

MANUVIKASA



ANNUAL REPORT 2020-2021



Details of the organization

Name of the organization	: MANUVIKASA
Year of Establishment	: 2002
Type of Registration	: Charitable Trust registered under Indian trust act 1882
Registration details	: 171/03-04
Date of Registration	: 16.04.2003
Section 12(A) Registration No.	: F. No. 118/612/CIT-HBL/2005-06
Permanent Account No (PAN)	: AABTM4625L
Section 80G Recognition No.	: F.No. 118/612/AABTM4625L/CIT-HBL 2009-10
Credibility Alliance membership No	: 000964KA11
Guide Star India membership No	: 983
FCRA registration number	: 094600075
Neeti Ayog VO/NGO Unique ID	: KA/2009/0009800
NGO CSR No	: CSR00002730
Details of Auditor's firm	: M/s. UDAYA SHETTY & CO. Chartered Accountants II Floor, Dr. Shivaswami Building Devikere, Sirsi (N.K.) 581 401

- Any donation to MANUVIKASA is exempted under Section 80G of the Income Tax Act 1961
- You may donate to MANUVIKASA through Give India. Please visit www.giveindia.org
- Please visit our website www.manuvikasaindia.org
- Our online partner : Lets Endorse

Special Thanks to



Water is life, Treat it Right



Our reach

- 55000 Families served
- 3200 Farm Ponds Developed
- 120 Lakes Rejuvenated
- 18000 Farmers benefited
- 2100 students received help
- 18000 Acres of Agriculture land irrigated
- 35000 Women members benefited.



From the Desk of the Director

I am very happy to present our Annual Report 2020-21 before our well-wishers, donors, friends and community members with progress and challenges. During the Covid-19 tough time, MANUVIKASA team continued its commitment and passion towards community service and was able to reach the needy people with its developmental programmes. Covid-19 sudden nationwide lockdown and restriction on movement had distracted our routine livelihood development programmes, lake rejuvenation and skill trainings. But within a few days we approached local and District governance and political leaders over phone and emails and focussed on emergency relief work to the community affected by Covid-19.

Our reporting period was started with new plans and strategies to reach a new high. But Covid -19 situation disheartened our ambitions and readiness of implementing new programmes and activities. In this critical situation, Azim Premji Philanthropic Foundation and EdelGive Foundation representatives contacted us and encouraged our team to work on Covid Relief activities. Local public representatives and officials entertained our request and allowed us to involve ourselves in Covid relief activities and water conservation activities in Uttara Kannada District. Uttara Kannada district administration had issued passes to us visit lake conservation sites of other district to complete survey work which was to be completed before the onset of season starts. Here I express my heartiest gratitude to Azim Premji Foundation, EdelGive Foundation for their immediate support to the Covid relief work. My

heartiest thanks to District Incharge Minister, District Officials of Uttara Kannada & President of Legislative Assembly of Karnataka State for their support to implement our regular programmes and Covid relief programmes. Even though the Covid emergency and nationwide lock down imposed for about three months, we had been continued our lake rejuvenation work in Uttara Kannada District with the support of District administration, local government departments and public representatives.

We have successfully rejuvenated 18 lakes with the support of HDB Financial Services Limited and these lakes were developed in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts. This is our third project with the HDBFS and we intended to rejuvenate 53 lakes. I am very happy to acknowledge the support of HDBFS for last three years for water conservation and lake rejuvenation effort of MANUVIKASA. I sincerely pay my gratitude to HDBFS.

Azim Premji Philanthropic Initiatives (Now Azim Premji Foundation) has been supporting our organization since last financial year for lake rejuvenation, capacity building of farmers on sustainable agriculture, water conservation in community forest land and farm pond construction to ensure the irrigation support to the small and marginal farmers. This year we have rejuvenated 18 lakes and constructed 89 ponds. My heartiest thanks to Azim Premji Philanthropic Initiatives for their support in water conservation programme as well as Covid relief and community support during Covid pandemic.

This year we have continued the lake rejuvenation programme with CMS Infosystems Ltd. All 08 lakes sanctioned in the first project are completed. This year again we have secured grant support from CMS Infosystems for rejuvenation of 10 lakes and work is under progress. My heartiest thanks to CMS Infosystems Ltd. for their continued support for last two years.

I take this opportunity to thank Yes Foundation for their support to our water conservation programme. Under this project we have rejuvenated 07 lakes, 50 farm ponds and 3917 water harvesting pits in the Community forest land (Betta Land). In the year 2018, Yes Foundation has recognized our effort in developmental sector and felicitated us with "Yes I am the Change" award. They also extended grant and accelerator support to our organization. I pay my sincere gratitude to Yes Foundation for their support.

We have developed Pragatimitra Cooperative and Farmers Producer organization in the year 2017 and continued these subsidiary organizations with innovative programmes and satisfying farmers and women with manifold activities and products. Mr. Vivek Hegde, CEO of Pragatimitra FPO and management in-charge, Pragatimitra Cooperative, Mr. Vinay Naik, Executive of Co-operative, dedicated team and board members of both the organizations are successfully handling the activities. Both the organisations have been making profits within short span of period and bringing investments from different sources. My heartiest thanks to CEO, team members and board of both the organizations.

Under Livelihood Development and Women Empowerment activities, MANUVIKASA reached over 36,000 families through skill trainings and financial inclusion. **EdelGive Foundation** has been supporting MANUVIKASA for last three years and handholding us with grant support and capacity building. I take this opportunity to thank **EdelGive Foundation** for providing grant support to cover more than 6000 poor rural women under financial inclusion activities and provide skill training like beautician, computer, dairy development, driving, tailoring training and entrepreneurial skills to 1075 women. Now, we are also working on Covid-19 pandemic resilient activities specially in rebuilding of livelihood activities of rural

community such as solving the effects of reverse migration in rural areas with the support of EdelGive Foundation. We have started mobilizing rural unemployed community under MGNREGA work and providing them wage employment.

My heartfelt thanks to **VattiKuti India Foundation** for joining their hands with MANUVIKASA for livelihood development and financial inclusion programme through grant support for skill trainings and micro finance activities.

With the Collaboration of HSS (Hanns Seidel stiftung) MANUVIKASA is Implementing the project titled 'Implementing water resources management in Karnataka in the framework of SDG* 6 in Uttar Kannada, Haveri and Dharwad districts'. Main objective of the project is to provide water resource management in the catchment areas of river Aghananashini, Varada and Bedti (Ganagavali) and also study on climate change and its effects on agriculture. Thanks to HSS for their support.

I acknowledge the support of our Board of Trustees who have extended their time and effort to review the programmes, quality assessment, mobilizing resources, making frameworks and providing suggestions.

I take this opportunity to acknowledge my staff, community leaders and volunteers who have made this noble task a successful programme.

On behalf of MANUVIKASA, I endorse to keep-up our work to the donors/supporters expectations and expect more Support/Guidance from them in future.

MANUVIKASA, an organization originating from Siddapura Taluk of Uttara Kannada has emphasized on the issues which are specific to the area of operation. Our team is getting ready to replicate the successful approaches in expanded areas and sustain the upcoming subsidiary Organizations.

I wish all the best for future endeavours of MANUVIKASA and expect more co-operations from all the stakeholders.

Ganapati Bhat

Managing Trustee

E-mail : manuvikasa@gmail.com

Cell : 9845982552



Testimony

It is my pleasure to express my gratitude to the team **MANUVIKASA** for their exemplary work in the field of Water and Environmental Conservation, Livelihood Development, Educational Aid, Skill development and other Socio-Economic Developmental interventions. I also applaud the efforts of the Management of Manuvikasa for augmenting Covid Response/Relief interventions in the remotest parts of Uttara Kannada District.

I take this opportunity to put forth the Glimpses of activities carried out by Pragatimitra Souharda Sahakari Niyamita and Pragatimitra North Kanara Farmers Producer Company Limited in the recent past.

Pragatimitra Souharda Sahakari Niyamita was incepted in the year 2016-17 under the Karnataka Souharda Sahakari Act with 10 initial promoters and a seed capital of Rs.10000/-. Extension of financial assistance in the form of Individual/Group loans for income generation activities is the primary business of Pragatimitra Souharda. Entrepreneurship promotion and distribution of Grocery/FMCG products to its members is the new activity induced into the portfolio of Pragatimitra Souharda. In a span of 5 years the institution has shown its superlative performance by enrolling about 2800 individual members as share members, has extended benefits to about 1000 individual members through its services, own funds in the form of deposits has crossed Rs.2 crore, Debt of Rs.60 lakhs is raised from external agency which adds to the working capital, a reserve fund of about Rs. 8 lakhs is created to ensure institutional stability. Apart from the traditional deposit schemes and loan products we have tried and introduced unique concepts of saving like savings box concept and also identification/establishment of micro enterprises @ village level has provided a silver lining to our cooperative concepts and has helped us to survive amidst the effects of COVID pandemic. Pragatimitra Souharda is generating surplus consecutively from four years since inception.

Pragatimitra North Kanara Farmers Producer Company Limited was established in the year 2016-17

with 10 promoters and a share capital of Rs.1 lakh under the Company Act 2013 with an intent to foster farmer aspirations through collectivization. Today the Company with about 980 plus enrolled member farmers is extending farm gate services in 8 different verticals. Common Facility Center for primary processing, De-husking Machinery service, Arecanut Polishing machinery Service, Mini-Excavator service for Farm development, Arecanut essence procurement and value addition, Procurement and value addition of tender arecanut, Procurement of Coconut and value addition, Procurement and production of Eco-Friendly cutlery from Areca Leaf, Procurement and value addition of Spices and NTFP and extension of skill development/training programmes forms the major activities of the company. In the due course the company has created assets worth Rs. 60 Lakhs in the form of machinery and establishment; it is providing employment to about 127 women skilled arecanut peelers during the season, it has employed about 13 skilled human resource as operators for the machinery owned by the company and with the wide range of activities the company is able to serve about 750 plus individual farmers per annum directly through its services (Non-Financial) which records more than 75% member participation in the activities of the company. With all these imperative efforts the company is able to achieve an annual turnover of Rs.1 Crore, is generating profits from 4 consecutive years and has created reserves worth Rs.6 lakhs. Today the activities of the company have become a model, the management of very eminent societies in the region is visiting our company to study and implement the ideas of Pragatimitra at their institutions. Common facility Center for primary processing of Arecanut, Value addition of Areca Essence, De-Husking machine hiring and Products from areca leaf are the most popular ones. Implementation of unique ideas as a business model has promoted us to be considered as one of the best performing Farmer Producer Companies in Karnataka.

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

Vivek Hegde

Managing Director

Pragatimitra North Kanara Farmers Producer Company Limited

Pragatimitra Souharda Sahakari Niyamita

Up liftment

About MANUVIKASA

MANUVIKASA is a non-governmental, non-political, voluntary organization committed for the advancement of education, environment and rural folk. It was registered in the year 2003 and working in Haveri and Uttara Kannada districts of Karnataka, India. The board is consisted with 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; publicize human rights and child rights, employment creation, proper management of natural resource and various other issues for rural development.

Vision

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

Mission

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

MANUVIKASA Focused SDG Goals






OBJECTIVES OF THE ORGANIZATION

The Main objectives:

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

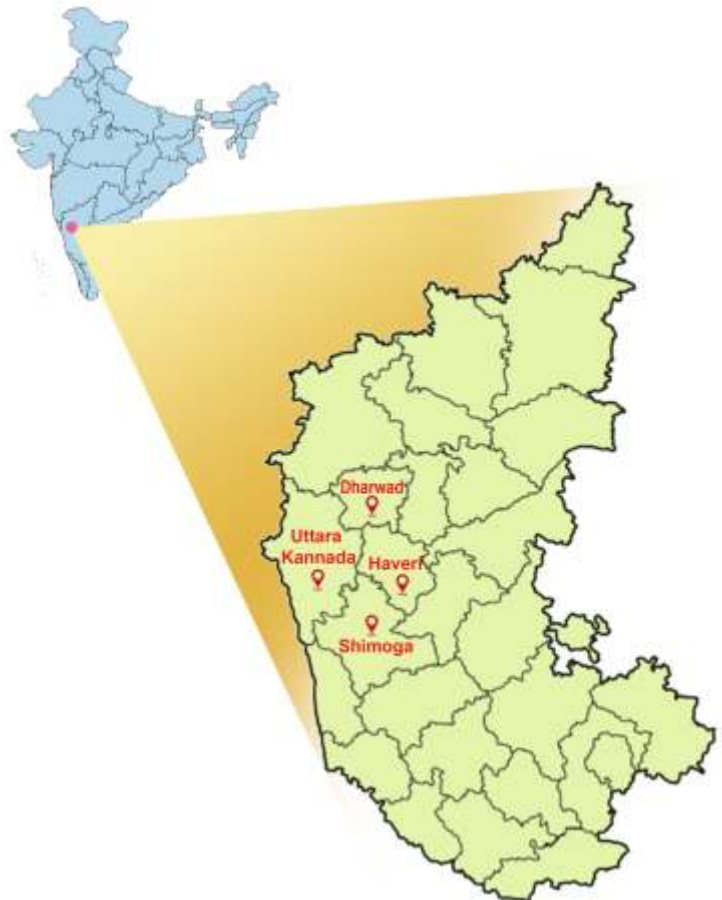
- ✧ To reduce poverty and promote community economic development through rural credit particularly to women, landless labourers and other disadvantaged groups through income/employment generation rural enterprise promotion and better health care promotion with focus on dalits, lambani Tribals, shepherds and Muslim minority communities.
 - ✧ To improve rural livelihood through sustainable management and development of natural resources and promotion of improved environment friendly agricultural practice.
 - ✧ Working with communities to assist and empower women in target groups to develop community based structures and organizations with self help concept with special emphasis on development of women and developing local women as SHG leaders, members of village Grama Panchayath and in other local level institutions.
 - ✧ Working in co-operation with other local agencies & government departments, which are concerned for 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.
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AREA OF OPERATION

MANUVIKASA is working in four districts of Karnataka State viz.,
Uttara Kannada, Haveri, Dharwad & Shivamogga

Uttara Kannada is a special district among other districts of Karnataka. The area here consists of coastal area, hilly region and plateau. This is a district with a forest cover of over 81 percent. As such, the district of Uttara Kannada has least density of population in the state, because a large area of land is classified as forests. The district can be divided into four eco zones i.e., the coastal, the crest line of Western Ghats, the high land area and the eastern plateau. The species of plants, soil varieties, flora and fauna are diversified from one place to other. The public is depended on agriculture, fishery and collection of forest products. Now many species of wild plants are under endangered situation. Due to the strict implementation of forest laws, the people who collect forest products are finding very difficult for their livelihood.

The organization is working in semi arid rural zones of Haveri district, Dharwad and Shivamogga Districts. It is the tropical region. The tanks in the district are silted and hence source of water for drinking and agriculture purpose is very less. Prime source of income here is agriculture only, which was also bitterly beaten. In such situation, when food and drinking water availability was totally absent, education became second priority for the Public. This was challenging for the work of MANUVIKASA. Main crops here are Jowar **and** Ragi which demand less water. Even these crops suffered from lack of water. There are very poor water sources in the districts due to lack of channels & rivers, which are potentials of increasing ground water level. Due to this condition, people get migrated to various other places in search of food security and drinking water.



BENEFICIARIES:

- Poor farmers and agricultural labourers
- Children and women
- Mentally and physically challenged
- Dalits and backward community
- Minority community
- People with health problem
- People interested in environment conservation

CORE VALUES

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

Policy on planning, Implementation and review

Project planning, implementation, monitoring and evaluation

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

Performance measures

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

Future plan to develop the organization

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

Core Activities of MANUVIKASA

- **Environment Conservation** : Farm ponds, Soak pits in hilly land, Lake rejuvenation
- **Sustainable Agriculture** : Technology transfer, SRI, Promotion of Farmer Producer Organization
- **Livelihood** : Promote SHGs-JLGs, training, financial inclusion, MFI for livelihood activities
- **Educational and Social Support** : Educational kit, scholarships, Support to vulnerable / distressed

Impact Partner



Azim Premji Foundation



Deshpande Foundation



Water conservation and environmental conservation

Population growth rate is increasing in India hence available natural resources are depleting. Water and soil are the natural resources which are highly depended by the human being. Water and soil are the main resources required for the farming community and these resources decide the economy and food security of the nation. Water conservation and soil conservation are the most important activities in natural resources management. Surface water storage and control runoff water is essential to control soil erosion and to improve ground water.

More dependency on tube wells or bore wells is resulted on negligence of tanks and surface water storage structures. Conservation of environment and improve food security, improve agro forestry, horticulture, water conservation, promote green and clean energy is need of the hour. MANUVIKASA, an NGO working in Uttara Kannada, Shivamogga, Dharwad and Haveri Districts since 2003 focusing on water conservation through development of farm ponds and small tanks.

We are working in eastern part of Western Ghats and eastern table land covering Uttara Kannada, Haveri and Shivamogga Districts of Karnataka state. We observed that uncertain rain and depreciation of rain fall adversely affecting on farming community due to acute water shortage.

MANUVIKASA is working on water harvesting through construction of farm ponds, small tanks and spring rejuvenation and rejuvenation of large lakes in Sirsi, Siddapur, Yellapur, Mundgod and Haliyal blocks of Uttara Kannada district, Sorab Block of Shivamogga District, Hanagal Block of Haveri District and Kalaghatagi Block of Dharwad District.

Year	Up to 2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	Total
Total Number of small Tanks and Farm Ponds	500	430	467	332	506	422	192	225	3094
Number of beneficiaries	1100	1200	543	432	665	422	345	549	5256

After tank development, more than 60% of the farmers are growing second crop. We have observed expansion of the agriculture land and most of the waste land converted into agriculture land. Horticulture crop, vegetables and water intensive crop has increased. Surrounding open and tube wells are recharging.

After tank development and other water conservation programmes, we are providing loan through financial institutions for initiating tank plus activities such as fencing to the farm, purchase of water pumps and purchase of inputs. We are also supporting tank beneficiary by the way of processing and marketing their products through Farmers Producer Company.

We have developed 5256 farm ponds harvesting about 420,48,00,000 litres water every year, from these ponds.

Water conservation in Community Forest Land



Water – the life sustainer

Venkatesh Ramachandra Hegde, a 50-year old farmer living with his wife and two sons in Hemmadi village, Kundaragi post, Yellapura Taluk, Uttara Kannada district, owns an acre of rainfed land, where he grows arecanut and coconut, with an annual yield of 8 quintals of arecanut and 2 quintals 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 financial aid from the Azim Premji Philanthropic initiative, we constructed a small pond in his land, to help him overcome the water crisis,” says Manjunath Hegde of MANUVIKASA.

With a size of 30 feet in length 30 feet in width and 10 feet indepth, the pond provides sufficient water for cultivation, even during summer season. Venkatesh now gets a yield of 10 quintals of arecanut and 3 quitals 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.



During the Reporting period we have developed 225 farm ponds or small tanks.

Ponds created

Name of supporter	2019-20	2020-21
Deshpande Foundation	72	40
Give India	51	108
APPI	49	47
Yes Foundation	20	30
	192	225

This year we are getting donations from Flipkart employees giving through Give India. We have developed 108 ponds under Give India support in which 63 ponds are developed with Flipkart Employee giving programme support.

We are also developing water harvesting pits and water harvesting structures in community managed forest (Betta or leafy forest) land. We have developed 1067 water harvesting pits and our effort in Betta Land is to rejuvenate Betta through systematic and sustainable management and enrich betta with flora and fauna. We have continued plantation of NTFP species in Betta Land. This year 1000 saplings were planted with the participation of farmers

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

Lake Rejuvenation – MANUVIKASA exhibit new Record

The Per capita, water resource availability has dwindled rapidly during the last few decades. Rapidly decreasing groundwater level is posing huge challenge for development. Rainfall is the major source for ground water recharge, which is supplemented by other sources such as recharge from canals, irrigated fields and surface water bodies like reservoirs, tanks and ponds. Rejuvenating the reservoir or tank is a promising strategy to arrest the declining of water table. In view of faster depleting ground water resources, MANUVIKASA has been involved in the construction and rejuvenation of different rain water harvesting structures in four districts viz., Uttara Kannada, Shivamogga, Dharwad and Haveri.

Lakes have been rejuvenated considering all engineering aspects 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. Adopting a participatory approach, stakeholders have been involved in planning, executing and post rejuvenation of the lake initiatives. Ecologically, it is noticed that water storing capacity of the lake has increased by 70%.

Data base of Lakes Developed

Donor	2019-20	2020-21
Coca Cola	10	0
APPI	13	18
Yes Foundation	03	04
HDBFS	24	18
CMS	05	06
	55	46

This year MANUVIKASA has rejuvenated 46 lakes even in pandemic situation, and we have rejuvenated and developed lakes in four Districts.



Azim Premji Philanthropic Initiatives (APPI), now Azim Premji Foundation has been supporting our organization in water conservation and Covid Response activities since two years. During the reporting period we have rejuvenated 18 lakes with their support.

Database of Lakes rejuvenated in plain and low land:

Sl No	Name Of the lakes	Village	Panchayat	Taluq	District	Acres	Total Beneficiaries	No of Acre benefited	Cubic metre excavated	Additional Water storage achieved in Million Litres
1	MalamanakatteKere	Hiruru	Hirur	Hangal	Haveri	03.36.00	18	55	8329	8.329
2	Hunasikattekere	Shadaguppi	Shadaguppi	Hangal	Haveri	06.17.00	44	114	7608	7.608
3	MudlerkattiKere	Hanumanakoppa	Hirur	Hangal	Haveri	07.05.00	20	55	8266	8.266
4	KalkatteKere	Balambeed	Balambeed	Hangal	Haveri	21.31.00	26	84	9606	9.606
5	LokavvanakattiKere	Hirekumsi	Gondi	Hangal	Haveri	8-0-0	20	42	16110	16.11
6	Government GergattiKere	Kalveyallapura	Balambeeda	Hangal	Haveri	09-23-00	43	128	14422	14.422
7	Konanakere	Nittakki	Gendla	Sorab	Shivamogga	07-05-00	26	126	2439	2.439
8	KontageriKere	Shadaguppi	Shadaguppi	Hangal	Haveri	18-20-00	62	176	9967	9.967
9	Kadankattekere	Yattinalli	Malagunda	Hangal	Haveri	08-20-00	31	96	10524	10.524
10	HonnallevarakattiKere	Tavarageri	Tavarageri	Kalaghatagi	Dharwad	03-26-00	48	196	5350	5.35
11	Badagkatte	Kuppagadde	Badanagod	Sirsi	UttaraKannada	02-30-00	31	101	7001	7.001
12	DesayiKere	Dastikoppa	Dastikoppa	Kalaghatagi	Dharwad	03-17-00	44	181	7290	7.29
13	JoulakatteKere	Tattur	Tattur	Sorab	Shivamogga	04-00-00	30	103	5000	5
14	Oddinakere	Aralihonda	Tavarageri	Kalaghatagi	Dharwad	03-30-00	40	129	10365	10.365
15	Hirekere	Aladakatti	Tavarageri	Kalaghatagi	Dharwad	10-27-00	48	159	7000	7
16	DoddaKere	Kopparsikoppa	Kopparsikoppa	Hangal	Haveri	22-09-00	42	121	16476	16.476
17	Hosakoppakere	Hoskoppa	Badangod	Sirsi	UttaraKannada	05-00-00	35	131	4500	4.5
18	KadlekattiKere	Kalgudde	Kirwada	Hangal	Haveri	12-00-00	41	118	15982	15.982
							936	2115	273727	273.727

This project has helped 636 farmers and 2115 acres of agriculture land with irrigation. Farmers have used silt from tanks as manure and investment on manure for next four years was reduced. There is 40% to 50% increase in crop production which helps to increase farmers' income. Community members are doing fishery in all the lakes and getting income. Water availability in the surrounding bore wells is increased and farmers are switching to horticulture crop after lake rejuvenation. Frequency and diversity of cropping pattern is increased and farmers are growing multiple crops. Animal husbandry is accelerated in the community and greenery in the lake surrounding increased.

MANUVIKASA would work with farmers and community who are ready to contribute their share for water conservation. In farm pond construction individual farmers need to contribute 50% of the construction cost. Free farm ponds will be constructed only for Below Poverty Line farmers and each structure would help 4 to 5 farmers.

Farmers are responsible to shift the silt from Lakebed to their land with engaging their tractors in lake rejuvenation activity. Farmers are investing money for transportation of silt and use it as manure. Farmers' contribution in lake rejuvenation would be more than 60%. MANUVIKASA will engage only excavator machineries.

Community Participation: A Path to Economic Progress

“Not every lake dreams to be an ocean. Blessed are the ones who are happy with whom they are.” -

Mehmet Murat Ildan

Case Study on Dyavasa Village, Sankappanakatte kere, Harishi GP, Soraba Taluk, Shivmogga District.

Since the last three years, MANUVIKASA and Azim Premji Philanthropic Initiative (APPI) 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.

Dyavasa is a village located in Harishi Gramapanchyath of Soraba taluk in Shivmogga District. When MANUVIKASA team visited Dyavasa, Sankappanakatte kere, the local lake, was dry and filled with silt due to decades of neglect and disuse. Located in survey no-146, the lake had a total area of 8 acres with the help of Dyavasa Grama Panchyath, MANUVIKASA participated in the Grama Sabha meetings and convinced the villagers about the importance of rejuvenation of Sankappanakatte lake. One of the main stipulations that MANUVIKASA laid for project execution was that while MANUVIKASA would take care of lake rejuvenation, removal of silt and excavated soil should be taken up by the farming community. Accordingly, systematic documentation and obtaining approval from the local authority was 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 Ganapatappa Parashappa Madivala, “Earlier we were not able to get sufficient drinking water in our open wells. The women of our village trudged 3-4 kilometres every day to get drinking water”. With the completion of lake rejuvenation by MANUVIKASA, there has been a significant increase in ground water level in the village. “The tireless efforts of MANUVIKASA has borne fruit - we admire the efforts of the Organization,” adds Mr. Eshwarappa, a Farmer.

“ I used to get an yield of 10-15 quintals of paddy every year. I have begun applying silt from the lake this year - I am expecting 15-20 quintals of paddy this year. Along with this, I have begun mixed cropping to improve my earnings from farming,” shares Srinivas Bhat, a progressive farmer of the village.

Upto now, 40 farmers have made use of the silt dug out from the lake in their farm lands.“The lake now has sufficient water to irrigate 150 acres of land, as well as for other day-to-day activities.

The farmers of Dyavasa village are happy now “Lake rejuvenation has benefitted 115.20 acres of agricultural land in our village. Apart from this, it has also supported and strengthened animal husbandry and livelihood activities,” says Ramappa a Farmer of Dyavasa. “This has boosted the confidence of the farming community, as well as improved the economic situation in the village, thanks to the intervention of MANUVIKASA, ” says Krishnamurthy a farmer.

“I still remember when MANUVIKASA and its team visited our village and convinced our community on the importance of rejuvenating the local lake. This dream became a reality” recollects Mahesh G Naik a beneficiary farmer of Dyavasa village.





A Challenge is a Learning

Rivers, ponds, lakes and streams - they all have different names, but they all contain water. Just as religions do - they all contain truths. - Muhammad Ali

India's agricultural economy is dependent on small and marginal farmers. Human beings rely heavily on natural resources like soil and water. But, these resources are fast depleting due to unsustainable use. 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 water resources sector.

In some cases, the local community is involved in misuse of the scheme for their benefit. This case study is the best example which is an eye-opener for other farmers and stakeholders.

MANUVIKASA is largely working on lake rejuvenation and lake development sector in Uttara Kannada, Haveri and Shivamogga districts.

Balageri Lake of Malagunda village, Hangal taluk, Haveri District

With the help of Grama Panchyat, MANUVIKASA conducted Grama Sabha Meetings and convinced the village community regarding the importance of rejuvenation of the local lake. One of the main conditions was that MANUVIKASA would take care of lake rejuvenation, whereas the silt and waste soil should be taken by the farmers' community, depending on their needs. Accordingly, systematic documentation and obtaining approval by the local authority was also completed. Terms and conditions were also discussed. After the acceptance by the farmers' community to this, lake development work began.

The total area of the lake is 9 acres. Initial days of lake rejuvenation went on smoothly. After few days, MANUVIKASA got a reality check - the farmers in the village informed MANUVIKASA that one of the farmers from the community was trying to misuse of the aim of the project. This farmer was trying to encroach on the nearby dry lake bed which belonged to their. This divided the community into two, with the two groups throwing allegations on each other. This dented the reputation of MANUVIKASA in the social sector.

To set things right, MANUVIKASA got into action and tried to convince the farmers to accept ground reality. But, the farmers did not pay heed to MANUVIKASA's reasoning and totally rejected the argument put forth by them. As a next step, MANUVIKASA decided to approach the local government authorities like Tashildar and City Survey department. The Survey department conducted a proper survey of the land in a transparent manner and said that the lake bed was Government land. As a result of the efforts put in by MANUVIKASA, as well as those of Government officials, they were finally able to convince the farmer. With the help of MANUVIKASA the farmer agree to vacate the encroached government land.

In this manner, MANUVIKASA demonstrated the integrity and commitment of the social development sector. MANUVIKASA believes that a challenge is also a learning opportunity, as well as an opportunity for knowledge-sharing.





We have completed two projects with the support of HDBFS and got third project sanctioned for rejuvenating 55 lakes in November-2019 and project is continued. Last year we had rejuvenated 24 lakes and this year we have rejuvenated 18 lakes in Sirsi and Mundogd blocks of Uttara Kannada District, Sorab block of Shivamogga District, Hanagal Block of Haveri District and Kalaghatagi Block of Dharwad Distict.

Overall accomplishment since inception of the partnership with HDBFS(in last 4 years):

Key deliverable	Grant -1 2017-18	Grant-2 2018-19	Grant -3 2019-21	Total
Development of small farm ponds (Individually owned)	311	110	0	421
Development of small sized lakes (2-5 Acres)	0	22	18	40
Development of Betta Land ponds	25	35	0	60
Development of medium sized lakes (5 -8 acres)	0	0	13	13
Development of small water harvesting pits	2030	3000	0	5030

Following are the lakes developed with the partnership of HDBFS in reporting period.

Database of Big Lakes:

SI No	Name Of the lakes	Village	Panchayath	Taluq	District	Acres	Total Beneficiaries	No of Acre benefitted	Excavated in Cubic metres	Additional water storage in Mnlitres
1	KorlakatteKere	Santolli	Badangod	Sirsi	Uttara-Kannada	06/00/00	31	90	7320	7.32
2	SannaAladakere	Arishinaguppi	Shadaguppi	Hangal	Haveri	18/03/00	15	46	4547	4.547
3	Hirekere	Kamarur	Bennur	Soraba	Shivamogga	13/00/00	28	71	4518	4.518
4	UrabagilaKere	Gonagatta	Bankanala	Sirsi	Uttara-Kannada	07/15/00	32	114	5451	5.451
5	HolagattiKere	Bachanaki	Bachanaki	Mundgod	Uttara Kannada	10/36/00	23	91	9009	9.009
6	HolagattiKere	Sirinayakanakoppa	Tattur	Soraba	Shivamogga	12/00/00	34	108	4025	4.025
7	Kanakattekere	Andagi	Andagi	Sirsi	Uttara Kannada	05/00/00	38	200.5	8370	8.37
							201	720.5	43240	43.24



SI No	Name Of the lakes	Village	Panchayath	Taluq	District	Acres	Total Beneficiaries	No of Acre benefited	Excavated in Cubic metres	Addition al water storage in Mn liters
1	Govt Lake	Yakshi	Kuppagadde	Soraba	Shivamogga	04/16/00	27	100	6510	6.51
2	Kariyammanakatte Kere	Bankanala	Bankanala	Sirsi	Uttara-Kannada	04/26/00	23	78	4059	4.06
3	HittalaKere	Choudalli	Choudalli	Mundgod	Uttara-Kannada	09/00/00	15	36	2244	2.24
4	AdikehaladakattiKere	Balambeeda	Balambeeda	Hangal	Haveri	03/15/00	35	104	11437	11.43
5	Jigali Kere	Aralihonda	Tavarageri	Kalaghatagi	Dharwad	04/15/00	32	134	12417	12.41
6	Kurubanakatti Lake	Nelliharavi	Bammigatti	Kalaghatagi	Dharwad	03/00/00	30	98	7461	7.46
7	Anegondavanakatti Lake	Majjigeri	Bachanaki	Mundgod	Uttara Kannada	02/26/00	32	98	9045	9.04
8	Government Lake	Dastikoppa	Dastikoppa	Kalaghatagi	Dharwad	02/20/00	33	199	3046	3.04
9	Halaginakatti Lake	Devikoppa	Devikoppa	Kalaghatagi	Dharwad	03/02/00	42	225	7072	7.07
10	Kambala Lake	Tumrikoppa	Begur	Kalaghatagi	Dharwad	03/00/00	35	187	7176	7.17
11	Sattergatti Lake	Bammigatti	Bammigatti	Kalaghatagi	Dharwad	04/00/00	40	145	7284	7.28
							344	1404	77751	77.71

We are able to address the water problem of 545 farmers and excavated 120991 cubic meter silt from lakebed and farmers have transported this with their own cost. Total 2124.5 acres land benefited and 120.99 Million liters of water storage capacity has increased in the lakes



Community Participation U turns individual benefit

Due to unsustainable and irrational usage of major natural resources like soil and water, they are depleting at a rapid pace. Increased dependency on tube wells and borewells has resulted in the negligence of tanks and surface water storage structures. Thus, the need of the hour is environment conservation, enhanced food security, improvement of agroforestry, horticulture, water conservation, as well as promotion of green and clean energy

MANUVIKASA and HDB financial services Ltd, jointly working on rejuvenating the lakes in Uttar Kannada, Haveri, Dharwad & Shivamogga Districts from last three years, 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 natural water resource sector.

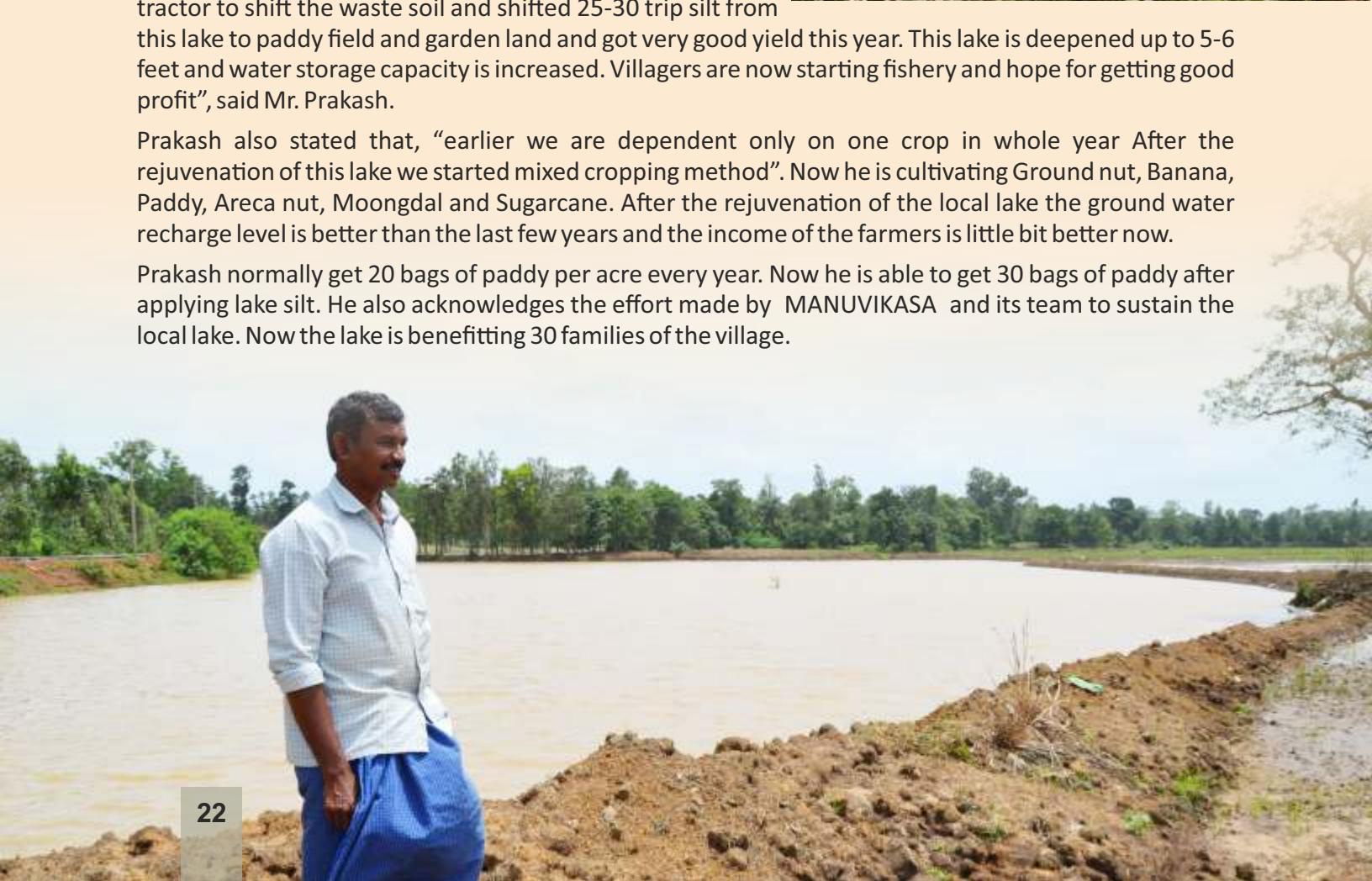
Saanikattakere, Danaganahalli, Sirsi Taluk,Uttar Kannada District

Saanikattakere is located in survey no 26 and total area of the lake is 5.33 acres. Last year in Danaganahalli village MANUVIKASA has rejuvenated a lake and 20 farmers frontline the lake rejuvenation process. Mr. Prakash recalls his memory when MANUVIKASA team visited Danaganahalli, the lake was full of silt and unfunctional, when the team MANUVIKASA conducted Grama Sabha meeting it convinced the village community regarding the importance of rejuvenation of the local lake.

“When the work started, myself voluntarily gave my own tractor to shift the waste soil and shifted 25-30 trip silt from this lake to paddy field and garden land and got very good yield this year. This lake is deepened up to 5-6 feet and water storage capacity is increased. Villagers are now starting fishery and hope for getting good profit”, said Mr. Prakash.

Prakash also stated that, “earlier we are dependent only on one crop in whole year After the rejuvenation of this lake we started mixed cropping method”. Now he is cultivating Ground nut, Banana, Paddy, Areca nut, Moongdal and Sugarcane. After the rejuvenation of the local lake the ground water recharge level is better than the last few years and the income of the farmers is little bit better now.

Prakash normally get 20 bags of paddy per acre every year. Now he is able to get 30 bags of paddy after applying lake silt. He also acknowledges the effort made by MANUVIKASA and its team to sustain the local lake. Now the lake is benefitting 30 families of the village.





Sharing a Knowledge through Community Participation

Healthy lakes and their shores not only provide us with a number of environmental benefits, but they influence our quality of life and they strengthen our economy. From last three years MANUVIKASA and HDB financial services Ltd, jointly working on rejuvenating of the lakes in Uttara Kannada, Haveri, Dharwad & 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 natural water resource sector.

Kanakattekere - Andagi village of Sirsi Taluk, Uttara Kannada District

When MANUVIKASA team visited the Andagi village of Sirsi Taluk, Uttara Kannada District, the Kanakatte kere which is located in survey no-154 was dry and filled with the silt. The lake never underwent either partial de-siltation or a complete rejuvenation in a last few decades.

Mr.Chandrakant Naik further explains, prior to rejuvenation the lake was used only to dump garbage in the summer season. In the rainy season the lake was full with the flood water and it's no use for farmers.

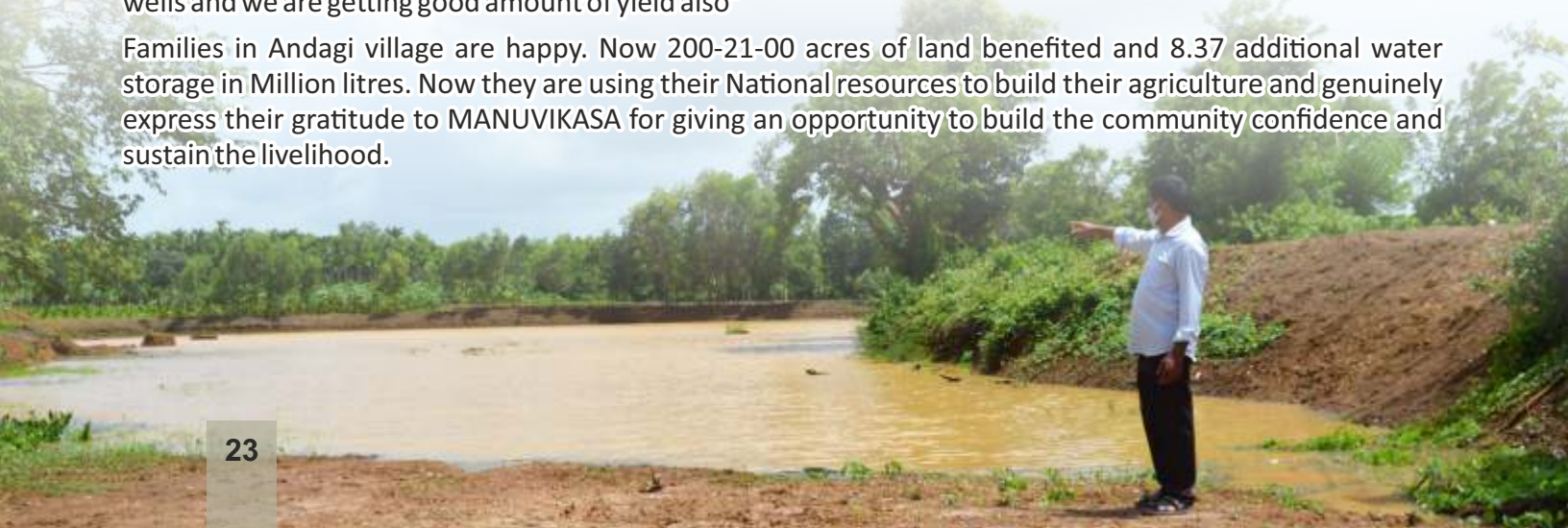
With the help of Grama Panchyat, MANUVIKASA conducted Grama Sabha Meetings and convinced the village community regarding the importance of rejuvenation of the local lake. One of the main conditions was that MANUVIKASA would take care of lake rejuvenation, whereas the silt and waste soil should be taken by the farmers' community, depending on their needs. Accordingly, systematic documentation and obtaining approval by the local authority was also completed. Terms and conditions were also discussed. After the acceptance by the farmers community to this, lake development work began.

38 farmers came front line to utilize the project. They have given 10-15 tractors voluntarily to shift the silt and they have used that silt to their farm. They have shifted more than 40-45 hectares of land. As a result they are getting good yield in this year. They have taken Paddy, Sugarcane, Areca nut, Banana and Groundnut. Earlier they harvested one or two crops and the income was too low to run the family.

Because of the availability of water in the lake, the groundwater recharge is better than the past years. They are also using the water in summer season to maintain the animal husbandry. The lake is full now and benefiting the village for many agriculture activity

Mr. Timmappa, a farmer, happily shares that “Earlier we go and search for drinking water for 1-2 kilometres in the summer season. My wife and daughter were very upset for this issue, after the rejuvenation of the lake our families are safe and we are getting the good quantity of drinking water in the open wells as well as bore wells and we are getting good amount of yield also”

Families in Andagi village are happy. Now 200-21-00 acres of land benefited and 8.37 additional water storage in Million litres. Now they are using their National resources to build their agriculture and genuinely express their gratitude to MANUVIKASA for giving an opportunity to build the community confidence and sustain the livelihood.













This year we have partnered with CMS infosystems Limited and they extended support to rejuvenate 08 lakes and we have completed 05 lakes.

SI No	Village	Taluk	District	Lake name	Latitude	Longitude	No of farmers benefitted	No of acres benefitted	Cubic meter excavated
1	Kodambi	Mundgod	Uttara-Kannada	DoddaKere	14.78552882	75.03527972	22	89	6033
2	Ummudi	Sirsi	Uttara-Kannada	TonneKere	14.67483617	74.96759271	14	42	3174
3	Kalangi	Sirsi	Uttara-Kannada	KalangiKere	14.68678383	75.02530039	20	57	9942
4	Hunagunda	Mundgod	Uttara-Kannada	Jonda Keri	15.04522444	75.02247488	22	69.2	4548
5	Hulihonda	Mundgod	Uttara-Kannada	Avarikere	15.06276667	74.96961667	44	145	10292
6	Santolli	Sirsi	Uttara-Kannada	Siddappanaka tteKere	14.645003	74.046183	31	101.05	7030
							153	503.25	41019

Yes Foundation had called for “Yes I am the change” award, grant and accelerator programme in 2018 and more than 11000 applicants applied and 30 for profit and not for profit organizations were selected for the award. MANUVIKASA is also one among 30 awardees.

With the grant support of Yes Foundation, we have developed 50 farm ponds. These ponds are spring based ponds and farmers are using pond water to the irrigation. We have developed these structures in 24 villages covering Sirsi, Siddapur, Yellapur and Mundgod Blocks. The average dimensions of the ponds are 30 feet width, 30 feet length and 12 feet depth. Farmers normally use water pumps to get water from ponds to irrigate their farm land. Total 185 acres of land area is benefitted and 4 Crores litre of water will be harvesting every year. Total cost per pond will be Rs. 10000 and farmer's contribution will be 50%.

We have developed 3597 water harvesting pits in 17 villages covering Sirsi, Siddapur and Yellapur Blocks. Dimension of the water harvesting pits are 03 feet width, 08 feet length and 2.5 feet depth. These pits are constructed in community forest land to harvest runoff water in slopes. Total 21 families benefitted and 63 acres of agriculture land benefitted through improved moisture and reduce soil erosion. These pits are helpful to provide micro climatic conditions to grow wet land species and develop greenery in the community forest land. We are able to harvest around 2.3 Crores litre of water every year.

We have developed 05 medium lakes and 02 Large lakes in 06 villages of Sirsi Block of Uttara Kannada District and Sorab bock of Shivamogga District. We have provided machinery for excavation of silt from lakes and farmers have provided Tractors with their own cost to transport silt from lake bed to their farm land. We have excavated 40425 cubic meter silt and helped 203 direct beneficiaries and 745 acres of land irrigated. Total village community is benefitted and community members are raring fish in lakes and use water for animal husbandry along with irrigation. We are able to harvest 4.04 Crores litre of water every year through these 07 lakes.

Direct Impact (Families)	274
Indirect Impact (Individuals)	5000
Total acres of agriculture Land area impacted (Access to irrigation)	993
Total acres of agriculture Land area impacted (Indirect impact through water conservation)	900
Total volume of water harvesting through this project	10.34CroreLitres
Crops impacted	Paddy, Banana, maize and Areca
No of villages impacted	47
Total excavation of soil	246853Cubic meter

Sl No	Name Of the lakes	Village	Taluq	District	Sy No	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre benefited
1	KonasakatteKere	Dwarahalli	Soraba	Shivamogga	18	05.03.00	14.60232623	75.13791206	19	139
2	NellikatteKere	Dwarahalli	Soraba	Shivamogga	95	03.00.00	14.61017485	75.14348432	23	113
3	Bendagattikere	Rangapura	Sirsi	Uttara-Kannada	240	14.00.00	14.35162022	74.89060844	18	49
4	BhimareddyKere	Matguni	Sirsi	Uttara Kannada	36	1-20-0	14.52898955	74.99612409	23	74
5	ShivalingappanakattiKere	Balambeed	Hanagal	Haveri	234	3-20-0	14.76968875	75.20471697	43	135
6	SulikatteKere	Kupagadde	Sirsi	Uttara Kannada	63	2-17-0	14.66354942	74.99983284	33	111
7	JattigattiKere	Nellikoppa	Hanagal	Haveri	65	1-34-0	14.88360176	74.4246415	44	125

Potential long term ecological benefits from Lake rejuvenation are:

- Increased storage capacity and increased quantities of water available for irrigation
- Increased groundwater recharge and groundwater availability;
- Improved soil moisture regime and hence, better productivity;
- Improvement in quantity and quality of drinking water;
- Increased availability of water for livestock;
- Increase in the tree cover and clean environment.
- Positive impact on bio-diversity and soil biota;

Potential long term economic benefits from Lake rejuvenation are:

- Improved production and higher family income and improved quality of life;
- Equitable distribution of water for command farmers;
- Increased opportunity for gainful employment;
- Reduction in the risk of crop failure;
- Improved nourishment (through fisheries development);
- Improved interaction among different communities;
- Improved livestock and milk production.

MANUVIKASA – A silent revolution on revival of three rivers
MANUVIKASA is reviving Aghanashini, Varada and Ganagavali rivers covering Uttara Kannada, Haveri, Shivamogga and Dharwad Districts.

Hirekere: the source of water and progress

Hirekere, Maragundi village, Halagadde Grama Panchyat. Sirsi Taluk, Uttara Kannada District

Since the last two years, MANUVIKASA and CMS have been jointly working on lake rejuvenation in Uttara Kannada & 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 by improving the availability of natural resources like water.

Hirekere, a lake with a total area of eight acres, is located in survey no 95 of Maragundi village in Halagadde Grama Panchyat. Sirsi Taluk, Uttara Kannada 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 2021. 24 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, people had to walk 4-5 kilometres in the summer to fetch water. With lake rejuvenation, the situation has changed – now we need not worry about fetching drinking water,” says relieved Dinesh B Naik, a farmer of Maragundi Village.

While rejuvenating the lake, 623 loads of silt was excavated, with 146.13 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, whose efforts have helped turn our lives around for the better,” shares Anoop C. Gowda, a farmer.

Now, in Maragundi, few farmers have begun planting crops like banana and arecanut, for the first time. The farming community in the village acknowledges that this has been possible through the endeavour and efforts of MANUVIKASA and its team members.

Due to lake rejuvenation, Hirekere is brimming with water, thereby alleviating the water woes of the villagers. “Thanks to MANUVIKASA, we no longer have to worry about the source of all our water needs. This has reassured us and built our self-confidence,” say the villagers of Maragundi. 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, Maragundi is on the path towards progress.



Community Participation: A mean to Economic Prosperity

“Even a pebble cast in the middle of a lake creates ripples that eventually reach the shore.”-

Jeffrey G. Duarte

Bheemareddykere, Matguni

Bheemareddy Kere, located Mataguni village, Gudnapura Grama Panchayat, Sirsi Taluk, Uttara Kannada District. Mataguni has 35 households.

Since the past three years, MANUVIKASA and YES Foundation have been jointly working towards rejuvenating lakes in Uttara Kannada, Haveri, Shivamogga Districts through community participation.

Recollecting the days prior to lake rejuvenation, Mr. Shivananda S Madivala says, “Due to neglect and disuse, the lake was in a sorry state. People dumped garbage into the lake, making the situation worse.”

At this juncture, MANUVIKASA decided to step in. With the help of the Grama Panchayat, MANUVIKASA participated in Grama Sabha meetings, wherein they convinced the villagers about the importance of water resources, and hence, the need to rejuvenate the local lake. “In order to incorporate community participation and build a sense of ownership, we insisted that this could be done only with shared responsibilities. One of the main conditions was that while MANUVIKASA would take care of lake rejuvenation, the silt and waste soil would be cleared by the farmers,” says Mr. Manikanta field co-ordinator of MANUVIKASA. Accordingly, systematic documentation and obtaining approval by the local authority was also completed. After discussing the terms and conditions with the farmers in the village, lake development work began.

“Prior to lake rejuvenation, we were not getting good crop yields. Animal husbandry could not be carried out properly, due to water problems. With lake rejuvenation, we have started mixed cropping in our lands as sufficient water is available. We are even thinking of beginning horticulture as an additional source of income,” shares Munibasappa, a farmer of the village.

Lake rejuvenation has increased groundwater level water significantly. As a result, now sufficient water is available for irrigation. “We are extremely happy that we need not struggle for getting water for household needs,” says Lakshmi, Adds Kamala , “Since it is difficult to wash clothes near the lake, we would like a washing platform to be built”.

Now in Mataguni village, 23 farmers have benefited after lake rejuvenation. With implementation of traditional rainwater harvesting methodology, agriculture has become a sustainable activity. This has helped in improving and strengthening the economic condition of the village, and treading on the path to prosperity and progress.

Women Empowerment

“Equality for women means progress for all”.

Development of any nation depends on equal opportunities provided to women in work, as well as other spheres of life. If they are encouraged to participate in education, employment, social and political life, they can contribute significantly to nation building. If women who constitute half the world's population are not empowered, there can be no comprehensive development of any society.

Empowerment of women is largely possible by providing education, political and decision-making opportunities and employability skills. Skilled and entrepreneurial women are given more respect in the society. MANUVIKASA is working on livelihood development aspects of women with more emphasis on skill building, financial inclusion and supporting women's involvement in Panchayath Raj institutions, federating them on common interests and leveraging government schemes.

So far, MANUVIKASA has formed 2,444 SHGs through which women members are becoming empowered. In these groups, members save a definite amount of money each month and after six months, they use this capital for lending purposes. So far these SHGs have procured a loan of Rs.33.86 crores from financial institutions. Most of them have invested this loan into income generation activities, with good loan recovery.

MANUVIKASA is providing capacity building trainings to the SHG representatives on SHG concepts, credit management and book keeping. These SHGs form federations in cluster level which is platform for the SHGs to cross-learn within groups and solve internal problems. Different government schemes, health aspects, legal issues pertaining to women and children, other developmental issues are discussed in federation meetings.

SHG created year wise

2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
12	68	150	400	388	600	430	83	237	76

Statistics of MANUVIKASA financial inclusion programme





- 2444 Groups
- 33.86 Crores Loan linked
- 24161 members

We have conducted 42 federation meetings with the support of Edel Give Foundation and 1284 members were attended the meetings. During the federation meetings, SHG members discussed about credit requirements of the groups and its members, rotation of leadership, legal support to women, skill trainings requirements to the group members and books of accounts in the SHGs.

During this reporting period we have conducted 16 SHG concept trainings to 562 members. Dairy development training conducted to 82 members in 02 batches.

Total 64 women members undergone one month tailoring training in 03 batches

This year we have conducted two mega women conventions in Siddapura and Ankola and sessions were conducted on women and law, women empowerment, entrepreneurship and government schemes. Total 462 women members gathered in both the conventions.



Three years Overall success of EdelGive Foundation supported project

- We formed 423 SHGs and 92 JLGs and covered 4812 women members.
- We have conducted 317 Self Help Group (SHG) Federation meetings and involved 10888 SHGs and JLG groups and create awareness about the project
- We have conducted 98 orientation trainings to the SHG group and JLG group members.
- We have covered more than 200 villages through federation meetings and SHG meetings.
- Earlier we had restricted financial inclusion programmes only for loan linkages to the SHGs, but now we are creating awareness about savings, bank transactions, no cash transactions, insurance, pension schemes.
- We are inviting Block level officials to the SHG federation meetings and they are explaining different welfare schemes of the Government Departments and we are trying to link these schemes to the women members living in remote locations.
- We have linked 480 SHGs and 128 JLGs with direct bank loans with affordable interest rates (around 12%). And we provided total loan amount INR 10,17,49,859/-.
- Our Pragatimitra Souhardha Sahakari transaction is improved and we have provided credit facilities to 83 SHG groups.
- Conducted Dairy development training to 429 members
- Computer literacy training is conducting for 273 members
- Total 83 SHGs have got INR 1,72,57,800 loan from Pragatimitra Souhardha Co-operative (Promoted by MANUVIKASA).
- Our Fisher women groups are getting loan on zero interest because of our intervention
- We have provided Entrepreneurship Development training to 988 members in 22 batches.
- We have conducted a tailoring training for 353 members.

**We have conducted Dairy training for 429 members
We provided Beautician training for 120 members
We have provided Driving training for 20 members**

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









Skill Training



Difficult Challenges: A pathway to success

The parameters of business and entrepreneurship are no longer measured or defined by the gender yardstick. Traditionally, India has been a country wherein invisible glass-ceilings are in place, thereby placing restrictions on entry of women into business and other entrepreneurial fields in larger numbers. Despite this, a few women have been able to shatter the glass ceiling and making a mark as entrepreneurs, mainly due to their sheer grit, determination and hard work. Such women have brought about a change in the situation, leading to increased participation of women in various fields of businesses like IT, finance, fashion, sports and so on.

The success story presented below gives a glimpse of the challenges faced by women entrepreneur and the sheer grit and steely will, that made her successful in her chosen field. She is indeed true role model to those women who dare to dream and bring those dreams to fruition.

45 year old Mahadevi Ganapati Arer lives in Narebailu village of Dodnalli Gramapanchyat, Sirsi Taluk, Uttar Kannada district.

“I belong to a poor family. I am a daily wage worker at Arecanut Vakhari. I have two children, who are studying. My husband used to work as a construction labourer. Due to a fall at his workplace, he has been unable to go for work. That is when our problems began” says Mahadevi with tearful eyes.

After her husband's sudden accident, despite spending Rs.2,00,000/- towards his treatment, it was to no avail. “doctor said that henceforth, he would not be able to work, ever,”says Mahadevi. Thus, the responsibility of running the household fell on Mahadevi. With limited resources, it was increasingly becoming difficult, day by day to make ends meet.

When MANUVIKASA team visited the village for Sangha formation, Mahadevi was impressed with the concept of the Sangha, and decided to become a member. She joined Shree Chowdeshwari MANUVIKASA Swasahaya Sangha and under went the dairy training organized by MANUVIKASA. This provided her the knowledge and confidence to take a loan of Rs.70,000/-.

Over a period of one month, she slowly established her dairy business. Every day, she began selling four litres of milk locally. Pricing one litre of milk at Rs.29/-, she was able to earn Rs.3480/- a month. “After meeting the maintenance costs of running a business, I was able to save Rs.1,500/- to meet my household expenses,” recalls Mahadevi. With this, her economic condition began to improve slowly, thereby



Monthly income	Savings per month	Annual Savings
Rs.70,000/-	Rs.10,000/-	Rs.1,00,000/-

filling her with self-confidence that she could look after her family well. Within two years of beginning her dairy business, she was able to purchase two more milch cows. “Looking at the way the business was picking up, I decided to take a personal loan of Rs.6,00,000/- from Dodnalli society and private banks, to start a full-pledged, full-time dairy business,” says Mahadevi. From the loan, she was able to purchase five cows of different breeds and began her new venture.

Recalls Mahadevi, “Recently, one of the cows that I newly purchased for Rs.60,000/- that gave 24 liters of milk every day was suffering with Mastitis and died last month. Even after spending almost Rs. 80,000 rupees for medicine and treatment, we were not able to save her”. Mahadevi is aware that livestock business entails risks of this kind and is upbeat about facing these challenges and overcoming them.

Mahadevi is the proud owner of 10 cows and 2 buffaloes of different breeds like Highfold, Malenadugidda, Jersey, Giddagheer, etc. Her cows yield about 80 litres of milk, out of which she sells 40 litres to the Karnataka Milk Federation (KMF). “I sell rest of the 40 litres of milk locally. Along with that, I am able to sell 10-15 trucks of fertilizer (made of cow dung) each year,” says Mahadevi with a smile. Adds Mahadevi, “Each truck load of fertilizer costs Rs.9,000/- and I sell all the 15 loads to a contractor in Manjuguni village, who buys it all together”.

KMF has agreed to supply cow feed in advance, without seeking for any spot payment. This amount is adjusted during the purchase of milk. Mahadevi contacted the local society as well, for the supply of raw materials needed for rearing the cows, the grass being purchased locally. Says Mahadevi, “They are willingly supply what I need,” says Mahadevi gratefully. .

With the growing business, Mahadevi feels the need for a spacious cowshed, as well as a fridge for storage of milk “Due to shortage of space at present, I tie some of my cows outside, thus the need for a bigger cowshed was felt”, reveals Mahadevi. Mahadevi is happy that all family members are pitching to help in her dairy business and running the day-to-day activities. Along with this, 50% of her loan amount has increased the confidence that she will be able to clear the rest of it too.

Mahadevi is grateful to MANUVIKASA and its team members for the guidance and support in overcoming her financial difficulties, thereby paving the way for establishing a fruitful livelihood activity, that is paying her economic dividends and improving the family's quality of life. “The organisation has given me an opportunity to live in society with dignity. I am extremely happy and have immense respect for the efforts MANUVIKASA says happy Mahadevi, brimming with self-confidence.



Knowledge – A key to Livelihood Improvement

Riya Prashanth Revandikar, Karwar,
Computer Skill training

With the consistent developments in the Indian start-up ecosystem, more and more women are chasing the entrepreneurial dream and flourishing in their ventures. This is empowering other Indian women who are still confined to the traditional homemaker role, to think for themselves.

Riya is a housewife, stays in Tamsewada, Karwar in Uttara Kannada District. She has studied up to 12th Std. Her husband Prashanth is an electrician, who does electrical contract work.

Prior to joining a one-month computer course, Riya was not aware of Sanghas formed by MANUVIKASA, or its functioning. “Once I got to know about MANUVIKASA and the programmes conducted by the Sanghas they form, I joined the Shraddha Saburi Sangha. After joining the Sangha, I underwent the computer training provided by MANUVIKASA,” says Riya.

Having completed a short-term computer basic course earlier, Riya was enthusiastic about doing the one month course with MANUVIKASA. She also became aware and learnt about the various programmes, its features and the trainings provided by the organisation. “The training programmes that I attended helped in improving my knowledge,” shares Riya

Upon completion of the computer skill training from MANUVIKASA, Riya began a computer-based business at home during the year 2019 She undertook student project work for offering services like computer printouts, taking photocopies, spiral binding and lamination of documents and so on. “I began the business when the nation-wide lockdown was declared during the first wave of COVID -19,” recalls Riya. With no one else offering these services near about the neighbourhood availed of them. Due to this, her business got off to a good start and she was able to contribute substantially to her family income.

During the COVID-19 second wave lockdown the business picked up further. “Being the only such service in my locality and with most of the people working from home, I realised that I had tapped into a good business idea,” says Riya. Riya's family helps her out with her business as well. With the business picking up steadily, she has bought 2 best-quality Computers, an all-in-one A4 photocopier machine, as well as a lamination machine to meet her customers' needs.

Riya earns Rs.200/- per day on an average, her monthly net income is Rs.6000/-. Calculating the total expenditure towards running her business, she is able to save Rs.2000/- per month.

Riya is now offering services of getting PAN Card, Adhaar card for the customers, as well as offering English and Hindi typing services. She dreams of opening a full-fledged independent cybercafe in her own building.

Riya is happy that she sought the help of MANUVIKASA, who guided her in improving her livelihood, through her computer business. “I am grateful to MANUVIKASA for supporting me in my efforts of strengthening my family's financial situation. This has changed my life for the better,” says Riya.



Promotion of Farmer Producer Company (FPC)

Pragatimitra North Kanara Farmers Producer Company Limited was registered in the year 2016 under the Company Act 2013 with 10 initial promoters and the company has successfully completed 5 financial years since its inception.

As on date the company has enrolled about 979 individual share members and the operational area of the company covers 3 taluks of Uttara Kannada District namely Sirsi, Yallapura and Siddapura. In order to address the key challenges faced by the farming community the company has developed various unique services :

1. **Contract Harvesting of Arecanut:** This service involves the procurement of the harvested produce at the farm gate at the best prevailing market price and immediate settlement proceeds to the farmers' bank account. This prevents the farmer from distress selling and exploitation from the middlemen.
2. **Collective Processing Center:** This is a unique service corresponding to Arecanut crop where the farmer will pool his harvest into the center and will get the ready produce after its primary processing. This service will ease the farmer from issues like scarcity of labour, cost of processing infrastructure, security and wastage. In return the farmer will pay service charge to the company after getting his ready produce; this facilitation will reduce the cost of production by atleast 40%. About 4000 quintals of tender arecanut is processed which benefits about 100 individual farmers every year.
3. **Dehusking Machine Service:** This is a service which includes the custom hiring of the machinery along with the skilled labourers to the farm gate. This service will reduce the cost of production of Arecanut(White Variety) by atleast 50%. More than 5000 quintals of arecanut is dehusked covering about 350 beneficiaries every year.
4. **Farm Development Service:** The Company owns a mini excavator machine which is hired to farmers for farm development works. This service is provided at a very competitive price, this benefits about 150 farmers every year covering about 1500 acres.
5. **Areca Essence Procurement:** It is a service which aims to provide value addition to the byproducts of Arecanut processing. Every year more than 25000 litres of essence is collected from the farm gate at the best price for cash, every year this service is opted by about 500 farmers who sell their collected essence to the company.
6. **Arecanut Polishing service:** This is a value addition service where the 2nd and 3rd grade nuts are polished and converted into first grade, this increases the value of the produce and about 75 farmers are benefitted from this service.
7. **Procurement/Trading of Arecanut/Spices/Minor forest produce:** The Company participates in tenders for the procurement of the above said produces and also procures from the farmers' doorstep. This helps the farmers to realize the best market price, accurate weighing and immediate cash settlement.
8. **Coconut Procurement/Trading:** The Company procures Coconut with shell and Dehusked ones directly from the farmers and also through tenders. The doorstep procurement helps the farmer to realize the best price and also the transportation cost is saved. Every year about 500 farmers are benefitted from this service.
9. **Nursery:** Every year about 12000 saplings of Arecanut is raised by the company and is distributed to individual farmers.
10. **Skill Development and Extension Services:** The company conducts many Skill Development Training Programmes and other on-Farm and Off-farm trainings in collaboration with various institutions like NABARD, KVK etc

With all these diversified services the company is able to achieve more than 75% of member participation in the activities of the company. This active participation of the members of the company has promoted the institution to generate surplus right from the 3rd financial year.



Promotion of co-operative for sustaining SHG movement:

Pragatimitra Souharda Sahakari Niyamita was incepted in the year 2016-17 under the Karnataka Souharda Sahakari Act 1997 with 10 initial promoters and a seed capital of Rs.10000/-, with an intention to support the individual and group income generation activities which would ultimately facilitate livelihood development with a special focus on women especially from rural and semi-urban areas.

Pragatimitra Souharda is operating in all the taluks of North Kanara District except Bhatkal. It has its administrative office at Sirsi and branch offices/service centers in Siddapur and Ramanagara. Pragatimitra has adopted an asset light model and is operating on a centralized model of operation; this has helped us to optimize the expenditure. It has developed various customized models of deposit and loan schemes to suit ever-changing needs of its members. These models are designed to suit both individual and group requirements.

Pragatimitra has developed a large member base of about 2800 members and the membership is open and continuous in order to ensure the democratic participation. Savings deposit, Recurring deposit, Cash Certificate, Fixed deposit and Term deposit are the kind of deposit schemes we offer. Term Loan, Cash Credit, Overdraft, Consumer loan, Vehicle loan and also personal loans are granted to suit members credit requirement.

Pragatimitra has successfully completed 5 financial years since inception and with the best methods of thrift management we are able to generate surplus consecutively from 4 years. The Year over year growth of deposits is about 100 percent and the total loan portfolio has grown upto 4 crores. The major source of working capital is the local resource in the form of deposits and we have also raised a working capital assistance of Rs.60 lakhs from NABKISAN. Every year more than 700 individuals get benefitted from the assistance in the form of credit and we offer the best rate of interest on deposits which ranges below 6 to 9.5% depending upon the type and term of deposit.

Pragatimitra aims to develop 100 micro enterprises/entrepreneurs especially in rural areas within FY 2022-23 and also aims to setup 3 branch offices within Uttara Kannada district. We aspire to create and sustain the best models of entrepreneurship especially for women. The entire management and the executive team of Pragatimitra express its gratitude and regards to **MANUVIKASA** for its promotional and handholding support in the upliftment of the neglected portions of the community and in developing a collective establishment.





Shri. Vinay Narasimha Hegde resident of Halage village in Sirsi Taluk of Uttara Kannada Ditrict is a young progressive farmer with about 3 acres of ancestral land holding. He is an optimist who believes in cultivation of multiple crops which would fetch him income throughout the year. But the available piece of land was not enough to cope up his cultivation needs and his workforce was not sufficient to meet out his requirements.

Shri Vinay Hegde approached Pragatimitra two years ago when his harvested Arecanut was left unprocessed due to non-availability of peeling human resource. The company extended him the facility of processing at the common facility center and his produce was efficiently handled which inturn gave him the best returns. Further he expressed his interest to collaborate with the company to run his Dehusking machinery which was kept idle from one year since he was unable to set a team of skilled operators who would run the machine at the farm gate. Accordingly the company came out with a business model for his machinery and about 1000 quintals of arecanut was de-husked during the year.

Further, with the help of Mini-Excavator machine of the company he developed a ginger farm of about 5 acres and 3 acres of turmeric by leasing lands in nearby villages. Also the company has co-ordinated in arranging him a land measuring 5.5 acres for lease for the cultivation of paddy and watermelon. About 300 quintals of ginger, 200 quintals of turmeric, 100 quintals of paddy and 60 tons of watermelon yield is expected from the above efforts.

Shri Vinay Hegde expresses his gratitude and regards for the support extended by Pragatimitra in the implementation of his thoughts and ideas. He also explains that it was impossible for him to all the above accomplishments as an individual; thus his belief in the concept of collectivization and the role of a FPC has become very strong. As member of the Company he is very thankful to the Management and the Executive of the company for developing the most needed and sustainable service models to help the farming community. He is very happy to see the models of Pragatimitra being replicated by very old and renowned institutions in various parts of the district and also in other districts. Finally he says that he is a very happy and satisfied member of the company.





Madhukeshwar S Devadiga Resident of Kangod in Sirsi taluk is a catering contractor and a Chef by profession. He has worked in many restaurants for about 13 years in various locations. After a long experience he decided to return to his native Sirsi with a dream to establish a restaurant of his own with his savings. In the due course he finalized a place to setup his hotel in Isloor on Sirsi-Hubli state highway where the tourist bus and regular route busses form the major income source for his hotel.

But the problem started here, within 30 days of inception of his business the Covid 1.0 lockdown was declared and due to this all the private and tourist activities came to a standstill. But his liability to remit the monthly rent and other maintenance expenditures continued for about 8 months without any income This made his situation vulnerable. He lost all his savings in fulfilling these liabilities and he was left with no capital to restart his business and fulfill his future liabilities. Even After series of unsuccessful consultation with various lending institutions he approached Pragatimitra Souharda for assistance. We ascertained his situation and found that a short term working capital assistance would help him to restart his business.

A working Capital assistance of Rs.100000/-(One Lakh) was provided by the souharda in the form of overdraft to carry out his daily business activities; with this assistance he is able to cope up with his daily working capital needs and he is able to generate good income after the relaxation of COVID norms. Today Madhukeshwar is able to repay his debt in time and he is saving Rs.8000 per month in addition to his repayment by way of "Savings Box". (Savings Box is an innovative concept developed by Pragatimitra Souharda where the beneficiary is given a crystal clear acrylic box in which the savings of the day is dropped, collection of this box is done on the last day of every month).

Madhukeshwar Devadiga expresses his regards to the Management of Pragatimitra for considering him for assistance and facilitating him with a timely credit.



Education support programmes

**Upon the education of the people of this country, the fate of this country depends.
- Benjamin Disraeli**

Give India is the major donor for this programme. Give India is a donation platform that allows people to support a cause of their choice. About 3000 NGOs around the nation reviewed and finally 200 NGOs listed as per credibility and transparency norms. Give India provides feedback reports for its entire donation and tells where this money went and how it spent. To know more please visit www.giveindia.org

When MANUVIKASA entered a village for organizing self-help groups, it came to know about semi orphan and orphan children and the difficulties faced by them. These children who have lost their mother and father or lost one among them are facing problem to get learning materials and necessities to continue their education. MANUVIKASA designed a programme to provide these children with necessary materials like blanket, bed sheet, towels, casual dresses, toilet soaps, washing soaps, comb, hair oil, notebooks, pens, pencils, dictionary and grammar books etc. In this reporting year MANUVIKASA has helped 14 orphan and semi orphan children and 57 poor children. We have distributed notebooks to 104 children.



Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Venugopal Maddula

MANUVIKASA and Give India, express our gratitude to you for the donation to our noble cause. Your donation has made a positive impact on the beneficiary orphan child.

We MANUVIKASA, working in Uttara Kannada and Haveri Districts of Karnataka State for conserving environment and empowering poor. All our efforts are vested to carry out innovative and sustainable solutions to burning problems of the society. Your donation has reached a potential child who was in need.

Shubhalaxmi Manjunath Shetty is an eleven year old girl studying in 6th standard at Higher Primary School No 2 Sirsi. She has belonging to a very poor labour family. Her father has died few years back. Her mother Shreekala has working as a labourer in a bakery. Shubhalaxmi's family lives in her grandparents' house with her grandmother. Shubhalaxmi's mother has to take care of her aged mother and her medical expenses. Shubhalaxmi has two younger sisters Megha and Pooja studying in 4th and 1st standard respectively. Shubhalaxmi's mother can earn about Rs. 1000 in a month. Nowadays it is very difficult to get sufficient food within this small income. The family has suffering economically and Shubhalaxmi can't get any basic and educational materials in time.

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



Beneficiary Details	
Full Name	Shubhalaxmi Manjunath Shetty
Father / Husband / Guardian Name	Manjunath Shetty
Age	11 yrs
Grade(If Applicable)	A+
Utilization Period	06.06.2016
Home Address & School Address	
House / Building / Centre	Ayodhya colony
Street Name & Number	Sirsi- Yellapur road
Prominent Landmar	Near hotel samrat
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Sirsi
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Sirsi Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581401



Shubhalaxmi is excellent in her studies. Recently she has passed her SSLC annual examination and scored 80%. Now She Joined Sri Marikamba Government college Sirsi. English and Mathematics are her favourite subjects. She is good in co curricular activities like speech, essay writing etc. She is a hardworking and cheerful girl having leadership quality also. Her aim is to become Professor.

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Aruna Vedala,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation will change the lives of rural folk and create long lasting positive impact on environment.

We MANUVIKASA are working in North Kanara and Haveri Districts by conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solution to burning problems. Your donation will enhance the income of the family and conserve the environment.

We once again thank you for your helping hands to our water harvesting effort.

Name of village: Hemmadi of Yallapur Taluq, North Kanara district, Karnataka

Address where the tank is constructed: Hemmadi in Kundaragi Panchayath, Yellapur Taluk

Date of completion of tank construction: 05/12/2020

LATTITUDE: 14.73978833

LONGITUDE: 74.85150000

SI No	Name of the beneficiaries	Total agricultural area benefited (In Acres)
1	Chandru Timma Chalavadi	1-0-0
2	Nagesh C Chalavadi	1-0-0
3	Vinay M Chalavadi	1-0-0
4	Manjunath Naik	1-0-0
5	Timma M Chalavadi	1-0-0

Brief description on village situation

All the families living in the village of Hemmadi are backward caste community and having small area of agricultural land and growing paddy as main crop and they use to go for labour work in nearby areca nut plantation most of the days in a year. They were cultivating one crop depended on rain water. Rest of the season there was scarcity of water for cultivating winter and summer crops. MANUVIKASA came to know about this problem and helped them through development of water tank.

The importance of tank construction/rejuvenation:

The water harvesting pit or farm pond is useful for following.

- Improve moisture contents in soil
- Improve crop production
- Increased availability of drinking water for animal and workers
- Increased availability of water for wild animals and birds
- Control soil erosion.

Beneficiary Details	
Full Name	Chandru Timma Chalavadi
Father / Husband / Guardian Name	Timma
Age	50 yrs
Grade(If Applicable)	
Utilization Period	05.12.2020
Home Address & School Address	
House / Building / Centre	Hemmadi
Street Name & Number	Sirsi-Bappanalli road
Prominent Landmark	Ager Colony
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/ Nagar	Bappanalli
Village / Town / City	Yallapur
PO Name, Taluka / Mandal / Tehsil Block, District	Po: Hemmadi, Taluk: Yallapur, Dist: Uttara Kannada
State and Pincode	Karnataka 581402
Beneficiary Details	
Full Name	Nagesh Chalavadi
Father / Husband / Guardian Name	Chandru
Age	38 yrs
Grade(If Applicable)	
Utilization Period	05.12.2020
Home Address & School Address	
House / Building / Centre	Hemmadi
Street Name & Number	Sirsi-Bappanalli road
Prominent Landmark	Ager Colony
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Bappanalli
Village / Town / City	Yallapur
PO Name, Taluka / Mandal / Tehsil Block, District	Po: Hemmadi, Taluk: Yallapur, Dist: Uttara Kannada
State and Pincode	Karnataka 581402
Beneficiary Details	
Full Name	Vinay M Chalavadi
Father / Husband / Guardian Name	
Age	36 yrs
Grade(If Applicable)	
Utilization Period	05.12.2020
Home Address & School Address	
House / Building / Centre	Hemmadi
Street Name & Number	Sirsi-Bappanalli road
Prominent Landmark	Ager Colony
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Bappanalli
Village / Town / City	Yallapur

Beneficiary Details	
Full Name	Manjunath Naik
Father / Husband / Guardian Name	
Age	40 yrs
Grade(If Applicable)	
Utilization Period	05.12.2020
Home Address & School Address	
House / Building / Centre	Hemmadi
Street Name & Number	Sirsi-Bappanalli road
Prominent Landmark	Ager Colony
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Bappanalli
Village / Town / City	Yallapur
PO Name, Taluka / Mandal / Tehsil Block, District	Po: Hemmadi, Taluk: Yallapur, Dist: Uttara Kannada
State and Pincode	Karnataka 581402
Beneficiary Details	
Full Name	Timma M Chalavadi
Father / Husband / Guardian Name	
Age	38 yrs
Grade(If Applicable)	
Utilization Period	05.12.2020
Home Address & School Address	
House / Building / Centre	Hemmadi
Street Name & Number	Sirsi-Bappanalli road
Prominent Landmark	Ager Colony
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Bappanalli
Village / Town / City	Yallapur
PO Name, Taluka / Mandal / Tehsil Block, District	Po: Hemmadi, Taluk: Yallapur, Dist: Uttara Kannada
State and Pincode	Karnataka 581402

Brief Description**DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES****Dear Nayankumar Sir,****We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact on 05 poor children.****We MANUVIKASA are working in Uttar Kannada and Haveri Districts of Karnataka State with conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solutions to burning problems. Your donation reached to the needy children.**

Most of the poor parents are unable to fulfil the need of their children especially providing necessary learning materials. Price of the learning materials is hiking day by day. In this situation poor families could not afford these materials. Children from these families are suffering from inferiority complex. They start stealing notebooks, pens etc from others bags. Some children use only rough notes and never get an opportunity to write these notes on a good notebook. Just because of this these children couldn't score more although they are capable. Some children stop their education in the middle.

Few parents will purchase very low quality note books to the children and end of the year, ink on the note books will be spread over and child may not be able to read the words. Few parents will invest only basic note books and unable to provide their children with map, graph and practical note books. Few children are using two to three note books for all 6 subjects.

To overcome this MANUVIKASA started giving notebooks to poor children.

Total children benefited: 05

No of note books distributed: 25

Name of the School: Government High School, Nanikatta of Siddapur Taluk.

Details of Children

SI No	Name of the student	Class	Interest of the student	Grade
1	Prasanna Rama Channayya	10 th	He likes Kannada and playing kabaddi. He wants to become an army officer	B
2	Nandan Shripati Haslar	10 th	He likes Kannada and playing cricket. He wants to become a mechanic	B+
3	Satish Raju Gonda	10 th	He likes Kannada and playing cricket. He wants to become an engineer	B+
4	Sumant Ganapati Gouda	10 th	He likes Kannada and playing kabaddi. He wants to become a soldier	B+
5	Balachandra Keriya Gouda	10 th	He likes Kannada and playing cricket. He wants to become a soldier	B+

Beneficiary Details	
Full Name	Prasanna Rama Channayya
Father / Husband / Guardian Name	Rama Channayya
Age	15 yrs
Grade(If Applicable)	B
Utilization Period	27.03.2021
Home Address & School Address	
House / Building / Centre	Tyagli
Street Name & Number	Sirsi-Siddapur road
Prominent Landmark	Main road
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Nanikatta
Village / Town / City	Siddapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Tyagli Taluk: Siddapur Dist: Uttara Kannada
State and Pincode	Karnataka 581340
Beneficiary Details	
Full Name	Nandan Shripati Haslar
Father / Husband / Guardian Name	Shripati Haslar
Age	15 yrs
Grade(If Applicable)	B+
Utilization Period	27.03.2021
Home Address & School Address	
House / Building / Centre	Kalgudde
Street Name & Number	Sirsi-Siddapur road
Prominent Landmark	Main road
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Shelur
Village / Town / City	Siddapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shelur Taluk: Siddapur Dist: Uttara Kannada
State and Pincode	Karnataka 581340
Beneficiary Details	
Full Name	Sarish Raju Gonda
Father / Husband / Guardian Name	Raju Gonda
Age	15 yrs
Grade(If Applicable)	B+
Utilization Period	27.03.2021
Home Address & School Address	
House / Building / Centre	Mandlikoppa
Street Name & Number	Sirsi-Siddapur road
Prominent Landmark	Main road
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Nidgod
Village / Town / City	Siddapur



Beneficiary Details

Full Name Sumant Ganapati Gouda
 Father / Husband / Guardian Name Ganapati Gouda
 Age 15 yrs
 Grade(If Applicable) B+
 Utilization Period 27.03.2021

Home Address & School Address

House / Building / Centre Mudalli
 Street Name & Number Sirsi-Siddapur road
 Prominent Landmark Main road
 Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar Kalenalli
 Village / Town / City Siddapur
 PO Name, Taluka / Mandal / Tehsil Block, District Post: Nanikatta Taluk: Siddapur Dist: Uttara Kannada
 State and Pincode Karnataka 581340

Beneficiary Details

Full Name Balachandra Gouda
 Father / Husband / Guardian Name Keriya Gouda
 Age 15 yrs
 Grade(If Applicable) B+
 Utilization Period 27.03.2021

Home Address & School Address

House / Building / Centre Mandlikoppa
 Street Name & Number Sirsi-Siddapur road
 Prominent Landmark Main road
 Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar Nidgod
 Village / Town / City Siddapur
 PO Name, Taluka / Mandal / Tehsil Block, District Post: Nidgod Taluk: Siddapur Dist: Uttara Kannada
 State and Pincode Karnataka 581340



Education: A Means to Overcome Poverty

Ms. Shwetha Ganapati Sutar, MANUVIKASA Scholarship

“Education is the most powerful weapon which you can use to change the world” –
Nelson Mandela

Inspiring someone is a tough task as one has to actually bring out a visible change in society for others to notice, appreciate and take the change forward! Shwetha Ganapati Sutar, lives with her father Ganapati Sutar, mother and elder sister in Hosa Salagav village Salgav Gramapanchyat Mundgood Taluk in Uttar Kannada District. Her father who has a physical disability, is a tailor, but struggles to make two ends meet. Her mother is a daily wage worker in the village.

Shwetha has always been very good in her academics. Owing to her family's poor economic condition, continuing her education was becoming increasingly difficult.

MANUVIKASA supports children coming from such troubled backgrounds and that take care of their social and academic needs. Shwetha was one of them – she was first supported by MANUVIKASA with an educational assistance of Rs. 2000. “When I scored 94% in my 10th standard and MANUVIKASA recognised my effort, I was elated,” recalls Shwetha. Gaining admission into college, After the examination once again the problems arrived in her family. Again MANUVIKASA reached out to her hands and gave her a hope by giving 2500 rupees to fulfil her fees. says Ganapati Sutar, Shwetha's father. MANUVIKASA stepped in again, and helped her pay her college fees of Rs. 2500. Proving the faith reposed in her by MANUVIKASA was not misplaced, Shwetha came out with flying colours, even in her II PUC exam, by scoring 94.24%.

This fuelled her ambitions to study further, Now, she has written her CET exam and also want to pursue her Masters in Computer Application. “To pursue my higher education, I have requested MANUVIKASA to extend their financial support, as before,” says Shwetha humbly. MANUVIKASA has decided to support her higher education as well. MANUVIKASA wishes Shwetha all the best by supporting her for higher education.



Brief Description

DONATIONS RECEIVED THROUGH GIVE INDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Mr. Satyam Panday,

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

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

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

Vijeta Dyava Gouda is a 12 year old girl studying in Higher Primary School, Hegdekatta of Sirsi Taluk. She has belonging to a very poor labour family. Her father expired few years back and her mother Shreemati is doing labour work to look after the family livelihood. Vijeta has a sister Harshita studying in 4th and a little brother Harsha who is in play home. Vijeta's mother has trying hard to give all basic needs for her children but her work is not permanent. She has work seasons as she is an agricultural labourer. During off seasons she finds difficulties to fulfill the family basic needs. In this situation Vijeta can't expect any educational and necessary materials from her mother.

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

Vijeta is a very good girl. She is good in both education as well as in other curricular activities. She has scored A Grade in her previous academic exams, she is very intelligent in Mathematics and she is also a very good cricket player.

Beneficiary Details	
Full Name	Vijeta Dyava Gouda
Father / Husband / Guardian Name	Dyava Gouda
Age	12 yrs
Grade(If Applicable)	A
Utilization Period	03.09.2020
Home Address & School Address	
House / Building / Centre	Chinchalike
Street Name & Number	Sirsi-Hegdekatta road
Prominent Landmark	Near Hall
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Hegdekatta
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post; Hegdekatta Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581403



Covid Response activities – ensured food security and employment to the wage workers

Humans required food, shelter and cloth. During Covid pandemic we have seen several people surrounding us were struggling lot to get a meal per day. Several trials and tribulations are faced by the wage workers and stuck with unemployment and experienced severe hunger.

Sudden lockdown in India has diversely affected on food security of the daily wage workers, road side workers, women headed houses that depended on labor work and migrant workers and micro finance borrowers. Government has provided rice and wheat to the below poverty line households and they have shortage of other grocery and sanitary materials like soap, paste etc.

Government is providing 5 Kg rice per member per month and this is not enough. When lock down started, government has not provided rice and they have taken more than one week to start distribution. So initially we have given 25 Kg rice per family in our ration kit and when government started distribution, we reduced it to 05 Kg.

When lockdown announced in March-2020, we are shocked and few days we struck in the house. Within a week time we contacted AjimPremji Philanthropic Initiative and EdelGive Foundation representatives for support to take up covid relief activities. In the meantime, we had started distribution of food kits to outside vendors who struck in the city.

Immediately APPI has released us Rs. 22,00,000 for food kit distribution.

First support Grant amount: 22,00,000.00 (Rupees Twenty Two Lakhs only)

Total Grant utilized: 2199991.00

Total families and people touched: 3117 families and 11844 people

APPI has supported us second food kit distribution programme exclusively for Siddi community. We have given kits to Siddi Community. Especially women members Kali Manjaro groups have supported us to identify the beneficiaries. Our Managing Trustee and core staff members personally visited and handed over the kits to the beneficiaries.

Second support Grant amount: 484500.00 (Rupees Four Lakhs Eighty Four Thousand and Five Hundred only)

Total Grant utilized: 484700.00

Total families and people touched: 585 families and 2182 people

Third support Grant amount: 645000 (Rupees Six Lakhs Forty Five Thousand only)

Total Grant utilized: 644784.00.00

Total families and people touched: 1165 families and 4757 people

We have reached out to EdelGive Foundation and requested them to utilize our existing grant unspent amount of Rs. 298000.00 for purchase of food kits to the needy beneficiaries. Total 525 poor families in the first phase and 1680 members benefited

Again we have received grant support from EdelGive Foundation.

Grant amount: INR 979686 (Rupees Nine Lakhs Seventy Nine Thousand Six Hundred and Eighty Six only)

Total Grant utilized: 979686.00.00

Total families and people touched: 1720 families and 7627 people

Objective of the food kit distribution programme

- Reduce hunger during Covid-19 emergency and support food security among daily wage workers, Auto drivers, women headed families, people with disabilities micro finance borrowers.
 - Create awareness about hand washing, staying safe in house and follow government rules and regulations during Covid-19 situation including social distancing
 - Provide food security to the Migrant workers

Our site experiences

- When we started distribution of kits, Rotary Eye Hospitals Sirsi have supplied free masks to us for giving it to our volunteers and community.
- Police department has given good cooperation.
- CEO of Zilla Panchayath has given direction to the Assistant Commissioner to support our interventions.
- Initially concerned person in the Department has delayed two days to give permission for distribution of kits and asked many documents including daily road map, kilometer travel etc. Finally, he convinced with our objective and started supporting.
- Few public representatives have selected needy beneficiaries and few tried to misguide our team.
- We have selected beneficiaries with multiple cross check and selected right households.
- We have given food kits to very remote villages also

Situation in the Field

- Grocery items price was increased up to 150% in the villages
- Few migrant workers were in quarantine and facing problem with nutritional food. Few organizations and locals were giving only biscuits to them.
- Few economically middle-class people were facing shortage of grocery and hesitate to receive kits in public. We have given kits to such families also.
- In villages and small town, people were not maintaining social distancing and we created awareness. We provided masks also.
- Population in villages is increased and few villages are facing water problem.
- Few local organizations have distributed kits in cities but quantity in the kits were not adequate and they were required kits and support from multiple sources.

One time Grant created hundred-time impact

After seeing our effort and reports on Covid response activities, EdelGive Foundation has sanctioned one-time grant support. Grant Amount was : INR 2300408. We were free to design the activities based on community need and time period for spending the grant.

Weaker section especially daily wage labor community were shocked and facing problem with livelihood security during and after nationwide lockdown due to first wave of Corona Pandemic.

Education support

We, MANUVIKASA have distributed scholarship to 44 poor meritorious students especially children of auto drivers and SHG members who are in financial need for their education. We have covered Sirsi, Siddapur, Mundgod, Ankola area beneficiaries. This support is given to the poor students to continue further education without dropping their schooling.

At the time of covid, students were not attending regular classes. Alternative classes or online classes were going on. It needed mobile phones. Some parents were not able to purchase mobiles for their children. Found these students and purchased new mobiles and handed over to those students; Rs. 33000 worth of mobiles were purchased and distributed to 04 students.

Employment generation

With aiming to provide immediate employment to reverse migrants to villages and unemployed laborers in villages, we have facilitated and supported community members to get daily wages under Mahatma Gandhi Employment Guarantee Act. Now it is renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act" or MGNREGA, which is an Indian labor law and social security measure that aims to guarantee the 'right to work'. MANUVIKASA has put best efforts to give the knowledge and benefits of this scheme to labor class population. Every day each labor will get Rs. 285 wage through MGNREGA and labor community may work for village development or their individual infrastructure. Around 1003 members have got 52550 man-days employment opportunities after our intervention.

Getting employment under MGNREGA is not so easy to the common labor and they need to get job card, they should join in a working labor group and they need to link his bank details to the job card along with other KYC details. Few middlemen will cheat the labor in process of involving in labor work and getting measurement of their work and getting payment by themselves.

Government merely provide employment and not providing implements to work for the labor community. Most of the labor community have scarcity of sharp and proper implement to work in MGNREGA working sites and using old implements and putting more effort and time to reach required work measurement. MANUVIKASA identified this gap and provided implements like baskets, hoe and pickaxe.

Supporting fisher women

During and post covid lockdown fisher women and vegetable growers faced the problem of marketing their produce and preservation of left-over products after sale. Vegetable and fish sellers were required to sell the produce within timeline and government indicated routes. MANUVIKASA has helped the women by providing 616 fish boxes. It helped them to store fishes for long time in fish boxes and gained long-term selling capacity.

Supporting small farmers growing vegetables

Transportation of agriculture produce to the processing facility/marketing facility forms a major part in harvest and post-harvest management of any agriculture/horticulture produce. The farmers in the district are mostly small/marginal farmers with very small landholding and small volume of produce, their income levels do not permit them to access own system of transportation and invariably makes them depend on the private means of transport systems to manage their produce.

On the other hand, timely transportation of the produce is very important as the harvested produce is either perishable or the farmer must suffer weight loss of the produce with delay in transportation; this situation of the farmer is often exploited by the private transport who levy high transportation charges which ultimately results in increased cost of production and loss of margin to the farmer.

We have purchased Mahindra Bolero goods vehicle to sell and transport our Farmers Producer Organizations' products and the products prepared by our Self-Help Group members.

Seed tray distribution

Manuvikasa promoted one vegetable FPO in Gokarna of Uttara Kannada District. MANUVIKASA has found and realized that vegetable growers need seeds tray, So we purchased and distributed 3000 seed trays to 300 vegetable growers. Seeds trays are easy to carry and can be transported from one place to another without harming the plants. Planting can be started any time of the year by sowing seeds in seedling tray. Seeds and seedlings are protected from harsh weather condition. Now vegetable growers are very happy, and we have got very good feedback from the beneficiaries.

Support for mask stitching

We have procured and given fabric to the SHG women who were trained in stitching and they have earned more than Rs. 500 per day through stitching and marketing of masks. This fabric amount was rotating and left-over masks after marketing has been freely distributed to poor villagers, health workers and training participants. Total 80 women got employment in this business activity for around 03 months.

Distribution of dry ration kits.

Provided dry ration kit to 5 families who were suffering from covid positive. MANUVIKASA purchased dry ration kit worth of Rs 6000 and distributed to 5 families containing 30 members. At that time all members were home quarantined, so they didn't have ration to prepare food.

Livelihood support to women

In Siddapur area during work in progress, one MGNREGA women worker has lost her life due to illness. MANUVIKASA has extended the financial help of Rs.10,000 to her family for the irreplaceable loss.

Tailoring Machine Distribution

We have helped 20 women with economic difficulties especially widows, divorcees whose family is suffered from illness of bread earners through providing stitching machines.

Chicks' distribution for raring

We have distributed chicks to SHG members to encourage poultry activity during critical time. **Manuvikasa** distributed 2000 chicks to 81 women members of Sirsi, Siddapur, Mundgod & Yallapur Blocks. We have given fast growing backyard poultry chicks.





Collaboration with HSS

Climate change has emerged a single biggest threat to the humanity, planet and environment. We are now living in an age of human-induced disasters. It is an age where human-beings have already caused enough harm to the planet and its ecology and would continue to do if undeterred. Enough of greenhouse gases (GHG) have been accumulated in the environment to cause serious damages to the world so far we have known to. The evidence of climate change is compelling: sea levels are rising, glaciers are retreating, precipitation patterns are changing and the world is getting warmer.

Karnataka is one of most vulnerable states in India to the vagaries of climate change. Land use changes in Western Ghats region of Karnataka over the last century caused by infrastructural projects such as atomic energy lines, dams, factories and monoculture has resulted in loss of forests and water resources. Consequently, river ecosystems are badly affected. Rivers are gradually dying due to pollution, encroachment in the basins and increased demand for water as a result of growing population, urbanisation and industrialisation, in addition to the extant overwhelming demand from farming sector. Rivers are lifeline of Karnataka. Majority of the people in Karnataka are dependent on rivers for their livelihood and sustainable farming. Added to that are the demands for river water from the industries and urban centres, given the precarious situation of ground water in the state. Most of the rivers of Karnataka have their origins in Western Ghats, which is “recognized as one of the world's eight hottest hotspots of biological diversity”.

With the above challenge in mind and the fact that climate change as threat multiplier has emerged as the most significant challenge for sustainable development, MANUVIKASA has collaborated with HSS



MOU exchange between HSS India country Head Mr. Volker Lennart Plan and MANUVIKASA Managing Trustee Mr. Ganapati Bhat

(Hans Seidel Foundation) to take up study and effective water resources management in Aghanashini, Varada and Gangavali river basin.

We are working with HSS and its other partner organizations viz. ATREE Bangalore, IIMB and CEE. We are taking the help of partner organization to carry out study and capacity building of stake holders. The project focuses on framework of the three specific targets of Sustainable Development Goal 6:

Target 6.4 By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity

Target 6.5 By 2030, implement integrated water resources management at all levels, including through transboundary co-operation as appropriate

Target 6.6 By 2030, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.



Consultative workshop at Bangalore on 16.03.2021

MANUVIKASA (R)

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

BALANCE SHEET

AS AT 31ST MARCH 2021

LIABILITIES	AMOUNT	ASSETS	AMOUNT
DESIGNATED AND UNRESTRICTED FUNDS		FIXED ASSETS	
Trust / Corpus/ General Fund		Opening Balance	8,81,481
Opening Balance	5,32,01,502	Add: Additions	13,18,911
Add: Surplus during the Year	25,08,765	Less: Deletions during the year	22,00,362
		Less: Depreciation	(3,20,000)
	1,57,10,268		16,24,021
SECURED LOANS		CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Vijaya Bank Vehicle Loan	4,25,825	Office Rent Deposit	75,000
Vijaya Bank Car Loan	4,25,000	Opening Balance	35,000
		Add: Additions during the year	1,10,000
CURRENT LIABILITIES		Telephone Deposit	1,000
ESI Payable	8,645	Security Deposit with NABARD	2,00,000
PF Payable	54,063	Financial Services Ltd.	5,000
Professional Tax Payable	800	Security Deposit with Selco Solar Ltd.	5,000
TDS Payable	13,177	Fixed Deposit(FD) in Vijaya Bank	15,97,073
		Opening Balance	10,00,000
		Add: Additions during the year	(1,11,000)
		Less: Matured during the year	1,28,347
		Add: Accrued Interest	26,15,420
		Assistance to SHGs	83,082
		Incentives on Micro Finance Receivable	1,89,061
		Tax Deducted at Source A.Y. 2021-22	12,887
		Tax Deducted at Source A.Y. 2020-21	11,700
		Advances for expenses	9,060
		CASH AND BANK BALANCE	
		Cash in hand	375
		Cash at bank	1,40,311
		SBI, Sini A/c No. 30572069717	-
		SBI, New Delhi A/c No. 00000040050560533	4,68,198
		Canara Bank, Sini	24,687
		ICICI Bank	7,061
		Corporation Bank	6,63,312
		Vijaya Bank, Henur	1,041
		Punjabe and Maharashtra Co-operative Bank	40,748
		Vijaya Bank, Sini	37,94,816
		Vijaya Bank, APMC Yard Sini	1,36,739
		Vijaya Bank, Kamsur	38,21,901
		Axis Bank Sini	45,200
		Karnataka Vikas Gramina Bank	26,10,948
		Axis Bank	
TOTAL	1,66,38,978	TOTAL	1,66,38,978

Place: SIKSI
Date: 28-12-2021

For and On Behalf of MANUVIKASA (R)



Managing Trustee

Subject to Our Report of even date attached



(CA. MANUWATH S. SHETTY)
B.Com., LL.B. (SPECIAL), CA (ICAI)

M. NO. 214005

MANUVIKASA (R)

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

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDING ON 31ST MARCH 2021

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give India		By Donations/Grants from Give India	
Programme to meet Basic Needs of an Orphan Child	25,455	Help an orphan child	52,606
Programme for Construction of Water Harvesting Structure	1,79,382	Help to construct a water harvesting structure	2,25,441
Help Villagers to get access to Harvesting Pond	5,27,353	Help Villagers to get access to Harvesting Pond	7,68,210
Sponsoring Uniforms, School Materials and Scholarships	47,137	Sponsor clothing and school supplies for a poor child	54,000
Provide a set of five note books	7,511	Provide a set of five books	10,800
To Programme Expenditure through Give Foundation USA		By Donations/Grants from Give Foundation USA	
Programme to meet Basic necessities of an Orphan Child	3,083	Help an orphan child	3,683
Programme for Construction of Water Harvesting Structure	2,07,425	Help to construct a water harvesting structure	2,23,801
Sponsoring Uniforms, School Materials and Scholarships		Sponsor clothing and school supplies for a poor child	90,440
To Programme Expenditure through Grants from HOB Financial Services Ltd.		By Grant from HOB Financial Services	50,04,400
Development of Lakes	39,72,656	By Grants from NABARD	78,240
Honorarium, TA and Vehicle Expenses	1,21,289	By Grant from Vattikuti Foundation	16,18,910
Salaries and Wages	1,92,340	By Grants from CMS	29,20,000
Travel Expenses	5,64,024	By Grants from Yes Bank Foundation	10,00,000
	83,320	By Grants from Azim Premji Philanthropic initiative	
To Programme Expenditure through Grants from CMS		For Covid Relief	33,29,500
Development of Lakes	14,57,562	For Rejuvenation of Lakes, Construction of Water Harvesting Structures & Farm Ponds	81,41,700
Salaries and Wages	72,795		
Office Administrative Cost	3,000	By Grant from Edel Give Foundation	56,76,373
Honorarium and Travel Expenses	3,900	By General Fund From Give India transferred to revenue (utilised)	2,26,347
Travel Expenses	3,255		
To Programme Expenditure through Grants from Azim Premji Philanthropic Initiative		By General Grants and Contributions	12,00,131
Covid Relief Expenses	33,26,475	By Income from activities of the Trust	50,603
Rejuvenation of Tanks	58,14,551	By Other Income	
Construction of Water Harvesting Structure	40,300	Bank Interest	2,81,562
Construction of Farm Ponds	4,79,955	Interest on Income Tax Refund	2,316
Travel and Related Expenses	12,67,418		
Office Administrative Cost	1,65,196		
Audit Evaluation and Learning Bank Charges	71,000		
Non-Recurring Office Administrative Cost	3,379		
	83,500		



Managing Trustee

STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2021

SOURCE OF FUNDS		(Indian Rupees)
Transferred from Secured loan to corpus	-	
Fees on Consultancy services	-	
Received from sale of fixed assets	-	3,20,000.00
Other income	-	2,83,878.00
Contribution to the earmarked funds	-	2,92,30,460.00
Decrease in net current assets	-	
Income on investments	-	

APPLICATION OF FUNDS		APPLICATION OF FUNDS
Addition to fixed assets	-	13,18,911.00
Purchase of Investments	-	
Decrease in unsecured loans	-	
Disbursement under small grant programme	-	
Disbursements from earmarked funds	-	
Grants disbursed to other organisations	-	
Personal expenses	-	
Technical Expenses	-	
Promotional Expenses	-	2,77,97,199.00
Administrative and other expenses	-	2,12,637.00
Increase in net current assets	-	



STAFF TRAINING





Mr. Harischandra Bhat
Founder

BOARD OF TRUSTEES

Mr. Ganapati Bhat
Managing Trustee

Ms. Shilpa Pai
Treasurer

Mr. Nagaraj Hegde
Secretary

Ms. Geeta Patil
Trustee

Mr. Keshav Murthy
Trustee

Main Advisory Members

Prof. B. K. Kemparaju

Mr. Prabhakar Bhat



OUR TEAM

Sl.No.	Staff Name
1	Ganapati Bhat
2	Shubha Pai
3	Ashwath Naik
4	M.G. Hegde
5	Basavaraj Radder
6	Divya Gouda
7	Shreya Nayak
8	Ganapati Yelival
9	Punit H.Naik
10	Gopalkrishna Badkar

Sl.No.	Staff Name
11.	Niranjan Kadam
12.	Subrahmanya Hegde
13.	Shilpa Shastri
14.	Pavan Bommanahalli
15.	Manikantha C.
16.	Suryanarayana Hegde
17.	Mahesh Naik
18.	Ganapati Gamad
19.	Raghavendra Bhat
20.	Vikas Naik

Sl.No.	Staff Name
21.	Yashwanth Naik
22.	Vighneshwar Gamad
23.	Vijaya Solayekar
24.	Vandana Hegde
25.	Geeta Nilekani
26.	Shekhar Naik
27.	Shrikant Hegde
28.	Manjunath Torlekar
29.	Karthik Shet
30.	Vivek Hegde

Credibility Information of the Organization

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

Name and address of Main Bankers:

Bank of Baroda
Herur Branch, Tq: Siddapur,
Uttara Kannada, Karnataka,
India

Name of the auditors:

M/s. UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
II Floor, Dr. Shiva swami Building
Devikere, Sirsi (U.K.) 581 401

Staff details

Gender	Paid Full time	Paid Part Time	Paid Consultant	Paid volunteers / Motivators / Teachers	Unpaid Volunteers
Male	24	0	1	11	0
Female	06	0	0		0

Staff salary Paid details

Head of the Organisation	40000 per month
Highest paid staff	32000 per month
Lowest paid staff	7500 per month

Remuneration paid to the board members

Name of the board members	No. of meetings attended	Amount Paid during 2020-21
Mr. Ganapati Bhat	04	5,05,000-00
Mr. Nagaraj Hegde	04	Nil
Ms. Shilpa Pai	04	Nil
Ms. Geeta Patil	04	Nil
Mr. Keshav Murthy	04	Nil
Mr. B. K. Kemparaju	04	Nil
Mr. Prabhakar Bhat	04	Nil

National and international Travel and other accounting matters

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



MANUVIKASA

ADMINISTRATIVE OFFICE : Mangesh Mahalaxmi Building, Behind Rayarapete Anjaneya Temple,
Vijayanagar, Sirsi-581 401, Uttara Kannada, Karnataka, India

9845982552

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

✉ manuvikasa@gmail.com

🌐 www.manuvikasaindia.org

📘 http://facebook.com/manuvikasa.karjagi