

Stories have always shaped our perceptions, driven societal change, and inspired action. Today, we explore the interconnected narratives of lake development, ponds, and women's empowerment, creating a compelling **story for change**.

MANUVIKASA proudly celebrates two decades of impactful endeavor. Our commitment to women's empowerment, poverty alleviation, and sustainable practices using natural resources has created positive

ripples. Together, we've achieved milestones, fostering a brighter future.

For the past twenty years, MANUVIKASA has tirelessly built a sustainable future. Our focus on women's empowerment, poverty alleviation, and eco-friendly practices reflects a deep understanding of the challenges communities face. The positive ripples from our initiatives demonstrate lasting change, showcasing the dedication of our team and communities. We've fostered a brighter, more sustainable future for those in need.

Enclosed are the success stories of 100 entrepreneurs who have embraced transformative changes. These narratives serve as powerful beacons, illustrating the path to economic independence and inspiring others.

One pressing issue is the degradation of natural resources, with lakes symbolizing this challenge. However, efforts to rejuvenate these vital water bodies show a vision for sustainable development and community well-being.

Holistic lake development can bring transformative changes. It replenishes water resources, fosters biodiversity, and supports agriculture. Through community engagement, effective water management, and ecological restoration, these projects demonstrate the positive impact of collective action.

Small-scale ponds also play a crucial role in water conservation and local development. If managed sustainably, they serve as water reservoirs, boost agricultural productivity, provide employment, and enhance community resilience. These initiatives show how small-scale interventions can drive positive change.

Women's empowerment is a key to transformative change. When harnessed, the untapped potential of women drives substantial progress. Stories of women leading change in their communities prove that inclusive development is essential for sustainable growth.

Women's empowerment involves economic, social, and political dimensions. Equal opportunities in education, employment, and decision-making processes

allow communities to flourish. In India, we've empowered women through skill development, access to credit, and advocacy for their rights.

As we face 21st-century challenges, let's embrace and amplify stories showcasing the positive impacts of sustainable practices, community involvement, and women empowerment. These woven narratives create a tapestry of transformation, illustrating that a better future is possible through a collective commitment to change.

We express our heartfelt gratitude to our valued partners for their unwavering support. Their dedication and collaboration are crucial to our success. Together, we achieve new milestones and create lasting impacts, harnessing the power of stories for transformative change.

Thank you for being a part of our journey.

Mr. Ganapati Bhat

Managing Trustee, MANUVIKASA

Mobile- +91 98459 82552



About MANUVIKASA

MANUVIKASA 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.

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, Lambani tribals, Shepherds and Muslim 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.

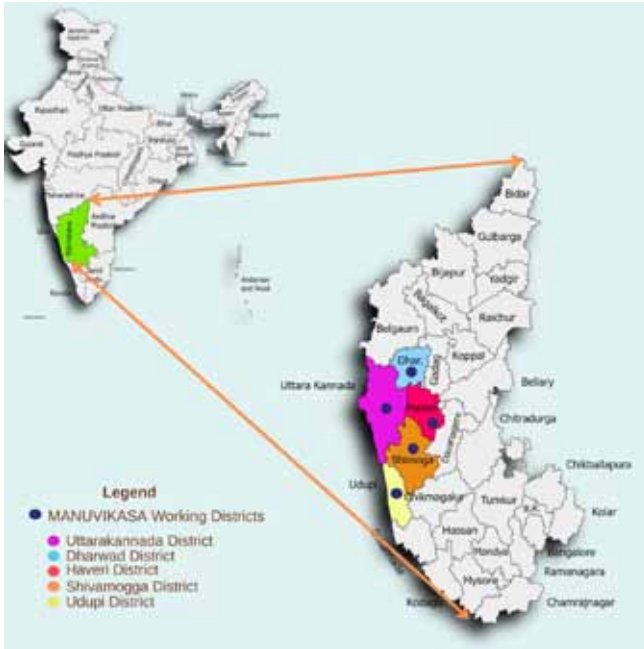
- To initiate research and development projects with community participation, that ultimately aims to influence the reduction of incidence of poverty, child labour and environmental destruction.

AREA OF OPERATION:

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

The GROW Fund

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.



Fast food runs the life track

This case study sheds light on the inspiring journey of Noorjahan and Nizamuddin, a determined couple from Hirehalli, who turned their catering Skills into a profitable fast-food business. With no access to land or significant financial resources, they embarked on a journey to uplift their family's economic condition through culinary entrepreneurship. Noorjahan and Nizamuddin, both in their 60s, faced financial challenges due to the modest income generated by their small hotel in Chigalli.

The hotel's location within the village limited its customer base and subsequently affected its profits. The couple's ingenuity, combined with Noorjahan's catering training from **MANUVIKASA** via the Edel Give Foundation in 2021, marked the turning point in their entrepreneurial path. With the new found knowledge and skills, the couple decided to venture into a more promising business opportunity.

They established a fast-food center on the bustling main road of Hirehalli, strategically positioning themselves to attract a larger customer base. They even named the center after their granddaughter,





adding a personal touch to their enterprise. Operating from 4 p.m. to 9 p.m. daily, the fast-food center serves a variety of delectable dishes, including Chicken Kabab, Gobi & Chicken Manchurian, Egg rice, noodles, and more. Noorjahan and Nizamuddin start their preparations in the afternoon, diligently crafting each dish to perfection. Their teamwork and commitment are evident as they collaborate to deliver quality food to their customers. Their efforts have not gone unnoticed, as their fast-food center now averages a daily income of 2000 rupees.

Noorjahan's habit of saving is reflected in their responsible financial management, as they consistently deposit a portion of their earnings (400 to 500 rupees) into a piggy bank under her name. With monthly expenses amounting to 5000 rupees, the couple's entrepreneurial venture is expected to yield substantial profits. In addition to their regular menu, Noorjahan and Nizamuddin also accept large orders for biryani, further diversifying their revenue stream. This flexibility and willingness to accommodate customer preferences have contributed to the fast food center's popularity and success. Beyond their economic accomplishments, Noorjahan and Nizamuddin's story exemplifies the empowerment that can arise from skill development and entrepreneurial initiatives. They have not only improved their family's financial situation but have also set an example for others in their community, inspiring them to pursue

entrepreneurship and self-reliance.

Empowering Entrepreneurship: Gowramma's Journey from Catering Training to Vermicelli Business

This case study highlights the remarkable journey of Gowramma, a 52-year-old resident of Chigalli in Mundgod Taluk, who transformed her culinary skills into a successful vermicelli business. With determination, collaboration, and adaptive strategies, Gowramma has not only achieved financial stability but also created a source of livelihood for herself and her family.

Gowramma's household consists of her mother, husband, and son. In 2021, she received training in catering sponsored by Edel Give through MANUVIKASA, which ignited her entrepreneurial spirit. Drawing inspiration from her training, Gowramma embarked on a path to establish her own business, setting a shining example of how skills and determination can lead to remarkable achievements.



Gowamma's journey took a significant turn when she joined with members of a Self-Help Group (SHG). Collaboratively, they acquired a second-hand vermicelli machine, laying the foundation for a vermicelli-making enterprise. Initially, all SHG members contributed their efforts, but due to busy schedules, Gowamma and another dedicated woman persevered to sustain the business. The vermicelli-making process primarily takes place during the summer season. The main ingredient, Sooji (semolina flour), is mixed with water to form a dough, which is then fed into the vermicelli machine.

The machine expertly transforms the dough into thin vermicelli strands. These strands are carefully air-dried overnight to achieve the desired texture. Once dried, the vermicelli is meticulously packaged for sale in the market.

Challenges and Innovations: One of the main challenges faced by Gowamma's business is the seasonality of vermicelli



production. To mitigate the risk of spoilage, the team produces a surplus during the peak season. This approach ensures a continuous supply even during periods when production is not feasible. This innovative strategy reflects Gowramma's adaptive mindset and commitment to sustainability.

In addition to the vermicelli business, Gowramma and her family manage a cloth store during other seasons. This diversified approach provides a consistent source of income throughout the year. Furthermore, Gowramma's culinary skills shine as she takes orders for Chutney podi, Chakli, and various other snacks, catering to diverse consumer preferences.

Gowramma's perseverance and dedication have translated into financial success. Her vermicelli business alone yields an impressive profit of 26,000 rupees. This significant income has not only improved her family's economic stability but has also contributed to the overall well-being of the household.



Nirmala Aralikatti

A step towards financial independence

In the tranquil village of Chigalli, nestled in the heart of Mundgod Taluk, a remarkable transformation is taking place. Driven by the desire to uplift their families and become self-reliant, the women of Chigalli are embracing entrepreneurship through Skill training sponsored. This case study shines a spotlight on Nirmala Aralikatti, a 30-year-old member of Pragati Sangha SHG, whose journey from laborer to successful roti business owner exemplifies the impact of skill development and determination.

In a community where agriculture is predominant and men predominantly engage in farming, women like Nirmala Aralikatti are carving a different path. With the support of organizations like MANUVIKASA, women in Chigalli have been equipped with diverse skills, enabling them to establish businesses that contribute to their families' well-being and financial independence.

Nirmala underwent catering training in 2021 sponsored by Edel Give through MANUVIKASA, gaining valuable culinary skills that would later become the





cornerstone of her entrepreneurial journey. Motivated by the desire to provide for her family and inspired by her new found abilities, she embarked on her venture into the catering industry.

Recognizing the demand for nutritious and affordable food, Nirmala chose to start a roti business. Armed with her catering skills and determination, she produces and sells rotis for 4 rupees each. Her reach extends beyond Chigalli, as she supplies rotis to nearby areas such as Mundgod and Sirsi.

Nirmala's business strategy is driven by a commitment to quality and efficiency. She employs a leg-pressing machine to prepare the rotis, streamlining the production process. She also collaborates with another woman, capitalizing on teamwork to meet customer demands effectively.

Nirmala's decision to transition from a laborer to an entrepreneur has yielded significant financial benefits. Annually, her roti business generates a profit of 50,000 rupees, a substantial increase from her previous occupation. This income has not only enhanced her family's financial stability but also fostered a sense of empowerment within her community.

Nirmala's success has sparked a desire for further expansion. She envisions establishing a Khanawali (eatery) to cater to the anticipated high demand in the region. Her aspiration to broaden her culinary offerings underscores her ambition and determination to continually improve and innovate.

Nirmala Aralikatti's journey from a laborer to a successful roti business owner exemplifies the transformative potential of skill training and entrepreneurship. Through determination, collaboration, and innovative thinking, Nirmala has not only improved her family's economic situation but has also become an inspiration to other women in her community. Her story underscores the vital role that organizations like MANUVIKASA play in empowering rural women and facilitating sustainable development. Nirmala's success is a testament to the ripple effect of empowerment, as she contributes not only to her own prosperity but also to the growth and resilience of her community.



MANUVIKASA has shown me a way to start my entrepreneurship, and I'm always grateful to be part of the organization.

- Nirmala Aralikatti

Crushing poverty to reclaim her poverty

In a heartwarming tale of entrepreneurship, Pushpa G Gulyanavar has turned a simple idea into a thriving business. With determination, strategic investments, and a dash of innovation, Pushpa has not only secured financial stability for her family but also inspired her community. Pushpa's background is rooted in a diverse family, including her husband, a Cooperative Bank manager, two married daughters, and a son who is a software engineer. Despite their varied professions, Pushpa chose to embark on her entrepreneurial journey to contribute to the family's well-being.

Two years ago, Pushpa saw an opportunity in the Catering training sponsored by Edel Give through **MANUVIKASA** and started her Roti business. With an investment of 7 lakhs, she acquired a dough-mixing machine and a roti-making machine, setting the foundation



for her venture. This strategic decision enabled her to produce a significant number of rotis efficiently.

Pushpa's business model revolves around efficiency and quality. Her roti-making process is streamlined with the use of machines, allowing her to produce up to 1000 rotis at a time. Each roti costs 5 rupees, making it an affordable and convenient choice for her customers. Pushpa's entrepreneurial spirit extends beyond just rotis. She takes orders for meals, Chutney pudu, and various other varieties, catering to a wide range of culinary preferences. Additionally, she runs a cloth store from her home, demonstrating her ability to manage multiple ventures simultaneously.

Pushpa's astute investments and hard work have translated into tangible results. Her monthly profits of 20,000 rupees, excluding expenses, showcase the sustainability of her business. On an annual basis, she reaps a substantial profit of 3-4 lakhs, contributing significantly to her family's financial security. Pushpa's success story has not only transformed her family's financial landscape but has also inspired her community. Her journey stands as a testament to the possibilities that entrepreneurship can offer, motivating others to explore their own potential. Pushpa G Gulyanavar's journey from a simple idea to a successful roti business owner is a testament to the power of determination, strategic thinking, and innovation. Her ability to diversify, manage multiple ventures, and create a sustainable source of income underscores the transformative potential of entrepreneurship. Pushpa's story serves as an inspiration to those seeking to create a better future for themselves and their families through entrepreneurial endeavors.



Standing tall on her own feet

Parveen Bhanu's journey from a humble housewife to a successful fast-food entrepreneur exemplifies the transformative impact of skill development and determination. In the face of adversity, she and her husband overcame challenges to establish a thriving fast-food center, thanks to the support of organizations like **MANUVIKASA**.

Parveen Bhanu, an active member of Ashirvad Sangha, was content as a housewife while her husband worked as a carpenter. Their lives took an unexpected turn when her husband suffered a debilitating injury while pursuing his trade. Faced with financial uncertainty, Parveen Bhanu saw an opportunity to embark on an entrepreneurial journey that would not only support her family but also create a new source of livelihood. Drawing on her determination and the support of organizations like **MANUVIKASA**, Parveen Bhanu claimed a loan of Rs. 50,000 to kickstart her entrepreneurial

venture. With the financial assistance and her husband's determination to contribute despite his injury, the couple decided to establish a fast food center on the bustling main road of Mundgod.

Parveen Bhanu's fast food center caters to a variety of tastes, offering dishes like Omelet, Paddu (Ponganalu/Paniyaram), Noodles, Manchurian, Kabab, and more. This diverse menu has contributed to attracting a broad customer base, ensuring a steady flow of business.

Starting any business comes with its share of challenges, and Parveen Bhanu's journey was



no different. The couple's determination, resilience, and teamwork played a pivotal role in overcoming these hurdles. Despite her husband's injury, their joint efforts created a supportive ecosystem that enabled them to establish a successful enterprise. Parveen Bhanu's determination and hard work translated into financial success. The fast food center's profitability is evident through a monthly profit of Rs. 20,000. This significant income not only sustains the family's needs but also fosters a sense of empowerment and self-reliance. Parveen Bhanu's journey stands as an inspiration to her community and beyond. Her story showcases the potential for individuals to rise above adversity, pursue their entrepreneurial dreams, and contribute to their family's financial well-being.

**“I
am thankful
to MANUVIKASA
for getting the loan
at the right time and I
feel this is our luck as we
have started with a good
business with better
profits.”**

**- Parveen Bhanu
Mujavar**

Enjoying the freedom of income

Mumtaz Bankapur's resilience and determination shine as she transforms tragedy into an opportunity for growth and empowerment. Overcoming adversity, she has not only taken control of her family's well-being but has also become an active contributor to her community through her grocery and artificial jewellery businesses.

At 45 years old, Mumtaz Bankapur found herself at a crossroads after the untimely death of her husband. Left to care for her family of three, including her elder married daughter and younger daughter pursuing her PUC studies,



Mumtaz's strength and determination emerged as she embraced the responsibility of managing her household.

Joining a Self-Help Group (SHG) marked a turning point in Mumtaz's life. Over the course of nine years, she actively participated and contributed, helping the SHG accumulate savings of 4 lakhs rupees. This financial support not only benefitted Mumtaz, but also demonstrated the collective power of women supporting each other.

With a portion of the SHG savings and a loan of Rs. 50,000 from Sanghamitra, Mumtaz embarked on her entrepreneurial journey. She established a successful grocery business, catering to the needs of her community. The monthly income from this venture ranges between Rs. 2000/- and 3000/- contributing significantly to her family's financial stability.

Mumtaz's entrepreneurial spirit extends beyond the grocery business. She has tapped into the market demand for artificial jewellery, adding another layer to her income streams. This diversification reflects her adaptability and keen business acumen.

Mumtaz's commitment to financial security is evident in her daily savings of Rs. 50 through the Pygmyscheme. This practice underscores her dedication to planning for the future, ensuring a safety net for unexpected circumstances.

Mumtaz's journey resonates beyond her immediate family. Her story serves as an inspiration to her community, showcasing the transformative power of self-reliance and entrepreneurship. Through her businesses, Mumtaz has not only improved her family's financial situation but has also contributed to the economic growth of her locality.



Desire of hope changed the destiny

Suma Aralikatti's journey from completing her education to becoming a skilled tailor showcases the power of determination and adaptability. With support from MANUVIKASA's tailoring training, Suma has not only mastered the art of tailoring but has also embraced modern trends and online resources to enhance her skills and income.

Suma Aralikatti's academic achievements set the stage for her entrepreneurial journey. Having completed her 2nd PUC in Commerce, she had a solid foundation to build upon as she ventured into the world of tailoring.

In 2021, Suma seized the opportunity to enhance her skills by enrolling in the tailoring training sponsored by Edel Give through MANUVIKASA. Through this program, she gained

expertise in creating various garments, including normal blouses, designer blouses, Churidhar suits, and Lehengas. Suma's dedication and talent were further evident as she took advantage of online resources to stay updated with the latest trends.

Suma's commitment to staying current with fashion trends has been a key element of her success. She understands the importance of meeting customer preferences and adapts her creations, accordingly, ensuring a steady stream of clients seeking her tailoring services.

Suma's tailoring skills have translated into a steady monthly income ranging from 4000 to 5000 rupees. During the bustling marriage seasons, her earnings increase to approximately 6000 rupees

per month, reflecting the high demand for her services.

Suma's entrepreneurial aspirations extend beyond her current achievements. Recognizing the potential for higher profits, she aims to invest in an embroidery machine to tap into a lucrative market segment. Her husband's unwavering support adds to her determination to expand her business.

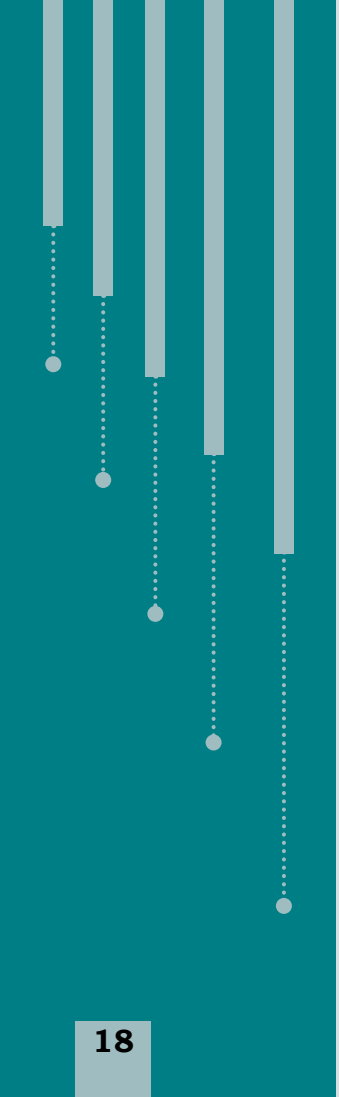
Suma's willingness to learn and adapt is evident in her approach to skill enhancement. She intends to upgrade her skills by watching YouTube videos and pursuing additional training opportunities. This commitment to personal and professional growth underscores her dedication to providing the best possible service to her clients.

Sustainable income from tailoring business

Suma Raju Petkar's journey from a newlywed to a skilled tailor exemplifies the transformative power of determination and support from family. Overcoming challenges, she not only contributed to her family's income but also gained the confidence to establish herself as a successful entrepreneur through tailoring. Four years into her marriage, Suma found herself in a situation where her family's income was impacted due to her father-in-law's paralysis. This unexpected turn of events prompted Suma to seek ways to contribute and provide support to her family.

In 2021, Suma took a decisive step toward empowerment by enrolling in a tailoring skills training program sponsored by Edel Give through MANUVIKASA.





Before this, she had limited experience, only stitching her own blouses. However, her training not only honed her tailoring skills but also instilled the confidence she needed to envision herself as a successful entrepreneur. With new found skills and confidence, Suma embarked on her entrepreneurial journey. She began stitching blouses for others, utilizing her talent to generate an additional income for her family.

This contribution, though seemingly small, played a significant role in supporting her family during a challenging period. Suma's family played a pivotal role in her journey. Her husband, who is also a tailor, and her mother-in-law provided the necessary support and encouragement for Suma to pursue her training. This familial backing not only helped her overcome self-doubt but also fostered an environment where her entrepreneurial aspirations could thrive.



Sewing success with a sustained income

Laxmi Ballari, a determined 24-year-old with a supportive family, is rewriting her life's narrative through her passion for tailoring. Overcoming early marriage and embracing her interest in tailoring, Laxmi is setting the stage for a successful entrepreneurship journey.

Married at the age of 18 after completing her 2nd PUC, Laxmi Ballari's journey began as a young bride and mother of two children. Despite her responsibilities, her enthusiasm for tailoring remained undeterred.

With a keen interest in tailoring, Laxmi decided to pursue her passion. She joined a tailoring batch at the age of 20-21 sponsored by Edel Give through MANUVIKASA, seizing the opportunity to enhance her skills and transform her passion into a profession.





Laxmi is fortunate to have a supportive family that encourages her dreams. Recognizing her potential, they stand by her as she aspires to open her own tailoring shop. Their unwavering support becomes the foundation of her entrepreneurial journey.

Laxmi's skills have enabled her to offer a variety of tailoring services to her customers. She excels in stitching normal blouses, creating intricate designs, providing pico services, and attaching falls and picos to garments. Her commitment to quality has earned her a loyal customer base of 10-15 individuals.

Laxmi's hard work translates into a monthly income of 3000 rupees, a significant contribution to her family's finances. However, she acknowledges the need for further training to expand her capabilities and enhance her services.

With a supportive family backing her every step of the way, Laxmi aspires to open her own tailoring shop. Her determination and passion drive her to continuously improve her skills and broaden her expertise.

Tailoring her way to success

Jyoti D Kamdoli's journey from a homemaker to a skilled tailor showcases the transformative power of skill development and determination. Overcoming early marriage and embracing her passion for tailoring, Jyoti has not only improved her family's financial situation and also set an inspiring example for her four school-aged daughters.

Married at the age of 18, Jyoti D Kamdoli embraced her role as a wife and mother to four daughters. Balancing household responsibilities and her daughters' education, she stitched dresses and blouses for her family, all while nurturing her own aspirations.

Jyoti's determination to improve her skills led her to a tailoring training program. In 2021, she participated in a training sponsored by Edel Give through MANUVIKASA, held in Tavargerri. Equipped with formal training, she embarked on a journey to transform her passion into a viable business.



The training marked a turning point for Jyoti, enabling her to venture into tailoring as a full-fledged business. At her home, she skillfully stitches blouses and Churidhars for clients. Her pricing ranges from Rs. 50 to Rs. 200, catering to a diverse range of customers.

Jyoti's entrepreneurial efforts have translated into a steady monthly income ranging from Rs. 2000 to Rs. 3000. This supplementary income not only supports her family's financial needs but also empowers her to provide a better future for her daughters.

Jyoti's journey serves as an inspiring example for her four school-aged daughters. By pursuing her passion and embracing skill development, she sets a strong precedent for the importance of education, empowerment, and entrepreneurship.

Jyoti's commitment to financial stability is evident through her participation in a Self-Help Group (SHG). By saving money through the SHG, she is not only securing her family's future but also contributing to the collective well-being of her community.





From poverty to prosperity

Mrs. Nagaratna Basavaraj Dyavappanavar's journey from a Bachelor of Arts graduate to a skilled tailor and inspiring embroiderer exemplifies the power of pursuing one's passion and continuously upgrading skills. Through determination and the support of Edel Give and MANUVIKASA, Nagaratna has not only transformed her interests into a thriving business but has also set her sights on mastering the art of embroidery.

At 24 years old, Nagaratna is a key member of her family, which includes her parents, a married sister, and herself. Despite holding a degree in Bachelor of Arts, Nagaratna's interests led her in a different direction - towards the world of tailoring and embroidery.



Recognizing her passion, Nagaratna joined the 2021 batch of tailoring training sponsored by Edel Give through MANUVIKASA. This training acted as a catalyst, enhancing her skills and enabling her to offer an array of tailored garments, including normal blouses, design blouses, Lehengas, Churidars, and school uniforms.

Nagaratna's commitment to growth goes beyond formal training. She leveraged online resources, particularly YouTube videos, to expand her skillset. Through these videos, she learned the art of embroidery, adding yet another dimension to her offerings.

Nagaratna's expertise has enabled her to provide a variety of tailored garments and embroidered pieces. Her pricing ranges from Rs. 50 to Rs. 250, making her services accessible to a wide range of customers.

Through her dedication and commitment, Nagaratna's entrepreneurial efforts have translated into a steady monthly income ranging from Rs. 2000 to Rs. 3000. During the wedding season, her earnings experience a significant boost due to heightened demand.

Nagaratna's journey doesn't stop at tailoring; she aspires to master embroidery. Her determination to continually enhance her skills underscores her commitment to providing high-quality, innovative services to her clientele.

A woman with dark hair, wearing a black top and an orange sari with a red border, is seated at a wooden table. She is operating a black vintage-style sewing machine. The background shows a workshop or tailoring shop with wooden pillars and various items hanging on the wall.

Determined to be the change...

Lalita Nagappa Dyavappanavar's entrepreneurial journey from a newlywed to a skilled tailor showcases the transformative power of skill development and determination. Her commitment to delivering quality craftsmanship and her aspiration to enhance her design and embroidery skills have not only established her as a respected tailor but also position her for continued success.

Married at the age of 23, Lalita Nagappa Dyavappanavar embraced the role of a wife and mother to two children. Amidst her family responsibilities, she found a way to channel her creativity and passion for tailoring.

Lalita's participation in a tailoring training program in the batch of 2021 sponsored by Edel Give through MANUVIKASA marked a turning point in her journey. This program, offered by Mallikarjun Manuvikasa Sangha, equipped her with the skills needed to transform her passion into a viable business.



“It’s a great opportunity for me to attend the Tailoring training. I’m thankful to MANUVIKASA as I’m able to stand on my own feet.”

- Lalita Nagappa Dyavappanavar

Lalita's attention to detail and neat finishing set her apart in the tailoring business. Her dedication to quality craftsmanship has earned her a loyal customer base of 20 regular clients, all seeking her expertise for garments ranging from normal blouses to school uniforms.

Lalita offers a diverse range of tailoring services, catering to various customer preferences. Her pricing strategy reflects this diversity: a single normal blouse is charged at Rs. 50, while a more intricate design blouse starts at Rs. 200, and churidars are priced at Rs. 200.

Lalita's entrepreneurial efforts have translated into a consistent monthly income ranging from Rs. 4000 to Rs. 5000. During festive seasons and marriage celebrations, her earnings experience a substantial surge due to heightened demand.

Lalita's ambition goes beyond her current skillset. She aspires to learn more about design and embroidery work to stay updated with evolving trends and further elevate her craftsmanship.

Unpacking Kallavva's Aspirations

Kallavva Mallappa Dyapanavar's journey from a challenging early marriage to becoming a skilled tailor is a testament to the transformative power of determination and skill development. Overcoming adversity and embracing tailoring, Kallavva has not only secured a steady source of income but also taken significant steps towards improving her family's livelihood.

Married at the age of 16, Kallavva Mallappa Dyapanavar faced the challenges of an early marriage and a life marked by daily wage labor. Her husband, a laborer, toiled in agricultural fields and other work to make ends meet.

In 2021, Kallavva's life took a positive turn when she underwent tailoring training sponsored by Edel Give through



MANUVIKASA. This training, acquired amidst her daily responsibilities, opened new doors for her to contribute to her family's income and future.

Once part of a joint family, Kallavva and her husband faced a new reality after the division, leaving them landless. This transition made it even more challenging for them to secure their daily sustenance.

With her new found tailoring skills, Kallavva embraced entrepreneurship by stitching blouses and churidhars. Her earnings range from Rs. 4000 to Rs. 5000 per month, providing a much-needed boost to their finances.

During festive and marriage seasons, Kallavva's earnings experience a significant surge. The high demand for her tailoring services during these times contributes to a more comfortable livelihood for her family.

Kallavva's journey signifies not just financial progress but also a pathway to empowerment. By utilizing her skills, she has demonstrated the potential for self-reliance and self-improvement, inspiring others in similar circumstances.



Home makers who forayed into entrepreneurship

This case study focuses on the transformative impact of the Shreemata Self-Help Group (SHG) on the lives of its members in the village of Chigalli. The SHG has been instrumental in providing women like Geeta Nandish Ravalappanavar, Jyoti Manjunath Hangal, and Pavitra Ganapati Hangal with opportunities for economic empowerment and livelihood enhancement.

Geeta Nandish Ravalappanavar, aged 27, was engaged in manual labor (coolie work) before her marriage in 2015. After marriage, she acquired a 2-acre piece of land, and her husband engaged in farming. The SHG, named Shreemata SHG, has been active for 8 years. Geeta has three children, two girls, and a boy.



Geeta Nandish Ravalappanavar joined the SHG three years ago. She learned the craft of making hara (a type of traditional broom) which could be valued higher if infused with sandalwood scent. This skill development has been instrumental in her economic empowerment. Jyoti Manjunath Hangal, 27 years old, and Pavitra Ganapati Hangal, also 27, have been members of the SHG for four years. Both women are engaged in similar work and have families with children.

The SHG consists of these three dedicated women who contribute to the group's collective growth. They obtained a loan of 30,000 rupees from the KVG bank through the MNV SHG program. This financial assistance has enabled them to upscale their operations and invest in their livelihoods. The fact that they work together and collaborate for common goals highlights the solidarity



and mutual support within the group.

The primary activity of the SHG members involves crafting traditional brooms called hara. The raw materials required for the production of hara, such as dust and dry maize leaves, are individually purchased. They produce around 150 hara per month, each earning around 20 rupees when sold. However, their value-added sandalwood-infused hara can fetch as much as 50 rupees each.

The collective effort of these women has translated into a significant increase in their monthly earnings. On average, they earn between 2,500 to 3,000 rupees monthly, which is a substantial improvement compared to their earlier livelihoods. This additional income has not only contributed to the financial stability of their households but has also empowered them to make more significant decisions regarding their families' welfare.

The SHG members have established a strong relationship with a common agent who purchases

their hara. This relationship has streamlined their selling process, ensuring a steady demand for their products.

The case of Shreemata SHG showcases how the power of collective effort and skill development can lead to socioeconomic transformation.

Geeta Nandish Ravalappanavar, Jyoti Manjunath Hangal, and Pavitra Ganapati Hangal have gone from engaging in manual labor to becoming successful entrepreneurs, contributing significantly to their household incomes and local economy.

The Shreemata SHG in Chigalli serves as an inspiring example of how self-help groups can uplift women from marginalized backgrounds, providing them with the necessary skills, financial support, and market access to improve their livelihoods. Geeta, Jyoti, and Pavitra's journey highlights the potential for sustainable socioeconomic transformation through community-driven initiatives.



Creating a pathway of success with the thread and needles

This case study sheds light on the inspiring journey of Sunanda Annappa Chavan, a 33-year-old woman who embarked on a path of skill development and entrepreneurship after marrying at the age of 18. Sunanda's commitment to her family, coupled with her determination to enhance her tailoring skills, has enabled her to create a thriving business in her rural community.

Sunanda's life took a significant turn when she married at the age of 18 and became a mother to two children, a son in 8th grade and a daughter in 9th grade. Despite her familial responsibilities, Sunanda's ambition and foresight led her to become the proud owner of a one-acre piece of land. In April 2022, she enrolled in a tailoring batch in Kalghatgi, marking the beginning of her entrepreneurial journey.



Through the Kalghatgi April 2022 tailoring batch, Sunanda acquired the skills to create a variety of garments. She specializes in crafting normal blouses with lining, priced at ₹100, and intricate design blouses priced at ₹200. Sunanda quickly garnered a loyal customer base of 15-20 regular clients who appreciate her craftsmanship and attention to detail.

Sunanda's dedication to her craft is evident in her desire to further expand her skill set. She aspires to learn design tailoring, including the creation of frocks and other unique garments. Her ambition is matched by her efficiency, as she can stitch 4-5 blouses per day, demonstrating her commitment to delivering quality products to her clients.

Among the 5-6 members in her tailoring community, Sunanda has gained a reputation for her exceptional skills and professionalism. Her dedication to her craft and her growing customer base have contributed to her becoming a respected and sought-after tailor in her area.



Sunanda's tailoring business has transformed her financial circumstances. Her monthly earnings range from ₹2,000 to ₹3,000, providing a valuable supplementary income for her family. The entrepreneurial success she has achieved through her tailoring skills has not only enhanced her family's well-being but has also positioned her as a role model for other aspiring entrepreneurs in her rural community.

Sunanda Annappa Chavan's journey exemplifies the transformative impact of skill development and entrepreneurship, especially in rural settings. Her dedication to enhancing her tailoring skills and her ability to manage her family responsibilities while pursuing her entrepreneurial dreams showcase her determination and resilience. Sunanda's success as a tailor and businesswoman underscores the potential for individuals to create meaningful change in their lives and communities through education, skill development, and entrepreneurial spirit.

Securing her own future

This case study highlights the remarkable journey of Rekha Prakash Sabannanavar, a 36-year-old woman residing in Hulginkatti. Through her participation in the Jan 2023 tailoring batch sponsored by Edel Give in collaboration with the MANUVIKASA Organization, Rekha has demonstrated how skill development can empower rural women and contribute to family well-being.

Rekha's journey begins with a modest educational background, having completed 6th standard. Married and the mother of two children, a son in 8th grade and a daughter in her first year of PUC (Pre-University Course), Rekha navigates her responsibilities while her husband works as a paddy loading contractor. Their choice to send their children to government school emphasizes the importance of education and financial prudence.



Rekha's enrollment in the Jan 2023 tailoring batch through Edel Give's partnership with MANUVIKASA Organization marks a turning point in

Rekha's enrollment in the Jan 2023 tailoring batch through Edel Give's partnership with MANUVIKASA Organization marks a turning point in her life. Her training enabled her to create normal blouses priced at ₹60 and intricate design blouses ranging from ₹200 to ₹250. With dedication and practice, Rekha has gained proficiency in her craft, allowing her to stitch 4-5 normal blouses in a single day.

Rekha's commitment to her work has attracted a loyal customer base of 10 regular clients. Her attention to detail and craftsmanship have earned her a reputation for quality tailoring within her community. This clientele not only supports her financially but also serves as a testament to her skill and dedication.

Rekha's monthly earnings contribute significantly to her family's financial stability. Her willingness to contribute to times of need showcases her sense of responsibility and solidarity. In collaboration with her husband, who works as a paddy loading contractor, Rekha's tailoring skills bolster their household income, ensuring a better future for their children



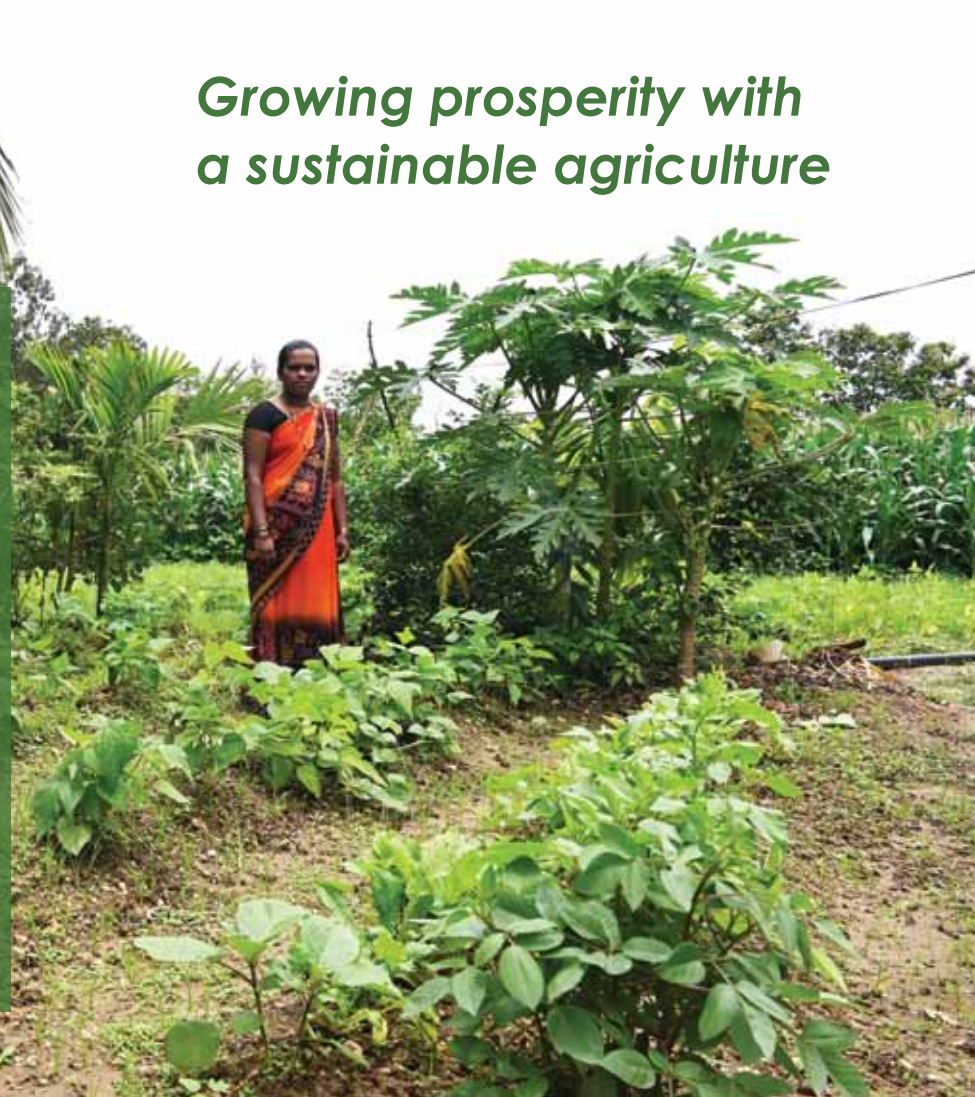
and the entire family.

Rekha Prakash Sabannanavar's journey exemplifies the transformative impact of skill development and entrepreneurship in rural settings. Her participation in the Jan 2023 tailoring batch, sponsored by Edel Give through the MANUVIKASA Organization, has enabled her to emerge as a skilled tailor and a valuable contributor to her family's financial well-being. Rekha's story highlights the potential for women to drive positive change within their households and communities through education, skill enhancement, and entrepreneurial spirit.

Growing prosperity with a sustainable agriculture

This case study delves into the inspiring journey of Savita Angadi, a 32-year-old resident of Tumarikoppa village. Through her training in sustainable agriculture facilitated by MANUVIKASA, Savita has transformed her family's livelihood, contributing to their well-being and playing a crucial role in the local economy.

Savita Angadi's life journey took an empowering turn when she engaged in sustainable agriculture training through the MANUVIKASA initiative. Married to Basappa Angadi for 12 years, a house constructor, Savita is the nurturing mother of two children - a boy and a girl. Residing in Tumarikoppa village, Savita's commitment to her family and community shines through her dedication to sustainable farming.





With a substantial 3-acre landholding and a borewell providing abundant water, Savita and her family focus on cultivating a variety of vegetables including lady's finger, green chillies, radish, maize, soybean, tomato, beans, snake gourd, and brinjal. Approximately 1 acre is dedicated to vegetable cultivation, showcasing Savita's innovative approach to diversifying their agricultural endeavors. Additionally, the Angadi family cultivates the Crossandra flower, which holds cultural and economic significance.

Savita's participation in sustainable agriculture has significantly contributed to the Angadi family's income. During peak seasons, their vegetable produce generates approximately ₹1,500 per day. This financial stability not only supports their livelihood but also highlights the potential of sustainable farming practices to enhance rural economies.

Savita's commitment extends beyond her own family as she is an active member of the Sri Renukadevi Self-Help Group (SHG).

Her involvement in the SHG underscores her dedication to community development, cooperation, and shared growth, fostering a sense of empowerment and solidarity among local residents.

Savita Angadi's journey exemplifies the transformative impact of sustainable agriculture and community engagement. Through her participation in the MANUVIKASA training, Savita has not only revitalized her family's agricultural practices but has also played a vital role in enhancing the local economy and promoting sustainable livelihoods. Her commitment to innovative farming techniques and active participation in the SHG exemplifies the potential for individuals to drive positive change within their communities. Savita's story underscores the significance of holistic and sustainable approaches to rural development and serves as an inspiration to others seeking to enhance their livelihoods through agricultural innovation and community participation.



Riding the pathway towards healthy income

This case study explores the inspiring journey of Neha Bepari, an 18-year-old who harnessed the power of skill development to transform her life and contribute to her family's well-being. Neha's determination to excel and her participation in the MANUVIKASA program, sponsored by Edel Give, have empowered her to create a meaningful impact through tailoring.

Neha Bepari, at the young age of 18, found herself at a crossroads after completing her 10th-grade education. With a strong desire to contribute to her family's welfare, Neha recognized the importance of acquiring practical skills. Growing up with three sisters, she understood the significance of financial independence for young women in her community.

In April 2022, Neha joined the Kalghatgi batch of the MANUVIKASA tailoring program, sponsored by Edel Give. This step marked the beginning of her transformative journey. Through the program, Neha received training in





blouses priced at ₹150 to intricate design blouses that fetch between ₹250 and ₹300. Her training also extended to crafting lehengas, valued at ₹400 each.

Neha's dedication to her craft and commitment to excellence earned her a growing customer base of 3-5 regular clients. Each blouse she creates takes around 2 hours, highlighting her attention to detail and craftsmanship. Her consistent quality has gained her a reputation for reliability and skill in her community.

Neha's entrepreneurial spirit extends beyond tailoring. She has diversified her offerings by engaging in Mehendi design. This side business not only provides her with additional income but also showcases her creativity and ability to cater to diverse customer preferences.

Through her hard work, Neha's monthly earnings range from ₹2,000 to ₹2,500. This income has not only contributed to her personal financial independence but has also positively impacted her family's overall well-being. Neha's success serves as an example for her sisters and other young women in her community, illustrating the potential of skill development and entrepreneurship.

Neha Bepari's journey exemplifies the transformative potential of skill development and entrepreneurship, particularly for young women in underserved communities. Her participation in the MANUVIKASA program, coupled with her dedication to tailoring and Mehendi design, has empowered.



Bringing the gap with tailoring

This case study examines the financial situation and challenges faced by Rizwana Banu, a 29-year-old woman who got married at the age of 18 and has two children, a boy and a girl. Rizwana completed her tailoring training in the 2020-2021 sponsored by Edel Give through MANUVIKASA Organization. This study delves into her income, expenses, and the strategies she employs to manage her family's finances.

Rizwana Banu's journey into adulthood started when she got married at 18 and became a homemaker. She has two children and lives in a rented house with her family.

Rizwana's primary source of income is her skill in sewing and embroidery. She offers tailoring services to her neighbors and local community. Her charges for tailoring are as follows: normal blouse - ₹100, design blouse - ₹300, chudidar - ₹300, lehenga - ₹500



to ₹600. On average, she earns around ₹2,000 per month. However, her income sees a significant boost during festive seasons, reaching up to ₹5,000 per month.

Rizwana faces income volatility due to the seasonal nature of her tailoring business. To mitigate this, she maximizes her earnings during festive seasons by promoting her services and expanding her client base.

Rizwana's primary focus is on her children's education and well-being. She allocates a portion of her earnings towards their school fees, extracurricular activities, and basic needs. She carefully balances her family's expenses within her monthly income, considering both regular and seasonal demands.

While Rizwana doesn't possess significant assets, she practices frugal living and emphasizes the importance of saving. She sets aside a portion of her income as a contingency fund for unexpected expenses and invests in her children's future through savings accounts and modest investments.

She charges different rates based on design complexity, ensuring her services remain affordable while allowing her to earn more from intricate designs.



Rizwana Banu's case demonstrates resilience and resourcefulness as she navigates the challenges of managing her family's finances. Despite not having significant assets, Rizwana maximizes her tailoring skills to generate income, particularly during peak seasons. Her ability to balance income and expenses, along with her dedication to her children's education and well-being, highlights the importance of effective financial planning and adaptability in the face of income variability.

Life is at easy now

This case study delves into the life and aspirations of Gule Asmin, a 35-year-old woman who embarked on a journey of skill development and entrepreneurship after marrying at the age of 20. Gule Asmin, a mother of three children, sought to enhance her tailoring skills, including the desire to learn embroidery work. Her determination to create a better future for herself and her family led her on a path of growth and empowerment.

Gule Asmin's life took a new direction when she married at the age of 20. With the responsibilities



of motherhood and household management, Gule recognized the importance of acquiring skills that could provide financial stability for her family. In the 2020-2021 academic year, she enrolled in a tailoring batch sponsored by Edel Give through MANUVIKASA Organization, marking the beginning of her journey towards skill development and self-sufficiency.

Gule Asmin's dedication to improving her tailoring skills led her to complete the 2020-2021 tailoring batch. During her training, she honed her abilities to create both normal blouses, charging ₹200 each, and design blouses priced between ₹400 and ₹500. However, Gule's ambitions extended beyond conventional tailoring. She expressed a keen interest in learning embroidery work, a specialized skill that would allow her to offer unique and intricate designs to her clients.



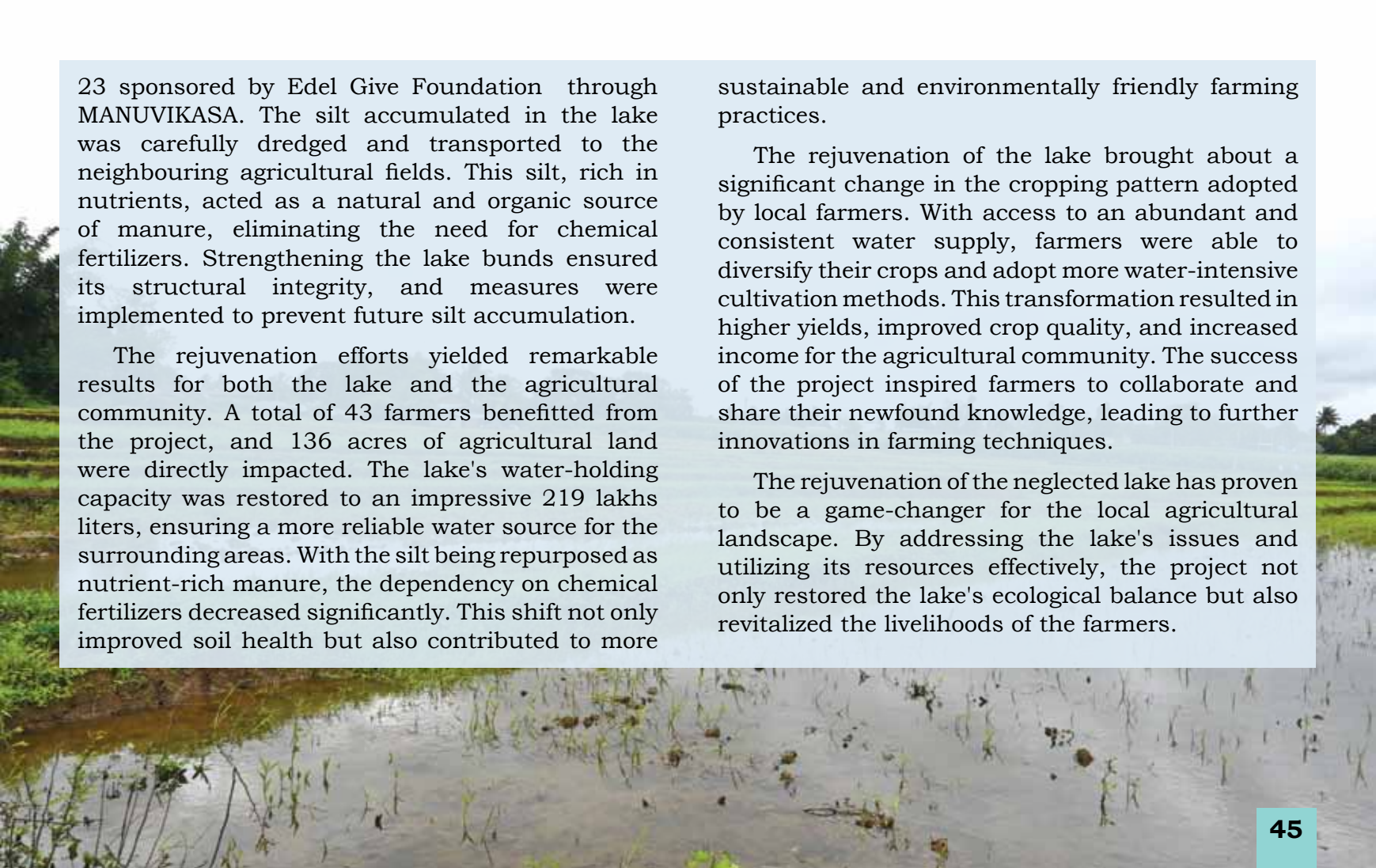
Confidence rejuvenated

The case study focuses on the successful rejuvenation of a neglected lake encompassing an area of 6.35 acres. The lake had fallen into disrepair, with weak bunds, silt accumulation, and a significant reduction in groundwater levels. The dire situation led to depleted agricultural fields and an unsustainable cropping pattern for the local farmers.

The 6.35-acre lake had suffered from neglect over the years. The lake bunds were weak, leading to concerns of breaches during heavy rains. Additionally, the lake had accumulated silt, reducing its water-holding capacity and affecting water quality. The decreased groundwater levels further exacerbated the situation, resulting in the depletion of nearby agricultural fields. Farmers were struggling with limited water resources, and their crop yields were declining.

To address these challenges, a comprehensive lake rejuvenation project was undertaken in 2022-





23 sponsored by Edel Give Foundation through MANUVIKASA. The silt accumulated in the lake was carefully dredged and transported to the neighbouring agricultural fields. This silt, rich in nutrients, acted as a natural and organic source of manure, eliminating the need for chemical fertilizers. Strengthening the lake bunds ensured its structural integrity, and measures were implemented to prevent future silt accumulation.

The rejuvenation efforts yielded remarkable results for both the lake and the agricultural community. A total of 43 farmers benefitted from the project, and 136 acres of agricultural land were directly impacted. The lake's water-holding capacity was restored to an impressive 219 lakhs liters, ensuring a more reliable water source for the surrounding areas. With the silt being repurposed as nutrient-rich manure, the dependency on chemical fertilizers decreased significantly. This shift not only improved soil health but also contributed to more

sustainable and environmentally friendly farming practices.

The rejuvenation of the lake brought about a significant change in the cropping pattern adopted by local farmers. With access to an abundant and consistent water supply, farmers were able to diversify their crops and adopt more water-intensive cultivation methods. This transformation resulted in higher yields, improved crop quality, and increased income for the agricultural community. The success of the project inspired farmers to collaborate and share their newfound knowledge, leading to further innovations in farming techniques.

The rejuvenation of the neglected lake has proven to be a game-changer for the local agricultural landscape. By addressing the lake's issues and utilizing its resources effectively, the project not only restored the lake's ecological balance but also revitalized the livelihoods of the farmers.

Rising from the grassroots

The story of Savita Anchi

Mrs. Savita Anchi's life narrative stands as a beacon of resilience and triumph over adversity. Hailing from Tumarikoppa village in Kalghatagi Taluk, Dharwad District, her journey unfolds with a backdrop of economic challenges and early marital responsibilities. At 38, married to Prashant Anchi and blessed with two daughters, Savita's determination to pursue education persisted despite her economically challenging upbringing.

Matrimony at 17 did not impede Savita's educational pursuits. With unwavering support from her husband, she completed her Pre-University Course, marking an early triumph over adversity. However, economic struggles persisted during the initial years of marriage, prompting Savita to contribute to the family income through tailoring and beauty services.

Savita's journey from economic adversity to self-sufficiency was marked by grit and hard work. Her dedication, effective time management, and relentless



effort resulted in an increase in customers, leading to the proud acquisition of the same rented house that had been home for years. This marked a turning point, propelling her to envision 'Sannidi Beauty Parlour and General Stores.'

In 2021, the entrance of MANUVIKASA, a community development organization, introduced self-help groups in Tumarikoppa village. Joining the Renukadevi MANUVIKASA group became a pivotal moment for Savita. Active participation granted her a crucial ₹20,000 loan, enabling the purchase of a beautician chair, further propelling her business forward.

With the establishment of her beauty parlor and store, Savita's daily earnings reached ₹600-700, translating to a monthly income ranging from ₹10,000 to ₹12,000. Her success didn't just elevate her financial standing; it turned her into a well-known figure in the village, sought after for makeup assignments and tailoring services.

Savita's expressions of gratitude towards MANUVIKASA and individuals like Mr. Ganapati Bhat underscore the transformative impact of community



support. Her journey reflects not only personal triumph but also a contribution to the empowerment of women in her community. Savita Anchi's story is a testament to the transformative potential of resilience, hard work, and the opportunities created by organizations dedicated to grassroots development.



Home skills: The Hidden development potential

In the serene village of Hanumanti, nestled in the Sirsi Taluk of Uttara Kannada district, resides Mrs. Asha Gangadhar Shetru, a woman whose journey unfolds as a testament to the latent development potential embedded within the domain of home skills. Despite facing formidable challenges, Asha's resilience and unwavering spirit illuminate the transformative power of leveraging traditional skills for personal and economic development.

Asha, a tenth-grade graduate, embarked on her life journey by marrying Gangadhar Shetru, a man without inherited land, exacerbated by inter-caste differences that stirred familial opposition. Opting for an independent life, the couple relied on daily wages for sustenance. Asha, with dreams of entrepreneurship, confronted economic realities, working as a daily wager before and after marriage. Their financial burdens intensified with their

daughter's health challenges, an educational loan, and the purchase of a small goods rickshaw.

The turning point emerged through the MANUVIKASA organization, renowned for its women's empowerment initiatives. Joining the Tejaswini MANUVIKASA Self Help Group (SHG), Asha secured loans totaling Rs. 45,000, significantly boosting her existing home-based sweet and savory business. Expansion into local markets, collaboration with shops, bakeries, and event catering became regular practices, amplifying income during peak seasons from December to April.

However, a setback arose when Asha underwent a uterus operation, disrupting their progress. Undeterred, she resumed her efforts post-surgery, navigating the challenges of a seasonal business. During off-peak months, Gangadhar's transition to a goods rickshaw driver supplemented income, showcasing adaptability.

With perseverance and mutual support, the family's annual earnings reached Rs. 3 lakhs, a remarkable journey from modest beginnings. Excluding business expenses, Asha's profit stands at Rs. 1,50,000 annually. Her husband attests to the transformative impact, emphasizing their improved quality of life.

Asha's narrative unfolds a saga of empowerment, spotlighting the latent potential within home skills. Her story resonates as an inspiring example, urging individuals to explore the untapped capabilities within traditional skills, transforming challenges into opportunities for growth and development.



The Art of Maximising Opportunities.

Mrs. Savita Manjunath Poojari's inspiring journey from to self-reliance is a testament to the transformative power of seizing opportunities and embracing entrepreneurship. In the midst of the COVID-19 pandemic, Savita and her family faced financial struggles as her husband returned to their native place. With limited resources, they owned only their residence, prompting the decision to open a small grocery store near their home.

The pivotal moment in Savita's story unfolded when she became a member of the 'Kalikabhavani MANUVIKASA Mahila Self Help Group (SHG).' Monthly savings of ₹1000 within the SHG became a lifeline for its members



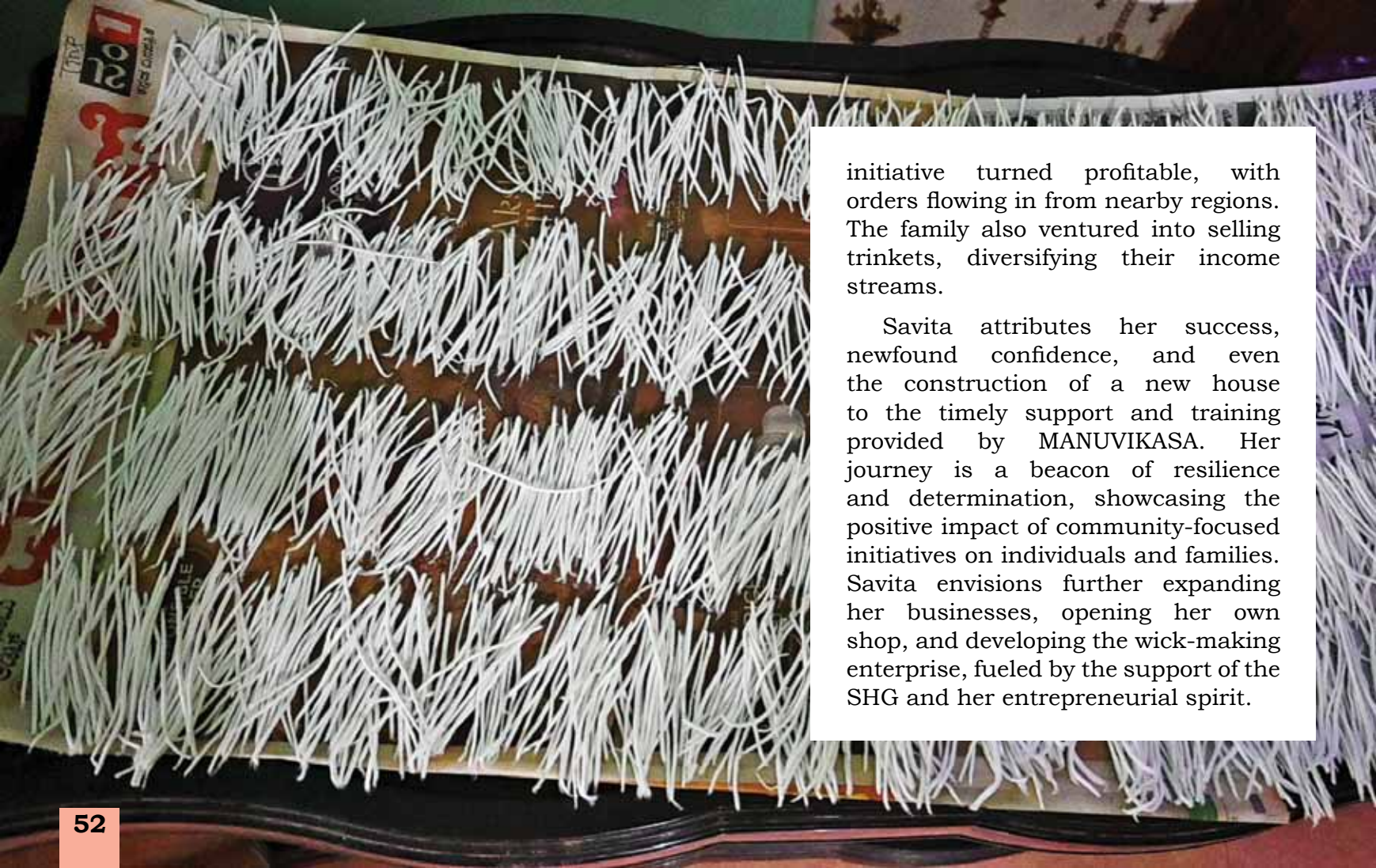
during challenging times. This community-centric support played a crucial role in helping families, like the Poojaris, navigate through financial uncertainties.

The turning point came in 2019 when Savita participated in a tailoring course organized by MANUVIKASA. Post-training, she secured an internal loan from the SHG, purchased a sewing machine, and initiated a tailoring business. This marked the beginning of her journey into entrepreneurship.



Not content with limiting their family business, Savita and Manjunath ventured into Shri Marikamba General Stores on the main road, overcoming challenges to earn ₹4000-5000 per month. The year 2022 brought another opportunity with a catering training program, leading to the addition of catering services to their grocery shop.

Savita's ambition expanded further when she joined a wick-making training program, securing an internal loan for a wick-making machine. This



initiative turned profitable, with orders flowing in from nearby regions. The family also ventured into selling trinkets, diversifying their income streams.

Savita attributes her success, newfound confidence, and even the construction of a new house to the timely support and training provided by MANUVIKASA. Her journey is a beacon of resilience and determination, showcasing the positive impact of community-focused initiatives on individuals and families. Savita envisions further expanding her businesses, opening her own shop, and developing the wick-making enterprise, fueled by the support of the SHG and her entrepreneurial spirit.

Beauty, Empowered: The Story of Lakshmi

Mrs. Lakshmi Prakash Kallapur's journey is a compelling saga of overcoming challenges and embracing entrepreneurship. Despite facing early marriage and limited education due to her parents' daily wage struggles, Lakshmi's story illuminates the transformative power of self-belief and unwavering support.

In 2011, spurred by her husband's encouragement, Lakshmi enrolled in a beautician class, marking a turning point in her life. Her initial stint working in a parlour for three and a half years failed to bring fulfillment, leading her to aspire to be her own boss. This ambition materialized with the establishment of Mahalakshmi Beauty parlour in her rented home, albeit with initial financial constraints.





Equipped with just one chair, a mirror, and a stool, Lakshmi's parlour faced a modest beginning. However, local recognition and satisfied customers fueled its growth. The success prompted Lakshmi to secure a loan for constructing a dedicated parlour and a home.

In 2022, MANUVIKASA offered her a teaching role in a beautician training program, but lacking confidence, she opted to join as a student. The training not only honed her beautician skills but also improved her confidence and communication abilities. Lakshmi, now teaching other students, witnessed the positive impact in her business, with a growing customer base praising her services.

Her monthly income, ranging from 15,000 to 30,000, transformed her financial situation, enabling loan repayments, contributions to her children's education, and more. Lakshmi diversified her services, offering bridal jewellery rentals, blouse stitching, and saree thread work. With 10 to 20 daily customers, many pre-booking appointments, her business thrived.

Looking ahead, Lakshmi envisions modernizing her parlour, hiring staff, and continuing training sessions. Grateful to MANUVIKASA for supporting women's entrepreneurship, Lakshmi's journey underscores the transformative power of determination, continuous learning, and community backing. Her narrative inspires others to overcome challenges and embrace the freedom of entrepreneurship.



From Poverty to prosperity

The story of my farmer Mr Ganapati Gouda is not so successful, but interesting. It is worth emulating and has a strong message to the agriculturists across the globe. This can bring a big change in containing crops, improving production and productivity with huge environmental, political and social benefits.

MANUVIKASA in association with HDB Financial Services Ltd, has been working on the rejuvenation of lakes and construction of farm ponds in Uttara Kannada, Haveri, Dharwad, and Shivamogga Districts for the last five years. With prognostic thoughts, MANUVIKASA is enhancing farmers' confidence in the rural sector and is actively working towards poverty reduction and economic development of the agricultural community by enabling the recharge of local water bodies.



Mr. Ganapati Duggu Gouda, a 50-year-old farmer lives with his son and wife in Goddalabeedu village, Bidrkan Grama Panchyat, Siddapura Taluk, Uttara Kannada District. He studied up to 2nd standard. He owns a half acre of rainfed land, where he grows Areca nut and Banana, with an annual yield of 2 quintals of Areca Nut and 1 quintal of Banana.

During summer, he faced a severe water crisis in his agricultural land. “I was at my wits end, in trying to find a solution to the water crisis”, recollects Ganapati. Sustaining and improving his livelihood activities in such circumstances seemed an uphill task. With no solution in sight, he had all but given up hope.



MANUVIKASA visited Goddalabeedu village, they discovered that Ganapati was in need of support to sustain his agriculture and livelihood activities. “With the advice from the MANUVIKASA we constructed a small pond on my land, it’s very much helped me to overcome the water crisis,” says Ganapati Gouda

With a size of 30 feet long width and 10 feet depth, the pond provides sufficient water for cultivation, even during the summer season. Ganapati gouda now gets a yield of 5 quintals of Areca Nut and 2 quintals of Banana. He has also installed a 2 HP motor pump for lifting the water from the pond. “Due to the support and encouragement of MANUVIKASA, I have overcome my water woes and agricultural issues. This has been instrumental in significantly improving the

livelihood situation of my family, I also planning to start mixed cropping.

The farm pond increased the water storage capacity, which was in turn used for irrigation. Change in cropping pattern benefitted him in enhancing his income.

Now he is considered a successful farmer in the area and many farmers from the neighbouring villages are coming to see his farm module. This has raised the enthusiasm of the farmers of this area and the generally reluctant farmers have come forward to get farm ponds dug on their lands through watershed project. This successful case has demonstrated the value and usefulness of Farm Pond technology for the sustainability of rainfed farming systems.

THE MODEL ACTIVITY -

DRY FISH UNIT

MANUVIKASA has created an innovative model Dry Fish Unit at Kundapur block of Udupi district. It is a unique and eco friendly way of drying the fishes. This unit design is created by MANUVIKASA. We worked on all the links of value chain while fabricating this unit. The unit is made up of GI pipes and covered with the poly carbonate sheet. The unit is of 10 ft width * 20ft length*7ft height. As excess heat generated by the polycarbonate sheet; the fishes got dried within 3-4 days.

Initially we have fabricated a model unit in Tarapati and then we replicated it to total 15 units. It is very successful and best way to dry the fishes. The overall cost of construction of this unit is around Rs.60000/- to 75000/- based on the availability of space at the beneficiary area.



Within a span of 1 Month, around 6-7 quintals of fishes can be dried in these units. At a time around 125-150 Kgs of fishes can be spread and dried in this unit. The fish varieties like Bangade, Aanti, Gurku, Acidi and others are mostly dried in our units. Weekly 03 days the SHG members are going to sell the fishes. Minimum 25% of profit can be easily earned by the SHG members.

We have provided Choudeshwari SHG, a Dry Fish Unit through HDFC Bank Parivartan. Chandravathi Kharvi is from the same SHG. about 2000 Kgs of Bangade, Gurku, and other fish varieties until June. Around 50 Kgs of

Shetley Fish (Prawns), she bought and paid Rs. 350 per for them. She sold at a price of Rs. 500/kg after drying. She paid Rs. 30-40 per kilogram for bangade. After drying, she sold for Rs. 7-8 a single piece, and she is currently selling it for Rs. 10. She is also interested in making prawn pickles and prawn chutney powder further as it will allow to add value to her earnings. Additionally, she is transporting dry



fishes to Mumbai to increase her sales.

Chandravati Kharvi said, "In the past, drying fish was quite challenging for me since pollutants and flies would end up on the fish, making it impossible to make any money at the time due to its unhygienic condition. This fish unit design helps us to dry the fishes in a hygienic way, and now we can make good earnings. Thanks to MANUVIKASA and HDFC Bank Parivartan."

A woman in a yellow floral sari is rowing a boat on a river. The boat has a blue cage structure on it, which is used for fish farming. The background shows lush green trees and a clear sky.

CAGE CULTURE-A HOPE OF INCOME WITHIN THE NETS

Cage culture uses existing water resources (rivers, estuaries, etc.) but confines the fish inside with mesh enclosure. The mesh retains the fish, making it easier to feed, observe and harvest them.

One cage fishing is running by Nagashri Self-Help Group promoted by MANUVIKASA at Tarapati village of Kundapur block. The group is now one year old. The group has 10 members, on 18th of every month they conduct monthly meeting. Out of 10 members, four members are regularly going to sell the fishes at Byndoor market.

Before our intervention, Ms. Vanaja and Ms. Anasuya were did the cage fishing by their own in a small scale in 2017-18. They have invested around 25000 to prepare a fish cage. They have prepared the cage with the support of their family members. Initially they seeded 1300 fish to cage and get good growth and yield of 600-650 fishes. For this, they have earned around INR 100000.00 profit They have done this twice.

Now with the support of HDFC Bank Parivartan, MANUVIKASA has provided them a fish cage and enable them to do cage culture in a good scale to earn more

profit. Now they have invested around INR 69000.00 for fish seeds, and regularly they are providing food to the fishes. Their family members are also helping them in fish feeding. Now they are planning to maintain the cage fishes at least for 18- 20 months.

The SHG members expressed and said "This is a really good initiative by this organization, which is supporting for livelihood rather than just providing loans and financial supports like any other. We are really lucky that we got this big size fish cage to make cage culture. We will take care of this and we are in a hope that we definitely earn a good profit out of this".





A word of Threads & Needles -

ASHA KHARVI-TAILOR

Mrs. Asha Kharvi a housewife aged 36 resides at Gangolli village of Kundapur block in Udupi District. She has a family of 03 members. Her husband is running a bike and boat spares parts shop and service shop at Nayakwadi. They have 5 years old girl who is studying. The family is living in a rented house at Gangolli.

She joined as a member of the Spoorthi Self- Help Group promoted by MANUVIKASA. The SHG is now 10 months old and total 10 members are there in the group. She felt very much happy about the service and support of MANUVIKASA.

Around two years back she completed her 6 months tailoring course. She paid Rs.300/- per month, and spent Rs.1800/- to complete the course. She has an old tailoring machine which is not a speed machine and not equipped with the motor. After our intervention, she applied for a high speed sewing machine with motor, and she got the new machine. Now she is able

to stitch the clothes quickly and easily. Monthly she is earning INR 7-8 thousand by working at her home itself. During the marriage and festival seasons she earns around INR 9-10 thousand.

"This machine is helpful to me. I can stitch blouses, Chudidar and women wear. Our other 03 SHG members got fish storage boxes from MANUVIKASA, and one member got Xerox machine to her shop. This is really supporting the women to do employment. This is really appreciable thing and they are motivating other women by doing this. After seeing all this developments 02 more new SHGs were formed in our area by MANUVIKASA. I'm willing to continue this work for a long time and to support my family in terms of finance" happily expressed Asha.



Anthoka Family BEEsness

This is a story of a woman who is handling yin and yang!. A woman from a housewife to a beekeeping queen! It's a story of a successful woman when her family supports her full-fledged!

A woman, who has a dream of business!

Anthoka George Siddi! A 38-year-old Siddi woman lives in Hunashettikoppa village in Yellapur Taluk. She is a landless rural woman. She studied upto 4th standard and married at the age of 17. She has three children: two boys and a girl, aged 15 to 20 years. Her husband is unschooled. He works as a laborer for daily wages. She was a housewife. They depend on the community's forest resources for domestic purposes. Her husband's daily income supported the entire family, and it was challenging for them to obtain daily pay. They struggled when there were no labor days. In that situation, Anthoka learned about SHGs that were promoted by the MANUVIKASA organization and registered with Srishti MANUVIKASA





Swasahaya Sangha. She began actively taking part in the SHG with the support of her family. In 2022, through the MANUVIKASA Organisation, she took advantage of the HDFC Bank Parivarthan bee keeping training program, where she learned the whole procedure of honey bee keeping. The procedure includes everything from the culturing of the bees to the processing and marketing of the honey. She was given the chance to get two honey boxes for

free as a part of the livelihood program for business support. With the help of her family, she is able to

produce twice as much honey-10 kilograms-for a single batch of honey from two boxes throughout the flowering season. The upkeep of the honey boxes should be done with caution. During the season, they were required to watch for honeybees coming in and going out every morning and evening.

“ I can now afford to pay for my daily costs, educate my children by buying them books, and live a healthy lifestyle! I'm fascinated by growing my business. I desire to purchase two more boxes for bigger profits in the upcoming year. Thank you to HDFC Bank Parivarthan and MANUVIKASA.”

**- Anthoka
George Siddi**

She processes the honey from the boxes with the help of her husband and makes money by selling it to the MANUVIKASA Pragathinidhi. MANUVIKASA Pragathinidhi has been assisting her with the services of processing honey from the boxes for free when it is required, as well as with the market set up with lucrative pricing for honey-selling at 300-500 rupees per liter since there will be a fluctuation and loss in outside markets. She says, "The quality of honey is determined by the honey bees' extract of nearby flowers, which in turn influences the price of honey."

With the support of MANUVIKASA and HDFC Bank Parivarthan, they are now buzzing with a profitable, pleasant life.

A woman with dark hair, wearing a pink floral-patterned dress, stands on a dirt bank next to a blue and white boat. The boat is partially on land and partially in the water. In the background, there are buildings and trees across the water. The scene is outdoors, likely in a rural or semi-rural area.

A BOAT TO CARRY THE JOURNEY OF LIFE

Nagaratna is a poor woman and a member of Shri Guru Self-Help Group promoted by MANUVIKASA at Tarapati village in Kundapur block of Udupi District. Nagaratna is living with husband & two children is studying in 4th standard and another in 1st standard. They are living in a very small tent house which is not a good condition and no much safety. The family is really working hard to manage their livelihood.

Her family is totally depends on fishery activity. Her husband used to go for fishing regularly with a team of 25-30 members. Annually three to four times they will get their share of profit on sale of fishes. The amount will be based on the quantity of sale and price of fishes in that period. During the seasons they will get the manageable amount but during the off seasons (June, July and August) they struggle a lot. At that time boats are not allowed go for fishing at sea.

When MANUVIKASA entered the village Tarapati, she joined Self-Help group and attended trainings. She started making savings every month in her SHG. Later when MANUVIKASA is started supporting for self-employment, she applied for a River boat, and she benefited with the same. For the boat of worth Rs.35000/-, MANUVIKASA has given Rs.15000/- under HDFC Bank Parivartan project and the rest Rs.20000/- spent by her.

I know river boating, during rainy seasons we are



unable to go for sea fishing, this boat will help us to go for river fishing. And moreover we use this boat regularly for fishing, and for carrying the coconuts form one river bank to another. This is really helpful for us to get some extra income for the family.

I'm very much happy for joining this MANUVIKASA Self-Help group." expressed

Nagaratna.

SERVE FOOD **AND** **EARN GOOD**

Matsyadurga Self-help Group

Matsyadurga Self-Help Group is one year old group promoted by MANUVIKASA with the support of HDFC Bank Parivartan at Alvegadde village, Shiroor at Kundapur block of Udupi District. There are 10 members in the SHG group. All the SHG members in the group actively participate in SHG trainings, events, and programs.

The Self-Help Group members are educated. The two SHG members are the Board members of the village Co-operative. The SHG members were intended to do some business activities. MANUVIKASA has lended them a hand under Catering/ Home food products business initiative under HDFC Bank Parivartan project. They have started doing food products at their home and started selling it in the local villages,



taking orders from people. They started taking orders for events, small parties in their area.

They have take orders of Holige (a sweet dish called 'Puranpoli' in hindi) and they are preparing local variety of Indian snacks items on order. They also provide Food supply to the training events and meetings organized by

MANUVIKASA in the block. After getting support from MANUVIKASA, they are spending more time on this kind of income generating activities. They have rented an old home for catering. Every day, these women prepare the food products and pack the materials for fulfilling the orders.

Every month the SHG members are earning Rs. 20,000/- profit after deducting all the expenses. Now SHG members are planning to do Laddus, Masala products, and scaling the catering work. They have already kept Rs.10000/- aside to purchase some materials required for that purpose. After seeing their success, the other SHG members in that area, are showing interest to do some income generating activities.



THE CHILL YOU WANT IS IN THE FISH YOU CRAVE!

Halumakki Jattigeshwara is a Self-help group promoted by MANUVIKASA with the support of HDFC Bank Parivartan at Gangolli village in Kundapur block. The group has a total of 10 members. All the group members are engaged in the sale of fish at the fish market in Gangolli. In this market, we have promoted two Self-help groups, one of which is this.

MANUVIKASA initially focused on covering these fish-selling womens members and promoted their Self-help groups in the block. At the beginning of the project, we have promoted this group. In the initial days, we have provided five D-freezers to five different groups across the block. Halumakki Jattigeshwara SHG is the one among them.

Now the SHG members keep this D-freezer at the fish market itself and use it regularly. They store the





leftover fishes in this freezer during the night and will keep the excess fishes during the day time market. Most of the members of this group are using this D-freezer.

"We used to keep all our group members' fishes separately in the freezer. Daily, if they get more fish, they will keep their fish in this freezer. During the night, we used to keep our left-out fish and rare or costly fish in this freezer. We have observed that for around 7-8 days, the fish will remain fresh in this freezer. It is helpful for us to store. Moreover, we don't need to pay any electricity bill for this as the Gram Panchayat will take care of that. It also helps us reduce the cost of purchasing ice from the plant. We are thankful to MANUVIKASA and HDFC Bank Parivartan for supporting us," said Kamala Patel, a Self-help group member.



We our Water, Life succour

While enhanced irrigation coverage has been hailed as an important way to improve agricultural productivity, it continues to lag in India and agriculture continues to be rainfed, subject to the vagaries of the monsoon. High ground water dependence on irrigation has not only led to its depletion and quality deterioration but has also raised questions about its sustainability in the long run. In this context, small water harvesting structures such as farm ponds have been looked upon as miracle strategies to help increase water availability at the local level and bring about positive changes in the agrarian landscape of the area.

MANUVIKASA in association with HDB financial services Ltd, is working on the rejuvenation of lakes and construction of farm ponds in Uttara Kannada, Haveri, Dharwad, and Shivamogga Districts for the last five

years. With prognostic thoughts, MANUVIKASA is enhancing farmers' confidence in the rural sector and is actively working towards poverty reduction and economic development of the agricultural community by enabling the recharge of local water bodies.

Mr Dyava Jatta Naik resides in Igod Village, Siddapura Taluk of Uttara Kannada District. He owns one and a half acres of rainfed agricultural land. He studied up to 7th standard. In the summer season, Dyava would buy tanker water for irrigating his agricultural land. "Last year, the water shortage was so severe that I lost 2 quintals of Arecanut and 1 quintal of banana", recollects Dyava. With a total loss of Rs. 70,000 last year, Dyava was at his wits' end, as he had no other source of income, apart from his one- and-a-half-acre land.

When the MANUVIKASA team visited Igod village, they find that Dyava was in dire need of financial support to put his agriculture and livelihood activities back on track. "We convinced him to get a small farm pond constructed on his land. This helped him overcome the water crisis," shares Mr. M.G Hegde, Field Manager - MANUVIKASA. With a length and breadth of 30 ft and a depth of 10 ft, the pond provides sufficient water for cultivation even during the summer season. "The yield from my land has



improved significantly," says Dyava, with relief. He also installed a 2 HP motor pump for lifting the water from the pond and grows Vegetables and pepper in the farmland as additional crops.

"Earlier I spent a lot of money on pump set rent and tanker for water but now I am happy with my decision. With the help and encouragement of MANUVIKASA and HDBFS, I was able to overcome my water woes, thereby my agricultural issues. This has made a major difference in my family's financial situation, my family's health condition was also improved" says Dyava with gratitude.

Agricultural sustenance through farm ponds

India is an agricultural nation where in farming is the backbone of the country. The population of India largely depends on agriculture, and it is not only just a means of livelihood but a way of life. Agriculture production is highly dependent on water and increasingly subject to water risks. It is also the largest using sector and a major polluter of water. Therefore, improving agriculture's water management is essential to sustainability.

Mr. Annappa Hanumant Naik, aged 50 is a farmer who lives with his family in Tarali Village, Siddapur Taluk, Uttara Kannada District. He belongs to a poor family. Along with practicing agriculture, he also does labor to supplement his income. Annappa owns 2.20 acres of agricultural land. He has cultivated paddy, areca and banana. But there was a scarcity of water for these crops. Due to this, the yield was lower than expected.





When MANUVIKASA visited Tarali village in Siddapur Taluk for the survey, they realized that the people were suffering from water scarcity during summer season. The organization conducted an

awareness program regarding farm ponds and its usefulness. Annappa realized the need for constructing a farm pond on his land and requested MANUVIKASA to help him construct one, as the organization plays an important role in the development of farmers, women,

natural resources, children, and so on. He also felt the need to develop a drip irrigation system, which allows water to flow easily to the farm and to cultivate fish in the farm pond too.

With the support of the Azim Premji Foundation, MANUVIKASA constructed a 30 feet width, 30 feet length & 10 feet depth farm pond on Annappa's land at a low cost. "I have installed a 2 HP pump in the farm pond, due to which water can be pumped easily. Last year we faced water problem and crop yield was lower than expected, which bore an impact on my income," said Annappa.

Annappa is grateful to the organization for the support and encouragement rendered by them in improving his livelihood.

Lake Rejuvenation: A Pathway for Sustainable Economic Development

For the last five years, MANUVIKASA and HDBFS have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts. To strengthen farmers' confidence in the rural sector, MANUVIKASA is proactively working towards reducing poverty and promoting the economic development of the farming community in the rural natural water resource sector.

Sagaravalli is a village located in Mantagi Grama panchayat of Hangal taluk of Haveri District. When the MANUVIKASA team visited Sagaravalli, Hunasikatti Kere, the local lake, was dry and filled with silt



due to decades of neglect and disuse. Located at survey no-52 the lake had a total area of 6.7 acres. With the help of Mantagi Grama Panchayat, MANUVIKASA participated in the Grama Sabha meetings and convinced the villagers about the importance of rejuvenating Hunasikatti Lake. One of the main stipulations that MANUVIKASA laid for project execution was that while MANUVIKASA would take care of lake rejuvenation, the removal of silt and soil should be taken up by the farming community. Accordingly, systematic documentation and obtaining approval from the local authority were also completed. Project terms and conditions were also discussed with the farmers. Once this was agreed upon mutually, lake development work began in right earnest.

Recollects Shivappa Vaddar "Earlier we were not able to get sufficient drinking water in our village. We have to buy water from a tanker for drinking purposes. The tanker's cost will be 800-900 rupees. Because of the non-availability of fresh drinking water, we have faced severe health problems in the village, and we trudged to continue our animal husbandry. But after the lake rejuvenated by MANUVIKASA, with the financial assistance from HDBFS we are very much happy for the initiative, monthly we are able to save INR 4000-5000"

Realizing the potential of the project, 33 farmers have made



use of the silt dug out from the lake in their farm lands. 4624 loads and 10091 Cubic meters of silt excavated, which benefitted after the lake rejuvenation.

"After the lake rejuvenation we are formed a local lake committee for lake development and its sustainability. Every year the community will focus on income generation through fishery activity. We also involve Grama Panchayath to develop a park in the lake bund area. The lake committee also takes care of the cleaning and protection of the lake", explains Sundar S Maliger, a progressive village farmer.

"The tireless efforts of MANUVIKASA have borne fruit - we admire the efforts of the organization, it also created unity in the community, myself, last year got 200 kilos of paddy, because of the new soil from the lake this year will got 300 kilos of paddy", adds Mr. Vinod P Gurananavar, a farmer of the village. He also acknowledges the effort made by the MANUVIKASA and its team to sustain the local lake benefits.

"I still remember when MANUVIKASA and its team visited our village and convinced our community regarding the importance of rejuvenating the local

lake. This striving dream became a reality, earlier we dependent on only one crop in whole year, after the rejuvenation of this lake we started mixed cropping method. Now we are cultivating Ground nut, Banana, Paddy, Areca nut, Moongdal, and Sugarcane. After the rejuvenation of the local lake, the groundwater recharge level is better than the last few years, and the income of the farmers is better now." recollects Ganapati H Vaddar a beneficiary farmer of Sagaravalli village.

We no longer have to worry about the source of all our water needs. This has reassured us and built our self- confidence," said the villagers of Sagaravalli. 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, Sagaravalli is on the path to progress.

Lake Rejuvenation A Journey towards self-Reliance

A Case Study on Doddakere, Kirwadi village, Hangal Taluk, Haveri District

When the team of MANUVIKASA entered the Kirwadi village, Hangal taluk of Haveri district to identify and rejuvenate fully silted and neglected lakes, MANUVIKASA found Doddakere, located in survey no 10, with an area of total 67.15 acres. MANUVIKASA organized a Grama Sabha meeting and convinced the rural farming community about the importance of the lake rejuvenation and its impacts.

Shares Shankrappa Hadimani, “Earlier, nobody cared about Doddakere and its significance. But with the intervention of MANUVIKASA and its ideas, the farmers realized its importance. A total of 116 loads of silt from the lake has been shifted to my paddy field. Along with paddy, after the silt application to the farmland I am growing multi crops like maize, and arecanut this year. Now the lake is filled with water, the farmers of our village


started the fishery activity, expand dairy farming, and do co- agricultural activities. This has increased the confidence of the farmers by leaps and bounds".

Shankrappa further added, "We believed that the action being undertaken by MANUVIKASA with the support from HDBFS in the Doddakere lake rejuvenation process, would bear fruit, and thus supported their efforts towards that effect. Through this venture, there will be less water shortage in the future. Its' also

help to recharge the local groundwater level. As the lake silt acts as organic manure, farmers are used less fertilizer this year and also started mixed cropping to make effective use of it and are expecting double income". Shares Jagadisha Erannanavar, Field coordinator of MANUVIKASA, "To make Doddakere sustainable, we have formed a lake committee. This committee has been given the responsibility of taking care of the lake conditions like maintaining cleanliness, avoiding silt, and dumping waste. This will also ensure that the biodiversity hub and aquatic life is not disturbed". The farming community in the village acknowledges that this has been possible through the endeavour and efforts of MANUVIKASA and HDBFS and its team members.



Due to rejuvenation of Doddakere, Kirwadi village is brimming with water. Now the people of Kirawadi are happy thereby alleviating the water woes of the villagers. Along with reviving a natural water source, it has helped in improving the economic conditions of the farmers, thereby that of the village too.

A man with a beard, wearing a light green polo shirt and grey cargo shorts, stands in a newly constructed farm pond. The pond is filled with water and is surrounded by a high, earthen wall. The background shows a rocky, hilly landscape.

Farm pond An aperture for financial development

As the world has moved forward with modernity, many changes have been developing in the field of agriculture. Agriculture is extremely vital in human life. Similarly, water is essential for agricultural life. Agriculture and water can be compared to sailors in the same boat. However, the amount of water required for cultivation is insufficient. As a result, safeguarding water sources is critical. Similarly, the construction of agricultural ponds is crucial. There's a proverb that no matter what position you live, farming life will never leave you.

The background

Nagaraj Lakshman Naik, a 35-year-old farmer resides in Korse village in Bislakoppa Panchayat of Sirsi Taluk. Uttara Kannada District. Nagaraj, who owned half an acre of rainfed land, because of the non-availability of the water resources he didn't begin agricultural activities on it. However, because there are no water sources nearby, Nagaraj was very unhappy with his situation. "If there is no water for

our crops, we have to work as daily wage laborers to make a living, irrespective of how many acres of land we own” shares Nagaraj

The Intervention

When the MANUVIKASA team visited Korse village for a survey, they found out that there was a water problem in the village and organized farmers' meetings in the village. In the meeting, they convinced the community about the importance of

constructing the farm ponds. Nagaraj was inspired by this and requested MANUVIKASA for the construction of a farm pond on his wasteland.

MANUVIKASA with the collaboration of the Azim Premji Foundation (APF) has constructed a pond with a size of 30 feet length width and 10 feet depth on half-acre of land at an affordable cost.

The Impact

"After the pond construction, I have enough water now. This gives me the confidence to grow other crops too. This was not possible earlier. Look at other farms without ponds, all their crops have been damaged due to less water," says Nagaraj.

Nagaraj says, "Now I am growing bananas on the farm, and in the future, there is a plan to make an



Areca plantation on my land. My farm pond provides water for growing crops, without waiting for rainfall. I also used the excavated soil for enriching the soil in fields and leveling lands. And I am also thinking to begin to start animal husbandry also".

Nagaraj believes that "Due to the support and encouragement of MANUVIKASA, I have overcome my water woes and agricultural issues" He has a future plan to install a drip irrigation system install a pump in the developed farm pond. This pond offers enough water for agriculture in the summer, so there is no need to worry about running out of water The ripple effect of this simple idea is seen in the lifestyle changes of Nagaraj.

Lake rejuvenation proves sustainability: **Live the Life with Dignity**



A Case study on Eri Kere Sangedevarakoppa village of Kalghatgi Taluk, Dharwad District

Forests are dying out faster than imagined. So are wetlands, lakes and ponds. Revival, however, is on the cards: Local bodies and activists are leading by example and working to save the dying lakes in rural and non-protected areas. Below the case study presented on Eri Kere Sangedevarakoppa village Kalghatgi taluk of Dharwad District is best example of community participation and water conservation.

For the last two years, MANUVIKASA and Edel Give Foundation have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad & Shivamogga Districts. To boost the confidence of farmers in rural areas, MANUVIKASA is proactively

working towards poverty alleviation by strengthening the economic situation of the farming community especially women community by improving the availability of natural resources like water.

Eri Kere, a lake with a total area of 3.38 acres, is located in Survey No 01 of Sangedevarakoppa village in Madikehonalli Grama Panchyat. Kalghatgi Taluk, Dharwad District.

With the cooperation of the Grama Panchayat, MANUVIKASA and its team participated in the Grama Sabha and convinced the village community on the importance of lake rejuvenation. With proper documentation and systematic survey, the lake was rejuvenated in 2022. Total of 37 farmers came forward to utilise the benefits provided by the project.

"Prior to lake rejuvenation, there was severe water scarcity in our village; open wells had gone dry. As a result, our women and children had to walk 4-5

kilometers in the summer to fetch water. With lake rejuvenation, the situation has changed, now we need not worry about fetching drinking water," says relieved Sangappa B. Talavar, a farmer of the village.

"We are all worried about the local lake, earlier the lake filled with silt. Most of the time people throw garbage on it. The fish in the lake started dying due to the sewage waste. We constructed toilets with the help of Grama panchayat. Due to non-availability of water, earlier we are not used it and our children goes for open defecation. In the night time's its very dangerous for them to go outside because poisonous snakes are there in our village. In some cases, chain snatchers stolen our valuable jewellery items also. After the lake rejuvenated in our village by MANUVIKASA

we are living with dignity and respectfully." recollects Anusavva Y. Naikar.

In our village, most of the farmers belongs to low-



and middle-class families. They are highly dependent on community water resources. When MANUVIKASA and its team visited our village and organized few meetings with the village community to convince them rejuvenating the lake. Some of the farmers agree to it and some of them do not. But after the rejuvenation of the lake, there was a healthy environment in our village because of the fresh water available in the lake "happily shares Yallappa Kantappanavar

While rejuvenating the lake, 2395 loads of silt was excavated, with 218 acres of land benefited by regular water supply for irrigation.

"After applying silt from the lake in the fields, we are getting good crop yields. Prior to this, the paddy yield from my land was 10 quintals per year, whereas now, I am getting 15 quintals. With consistent availability of water, I have ventured into mixed cropping too. I am extremely grateful to MANUVIKASA and Edelgive Foundation, whose efforts have helped turn our lives around for the better, "shares Ningappa H. Kurubar, a farmer.



"In earlier days we are not able to maintain our kitchen garden regularly and we spent a lot of money for buying vegetables in market. But now we started kitchen garden and growing Green Chilly, Ladies finger, Cauliflower, Beans in summer season also. Monthly we are able to save up to INR 1500-2000. We are extremely happy for the work done by MANUVIKASA and their unconditional support". happily shares Janakamma from the village.

Skilling Brought Contentment & Assurance of an Economic Choice

Nestled in the serene village of Dodnalli, in the Sirsi Taluk of Uttara Kannada District, Mrs. Roopa Suresh Jogi, a tenacious 38-year-old, embodies the spirit of economic empowerment in her remarkable journey. Educated up to the 7th standard, Roopa and her husband, Suresh Jogi, faced the challenges of meeting the escalating financial demands of their growing family, with Suresh toiling in odd jobs in a landlord's house.

Facing financial strain, Roopa tapped into her passion for stitching as a means to contribute to the family income. Despite her modest formal education, she embarked on a transformative journey that not only changed her life but also elevated her family's economic circumstances. Rigorous training sessions, both formal and informal, empowered Roopa to establish her own business, specializing in stitching blouses. Her entrepreneurial spirit bore fruit, allowing her to acquire a home and support her children's education.





Roopa's awareness of Self-help groups in her community led her to join Sri Shambhulingeshwara MANUVIKASA Swa Sahaaya Sangha (SHG), opening doors to skill development and economic progress. Recognizing Roopa's eagerness to refine her tailoring skills, the MANUVIKASA team guided her towards tailored training programs. Over two months of dedication and support, Roopa mastered advanced tailoring techniques, expanding her repertoire to include various items.

However, Roopa's journey was not without challenges. Initially facing resistance from her

husband and even the threat of eviction, Roopa persevered undeterred. Becoming an entrepreneur marked a profound turning point, bringing a "360-degree change" to her life. Beyond showcasing her skills, her business instilled in her the confidence to navigate societal challenges. Charging INR 165-230 for blouses, she completes one daily in 4-5 hours, with monthly earnings ranging from INR 3300-3500. Her grocery shop adds an extra ₹1000 per day, allowing her to save around ₹3500-3750 monthly.

Resourceful in her approach, Roopa uses downtime at her grocery shop to stitch blouses, keeping the sewing machine readily available. Looking ahead, her aspirations include acquiring an electrical sewing machine, constructing her grocery shop, and expanding her tailoring business. She envisions providing employment opportunities to fellow Sangha members who have completed tailoring training.

Roopa's journey is a testament to the transformative power of determination, skill development, and entrepreneurship in the face of adversity. Reflecting on over two years of relentless effort, she stands tall as an embodiment of positive change and resilience, proving that unwavering commitment can turn dreams into reality.

FOOD: THE SOURCE OF ECONOMIC ENERGY

Mrs. Sonali Gajanan Kolabekar

Kodhibhag, Maddevaada Village, Karwar Taluk, Uttara Kannada District.

FAST-FOOD BUSINESS

This is the story of a woman who is determined to rise. Glass ceilings, patriarchy, gender pay gap, sexist workplace policies, and just male privilege

a lot of challenges dot a woman's path to success, but many have taken on the mantle to power through them all and succeeded against all odds.

Sonali, aged 40, is a housewife. Her husband, Narayana works for a private company in Karwar. She has two children. They are studying in primary school. Recollects Sonali, "Earlier, even when I was working as a daily wager in a grocery shop, I always had dream of starting my own business. But, due to access to limited resources and skills, I hadn't been able to afford it. I belong to a poor family and we have no other income sources to improve



our economic condition".

When MANUVIKASA team visited the area to conduct a catering training programme for women, Sonali was impressed with the concept. "I thought this would be a good opportunity to achieve my dream, so I signed up for the training programme," says Sonali. Thus, she underwent the 5-days catering training organized by MANUVIKASA which gave her the tools of knowledge and confidence to start her new venture.

"Earlier, options for livelihood improvement were limited. When MANUVIKASA provided catering training, it was a godsend this opened up many opportunities to strengthen my family's economic condition" says Sonali.

Post the training, Sonali decided to start her own home-based fast-food business. She purchased used furniture for displaying the food items. To begin with, she made Idly, Vada, poori, paddu, Mangalore buns, dosa, as well as tea and coffee. "In the mornings, I started making the usual breakfast items to attract customers", says Sonali.

"Because I do not have land of my own, I sell my

food on street side. I make all food items in my home, while my husband helps me with transporting food to the place where I sell. Due to the natural inclination for people to prefer home-made, fresh food, they began coming to my fast-food shop to taste the food. With all the efforts put into run my business every day my confidence to achieve something in my life soared," shares Sonali.



Generally, Sonali's monthly expenses are around Rs.12,000 per month. After spending for essentials, she is now able to save Rs.6,000/- per month. This instilled about Sonali's business skills.

"My future plan is to take up a small land and start a full-fledged hotel. To do this, I am planning to involve other women who have the same mind-set.," says Sonali enthusiastically.

"MANUVIKASA and its team instilled courage and provided me an opportunity to achieve my dream. Not only have my finances improved, it has helped our family to lead a peaceful, healthy contented life. I am eternally grateful to MANUVIKASA for the positive changes that have happened in my life," says a visibly happy Sonali.

MOVING FROM KNOWLEDGE TO ACTION

GRAFTING SUCCESS

Mrs. Bangari Rama Shindhe, a 53-year-old housewife residing in Teragaon village, Uttara Kannada, emerged from a humble background. Her husband, Rama Shindhe, worked as a laborer, and their family owned 20 gunta of barren land, leaving them no choice but to work as laborers themselves. Despite the challenges, Bangari harbored dreams of achieving more for her family.

The turning point came when the MANUVIKASA team introduced the concept of Self-Help Groups (SHGs) during a visit to Teragaon. Intrigued by the idea, Bangari joined the Shri Vasudeva MANUVIKASA Mahila Swasahaya Sangha (SHG). As part of the group activities, a one-day Sustainable Agriculture Training was organized, sparking Bangari's interest and motivation.



Eager to break free from traditional roles, Bangari took an internal loan of ₹10,000 and invested in mango grafting after attending the training. She purchased 150 mango plants and transplanted them on their small plot of land. Her husband, inspired by her enthusiasm, joined in to support her saplings business. Together, they grafted various mango varieties and sold the plants primarily in Andhra Pradesh and Bangalore.

Despite only having a second-standard education, Bangari not only established a successful business on the once-barren land but also provided employment to local girls by training them in plant transplantation. The venture thrived through word of mouth, and during mango season, they sold approximately 9000 transplanted saplings.

Bangari's business model involved purchasing mango seeds from a pickle factory, buying plastic covers for grafting at wholesale rates, and investing in fertilizer. She acknowledged the challenges, such as climate change affecting plant survival, but emphasized the importance of planning, structure, and consistency for success.

Having invested around four to five lakh rupees, Bangari managed to save one lakh rupees after



deducting expenses. She believes in further developing the industry and adopting different grafting methods. Bangari's journey, supported by MANUVIKASA's initiatives, exemplifies how ordinary individuals can achieve extraordinary feats, bringing progress not only to their families but also to their villages and the entire country. She expresses gratitude to MANUVIKASA for their help and cooperation, emphasizing the transformative power of pursuing one's passion with sincerity.



BLANKET OF HOPE

The Story of Vidya Anand Shetty's cloth business and grocery shop

This is the success story of a woman who is a cancer survivor. Regardless of her ill-health, she turned around the misfortunes of her family. She is truly an inspiration for others who want to achieve their dreams and aspirations

Vidya Anand Shetty (55) is a housewife living with her husband and three children at Keni Village, Ankola Taluk, Uttara Kannada District. The elder son is studying in college, another is doing his 9th standard, while the daughter is married. The family is landless and their only source of income is a small grocery shop that her husband owns.

When MANUVIKASA team surveyed Keni village for possibilities of Sangha formation, Vidya was enthused about the

concept of the Sangha and wanted to become a member. She thus joined the Shree Mahalakshmi MANUVIKASA Swasahaya Sangha (SHG).

"In my childhood days, I always dreamt of establishing my own business. But the economic

condition of my parent's house was dismal. So I couldn't afford to pursue my dream. Unfortunately, the financial condition of my husband's house was also very poor. When I had all but given up my dream, MANUVIKASA stepped into show the way" reminisces Vidya.

With a strong determination, Vidya began her garment business. When MANUVIKASA suggested her to join the SHG she willingly took up the offer.

Vidya was already running and independently managing a grocery / stationary shop. Her business started with a small capital and little hope. Prior joining to Shree Mahalaxmi MANUVIKASA SHG, her business was running steadily. When she joined this SHG, she took a loan of Rs.40,000 as an internal



loan and Rs.9,000 individually from a private finance bank to invest in her garment business. She bought a rack and a cupboard to accommodate the extra clothes that she bought.

"I purchase wholesale clothes from Dharwad District, with a transportation cost of around Rs.3,000- 4,000. All sorts of clothes for men,

women, and children are in my boutique. During weddings and other functions, there is increased business every year. Saree is the item that is sold the most," adds Vidya.

Vidya earns an average of Rs.10,000 every month, with a monthly savings of Rs.7,000. Her average annual income is Rs. 1,50,000, whilst her annual saving is Rs.84,000.

"Before joining the SHG formed by MANUVIKASA, our annual income from the grocery shop was not sufficient for our livelihood. I help my wife to look after our business. I struggled with the cost of treatment and medicinal expenses for Vidya's treatment. Bearing the educational expenses of our children had also become a burden. With the intervention of MANUVIKASA, over the days I started to see the business grow progressively. We are glad to be a part of the MANUVIKASA family. We have greatly benefitted from their guidance," says her

husband gratefully.

The income generated from the grocery shop is very less, in comparison to the cloth business. When excess stock is left over, it leads to the grocery stock getting spoiled, causing considerable loss. "The annual income from the grocery shop is Rs. 10,000.

Vidya plans to invest additional income in the garment business. She is confident that in a very short period of time, with the support of my family, I can repay all the loans. "Not only that, I did my daughter's marriage and educated my sons" expressed Vidya proudly.

Vidya is extremely thankful to MANUVIKASA and Edel give Foundation for their tireless efforts in helping them improve their livelihood. As a cancer survivor "The growth in the business boosted my confidence. I will remember this venture throughout in my life" says Vidya respectfully.

Street food: Taking a stride towards generating income

Mrs. Savita Sanya Siddi, a 35-year-old housewife from Gullapur Grama Panchyat, Idagundi village in Yellapur Taluk, Uttara Kannada District, faced numerous challenges in her life. Married to a manual laborer with uncertain income, they were a landless family struggling to make ends meet with three children. Savita, educated up to the 7th standard, initially worked as a daily wage laborer but later focused on raising their children.

A turning point occurred when Savita, participating in sports at Yellapur, broke her leg. Despite a costly operation and a loan, her leg suffered permanent damage, rendering her unable to continue her previous work. The family faced financial instability with fluctuating earnings and increasing expenses due to the birth of new children.

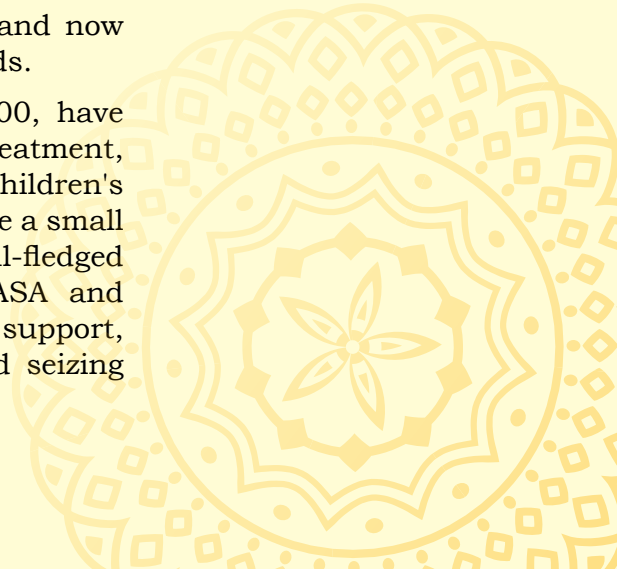




Hope emerged when Savita learned about the possibility of forming a Sangha through the MANUVIKASA team in Hitlalli village. She joined the Nav Jeevan MANUVIKASA Swasahaya Sangha (SHG) and received business assistance support of Rs. 30,000. With the guidance of MANUVIKASA and HDFC Bank Parivartan, she opened a street food stall, 'Goutami tea stall and fast food.'

Recognizing the lack of such shops in the area, Savita strategically positioned her stall between two urban areas. Her fast-food business, operating from 5 PM to 1 AM, offers various items, and within a year, her income rose significantly. Initially skeptical, her husband now actively supports the venture during lean periods.

Savita's daily earnings, surpassing Rs. 2000, have empowered her to repay the loan for her leg treatment, cover family expenses, and invest in her children's education. Looking ahead, she aspires to acquire a small piece of land and expand her business into a full-fledged hotel. Savita remains grateful to MANUVIKASA and HDFC Bank Parivartan for their unwavering support, acknowledging the importance of creating and seizing opportunities for a brighter future.



A TRIBAL WOMEN STITCHED HER WAY TO SUCCESS

Mrs. Anitha Poly Siddi, a 34-year-old housewife in Thotalgundi Village, faced financial hardships due to limited resources and opportunities in her remote village. Struggling to meet monthly expenses, she borrowed money but couldn't repay on time. Anitha's husband, a seasonal fisherman, contributed sporadically to the family income.

In 2014, a visit to a nearby Durga changed Anitha's life. Inspired by a woman from Yellapur, she saw the potential in starting a tailoring business. Despite financial constraints, Anitha received three months of training and returned with a skill but no sewing machine. Working as a daily laborer, she managed to purchase a second-hand manual sewing machine, struggling to make ends meet.

Anitha's turning point came when she joined Sri Belaku MANUVIKASA Swa Sahaaya Sangha





(SHG). Seeking support for an upgraded sewing machine, she received a high-speed electrical one. This transformed her productivity, allowing her to increase daily output from one blouse to five. Her income skyrocketed from 50-100 rupees per day to 500-700 rupees, making her financially independent.

Now working eight hours a day, six days a week, Anitha no longer depends on her husband for financial support. She

attends church on Sundays and manages household chores independently. Constructing her own small hut, she moved out of her parents' home, expressing gratitude to MANUVIKASA and HDFC Bank parivarthan for their support.

Anitha emphasizes the importance of acquiring new skills for self-employment, urging women to stand on their own feet. Despite past financial struggles, she remains hopeful and driven to progress financially. Anitha's journey reflects the transformative power of skill development and support in empowering individuals to break free from economic challenges and achieve self-sufficiency.

Sustainable backyard poultry rearing and income enhancement

Mrs. Rukshana Harifsab Mujjawar Siddi, a 27-year-old resident of Gudanduru village in Uttara Kannada District, found herself inspired to contribute to her family's economic well-being when her husband, a daily wage worker, struggled to make ends meet. With three daughters studying in primary schools, Rukshana, despite having studied only up to the 10th standard due to financial constraints, aspired for her children to receive a good education.

Upon the visit of the MANUVIKASA team for Sangha formation, Rukshana joined the Fathima MANUVIKASA Swa Sahaya Sangha (SHG). This marked the beginning of her journey into sustainable backyard poultry rearing through the MANUVIKASA and HDFC Bank Parivartan initiative.

Rukshana, equipped with ten free chicks from MANUVIKASA, embarked on her backyard poultry business. Recognizing the financial challenges of purchasing poultry feed from retail shops, she started preparing the feed at home using cost-effective ingredients like paddy, toordal, and millets. This resourcefulness significantly reduced her expenses, making the venture more economically viable.



Selling fully-grown chicks and eggs at competitive prices, Rukshana managed to save Rs. 7,000 per month after meeting all business expenses. She expanded her poultry shed to accommodate over 80 grown poultry, raising various breeds like local hen, Fighter, Giriraja, Kadaknath, among others.

Despite facing challenges such as disease outbreaks that claimed 25-30 hens, Rukshana learned from the incident and implemented advice from the local veterinary doctor to ensure the health and safety of her poultry. With a growing customer base, especially during festive seasons, Rukshana's poultry business thrived. Expressing gratitude to MANUVIKASA for the positive changes in her life, Rukshana envisions further expansion by renting additional space for her flourishing poultry enterprise. Her success not only improved the family's financial situation but also fostered a peaceful and contented family life.



FOOD - ENSURE FAMILY'S FOOD/ FININCIAL SECURITY



Pushpa Nagappa Pitambar Shetty, Kalghatgi

Mrs. Pushpa Nagappa Pitambar Shetty is a 44-year-old lady from Kalghatgi taluk of Dharwad district. She has one son and one daughter. At the beginning of her life, she suffered from poverty. But she had an enthusiastic attitude in her life to crossover all the hardships. She got married at the age of 18 years. After marriage, she lived in Savanur taluk of Haveri district with her husband.

Later on, Pushpa's husband passed away after 12 years of marriage due to some reasons. Her sister and sister's husband reside at Kalghatgi. They suggested Pushpa to settle there. She has some health issues related to allergies. One time she was hospitalized. It was difficult for her to pay the medical expenses. "I decided to make out of daily routine into a business. With the support of my sister, started a small catering service that

included roti and sabzi”, says Pushpa proudly. People also liked her food taste and ordered often. The order used to be for 15-20 people. It was a little start for her.

When MANUVIKASA entered Kalghatgi to provide catering training to needy people, Pushpa applied for it and got selected. This training was conducted in January 2023 for seven days. Before she prepares roties, sabzis, and holige. But after getting training, she started to prepare jilabis, badshah, jamoon and kheer and chutney powders. She began to introduce these sweets in the meal, and eventually, customers also liked and got advertised more. After her daughter's marriage, her son Basavaraj age 22 supported the business. He constantly helped his mother during her unhealthy conditions. For a meal, Pushpa costs Rs 100. On average she is earning, Rs 10000 to 15000 per month, after getting catering training. Now she is getting 8-10 big orders per month. “Now i can be able to prepare meals for up to 300 people alone.” Shares Pushpa



“In future, I have a plan of establishing a canteen. Heartfelt thanks to MANUVIKASA and its team for supporting me in this venture”

– Pushpa Nagappa Pitambar Shetty

Dreams do come true



“ 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 Balgodi

Mrs. Kavita Balgodi is a 40-year-old lady from Bhimangudda village near Sirsi of Uttara Kannada district. She is a BA graduate. She got married to Bhaskar Balgodi. She has a family of four members. 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.

She always hungers to do a job after graduation. When she was searching for a job, unfortunately, the marriage got fixed at the age of 24. It was a joint family of 12 members. After some years her father-in-law and mother-in-law were bedridden. Their family got divided and Kavita has to take care of them. Bhaskar Balgodi husband of

Kavita runs a grocery store inside Sirsi city. He has no land or assets. It was the only source of income to run their family. It was crucial for Bhaskar to bear all the medical expenses of his father and mother.

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. I made the decision to take a loan of Rs100000 in instalments from the MANUVIKASA Soubhagya SHG and set up a new grocery shop at my home".

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 Rs17000 from SHG. Due to the lockdown, more villagers started to buy from Kavita's Shop. Despite groceries she also, purchased two types of wick-making machines. On average, she earns about Rs4000 to 5000 monthly from both shop and wick making machine. Also, her annual income is Rs60000.

Her situation improved tremendously after



associating with MANUVIKASA. The organisation not just offered her financial support but provided with financial literacy and help her get out of the skirmishes. "MANUVIKASA not just helped me in winning the life battle but enabled me to help others to find a way to generate income". Happily shares

Kavita

Striving to succeed – A Fruitful story of Mrs. Revati



Revati Krishna Gundu, a 45-year-old housewife from Bhimangudda village of Sirsi Taluk, Uttara Kannada District is now a successful entrepreneur after her association with MANUVIKASA two years ago. Today, she earns good income from her small fruit shop situated adjacent to her house.

Revati got married to Krishna Gundu when she was the age of 19. Her husband is an auto driver. She has one daughter and a son. The daughter is doing secondary education, and the son goes to primary school. Both are going to government schools. They have no land or other assets. Her husband used to ride an autorickshaw daily. It was the only source of income for Revati's family to lead their life. They were struggling to fulfill their life needs and desires.



MANUVIKASA distributed us corona kits during covid times. The team constantly helped our SHG and me by providing livelihood training. I am forever grateful to MANUVIKASA organization for their tireless help.

– Revati Krishna Gundu

When the MANUVIKASA team entered the Bhimangudda village to establish women empowerment action at the grassroots level, by creating SHGs, Revati got impressed with the concept and joined Soubhagya MANUVIKASA swa sahaya sangha (SHG) in the year 2015. She keeps on saved money every month regularly. After covid-19 pandemic, every one's life changed a little bit. Besides autorickshaw riding, there was no other inlet for income.

For Revati, covid times optimistically gave the vision to do something to lead life satisfactorily. After several times of thinking, she decided to open a fruit shop at Nilekani, near Sirsi. For this initiation, she took a loan of INR 50000 from Soubhagya SHG.


One good day her pretty shop opened. Her shop was on the main roadside. Hence customers also often visited her shop and brought fruits. This made her boosted to continue this business. Again, she took Rs, 50000 from SHG and purchased more fruits. She has kept Orange, Mango, Grapes, Pomegranate, Banana, and Coconuts in her shop. She got more regular customers, because of the good quality of the fruits. Her husband Krishna also helps her whenever he is free. During summer they used to keep tender



coconuts in the shop. At that time Revati's husband keeps the shop open up to 11PM. Now she is earning 1000 to 1500 per day including expenditure. "On average I am getting Rs 50000 annually, and I am keen to expand my shop I also. It's very helpful for our family to a dreams become reality" happily shares Revati.

Today, her business is so successful that she pays for her own expenses, her children's education, and contributes to her family expenses and the family is no longer dependent on her husband's income.

From Worry Comes Determination for Grocery Store Entrepreneur in Kalghatgi

A photograph of Mrs. Kalavati Channabasappa Angadi, a 45-year-old woman, standing in her grocery store. She is wearing a green t-shirt and a pink and yellow patterned sari. The store is filled with various goods, including packaged snacks, cereals, and other household items. The shelves are crowded, and the store has a blue wall. The woman is looking directly at the camera with a slight smile.

Mrs. Kalavati Channabasappa Angadi is a 45-year-old lady from Tumarikoppa village of Kalghatgi taluk, Dharwad district. Channabasappa Angadi is her husband. She has two sons. Both are doing farming. One son got married. Kalavati got married at the age of 18. She has two acres of farmland where they grow paddy and maize.

When the MANUVIKASA team tried to create SHGs in Kalghatgi taluk, Kalavati was impressed with the concept and joined Parashuram MANUVIKASA swa sahaya sangha in May 2022.

Kalavati got a loan of INR 30000 in September 2022 from Sanghamitra Finance through MANUVIKASA to expand the grocery shop from a tiny one. After a few months, she got hospitalized due to some allergies, and partial paralysis, after 3 months of getting a loan. While disbursing loans the agency made health insurance and hospital cash of INR 350 a special scheme under health insurance for loan holders. Kalavati got the benefit of the hospital cash facility and claimed for her 15 days of hospitalization at Hubli.

After her recovery, Kalavati decided to introduce the idea of expanding her grocery shop at her home itself.

"When I first opened, the shop was very small. The new funds have allowed me to introduce many new products such as She started to sell a variety of flours, pulses, oils, millets, cereals, coconuts, and other basic daily-use products. soap, and toothpaste to complement the grocery items such as sugar, wheat, rice and salt. The extra income will be very welcome to the family, as My husband

earns around INR 300 per day as a labourer at a nearby landlord's house His income is not enough to cover the household expenditures" shares Kalavati

The main advantage for Kalavati is that there is no other grocery shop at Tumarikoppa except hers. She keeps open the shop from 6:30 AM to 10:30 PM. A very good business happens for her every day. At one time she purchased INR 10,000 to INR 12000 amount commodities per month. After getting the loan and further shop set up she is earning INR 4000 to INR5000 per month. Also, she is repaying every month of her loan installment.

"Someday I'll make this store a much bigger one, and have a fridge too," Kalavathi said. "I will then be able to serve a lot of people, especially with cold drinks and ice cream during summer."

When asked why she choose to set up a grocery store, she replied: "I studied only up to class 8. I know I'm not eligible for many jobs that I wish to do this is the best I can do for my family and enhance our economic prosperity.

Realising Dreams as the Difficult Phase Fades Away

Mrs. Janaki Naik a 40-year-old lady lives in Gidmavinkatta village of Sirsi taluk of Uttara Kannada district. She has passed her secondary education. She got married to Narasimha Naik at the age of 20. He is a rickshaw driver. She has two daughters. One is studying 10th and another is in 2nd year. They are getting computer education too. They have one acre of land in the coastal region.

From the beginning of childhood, Janaki couldn't get the opportunity to do the job, because of marriage. Coolie works and rickshaw driving is the only source of income for them. Janaki always aspires to do something for a disciplined livelihood. After the children were grown, Janaki freed up and started dairy farming and poultry with a small investment. Livestock maintenance has become a tricky and worrying job for her. After a few years, she got to learn the manufacture of phenyl and soap oil from a trust. Janaki got trained in manufacturing but struggled to get finance and to



market her products. Also, the scarcity of storing bottles is hindering her business.

In the meantime, Janaki got impressed with the concept of the self-help group of MANUVIKASA and joined Marikamba SHG as a member in September 2022. She started to save Rs 100 every month. She thought she would get a loan and assistance for her business. MANUVIKASA found the interest of Janaki and provided Rs 40,000 loan in July 2023 from Sanghamitra Rural Finance.

“I got boosted up with confidence and accelerated the business. Now I purchased sufficient storage bottles and raw materials from a dealer. I bought a separate raw material kit for Rs 500 for both soap oil and phenyl. Out of this kit, I prepare 8 liters of phenyl and 6 liters of soap oil which are named as NK home products” says Janaki. She sells 300ml soap oil for Rs 40 and 1 litre

phenyl for Rs 45. The raw materials needed for preparing soap oil are more expensive than phenyl. Janaki prepares these as on-demand by the customers. On average, she earns Rs 3000-3500 per month. She spends this income on her family every time.

“My husband supports me in this business as well. He sells the products from village to village while driving a rickshaw. Through this, I got a few regular customers. Also, I sell my products in MANUVIKASA federation meetings where 8-10 SHGs meet. Every time other SHG members showed interest in buying the product it made me do more manufacturing and marketing.

I will be always thankful to MANUVIKASA for giving me a platform to extend my business” says Janaki heart fully. She has a plan to extend this business in SHG with the help of other members and to search for more marketing points.

Little Push Can Turn Around Life and Alter Worldview



Mrs. Lalita Seetaram Naik a 49-year-old lady studied up to 7th standard lives in Barur village of Sirsi taluk. Her husband, Seetaram is a coolie worker. She has one daughter and a son. Both are doing graduation. They have nearly one acre of farmland where they grow paddy and sugarcane.

Due to life difficulties and challenges, Lalita started a tiny grocery shop in her house in the year 2005. The house is very constricted and looks like a hut. From the beginning of childhood, she experienced poverty and the bitter side of life.

When the MANUVIKASA team surveyed Barur village to create SHGs, few women showed interest and formed Annapurneshwari SHG in the year 2014. Lalita is also one of the members who was impressed with the activities of MANUVIKASA and joined this SHG. She used to save Rs 300 every month.

Lalita always showed interest in savings. “I have taken a Rs 15,000 internal loan from the SHG which I have invested in the grocery shop.



I kept chocolates, biscuits, eggs, flours, millets soaps, sugar, tea powder, brushes such daily products in the shop”. She used to buy shop materials from Sirsi City in wholesale. On average, she earns Rs4000-5000 monthly.

There is no other shop in the surrounding village except hers. During daily school start and end times, children used to come and buy chocolates, and snack items. It is the highest earning time in a day. Her shop looks like a mini Dabha and is situated in a pleasant place. Many passers-by also visit her shop.

“When I joined Annapurneshwari MANUVIKASA SHG, they provided training and stationaries to run the SHG. Apart from this, I participate in federation meetings conducted by MANUVIKASA every time. I need to buy a good fridge to store less shelf life products. I have a plan to start a fast food business in the future” says Lalita hopefully.

“I am very happy now and feel fully confident and the credit goes to MANUVIKASA for changing my life. I am grateful to them” Express Lalita Respectfully.

Self-reliance Leading to a Greater Resolve

Mrs. Rajamma Kumar Shiggavi is a 35-year-old woman living in Shirwad, Karwar in Uttara Kannada District. She is living with her husband and a son and daughter. Her family is mostly dependent on her because her husband is doing bar bending work and there is no regular income. Her Son Mounish & her daughter Mahima studying in schools. She has faced a lot of financial problems maintaining her family and payment of school fees.

Rajamma was doing small work under tailoring shop and getting very meager amount and which was not enough for her family maintenance. She joined Tailoring training in 2021 promoted by the MANUVIKASA and completed tailoring training. She borrowed INR.100000 loan through bank and purchased Tailoring machine and started stitching of blouse and dress.



MANUVIKASA has given entrepreneurship and skill training with the support of EdelGive Foundation and supported her business. A very active and hard worker she is stitching Chudidars, Blouses, and school uniforms and she is now earning INR.12000/- per month. Her business is under growth and she wanted to expand her current tailoring business by setting her own shop from her present rented shop as she is paying shop rent of Rs.2000/- per month. She acknowledges the support of MANUVIKASA and EdelGive Foundation.

The journey from despair to hope – The story of a Karwar Fisherwomen

Mrs. Saroja Ramanth Sarangekar, a 48-year-old resident of Karwar in Uttara Kannada District, exemplifies the transformative power of empowerment and community support. Hailing from a financially constrained fishing family, Saroja, along with her husband Ramanath and two children, faced the dual challenge of earning a livelihood while caring for their physically abled son.

Saroja, the primary breadwinner, sold fish in the market to sustain her family. The financial strain intensified due to the recurring expenses for her son's medical needs, compelling the couple to seek employment simultaneously. With no option to leave their son alone at home, they relied on the support of neighbors.



In the backdrop of these challenges, Saroja encountered the MANUVIKASA team during their visit to form women's groups. Intrigued by the concept of Sangha (Group), she decided to become a member of the Satyanarayana MANUVIKASA Mahila Swasahaya Sangha (SHG). Despite initial hesitations arising from past experiences with other organizations, Saroja was convinced by MANUVIKASA's objectives and observed functionality.

The turning point in Saroja's life came when MANUVIKASA provided thermocol ice boxes for fish storage, significantly reducing daily losses. These boxes allowed perishable fish to last longer, resulting in increased income. Saroja's daily profits surged from Rs 500-600 to an unforeseen Rs 2,000 after receiving a larger fiber box from MANUVIKASA.

Expressing gratitude, Saroja highlighted the pivotal role of MANUVIKASA in their lives, emphasizing the profound impact on their livelihood. Looking towards the future, Saroja aspires for MANUVIKASA's continued support in establishing a small shop, envisioning a sustainable foundation for her son's future.

Saroja and Ramanath, echoing their gratitude, praised MANUVIKASA for its invaluable assistance,

recognizing the organization's dedication to social welfare. Saroja's journey stands as a testament to the idea that every woman's success can serve as inspiration, not only uplifting herself but also fostering positive change within her family and community.



Poultry Farming: A way to Financial Prosperity

Mrs. Kamala Venkatramana Naik, residing in Hasviguli village of Doddamane Gramapanchyat, Siddapura taluk, Uttar Kannada District, faced financial challenges as her husband, Venkatramana Naik, worked odd jobs in a landlord's house. With two school-going children affected by lockdown, Kamala aimed to secure a steady income for her family. Owning half an acre of land, they



cultivated paddy.

Upon the MANUVIKASA team's visit for Sangha formation, Kamala joined Jnana Jyothi MANUVIKASA Swasahaya Sangha, deciding to take a loan of Rs.10,000/- from the Sangha and Rs.30,000/- from a private financial institution. Kamala, a housewife, chose to start a small-scale poultry farm, recognizing the flexibility it offered for managing both business and household responsibilities.

Initially investing Rs.4,500/-, Kamala bought 75 chicks and later purchased 50 more. To cut costs, she started making poultry feed at home using ingredients like paddy, toor dal, and millets. The business thrived, with Kamala selling 100-150 fully-grown poultry and 50 eggs monthly, earning Rs.10/- per egg.

Despite encountering challenges, such as the loss of hens to disease, Kamala learned valuable lessons. Consulting a local veterinary doctor, she implemented health and safety measures, ensuring a clean and well-maintained poultry farming area. Regular clientele, especially during festive seasons, contributed to Kamala's success.

With monthly savings of Rs.5,000/-, Kamala repaid Rs.34,000/- of the Rs.40,000/- loan. As her poultry business flourished, she envisioned expanding and renting more space. Grateful to MANUVIKASA for transforming her financial and personal life, Kamala expressed her contentment and the positive impact on her family's well-being.



Difficult Challenges: A pathway to success

In the heart of Arebailu village in Doddnalli Gramapanchyat, Sirsi taluk, Uttar Kannada district, Mahadevi Ganapati Arer, a 45-year-old woman, shattered the invisible glass ceiling that often restricts the entry of women into entrepreneurial fields in India. Hailing from a humble background, Mahadevi faced adversity when her husband, a construction laborer, suffered a debilitating accident that left him unable to work.

Undeterred by the challenges, Mahadevi embraced the opportunity presented by MANUVIKASA, a local organization supported by the Edel Give Foundation. With financial backing, she became a member of the Shree Chowdeshwari MANUVIKASA Swasahaya Sangha



and underwent dairy training. Empowered with knowledge and confidence, Mahadevi secured a loan of Rs.70,000 to kickstart her dairy business, selling four liters of milk daily at Rs.29 per liter.

Despite initial struggles, Mahadevi's perseverance paid off. Within two years, she expanded her venture, acquiring two more milch cows. Bolstered by her success, she took a personal loan of Rs.6,00,000 to further scale up her dairy business. Today, Mahadevi proudly owns 10 cows and 2 buffaloes of different breeds, yielding an impressive 80 liters of milk daily.

Her business acumen extends beyond dairy, as she sells 10-15 truckloads of fertilizer made from cow dung annually. Her monthly income of Rs.70,000, coupled with meticulous savings, has not only improved her economic condition but also provided a

source of livelihood for her family.

Mahadevi acknowledges the support received from MANUVIKASA and Edel Give Foundation, expressing gratitude for the guidance that helped her overcome financial difficulties. With the assurance of advanced cow feed supply from the Karnataka Milk Federation and local societies providing essential raw materials, Mahadevi is determined to navigate challenges and further expand her successful enterprise.

As she dreams of a more spacious cowshed and a refrigeration unit for milk storage, Mahadevi's journey serves as an inspiring testament to the transformative power of determination, hard work, and community support. She radiates confidence, not only as a successful entrepreneur but as a beacon of hope for women daring to dream in a traditionally challenging landscape.



Baking: The sweet smell of Success

Nikhita, a 32-year-old housewife. Her husband, Narayana works for a private company in Goa. She lives with her mother, Narayana, and their family, has emerged as a beacon of inspiration for women seeking entrepreneurship opportunities. Living in a modest setup with limited resources, Nikhita harbored a long-standing dream of establishing her own business. The chance came when the MANUVIKASA team initiated a catering training program aimed at empowering women economically.

Enthralled by the concept, Nikhita seized the opportunity and enrolled in the 5-day catering training organized by MANUVIKASA. The program equipped her with essential knowledge and bolstered her confidence, setting the stage for the realization of her entrepreneurial aspirations. Reflecting on the experience, Nikhita expressed gratitude for the newfound avenues that the training opened up for her family's economic upliftment.

Post-training, Nikhita embarked on her entrepreneurial journey by establishing '**Sai Bakery**' a home-based venture. Collaborating with her mother, she crafted an array of delectable offerings, ranging from savory items like chakkuli and shankarapali to sweets like laddu and basic cake items. To attract customers, Nikhita expanded her menu to include evening specials such as samosas, gobi manchurian, kababs, and bajjis.

The community's preference for fresh, homemade food quickly garnered attention for Sai Bakery. Soon, Nikhita found herself receiving pre-orders for various occasions, including birthday parties and engagements. As the steady flow of orders increased, so did Nikhita's confidence and vision for the future.

Although constrained by limited resources,



Nikhita aspires to take on larger orders for events like weddings. Her forward-thinking plan involves collaborating with like-minded women to share the workload. Nikhita envisions expanding her bakery, mirroring the modern establishments in major cities.

The positive impact of Nikhita's venture extends beyond financial gains; it has brought peace and contentment to her family. With monthly savings of Rs.7,000, Nikhita's success story stands as a testament to the transformative power of initiatives like MANUVIKASA in empowering women to break stereotypes and pursue their entrepreneurial dreams.

Coconut: The Kalpavruksha



In India, women have long battled societal discrimination and cultural biases, striving to break free from the confines of traditional gender roles. Despite facing challenges in maintaining a work-life balance while shouldering household responsibilities, women are emerging victorious in various fields. MANUVIKASA, recognizing the strength and determination of Indian women, shares inspiring stories of successful women entrepreneurs.

One such story features Mrs. Lakshmi Mahadev Moger, a 51-year-old resident of Ravindra Nagara, Siddapura Taluk, Uttara Kannada District. Despite her limited education (up to the 4th standard), Lakshmi harbored dreams of improving her family's economic situation. Faced with financial struggles, she joined Shree Bhagavathi MANUVIKASASA Swasahaya Sangha after being impressed by the concept during a visit by the MANUVIKASA team.

To kickstart an income-generating venture, Lakshmi secured loans totaling Rs.60,000 from the Sangha and a private finance company. She chose to enter the coconut-selling business, capitalizing

on the year-round demand for coconuts in cooking and religious ceremonies. Lakshmi strategically targeted temples, events, and markets, selling 500 coconuts weekly at a profit of Rs.250.

When the COVID-19 pandemic disrupted her business, Lakshmi adapted by relocating it to her home. Despite facing challenges during the second wave lockdown, she maintained resilience. Building trust with wholesale shop owners, Lakshmi now buys 10 quintals of coconuts on credit and pays them back from sales.

Undeterred by financial struggles, Lakshmi expanded her business to include agarbattis, matchboxes, camphor, turmeric, and vermilion powder for poojas. Her family actively supports her endeavors, reflecting a shared commitment to progress. Lakshmi's story encapsulates the spirit of overcoming adversity and creating opportunities, exemplifying the transformative impact of initiatives like MANUVIKASA in empowering women entrepreneurs.



On the 'fast-track' to success

Mrs. Lalitha Chandrashekar Gowda, a resident of Siddapura Taluk Kodagibailu village in Uttara Kannada District, faced the challenges of traditional gender roles, patriarchy, and financial constraints. Despite having only completed her 10th standard education, Lalitha harbored a dream of achieving something significant in her life.



Inspired by the MANUVIKASA team's visit to her village for Sangha formation, Lalitha joined the Mahalakshmi MANUVIKASA Swasahaaya Sangha (SHG). Together with other members, she secured a loan of Rs. 4.5 lakhs from NABARD. Empowered by the training provided by MANUVIKASA, Lalitha decided to venture into entrepreneurship and started a fast-food business named 'Shri Chowdeshwari Slow Fast food.'

Recognizing a gap in the local market, Lalitha strategically positioned her shop between two urban areas. Her focus on serving one or two snack items

during evening hours proved successful. With the support of her family, including her husband and children, Lalitha overcame initial challenges in finding a suitable location and expressed gratitude for the assistance received from villagers.

Operating from 5 pm to 10 pm seven days a week, Lalitha's menu includes egg rice, gobi manchurian, egg bhelpuri, egg mandakki, omelet, and cut mirchi, each priced differently. Despite monthly expenses of around Rs. 40,000, she manages to save Rs. 10,000. Within two years, the family began constructing their own house.

Initially skeptical, Lalitha's husband, Chandrashekar Naik, now acknowledges the success of the business and commends his wife's confidence. Villagers praise Lalitha's clean and hygienic shop, affordable prices, and tasty food.

Looking ahead, Lalitha plans to expand her eatery to accommodate more customers, provide seating arrangements, and explore catering opportunities during festive seasons. Her long-term vision includes offering job opportunities for women in her village. Lalitha's entrepreneurial spirit extends to her plan of starting an areca nut plant selling business, with 500 seeds already cultivated in her backyard.

One Stitch at a time : Kalpana's success story

In the vast tapestry of India's 1.3 billion people, the struggle for survival is a daily reality for many in the underprivileged sections. Yet, amidst the hardships, there are individuals who, like beacons, illuminate the path for others. One such inspiring story is that of Kalpana S Naik, a housewife residing in Lakshmieshwara, Ankola taluk of Uttara Kannada District.

Kalpana, with a modest education up to SSLC, faced economic challenges as her family lacked cultivable land and additional income sources. Determined to change her circumstances, she joined the Shri Akshitha MANUVIKASA Swa Sahaaya Sangha (SHG), a local self-help group. Understanding the opportunities as an SHG member, she took a loan of Rs. 1.50 lakhs collectively with the Sangha to realize her dream of starting a tailoring business.

With the loan, Kalpana purchased a tailoring machine, reviving the tailoring skills she acquired during her 10th standard. The MANUVIKASA team identified her interest and offered advanced tailoring





training. Grateful for the encouragement and support, Kalpana mastered stitching various items, from chudidars and blouses to saree falls and school uniforms.

Entering the world of entrepreneurship, Kalpana began selling stitched clothing and learned to order materials from different websites. She also personally visited Hubli for wholesale purchases. A year into her venture, Kalpana charges reasonable rates for her services, earning a monthly income that allows her to save Rs. 4,500, alongside additional earnings from her online business.

Despite using an old sewing machine, Kalpana aspires to upgrade to an electrical one. With her business expanding, she plans to hire a trained assistant and rent a small tailoring shop in the city for timely deliveries. Her family supports her endeavors, acknowledging her resilience in the face of financial struggles. Kalpana's story embodies the spirit of creating opportunities and recognizing them for personal and economic growth, showcasing the indomitable spirit that lights the way for others in India's diverse landscape.

Dairy farming: a lucrative, viable economic activity

Dyapadi Kendali Gowda, aged 60 is a housewife residing in K.K Halli village, Haliyala Taluk, Uttara Kannada District. She has two sons and daughters-in-law. The family owns three acres of irrigation land, wherein they grow sugarcane, paddy and maize.

When the MANUVIKASA team visited K. K. Halli village for conducting dairy training to the women, Dyapadi was impressed with the concept of the training and its benefits, and decided to undergo the training. With the knowledge, confidence and benefits about taking up animal husbandry as a livelihood activity gleaned from the training, Dyapadi decided to begin forthwith on the venture.

“With my daughters-in-law managing the day-to-day activities of the family, I had ample time on my hands. Instead of sitting at home idly, I decided to put my time to good use, which would keep me active, as well as fetch me income. Thus, I started my own venture,” says Dyapadi





After the one day in-depth dairy training, Dyapadi decided to buy a buffalo. She decided to buy a Surti-bred buffalo for Rs.50,000/-. She took a loan from a private bank to buy the cattle.

The buffalo produces seven liters milk per day. Dyapadi sells six liters of milk to the dairy and keeps one litter for household consumption. With a litter of milk fetching her Rs.40/-, Dyapadi earns Rs.240/- per day. After meeting the expenses of rearing a buffalo, she is able to save up to Rs.3,000/- per month.

“Through my dairy business, I am able to approximately earn an annual income of Rs.86,000/-, of which I manage to save Rs.40,000/-. It was possible because of the tireless efforts of MANUVIKASA and its team. Not only did the organization give me a training but built my confidence to achieve my dreams of earning an income, as well as contributing to the family kitty,” shares a happy Dyapadi.

Buoyed by the success of her venture, Dyapadi plans to buy another buffalo from her saved money. Her family is also supporting her business expansion plans.

“The organization has given me an opportunity to live in society with dignity. I am extremely happy and have immense respect for the efforts MANUVIKASA is putting towards this,” says a happy Dyapadi. brimming with self-confidence.

Fortune favours the Brave

Mrs. Suvarna Ramanna Doddavada, a resilient woman of 55 residing in Ammanakoppa village, Tatvanagi Gramapanchayat, Uttara Kannada District, exemplifies the strength and determination of women entrepreneurs. Her husband, engaged in manual labor, and Suvarna, a housewife, sought ways to enhance their family's economic standing. Suvarna's decision to start a small-scale grocery store reflected her commitment to balancing business and household responsibilities.

Introduced to the concept of Sangha (Group) during a visit from the MANUVIKASA team for women group formation, Suvarna became a member of Kaveri MANUVIKASA Mahila Swasahaya Sangha (SHG). This step provided her with knowledge and confidence, leading her to secure an internal loan of INR 10,000.



Suvarna's humble beginnings in a small building for her grocery store quickly transformed into a thriving business in Ammanakoppa village. Her husband, contributing during his free time, joined her in this entrepreneurial endeavor. The additional income significantly improved their lives, showcasing the latent potential Suvarna discovered within herself.

Her grocery business, initially generating INR 300 per day, now yields a monthly revenue of INR 9000. Despite facing financial challenges, Suvarna

remains undeterred. After deducting expenses, she manages to save INR 2800 per month, marking a substantial improvement in their financial situation.

Expressing gratitude to MANUVIKASA for the positive changes in her life, Suvarna emphasizes the peace and contentment they now experience as a family. Her journey stands as a testament to the impact of empowering women through opportunities. Suvarna's confident smile accompanies her belief that opportunities are not given but created and recognized.

Suvarna's story transcends age barriers, serving as a role model for women in the village and illustrating that achievement knows no age limits. Her determination to continuously expand her grocery business exemplifies the spirit of resilience and entrepreneurship that defines her success story.



Water – the life sustainer

Venkatesh Ramachandra Hegde, a 50-year old farmer lives with his wife and two sons in Hemmadi village, Kunderagi post, Yellapura taluk, Uttara Kannada district. He owns an acre of rainfed land, where he grows arecanut and coconut, with an annual yield of 18 kilos of arecanut and 12 kilos of coconut.

During summer, he faced a severe water crisis in his agricultural land. “I was at my wits end, in trying to find a solution to the water crisis”, recalls Venkatesh. Sustaining and improving his livelihood activities in such circumstances seemed an uphill task. With no solution in sight, he had all but given up hope. When MANUVIKASA team visited Hemmadi village, they discovered that Venkatesh was in need of financial support to sustain his agriculture and livelihood activities.

With a size of 30 feet long width and 10 feet depth, the pond provides sufficient water for cultivation, even during summer season. Venkatesh now gets a yield of 30 kilos of arecanut and 25 kilos of coconut. He has also installed a 2 HP motor pump for lifting the water from the pond. “Due to the support and encouragement of MANUVIKASA, I have been able to overcome my water woes and agricultural issues. This has been instrumental in significantly improving the livelihood situation of my family,” says Venkatesh gratefully.



Earth – Friendly Stamp

Mr. Raju Talasu Gowda, a 45-year-old resident of Harumaskeri village in Kumta Taluk, Uttara Kannada District, stands as a beacon of inspiration in a community where many of his peers pursue careers in civil service or business. Despite graduating from college, Raju choose the path of farming and has been thriving as a progressive farmer for the past three years, challenging stereotypes associated with traditional agriculture.

Owning five acres of irrigated land, Raju focuses on commercial vegetable cultivation, with crops such as ivy gourd, brinjal, green



mirchi, dumpling, and cluster beans covering two acres. The remaining three acres are dedicated to paddy cultivation. His venture has become a lucrative enterprise, generating an annual income of over Rs.70,000. What sets Raju apart is his commitment to sustainable and organic farming practices.

Raju receives support from the 'Gokarna Tarakari Belegarara Raita Utpadakara Sangha,' an agricultural producer organization founded by the non-profit organization MANUVIKASA. This group provides organic manure to farmers, including Raju, at affordable rates, delivered right to their doorstep. The initiative aims to promote eco-friendly agriculture by discouraging the use of chemical fertilizers.

Embracing organic methods has proven beneficial for Raju, as his vegetable plants now require less water, resulting in healthier and more robust growth. The produce is not only fresher but also in high demand in the market due to its chemical-free nature. Raju expresses gratitude for the financial stability and eco-friendly agricultural practices facilitated by the FPO.

Raju's success has spurred the adoption of commercial vegetable cultivation and organic farming in the village, inspiring others to follow



suit. Despite the challenges, such as crop losses to wild animals, Raju remains optimistic and hopeful, requesting support for electric fencing to safeguard his produce. With his wife Nagamma actively involved in marketing their farm produce, Raju's story stands as a testament to the profitability and sustainability of vegetable cultivation as a livelihood.

Groundnuts: The harbinger of success, organically

Mr. Shukrappa Nimbu Gowda (44) is from Harumaskeri Village, Kumta Taluk in Uttara Kannada District of Karnataka State, India. He lives with his wife and 3 children. He owns of 3.5 Acres of irrigation land. He grows groundnut in 36 gunta Land. Rest of his land he grows Paddy.



with the support of ‘Gokarna Tarakari Belegarara Raita Utpadakara Sangha’, Gokarna promoted by MANUVIKASA, a Non-profit organization, Shukrappa underwent the organic farming, mixed cropping trainings. He inspired the programmes and decided to cultivate organic farming.

The producer organization is providing organic manures to farmers and share members at reasonable rates at doorsteps to boost them on using organic manures and to avoid the chemical fertilizers which will help them in securing their soil fertility.

3 months ago with the assistance of Gokarna FPO members, Shukrappa decided to apply organic manure in his farm with the wholesale price he purchased 6 Bags (Each bag of organic manure consists of 50 kilograms) of organic manure.

“Before I started the organic farming I always use fertilizer for my crops the major problem I faced is water problem every 5 days I need to give heavy amount of liters of water to my cultivation land and the yield of groundnut is not up to the mark of my expectation. Now the situation was changed I need to supply the water 15 days once only. It is helped a lot to my efforts” Express Shukrappa.

Last Year he seeded 36 kilos of groundnut after the harvest he got 9 quintals of groundnut. This year his exception was little high than the previous year.

“After the trainings were attended by me, conducted by the MANUVIKASA I was very much impressed with the concept and scope of the organic farming. Now I am thinking to expand the organic farming cultivation in my rest of the land also” Happily shares Shukrappa.

A SELF-RELIANCE LIFE

Mrs. Nandini Thamse is a 42-year-old woman living in Thamsevada, Karwar, Uttara Kannada District. She is living with her husband and a daughter. Her family is mostly dependent on her because her husband working as a Driver of a cab and there is no regular income and her daughter studying in college. She has faced a lot of financial problems to maintain her family.

Nandini was doing small work under a tailoring shop and getting a very meager amount and which was not enough for her family's maintenance. She joined Brhamini SHG in 2021 promoted by the MANUVIKASA and completed tailoring training. She borrowed INR.100000 loan through SHG and purchased a Tailoring machine and started stitching of blouse and dress from her residence itself.

MANUVIKASA has given entrepreneurship and skill training with the support of the EdelGive Foundation and supported her business. Nandini is a very active and hard worker she is charging



INR.350/- for a blouse and INR.400/- for the dress and she is now earning INR.15000/- per month. Her business is under growth and she wants to expand of current business by setting Nighty unit and providing employment opportunities to needy people. She acknowledges the support of MANUVIKASA and the EdelGive Foundation.

“I believe that everything in life is calculative and we have to choose the right path when the opportunity comes to us. I did the right thing at the right time” Happly shares Nandini

67 Knowledge – A Key to Livelihood Improvement

Mrs. Riya Prashant Revandikar, is a 32-year-old woman living in Thamsevada, Karwar in Uttara Kannada district. She is living with her husband, daughter and son. Her family is mostly dependent on her because her husband works as an Electrician and there is no regular income and her daughter and son are studying in school. She has faced a lot of problems to maintain her family.

Riya was working in a Xerox shop to earn her livelihood and getting a very meager amount and which was not enough for her family's maintenance. She joined shrudha Saburi SHG in 2020 promoted by the MANUVIKASA and completed training. She borrowed INR.200000 loan through SHG and started Named 'Ratnameera Cyber Point shop' at Thamsevada. She is paying INR.3000/- per month as rent. She provides services like Xerox, Lamination, Colour print, Aadhar card download, Visiting cards, RTC, PAN card, Ration Card, Income certificate and Caste certificate online applications in her computer shop.



MANUVIKASA has given skill training with the support of the EdelGive Foundation and supported her business. Riya is a very active and hard worker and she opens her shop even Sunday also. She is now earning INR.12000/- per month from her computer shop. Her business is undergrowth and she wanted to expand her current business by setting up spiral binding unit and other Printing machines. She acknowledges the support of MANUVIKASA and the EdelGive Foundation.

68 challenging social prejudice through entrepreneurship

A Story of a Local Star Hotel

Mrs.. Manali Manjunath Bandekar is a 32 year old woman living in Shirwad, Karwar in Uttara Kannada district .She is living with her husband and two daughters. Her family is mostly dependent on her because her husband is an agriculturalist has very little land and her daughters studying in schools. She has faced a lot of financial problems to maintain her family.

She joined catering training in 2021 promoted by the MANUVIKASA and completed her Catering training. She borrowed INR.200000 loan from a Co-operative bank and started a Hotel business named 'PRAGATI Hotel' at Shirwad. She is preparing food items at home like Samosa, Vadapav, and other sweet items and getting very meagre amount and which is not enough for her family's maintenance Now she is started making of Egg rice, Veg and Non-Veg food items in her Hotel. She also takes Catering orders and supplies food items at the doorstep of customers.

MANUVIKASA has given entrepreneurship



training with the support of EdelGive Foundation and supported her business. Manali is a very active and hard worker and she is now earning INR.20000/- per month. Her business is under growth and she wants to expand her Hotel business by providing employment opportunities to the local needy people. She acknowledges the support of MANUVIKASA and EdelGive Foundation.

Determination Leads to Empowerment

Mrs. Savita Narasimha Kadwadkar is a 40-year-old woman living in Forest Naka, Karwar, Uttara Kannada District. She is living with her husband and son. Her family is mostly dependent on her because her husband works as an Auto Driver and lift-ing children's to school in the morning and evening and there is no regular income and her son was studying in college. She has been facing a lot of financial problems to maintain her family.

Nandini has a small chicken shop and is getting very meager amount, which was not enough to maintain her family. She joined catering training in 2021 promoted by the MANUVIKASA and completed catering training. She borrowed INR.300000 loan through bank with the help of Manuvikasa and expanded her chicken business shop.

MANUVIKASA has given entrepreneurship and skill training with the support of EdelGive Foundation and



supported her business. Nandini is very active and hard worker she is earning INR.800/- to INR.1200/- for sale of per chicks and she is now earning INR.15000/- per month. Her business is under growth and she wanted to expand of current business by setting up a big new poultry farm.

“MANUVIKASA and Edel Give Foundation has transformed my life; the skills I have learnt not only made me self-reliant but also have filled me with enough confidence to start my own business someday.” Savita Shares with gratitude.

Community-Led Revitalization:

The Resurgence of Hasalagatti Lake in Savikere Village



The restoration of Hasalagatti Lake in Savikere village serves as an inspiring example of community-driven environmental revitalization. MANUVIKASA played a pivotal role in leading this initiative, emphasizing the significance of communal involvement and shared responsibilities throughout the project.

Before the restoration efforts, Hasalagatti Lake faced various challenges, including the presence of harmful snakes and becoming unsuitable for agriculture due to seasonal flooding. MANUVIKASA, in collaboration with the community,

set conditions for participation, ensuring that the rejuvenation process would be a collective effort.

A group of 27 farmers actively engaged in the project, generously providing 20-25 tractors for the removal of silt from the lake. Remarkably, the extracted silt, often considered waste, was repurposed to enhance the fertility of their farmland. The rejuvenation process involved the excavation of 13,545 cubic meters of silt, covering an extensive area of 40-45 hectares.

The positive impact of the project is evident in the ecological recovery of the lake. A year post-restoration, the lake attracted over 10 bird species, various butterflies, frogs, toads, and snakes, indicating a substantial increase in biodiversity. The rejuvenated lake now serves as a valuable resource during the summer season, providing crucial water storage for firefighting purposes.

Beyond environmental benefits, the project has significantly improved the economic conditions of Savikere village. Approximately 124.03 acres of land have directly benefited from the lake's rejuvenation. The adoption of traditional rainwater harvesting techniques has made agriculture more sustainable, contributing to the overall prosperity and progress of



the community.

In a commitment to long-term sustainability, the community is planning to establish a lake committee to oversee the continued well-being of this essential resource. The success of Hasalagatti Lake's rejuvenation underscores the effectiveness of community engagement and shared responsibility in fostering environmental conservation and sustainable development.

Gateway to success through Community engagement

For the last three years, MANUVIKASA and YES Foundation have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts.

Kuppagadde is a village located in Badangod Grama Panchayath of Sirsi taluk in Uttara Kannada District. When MANUVIKASA team visited Sulikatte lake in Kuppagadde, the local lake was dry and filled with silt due to decades of negligence and disuse. Located at survey no-63, the lake had a total area of 2.17 acres.

“With the support from the Kuppagadde Grama Panchayath, we participated in the Grama Sabha and community meetings and convinced the villagers about the importance of rejuvenating Sulikatte kere”. Shares Mr Manikanta a field coordi-

nator of MANUVIKASA

Recollects Abdul Satter, “In our village Most of the families are Lower and middle class families they have only one or two cattles or cows. Because of the large amount of silt and sediment packed in the lake, most of the cattles and cows were died because they trapped in Muddy soil.It creates a huge economic loss to our families”

“After rejuvenation of the lake I observed that there is an increase in the soil moisture level,it ultimately results in minimal use of water in my agricultural land” shares Yallappa Bhovi, a progressive farmer of the village.

Up to now, 33 farmers have made use of the silt dug out from the lake in their farm-lands. "The lake now has sufficient water to irrigate 111.05 acres of land, as well as for other day-to-day activities

Apart from this, In our village, the ground-water level of the adjoining area especially the entire catchment area will be gradually increased by percolation through recharging " says Maruti P Matter, a villager of Kuppagadde.



Lake – A unique National treasure

Kurudukonana Kere, a 4.03-acre lake situated in survey no 402 of Udrivadageri village, Sorab Taluk, Shivmogga District, was a focal point of their efforts. Before intervention, the village faced limited occupational opportunities, small land holdings, poverty, and migration due to a decline in biodiversity and productivity. Recognizing the urgency, MANUVIKASA, in collaboration with the Grama Panchayat, engaged in Grama Sabha meetings, advocating the significance of water resources and the imperative to rejuvenate the local lake.

Mr. Ashwath Naik, Project Officer of MANUVIKASA, highlighted the importance of shared responsibilities and community participation. MANUVIKASA committed to lake rejuvenation, while farmers took charge



of clearing silt and transportation in their farmland. Systematic documentation and local authority approvals were secured, paving the way for collaborative efforts.

During the rejuvenation process, 881 loads of silt were excavated, leading to 75.17 acres benefiting from a consistent water supply for irrigation. The initiative received positive feedback from villagers like Gangamma Kanar, who emphasized the increase in wastewater recycling, contributing to environmental and economic sustainability. Hanumantayya Santlar expressed confidence in the gradual restoration of the lake's ecology, preventing illegal waste dumping and eliminating encroachment.

Today, Udri Vadageri village boasts a natural reservoir with increased water storage capacity, controlling soil erosion and reducing flood risks. The rejuvenated lake plays a pivotal role in supporting the farming community, ensuring goodyields, and fostering economic sustainability. MANUVIKASA's collaborative approach has not only transformed Kurudukonana Kere but has also set a precedent for community-led initiatives in water resource management.



Fast food is a shelter for a landless family

Mrs. Roopa, a homemaker with a 10th-grade education, hails from Dharwad town. Her husband, Suresh, works in a hair-cutting salon in Pala village. The couple, parents to two girls and a boy, struggled as a landless family, relying on Suresh's income from a small shop near the village bus stand. However, due to increased competition, Suresh faced fluctuating earnings, making it challenging to meet their growing family's needs.

Two years ago, Roopa joined the 'Krithi Manu Vikasa SHG,' comprising 10 members engaged in various micro-enterprises. Encouraged by the self-employment opportunities, Roopa secured a loan through the SHG to open an Idli-Dosa hotel adjacent to her husband's shop. Unfortunately, the venture did not thrive due to stiff competition. Roopa's brother, Basavaraj, suggested transitioning to a fast-food model, drawing on his experience in the field.





This change proved transformative for Roopa. Her fast-food venture gained popularity, expanding from evening sales to an all-day operation. With a loan of Rs.1 lakh, she expanded the premises, meeting the growing demand. Roopa's daily income increased from zero to Rs.2,500, with a net profit of Rs.1,500. Her dedication and culinary skills turned her into a successful entrepreneur, attracting customers, especially during the mango season when laborers flocked to the village.

Roopa's husband, Suresh, provided unwavering support, and her business acumen surprised everyone, including Mr. Ganapathi Hegde of Manu Vikasa, who noted her income rivaled that of an early-career engineer or a mid-level government official. Despite initial expenses of only Rs.1 lakh, Roopa wisely saved Rs.300 monthly in the SHG and Rs.400 daily through Pigmy savings. As her business thrived, she aspired to diversify her offerings and expressed interest in learning dairy management. Additionally, the couple planned to construct a new house, emphasizing the importance of balancing family needs with financial responsibilities. Roopa's journey exemplifies the transformative power of entrepreneurship and determination in the face of challenges.

Life weaved up at Cloth Shop

Mrs. Eravva, hailing from Balehalli village in Hanagal taluk, Haveri District had limited education, completing only up to the 5th standard. After marrying Manjunath, a landless bus driver, she moved to his village. With two daughters, Pooja and Pavithra, and an adopted son, Harish, Eravva's early years were devoted to homemaking. However, once her children grew older, she sought ways to contribute to her family's income.

In 2013, Eravva joined the "Kruthi MANUVIKASA self-help group (SHG)" formed by the Manu Vikasa NGO, aiming to empower women. With a loan of Rs.29,000 from Manu Vikasa in 2014, Eravva started a saree selling business from home. The venture flourished, leading her to relocate the business to a rented



space named "Manjunatha Garments" in 2016. She diversified her product range with a Rs.25,000 loan in 2018, expanding her shop and increasing profits.

Eravva's business acumen and dedication allowed her to secure a Rs.50,000 loan from Canara Bank in 2020, which she utilized for both her children's education and business expansion. Despite occasional challenges with product quality, Eravva's careful selection of wholesalers ensured minimal fraud. Managing all aspects of her business independently, she maintained financial discipline and exhibited resilience.

Eravva's profit margins indicate a remarkable upward economic trajectory, transforming her family's status from poverty to an upper-middle-class lifestyle. Her success story aligns with the UNDP's sustainable economic development goals. Notably, she constructed a new house in 2019 and funded her daughter's medical education.

Beyond her entrepreneurial journey, Eravva actively participates in the MANUVIKASA SHG federation, showcasing her commitment to community development. Additionally, she and her husband became model parents by adopting Harish, providing him with a loving home.



Eravva's life exemplifies the potential for individuals with limited education to thrive with support and opportunities, emphasizing the transformative impact of empowerment and economic development.

Shobha Ganapati Arera's

Roti making business

Mrs. Shobha, a resilient woman from Hanagal taluk, Haveri district, faced numerous challenges in cultivating her flood-prone 2-acre land due to soil erosion from upstream real estate development. With her husband Ganapati's health issues, she turned to labor work and cowdung basket making, saving Rs. 25,000. In 2013, inspired by a YouTube video, she invested in a roti-making machine, initiating her journey into the roti business.

Initially, Shobha struggled to find a market, but her determination led her to Manuvikasa, a self-help group, in 2013. This collaboration expanded her market, and by 2017-18, she secured a loan to replace her manual roti machine with a fully automatic one. This move increased her daily production to 2000 rotis, supporting the growing demand.





Over the years, Shobha's business flourished. She faced challenges such as fluctuating prices of raw materials and electricity issues but adapted by establishing a flour mill in 2019 with Deshpande Foundation's support. This not only addressed her flour needs but also became a source of additional income for the village.

With her savings from the roti business, Shobha diversified into dairy farming in 2022, purchasing two Sindhi cows. The daily sale of 16 liters of milk added a steady income of Rs. 7-8 thousand per month. Despite the increasing competition in the roti market, Shobha remains committed to maintaining quality.

Her prudent financial management allowed her to purchase bikes for her children, invest in gold, and build a proper house. Shobha's life serves as an inspiring tale of perseverance, adaptation, and success in transforming a small business into a multifaceted livelihood that not only sustains her family but contributes to the community.

Small Farm Pond; definite and sustainable income

Mrs. Malini Sathish, residing in Kumari Kodlu village, has transformed her life through resilient efforts and community engagement. Despite completing her education up to the 10th standard, Malini faced challenges until she joined the 'Annapoorneshwari SHG' formed by MANUVIKASA in 2013. Initially lacking water sources for her land, Manu Vikasa supported the construction of a farm pond on her property, enabling year-round water availability for cultivation.



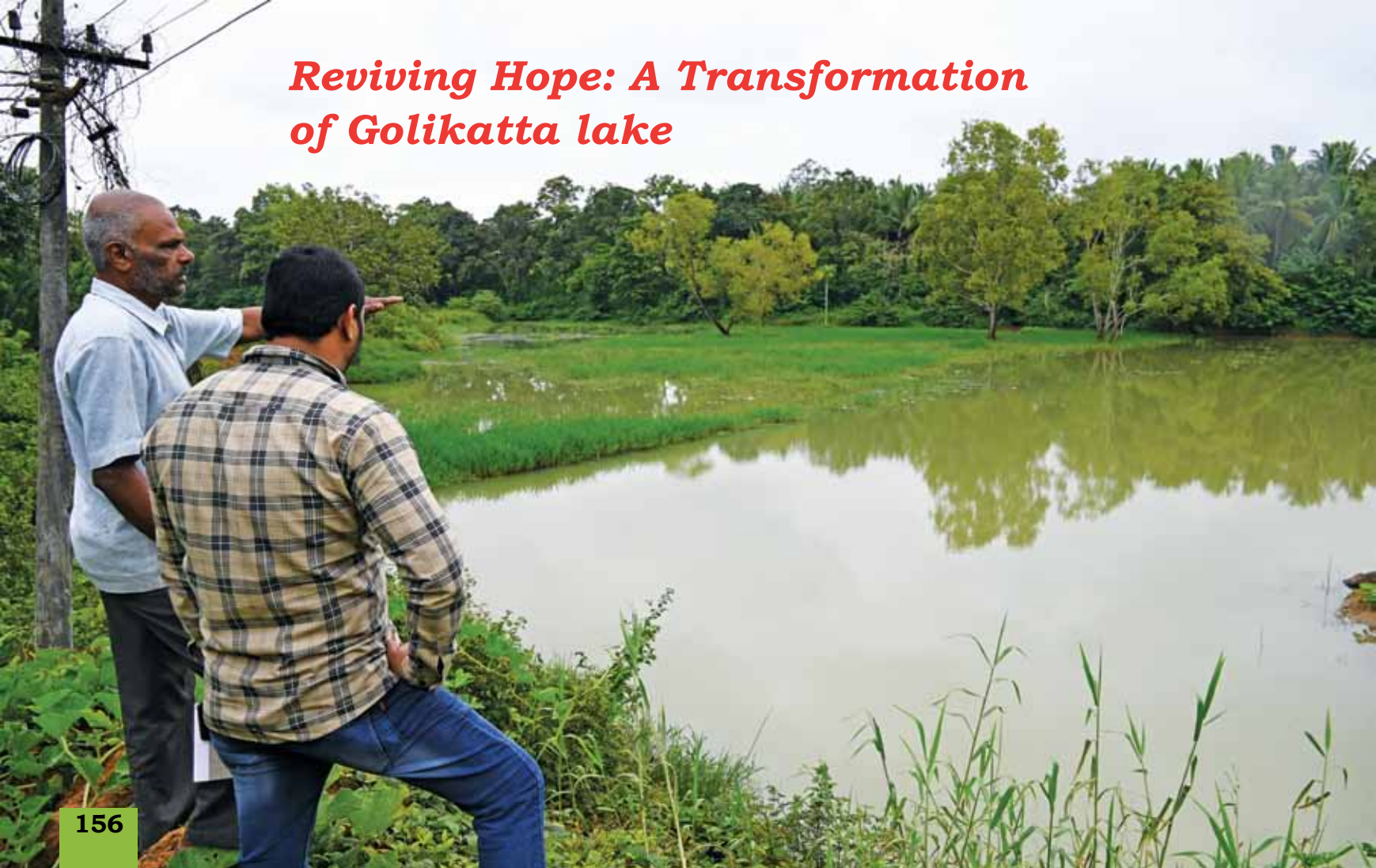
With the newfound water resource, Malini and her husband, Sathish, transitioned from growing paddy to cultivating arecanut, banana, and cardamom on their 2-acre land. Investing Rs.2 lakhs, including loans of Rs.1 lakh, they planted areca saplings and intercropped with banana and cardamom. By 2020,

the areca plants began yielding, contributing to an annual income of Rs.2 lakhs from the combined harvest of areca, banana, and cardamom.

In addition to agriculture, Malini utilized her tailoring skills for supplemental income. Teaching tailoring to 20 women in the village, she significantly contributed to the family's finances. Malini's active participation in Manuvikasa activities, effective loan utilization, and timely repayment marked her as a community leader. Her leadership qualities led to her unexpected election as a gram panchayat member in 2014, followed by a successful re-election in 2018.

Despite financial constraints, Malini's honesty and dedication are evident as she continues the construction of a modest house for her family. Unlike some politicians who quickly amass wealth, Malini's integrity and non-corrupt approach shine through. Her success has inspired neighboring farmers like Savitha Naik and Deepa Naik to construct farm ponds. Malini attributes her progress to Manu Vikasa, expressing interest in future training on honey bee-keeping. Through her journey, Malini has emerged as a model grassroots leader, demonstrating the transformative power of sustainable agriculture, skill development, and community engagement.

Reviving Hope: A Transformation of Golikatta lake



Over the past three years, a collaborative effort between MANUVIKASA and HDB Financial Services Ltd has been dedicated to the revitalization of lakes in Uttara Kannada, Havri, Dharwad, and Shivamogga Districts. Notably, Golikatta Lake, spanning 3.20 acres in Golikatta village, Sirsi Taluk, Uttara Kannada District, has undergone a transformation.

Prompted by the deteriorating state of Golikatta Lake, MANUVIKASA intervened, completing meticulous documentation and securing local authority approval. Following consultations with village farmers, the rejuvenation initiative commenced. A significant achievement was the excavation of 1587 loads of silt, resulting in 49.01 acres of land benefiting from consistent water supply for irrigation.

Shanmukha Gouda, a farmer, emphasizes the lake's contribution to natural biodiversity and its impact on water quality and atmospheric temperature maintenance.

In Golikatta, farmers have ventured into horticulture for the first time, attributing this success to MANUVIKASA's dedication. Recognizing the positive outcomes, the farming community plans to establish a local lake committee for sustainable development. The



committee aims to focus on annual income generation through fishery activities, collaborate with the Grama Panchayath for a lakeside park, and oversee ongoing lake maintenance.

The rejuvenation efforts have turned Golikatta Lake into a thriving water source, alleviating the water concerns of the villagers. Grateful for MANUVIKASA's intervention, the villagers express newfound confidence in a secure water supply. Beyond water reassurance, the initiative has contributed to the economic upliftment of farmers and the overall progress of Golikatta village. Thanks to these transformative measures, Golikatta is now on a trajectory of positive development.

Transforming Malagunda: A Triumph in Community-led Lake Rejuvenation

MANUVIKASA and CAPCO have been jointly working on lake rejuvenation in Haveri, District. Malagunda is a village located in Malagunda Grama Panchayat of Hangal taluk in Haveri District. When MANUVIKASA team visited Malagunda, Halahonda Kere, the local lake, was dry and filled with silt due to decades of neglect and disuse. Located at survey no-68, the lake had a total area of 3.38 acres.

With the support from the local authorities MANUVIKASA convinced the local government officials and village community about the importance of the rejuvenation the lake.

The Lake is rejuvenated taking all engineering aspects into consideration such as proper mapping, ensuring saucer shaped lake structure, optimum desilting by maintaining the required depth of the lakes, creating strong embankment, letting appropriate outlet for excess water to flow.

Expresses Basavaraj Balambeed, “Spertheaded the lake rejuvenation work we reached out to the encrochers explaining the situation and requesting them to shift bases. But is was a very difficult task for us. But after the endless efforts enchronment removed and and helped free up the water catchnment area and enabled the easy flow of rainwater in to the lake ” Up To now, 41 farmers have made use of the silt dug out from the lake in their farmlands.

The farmers of Malagunda village are now very happy. "Lake rejuvenation has benefitted 188 acres of agricultural land in our village.

Socially, the rejuvenation activity has enabled all types of community members to come together to support this rejuvenation initiatives irrespective of caste, creed, gender and economic status.

“Due to intense farming activities, man days



employment has increased through farm activities in the farm lands nearby lake” Shares Subhas Talavar, a villager of Malagunda

The beneficiaries benefitted immensely by way of getting nutrient rich silt from the lakes to their farmland. Farmers of the opinion that they need not to apply any inorganic nutrients to their soil for the next 4-5 years.

Nurturing growth

Mr. Timma Gowda a 68-year-old man lives in Saraguppa Village of Sirsi Taluk of Uttara Kannada District. He has one acre of land. Arecanut, Banana, and Paddy are the main crops he grows on



his land.

When the MANUVIKASA team visited the Saraguppa village came to know about the lack of agricultural support for the farmers there. Our team introduced and explained the concept of a farm pond in the Saraguppa village. A few farmers came forward and decided to dig a pond in their land. Timma Gowda is also one of them.

Timma Gowda grows paddy in the whole one acre of land. He decided to create a farm pond of measurement 30*30*10 in the paddy growing field by the approach of MANUVIKASA. In April 2023, Timma Gowda benefitted from a pond with the help of MANUVIKASA and HDB financial services. Immediately after the digging, 4-5 feet of water filled instantly through a very good spring. Even though it was summer, a good quantity of water was stored in the pond. As soon as the rainy season started, the pond was filled. It is well constructed under the supervision of MANUVIKASA's field coordinator.

“I became very excited when the spring point arrived. I got a very constructive farm pond through MANUVIKASA. I have grown areca nut plants and a



few banana plants in the remaining half-acre of land. I can expect at least 6 feet of water storage in the pond in the coming summer. So that, I can able to water the new areca plantation effectively even during summer” says Timma Gowda with hope.

Timma Gowda is now more aware of the multi-cropping and irrigation facilities. He has a plan of rearing fish in his farm pond during the rainy season.

Farm pond- farming's lifeline

Mr. Laxman Gowda a 51 year old man lives in Saraguppa village of Sirsi taluk of Uttara Kannada district. He owns one and a half acres of farmland, which primarily cultivates areca, banana, black pepper, and paddy. He has a very supportive wife. She is constantly helping him in agriculture, which is the only basic income for them.

MANUVIKASA approached the farmers of Saraguppa village and stepped in to construct the farm ponds in the month of April 2023, by recognizing Laxman's need for a sustainable water source to improve agricultural productivity. It was an empty land where a farm pond was constructed strategically, to store the water for farm activities.



The pond is 30*30*10 in size. A good amount of water has been stored in the rainy season. A total of 10 feet depth has filled with water. He grows paddy around 1 acre of land. Arecanut, banana, and black pepper grow in the other half acre of land. During summer, water was scarce for areca nut, banana, and black pepper crops.

I am waiting for the amount of water that will be stored in the summer. 4-5 feet depth of water stored immediately when the pond was created. I can expect the same or more quantity of water storage in the coming summer. I have installed a water pump in the pond. I can be able to irrigate multiple crops even during summer. The production will also be high when compared to before by the sustainable irrigation” says Laxman Gowda excitedly.

Laxman Gowda uses the pond water not only for agricultural activities but also for household purposes. He demanded the organization to provide fish to the rear in his farm pond. He is grateful to MANUVIKASA for constructing a sustainable water source.



Dreams in Dairy: Pavitra's Journey to Sustainable Farming



Smt. Pavitra Anant Jain aged 34, resides in Kodigar village, Sirsi Taluk of Uttara Kannada District., Pavitra, a mother of two daughters, actively supports her husband, Mr. Anant Jain, in their 2-acre Arecanut 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.

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, 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 fulfilment 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.

Empowering Dreams: The Success Story of Sujata Siddi's Petty Shop

Mrs. Sujata Raghu Siddi resides in Kerehosalli village, Yellapur, with her family of three members. Her husband used to work as a daily wage laborer, while she primarily focused on homemaking. As a member of the Shrinidhi Self-Help Group facilitated by MANUVIKASA, Sujata found an opportunity for economic empowerment with the organization's intervention.

Recognizing her potential, MANUVIKASA supported individuals like Sujata in pursuing their entrepreneurial aspirations. After assessing Sujata's interests and skills, MANUVIKASA identified the prospect for her to establish a petty shop, catering to the local community's daily needs.

Comprehensive assistance was provided by MANUVIKASA to kickstart Sujata's petty shop business. This included essential materials and guidance on basic business management. MANUVIKASA also facilitated market linkages, helping Sujata procure goods at competitive prices and build



relationships with local suppliers. With the support and guidance received, Sujata's petty shop thrived, showing significant growth and success in a short period.

Sujata's business achieved a monthly turnover ranging from ₹12,000 to ₹15,000, indicating a robust demand for her products and services within the community. The financial benefits were tangible for Sujata, who now earned a steady income between ₹4,000 to ₹5,000 per month, contributing to her household's economic stability.

Reflecting on her journey, Sujata expressed, “Starting my own business has been amazing. Not only am I making more money, but I also feel much more confident and empowered. It's like I've transitioned from being a bystander to actively making a difference for my family. Now, we're even planning to build our own home and expand the shop. It's an incredible feeling to know that I'm contributing and being a part of something meaningful in our community. And a big thank you to MANUVIKASA for their assistance and support.”



Empowering Lives: The Transformative Journey of Nagaratna

Mrs. Nagaratna Krishna Siddi resides in Mudukalmane village of Yellapur with her husband and son. Initially, her family relied solely on her husband's daily wage income for survival. However, their circumstances took a positive turn when Nagaratna joined the Divyajyothi Self-Help Group(SHG), a initiative established by MANUVIKASA in collaboration with HDFC Bank Parivartana.

Recognizing Nagaratna's entrepreneurial potential and interest, MANUVIKASA decided to support her in starting her own business. After conducting a thorough assessment of the local market, they identified a gap within a 2-kilometer radius of Nagaratna's village—there was a lack of nearby shops. With this insight, MANUVIKASA assisted Nagaratna in setting up a petty shop by providing necessary materials and resources. She also received

guidance on efficient shop management. To further aid her venture, MANUVIKASA facilitated a ₹30,000 loan from the bank, enabling Nagaratna to invest in her shop's development.

Thanks to MANUVIKASA's intervention and support, Nagaratna's petty shop became a crucial asset in addressing the local community's need for essential goods and services. With diligent effort and effective management, Nagaratna's shop began generating a monthly profit ranging from ₹4,000 to ₹5,000. This additional income significantly enhanced Nagaratna's family's financial stability and overall quality of life.

Expressing her gratitude, Nagaratna said, "I thank MANUVIKASA for believing in me and helping me start my shop. Their support and guidance have truly transformed my life and my family's future. Now, consistently earning ₹4,000 to ₹5,000 profit each month, I feel empowered to contribute to my family's well-being. This experience has shown me the importance of providing opportunities and support to people like me, so they can build sustainable livelihoods and thrive."





From Struggle to Success: Jospin Siddi's Empowerment

Mrs. Jospin Siddi, a resident of Hunshettikoppa village in Yellapur Taluk, Uttara Kannada District, faced significant challenges as a widowed mother raising three daughters. As the sole provider for her family, she turned to selling stationery and clothes to make ends meet. Despite her determination, the lack of resources and limited mobility hindered her ability to grow her business and improve her financial situation. However, her life took a positive turn when she became a member of the Self-Help Group (SHG) facilitated by MANUVIKASA.

The passing of Jospin Siddi's husband left her as the sole breadwinner for her family. With the responsibility of supporting three daughters, she ventured into entrepreneurship by selling stationery and cloth in her village. However, the absence of her husband and limited access to resources posed challenges in scaling her business

and enhancing her financial stability. Recognizing Jospin's potential and the importance of supporting her entrepreneurial journey, MANUVIKASA, focused on community development, extended a helping hand. As a member of MANUVIKASA's SHG, Jospin received crucial support in the form of guidance and financial assistance, allowing her to purchase a new bike for door-to-door selling.



With the support provided by MANUVIKASA, Jospin significantly expanded her business operations. The newfound mobility enabled her to reach a larger customer base and explore new markets, such as fairs and festivals. Additionally, MANUVIKASA's training sessions equipped her with essential business skills, including marketing strategies, financial management, and customer relations, thereby enhancing her entrepreneurial capabilities. As a result, her daughters are now able to pursue higher studies.

With a minimum investment of Rs. 10,000 in

stationery and clothes, she has built a business with a monthly turnover ranging from Rs. 15,000 to Rs. 20,000. Her consistent earnings of Rs. 9,000 to Rs. 10,000 per month.

Jospin expressed her gratitude, stating, “The support I have received from MANUVIKASA has truly transformed my life and my family's. The expanded market access and improved business skills have led to a substantial increase in my income, empowering me to provide better education, healthcare, and living standards for my daughters.”

A woman in a green and white patterned dress stands on the left side of a farm pond, pointing towards the water. The pond is surrounded by a dirt bank with some sparse vegetation. In the background, there are trees and a small structure. The overall scene is a rural agricultural setting.

Harvesting Hope: Transformative Tales from the Farm Pond

In the village of Kabbinaḡadde, situated in the Upleshwara Panchayath of Yallapur Taluk, Uttara Kannada District, Mr. Manjunath Marati and his wife, Mrs. Lakshmi Manjunath Marati, encountered shared challenges on their one-acre agricultural plot where they cultivated Areca, Banana, and Coconut. Despite owning a small farm pond that had been used for fish farming over generations, the couple faced difficulties due to the increasing scarcity of clean water, impacting their crop yields and economic stability.

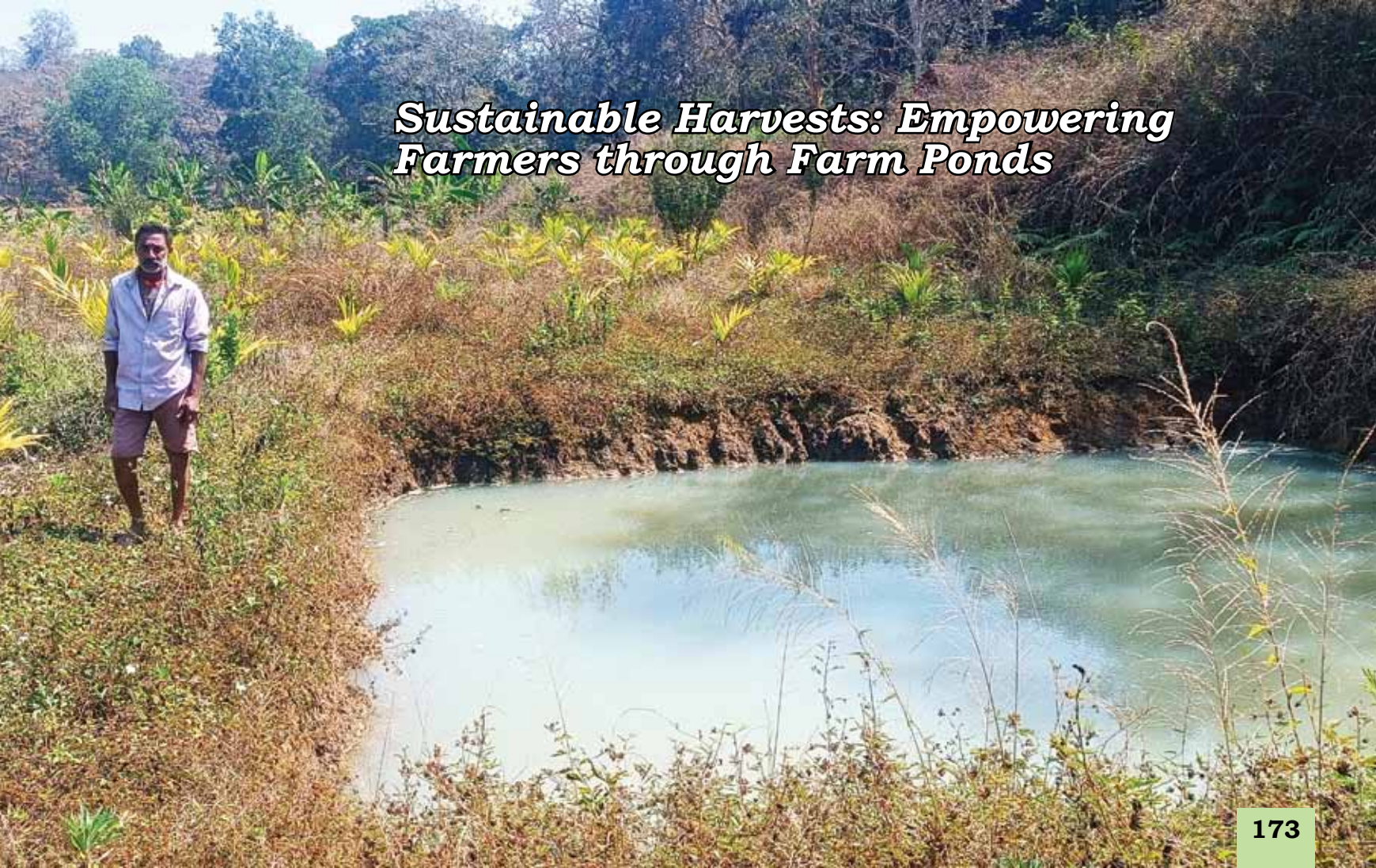
MANUVIKASA intervened in Kabbinagadde village, organizing an awareness program to educate farmers about the significance of farm ponds in addressing water challenges. Recognizing the benefits of a cultivation pond based on her family's traditions, Mrs. Lakshmi, in consultation with her husband, approached MANUVIKASA for assistance in constructing a farm pond on their unused land. Responding promptly, the organization supported the construction of a farm pond measuring 30 feet in length, 30 feet in width, and 10 feet in depth on their property.

“We utilized pond water for both farmland and residential purposes. The pond's elevated location allowed water to flow naturally without the need for a motor. Even during the summer, we have ample water, making it convenient for wild animals and cattle to access the pond for drinking water. The availability of water significantly improved crop growth, boosting areca productivity and increasing our annual income from 40000 to 55000,” expressed Lakshmi joyfully.

Mrs. Lakshmi Manjunath Marati conveyed her heartfelt gratitude to MANUVIKASA for their steadfast support in constructing the farm pond.



Sustainable Harvests: Empowering Farmers through Farm Ponds



Mr. Nagesh Yalya Marati, a 50-year-old farmer residing with his wife in Kabbinagadde village, Upleshwar Panchayath, Yallapur Taluk of Uttara Kannada District, owns 1.24 acres of agricultural land. Having dedicated 30 years to agriculture, he exclusively cultivated paddy during the rainy season, relying solely on monsoon for water. Unfortunately, irregular rainfall and extreme weather conditions resulted in lower-than-expected yields, prompting Mr. Nagesh to consider drilling a bore well. However, financial constraints and lack of support posed significant hurdles.

When MANUVIKASA entered Kabbinagadde village, they identified the prevailing water scarcity issue. Conducting farmer meetings, MANUVIKASA aimed to raise awareness about water scarcity and emphasize the importance of farm ponds. Motivated by MANUVIKASA's efforts and understanding the significance

of a farm pond, Mr. Nagesh sought support from the organization to construct a pond on his wasteland. The organization successfully built a farm pond, measuring 30 feet in length, 30 feet in width, and 10 feet in depth.

Prior to the farm pond's construction, Mr. Nagesh focused on paddy cultivation due to water scarcity. However, post-construction, the farm pond provided a consistent water supply, even during the dry season, maintaining a water depth of 7 feet. Mr. Nagesh expressed, "Now, along with paddy, I have planted areca nut saplings, banana saplings, and coconut saplings. There is sufficient water available in all seasons. Currently, there is a plan to install a motor in the pond."

Grateful for MANUVIKASA's support, Mr. Nagesh's success story stands as an inspiration for fellow farmers facing similar challenges.

Empowering Tribal Communities through Horticulture



MANUVIKASA, a non-profit organization committed to the socio-economic development of marginalized communities, has been actively engaged in empowering the Siddi tribe in the Yellapur block of Uttara Kannada district. One of the key initiatives undertaken by MANUVIKASA involves promoting horticulture among the Siddi community to enhance their agricultural income and improve their livelihoods.

Ms. Mala Prabhakar Siddi, a member of the Siddi tribe residing in Yellapur, owned an acre of land traditionally used for cultivating field crops. Despite her hard work, she struggled to generate sufficient income from agriculture due to various challenges such as erratic weather patterns and limited market access.

The transition from field crops to horticulture marked a significant turning point in Ms. Mala Prabhakar Siddi's agricultural practices. As the Areca saplings matured over the years, they began to bear fruit, contributing to a steady increase in her income. The diversified income stream from horticulture offered resilience against the uncertainties associated with traditional farming methods.

The intervention not only improved the economic



prospects of Ms. Mala Prabhakar Siddi but also inspired other members of the Siddi community to explore horticulture as a viable means of livelihood. The success story of Ms. Mala Prabhakar Siddi served as a catalyst for community-wide adoption of horticultural practices, fostering economic empowerment and self-reliance among the Siddi tribe in Yellapur.

STORY OF A SURVIVOR TURNED SUCCESSFUL ENTREPRENEUR

Mrs. Malathi Eshwar Naik, resides in Baroor village, Kulve Grama Panchyat, Sirsi Taluk of Uttara Kannada District with her husband and two sons, Manoj and Manohar, The family faces financial challenges as her husband works as a coolie. To alleviate their circumstances, Manoj discontinued his studies to work in Bengaluru, while Manohar continues his education. Malathi, a member of Shri Lakshmi Narasimha Manuvikasa Self-Help Group (SHG), is an enterprising woman. She utilized loans from the SHG to construct their house and procure a fridge for her shop, where she sells various items like biscuits, snacks, beverages, groceries, and toiletries, generating a daily income of approximately 500 rupees. Despite Baroor being a small village, Malathi manages to





save 200 rupees daily from her shop earnings.

Facing persistent financial strains, Malathi availed loans twice from the SHG, amounting to 40,000 rupees initially, followed by a 1 lakh rupees loan from NABARD. With these funds, she purchased a cow, improved her home infrastructure, and ensured her children's education and health needs were met. Malathi credits the significant impact of SHG membership on her life, actively participating in all training programs facilitated by MANUVIKASA.

In addition to her entrepreneurial pursuits, Malathi serves as an Asha worker in the village and harbors ambitions to expand her shop business in the future. Expressing gratitude, she acknowledges MANUVIKASA's unwavering support and expresses willingness to engage in any future schemes aimed at assisting individuals like her. She commends the effective coordination between the SHG and MANUVIKASA staff, affirming the SHG's positive trajectory under their guidance.

TAILOR-MADE FOR ENTREPRENEURSHIP

Mrs. Dakshayani Raghavendra Naik, a resident of Kanasur, is an active member of the Prathama Self-Help Group (SHG). Despite having completed her education up to the 7th standard, Dakshayani has made significant strides in entrepreneurship. She is a mother of three children - two boys pursuing higher education in engineering and first PUC respectively, while her daughter attends Anganwadi. Dakshayani's entrepreneurial journey revolves around her readymade cloth shop, which she has successfully managed from her home for the past five years. Alongside her husband's ownership of a chicken shop, the family engages in multiple ventures to sustain their livelihood.

The Prathama SHG, comprising 13 members, boasts a decade-long history of remarkable success. Each member saves a substantial sum of 1000 rupees monthly, contributing to the group's financial stability. Leveraging their collective strength, the



SHG secured a substantial loan of 50 lakhs, with individual savings amounting to 50,000 rupees each. Dakshayani, in particular, availed a loan of 3 lakhs to support her cloth shop venture. Despite facing recent challenges due to the surge in online businesses, Dakshayani's shop continues to cater to the local community, specializing in sarees and children's clothing. Despite a slight dip in revenue, which currently stands at 4000 rupees per month, Dakshayani remains resilient in her pursuit of sustaining and expanding her entrepreneurial endeavors within the changing market landscape.

FIGHTING THE ODDS SINGLE HANDEDLY

Suma Pramod Shet, a resilient entrepreneur from Kanasur, operates a modest yet thriving stationery and fancy shop named Kalika Bhavani. With a decade-long membership in the Prathama Self-Help Group (SHG), Suma availed a loan of 1 lakh rupees to support her business endeavors. Despite facing the unfortunate loss of her husband, Suma single-handedly managed to provide for her two children - a son pursuing his studies while working as a priest, and a daughter who has completed her education and now works at Vijaya Bank, contributing significantly to the family's income.

Despite personal challenges, Suma's determination and resourcefulness shine through as she adeptly manages her shop, generating a daily income of 500 rupees and saving 150 rupees each day. During the trying times of the Covid-19 pandemic, Suma found innovative ways to sustain her livelihood by manufacturing and selling



cotton wicks, earning 200 rupees daily. Additionally, she leverages her skills in lining sarees and selling fancy items to diversify her product range, ensuring a steady flow of income for her

family. Suma expresses deep gratitude to MANUVIKASA for their unwavering support, which proved invaluable not only during the pandemic but throughout her entrepreneurial journey.

A DEDICATED ENTREPRENEUR

Surekha Suresh Palankar, a dedicated member of the Prathama Self-Help Group (SHG), resides with her son, daughter-in-law, and granddaughter. Operating a Pan shop alongside the sale of cool drinks, Surekha previously offered petrol services in the absence of a nearby petrol station. However, with the recent establishment of a new petrol bunk in the village, this aspect of her business has ceased. Over the past decade, Surekha has availed a loan totaling 1.5 lakhs from the SHG, which she judiciously utilized for her son's education, home repairs, and investments in her shop. Currently, her son and daughter-in-law, both deaf and mute, work harmoniously in a pharmaceutical store in Sirsi, efficiently managing household affairs while communicating effortlessly with their child through sign language.



Surekha attests to the profound benefits she has derived from MANUVIKASA. Through the collective efforts of the SHG, comprising 11 members who save 1000 rupees each, the pooled savings have been effectively utilized to provide loans to fellow members. Presently, the SHG has extended its loan portfolio to a total of 7 lakhs, reflecting the group's commitment to fostering financial empowerment and support among its members.

Empowering Dreams: The Journey of Jyothi Mahadev Naik

Mmeet Mrs. Jyothi Mahadev Naik, a resilient 50-year-old resident of Golifire, Maratikoppa, Sirsi, in the Uttara Kannada District. Living with her husband and two sons, she shoulders the primary responsibility of her family's financial well-being. Her husband's irregular income as an electrician leaves them struggling to make ends meet, especially with their sons pursuing college education.

In the face of these challenges, Jyothi took matters into her own hands. Initially earning a meager income by making garlands from supplied materials, she realized the need for a change. In 2020, she seized the opportunity to join Ekadanta Self-Help Group (SHG), facilitated by MANUVIKASA, nurturing a dream of entrepreneurship.

With a loan of INR 50,000 obtained through the SHG, Jyothi invested in raw materials for garland



making and started marketing her products from home. With the invaluable support of MANUVIKASA and EdelGive Foundation, she underwent entrepreneurial and skill training, propelling her business forward. Today, her hard work and dedication yield a monthly income of INR 12,000, marking a significant improvement in her family's financial stability.

But Jyothi's ambitions don't stop here. Empowered by her success, she envisions expanding her business further by establishing units for agarbatti and atta production. Not only will this diversify her income streams, but it will also create employment opportunities for others in her community.

Jyothi is immensely grateful for the support she has received from MANUVIKASA and EdelGive Foundation, acknowledging their pivotal role in her journey towards self-sufficiency and prosperity. With determination and support, she is a shining example of how entrepreneurship can transform lives and uplift communities.



Stitching Success: Leelavati's Story of Entrepreneurial Triumph

Smt. Leelavati Krishna Naik, a 40-year-old resident of Banavasi Road, Industrial Area, Sirsi, in Uttara Kannada District. She is the backbone of her family, which comprises her husband and two daughters. With her husband working irregularly in a small hotel, the financial burden falls mostly on her shoulders, especially as her daughters pursue their college education.

Initially struggling to make ends meet, Leelavati found a ray of hope when she joined the Nutan Self-Help Group (SHG) in 2016, facilitated by MANUVIKASA. Taking a loan of INR 50,000 through the SHG, she embarked on her own tailoring venture from the comfort of her home. Investing in a tailoring machine, she began stitching churidars, blouses, dresses, and school uniforms.

Through skill training provided by MANUVIKASA with the backing of the EdelGive Foundation, Leelavati honed her craft and turned her passion into a thriving business. Her dedication and hard work paid off, as she now earns a monthly income of INR



12,000 from her tailoring enterprise.

With her business steadily growing, Leelavati aims to expand further by sourcing tailoring materials and other essentials from Mumbai and Surat. She expresses her gratitude for the unwavering support she received from MANUVIKASA and the EdelGive Foundation, which played a crucial role in her journey towards self-sufficiency.

From Struggle to Success: Shashikala's Journey of Entrepreneurial Resilience

Mrs. Shashikala Hemant Naik, residing in Hanchinkere, Sirsi Taluk, Uttara Kannada District, is 45 years old and bears the primary financial responsibilities of her family. Her husband oversees a small petty shop with unpredictable earnings, while their children are pursuing higher education. As the sole breadwinner, she shoulders the burden of sustaining their household.

Initially, Shashikala struggled to make ends meet with her earnings from occasional work at the shop. Recognizing the need for a sustainable source of income, she joined the Nutan Self-Help Group (SHG) in 2021, facilitated by MANUVIKASA. With their support, she secured a loan of INR 50,000 from a bank to expand her business of lime and carrot cutting for pickles.

Under the guidance of MANUVIKASA and with training provided by the EdelGive Foundation,

Shashikala's entrepreneurial spirit flourished. Her dedication and hard work paid off as her income rose to INR 12,000 per month. With her business showing promising growth, she now aims to enhance her operations by establishing a spacious warehouse for cutting and storing lime, carrot, and chili for pickle production. This move not only addresses storage issues, especially during the rainy season but also ensures the preservation of raw materials like salt, lime, and large baskets.



Shashikala harbors aspirations of becoming a successful entrepreneur, with a vision to create employment opportunities for locals in need. She expresses her gratitude for the invaluable support extended by MANUVIKASA and the EdelGive Foundation, which have played a pivotal role in her journey towards self-reliance and prosperity.

Empowering Threads: Savita's Path to Financial Independence

Mrs. Savita Krishnappa Chamber, a 35-year-old resident of Banavasi Road, Hanchinkere, Sirsi, in Uttara Kannada District, bears the financial burdens of her household, supporting her husband, son, and daughter. Her husband works in gas cylinder delivery, but their family's expenses frequently outstrip their income, especially with the costs associated with their children, Sanket and Samruddi, attending school.

To alleviate their financial struggles, Savita initially worked small jobs at a tailoring shop. However, the income from these endeavors proved insufficient for their needs. In 2015, she sought assistance from Vaibhavalaxmi Self-Help Group (SHG), promoted by MANUVIKASA. Securing a loan of INR 10,000 from a bank through the SHG, she invested in a tailoring machine and began

stitching handbags, blouses, dresses, uniforms, and chudidars. Additionally, she supplemented her income by cutting lemons and carrots for pickle-making, earning Rs. 200 per day as wages.



With the support of MANUVIKASA and the EdelGive Foundation, Savita received entrepreneurship training, which further bolstered her business acumen. Her diligence and hard work paid off, as she now earns INR 15,000 per month by stitching dresses, blouses, and school uniforms. Encouraged by her success, Savita aspires to expand her tailoring business by establishing a shop in the bustling market area.

Grateful for the support provided by MANUVIKASA and the EdelGive Foundation, Savita acknowledges their crucial role in her journey towards financial stability and independence.

Empowering Dreams: The Journey of Netravati Mahesh Moger



Mrs. Netravati Mahesh Moger, a 38-year-old resident of Hanchinkere, Sirsi in Uttara Kannada District, finds herself shouldering the responsibility of her family single-handedly. With her husband no longer around, she supports her two sons, Abhishek and Adarsh, who are pursuing their college education. Struggling with a lack of stable income, Netravati took up odd jobs at a local tailoring shop, but the earnings were far from sufficient to sustain her family and pay for her children's education.

In 2015, she decided to turn her modest tailoring skills into a means of livelihood and joined the Vaibhavalaxmi Self-Help Group (SHG) initiated by MANUVIKASA. With a loan of INR 50,000 from the bank, she purchased a sewing machine and began stitching blouses, dresses, and uniforms. MANUVIKASA, in partnership with the EdelGive Foundation, provided her with entrepreneurship training and support to enhance her business acumen.

Netravati's determination and diligence paid off, and her income gradually increased to INR 12,000 per month. Despite operating from her home, her tailoring business is thriving, but she aspires to expand it further by establishing her own shop. She is immensely grateful for the assistance provided by MANUVIKASA and the EdelGive Foundation, which has enabled her to pursue her dream of becoming a successful entrepreneur.

The Garland Entrepreneur: Saroja Kundargi's Tale of Resilience and Growth

Mrs. Saroja Vishnu Kundargi, a 40-year-old resident of Golifire, Maratikoppa, Sirsi in the North Kanara district, resides with her husband and three children. Her family relies heavily on her, as her husband's income from welding work is irregular. Their financial situation is challenging, especially with education expenses for their children—Vikas is pursuing BCA in college, Shruti is in 7th grade, and Swastik is in 4th grade.

To augment her family's income, Saroja initially took up small tasks like making garlands, earning a meager Rs. 100 per day. Realizing this was insufficient, she joined the Ekadanta SHG in 2022, facilitated by MANUVIKASA. With a loan of INR 25,000 obtained through the SHG, she invested in purchasing raw materials for garlands locally, selling them from her home.

With entrepreneurship and skill training provided by MANUVIKASA, supported by the EdelGive Foundation, Saroja's business flourished. She now earns INR 8,000 per month and aims to expand by establishing a dedicated garland unit, offering employment opportunities to others in need. Saroja is grateful for the support of MANUVIKASA and the EdelGive Foundation in empowering her to improve her family's financial stability.



Transforming a Small Farm

The Impact of a Farm Pond on Tukaram Timma Naik's Agricultural Success



Mr. Tukaram Timma Naik, a 65-year-old farmer residing in Arehalla village of Siddapur Taluq, of Uttara Kannada District, manages a small farm comprising two acres of paddyland and one acre of horticulture, which includes some barren land. In April 2019, with the assistance of MANUVIKASA, he constructed a farm pond that yielded an abundant supply of spring water. Supported by his son and wife in agricultural activities, Mr. Tukaram typically has four months of work in the field. For the remainder of the year, his family depends on agricultural labor work.

The farm pond has been transformed for Mr. Tukaram's farm. He purchased a water pump and began irrigating his land, which safeguarded his horticulture crops, particularly areca and banana



plants, during the summer. With the additional water supply, he also started cultivating grass and maintaining livestock. Currently, he owns four cows and sells three liters of milk daily.

Mr. Tukaram now plans to expand his horticulture crops by an additional acre and to cultivate a second crop on the remaining two acres, planting maize, ginger, and vegetables. The construction of the pond has provided full-time employment for him and his wife on their land, enabling them to protect their horticulture crops and develop their dairy activities. He anticipates an average additional income of Rs. 45,000 annually due to these improvements. Grateful for the support from MANUVIKASA Mr. Tukaram credits them with the significant increase in his farm's productivity.

Wage labour lady became employer

Mrs. Ratna ViRoopax Patil is a 48 year old lady living with her husband in Yellapur city of Uttara Kannada District. She has faced the heat of poverty and overcome the poverty by starting a lunch home. She joined a Shreedevi Joint Liability Group promoted by MANUVIKASA in 2015 with other 4 ladies and started small savings and got loan from Syndicate bank in 2015 and got Rs. 50000 each. All 05 members in the Shreedevi Groups started small scale income generating activities and Ms. Ratna chosen making Roti and selling.

Recently on 21.08.2018 she got again 01 lakh loan from the bank. With the help of that money she constructed a space for lunch on the first floor of her house and appointed another two ladies as her subordinates. Every day she sells 50 to 60 meals and gets 4200 incomes. She is having 35% margin and around getting Rs. 40000 net profits out of this business. Her husband has also joined her business.

Small loan helped her to get into income generation activity and second medium loan encouraged her to scale the business and give employment to another two ladies and her husband. She expresses her thankfulness to the MANUVIKASA for training and credit support.



Age is just a number when it comes to launching your own business

Mrs. Nandini Nagappa Shetty is a 51 year old woman living in Udyama Nagar of Yellapur city in Uttara Kannada District. She is living with her husband, and two daughters and a son. Her family is mostly depended on her because her husband is physically weak and aged. Children are studying and one daughter completed her education and working with Nandini.

Nandini was doing areca nut cutting work and getting very meagre amount and which was not enough for family maintenance. She joined Supriya SHG in 2016 promoted by MANUVIKASA and started incense sticks production along with marketing and started getting additional income. She borrowed Rs. 50000 loans in SHG and started this incense stick business.



MANUVIKASA has given entrepreneurship and self-help orientation training with the support of EdelGive Foundation and linked Rs. 1 lakh loan from Syndicate bank through SHG and supported her to start paper plate business. She has constructed a small working place and installed a machine for making paper plates. Nandini is a very active and hard worker and visit shop to shop for plate and incense sticks marketing. Her son is also supporting her part time.

She will bring paper reams from Bangalore and make different size plates. Every month she use 5 quintals paper ream and she need to invest Rs. 5000 per quintals. She will earn net profit of Rs. 1500 per quintal and now earning Rs.7500per month. Business is under growth, and she wanted to expand the market. She is happy with own enterprise and acknowledges the support of MANUVIKASA.





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

🌐 www.manuvikasa.org

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