MANUVIKASA

Editor: Ganapati Bhat For private circulation only

Editorial Committee: Shubha Pai, Ganapati Hegde, Ganesh Hegde

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MANUVIKASA ORGANISED WOMEN CONVENTION AT KALAGHATAGI

In a remarkable celebration of women's strength, aspirations, and entrepreneurship, MANUVIKASA, in association with the EdelGive Foundation, organised a massive Women's Convention at Basaveshwara Kalyan Mantap, Kalaghatagi in Dharwad District. The event brought together hundreds of women from diverse backgrounds, united by a common dream of building a confident and self-reliant future.

The convention was graced by the esteemed chief guest Mrs. Shreedevi A. S., Assistant Director, Horticulture Department, whose inspiring address set the tone for the day. She applauded MANUVIKASA's consistent efforts in reaching out to women from the lower strata of society and emphasized how the organisation's initiatives have become a meaningful support system for many families. She encouraged the participants to actively tap into various government schemes available for women's development and wished for the steady growth and expansion of MANUVIKASA's impactful work.

Mr. Ganapati Bhat, Managing Trustee of MANUVIKASA, delivered a compelling message centred on sustainable livelihoods and women's empowerment. Highlighting the organisation's ongoing commitment, he spoke about the wide range of skill development programs conducted for women across the Taluk. He urged women to leverage these trainings to start small businesses of their own—ventures that not only strengthen household income but also nurture independence, dignity, and decision-making power. He also shed light on the new and upcoming programmes tailored specifically for the people of Kalaghatagi Taluk, reaffirming MANUVIKASA's dedication to community-centric development.

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Editorial

Dear Readers...

Warm greetings and a heartfelt welcome to the December 2025 edition of the MANUVIKASA newsletter. As we come to the close of another eventful year, this issue brings together stories of resilience, collective action, and hope—reflecting the journeys of communities, women, farmers, youth, and children with whom we work across Karnataka. Each section of this newsletter captures a critical dimension of our shared pursuit of inclusive and sustainable development.

We begin this edition with a detailed account of the Women's Convention held at Kalaghatagi, organised in association with the EdelGive Foundation. This grand gathering was a celebration of women's strength, entrepreneurship, and aspirations. Hundreds of women from diverse backgrounds came together to share experiences, learn about opportunities, and reaffirm their role as key drivers of social and economic change. The inspiring messages from our chief guest, Mrs. Shreedevi A. S., Assistant Director, Horticulture Department, and other distinguished guests underscored the importance of government schemes, local entrepreneurship, and collective confidence. The convention was not just an event—it was a powerful statement of women's leadership shaping the future of their families and communities.

Closely linked to this is our ongoing focus on skill development initiatives through continuous training centres. This edition highlights how MANUVIKASA, with the support of EdelGive Foundation, has been implementing diverse skill trainings across Sirsi, Kalaghatagi, Kumta, Haliyal, Yellapur, Honnavar, Tilavalli, Hanagal, Haveri, Shiggaon, and Mundgod. From advanced tailoring and retail management to accounts, video editing, photography, plumbing, and electrician trades, these programmes are creating pathways to sustainable livelihoods. The stories shared here reflect growing confidence, local employment, and reduced distress migration—especially among women and youth.

Another important feature in this issue is the article on the Circular Economy, which invites readers to rethink development through the lens of sustainability and resource efficiency. As environmental pressures increase, the shift from a "use and throw" mindset to "use, reuse, and regenerate" is no longer optional. The article connects global circular economy principles with MANUVIKASA's grassroots work in water conservation, sustainable livelihoods, women-led enterprises, and environmental awareness—demonstrating how local actions can contribute to a more resilient future.

Water remains central to rural life, and this newsletter places strong emphasis on lake rejuvenation through desilting. The article on restoring water bodies explains why desilting is one of the most effective interventions for groundwater recharge, irrigation security, and ecological revival. With farmers actively participating and using nutrient-rich silt on their fields, lake rejuvenation has become a true example of community-led, win-win development. These efforts are restoring not just lakes, but livelihoods and local ecosystems.

Complementing this is an in-depth reflection on Water Conservation and Sustainable Agriculture, which serves as an urgent wake-up call for farmers and policymakers alike. The article highlights practical solutions—farm ponds, mulching, drip irrigation, crop diversification, organic inputs, and community water management—that can protect water resources and strengthen farm resilience in the face of climate uncertainty.

A major highlight of this edition is the comprehensive coverage of the Integrated Farming Systems (IFS) project. Drawing from our extensive experience in Khalaghatagi and surrounding regions, the article explains how IFS offers a holistic solution to groundwater depletion, monocropping risks, and livelihood instability. By integrating crops, livestock, water management, kitchen gardens, and women-led activities, this multi-year programme aims to transform rural vulnerability into resilience. The scale, vision, and long-term impact of this initiative reflect our commitment to sustainable, systems-based rural development.

Beyond livelihoods and natural resources, this newsletter also celebrates progress in education. We share the story of the Baichagod School renovation and learning equipment handover, made possible with the support of Klüber Lubrication India Pvt. Ltd. Improved infrastructure and digital learning tools are strengthening rural education and restoring confidence in Government schools. Alongside this, the launch of Inclusive Education and Communication Development (IECD) Centres for 300 children, supported by CMS Foundation, highlights our focus on bridging learning gaps and nurturing confident, future-ready learners.

We conclude this edition by highlighting the SHG Hybrid Model implemented in association with Sanghamithra Rural Financial Services (SRFS), aimed at promoting secure and transparent digital transactions within Self-Help Groups.

As you read through this issue, I invite you to see these stories not as isolated projects, but as interconnected efforts toward a shared vision. Your continued support, feedback, and engagement inspire us to move forward with renewed commitment.

With gratitude and hope,
Ganapati Bhat
Managing Trustee
MANUVIKASA

Skill Development Initiatives Creating Sustainable Livelihoods

MANUVIKASA, in association with EdelGive Foundation, has been actively implementing a series of skill development trainings across multiple locations with the aim of empowering youth and women through employable and income-generating skills. These trainings are designed to address local livelihood needs, enhance practical competencies, and promote self-reliance among participants from diverse socio-economic backgrounds.

Across venues such as Sirsi, Kalaghatagi, Kumta, Haliyal, Yellapur, Honnavar, Tilavalli, Hanagal, Haveri, Shiggaon, and Mundgod, MANUVIKASA successfully conducted trainings in Advanced Tailoring, Shop keeping and Retail Marketing, Accounts and Office Maintenance, Video Editing, Photography and Videography, and Plumbing and Electrician trades. The wide geographical spread ensured that participants from semi-urban and rural areas had access to quality skill training without the barrier of migration.

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The event saw the presence of distinguished guests, including Mrs. Priya K, a respected local entrepreneur; Mr. Gurunath Gouda, District President of Bharateeya Kisan Organisation; Mr. Basavaraj M. Benne; and Mrs. Chitra Prabhakar Kurane, High Court Advocate. Their participation added depth to the conversations around livelihood, entrepreneurship, and the growing role of women in shaping rural progress.

The Women's Convention was not just a gathering—it was a powerful reminder of the resilience and potential of rural women. As participants interacted, shared experiences, and learned about new opportunities, the atmosphere was filled with motivation and hope.
With initiatives like these, MANUVIKASA continues to stand firm in its mission to empower women, strengthen communities, and create pathways for sustainable development across the region.

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Programs like Advanced Tailoring enabled women to strengthen their technical skills, opening avenues for self-employment, boutique work, and home-based enterprises. Shop keeping and Retail Marketing training equipped participants with knowledge of customer handling, inventory management, pricing, and basic marketing—skills essential for running small businesses and improving existing shops. Accounts and Office Maintenance training enhanced employability in offices, institutions, and small enterprises by providing hands-on exposure to bookkeeping, documentation, and basic computer applications.

In response to the growing demand for digital skills, Video Editing and Photography & Videography trainings were conducted at multiple centers, especially in Sirsi, Haliyal, Honnavar, Shiggaon, and Mundgod. These courses empowered youth to explore opportunities in media, freelance work, social media content creation, and local event coverage. Technical trainings in Plumbing and Electrician trades addressed the need for skilled service providers, enabling participants to secure wage employment or start independent service units within their communities.

The impact of these trainings is reflected in improved confidence, enhanced skill sets, and increased income opportunities for participants. Many trainees have begun applying their skills for self-employment, supporting family livelihoods, or seeking better job placements. Community feedback highlights increased economic participation, especially among women, and appreciation for locally accessible, practical training programs.

Through these initiatives, MANUVIKASA and EdelGive Foundation reaffirm their commitment to inclusive growth, livelihood enhancement, and sustainable community development—building skills today for a stronger, self-reliant tomorrow.

Building a Sustainable Future: Understanding the Circular Economy

In recent decades, the world has witnessed rapid industrial growth, rising consumption, and increasing pressure on natural resources. As a result, our traditional economic model — often described as "take, make, use, and dispose" — is proving unsustainable. Landfills are overflowing, ecosystems are under strain, and communities face the consequences of pollution and resource depletion.

To address these challenges, the global development sector is shifting toward a more sustainable framework: the Circular Economy. At MANUVIKASA, where environmental conservation, community resilience, and sustainable livelihoods are core commitments, the principles of the circular economy offer an inspiring roadmap for the future.

What Is a Circular Economy?

A circular economy is an alternative to the conventional linear economic system. Rather than treating products and materials as disposable, the circular model aims to keep resources in use for as long as possible, minimize waste, and restore natural ecosystems.

It is built on three core principles:

1. Design out waste and pollution
2. Products, processes, and systems are created in a way that prevents waste from being generated in the first place.
3. Keep products and materials in use
4. Through repair, reuse, refurbishing, recycling, and sharing, materials are continuously cycled back into the economy.
5. Regenerate natural systems
6. Instead of only extracting from nature, this model encourages practices that restore soil, water, and biodiversity.

In essence, a circular economy mimics natural ecosystems — where nothing goes to waste, and everything becomes a resource for something else.

Why the Circular Economy Matters Now

India is one of the world's fastest-growing economies, but this growth also leads to rising waste generation, depletion of water resources, and environmental degradation. Rural and semi-urban communities, in particular, face challenges such as plastic pollution, soil fertility loss, and unsustainable agricultural practices.

The circular economy provides a practical and hopeful approach to addressing these issues. It supports resource efficiency, local livelihoods, cost savings, innovation, and long-term ecological balance.

For organizations like MANUVIKASA — working across water conservation, community development, natural resource management, and women empowerment — the circular model aligns seamlessly with our mission of building sustainable and resilient communities.

Circular Economy in Action: Everyday Examples

The circular economy is not just a theoretical concept; it is already transforming practices across the world and within communities. Some examples include:

- Repair instead of replace: Encouraging local repair shops and community skills training reduces waste and saves money.
- Composting organic waste: Turning household waste into compost supports soil health and reduces landfill burden.
- Water harvesting and reuse: Capturing rainwater and reusing grey water helps conserve a precious resource.
- Upcycling: Repurposing old materials — such as fabric scraps, plastics, or wood — into new products supports creative livelihoods.
- Seed saving and natural farming: These practices regenerate soil and reduce the need for costly external inputs.

These examples show how circular principles can be integrated into daily life, improving both environmental and economic outcomes.

How MANUVIKASA Contributes to the Circular Economy

MANUVIKASA's ongoing initiatives naturally embody the circular mindset. Several of our programs showcase sustainable and resource-efficient approaches:

1. **Water Conservation and Watershed Development**
By constructing farm ponds, check dams, and water harvesting structures, we ensure that water is captured, stored, and reused efficiently. This reduces pressure on groundwater and strengthens local ecosystems — a key circular principle of regenerating natural systems.

2. **Sustainable Livelihoods and Skill Development**
Training programs in tailoring and office management promote skills that extend the lifespan of materials and enable resource-efficient entrepreneurship. Repair-based and reuse-based skills are essential components of a circular economy.

3. **Environment Awareness and Community Mobilization**
Through awareness drives, tree planting campaigns, and village meetings, we encourage communities to adopt waste segregation, composting, and eco-friendly practices — gradually shifting mindset from "use and throw" to "use, reuse, and renew."

4. **Women Empowerment Initiatives**
Women's groups trained in livelihood activities often practice upcycling, handmade product creation, and resource-efficient home management, contributing to circular economic cycles at household and community levels.

Opportunities Ahead

The circular economy offers promising prospects for rural development:

- Green entrepreneurship: Local businesses based on repair, composting, recycling, eco-tourism, and sustainable crafts.
- Skill diversification: New jobs in waste management, renewable energy, sustainable farming, and green technologies.
- Community resilience: Reduced dependency on external products and improved environmental health.
- Youth engagement: Opportunities for innovation in design, digital education, and eco-friendly production.

As we look to the future, adopting circular principles can help communities thrive while safeguarding the environment for generations to come.

Conclusion

The transition to a circular economy is not merely an environmental necessity — it is a pathway to economic stability, community well-being, and sustainable development. For organizations like MANUVIKASA, this model resonates strongly with our core values and ongoing work.

By rethinking how we produce, consume, and manage resources, we can build a future where economic growth goes hand in hand with ecological health. Through continued awareness, community participation, and innovative action, the circular economy can become a powerful tool for shaping a greener, more resilient tomorrow.

Why Lake Rejuvenation through De-silting Matters

Across rural India, lakes and traditional water tanks have served as lifelines for centuries—recharging groundwater, supporting agriculture, sustaining biodiversity, and providing drinking water for communities and livestock. However, over the years, these lakes have been neglected, filled with silt, polluted, or encroached upon. As rainfall becomes unpredictable and bore wells go dry earlier each summer, the importance of rejuvenating these lakes has become more urgent than ever. De silting is not just a technical activity—it is a critical intervention for long-term water security.

When lakes accumulate silt year after year, their storage capacity drastically reduces. Rainwater that should have been conserved simply overflows and is lost. By removing the silt, the lake regains its original depth and storage ability, allowing it to hold more water during the monsoon. A deepened lake also increases groundwater recharge, which means nearby wells and bore wells start yielding better throughout the year. In many villages where work has been done, farmers have reported rising water tables, improved irrigation access, and a visible greening of the landscape. This shows that de-silting is one of the simplest, most cost-effective, and environmentally friendly solutions for rural water conservation.

MANUVIKASA has chosen lake rejuvenation through de-silting as a key focus because it directly addresses the root causes of water scarcity. A rejuvenated water body serves an entire village, ensuring drinking water, irrigation support, and a natural buffer against drought. It also helps revive local ecosystems as fish, birds, and vegetation return. Unlike temporary or high-cost solutions, de-silting provides long-lasting benefits for both people and the environment. Each lake rejuvenation contributes not just to one season of water availability, but to a sustained cycle of ecological revival and community wellbeing.

A unique and powerful aspect of this work is the active participation of farmers. The silt removed from lakes is rich in organic nutrients and minerals, making it an excellent natural fertilizer for farmlands. Farmers willingly take this silt to their fields, reducing the project cost while simultaneously improving soil fertility. Fields treated with lake silt have shown better moisture retention, improved crop yields, and healthier soil structure. This win-win partnership ensures that the lake is cleaned thoroughly while farmers benefit directly from the rejuvenation process.

This collaborative approach—where community effort meets ecological restoration—is what makes MANUVIKASA's lake rejuvenation model both sustainable and impactful. By combining scientific methods with traditional wisdom and farmer participation, the organisation is not merely restoring lakes but reviving entire rural water systems. As climate challenges intensify, de-silting and lake rejuvenation become not just necessary interventions, but essential investments in our collective future.

Rejuvenating a lake is rejuvenating life. Through this work, MANUVIKASA and the local communities together are securing water, strengthening livelihoods, and creating hope for generations to come.

WATER CONSERVATION & SUSTAINABLE AGRICULTURE: AN URGENT WAKE-UP CALL FOR OUR FARMERS

Across many villages today, farmers are observing the same worrying signs—drying bore wells, unpredictable rainfall, decreasing soil fertility, and rising cultivation costs. These are not random issues; they are clear warning signals. If current farming practices continue unchanged, the next generation may struggle to grow the food we rely on. Water is not just another resource—it is the lifeline of agriculture. Protecting it through sustainable farming practices is now the only path to ensure a secure future.

The reality of water scarcity has become impossible to ignore. More than half of the bore wells in our region are producing far less water than they did a decade ago. Rainfall patterns have changed dramatically, with heavy rains arriving suddenly and long dry spells following them. Traditional open wells are drying up earlier each summer, and soil that once held moisture for weeks now becomes dry within a few days. These challenges are not caused by fate. They result from over-extraction of groundwater, soil degradation, and the lack of rainwater conservation methods on our farms.

However, the situation is not hopeless. Farmers across various villages have shown that simple, practical steps can make a tremendous difference. Techniques such as farm ponds and field bunding help capture rainwater that would otherwise flow away. A small farm pond alone can store lakhs of litres of water, supporting a farmer through dry spells. Mulching—covering the soil with straw, leaves, or crop residue—is another powerful technique that reduces evaporation, retains soil moisture, and improves soil fertility. Even small changes like these can restore water availability and strengthen crops.

Modern irrigation methods such as drip irrigation and micro-sprinklers further help farmers use water wisely. These systems deliver water directly to plant roots, saving up to 60% more water compared to traditional flooding methods. When combined with sustainable soil practices, they help farmers achieve better yields at lower costs. Community efforts like lake rejuvenation, stream restoration, and de-silting of tanks—initiatives successfully carried out in many MANUVIKASA project villages—have also shown tremendous results. When communities come together to revive their water sources, bore wells start yielding better, water becomes available for longer months, and local ecosystems begin to recover.

Sustainable agriculture techniques also play a crucial role. Soil testing and balanced nutrient management reduce the misuse of fertilizers, protecting soil health while lowering input costs. Crop rotation and intercropping add natural resilience to farms by improving soil nutrients and reducing pest attacks. Using organic manure, compost, and locally prepared soil boosters like Jeevamrutha improves the soil's water-holding capacity and makes crops healthier. Farmers who shift to native and drought-resistant seed varieties also find that these plants survive unpredictable weather much better and require less water.

Water scarcity and soil degradation are not distant threats —they are realities we face today. Every farmer who adopts even one or two sustainable practices becomes a guardian of the land and its future. With the support of MANUVIKASA, these practices can be adopted more widely to protect our water sources and strengthen local agriculture. Together, we can recharge our groundwater, revive our lakes, enrich our soil, and build a farming system that thrives despite climate uncertainties. The choice is in our hands, and the time to act is now.

RENOVATION AND LEARNING EQUIPMENT HANDOVER PROGRAM AT BAICHAGOD SCHOOL

MANUVIKASA, in collaboration with Klüber Lubrication India Private Limited, Bengaluru, organized the renovation and handover of learning equipment at the Government Higher Primary School, Baichagod, under Hasanagi Gram Panchayat of Yellapur Taluk. The program was held on Saturday, 27th December 2025, at the school premises.

The event was inaugurated by Shri Shivaram Hebbar, Hon'ble MLA of Yellapur–Mundgod Assembly Constituency. Addressing the gathering, he emphasized that CSR funds carry a great responsibility and should be effectively utilized for socially beneficial initiatives such as education and rural development. He appreciated MANUVIKASA and Klüber Lubrication India Pvt. Ltd. for undertaking the school development work and stated that such initiatives significantly strengthen the education system. Highlighting the importance of English and Science education, he expressed happiness that this project was designed keeping rural students in focus.

Shri Shantaram Siddi, Member of the Legislative Council, in his address appreciated the development of Baichagod School alongside initiatives related to water conservation and agriculture. He assured support in providing additional learning materials if required in the future.

Representing Klüber Lubrication India Pvt. Ltd., Mrs. Vijaya Hegde shared her personal journey, stating that she herself studied in a rural school and is now working in a German company. She expressed happiness in being part of an initiative that supports rural education and thanked MANUVIKASA for partnering in this meaningful cause.

Addressing the gathering, Shri Ganapati Bhat, Director of MANUVIKASA, spoke about the importance of digitalization in today's competitive world. He highlighted that access to digital tools enables rural students to better prepare for competitive examinations. He also noted that declining student enrollment in rural schools can be reversed by introducing modern learning tools and improved infrastructure.

The program was attended by Mrs. Vinoda Billava, President of Hasanagi Gram Panchayat; Mr. Chandrashekar Mogera, Gram Panchayat Member; Mr. Prashanth Marathi, SDMC President; Mr. Sudhakar Nayak, Education Department Cluster Coordinator; Mrs. Sulochana Hegde and Mrs. Deepa Shetty, Field Coordinators; social workers Mr. Guruprasad Bhat and Mrs. Mangala Marathi; Headmistress Mrs. Shakuntala S. Nayak; teachers, parents, village residents, student representatives, and staff members of MANUVIKASA.

MANUVIKASA LAUNCHES INCLUSIVE EDUCATION AND COMMUNICATION DEVELOPMENT CENTRES FOR 300 CHILDREN

MANUVIKASA has taken a remarkable step toward strengthening rural education by launching Inclusive Education and Communication Development Centres for 300 children with the support of CMS Foundation. These centres operate after regular school hours and provide additional learning support in Science, Mathematics, and English, three core subjects that shape a child's academic foundation and future opportunities. These centres have been established at Bilur, Malanji, Kandraji, Ajjarani, Kirawatti, Hebbatti, Bhaashi, Gudnapur, Rangapura, Bisalakoppa and Andagi.

The initiative is designed to bridge learning gaps that many children face due to limited individual attention in crowded classrooms or lack of academic support at home. By creating a nurturing and inclusive environment, MANUVIKASA ensures that every child—regardless of learning level, background, or challenges—receives personalized guidance. The centres emphasize activity-based learning, hands-on experiments, problem solving, and interactive communication exercises, helping children gain both conceptual clarity and confidence.

School teachers across the region have expressed deep appreciation for this initiative. They have observed noticeable improvements in the students' engagement, understanding of subjects, and classroom participation. Teachers also acknowledge that the centres complement the school curriculum effectively by reinforcing foundational concepts and encouraging curiosity among children.

"EDUCATION IS NOT THE FILLING OF A MIND, BUT THE LIGHTING OF A FIRE THAT KEEPS YOU LEARNING LONG AFTER THE CLASSROOM IS GONE."

Parents too are extremely happy with the transformation they see at home. Children are showing new enthusiasm for learning, completing homework more independently, and communicating more confidently. Many parents—especially those who struggle to assist their children with studies due to limited educational backgrounds—feel relieved and grateful that their children are receiving quality academic support in a safe and encouraging space.

Through this initiative, MANUVIKASA is not only enhancing academic performance but also nurturing future-ready learners who are equipped with critical thinking, communication skills, and self-belief. The Inclusive Education and Communication Development Centres represent a big step toward educational equity and empowerment, ensuring that every child has the chance to learn, explore, and succeed.

Groundwater Depletion and Water Table Trends in Khalaghatagi, Dharwad

In recent years, Khalaghatagi taluk has experienced a significant decline in groundwater levels, making water security a major concern for small and marginal farmers. Pre-monsoon groundwater levels in the region range between 1.6 to 17.1 meters below ground, while post-monsoon levels improve slightly to 1.9 to 11.5 meters. However, seasonal fluctuations result in a steep water level decline of up to 12.8 meters from post-monsoon to pre-monsoon, causing many wells and boreholes to dry up during summer.

To cope with this depletion, farmers have been forced to drill deeper borewells, often reaching 124 to 200 meters (400–650 feet) to access reliable water sources. The groundwater in this area is found in weathered rock and deeper fractured zones, sometimes requiring drilling up to 200 meters. Borewell yields vary significantly, from as low as 0.08 liters per second to a maximum of 16 liters per second, depending on the geological conditions. The increasing depth required to access water highlights the severity of groundwater depletion, a situation that was much less critical a generation ago.

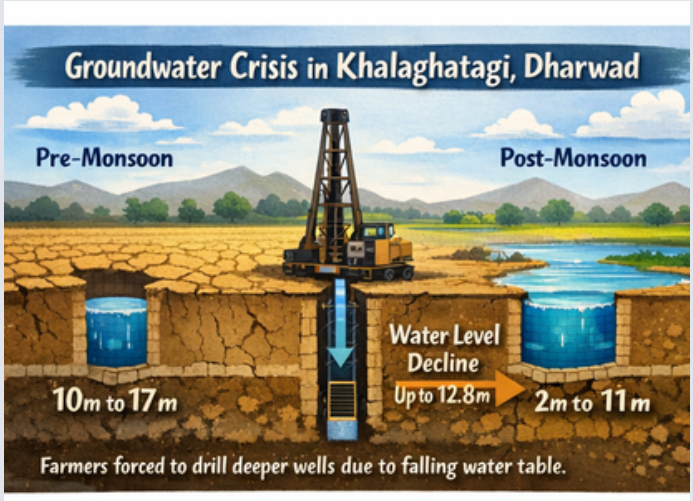
The region’s surface water sources are largely seasonal, with streams and ponds filling up during the monsoon but drying up by February. Consequently, by late winter and summer, groundwater becomes the sole source of irrigation, making farmers heavily reliant on borewells. However, erratic rainfall and increased groundwater extraction have led to a crisis where many shallow-dug wells and hand pumps cease to yield water in peak summer months.

Irrigation Infrastructure and Farmer Dependency

Agriculture in Khalaghatagi remains heavily rain-fed, with a total net sown area of 48,187 hectares, of which only 21,906 hectares (≈45%) is irrigated, meaning 55% of the farmland depends entirely on rainfall. Major crops in the region include maize, millet (ragi), pulses, and paddy, with maize alone covering approximately 45% of the cultivated area. However, limited access to irrigation results in frequent crop failures when rainfall is delayed or unevenly distributed.

The taluk has limited irrigation infrastructure, primarily relying on a canal system and traditional tanks (small lakes and ponds). Canals supply about 50% (11,012 hectares) of irrigated land, mainly supporting paddy and sugarcane cultivation. Meanwhile, traditional tanks contribute 32% (6,989 hectares) of irrigation.

Bore wells and open wells account for 18% of irrigation, covering approximately 3,900 hectares. While bore wells serve as a critical irrigation source for farmers outside canal and tank-fed areas, their over-extraction has significantly reduced their reliability. Official records from 2015 reported that 3,597 hectares were irrigated by bore wells, a figure that has likely increased as more farmers drill bore wells to compensate for unpredictable rainfall. The Central Ground Water Board (CGWB) estimates that groundwater extraction in Khalaghatagi has already reached 75% of its available recharge, signalling a precarious balance that could lead to a severe crisis if overuse continues.



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Rainfall Variability and Rain-fed Agriculture

Khalaghatagi taluk is part of North Karnataka's transitional agro-climatic belt, receiving moderate but highly variable rainfall. Long-term rainfall data (1981–2010) shows an average annual rainfall of 889 mm, with 55% occurring during the southwest monsoon (June–September), 20% in the post-monsoon period (October–December), and the remainder in pre-monsoon showers. However, rainfall patterns have become increasingly erratic, with the coefficient of variation for annual rainfall at 32%, and some months, such as April–May, experiencing variations exceeding 100%. A 51-year rainfall study in Dharwad district identified a decreasing trend in annual rainfall, with most years recording either drought conditions or excessive rainfall.

Since over half of Khalaghatagi's farmland is rain-fed, agricultural productivity fluctuates in response to monsoon performance. In good rainfall years, farmers achieve decent yields of maize, cotton, and pulses, but in drought years, these crops wither in the fields. Small and marginal farmers, who cannot afford multiple bore wells or large-scale irrigation, are the most vulnerable. Even a short dry spell during a critical crop growth stage can significantly reduce yields or cause total crop failure. Conversely, unseasonal heavy rains can flood fields, causing root rot and post-harvest losses.

Impact on Crop Productivity and Livelihoods

Erratic water supply translates to unstable crop productivity in Khalaghatagi. In years with good rainfall, the region produces surplus maize, cotton, and pulses, but in drought years, yields plummet. As a result, many farmers experience both drought stress and flood-related crop losses in the same season, reducing overall income stability. This volatility makes it difficult for smallholder farmers to maintain consistent earnings or sustain their livelihoods. The growing reliance on deep bore wells for irrigation is unsustainable, as declining water tables force costlier and deeper drilling, which many small farmers simply cannot afford. The lack of robust irrigation infrastructure, combined with water scarcity and erratic rainfall, is pushing farmers into a vicious cycle of high risk, low productivity, and economic instability.

Without urgent interventions—including improved rainwater harvesting, sustainable irrigation solutions, and climate-resilient agricultural practices—the situation is expected to worsen, leading to further migration, debt accumulation, and livelihood losses in Khalaghatagi's farming communities.

We have developed 52 lakes and organized thousands of women under SHGs, and trained them in skills like tailoring, catering, few youths including boys trained on electricity and plumbing.

We have mobilised around two thousand women under MGNREGA and given assistance to get job employment. Our lakes rejuvenation programme helped 2000 farmers and 7500 acres of agricultural land.

During our work in this area especially Khalaghatagi Block and surrounding villages, we observed migration and vulnerability among few communities, especially SC and STs.

Scheduled Castes (SC) and Scheduled Tribes (ST) in Khalaghatagi taluk, Dharwad district, face significant socio-economic vulnerabilities. Approximately 41% of the total population in the area comprises minority and underprivileged groups, predominantly SC and ST communities.

These communities often experience social discrimination, limiting their access to essential services and opportunities. Economically, a substantial portion of SC/ST households are Below Poverty Line (BPL), relying heavily on agriculture for their livelihoods. However, their agricultural productivity is hindered by several factors:

Land Degradation: Many SC/ST farmers possess marginal lands characterized by undulating terrains and poor soil health, which adversely affect crop yields.

Water Scarcity: Khalaghatagi taluk receives an average annual rainfall ranging from 74.6 to 77.7 cm. This limited rainfall, coupled with inadequate irrigation infrastructure, leads to water scarcity, especially during critical crop-growing periods.

Limited Access to Resources: SC/ST farmers often have restricted access to quality seeds, fertilizers, and credit facilities, impeding their ability to adopt improved agricultural practices.
These challenges contribute to persistent poverty and socio-economic marginalization among SC/ST communities in Khalaghatagi. Addressing these vulnerabilities requires targeted interventions focusing on land development, water resource management, and equitable access to agricultural inputs and financial services.

During our visits to the villages, we observed that sugarcane area is expanding and pressure on groundwater increasing. Few farmers are turning in to horticulture and areca crops and tree-based crops initially require more water and gradually it sustain with little water and recharge of groundwater also increases in horticulture.

Monoculture practices especially sugarcane ruin the fertility of the land and suck entire groundwater, in long run farm land will become barren. Maize is lazy crop which is less profitable to the farmers and most of the maize farmers have to choose other livelihood opportunities.

An integrated farming system is a solution to the most of the problems and challenges faced by farmers and agriculture ecosystem. MANUVIKASA selected around 30 plus villages as a pilot to implement IFS and water conservation programme in coming 05 years and slowly expand to entire Khalaghatagi and surrounding blocks of Dharwad, Haveri and Uttara Kannada Districts.

The proposed multi-year programme is designed as an integrated rural development initiative that addresses sustainable agriculture, water and natural resource management, livestock health, women-led livelihoods, community capacity building, and convergence with government schemes. Through a combination of training, infrastructure creation, and field-based demonstrations, the programme aims to improve farm productivity, strengthen climate resilience, and enhance rural incomes while creating durable community assets.

Under the sustainable agriculture and capacity-building component, 15 batches of training will reach 750 farmers, supported by the development of 130 model farms that will serve as live demonstration sites for improved practices. Farmers' Field Days will be organised across Years 2 to 4, along with regular village-level farmers' meetings conducted every year, ensuring continuous knowledge sharing. Community Resource Persons (CRPs) will play a key role by providing agriculture awareness and AI-enabled advisory services, while 500 farmers will be supported to access and converge with relevant government schemes.

The programme places strong emphasis on women's livelihoods and household nutrition through backyard kitchen garden training for 500 women, directly benefiting their families and indirectly improving food security for the wider community. These interventions are expected to generate supplementary income, improve dietary diversity, and strengthen women's participation in local farming systems and decision-making processes.

A major pillar of the initiative is water conservation and natural resource management. This includes the development of 200 farm ponds, borewell recharge structures for 40 farmers, trench-cum-bunding or land levelling with plantation on 400 plots, and the rejuvenation of a number of lakes of varying sizes. These interventions will significantly enhance groundwater recharge, irrigation potential, and long-term water security for both agriculture and domestic use, benefiting thousands of farmers and downstream users.

To support livestock-based livelihoods, the programme will organise animal health camps every year for four years, covering 1500 livestock-owning households. These camps will improve animal health, reduce mortality, and increase productivity, thereby strengthening an important supplementary income source for small and marginal farmers.

The initiative also focuses on community mobilisation, awareness, and employment generation. CRP trainings and wall paintings will support large-scale information dissemination and behaviour change. Substantial convergence with MGNREGA will enable engagement of around 1,500 labourers during lake rejuvenation, land levelling, and plantation activities, generating wage employment while creating productive community assets.

Integrated Farming Systems (IFS) is a holistic and sustainable approach to agriculture that integrates crops, horticulture, livestock, poultry, kitchen gardens, and natural resource management into a single, interlinked system. Instead of relying on a single crop or seasonal income, IFS enables farm households to diversify livelihoods, reduce risk, and make efficient use of land, water, labour, and on-farm resources. This approach is especially relevant for small and marginal farmers who face climate uncertainty, rising input costs, declining soil fertility, and market fluctuations.

The IFS approach is based on the principle of resource recycling and mutual support among farm components. Outputs from one activity serve as inputs for another, creating a circular and low-cost farming system. For example:

- Crop residues are used as fodder for livestock
- Animal dung is converted into compost and organic manure
- Farm ponds provide water for crops, livestock, and kitchen gardens
- Kitchen gardens contribute to household nutrition and income

A major focus of the programme is the promotion of sustainable and climate-resilient agricultural practices. Farmers are encouraged to adopt practices that improve productivity while conserving natural resources, such as:

- Soil and moisture conservation techniques
- Mixed cropping and crop rotation
- Use of organic and bio-inputs to reduce chemical dependency
- Efficient water management and protective irrigation

Livestock integration is a core element of IFS and plays a vital role in income stability and nutrient recycling. Livestock provides regular cash flow, improves soil fertility through manure, and enhances household nutrition. Key benefits include:

- Year-round supplementary income from milk, poultry, and small ruminants
- Reduced vulnerability during crop failure or drought periods
- Improved farm productivity through better nutrient cycling

Women are central to the success of the IFS model, particularly through their role in kitchen gardens, livestock care, seed management, and post-harvest activities. Backyard kitchen gardens help improve dietary diversity and reduce food expenditure, while surplus produce generates additional income. The programme strengthens women's participation by:

- Enhancing household nutrition and food security
- Creating income opportunities close to home
- Strengthening women's role in farm-level decision-making

Water and natural resource management form the foundation of IFS. Interventions such as farm ponds, borewell recharge, land levelling, trench-cum-bunding, plantation, and lake rejuvenation improve water availability and soil moisture, making farming more resilient to climate variability. These efforts result in:

- Improved groundwater recharge and surface water storage
- Increased cropping intensity and farm diversification
- Long-term sustainability of agricultural landscapes

Overall, the Integrated Farming Systems approach promotes a shift from high-risk, single-crop agriculture to diversified, resilient, and self-reliant farming systems. The expected impact of IFS includes:

- Improved and more stable farm incomes
- Reduced vulnerability to climate and market shocks
- Better soil health, water security, and ecological balance
- Improved household nutrition and livelihood security

By integrating agriculture, livestock, water, and community participation, IFS creates a sustainable pathway for long-term rural transformation and resilience.

"The best insurance against climate change is biodiversity."
Dr. M.S. Swaminathan

"Sustainable development requires meeting the needs of the present without compromising the future."
Kofi Annan

"The nation that destroys its soil destroys itself."
Franklin D. Roosevelt

"The soil is the great connector of lives."
Wendell Berry (Farmer & Thinker)

Understanding Integrated Farming System

·"Integrated Farming Systems turn farms into living ecosystems, where every activity supports another."

·"IFS is not about producing more from one crop, but producing better livelihoods from the same land."

·"When crops, livestock, water, and people work together, farming becomes resilient."

a. Lake Rejuvenation at Kalaghatagi

b. Borewell Recharge at Kalaghatagi

c. Animal Health Camps at Kalaghatagi

SHG Hybrid Model: Enabling Digital Transactions for Transparent Growth

MANUVIKASA, in association with Saghamithra Rural Financial Services, has initiated the implementation of the SHG Hybrid Model to promote digital financial practices among Self-Help Groups (SHGs). This model combines traditional SHG functioning with digital transaction systems, enabling members to make payments and savings contributions using QR codes while gradually reducing cash-based transactions.

What is the SHG Hybrid Model?

The SHG Hybrid Model is a blended financial system where SHGs continue their regular meetings, savings, and internal lending processes, but integrate digital payment platforms for financial transactions. Each SHG is provided with a QR code linked to its bank account, allowing members to transfer savings, loan repayments, and other contributions digitally through UPI-based payment applications.

Why is it Important?

The model promotes transparency, accountability, and efficiency in SHG operations. Digital transactions reduce the risks associated with cash handling, minimize errors in bookkeeping, and create an accurate financial record. It also strengthens members' digital literacy and familiarizes rural women with safe and secure online payment systems.

Uses and Benefits

- Safe and secure money transfers
- Instant transaction records
- Reduced dependency on physical cash
- Improved financial discipline and transparency
- Enhanced digital inclusion of women

Way Forward

All SHGs under MANUVIKASA will gradually adopt the Hybrid Model through structured training, digital awareness sessions, and handholding support. Continuous monitoring and technical assistance will ensure smooth implementation. This initiative aims to build financially empowered, digitally confident SHGs capable of participating in the growing digital economy.

Through this collaborative effort, MANUVIKASA and Saghamithra Rural Financial Services are taking a significant step toward strengthening grassroots financial systems and promoting sustainable rural development.

Administrative Office: "Shri mata" Building Vijaynagar Taluk: Sirsi, Uttara Kannada, Karnataka, India - 581401

Registered Office: At: Karjagi, PO: Balur, Taluk: Siddapur, Uttara Kannada, Karnataka, India - 581340

manuvikasa@gmail.com www.manuvikasa.org www.facebook.com/manuvikasa/