



MANUVIKASA

ANNUAL REPORT 2022-2023

Details of the Organization

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

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

Thanks to our Present & Past Supporters and Donors

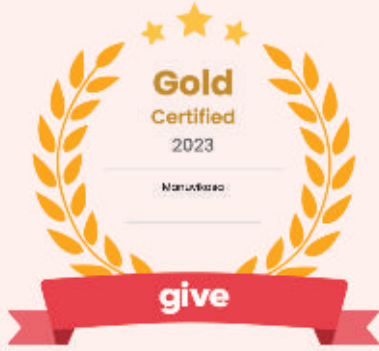


give

Certificate
of Excellence



Manuvikasa



We are glad to share that based on our strong and the most reputed due diligence processes, your organisation has been 'Gold' certified for the Year 2022-23.

Congratulations and best wishes for an impactful year.

2022-23

Year

Signature



Our Reach

- 65000** Families served.
- 3392** Farm ponds developed.
- 213** Lakes rejuvenated
- 29250** Farmers benefitted.
- 2755** Students received help.
- 28000** Acres of agriculture land irrigated.
- 55000** Women members benefitted.
- 600** Tribal families covered
- 4545** Women got skill training
- 30000** Acres common land identified
- 3** Rivers covered for revival



FROM THE DIRECTOR'S DESK



It is delighted to share that MANUVIKASA has completed 20 years of its journey and brought a difference in the lives of thousands of people and brought smiles on their faces. I am very happy to present you our Annual Report for 2022-23. This year has been remarkable for us and added several milestones of success. MANUVIKASA, from the Board of Trustees to administration staff to frontline workers have retained their passion, commitment and quality of services in the development sector inspite of post-pandemic effects and its challenges.

Our management is focused on acquiring new talents in the Board and all departments and improving the skill quotients of staff. We have continued our investments in tools and training to improve the capabilities of the team. We respected the team's experience, introduced new talent and provided blended services to clients. We have focused on developing a standardized process for the implementation and update on our program policies to further develop our organization.

Our esteemed donors, the Azim Premji Foundation and the HDBFS have carried out an external evaluation of water conservation projects and published assessment reports. It is very delighted for me to announce that they are satisfied with our service to the farmers and further extended their grant support.

Our organization is growing in terms of demographic and geographic coverage and scaled out our activities to 05 districts and we are able to cover the new blocks viz, Byndoor block of Udupi District, Hubli and Kundagol block of Dharwad District, Byadagi block of Haveri District and Sagar block of Shivamogga District in this reporting year.

The GROW fund, a catalyst support extended by EdelGive Foundation helped us to implement several organization development activities and it was possible for us to keep the same spirit in the development sector along with manifold challenges in post-pandemic.

The capacity-building effort under GROW Fund helped the management team, administration and front-line team members in terms of communication, HR management, the online presence of the organization, and identifying upcoming challenges of the organization. Our tangible and intangible infrastructures are developed like new branch offices set-up, data collection and analysis tools are developed, websites, profile videos and communication materials are improved.

I appreciate the GROW team for providing our organization with a grant, capacity building, and acceleration support. We are extremely happy to be among the 100 organizations chosen by the GROW Fund in India.

I am very happy to acknowledge the support of Edel Give Foundation for their continuous grant support to improve livelihood of the women through skill training, financial inclusion & Institutionalization. We are covered around 16000 women through EdelGive foundation with in their continuous support to MANUVIKASA for the last five years.

Since 2019, CMS Info Systems Ltd. supported us in our lake revitalization programme. Under this project we have rejuvenated 26 lakes. This year they released funding to transit 150 rural farm women to sustainable farming. I sincerely thank and appreciate CMS Info Systems Ltd. for their assistance and support.

For the past four years, the Azim Premji Foundation (APF) has supported our organization in its efforts to revitalize lakes, increase farmer capacity in sustainable agriculture, conserve water in community forest land, and build farm ponds to help small and marginal farmers with irrigation. This year we have rejuvenated 17 lakes and constructed 68 farm ponds. My heartiest thanks to Azim Premji Foundation for their generous support in the water conservation programme.

We have successfully rejuvenated 94 lakes with the support of HDB Financial Services Limited and these lakes were developed in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts. This year we have rejuvenated 18 lakes and 45 Farm Ponds. I am very happy to acknowledge the support of HDBFS for the last fourth years for the water conservation and lake rejuvenation effort of MANUVIKASA. I sincerely pay my gratitude to HDBFS.

We have developed Pragatimitra Cooperative and Pragatimitra Farmers Producer Company in the year 2017 and are running these subsidiary organizations with innovative programmes and improve farmers and women with manifold activities and products. A dedicated team and board members of both organizations are successfully handling the activities. Both organizations have been making profits within a short span of period and bringing investments from different sources. Under this, we have started new grocery stores for providing quality groceries for the rural community.

Under Livelihood Development and Women Empowerment activities, MANUVIKASA reached over 45,000 families through skill training and financial inclusion. EdelGive Foundation has been supporting MANUVIKASA for the last five years and is hand holding us with grant support and capacity building. I take this opportunity to thank EdelGive Foundation - Dalyan Foundation for providing grant support to cover more than 16000 poor rural women under financial inclusion activities and provide skill training like beautician, computer, dairy development, driving, tailoring and entrepreneurial skills to 4545 women. especially in the rebuilding of livelihood activities of the 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 communities under MGNREGA work and providing them with wage employment. Totally We have successfully rejuvenated 10 lakes with the support of the EdelGive Foundation.

My heartiest thanks to HSS for their support to study and work on climate change and agricultural issues, with different stakeholders. We have imparted training cum workshops on '**Environmentally sustainable and water use efficient agricultural practices**' to the farmers and public representatives on water and soil management with considering climate change. We are glad to acknowledge the support of HSS to develop a training centre at Karjagi village of Siddapur Block where our esteemed organization was born in 2003.

We are also completed one year project with HDFC Bank Parivartan. Project to support the livelihood of 1000 Siddi tribal community households in Yellapur Block of Uttara Kannada District and 1000 Fisher women community households in Kundpaur Block of Udupi District. We have started skill building, business assistance support, horticulture input support, honeybee keeping and extraction trainings for the communities, to improve their alternate livelihood development. The glimpses of the activities included in this report.

In Collaboration with Sanghamithra Rural Financial Services (SRFS), we are providing loans to SHGs in rural areas for livelihood activities. The activities cover agriculture, allied agricultural activities, small business, etc. The focus is to strengthen the rural women's community through economic prosperity.

We have promoted FPOs 'Gokarna Tarakaari Belegaarara Raita Utpadaka Sangha', 'Uttara Kannada Zilla Mahila Meenu Maaratagaarara Haagu Utpadakara Sangha' and 'Kasarakodu Meenu Utpadakara Mattu Matsyodyama Sangha' which have already begun development projects and collective business activities, have also initiated and successfully implemented for-profit business such as selling vegetables, organic manure, seeds, organic fertilizers and fishnets.

We have organized a one-day free health camp at Siddapura of Uttara Kannada District. More than 500 members of different age groups where participated and cleared their doubts and quarries on health issues.

MANUVIKASA is celebrated **Daan Utsav-2022**, India's biggest festival of giving during which people come together and volunteer for various acts of kindness. MANUVIKASA In collaboration with BHUMI NGO, celebrated the joy of giving. As a part of this event Utsav, organized the cleanup drive and work towards a cleaner, healthier environment.

I thank our Board of Trustees for their assistance, which I appreciate as they took the time and made the effort to review the programmes, evaluate the quality of the work, mobilize resources, create frameworks, and make recommendations.

I take this opportunity to acknowledge my gratitude enthusiastic support and participation of our staff, community leaders and volunteers who have made this noble task possible.

On behalf of MANUVIKASA, I endorse keeping up our work to the donor's/supporters' expectations and expect more support / guidance from them in the future.

I wish all the best for the future endeavors of MANUVIKASA and expect more cooperation from all the stakeholders.

Ganapati Bhat

Managing Trustee

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Testimony



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

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

Pragatimitra Souharda Sahakari Niyamita was incepted in the year 2016-17 under the Karnataka Souharda Sahakari Act with 10 initial promoters and a seed capital of Rs.10000/-. Extension of financial assistance in the form of Individual/Group loans for income generation activities is the primary business of Pragatimitra Souharda. Promotion of Micro entrepreneurship, support to establish small

grocery shops/distribution of FMCG products and supply of organic inputs to the farmgate are the new activities introduced into the portfolio of the society. In a span of 7 years the institution has shown its best performance by enrolling about 3300 individual members as share members, has extended benefits to about 1200 individual members through its services, own funds in the form of deposits have crossed Rs.2 crore, Debt of Rs.60 lakhs is raised from external agency which adds to the working capital, capital reserve of about Rs. 11 lakh is created to ensure institutional stability. Apart from the traditional deposit schemes and loan products we have tried and introduced unique concepts of savings i.e savings box concept (under this we have installed about 500 savings boxes and approximately 36 lakhs savings per annum is being collected) and also identification/establishment of micro enterprises @ village level has provided a silver lining to our co-operative concepts and has helped us to survive amidst of market competition. Pragatimitra Souharda is generating a surplus consistently from 6 years since its inception.

Testimony

Pragatimitra North Kanara Farmers Producer Company Limited was established in the year 2016-17 with 10 promoters and a share capital of Rs.1 lakh under the Company Act 2013 with an intent to foster farmer aspirations through collectivization. Today the Company with about 1038 plus enrolled member farmers and we are extending farm gate services in 10 different verticals. Common facility center for primary processing, de-husking machinery service, arecanut polishing machinery service, mini-excavator service for farm development, custom hiring of tractor along with cultivator, shredder and rotovator, arecanut essence procurement and value addition, procurement and value addition of tender arecanut, procurement of coconut and value addition, procurement through e-auctions, input supply to the farmgate, procurement and production of eco-friendly cutlery from areca leaf, procurement and value addition of spices and NTFP and extension of skill development/training programmes forms the major activities of the Company. In the due course, the company has created assets worth Rs. 85 Lakhs in the form of machinery and establishment and reserves of about 8 lakhs to ensure institutional stability; Company is providing employment to about 127 women skilled arecanut peelers during the season, has employed about 20 skilled human resources as operators for the machinery owned by the company and with the wide range of activities the company is able to serve about 850 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.2.35 Crore, is generating profits consistently from 6 years. Common facility centers for primary processing of arecanut, value addition of areca essence, de-husking machine hiring and products from areca leaf are the most popular ones. As a part of expansion Pragatimitra FPC is promoting a new Animal Husbandry Producer Organization with the support of NABARD in order to encapsulate the animal husbandry activities of the farmer/producer members. Also the acquisition of a Farmer Producer Company with 1500 share members is under negotiation.

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

Mr. Vivek Hegde
 Managing Director
 Pragatimitra North Kanara Farmers
 Producer Company Limited
 Pragatimitra Souharda Sahakari
 Niyamita

About MANUVIKASA

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

VISION

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

MISSION

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

MANUVIKASA ADDRESSES THESE SDG GOALS



OBJECTIVES OF THE ORGANIZATION :

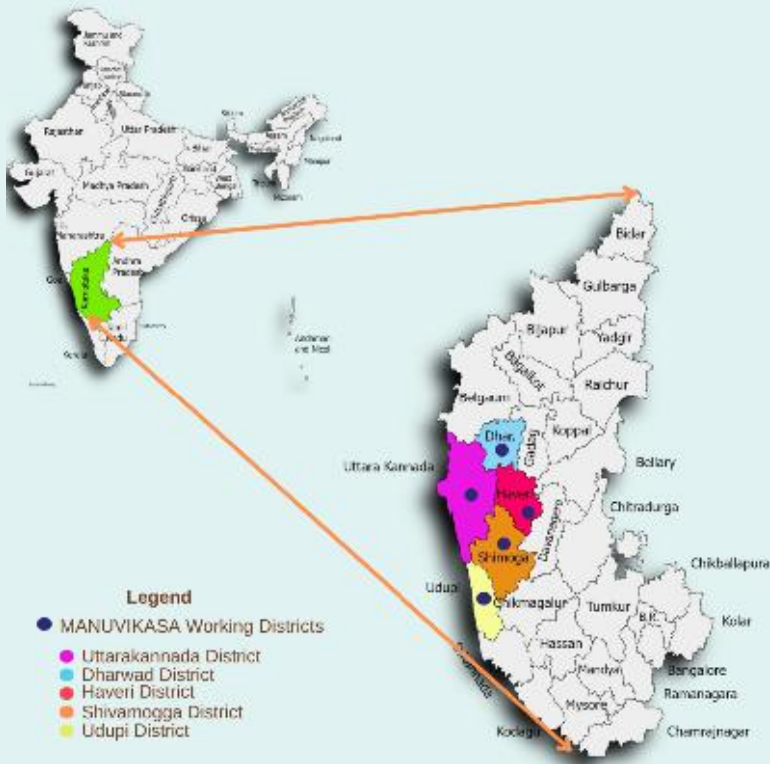
The Main objectives:

- To undertake the preservation of the natural resources mainly land, water, vegetation to sustain life on this planet by maintaining the ecosystem and to prevent exploitation of these resources by some section of society and ensuring equitable distribution to the basic needs of all, especially the poor.
- Care and service for the educational, economic, environmental, cultural needs, welfare and well-being of all persons residing in India irrespective of Caste, Creed, Race, Sex, language or religion and more specifically downtrodden, economically backward rural folk living below the poverty line n particular with prejudice.

Other Objectives:

- To reduce poverty and promote community economic development through rural credit, particularly to women, landless laborers, and other disadvantaged groups through income/ employment generation, rural enterprise promotion and better health care promotion with a focus on Dalits, Lambani tribals, Shepherds and Muslim minority communities.
- To improve rural livelihood through sustainable management and development of natural resources and promotion of improved environment-friendly agricultural practices.
- Working with communities to assist and empower women in target groups to develop community-based structures and organizations with self-help concepts with special emphasis on the development of women and developing local women as SHG leaders, members of village Grama Panchayath and in other local level institutions.
- Working in cooperation with other local agencies & government departments, which are concerned with meeting the needs of the target groups in different ways and establishing operational links with such agencies.
- To initiate research and development projects with community participation, that ultimately aims to influence the reduction of incidence of poverty, child labour and environmental destruction.

AREA OF OPERATION



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

Uttara Kannada is a special district among other districts of Karnataka. The area here consists of the 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 the least density of population in the state, because a large area of land is classified as forest. The district can be divided into four ecozones i.e., the coastal, the crest line of the Western Ghats, the high land and the eastern plateau. The species of plants, soil varieties, flora and fauna are diversified from one place to another. The public is dependent on agriculture, fishery and collection of forest products. In this region many species of wild plants are endemic and some are endangered in condition. Due to the strict implementation of forest laws, the people who collect forest products are finding it very difficult for their livelihood. The situation of Udupi District is also the same.

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

BENEFICIARIES:

- Poor farmers and agricultural laborers.
- Children and women.
- Mentally and physically challenged.
- Dalits and backward communities.
- Minority community.
- People with health problems.
- People interested in environmental 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 viewpoint
- Voluntarism and Teamwork

Project planning, implementation, monitoring and evaluation

- Creative participatory approach is being followed in the planning, implementation, monitoring and evaluation of the programmes.

- We exercise the “bottom up” approach.

- MANUVIKASA team will finalize the project plans with the active participation of the stakeholders at the field level.

- The Project Director finalizes the plan and submits it to the Governing Board for approval

- The team plans implementation with the help of a clearly prepared action plan

- Generally, no deviation is permitted from the approved plan. If there is a need to deviate or do mid-course correction, necessary prior approval must be sought

- There shall be continuous internal monitoring and ongoing evaluation of the programme once a year and an in-built monitoring system will be developed for every project

Performance measures

- MANUVIKASA gives more respect to credibility, transparency and accountability and maintains a beneficiary register with contact details and it is publicly available.

- Frequently comparative study will be conducted on the impact of the cost benefit of the programme in different geographical sites.

- Impact of the programme will be studied in adverse climatic conditions.

Future plan to develop the organization

- Give more strength to the board by involving more efficient persons in the board

- Develop IT measures to strengthen the system in the organization

- Develop strong mechanism to raise funds and self-generation

- Develop proper systems to maintain credibility and transparency

Impact Partners



Core Activities of MANUVIKASA

Water conservation in community forest
Natural resources conservation and water conservation

ENVIRONMENT AND WATER CONSERVATION:

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

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

MANUVIKASA develops water harvesting structures of various forms and dimensions in synchronization with geographic situations such as rainwater harvesting soak pits, structures in the high land / hilly areas, individual farmer-owned farm ponds in midland or farmlands, and rejuvenation of community lakes that are typically found in the plateau region. All these forms of rainwater harvesting structures significantly contribute to the enhancement of the surface groundwater table, decreasing the dependence on deeper groundwater tables through bore wells/tube wells. As of March 2023, the structures developed by MANUVIKASA are instrumental in harvesting a whopping 6756 million liters of rainwater every year and counting!

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

Despite Uttara Kannada district being one of the good rainwater recipient districts in the state, due to the lack of water harvesting structures, most of the rainwater runoff and water is scarce for irrigation during the winter and summer seasons. This results in farmers practicing only monsoon farming and leaving the land uncultivated/underutilized due to a lack of irrigation. To mitigate this manageable problem, MANUVIKASA develops small farm ponds of the dimension of 30feet Width, 30 feet Length & 10 feet depth to 50 feet Width, 50 feet Length & 10 feet depth depending on the landholding of the farmer to arrest rainwater during monsoon and optimally utilize the same during winter and summer seasons!

We have developed over 3392 farm ponds with the support of philanthropic organizations like the Deshpande Foundation, Give India, The Azim Premji Foundation, HDBFS, YES Foundation, etc. These individually owned water harvesting structures have helped over 3,500 farmers to practice agriculture on over 12,900 acres during the Kharif and Rabi seasons, convert uncultivated land into areca nut, banana, and spice plantations under mixed cropping system, etc., and earn at least double of their earlier income just within the period of two to four years. As natural springs are the only source of water for most of the farm ponds, MANUVIKASA has developed water harvesting structures, with which water is channelized to the farm pond by leveraging natural gravity. This helps farmers save money from investing in diesel and electrical pumps, which are a financial burden and cause environmental disruption.

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

option for irrigation.

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

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

Agricultural land has no value without water. Water is the key driving force of nature for crop and food production. Changes in climatic conditions are resulting in the uncertainty of rainfall distribution. Hence high rainfall areas are receiving low rainfall and vice versa. So, throughout the year farmers are being able to grow crops only in the rainy season. In absence of water, they can't think about the crop other than during the rainy season.

Betta Land Development:

Rainwater getting percolated at the hillocks is the primary source of natural springs being generated during summer. Enhancing the percolation of rainwater helps the groundwater table get restored and generates more springs that maintain moisture at the upper layer of the land in the vicinity of the hill. Knowing its importance, MANUVIKASA has developed thousands of soak pits of the dimension 8 feet wide, 3 feet in length, and 2.5 feet depth on the top of the hilly area and a small lake-like structure to stop the flow of rainwater and help it percolate there itself. This creates a greater number of natural springs so that farmers could leverage surface water by developing small farm ponds with technical help from MANUVIKASA to identify the presence of the spring and develop a farm pond in it. We have developed over 12,500 soak pits as of March 2023.

Rejuvenation of Lakes:

Community lakes play an important link in the overall rainwater harvesting chain system that was developed by our ancestors, leveraging their indigenous and tacit knowledge. The lakes play a crucial role in harvesting

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

Hence, the lakes are excessively silted, and their water-holding capacity is severely compromised. MANUVIKASA is de-silting such lakes and rejuvenating them with proper bund development, strengthening inlet and outlet water flow. Under this model, both philanthropists / CSRs and the farmer communities share the cost to an extent of 50:60. While MANUVIKASA takes care of the cost of excavation, farmers do transport the silt excavated at their own cost and dump it in their farmland. Thus, the cost-sharing model helps the community to own the solution and ensure that the lake is not negatively affected anymore. The community owns the watch and ward of the lake rejuvenated by MANUVIKASA.

We have developed 214 lakes as of March 2023 with the grant support of the Coca-Cola Foundation, HDBFS, APF, CMS Info systems Ltd, EdelGive Foundation, CAPCO and Yes Foundation. We have developed 214 lakes as of the date and excavated 16.48 Lakhs cubic meter of silt and conserved 1648 million liters of water every year and supported access to irrigation to 24585 acres of land and benefited 8000+ small farmers.

Our initial success and an overwhelming response cum demand for the solution have motivated us to rejuvenate 1000 lakes in the next 5 to 7 years with the support of the community, philanthropists, CSRs, and many more.

1. Water conservation and common land conservation

Water and soil are the major natural resources; human beings are highly dependent on them for producing food. Water is a critical input in agriculture in nearly all its aspects, having a determining effect on the eventual yield. Quality seeds and fertilizers fail to achieve their full potential if plants are not optimally watered. Adequate

availability of water is important for animal husbandry as well. Fisheries are, of course, directly dependent on water resources. Especially in the southern part of India, lakes have inextricable relations with the communities in terms of social and economic development. After the innovation and execution of absorbing groundwater for agriculture and urban usage, surface water storage structures were neglected. Presently, we are facing total depletion of groundwater in almost every region of the nation. Water scarcity in the nation is a burning problem. Surface water storage and recharge of groundwater are the need of the hour to solve the problem. Government policies, corporate sectors, and all developmental programs are trying to solve this problem.

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



crops and neglected gravity-flowing tank waters. In the farm pond model around 40% of the total construction cost will be collected from the farmers.

Though Karnataka is known for tank management by the local communities, maintenance and management practices introduced by the state in recent years have undermined the importance of community participation. The consequence is that many tanks in Karnataka today become ineffective or in some cases defunct, the area irrigated by tanks has declined, and the local ecosystem deteriorated. The tank was meant not only for agriculture but also served as a resource base for many other indirect activities like the collection of fodder and fuel, making of bricks, pots, baskets, etc., with women, always offering their assistance in these processes. Hence, the tank and its surroundings used to be the common property of the village and its people. In Karnataka, districts like Uttar Kannada, Shivamogga, Dharwad, and Haveri generally receive good rains annually compared to other parts of the state. The undulating and plain topography in these districts enables us to have a good number of lakes. Over several years, the existing lakes in this region are subjected to several adversaries such as siltation, non-maintenance, encroachment, broken embankments, infestation by weeds and shrubs, etc. The net result is that most of the lakes are in degraded condition. There was an

urgent need to rejuvenate these lakes in this region. MANUVIKASA works directly with farmers who are facing water problems and intends to develop wetlands and rejuvenate lakes. This purely starts the work with community involvement in the physical rejuvenation of lakes and the development of ponds and wetlands. The concern of the program is to develop water holding capacities of the lakes, improve the yield of the farmers and increase the employment opportunities in the villages. It also would focus on the management of the lake after rejuvenation by capacity building of the users and introducing fishing activities in lakes, making local community institutions responsible for the management of lakes along with Gram Panchayath. The local labor community will be empowered to work under MGNREGA to maintain the lakes. MANUVIKASA will bring back the old glory of lakes and remember the community-managed lake systems. Lake silt will be applied to the farmland, and this silt is equal to organic manure. Silt is generated through accumulated fine soil mixed with degraded organic materials. Silt increases soil fertility due to its highly rich carbon, nutrients, and animal excreta content. Silt has excess clay content and water-holding capacity. It promotes water retention and air circulation.



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

The advantages of farm ponds are:

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

Farm ponds are cost-effective structures that enhance water control, contribute to agricultural intensification, and boost farm incomes. These ponds are financially viable plans, with a high Internal Rate of Return. However, this is possible only if they

act as rainwater harvesting structures and not as intermediate storage points for increased extraction of groundwater or diversion of canal water.

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

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

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



Total Farm Pond created:

Year	Upto 2016	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	Total
Total Number of Small Tanks and Farm Ponds	1397	332	506	422	192	225	135	183	3392
Number of Beneficiaries	2843	432	665	422	345	549	451	383	6090

We have developed **3392** Farm Ponds and harvest **5088** million liters of water every year

Ponds created

Name of supporter	2019-20	2020-21	2021-22	2022-23	Total
Deshpande Foundation	72	40	20	20	152
GiveIndia	51	108	79	50	288
APF	49	47	36	68	200
HDBFS	00	00	00	45	45
Yes Foundation	20	30	0	0	50
Total	192	225	135	183	735

During the reporting period, MANUVIKASA has developed 48 lakes. Database of lakes developed.

Name of the donor	2018-19	2019-20	2020-21	2021-22	2022-23	Total
Coca Cola	00	10	00	00	00	10
APPI	00	13	18	15	17	63
YES Foundation	00	03	04	02	00	09
HDBFS	11	24	18	23	18	94
CMS	00	05	06	07	08	26
EdelGive Foundation	00	00	00	05	05	10
CAPCO	00	00	00	02	00	02
Total	11	55	46	54	48	214



IMPACT PARTNERS



Overall accomplishments since the inception of the partnership:

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

Key deliverable	Grant-1 2017-18	Grant-2 2018-20	Grant-3 2020-22	Grant-4 2022-23	Total
Development of small farm ponds (Individually owned)	311	110	0	45	466
Development of small-sized lakes (2-5 Acres)	0	22	41	09	72
Development of Water Harvesting Structure in Betta Land	25	35	0	00	60
Development of medium-sized lakes (5-8 acres)	0	0	13	09	22
Development of small water harvesting pits	2030	3000	0	00	5030

Key achievements of the fourth project supported by HDBFS:

- Number of lakes developed : **18**
- Number of villages covered : **28+17=45**
- Number of Taluks & Districts covered :
04 Districts and 09 Taluks namely:
 - Uttara Kannada : **Sirsi, Siddapur, Yellapur**
 - Shivamogga : **Sorab**
 - Haveri: **Hangal, Shiggavi, Byadagi**
 - Dharwad: **Kalaghatagi, Hubballi**

- No of acres benefited: 228.16 acres through ponds.
- No of acres benefited through lakes: 2424.36 acres.
(Through large lakes 1207.12 Acres and medium 1217.24 Acres)

No. of farmers benefited:

- No of farmers benefited: 45 through farm ponds.
- No of farmers benefitted through lakes: 713.
- Through medium lakes: 350
- Through big lakes: 363
- **Major crops that are leveraging additional water harvested:**
 - Conventional crops: Paddy
 - Newly adapted crops: Beetle nut, Mango, Sugarcane, Maize, corn etc.
- **Total additional water storage achieved:**
 - Total 171.8 million litres of water
 - We reduced the cost of cubic meter excavation from INR 45 to INR 40 successfully convincing farmers to provide more tractors to shift the silt without making excavator machine idle in any moment.



HDBFS (Large Lakes)

Sl No	Name of the Lake	Village	Talukq	District	Lat	Long	No of farmers	No of Acres benefited	Cubic meter excavated
01	Doddakere	Kirwadi	Hangal	Haveri	14.60148132	75.22286842	42	101	14319
02	Vadagattikere	Kalaguddi	Hangal	Haveri	14.59107302	75.22360312	46	101	11018
03	Umbalikattikere	Dummihala	Byadagi	Haveri	14.62603864	75.27111002	36	161.36	8674
04	Harogatte Kere	Ghalapuji	Byadagi	Haveri	14.63660854	75.27778902	26	90.02	12202
05	Hunasikatti Kere	Sagaravalli	Hangal	Haveri	14.71324167	75.045355	33	121	10091
06	Desaikattekere	Herebasura	Hangal	Haveri	14.67225536	75.3026868	38	121.2	6717
07	Tumbi kere	Garudahonahalli	Kalaghatagi	Dharwad	15.08817681	75.02388938	55	166.17	5841
08	Goulinkattekere	Tirumalakoppa	Hubli	Dharwad	15.168192	75.124861	43	162.37	10655
09	Aagasravaddukere	Attikatte	Byadagi	Haveri	14.61568	75.28264833	44	183	8820
							363	1207.12	88337

HDBFS (Medium Lake)

SI No	Lake Name	Village	Talukq	District	Lat	Long	No of farmers	No of Acres benefited	Cubic meter excavate
01	Dadalagatti Kere	Hotanahalli	Shiggavi	Haveri	14.89571937	75.19342963	37	102	8755
02	Damagatti Kere	Hotanahalli	Shiggavi	Haveri	14.88891667	75.18996333	41	96	8349
03	Icchalakatte Kere	Kamanavalli	Soraba	Shivamogga	14.55163833	75.207885	34	107.2	6079
04	Upadyayana kere	B Hulikatti	Kalaghatagi	Dharwad	15.14758339	75.07736003	34	127	5082
05	Uddanakatti kere	Hosur	Shiggavi	Haveri	14.997292	75.149907	51	188.2	9472
06	Badagikatte kere	Galaginakatti	Kalaghatagi	Dharwad	15.13434466	74.94838141	45	162	8469
07	Poojar Kere	Kamplikoppa	Hubballi	Dharwad	15.21613	75.112688	48	214.24	13401
08	Agasanakatte kere	Torur	Shiggavi	Haveri	14.91541167	75.15515167	40	156	8144
09	Palayullikekatte kere	Channagiri	Sirsi	Uttara Kannada	14.603875	75.01185	20	64	5391
							350	1216.64	73142



Case study 1

We our Water, Life succour

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

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

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

When the MANUVIKASA team visited Igod village, they find that Dyava was in dire need of

financial support to put his agriculture and livelihood activities back on track. "We convinced him to get a small farm pond constructed on his land. This helped him overcome the water crisis," shares Mr. M.G Hegde, Field Manager - MANUVIKASA. With a length and breadth of 30 ft and a depth of 10 ft, the pond provides sufficient water for cultivation even during the summer season. "The yield from my land has improved significantly," says Dyava, with relief. He also installed a 2 HP motor pump for lifting the water from the pond and grows Vegetables and pepper in the farmland as additional crops.

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



Lake Rejuvenation: A Pathway for Sustainable Economic Development

“Not every lake dream to be an ocean. Blessed are the ones who are happy with whom they are.” - **Mehmet Murat Ildan**



The environment is made up of natural factors like air, water and land. Each and every human activity supports directly/indirectly by natural factors. India is facing a problem of natural resource scarcity, especially of water in view of population growth and economic development. Growth of population, advancement in agriculture, urbanization and industrialization has made surface water pollution a great problem and decreased availability of drinking water. Lakes are important features of the Earth's landscape which are not only the source of precious water, but provide valuable habitats to plants and animals, moderate hydrological cycles, influence microclimate, enhance the aesthetic beauty of the landscape and extend many recreational opportunities to humankind.

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

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

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

Realizing the potential of the project, 33 farmers have made use of the silt dug out from the lake in their farm lands. 4624 loads and 10091 Cubic meters of silt excavated, which benefitted after the lake rejuvenation.

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

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

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

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



Lake Rejuvenation A Journey towards self-Reliance

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

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

Shares Shankrappa Hadimani, “Earlier, nobody cared about Doddakere and its significance. But with the intervention of MANUVIKASA and its ideas, the farmers realized its importance. A total of 116 loads of silt from the lake has been shifted to my paddy field. Along with paddy, after the silt application to the farmland I am growing multi crops like maize, and arecanut this year. Now the lake is filled with water, the farmers of our village started the fishery activity, expand dairy farming, and do co-agricultural activities. This has increased the confidence of the farmers by leaps and bounds”.

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

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

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



Impact Partner



Azim Premji Foundation



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

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

What is Betta Land?

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

Water Conservation in community forest land

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

During the reporting period, we have constructed 68 ponds, 10 betta tanks and rejuvenated 17 lakes.

Overview of cumulative project progress of APF

Key deliverables	2019-20	2020-21	2021-22	2022-23	Total
Construction of water harvesting structures in community forest land with the size is 30 feet width, 50 feet in length, and 8 feet in depth	23	0	0	10	33
Construction of farm ponds	50	50	30	68	198
Providing sustainable agriculture and financial inclusion training to women members	50	64	68	72	254
Rejuvenation of lakes	13	18	15	17	63
Conducting lake convention	00	00	02	00	02



Key achievements of the second project supported by APF:

- Number of lakes developed: 17
- Number of villages covered: 59
- Number of Taluks & Districts covered:
04 Districts and 08 Taluks namely:
 - Uttara Kannada: Sirsi, Siddapur, Yellapur
 - Shivamogga: Sorab
 - Haveri: Hangal, Shiggavi, Byadagi
 - Dharwad: Kalaghatagi

68 farmers benefited: through farm ponds.

- No of farmers benefitted through lakes: 614
- No of acres benefitted: 179.08 acres through ponds.
- No of acres benefitted through lakes: 2434.79 acres.
- Major crops that are leveraging additional water harvested:
 - Conventional crops: Paddy
 - Newly adapted crops: Beetle nut, Mango, Sugarcane, Maize, corn etc.
 - Total additional water storage achieved:
 - Total 141.06 million litres of water

APF Lakes

SI No	Lake Name	Village	Talukq	District	Lat	Long	No of farmers	No of Acres benefited	Cubic meter excavate
01	Kerwadakere	Hulaginakoppa	Kalaghatagi	Dharwad	15.06295453	74.91969497	41	101.2	6088
02	Jodagere	Biravalli	Kalaghatagi	Dharwad	15.10812667	75.0624	37	130	6435
03	Yabanayakanakere	Hirehonnalli	Kalaghatagi	Dharwad	15.25122976	74.994727	38	223	6451
04	Kumbargattikere	Shighhatti	Kalaghatagi	Dharwad	15.276565	74.96092833	41	93	6342
05	Kyanganavarkere	Muttagi	Kalaghatagi	Dharwad	15.26261167	74.98515333	33	181.2	8533
06	Belavalakattikere	Koppagondanakoppa	Hangal	Haveri	14.60418904	75.24595311	32	144	8045
07	Totadakere	Attikatti	Byadagi	Haveri	14.60635309	75.27314014	25	78	10151
08	Deshi kere	Nelliharavi	Kalaghatagi	Dharwad	15.086185	75.00799167	50	223.2	6523
09	Byadakattikere	Hanumapura	Hangal	Haveri	14.7082009	75.16455316	25	62.27	8258
10	Hirekere	Savikere	Hangal	Haveri	14.70873849	75.07640524	27	87	7354
11	Uramundinakere	Dimbuvali	Kalaghatagi	Dharwad	15.140336	74.870596	32	161	9405
12	Uramundinakere	Gundashettikoppa	Sorab	Shivamogga	14.37410607	75.05666634	25	89	6092
13	Uramundinoddakere	Bidrageri	Sorab	Shivamogga	14.46188333	75.147615	41	114.2	12511
14	Bharamagatti Kere	Hosur	Shiggav	Haveri	15.001446	74.13861	49	226.16	9215
15	Doddakere	Chikkalli	Byadagi	Haveri	14.62913531	75.31837237	25	119.36	8865
16	Vaddinakere	Timmapura	Byadagi	Haveri	14.6018225	75.28978938	54	204	9999
17	Ayyatappana Kere	Bendalagatti	Kalaghatagi	Dharwad	15.09113926	75.06511546	41	198.2	10799
						TOTAL	614	2434.79	141066

Case study 1

Agricultural sustenance through farm ponds

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

Mr. Annappa Hanumant Naik, aged 50 is a farmer who lives with his family in Tarali Village, Siddapur Taluk, Uttara Kannada District. He belongs to a poor family. Along with practicing agriculture, he also does labor to supplement his income. Annappa owns 2.20 acres of agricultural land. He has cultivated paddy, areca and banana. But there was a scarcity of water for these crops. Due to this, the yield was lower than expected. When MANUVIKASA visited Tarali village in Siddapur Taluk for the survey, they realized that the people were suffering from water scarcity during summer season. The organization conducted an

awareness program regarding farm ponds and its usefulness. Annappa realized the need for constructing a farm pond on his land and requested MANUVIKASA to help him construct one, as the organization plays an important role in the development of farmers, women, natural resources, children, and so on. He also felt the need to develop a drip irrigation system, which allows water to flow easily to the farm and to cultivate fish in the farm pond too.

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

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



Mr. Annappa Hanumant Naik,
Tarali Village, Siddapur Taluk,
Uttara Kannada District

Case study 2

Farm pond An aperture for financial development

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

The background

Nagaraj Lakshman Naik, a 35-year-old farmer resides in Korse village in Bislakoppa Panchayat of Sirsi Taluk. Uttara Kannada District. Nagaraj, who owned half an acre of rainfed land, because of the non-availability of the water resources he didn't begin agricultural activities on it. However, because there are no water sources nearby, Nagaraj was very unhappy with his situation. "If there is no water for our crops, we have to work as daily wage laborers to make a living, irrespective of how many acres of land we own" shares Nagaraj

The Intervention

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

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

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

The Impact

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

Nagaraj says, "Now I am growing bananas on the farm, and in the future, there is a plan to make an Areca plantation on my land. My farm pond provides water for growing crops, without waiting for rainfall. I also used the excavated soil for enriching the soil in fields and leveling lands. And I am also thinking to begin to start animal husbandry also".

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



Case study 2

Lake Rejuvenation A Community Journey towards Economic Prosperity

The story of Jodagere Birvalli Village

“The words bounced off her like a stone skipping over the surface of a lake. A stone may skip a long way, but it always sinks eventually.”

Rachel Hartman, Tess of the Road

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. Lakes also work to replenish groundwater, positively influence the water quality of downstream water courses, and preserve the biodiversity and habitat of the area.

For the last Four years, MANUVIKASA and APF (Azim Premji Foundation) have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts.

Birvalli is a village located in Biravalli Grama Panchayath of kalaghatagi Taluk in Dharwad District. When the MANUVIKASA team visited **Jodagere** Lake in Birvalli, the local lake was dry and filled with silt due to decades of negligence and disuse. Located at survey no-200, the lake had a total area of 3.12 acres.

Expresses Fakirappa B. Chennur, “Spearheading the lake rejuvenation work, we reached out to the encroachers, explaining the situation and requesting them to shift bases. But it was a very difficult task for us. With sustained efforts, the encroachment was cleared, thereby helping free up the water catchment area and enabling an easy flow of rainwater into the lake.”

“With support from the Biravalli Grama Panchayath, we participated in the Grama Sabha and community meetings and convinced the villagers about the importance of rejuvenating **Jodagere**”, shares Sanjay Chavan a field coordinator of MANUVIKASA

Recollects Sharanappa K. Karatangi, “In our village, most of the families are lower and middle-class families -

they have only one or two cattle or cows. Because of the large amount of silt and sediment packed in the lake, in the rainy season, most of the cattle and cows died as they got trapped in the lake's muddy soil. This created a huge economic loss to our families”.

“After rejuvenation of the lake I have observed that there is an increase in the soil moisture level, ultimately leading to minimal use of water in my agricultural land” shares Kallanagouda Patil, a progressive farmer of the village. Up to now, 37 farmers have made use of the silt dug out from the lake in their farmlands. Totally 6435 Cubic meters of silt was excavated from the lake. The lake now has sufficient water to irrigate 130 acres of land, as well as for other day-to-day activities. 6.4 million Litres of additional water storage achieved

“Apart from this, in our village, the groundwater level of the adjoining area especially the entire catchment area will be gradually increased by percolation through recharging,” says Vinaykumar Tirakkanavar, a villager of Birvalli. “Due to intense farming activities, man-days employment has increased through farm activities in the farmlands nearby the lake,” shares Majappa T. Tadasa, a villager of Birvalli.

The Lake is rejuvenated considering all engineering aspects such as proper mapping, ensuring a saucer-shaped lake structure, optimum desilting by maintaining the required depth of the lake, creating strong embankment, and letting appropriate outlets for excess water to flow.

Socially, the rejuvenation activity has enabled all types of community members to come together to support this rejuvenation initiative irrespective of caste, creed, gender and economic status. The beneficiaries benefitted immensely by way of getting nutrient-rich silt from the lakes to their farmland. Farmers believe that they need not apply any fertilizers to their soil for the next 4-5 years.





CMS Info Systems Private Limited has been supporting us since October 2019 and sanctioned 4 grants and three grants are successfully completed. We have rejuvenated 26 lakes. During the reporting period, we have rejuvenated 8 lakes.

The below table contains the brief details of the lakes rejuvenated:

Sl No	Lake Name	Village	Talukq	District	Lat	Long	No of farmers	No of Acres benefited	Cubic meter excavate
01	Kandarammanakattekere	Uppansi	Hangal	Haveri	14.71429333	75.29481	56	236	6031
02	Keshinkattekere	Kuppagadde	Sirsi	Uttara - Kannada	14.66948833	74.99321167	34	120.05	6117
03	Mugalakatte kere	Chikkavali	Sorab	Shivamogga	14.42402167	75.14507667	32	138.2	9909
04	Hittalakattikere	Guddadamuttalli	Hangal	Haveri	14.70346667	75.30736333	42	241	9219
05	Manyan Kere	Hirehonnihalli	Kalaghatagi	Dharwad	15.21614167	74.97668833	40	212	5751
06	Ningannana Katte Kere	Kapageri	Sirsi	Uttara - Kannada	14.52054667	75.03972333	39	336.12	5083
07	Devageri Kere	Kopparsikoppa	Hangal	Haveri	14.94771	75.03771833	39	108.3	5179
08	Heggeri kere	Begur	Kalaghatagi	Dharwad	15.21666191	74.9766983	34	183.1	5415
Total							316	1574.77	52704

Key achievements of the Third project supported by CMS:

- Number of lakes developed: 08
- Number of villages covered: 08
- Number of Taluks & Districts covered: 04 Districts and 04 Taluks namely:
 - Uttara Kannada: Sirsi
 - Shivamogga: Sorab
 - Haveri: Hangal
 - Dharwad: Kalaghatagi
- **No of farmers benefited: 316 through lakes.**
- **No of acres benefited through lakes: 1574.77 acres.**



Women livelihood development through sustainable agriculture

With the collaboration of CMS Info Systems Ltd. MANUVIKASA has organized one-day Sustainable Agriculture Training and exposure visit to women farmers for alternate livelihood development.

A sustainable agriculture approach seeks to utilize natural resources in such a way that they can regenerate their productive capacity, and also minimize harmful impacts on ecosystems beyond a field's edge.



"Soil conservation and soil fertility will increase by the uses of green leaf manure and organic fertilizers. The soil will turn completely organic step by step, thereby decreasing the use of chemical fertilizers. Forest development is possible by throwing seeds in the forest. When dairy farming and poultry farming was undertaken with crop management, the profit in agriculture increases".

- Mrs. Yashaswini Sharma

Asst Professor of Horticulture at College of Forestry, Sirsi





A discussion session held with farmers to get suggestions for their agriculture-related problems, challenges, and solutions.

“Exposure visits are a very important training methodology as it enables the participants from a different setting to interact with and learn from each other, allowing them to view practical/real life situations of successful integration of sustainable practices in the field”.

The exposure visit has contributed to the change in perceptions of the female farmers when they are facilitated to learn via actual viewing and interactions with the progressive farmer.

A total of 53 progressive female farmers from different villagers and GPs participated in the training.

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

Sl.No	Village	No of Participants
1	Maragundi	11
2	Biluru	11
3	Hosakoppa/Kuppagadde	04
4	Kalangi	05
5	Dasanakoppa	12
6	Yadayurabailu	10
	Total	53



Total 53 women farmers have improved knowledge and abilities regarding sustainable agricultural practises from this training and exposure visit. These women gained knowledge about the significance of crop diversification, of organic manure use and production, crop protection, soil testing, soil nutrition, moisture management, and sustainable crop management. They also have studied the cultivation of honey and honey colony division. They get knowledge of vegetable farming, honey culture methods and marketing.

DISTRIBUTION OF AGRICULTURE SUPPORT INPUTS

As part of the project, MANUVIKASA Distributed 120 kilograms of organic manure, A bag of indigenous vegetable seeds and tubers, and a honeybee box with a colony for all 53 participants. The initiative aims to improve women's livelihoods through sustainable agriculture.



**With the support of the EdelGive foundation,
we have rejuvenated 10 lakes.
During this reporting period, we have rejuvenated 05 lakes.**

SI No	Lake Name	Village	Taluk	District	Lat	Long	No of farmers	No of Acres benefited	Cubic meter excavated
01	Oddinakere	Astikatti	Kalaghatagi	Dharwad	15.10353167	75.039175	31	92.3	6949
02	Angadiyavarakattikere	Bachanaki	Mundgod	Uttara Kannada	15.00681667	75.05973333	56	205.06	8505
03	Uramundinakere	Haralakoppa	Hangal	Haveri	14.69366	75.04700667	21	60	5124
04	Sarakarikere	Arashinaguppi	Hangal	Haveri	14.65997097	75.20184033	27	178	10005
05	Hosakattikere	Shyadaguppi	Hangal	Haveri	14.68019167	75.18019167	29	109	8060
Total							164	644.36	38643

Key achievements of the second project supported by Edelgive.

- Number of lakes developed: 05
- Number of villages covered: 05
- Number of Taluks & Districts covered: 03 Districts and 03 Taluks namely:
 - Uttara Kannada: Mundgod
 - Haveri: Hangal
 - Dharwad: Kalaghatagi
- No of farmers benefited: 164 through lakes.
- No of acres benefited through lakes: 644.36 acres.
- We have excavated 38643 cubic meter of silt and 38.64 million liters of water storage capacity has been enhanced in the lakes.



Case Study 1

Lake rejuvenation proves sustainability : Live the Life with Dignity

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

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

For the last two years, MANUVIKASA and Edel Give Foundation have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad & Shivamogga Districts. To boost the confidence of farmers in rural areas, MANUVIKASA is proactively working towards poverty alleviation by strengthening the economic situation of the farming community especially women community by improving the availability of natural resources like water.

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

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

“Prior to lake rejuvenation, there was severe water scarcity in our village; open wells had gone dry. As a result, our women and children had to walk 4-5 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 Sangappa B. Talavar, a farmer of the village.

“We are all worried about the local lake, earlier the lake filled with silt. Most of the time people

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

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



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

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

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



Impact Partner



Women's Empowerment and enhancing their skills.

PROJECT WEDA (WOMEN EMPOWERMENT AND DEVELOPMENT ACTION)

In India, the majority of the women population is unemployed than men. To achieve the equality and economical independence, women are need to be uplifted. Women's empowerment enables them to make their own decisions, enhance their purchasing power, and control on resources, attain equal power in society and provide equitable opportunities for the growth and attainment of their goals.

MANUVIKASA has been working in 04 districts of the Northern part of Karnataka and part of the Coastal area, working with more than 30000 women and providing life skills education, institutionalizing them under SHGS, FPOs, federation and cooperatives, helping them to get employment under MGNREGA, imparting skills training on agriculture and other sectors and assisting them in starting and improving their income generation and entrepreneurship activities. MANUVIKASA offers financial products to

empower women and also marketing assistance to help them sell their products and services at a competitive price.

In this aspect, MANUVIKASA is primarily concerned with women's empowerment and their resilience. In this approach, SHG is the most convenient technique to reach women. The SHGs play an important role in educating more women about the relevance of SHGs in their empowerment. This aids women's collaborative decision-making and boosts women's confidence and capacities.

MANUVIKASA has established Self-Help Groups with 10 - 15 members in each group and encourages them to work for themselves as well as save regularly. We provide credit connections through financial institutions for income-generating enterprises, support them in entrepreneurship, insurance, and other financial inclusion initiatives.



The EdelGive Foundation along with Dalyan Foundation are key donors to the women's empowerment and livelihood development programs. We are now doing women's empowerment programme under WEDA. This initiative will provide employment, livelihood development & skill enhancement and financial inclusion to 10,000 women in three years.

During second year, under the WEDA Project, we have promoted **230 SHGs with 2597** women members skill trainings to the 918 women & implements supply to labours working under MGNREGA.

SI no	Particulars	Total members (2021-2023)	During this period (2022-23)
1	Labour card	609	61
2	Job card	1113	580
3	E-shram card	135	63
4	Dairy development Subsidy	119	91
5	Unorganized labor card	30	00
Total entitlements		2006	795

We help them in availing MGNREGA Job cards, Eshram cards, Labour cards, and other benefits to assist people enhance their entitlements.

Women's Empowerment, skill building and creating livelihood opportunities for rural women community (EdelGive) 2022-23

- During this reporting period, we have promoted 98 SHGs with 1134 members.
- A total of 2156 members received loans through banks and from their savings. The loan amount is INR.63770370.
- Through Pragatimitra Cooperative Society Ltd., we have disbursed loans to 206 members of 21 SHGs and 3 JLGs. The loan amount is INR.5555000.
- Through Sanghamitra Rural Financial Services Ltd., we have disbursed loans to 428 members of 64 SHGs. The loan amount is INR.14174057.
- Conducted a total 14 SHG concept training to 593 members. During this reporting period, we have conducted 4 SHG concept trainings to 271 members at Siddapur, Hangal, Kalaghatagi and Yellapur blocks.
- Conducted a total 126 federation meetings with 5157 members. In this reporting period we have conducted 89 Federation meetings with 3552 members at Uttara Kannada, Dharwad and Haveri Districts.
- Conducted total 9 FPO concept trainings to 386 members. In this reporting period we have conducted 4 FPO concept trainings to 167 members at Ankola and Karwar Taluks.



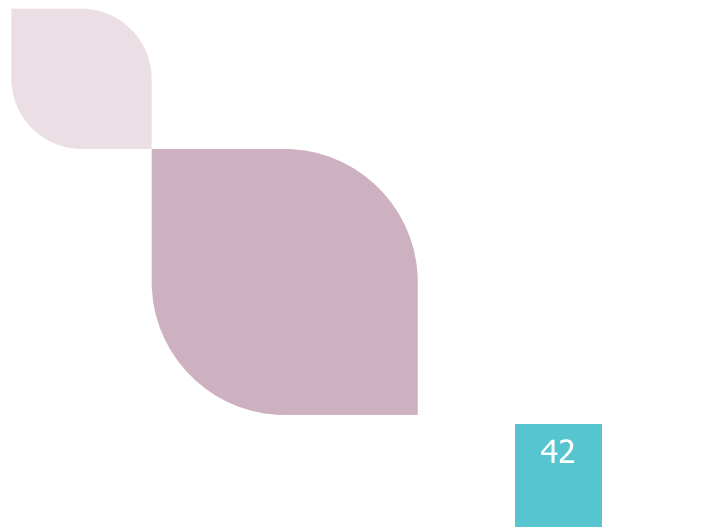
Year wise SHG created :

Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	Total
Total SHGs	12	68	150	400	388	600	430	83	237	76	132	98	2674

One of the organization's goals is to assist women in achieving financial stability. MANUVIKASA has been providing loans to SHG women for their income-generating activities like agriculture, business etc. Most of them have utilized this as an investment into their respective income generation activities and repaying the loan regularly.

Loan linkage details:

Total groups	Total members	Total loan sanctioned
Bank loan	1507	52469780
Internal loan	649	11300590
Total	2156	63770370



Federation Meetings:

We have conducted 89 Federation meetings with 3552 members at Uttara Kannada, Dharwad and Haveri Districts.



Key discussion points in the Federation meeting:

- Book keeping
- Bank transaction
- Self-employment
- Credit linkage
- Govt. scheme
- Women empowerment
- Entrepreneurship

Skill training details (2022-2023)

SI no	Name of the training	Total Batches	Duration of the training	Total Participants	Total Settlements (2021-2023)
1	Tailoring training	19	2 months	558	374
2	Beautician training	4	2 months	79	86
3	Catering training	8	7 days	236	100
4	Sustainable Agriculture Training	4	One day	45	175
Total				918	735

Tailoring Training

SI no	Place	Taluk	Starting Date	Closing Date	Participants
1	Mogata	Ankola	30-04-2022	13-07-2022	28
2	Kalaghatagi	Kalaghatagi	12-04-2022	24-06-2022	35
3	Dandeli	Dandeli	01-06-2022	29-08-2022	32
4	Gundolli	Haliyal	28-03-2022	25-06-2022	28
5	Bislakoppa	Sirsi	19-05-2022	29-07-2022	26
6	Bankanala	Sirsi	24-06-2022	16-09-2022	28
7	Mukkal	Kalaghatagi	02-07-2022	29-09-2022	32
8	Siddapur	Siddapur	20-06-2022	27-09-2022	20
9	Holanagadde	Kumta	15-07-2022	07-10-2022	31
10	Badangod	Sirsi	01-09-2022	19-11-2022	31
11	Satnalli	Haliyal	24-08-2022	24-11-2022	32
12	Kalaghatagi	Kalaghatagi	10-10-2022	24-12-2022	33
13	Avarsa	Ankola	08-10-2022	22-12-2022	25
14	Dandeli II	Dandeli	29-12-2022	17-03-2023	32
15	Shirwada	Karwar	23-01-2023	15-04-2023	33
16	Hanumanti	Sirsi	01-03-2023	30	30
Total					476

Beautician Training

SI no	Place	Taluk	Starting Date	Closing Date	Participants
1	Gokarna	Kumta	18-05-2022	30-07-2022	21
2	Shirali	Bhatkal	02-09-2022	16-11-2022	23
Total					44

Catering Training

SI no	Place	Taluk	Starting Date	Closing Date	Participants
1	Ankola	Ankola	02-01-2023	07-01-2023	36
2	Kalaghatagi	Kalaghatagi	03-01-2023	07-01-2023	33
Total					84

Sustainable Agriculture Training:

Sustainable agriculture helps to preserve natural resources while promoting social equity and economic profitability. Not only it reduces the environmental impact of the traditional farming system, but it also results in higher yields and healthier products for consumers.

With the support of the Edelgive Foundation and Dalyan Foundation MANUVIKASA has conducted 07 sustainable Agriculture Trainings with 304 women members. During this reporting period, we conducted 02 trainings with 84 women members.



Sl no	Place	Taluk	Starting Date	Participants
1	Bommanahalli	Hangal	18-11-2022	48
2	Kalaghatagi	Kalaghatagi	30-11-2022	67
3	Kangod	Siddapur	03-02-2023	45
4	Belambar	Ankola	16-12-2023	39
Total				199

Key discussion points:

- Information on Major Crops.
- Dairy Farming and Honey Culture.
- Crop diseases and Fertilizer use.
- Importance of Soil in Agriculture.

MGNREGA

The Government of India passed the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 in September 2005. The MGNREGA was initiated with the objective of “enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work”.



Labours assisted by MANUVIKASA to work under MGNREGA

Total labours	Total Man-days	Total female
6570	45793	3406



Details of skill training and other activities organized by MANUVIKASA

TAILORING

Sl no	Place	Taluk	Starting Date	Closing Date	Participants
1	Udri	Sorab	21-11-2022	27-01-2023	27
2	Siddapur	Siddapur	01-12-2022	15-02-2023	25
3	Janaga	Haliyal	05-12-2022	20-02-2023	30
	Total				82

BEAUTICIAN

Sl no	Place	Taluk	Starting Date	Closing Date	Participants
1	Karwar	Karwar	10-10-2022	02-01-2023	17
2	Kumta	Kumta	01-12-2022	15-02-2023	18
	Total				35

CATERING

Sl no	Place	Taluk	Starting Date	Closing Date	Participants
5	Kasarkod	Honnavar	18-11-2022	23-11-2022	25
6	Haliyal	Haliyal	29-11-2022	06-12-2022	31
7	Kadwad	Karwar	12-12-2022	15-12-2022	17
8	Kansur	Siddapur	15-12-2022	20-12-2022	28
	Total				101

SUSTAINABLE AGRICULTURE TRAINING

Sl no	Place	Taluk	Starting Date	Participants
1	Bommanahalli	Hangal	18-11-2022	48
2	Kalaghatagi	Kalaghatagi	30-11-2022	67
				115

Dairy Training

MANUVIKASA organized a one-day Dairy development training for 177 women members.

Objectives of Dairy Development Training:

- Assisting livestock farmers in realizing their needs and problems.
- Developing rural leadership, mobilizing people and their resources.
- Providing knowledge about recent technologies and their application.



DAIRY TRAINING DETAILS

SI no	Place	Taluk	Starting Date	Participants
1	Tambur	Kalaghata gi	09-11-2022	42
2	Haliyal	Haliyal	18-11-2022	44
3	Noukarara Sabha Bhavana	Siddapur	18-11-2022	40
4	Rotary hall	Sirsi	17-11-2022	51
Total				177

WOMEN CONVENTION

SI no	Date	Place	Participants
1	11-12-2022	APMC hall, Yellapur	More than 600 members

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

1

Identification of poor women

Promotion of producer's organization and support them for input supply, production, value addition and marketing of their products and services

8

2

Institutionalizing them under federation and cooperative

Involve them for group lending activities

9

3

Encourage the women to open bank accounts and involve them in financial inclusion activities

Develop technology in production, processing and value addition finance and marketing

10

4

Linkage of government schemes and encourage them to participate in village institutions and developmental activities and employment generation under MGNREGA

Capacity building of the women on group works, leadership, credit management, book keeping and conflict resolution

11

5

Encourage them for savings and internal lending

Introduction of digital literacy and e-marketing

12

6

Encourage women in opinion making in village development

Linking them with banking finance and financial inclusion products (Insurance, pension etc.)

13

7

Involve them in Self Help Groups

Support them in branding and publicity

14

15

Encourage them for entrepreneurship development and income generating activities

Women Convention

During the reporting period, we have organized 03 women's conventions with the support of the EdelGive Foundation and Dalyan Foundation. The first women's convention was held in Sirsi on 16th June 2022 at Raghavendra Kalyana Mantapa, Sirsi. The second convention was held in Ankola on 10th February 2023 at Halakki Okkaligara Sabha Bhavana, Ankola. The third women's convention was held in Siddapur on 12th February 2023 at Karjagi, Siddapur. More than 1000 members have participated in these conventions.

Women who are actively working as self-employed were honored on this occasion. They shared their opinions and upbringing. This will inspire more women to work for themselves.



Key discussion points during the convention

- Gender Equality
- Laws related to women
- Opportunities for income-generating and entrepreneurial skills.
- Strengthening of women's cooperatives and federations



During the convention, women were free to express their thoughts, suggestions, and feelings about different issues faced by them. Their demands were compiled and conveyed to the government authorities. The demands included potable water, change in bus schedules, transportation facilities, marketing facilities, value addition, milk collecting centers, working women's hostels, and other amenities.

Local medical practitioners, lawyers, women entrepreneurs, artists and public representatives, Govt officials were invited as guests / speakers.

- Best SHG's are felicitated.
- Best entrepreneurs are felicitated.
- Provide opportunities for women to sell their products in the stalls.





Case Study - 1

FOOD: THE SOURCE OF ECONOMIC ENERGY

Mrs. Sonali Gajanan Kolabekar

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

FAST-FOOD BUSINESS

This is the story of a woman who is determined to rise. Glass ceilings, patriarchy, gender pay gap, sexist workplace policies, and just male privilege — a lot of challenges dot a woman's path to success, but many have taken on the mantle to power through them all and succeeded against all odds.

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

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

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

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

Item	Plates per Day	Price
Idly	25	20
Doosa	30	40
Vada	50	30
Poori	50	30
Paddu	40	30
Buns	40	40
Tea/Coffee	50	10

“Because I do not have land of my own, I sell my food on street side. I make all food items in my home, while my husband helps me with transporting food to the place where I sell. Due to the natural inclination for people to prefer home-made, fresh food, they began coming to my fast-food shop to taste the food. With all the efforts I put into run my business every day my confidence to achieve something in my life soared,” shares Sonali.

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

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

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



Case Study - 2

MOVING FROM KNOWLEDGE TO ACTION

GRAFTING SUCCESS

The Story of Bangari Rama Shinde

There are so many names in the world that have proved that a women's strength is immeasurable. The story presented here is one of the best examples of a woman's strength and confidence.

Mrs. Bangari Rama Shinde, aged 53, is a housewife, living in Teragaon village, Uttara Kannada. She hails from a poor family. Her husband Rama Shinde works as a laborer. Bangari and Rama have two sons, who work in a private company. The family owns 20 gunta of land; but, since the land was barren, no crops could be grown there. Thus, they have no other, but to work as laborers.

"As a housewife, I always dreamt of achieving something and helping improve my family's livelihood activity and economic conditions," recalls Bangari.

When the MANUVIKASA team visited Teragaon village for women's group formation, Bangari was impressed with the concept of the Sangha (Group) and decided to become a member. She joined Shri Vasudeva MANUVIKASA Mahila Swasahaya Sangha (SHG). As part of the group building activities, MANUVIKASA organized a one-day Sustainable Agriculture Training, Bangari very actively participated in the training. She was impressed and motivated.

"I was thinking of doing something else, apart from housework. When I participated in the sustainable agriculture training workshop, I was impressed and motivated. This provided me with the knowledge and confidence to start mango grafting and took on an internal loan of ₹10,000. After that, I purchased 150 mango plants and transplanted trees," says Bangari.

"I never dreamt about success, I worked for it," adds Bangari. To begin with, she started the business on their small plot of land. They grafted Aposu, Mallika, Ishadi, Ratnagiri, and other varieties of mango. Says Rama Shinde, "Seeing Bangari's enthusiasm, I decided to help her in my free time and support in her saplings business." A large number of grafted plants are sold mostly in Andhra Pradesh and Bangalore. They have raised and sold saplings for Rs.150 to Rs.300 per transplanted plant. Says Bangari, "There is no publicity of any kind for selling these plants - it has only spread word of mouth. We have adopted the 'Nalige kasi' method in our transplant system. In Mango season we sold approximately 9000 transplanted saplings."



Apart from selling the saplings, Bangari involved the neighborhood girls and provided training as to how to transplant plants and gave them 2 Rs per plant. "This instilled interest and an enthusiasm to work among the girls and provided them employment," says Bangari.

Though educated only up to 2nd standard, Bangari started a business on 20 guntas of barren land that was not suitable for any crop, gave employment to the neighborhood girls, and achieved success.

"We buy Mango seed from the pickle factory for Rs.5000 per load and plant it. Plastic covers for grafting are bought at wholesale rates. One load of fertilizer bought from outside costs around ₹9000," says Bangari. Elaborating on the challenges in the industry, she says that 5% of the estimated 9000 plants die due to climate change and improperly transplanted plants. "Success requires planning, structure, and consistency," adds Bangari.

Grafted plants grow and bear fruit much faster than other normal plants so the demand for grafted plants is high. After spending around four to five lakh rupees inclusive of all expenses, Bangari can save one lakh rupees, after deducting all other expenses. She opines that this industry needs to be further developed and different grafting methods need to be adopted.

MANUVIKASA inspired the villagers of Teragaon to join the Self-Help Group and provided them with Sustainable Agriculture Training. This inspired them to turn around their life for the better and improve their living standards.

Bangari Rama Shindhe is one of those people who showed society that only ordinary people can do extraordinary things. "When we chase our passion with sincerity, money follows. And, once a woman starts moving on the path of progress, the entire family, village, and the entire country is set on the path to progress," says Bangari. Adds Bangari, "I am always grateful to MANUVIKASA for their help and cooperation".



Case Study - 3

BLANKET OF HOPE

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



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

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

When MANUVIKASA team surveyed Keni village for possibilities of Sangha formation, Vidya was enthused about the concept of the Sangha and wanted to become a member. She thus joined the Shree Mahalakshmi MANUVIKASASA Swasahaya Sangha (SHG).

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

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

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

Vidya was already running and independently managing a grocery / stationary shop. Her business started with a small capital and little hope. Prior joining to Shree Mahalaxmi MANUVIKASA SHG, her business was running steadily. When she joined this SHG, she took a loan of Rs.40,000 as an internal loan and Rs.9,000 individually from a private finance bank to invest in her garment business. She bought a rack and a cupboard to accommodate the extra clothes that she bought.

“I purchase wholesale clothes from Dharwad District, with a transportation cost of around Rs.3,000-4,000. All sorts of clothes for men, women, and children are in my boutique. During weddings and other functions, there is increased business every year. Saree is the item that is sold the most,” adds Vidya.

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

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

The income generated from the grocery shop is very less, in comparison to the cloth business. When excess stock is left over, it leads to the grocery stock getting spoiled, causing

considerable loss. “The annual income from the grocery shop is Rs. 10,000.

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

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



Case Study - 4

SKILLING BROUGHT CONTENTMENT AND ASSURANCE OF AN ECONOMIC CHOICE

MRS. RUPA SURESH JOGI

Doddanahalli village, Sirsi Taluk, Uttara Kannada District. Tailoring and Grocery shop

THE JOURNEY

Mrs. Rupa Suresh Jogi, aged 38, resides in Dodnalli village, Dodnalli Gramapanchayat, at Sirsi Taluk of Uttara Kannada District. Both Rupa and her husband Suresh Jogi have studied upto 7th standard. Suresh works in the landlord's house, doing odd jobs. As a housewife, Rupa's aim has always been towards improving the family's economic conditions.

When Rupa saw her husband, the only breadwinner in the family burdened with increasing family expenses, she turned to her passion for stitching in the hope of contributing financially to the family. After several formal and informal training sessions, Rupa started her own business by stitching blouses and earned enough to buy a house and support the education of her two children.

Rupa knew about the facilities offered in Self-help groups in the neighborhood. Impressed with the concept of the sangha and its objectives, she joined Sri Shambhulingeshwara MANUVIKASA Swa Sahaaya Sangha (SHG).

"I belong to a poor family, I am a housewife. I have 2 sons who are studying. The burden is hard to bear. Thus, I was thinking of doing something else,

apart from housework, and opening a grocery shop," says Rupa. With this resolve, she began a small grocery shop. With the additional income from the business, improvements and changes began to take place in her life. "Through this, I discovered potential hidden within me," shares Rupa happily with the MANUVIKASA team.

THE NEW PATHWAY

Rupa, since childhood, had basic tailoring knowledge; but, she was desirous of upgrading her sewing skills. Identifying this desire in Rupa, MANUVIKASA team informed her identifies about the tailoring training provided by the organization. After two months of effort, encouragement and unconditional support given by the MANUVIKASA and its team, she slowly learned the advanced tailoring skills. Now she is capable of stitching chudidars, blouses, bags, school uniforms and so on.

THE CHALLENGES

"My husband was not in favor of the idea of having my own tailoring business and didn't support me initially when I attended training sessions. With a lot of hardships and after arguments with him, I managed to begin work without his support. In fact,



he threw me out of the home with my sewing machine several times but it never stopped me from working towards my dreams”, recalls Rupa.

For Rupa, being an entrepreneur was the first real job that brought a '360-degree change' in her life. “This business has not only been an opportunity to demonstrate my skills but also gave me the confidence to live in such a challenging society,” she tells.

Rupa charges INR 165-230 for blouses, depending on the style and design chosen by the customer. Per day, she is able to finish one blouse, which takes 4-5 hours. Her monthly earnings are INR 3300-3500, whilst her grocery shop fetches her ₹1000/- per day. “I am able to save up to ₹125 per day, with the approximate monthly savings being ₹3500-3750/-, totaling up to ₹7000/- a month from both businesses,” says Rupa.

“When there are no customers in my grocery shop sometimes, I make use of that free time to stitch blouses. Thus, I keep the sewing machine in the shop itself” adds Rupa.

THE WAY AHEAD:

Rupa's aim is to buy an electrical sewing machine and construct her own grocery shop in the village. She also wants to expand her tailoring business, and provide jobs to those Sangha members who have completed tailoring training.

CHANGING MINDSETS

After more than 2 years since embarking on her journey towards financial independence, Rupa says she proved herself through her work. “There is nothing more I can ask for - I am happy to say that my efforts have come to fruition,” says Rupa, as she signs off.



Case Study - 5

SARASWATHI SELF HELP GROUP ACHIEVED MUCH WITHIN SHORT PERIOD

Summary: Saraswathi Self Help Group bagged best SHG prize at the state level. Revival of traditional art on the cloths, renting of agriculture equipment's, prepare local food varieties, value addition and sale are the activities involved in by Saraswathi SHG made them to go up in the ladder of development.

Hulimane is a village in Siddapura taluk situated inside the forest. Houses are spread in the village scattered. MANUVIKASA motivated the women in this village to form Saraswathi SHG. There are seven members in the SHG. In the last 6 years this SHG name heard at the national level at Delhi. This SHG has adopted lot of creative and innovative economic development and poverty reduction activities through micro-enterprise approach.

Revival of traditional knitting: Knitting on the clothes with different arts is a traditional enterprise in Siddapura taluk. Without knowing the skills by the new generation the knitting is unseen. Lakshmi Ganapathi and other members of the SHG decided to revive this traditional skill and pass on to next generation. Hence, taken up this as an enterprise. They are selling lot of cloths after knitting them with pictures in different patterns.

Areca processing unit: Areca growing farmers are more in Hulimane village. Labour problem is faced by the farmers to harvest areca, husking and boiling. Some farmers use to sell raw areca without processing due to labour problem and making less income. This is observed by the SHG and established a areca processing unit during 2017-18 and made available to the farmers on rental basis. This husking machine helped many farmers.

Agriculture Equipment's Unit: After successful functioning of areca processing unit, SHG decided to establish an Agriculture Equipment's unit. They purchased some of the equipment's such as Tractor, Paddy harvesting machine, ploughing instrument, tree cutting machine, Tiller, weed removal machine, etc. which is used by the farmers on rental basis. This facility helped the farmers not only in the Hulimane village, but also farmers in the surrounding villages.



The total expenses for the establishment of unit was Rs.10 lakhs where in Rs.2 lakhs contributed by the SHG and remaining Rs.8 lakhs provided by the Agriculture Department as subsidy. Ms.Lakshmi, President of the SHG provided space for equipment's in her small shed as this unit is started recently during 2022.

Decorative items business : All members of the SHG prepare house decorative items and sell those. Old cloths, fibre, fodder and other raw materials are used to prepare puppets, garlands, bags, mats, flower pots, etc.

Value Addition: Lots of jackfruit are naturally grown in the Hulimane village. SHG collects raw and ripen fruits and prepare various food items such as Chips, Papad and Jam. MANUVIKASA provided training to SHG members on production of these products, packaging and maintaining hygiene during preparation. Last year (2021) 10 thousand papads, 80 kg. chai pasand 15 kg. jam was prepared and sold. Jam was sold at Rs.500/kg., Chips at Rs.400/kg and papad at Rs.2 per papad. They got an income of Rs. 7,500 from Jam, Rs.32,000 from Chips and Rs. 20,000 from papad, thus totaling the gross income of Rs. 59,500. SHG say that 80% of the

income is net income or say profit to the group. All are sharing these profits equally.

Increasing sales through new avenues: SHG is always thinking to expand their production and sales business. It has registered under “Sanjivini” scheme of the state government (National Rural Livelihood Mission) and have obtained trainings. The SHG federation set up under the scheme at Grama panchayath level is providing loan facility to the member SHGs. In 2019, SHG participated in 'Saras Mela' organized at New Delhi and made an income of Rs.1.5 lakhs. Moreover, Saraswathi SHG bagged the prize as “State Level Best SHG” under the NRLM-Sanjivini scheme.

Future Plans: Areca processing unit is running successfully and profitably. They are thinking of making the Agriculture Equipment's unit also profitably. More preparations are being done by the group to ensure this. They are thinking to publish a

handbill with the details of services available in the unit and distribute to the farmers. They think if farmers access more services from the unit, there will be good income and profit. They want to establish an areca nursery as there is lot of demand for areca saplings in the village. Moreover, the members of the group are already having the adequate knowledge and skills of growing areca nursery. Further, they also wish to undergo trainings on tailoring and mushroom cultivation.

MANUVIKASA is responding the aspirations of the group. Therefore, members feel that all their dreams come true. SHG is headed by Ms.Lakshi as President and Ms.Gayathri Ganapathi Naik is the Secretary. Gowamma, Pavithra, Shakunthala and Thungabhadrha are active members of the group and other members of the SHG are supporting the efforts of new ventures.



SAMANVAYA' – A CELEBRATION OF 20 YEARS

On completion of the 20 years of journey MANUVIKASA organized 'Samanvaya'a cultural event on 12th of February at Water and Environment learning centre, Karajagi village, Siddapura Taluk of Uttara Kannada District.

The Event was inaugurated by the Honourable Speaker of Karnataka State Legislative Assembly Shri. Vishweshwara Hegde Kageri Speaking on the occasion, completing 20 years in the social sector is highly magnificent achievement. MANUVIKASA started in 2003 and has achieved many milestones till date and we are witnessed it. The organization has created a new platform for grassroots level communities and share their problems. MANUVIKASA's contribution to the progress of the farming community is immense; they have fulfilled the water needs of the farmers. Many international subsidiaries provide financial support based on the trust and confidence in the humanitarian organization. It is our duty to support and nurture such an organization. Agriculture has begun to change, along with change in farming practices. Voluntary organizations like MANUVIKASA become the backbone of the farmer's family by supporting the farming community through building pits, rejuvenating lakes and water conservation.

Addressing the gathering, Sri Ganapati Bhat, Director of MANUVIKASA said that, "MANUVIKASA has volunteered for 20 years in the field of ground water conservation, environmental development and women's empowerment and has already rejuvenated the endangered lakes in Uttara Kannada, Haveri, Dharwad and Shimoga Districts. Our organization, which focuses on empowerment of women, strives for all-round development by organizing skills-based training for women to achieve financial self-reliance. It is a great pleasure to celebrate the 20 years. Over the past 20 years we achieved several milestones.

Shri Harischandra Bhat, the founder of MANUVIKASA giving the Presidential remarks "MANUVIKASA started its journey in 2001 and got structured and registered in 2003 as an NGO working for rural rights. But now, the organization has expanded to four different districts and captured the popularity of the rural community in all the working areas. This will make MANUVIKASA more enthusiastic to work more effectively on its core objective of water conservation.

During the Event, selected farmer leaders, SHG members, and women entrepreneurs who were achieved in the social sector and backbone of the organization's personalities were honoured. The event featured dancing and singing performances by various folk choirs. More than 600 members were participated in the event.





MANUVIKASA and HSS-A collaboration towards sustainable climate action

Worldwide, water is considered as the most critical resource for sustainable agricultural development. Irrigated areas are projected to increase in forthcoming years, while fresh water supplies will be diverted from agriculture to meet the increasing demand of domestic use and industry. Furthermore, the efficiency of irrigation is very low, since less than 65% of the applied water is actually used by the crops. The sustainable use of irrigation water is a priority for agriculture in arid areas. So, under scarcity conditions and climate change, considerable effort has been devoted over time to introduce policies aiming to increase water efficiency based on the assertion that more can be achieved with less water through better management.

Better management usually refers to improvement of water allocation and/or irrigation water efficiency. The former is closely related to adequate pricing, while the latter depends on the type of irrigation technology, environmental conditions, and the scheduling of water application.

Agricultural practices, such as soil management, irrigation and fertilizer application, as well as disease and pest control are related to sustainable water management in agriculture and protection of the environment. Socio-economic pressures and climate change imposes restrictions to water allocated to agriculture. The adoption of sustainable water management in India is not only a technological problem, but also involves many

other considerations related to social behaviour of rural communities, economic constrains, or the legal and institutional framework that may favour the adoption of some measures and not others. Sustainable water management in agriculture, which has a multi-functional role in India, can be achieved by adopting improvements in irrigation application, soil and plant practices, water pricing, reuse of treated wastewater, farmers' participation in water management and capacity building.

In this context, we have partnered with HSS India Foundation, an HSS Germany unit in India. With their grant and knowledge support and working with other partners of HSS i.e., CEE, IIMB, ISEC and other partners, we are working on the study of basin-level watershed management and capacity building of farmers, Panchayath Raj members on Integrated Water Resource Management and climate change.

We have attended a few partner workshops of HSS India Foundation and gained knowledge on water resource management and climate change mitigation and adaptation. We have learnt different government policies and programmes.

We have organized four Regional level 'Environment-tally Sustainable and water use Efficient agriculture practices' Workshops to the selected and interested resource farmers and public representa-tives. Issue experts, Environmental scientists, Government officials and stakeholders were participated in this workshop.



Sl.No	Date	Place	Programme Name	Participants
1	11/05/2022	Bangalore International Centre, Bangalore	HSS Partners Consultation workshop 'Water Crises management in Karnataka'	10
2	15/06/2022	Hotel Madhuvana Sirsi, Uttara Kannada	'Environmentally Sustainable and water use Efficient agriculture practices	62
3	26/07/2022	Ambadakara Bhavana, Kalaghatagi, Dharwad	'Environmentally Sustainable and water use Efficient agriculture practices	58
4	16/08/2022	Gramapanchyat Hall, Dasanakoppa, Sirsi, Uttara Kannada	'Environmentally Sustainable and water use Efficient agriculture practices	58
5	25/08/2022	Nivratta Noukarara Sabha Bhavana, Mundgood, Uttara Kannada	'Environmentally Sustainable and water use Efficient agriculture practices	62
6	4/11/2022	Nature First Eco - Village, Dharwad	Exposure visits to farmers	73
7	24/12/2022	Water and Environment Learning centre, Karjagi, Siddapura, Uttara Kannada	One day State level Conference on SDG & Water Action in Karnataka	70

We imparted One day State Level Conference on SDG6 & Water Action in Karnataka at Water and environment learning centre at Karjagi Siddapura, Uttara Kannada District. Mr. Sandeep Dubey, Program Manager, HSS, Mr. Sashibhooshan Hegde, Chairmen Shikshana Prasarak Samiti, Siddapura. Mr. Balachandra Hegde, Saimane, Landscape Ecologist. Dr. Komala Bhat, Geologist, Rtd. Principal M.M Arts and Science College, Sirsi. Mr. Ananth Hegde Aashisara, President, Vriksha Laksha Andolana & Karnataka Former Chairman. Karnataka Biodiversity Board (Govt. of Karnataka). Mr. Shivananda Kalave, Writer and Environmentalist Karnataka State Agricultural Journalist Awardee, Mr. Mallikarjuna Hosapalya, Writer and Environmentalist. Dr. Prakash Mesta, Marine Biologist, Mr. Ajjappa Kulagod, SUCO Bank Agriculture Awardee, State and National level award winners in agriculture were the panellists of the conference. We are also organized exposure visit for farmers to enhance the skills on agriculture in the field.

Last year we established the Eco-Friendly learning centre on water, soil and environment at Karjagi village of Siddapur Block of Uttar Kannada District.

The centre regularly providing knowledge to farmers, students, scholars, environmentalists, NGOs and others on climate -resilient agricultural practices, and environment friendly ways of life to reduce the burden on climate change, and to give knowledge on proper management of water resources including lakes. The centre is open for knowledge dissemination.



HDFC Bank Parivartan in the life of 2000 households covering Siddi Tribes and Fisher Women

We have been working with HDFC Bank Parivartan Since January-2022. We are closely working with 1000 Siddi Tribal households in Yellapur Block of Uttara Kannada District and 1000 Fisherman community households in Kundapur and Baindoor Block of Udupi District.

IMPACT PARTNER



About HDFC Bank *Parivartan*

Siddi tribes mostly live in forest-covered area of Haliyal, Yellapur and Mundgod Taluks. Siddis are African origins and they have come to India as slaves during the British period. They were working as a bodyguard or gunman during British rule. The livelihood of the Siddi community are dependent on small land holdings and the collection of forest produce. At present, most of the Siddi families are working as agricultural labor as areca nut gardens because NTFP resource in forest area is decreasing due to unsustainable harvesting. These families are getting only seasonal employment. Color, hair and lips of Siddis are different from locals and these communities are facing untouchability, religious exploitation and different social problems. Participation of the Siddis in local governance is very less and they are duped by civic amenities like drinking water facilities, roads and schools.

Fisher Community

Primary producers like small boat owners and women who are selling fish are living mostly below the poverty line and few families are considered just above the poverty line. But large boat owners, stockiest and commission agents who are playing a role in bulk handling are getting maximum profit than primary producers. Infrastructures are less compared to other agriculture, poultry and animal husbandry produces for fisher folk government investment on bulk handling units, drying units and transportation facilities are very less comparing to Goa and Kerala for small and medium producers. The livelihood situation of the women fisher folk is really critical and they are selling fishes by carrying baskets in head loads and walking in streets and villages without caring their health and security.

Few women are selling fishes in roadside free trade areas and selling fishes with fewer profit margins during morning hours and sometimes they make losses by selling fishes with lesser than the purchased price for stock clearance. As a perishable product, fish sellers get a very less profit margin with raw and fresh fish selling.

Several studies and analysis show that, fisher folk required cold storage and drying unit to increase the shelf life of the fishes and control wastage. Mobilization and collectivization of small and medium producers under one umbrella is need of the hour to develop their livelihood through sustainable harvesting, post-harvest management and value addition to the fish and fish products.



Fisher folk facing two kinds of problems like lack of fish availability and lack of infrastructure for increase shelf life and opportunities, value addition. Local fishing communities are facing problems with grading and sorting skills including preparation of widely acceptable food products. There is a need to upgrade the skills of fisher folk, especially women in the area of value addition and marketing of value-added products.

The need to focus on increasing fish population and in-situ fish cultivation is the need of the hour to satisfy market needs and improve the income of the fishing community. This project anticipates reducing the number of primary producers to reduce the competition and increase the players in post-harvest management and value addition. Purpose of the collectivization is to increase common infrastructures right from harvesting inputs to marketing.

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

DEEP FREEZER FOR STORAGE OF FISH

Fisher women are selling fish at the roadside and visiting door to door. Most of the time women get access of fish after selling but face challenges to store the fish for next-day marketing. At this juncture, they sell their leftover fish in the afternoon at throw-away prices. The organization observed this problem and supported the group of women comprising an average of 8 members and provided the bulk d-freezer units.



Following SHG groups are supported by fish storage facilities

Sl No	Name of the SHG	Village	Block	No of members
1	Matashri SHG	Koteshwara	Kundapura	8
2	Halumakkijattiga SHG	Gangolli	Kundapura	10
3	Mahankali Anugraha SHG	Gangolli	Kundapura	10
4	Aneganapati SHG	Uppunda	Kundapura	10
5	Mahaganasha SHG	Shiroor	Kundapura	10

Another innovative cost-effective model we introduced to fisherwomen is dry fish units. Here women can add value to the fish by drying the fish in a clean condition and protecting it from contamination stopping the chances of mixing with sand. Women were wasting their time guarding their fish which were spread in the open drying yard to protect fish from flies, dogs and other contaminations. These dry fish units are closed-

house systems that they lock the unit after spreading the fish for drying. These units are saving their time and they are investing the same in other livelihood activities. MANUVIKASA has constructed a very unique Dry Fish unit with a concern to provide a good quality of dry fishes to the market. With the engagement of the fisher families, we have constructed 15 dry fish units this year. Initially we have constructed 10 big dry fish units as a promotional activity, later we have constructed the medium sized dry fish units with the cost sharing by community.



The following are the groups got dry fish units

Sl No	Name of the SHG	Village	Block	No of members
1	Spoorthi shg	Lighthouse gangolli	kundapur	10
2	Mahaganapati SHG	Maravante	kundapur	10
3	Chowdeshwari SHG	Tarapati	kundapur	10
4	Shanta Durga SHG	Kanchgod	kundapur	10
5	Mahabobbarya SHG	Maravante	kundapur	10
6	Sai Ram SHG	Koderi	kundapur	10
7	Samruddhi SHG	Nandanavana	kundapur	10
8	Shaneshwari SHG	Nagur	kundapur	10
9	Durga SHG	Tarapati(Nadikanta)	kundapur	10
10	Katyayini SHG	Maravante	kundapur	10
11	HalumakkiJattigeshwara SHG	Gangolli	kundapur	10
12	Inchara SHG	Maravante	kundapur	10
13	Pragati SHG	Madikal	kundapur	10
14	Navashakti SHG	Karkikale	kundapur	10
15	Matsyadurga SHG	Alvegadde,Shiroor	kundapur	10

Cage fish promotion

Fish diversity and population are dwindling in the water, making it difficult for small-scale fishermen using conventional boats and small motor boat owners to catch enough fish.

In response to this worry, MANUVIKASA is helping female fishermen to start cage fishing in estuarian ecosystems. Cage fishing is like a fish bank in a river, that gives fish at any time including off-season. Fishermen can start obtaining a return on their investment after the second year, and they can continue to do so. MANUVIKASA is helping them to develop cage fish for poor households on a cost-sharing basis. A total of 05 SHG groups started this activity and around 100 members are benefiting from it.

We have also provided Business Assistance support to both Siddi and Fisher community women members to enable them to become an entrepreneur and start their new business enterprises or assistance for upgrading their existing enterprises. We have provided assistance worth Rs.15000/- to each beneficiary. The selection of the beneficiary is to be conducted based on their requirements, family background, capacity to sustain and more over commitment and contribution.

- A total of 34 women members are supported by a business assistance grant
- Distributed 2500 chicks under backyard poultry support to 250 Siddi tribal households
- Promoted 72 SHGs for Siddi tribal women in yallapur and 70 SHGs for Fisher women at Kundapur and enrolled 1420 women.
- Promoted 10 street food stalls and catering business activities among women and doing catering and home food products making activity. Among them, 3 are belongs to fisher women of Kundapur block and rest 07 are Siddis from Yellapur block.

- A Total of 39 Siddi tribal youths were trained under Hospitality and Hotel Management Course and 75% of them are placed in different locations across India at star hotels, and resorts.
- A total of SHGs benefitted with cage fishing. For cage fishing, cage structure was fabricated and provided by MANUVIKASA and fish seeds, feeding and rest of the activity are run by beneficiary SHGs.
- Designed and fabricated 15 dry fish units in Kundapur block to support dry fish selling SHGs at their villages. It helps in drying the fishes with clean and hygiene and also protect from dust and attacking of other unwanted particles.
- A total of 180 Siddi tribal families were got benefitted with inputs for Horticulture. Around 15000 worth of materials were provided by MANUVIKASA and rest of the cost borne by the beneficiary.
- 77 SHG members have benefitted with individual ice boxes to store and carry their fishes for day to day trading.
- Established one Honey processing and bottling unit, and NTFP processing unit at Yellapur. The unit aims at providing market support for the tribal products with value addition.



Case study 1

Street food- A footstep towards income generation

The Beginning

Savita Sanya Siddi aged 35 a housewife resides in Gullapur Grama Panchyat Idagundi village, Yellapur Taluk Uttara Kannada District. Her husband lives in Gullapur, working as toying the vehicle manually and loading and unloading the accidental vehicle on National Highway -64, especially Aarbail Ghat section but its uncertain work. The couple has 3 children, 2 girls, and a boy. They are a landless family. The family is living from the income earned by Savita's husband. Savita studied up to 7th standard. After her marriage she was involved in coolie (daily wage work) and was looking after children. They were living in a small house with a roof made from tiles, mud walls and mud flooring.

The Turning point.

Somehow, they are leading the life, but one day Savita participated in sports at Yellapur conducted by the Vanavasi Kalyana organization and while playing she was broken her leg and underwent with operation at TSS Hospital Sirsi, but unfortunately inopportunately after spending Rs. 2 lakhs taking a loan with money lender her leg got permanent damage and she was unable to continue her coolie work.

The struggle

Sanya was not getting any regular work so there were fluctuations in his earnings. At the same time new children were born and the expenditure started grow up and due to low income, they were finding difficulties to lead a family life. As a housewife, Savita always had a dream of achieving something in her life. But she didn't give up hope.

Aperture of Hope

When the MANUVIKASA team surveyed Hitlalli village for possibilities of Sangha formation, Savitha heard about from the neighborhood and she was enthused about the concept of the Sangha and wanted to become a member. She thus joined the Nav Jeevan MANUVIKASA Swasahaya Sangha (SHG).

From the past one year, MANUVIKASA and HDFC Bank Parivartan have been jointly working towards improving the livelihood of the Siddi community in Yellapura Taluk of Uttara Kannada District. Under this initiative, Savita got the business assistance support of 30,000 and she opened the street food stall.



“Recognising the non-availability of these kinds of shops in the local area, I decided to open my fast-food shop in the middle of the two urban areas. In order to capture this market and grab the attention of the customers and other workers, I focused on making one or two snack items during the evening times. And, it is worked very well,” adds Savita.

“My wife and I both look after the fast food business. When she started this, I was sceptical about its success. As days passed, I began to see the business grow gradually. Not only has helped us gain a strong economic foothold, it has also ensured This has been possible due to the guidance and support of MANUVIKASA and its team” says a grateful Sanya Siddi

The dreams come true.

Named 'Goutami tea stall and fast food' Savita's shop opens daily at 5 PM and closes at 1 AM the next day morning. During business hours, she makes Egg rice, omelette, bread omelette, Gimit, onion pakoda, Puri, Dosa, idli Tea, coffee, kashaya.

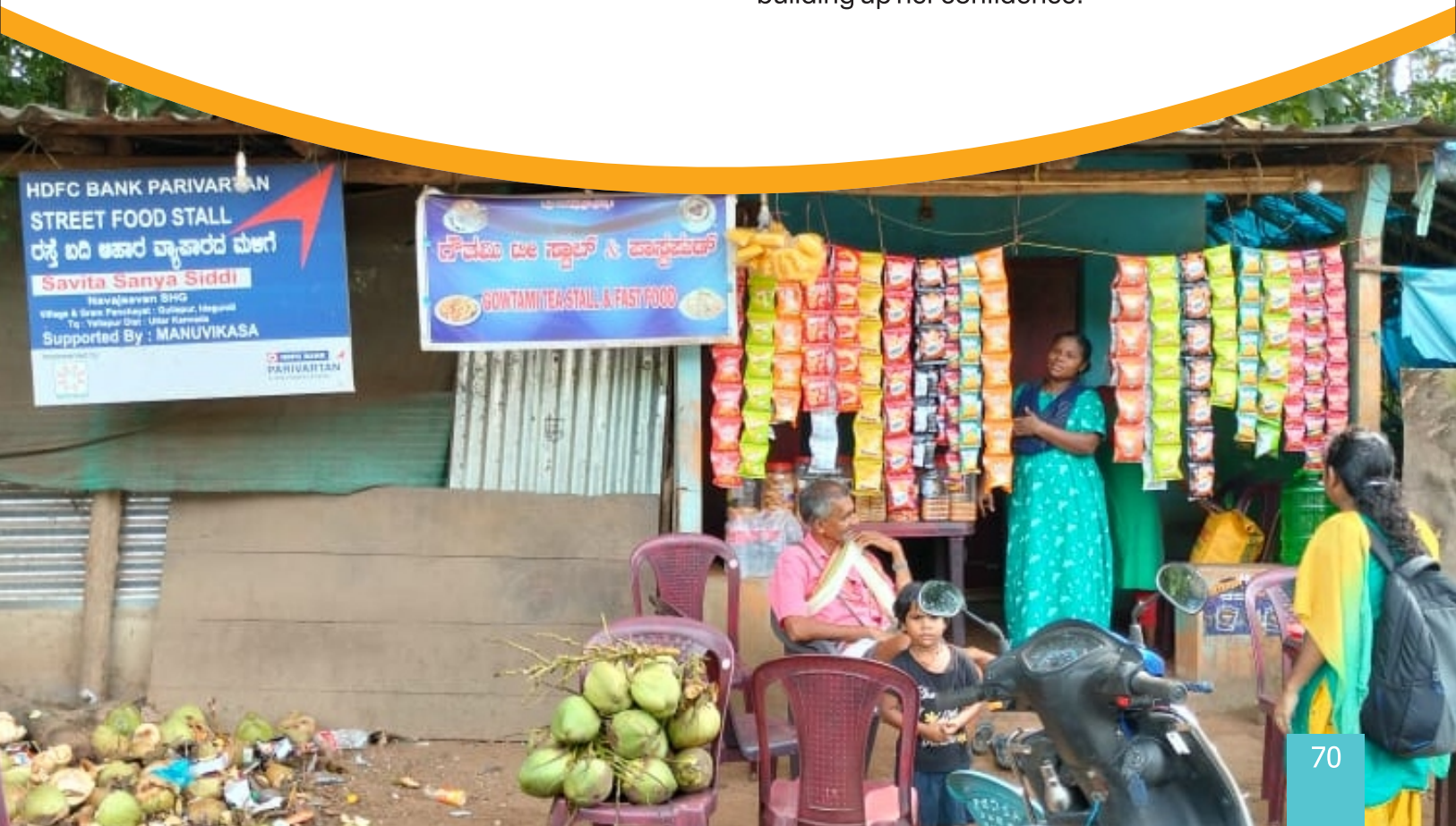
“I take a power nap to regain my energy and then I can get time with my kids as well as for myself,” she says, giving us a glimpse of a day in her life.

Earlier her coolie wages per day was Rs. 300 Per day, now after starting her own food stall she is earning an income of not lesser than Rs. 2000 per day. Whenever her husband does not find the work, he will also help her with her business. Now Savita is able to repay the EMI of her loan taken during treatment of her leg and take care of her daily family expenses as well as the education of her children.

The Silver Road line of future

“My future plan is to take up a small piece of land and start a full-fledged hotel. To do this, I am planning to share the food items with other women who have the same mind-set.,” says Savita enthusiastically.

Despite the many financial struggles that Savita has faced, she has not given up hope. With a desire to progress financially, her family members too support her in her business. “Opportunities are not made, we have to create our own and recognise them when they present themselves to us,” says Savita, with a confident smile on her face. She also very grateful t to MANUVIKASA and HDFC Bank Parivartan for their unconditional support and building up her confidence.



Case study 2

A TRIBAL WOMEN STITCHED HER WAY TO SUCCESS

A Journey towards Financial Independence

Simple living and high thinking is the first thing that comes to mind when you hear Anitha's speak "When I used to have a financial crisis, I had to borrow money from someone else but could never repay the loan on time," said Anitha Poly Siddi, a 34-year-old woman, a house wife in Thotalgundi Village Hosalli Post Yellapur, Taluk, Uttara Kannada District.

Resources and opportunities are more limited in remote villages for women like Anitha whose parents do not have their land and her husband's income is not enough to sustain their monthly expenses. She lives with and takes care of her a 5-year-old son, as her husband works as daily labor related to fishing in Goa 10 months out of the year.

The Beginning

In 2014, Anitha visited a Durga located near to her village and met a woman who came from Yellapur and Anitha knew about tailoring business and its advantages from her. After the discussion Anitha think that she is also start that business and it could help her family to improve the economic conditions.

Mean while Anitha expressed interest in tailoring, and the woman offered to train her on tailoring in. After three months of training, she returned to her village Thotalgundi with not one rupee in hand but a tailoring skill. Thus, she struggled to purchase a sewing machine. She had to enter daily labor to afford a second-hand tailoring machine. However, it was old, manual, and performed slowly, so she struggled every day to stitch the clothes.

However, things have changed for Anitha since she joined Sri Belaku MANUVIKASA Swa Sahaaya Sangha (SHG).

Turning Point

"Now I am earning well, I can give financial support to others by lending money and with no interest," she said.

Last year, she joined Sri Belaku MANUVIKASA Swa Sahaaya Sangha (SHG) and requested our team to support her with an upgraded tailoring machine. She benefited from the high-speed electrical sewing machine immensely.

"I used to stitch only be able to stitch 1 blouse a day and had chronic back and leg pain with the manual sewing machine. Today, I can stitch 5 blouses a day and my body is in less pain," shared Anitha.

Previously, she could only earn 50-100 rupees per day (monthly INR 1500-3000), which supported family maintenance. Now, she is earning 500-700 per day (INR 15,000-21,000), more than 10 times what she used to earlier.

She alone works for her tailoring business, putting in 8 hours a day 6 days a week. On Sunday she attends church and does her other household chores including shopping and cleaning.



“Great changes have happened”, she says. “The fact that I'm now self-employed has made me independent. I don't depend on my husband for financial support anymore. I now earn enough money for my personal expenses.”

Within this year, she has been able to construct her own small hut from where she works and lives independently, no longer living with her parents. She thanks MANUVIKASA and HDFC Bank parivarthan for their unconditional support with gratitude.

“Everyone should learn a new skill to create employment opportunities for themselves. All women especially should stand on their own feet” Anitha offers her words of wisdom with aspiring entrepreneurs.

Despite the many financial struggles that Anitha has faced, she has not given up hope. With a desire to progress financially,



Case study 3

Sustainable backyard poultry rearing and income enhancement.

Women empowerment is one of the main pillars for the development of the rural economy. A successful rural economy is impossible without the share of women empowerment as women seem to be the main driving force for the economy to develop and prosper. Thus, women's participation in the rural economy is inevitable.

Rukshana Harifsab Mujjawar Siddi, aged 27, resides in Gudanduru village, Kiravatti Grampanchayat of Yallapur Taluk in Uttara Kannada District. Her husband is a daily wage worker doing odd jobs. She has three daughters who are studying in primary schools. Having studied only up to 10th standard due to her family's financial difficulties, Rukshana wants her children to be well-educated.

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

When the MANUVIKASA team visited the village for Sangha formation, Ruksana was impressed with the concept of the Sangha, and decided to become a member of Fathima MANUVIKASA Swa Sahaya Sangha (SHG)

From the past one year, MANUVIKASA and HDFC Bank Parivartan have been jointly working towards improving the livelihood of the Siddi community in Yallapura Taluk of Uttara Kannada District. Under this initiative, Rukshana applied for the backyard poultry business scheme. Considering her financial conditions, MANUVIKASA distributed 10 chicks to her for free, to start her business.

“Earlier, options for livelihood improvement were limited. When MANUVIKASA started a Sangha and I signed up for its membership, it was a godsend. This opened up many opportunities to strengthen my family's economic condition,” says Rukshana.



“Purchasing poultry feed at Rs.1,800/- for a 50 kg bag from retail shops turned to be very expensive for a small, family-run business like ours. So, I began preparing the feed at home,” recalls Rukshana. She mixed paddy, toor dal, millets, etc., costing a lot less than the market-bought feed. Adds Rukshana's husband Harifsab,” Market-bought feed costs Rs.7,000/- a month for 100 chicks, which costs a negligible amount, when made at home.”

She sells fully-grown chicks, and 50 eggs at Rs.10/- each, every month. “Depending on the size of the poultry, I sell them at Rs.350/- to Rs.700/- each. I don't sell all the eggs, as I keep some, so that they can hatch into chicks,” explains Rukshana. After all the expenses for running the business is met, Rukshana is able to save Rs.7000/- per month. Now Rukshana has more than 80 grown poultry in her poultry shed.

Rukshana rears different varieties of poultry like the local hen, Fighter, Giriraja, Kadaknath, and so on. “Poultry business has its advantages – it has its share of risks too, as with any other business. We lost 25-30 grown hens to disease last year,” shares Rukshana.

With the lessons learnt from this incident, Rukshana consults the local veterinary doctor and has begun implementing his advice to maintain the health of her poultry. “I ensure that the poultry farming area is maintained in a spick and span manner, following all health and safety precautions, thanks to the doctor's guidance,” says Rukshana.

Rukshana has regular clients among the locals for her poultry. “Demand for poultry is especially high during the festive season, with my customers placing orders 15 days in advance. Most of the time, youngsters who come into buy for the party, pay the highest rate for my hens,” shares Rukshana.

Rukshana feels the need for a bigger space to run her poultry farm and has plans of renting space to accommodate more poultry. “There has been a vast improvement in our financial situation, from what it was before I ventured into poultry farming. MANUVIKASA and HDFC Bank Parivartan team gave me an opportunity to venture bravely into establishing a business. Not only have my finances improved, but it has also helped us lead a peaceful, healthy contented life as a family. I am eternally grateful to MANUVIKASA for the positive changes that have happened in my life,” says a visibly happy Rukshana



Case study 4

Anthoka Family BEEsness!

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

Anthoka George Siddi! A 38-year-old Siddi woman lives in Hunashettikoppa village in Yellapur Taluk. She is a landless rural woman. She studied upto 4th standard and married at the age of 17. She has three children: two boys and a girl, aged 15 to 20 years. Her husband is unschooled. He works as a laborer for daily wages. She was a housewife. They depend on the community's forest resources for domestic purposes. Her husband's daily income supported the entire family, and it was challenging for them to obtain daily pay. They struggled when there were no labor days. In that situation, Anthoka learned about SHGs that were promoted by the MANUVIKASA organization and registered with Srishti MANUVIKASA Swasaya Sangha. She began actively taking part in the SHG with the support of her family. In 2022, through the MANUVIKASA Organisation, she took advantage of the HDFC Bank Parivarthan bee keeping training program, where she learned the whole procedure of honey bee keeping. The procedure includes everything from the culturing of the bees to the processing and marketing of the honey. She was given the chance to get two honey boxes for

free as a part of the livelihood program for business support. With the help of her family, she is able to produce twice as much honey—10 kilograms—for a single batch of honey from two boxes throughout the flowering season. The upkeep of the honey boxes should be done with caution. During the season, they were required to watch for honeybees coming in and going out every morning and evening.

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

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

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

- Anthoka George Siddi

Case Study - 5

A word of Threads & Needles - **ASHA KHARVI-TAILOR**

Tranquil Woman can go on sewing longer than an angry man can go on fuming”

George Bernard Shaw.



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

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

Around two years back she completed her 6 months tailoring course. She paid Rs.300/- per month, and spent Rs.1800/- to complete the course. She has an old tailoring machine which is not a speed machine and not equipped with

the motor. After our intervention, she applied for a high speed sewing machine with motor, and she got the new machine. Now she is able to stitch the clothes quickly and easily. Monthly she is earning INR 7-8 thousand by working at her home itself. During the marriage and festival seasons she earns around INR 9-10 thousand.

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

Case Study - 6

CAGE CULTURE-A HOPE OF INCOME WITHIN THE NETS

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

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

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

Now with the support of HDFC Bank Parivartan, MANUVIKASA has provided them a fish cage and enable them to do cage culture in a good scale to earn more profit. Now they have invested around INR 69000.00 for fish seeds, and regularly they are providing food to the fishes. Their family members are also helping them in fish feeding. Now they are planning to maintain the cage fishes at least for 18-20 months.

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



Case Study - 7

THE MODEL ACTIVITY – DRY FISH UNIT

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

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

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

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

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

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



Case Study - 8

THE CHILL YOU WANT IS IN THE FISH YOU CRAVE!

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

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

Now the SHG members keep this D-freezer at the fish market itself and use it regularly. They store the leftover fishes in this freezer during the night and will keep the excess fishes during the day time market. Most of the members of this group are using this D-freezer.

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



Case Study - 9

SERVE FOOD AND EARN GOOD

Matsyadurga Self-help Group

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

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

They have take orders of Holige (a sweet dish called 'Puranpoli' in hindi) and they are preparing local variety of Indian snacks items on order. They also provide Food supply to the training events and meetings organized by MANUVIKASA in the block. After getting support from MANUVIKASA, they are spending more time on this kind of income generating activities. They have rented an old home for catering. Every day, these women prepare the food products and pack the materials for fulfilling the orders.

Every month the SHG members are earning Rs. 20,000/- profit after deducting all the



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

Case Study - 10

A BOAT TO CARRY THE JOURNEY OF LIFE



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

Her family is totally depends on fishery activity. Her husband used to go for fishing regularly with a team of 25-30 members. Annually three to four times they will get their share of profit on sale of fishes. The amount will be based on the quantity of sale and price of fishes in that period. During the seasons they will get the manageable amount but during the off seasons (June, July and August)

they struggle a lot. At that time boats are not allowed go for fishing at sea.

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

I know river boating, during rainy seasons we are unable to go for sea fishing, this boat will help us to go for river fishing. And moreover we use this boat regularly for fishing, and for carrying the coconuts form one river bank to another. This is really helpful for us to get some extra income for the family. I'm very much happy for joining this MANUVIKASA Self-Help group." expressed Nagaratna.





Celebrated DAAN UTSAV-2022

Kindness Drive:

MANUVIKASA celebrated Daan Utsav-2022, India's biggest festival of giving during which people come together and volunteer for various acts of kindness. MANUVIKASA in collaboration with BHUMI NGO, celebrated the joy of giving in Shri Kalika Bhavni High school and Anganawadi in Kansur village of Siddapur Taluk. Educational kits were distributed to the Anganawadi children and High school students. More than 60 students were participated in the different activities and celebrated the joy of giving.

Cleanup Drive:

As a part of Daan Utsav 2022 MANUVIKASA in collaboration with BHUMI NGO actively organized the cleanup drive and work towards a cleaner, healthier environment. MANUVIKASA witnessed the event, and all staffs of MANUVIKASA actively participated in the cleanup drive. Volunteers armed with gloves, trash bags, and a deep sense of purpose enthusiastically set out to remove litter, plastic waste, and other pollutants that had accumulated over time in the locality of Vijaynagar in Sirsi. The collective efforts of all volunteers resulted in the transformation of these spaces, restoring their natural beauty and making them more inviting for both residents and visitors.



MANUVIKASA Organized a Free Health Camp

We have conducted Free Health camp on 21.8.2022, Sunday at Sri. Siddvinayaka English Medium school, Siddapur in collaboration with IMA Sirsi, Siddapur, IMA Seva Pratishtana, Lions club Sirsi.

Following Doctors are participated during the health camp:

Dr. G M Hegde, Dr. Raghavendra Bhat, Dr. Swati Vinayaka, Dr. Sridhar Viadya- Gynecologist

Dr. N R Hegde, Dr. Zaheer Ahmed , Dr. Prathvichandra- Paediatrics

Dr. Rama Hegde, Dr. Vijayakumar,- Surgery

Dr. Vinayak S, Dr. Asha Anand, Dr. Suphla – Skin Specialist

Dr. Prakash Puranik, - General Physician

Dr. S. M. Hegde- Dental Specialist

Dr. Ravikiran Patvardhan, Dr. L G Dharmashala Ayurvedic

Dr. Gautam Shet, Dr. Balachandra- Orthopedics

Dr. Vivekanand S Gajapati, Heart Specilist , Narayan Hrudayalaya. Dharwad

More than 500 peoples with different age groups were participated and availed health benefit.

Eco-ECG benefit also availed for more than 100 participants.



PROMOTION OF FPO'S - NEW APERTURE FOR SMALL AND MARGINAL FARMERS

MANUVIKASA has been promoting FPOs for small and marginal farmers and fisherwomen. The Indian economy is heavily reliant on the agricultural sector. Rural households depend on agriculture to greater than 70% extent. With almost 60% of the population employed and 17% GDP contribution, agriculture is a significant component of the Indian economy. Although the agricultural industry makes a very small contribution to the GDP, it is heavily dependent on it. Most of the farmers in India are small and marginal farmers and small producers. These farmers are doing agriculture and other agriculture-allied activities like animal husbandry and fishery for fulfilment of their livelihood needs. They are unable to use technology and automation. Input supply, production processing and marketing are not adequate and intermediaries and commission agents make more profits than primary producers. Scattered and small land holding is forcing the small and marginal farmers to follow traditional methods of farming and they are unable to adopt automation.

Existing agriculture cooperatives and primary cooperatives are not enough to solve the problems of small and marginal farmers and these cooperatives are controlled by large farmers with a huge number of members. Most of the existing farmer's cooperatives and groups are engaged in the lending and few are engaged in the marketing of agricultural produce. Farmers Producer Companies (FPCs) are the recent institutional setup emerging to organize small and marginal farmers in small and medium groups involving 1000 to 1500 farmers. Recently FPCs are engaged in input supply, labor support, legal support, processing, value addition and marketing of the product to make farmers get good market prices.



Broadly following are the main features of the FPO

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

MANUVIKASA has promoted 04 Farmer's Producer Companies or organizations (FPO/FPC) covering six Blocks of Uttara Kannada District with the support of NABARD.



Sl No	Name of the FPO	No of share members	Areas Covered
1	Pragatimitra Farmers Producer Company	990	A total of 75 villages are covered in Sirsi, Siddapur and Yellapur Block of Uttara Kannada District
2	Gokarna Vegetable growers farmers producer organization	486	Total 10 villages in Kumta Block of Uttara Kannada District
3	Karwar Fish sellers and producers organization	604	Total 10 villages in the Karwar and Ankola Blocks of Uttara Kannada District
4	Kasarkod Fish sellers and producers' organization	134	Total 10 villages in the Kasarkod, Honnavar and Tonka Blocks of Uttara Kannada District

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

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



FPOS FOR VEGETABLE GROWERS AND FISHERWOMEN

Gokarna is known for its Shiva temple and beach. This is a famous tourist spot in coastal Karnataka. But the situation of the farmers in the vicinity is burdensome. They mostly belong to the Halakki Okkaliga community and are very backward and own fragmented peace of lands. They face seawater infiltration and salinity issues on the land. But these communities have been growing indigenous vegetables. These vegetables are unique in size, color and taste and their shelf life is long compared to the normal one. But the farmers are facing market price fluctuation and a proper place to sell the vegetables. Mostly women are selling vegetables on the roads and door steps carrying on headloads. MANUVIKASA has promoted Gokarna Vegetable Growers FPO and this FPO has 450 members and these farmers are growing indigenous Gokarna vegetables.

After the establishment of the FPO, they started supply of inputs including manure, seeds and farm equipment with competitive prices and assured quality. This FPO has got a subsidy scheme called “Yantradhara” from the Department of Agriculture, a custom hiring centre has set up for farm machinery like mini tractors, weeders, irrigation pumps, dumpers etc. Members of the company are getting machines with affordable rent and agriculture has become easy for them. The FPO has started marketing of vegetables and value-added products.

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

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



Pragatimitra Souharda Sahakari Niyamita

Pragatimitra Souharda Sahakari Niyamita was inception 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. We have developed various customized models of deposit and loan schemes to suit ever-changing needs of our members. These models are designed to suit both individual and group requirements.

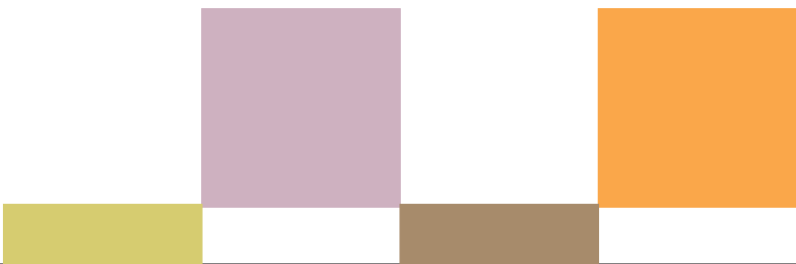
Pragatimitra has developed a large member base of about 3158 members and the membership is open and continuous in order to ensure the democratic participation. Savings deposit, Recurring deposit, Cash Certificate, Fixed deposit and Term deposit are the kind of deposit schemes we offer. Term Loan, Cash Credit, Overdraft, Consumer loan, Vehicle loan and also personal loans are extended to suit member credit requirement.

Pragatimitra has successfully completed 7 financial years since inception and with the best methods of thrift management we are able to generate surplus consecutively from 6 years. The YOY growth of deposits is about 49 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 also efforts are being made to raise working capital assistance from institutions like Nabkisan etc. Every year more than 750 individuals get benefitted from the assistance in the form of credit and we offer the best rate of interest on deposits which ranges b/w 6 to 9.5% depending upon the type and term of deposit.

The YOY growth in share Capital is 13%, Deposits is about 49%, Growth in lending is about 8% and the Growth in Profit is about 112%. Dividend to the members for the year is 10%. A unique concept of savings by name "Savings Box" is introduced to the members who have daily cash flow, in this model amount from the Savings Box is collected once in a month on a fixed date and no collection charge will be levied on the member. The member can contribute any amount per day and collection is done on monthly basis and once the savings amount reaches Rs. 5000 it will be converted into a Fixed Deposit where the member earns the best interest rate. After the introduction of "Savings Box" the savings deposit has grown by 31%(YOY) and we intend to install 500 such boxes with the FY 2024-25.

Pragatimitra aims to develop 100 micro enterprises / entrepreneurs especially in rural areas within FY 2024-25 and also aims to setup 3 more 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 hand holding support in the upliftment of the neglected portions of the community and in developing a collective establishment.



IMPACT
PARTNER



PRAGATIMITRA NORTH KANARA FARMERS PRODUCER COMPANY LIMITED (FPC)

Pragatimitra North Kanara Farmers Producer Company Limited was registered in the year 2016 under the Company Act 2013 and has successfully completed 7 financial years since its inception. The Company is able to generate surplus continuously from the very next year of its formation.

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

1. Contract Harvesting of Arecanut:

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

2. Collective Processing Center:

This is a unique service corresponding to Arecanut crop where the farmer will pool his harvested into the center and will get the ready produce after its primary processing. This service

will ease the farmer from issues like scarcity of labour, cost of processing infrastructure, security and wastage. In return the farmer will pay service charge to the company after getting his ready produce; this facilitation will reduce the cost of production by at least 40%. About 5000 quintals of tender arecanut is processed which benefits about 100 individual farmers every year.

3. Dehusking Machine Service:

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

4. Farm Development Service:

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



5. Areca Essence Procurement:

It is a service which aims to provide value addition to the byproducts of Arecanut processing. Every year more than 15000 litres of essence is collected from the farm gate at the best price for cash, every year this service is opted by about 300 farmers who sell their collected essence to the company.

6. Arecanut Polishing service:

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



7. Procurement/Trading of Arecanut / Spices / Minor forest produce:

The Company participates in tenders for the procurement of the above said produces and also procures from the farmers' doorstep. This helps the farmers to realize the best market price, accurate weighing and immediate cash settlement. We also participate in Commodity auctions/tenders which is co-ordinated by APMC. About 500 quintals of Arecanut and about 150 quintals of black pepper is procured from about 156 farmers through this platform.

8. Coconut Procurement/Trading:

The Company procures Coconut with shell and Dehusked ones directly from the farmers and also through tenders. The doorstep procurement helps the farmer to realize the best price and also

the transportation cost is saved. Every year about 500 farmers are benefited from this service.

9. Nursery:

Every year about 12000 saplings of Arecanut are raised by the company and are distributed to individual farmers.

10. Skill Development and Extension Services:

The company conducts many Skill Development Training Programs and other on-farm and off-farm trainings in collaboration with various institutions like Nabard, KVK etc

11. Soil testing drive & Input Supply:

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

12. Tractor with Rotovator & Cultivator Service:

The company owns a 45Hp tractor along with land preparation equipment, members of the company utilize this service for land preparation and logistics of the farm produce/raw materials. This service is benefiting Arecanut, Ginger, Banana, Turmeric, Paddy and Maize crop cultivation.

13. Soil rein-station :

After a period of 5-7 years the fertility of soil of a plantation is deteriorated due to factors like soil erosion, lack of organic content, low conductivity, acidic nature etc . Rein station of soil is a traditional practice of the plantation farmers where new soil is added to the plantation which increases the fertility of soil and requires less fertilizer/manure application and also the quality of soil is rejuvenated, due to scarcity of laborers and also high cost of manual laborers the soil rein station has become an costly affair for the farmers . In order to address this issue the company has designed as unique service where the major portion of the soil rein station work is done by the excavator and 2 mini tractors, this service is both cost and time effective . It brings down the cost of work by at least 40% in comparison with the manual work. On an average 75-100 farmers get benefited by this service per year.

14. Installation of Closed Pipe Drainage :

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

15. Promotion of Animal Husbandry Farmers Producer Company (AHFPC)

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

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

- Purchase and Sales of Livestock(True Value)
- Consultancy and treatment for the conversion

of infertile livestock into fertile (Sahasra Kaamadhenu)

- Temporary Boarding/Hostel Facility for Cows/Buffalo and Pets.
- Promotion of passive Animal Husbandry (For those living in Cities who cannot rear Animals)
- Retail Milk Vending
- Distribution of Feed and Fodder
- Livestock Certification (Doctor Certificate)

With all these imperative efforts the company is able to achieve more than 75% of member participation in the activities of the company. The Company has recorded a turnover of Rs.2.36 crores, EBITDA has grown by 32%, Turnover has shown the growth of 130%, Nett Profit has shown a growth of about 41%, Reserves have increased by about 21% and the membership is kept open for all the farmers and agriculture dependant community members.

Pragatimitra North Kanara Farmers Producer Company is recognized and awarded by '**Krishi Alert Awards**' as the Best Farmer Producer Company in Shared Infrastructure category. This award consists of a cash prize of Rs.11000/- (Eleven Thousand Rupees) and this award is co-sponsored by Apollo tyres, MANAGE(Hyderabad), APEDA, TAFE, New Holland Tractors, Syngenta and others. Nabard on the eve of its 42nd foundation has honored Pragatimitra NKFPCL as a "Best Farmer Producer Organization, Karnataka" based on its performance @ Nabard Regional office Bengaluru.



Resilience and readiness with GROW FUND

IMPACT PARTNER



This year MANUVIKASA has been selected for GROW fund and its capacity-building program. 'The GROW Fund' is a first-of-its-kind initiative aimed at building the capabilities, resilience, and future readiness of grassroots organizations, in turn facilitating their efforts to effect change at the grassroots. The GROW Fund, an initiative by the EdelGive Foundation, is dedicated to uplifting grassroots organizations and social enterprises in India. The GROW Fund aims to strengthen 100 high-impact grassroots organizations over 24 months, (MANUVIKASA is one of them), through capacity building and support of key organizational functions. In the context of COVID-

related distress, 'The GROW fund' will be used to give grants to support organization-building needs, Important functions, and future readiness. Beyond providing financial assistance, The GROW Fund recognizes the importance of capacity building and fostering a conducive work environment. With a focus on enhancing human resources, creating employee-friendly atmospheres, and leveraging technology, the GROW Fund aims to empower organizations to maximize their impact and create sustainable change.

Key Areas of Development with Support of 'The GROW Fund'.

Capacity Building for Staff:

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

Following Workshops organized in 2022-23

S. No	Workshop	Date	Total Days	Total Participants
1	Board of Trustees Meeting-I	19 June 2022	1	25
2	Development of Organization Strategy and Long-Term Scenario Planning-I	29 & 30 June 2022	2	47
3	Human Resource Development and Performance Management-I	27,28,29 July 2022	3	16
4	Risk Analysis and Management-I	13 August 2022	1	39
5	Operational Process Manual Preparation-I	13,14 September 2022	2	39
6	Communication and Fund Raising-I	1,2,3 December 2022	3	26
7	Operational Process Manual Preparation-II	1,2 March 2023	2	49
8	Fundraising & Communication-II	18 March 2023	1	17



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

- Conducted training and workshops for the board of directors and key functionaries on expected risks, and potential technical solutions, and developed potential strategies for future roadmaps and growth.
- We have conducted a comprehensive financial analysis, identified areas for improvement, and implemented financial management practices.
- We have improved our internal financial processes, including the establishment of clear policies and procedures, enhanced documentation, and strengthened internal audit mechanisms.
- We have hired consultants and a full-time HR manager to handle HR-related operations including hiring quality manpower, conducting staff welfare activities, handling proper KRA and KPI of staff, recognizing best performers and celebrating their success.
- We have conducted assessments of cash loss analysis and human resource efficiency assessment involving external consultants, helping us make proper decisions while reallocation of staff and reducing the cost of operations.
- We have set up office infrastructures in different Blocks of our working areas and developed power backup systems, online attendance systems, obtained new cameras and software for staff to accomplish their work smoothly and easily.
- We increased social media engagements and online presence with improved websites, developed communication and fundraising skills including the development of profile videos, promo videos and hired social media consultants and developed content development skills for our staff on social media posts.



STAFF TESTIMONY

1 "I'm fortunate to have experienced the remarkable transformation of our workspace through the support of "The GROW Fund." The positive changes brought about by this initiative have greatly enhanced our working environment and, subsequently, our overall job satisfaction. We are deeply grateful for the opportunities provided. These initiatives have broadened our knowledge base, expanded our skill sets, and enhanced our professional competence. Now I am equipped with the necessary tools and expertise to meet the evolving demands of our roles and contribute effectively to MANUVIKASA's objectives".



Surya Gundu
Communication &
Fund Rising Officer
"The GROW Fund"

2 "I have learned essential skills such as effective communication, conflict resolution, and performance evaluation techniques. The capacity building support has empowered me to create a comfortable and positive work environment where our team members feel supported, motivated, and encouraged to reach their full potential. We now possess the tools to foster a culture of collaboration, continuous learning, and employee engagement within our organization".



Gurudas Prabhu
HR Head

3 "As an employee of MANUVIKASA, I would like to express our my heartfelt gratitude for the transformative impact of the capacity-building sessions I have attended. These sessions have provided me with invaluable knowledge and skills in areas such as human resource and performance management, as well as computer and technological awareness, and risk management. We believe that these sessions have played a pivotal role in my personal and professional growth, enabling me to excel in my roles and contribute effectively to the organization's mission".



Divya Gouda
Accountant

GIVE India

Education and environment activities with Give India donations
 Upon the education of the people of this country, the fate of this country depends.
 - Benjamin Disraeli

MANUVIKASA entered the village to organize self-help groups and came to know about semi-orphan and orphan children. These children who have lost both of their parents or lost one among them are facing problems in getting learning materials and necessities to continue their education. MANUVIKASA designed a programme to provide these children with necessary materials like blankets, bed sheets, towels, casual dresses, toilet soaps, washing soaps, comb, hair oil, notebooks, pens, pencils, dictionaries and grammar books etc. In this reporting year, MANUVIKASA has helped 18 orphan and semi-orphan children and 88 poor children with the support of Give India. We have distributed about 500 notebooks to 100 children. We are also receiving donations from Give India to develop water harvesting structures for poor communities. This year we have developed 79 water harvesting structures or farm ponds with the support of Give India.





A CASE STUDY OF A CHILD BENEFITED

DONATIONS RECEIVED THROUGH GIVE INDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Amresh sir,

MANUVIKASA and Give India, express our gratitude to you for the donation to our noble cause. Your donation has made a positive impact on two poor children.

We MANUVIKASA, working in Uttar 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 potential children who were in need.

Before Intervention

Akshay Bnagareshwar Shet is a fifteen year old boy studying in 10th standard at Government High School, Nanikatta. He has belonging to a very poor labour family. Her mother Suvarna and father both are doing labour work to look after the family livelihood. Akshay has a brother named Aditya studying in 6th standard. From their labour work Akshay's parents' can earn about Rs. 1500 in a month. With this small income it is very difficult for them to provide good food for the family. Also they have to look after Akshay's grandmother's medicinal expenses also. Though Akshay lives in a small family the problems they are facing are huge. Akshay's parents' don't have work for the whole year. Akshay can't expect any educational and basic materials from his parents.

MANUVIKASA identified Mr. Akshay through school teachers and provided the basic materials such as note books, pens, geometry box, dictionary, grammar books, school bag, raincoat, shoes and casual dress to continue his education.

Akshay is excellent in his studies. He has passed his previous year with A+ grade. Hindi and Mathematics are his favourite subjects. He likes reading and drawing. Akshay wants to play volley ball in his free time. He wants to become an engineer.



BENEFICIARY DETAILS

Full Name	Akshay Bangareshwar Shet
Father / Husband / Guardian Name	Bangareshwar Shet
Age	15 yrs
Grade(If Applicable)	A+
Utilization Period	03.07.2016

HOME ADDRESS & SCHOOL ADDRESS

House / Building / Centre	Kalgadde
Street Name & Number	Siddapur-Shelur road
Prominent Landmark	Kalgadde 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

**PRESENT SITUATION**

Akshay is excellent in his studies. He scored 95.36% on the SSLC exam. Then he completed PUC in Science with 85.86%. Next he joined B.Sc at First Grade College, Sirsi. In his third semester, he was selected as ABPM (Assistant Branch Post Master) at Hegadekatta Post Office. Akshay is a very intelligent and active boy. His aim is to become a high-level officer in the India Post.



MANUVIKAS will provide feedback reports to the donors after utilizing the donation amount. Indian and foreign individuals who donate to MANUVIKASA receive feedback through Give India.

Model Feedback report

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Amogh 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 much 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 to 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.

Name of the school: **Higher Primary School, Kantraji, Sirsi**

No of children Benefitted : 5

No of notebooks distributed : 25

Sl No	Name of the student	Class	Interest of the student	Grade
1	Chetana K Puttannavar	6	She likes Mathematics very much. She likes playing kho kho and wants to become a Nurse	B+
2	Janardhana Badiyar	7	He likes Hindi and drama, He wants to become a soldier	B+
3	Virendra G Gowda	7	He likes Hindi the most, He likes playing kho kho and wants to become a scientist	A
4	Kirankumar Madival	7	He likes English the most, He likes playing kabaddi and making craft. He wants to become a policeman	A+
5	Vijeth J Chalavadi	7	He likes Kannada and playing kabaddi. He is good in singing and wants to become a policeman	B

BENEFICIARY DETAILS

Full Name	Chentana Puttannanavar
Father / Husband / Guardian Name	Krishnappa
Age	11
Grade(If Applicable)	B+
Utilization Period	18.06.2022

HOME ADDRESS & SCHOOL ADDRESS

House / Building / Centre	Kartraji
Street Name & Number	Sirsi-Banavasi road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Gudnapur
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Kartraji Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581318

BENEFICIARY DETAILS

Full Name	Janardhan J Badiyar
Father / Husband / Guardian Name	Jagadish
Age	12
Grade(If Applicable)	B+
Utilization Period	18.06.2022

HOME ADDRESS & SCHOOL ADDRESS

House / Building / Centre	Kartraji
Street Name & Number	Sirsi-Banavasi road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Gudnapur
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Kartraji Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581318

BENEFICIARY DETAILS

Full Name	Kirankumar K Madivala
Father / Husband / Guardian Name	Krishnamurthi
Age	12
Grade(If Applicable)	A
Utilization Period	18.06.2022

HOME ADDRESS & SCHOOL ADDRESS

House / Building / Centre	Kartraji
Street Name & Number	Sirsi-Banavasi road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Gudnapur
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Kartraji Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581318

BENEFICIARY DETAILS	
Full Name	Virendra G Gowda
Father / Husband / Guardian Name	Ganapati
Age	12
Grade(If Applicable)	A
Utilization Period	18.06.2022
HOME ADDRESS & SCHOOL ADDRESS	
House / Building / Centre	Kartraji
Street Name & Number	Sirsi-Banavasi road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Gudnapur
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Kartraji Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581318

BENEFICIARY DETAILS	
Full Name	Vijeth J Chalavadi
Father / Husband / Guardian Name	Jagadish
Age	12
Grade(If Applicable)	B
Utilization Period	18.06.2022
HOME ADDRESS & SCHOOL ADDRESS	
House / Building / Centre	Kartraji
Street Name & Number	Sirsi-Banavasi road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Gudnapur
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Kartraji Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581318

Model Feedback report - 2

Dear Mr. Nayankumar,

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.

Kevin Saver Siddi is an Eleven years old boy. He is studying in 5th standard at Higher Priary School, Bilki in Yallapur Taluk, Uttara Kannada District. He is belonging to very poor family. Few years back his father Saver was died. It was unfortunate that Kevin's mother Javel did not came back to home from her work till today. Nobody knows where she is. So now he is living at his grandmother's house. But his grandmother is very weak and her health is not permitted her to go for any other work. Because of this they face lot of financial crises. His grandmother is not capable to fulfil her grandson's educational needs. But her dream is to support Kevin and make him a good citizen for the society. Kevin is young boy but he is struggling financially and socially so he didn't able to focus on his education.

Kevin is very active in his class and he is good Kabaddi player. Kannada is his favourite subject.

His aim is to become a teacher.

MANUVIKASA identified Mr. Kevin Saver Siddi through school teachers and provide basic materials like Note books, school bag, English dictionary, English grammar book, geometry box, pens, pencils, rain coat, shoes, blanket, bed sheet, oil bottle, toilet soap, washing soap, comb, tooth brush, tooth paste, two set casual dress, soap box, and washing brush to continue his education.



BENEFICIARY DETAILS

Full Name	Kevin Saver Siddi
Father / Husband / Guardian Name	Saver Siddi
Age	11 yrs
Grade(If Applicable)	B+
Utilization Period	17.06.2022

HOME ADDRESS & SCHOOL ADDRESS

House / Building / Centre	Bilki
Street Name & Number	Sirsi-Yellapur road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Shirnala
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shirnala Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347





COMMON LAND DEVELOPMENT

Common land is land owned by a person or collectively by a number of persons, over which other persons have certain common rights such as to allow them to graze upon it, to collect wood, or to cut turf for fuel.

Together with the Foundation for Ecological Security (FES), MANUVIKASA has located 30000 acres of common lands in the Sirsi & Siddapura Taluks of Uttara kannada District. Through various awareness meetings and events, baseline survey MANUVIKASA has brought together farmers from 60 different villages and educated them on the use of common lands and the benefits from them.

In accordance with the Karnataka Panchayat Raj Act of 1993, MANUVIKASA created 60 village institutions through this scheme and established them as subcommittees of gram panchayats in each village where a common land user is available. Using an application called Common Land mapping Application, MANUVIKASA mapped every Common Land. We mapped 30.000 acres of common lands, including hillocks, betta land, grazing land, and pasture land.

Common Land Mapping (CLM), is a tool that identifies and demarcates shared land resources through geo-referencing with a set of relevant questions such as category of land, status of tenure, current land use, community regulations, if any. The information recorded can be depicted using map based views. CLM helps mapping and recording evidences for preparation of community based conservation and management plans and supports implementation of Gram Panchayat Development Plans (GPDP). It also addresses the lack of documentation of land rights and helps demarcate land under Individual Forest

Rights and Community Forest Rights on one platform for claiming under Forest Rights Act and recording common land under Panchayat Assets Registers. It helps local communities debate and resolve conflicting claims with respect to customary boundaries.

Further we are worked on clart app (Composite Landscape Assessment & Restoration Tool) to locate water flowing structures and find out the appropriate restoration activities based on the region.

Composite Landscape Assessment and Restoration Tools (CLART), is a Geographic Information System (GIS) based android tool –developed to enhance the planning of region-specific soil and water conservation measures.



CLART enables rural communities in designing measures that would either help recharge of ground water or augment surface water availability, depending upon the location specific geo-hydrological characteristics. This app is user friendly for semi-literate village communities, it enables them to undertake major part of the planning and designing, thereby assisting the local government functionaries in speeding the process of approvals.

With the help of CLART tool we have identified thousand of restoration plans with the help of villagers and their needs and developed DPR for the villagers and for the Panchayath.

Well Monitoring Ground water Monitoring Tool, an open source android tool, enables collection of water level data of wells and its collation on a web platform for easy access by all.

Groundwater monitoring is a formal process of regularly collecting ground water data (e.g. water levels, quality, rainfall, abstraction), and analysing it to observe ground water trends until monitoring objectives are met.

We have kept track of more than 100 wells in both pre- and post-monsoon using the ground water monitoring technology.

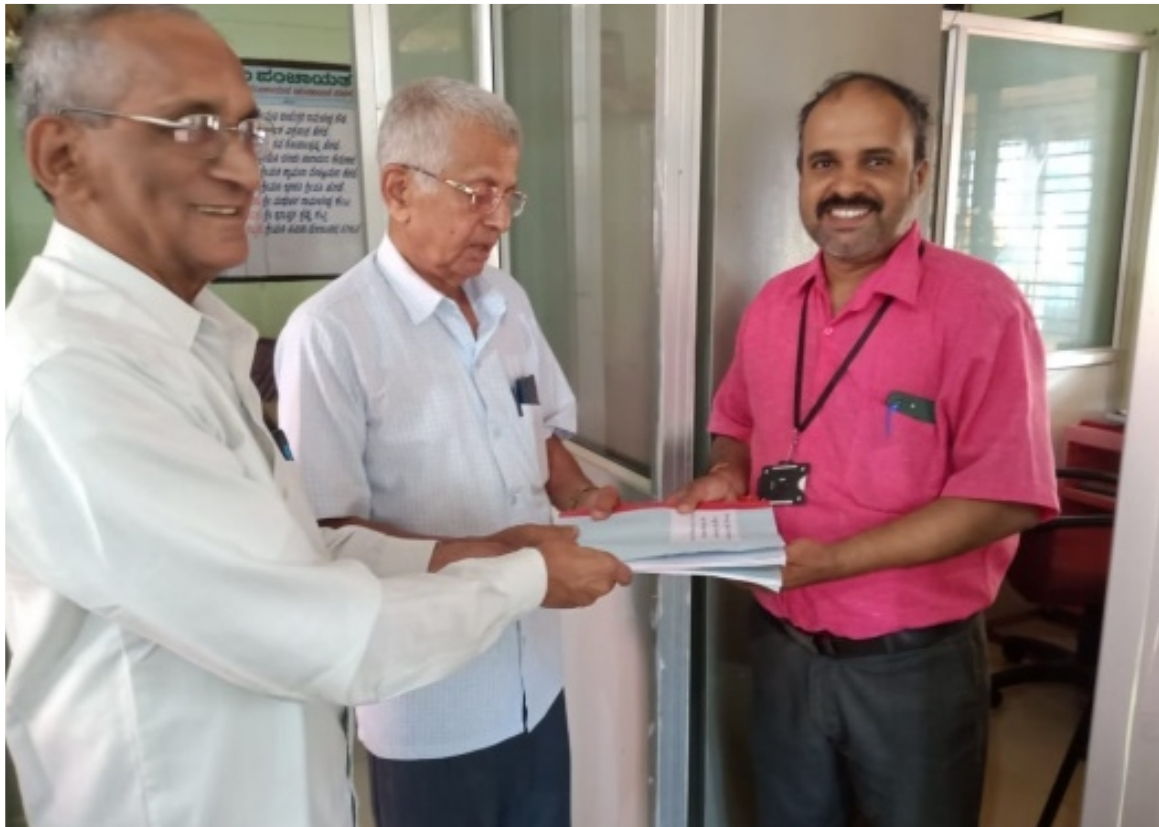
LIST OF THE VILLAGES WHERE GPAS COMMITTEES ARE FORMED IN SIRSI AND SIDDAPUR TALUK

Sl no	Village	Panchayat	Taluk
1	Harepal	Itaguli	Sirsi
2	Itaguli	Itaguli	Sirsi
3	Balegadde	Itaguli	Sirsi
4	Devarakoppa	Itaguli	Sirsi
5	Koppa	Itaguli	Sirsi
6	Andalli	Sadashivalli	Sirsi
7	Bhommanahalli	Sadashivalli	Sirsi
8	Sadashivalli	Sadashivalli	Sirsi
9	Mensi	Kodnagadde	Sirsi
10	Kodnagadde	Kodnagadde	Sirsi
11	Songimane	Kodnagadde	Sirsi
12	Kalgadde	Kodnagadde	Sirsi
13	Hulagola	Bhairumbe	Sirsi
14	Agasala	Bhairumbe	Sirsi
15	Arasapura	Bhairumbe	Sirsi
16	Nakshe	Hulekal	Sirsi
17	Harehulekal	Hulekal	Sirsi
18	Kottigehalla	Shivalli	Sirsi
19	Shivagav	Shivalli	Sirsi
20	Shivalli	Shivalli	Sirsi
21	Yachadi	Hunasekoppa	Sirsi
22	Kakkalli	Vanalli	Sirsi
23	Gonsara	Vanalli	Sirsi
24	Kaanmuski	Vanalli	Sirsi
25	Dornagiri	Vanalli	Sirsi

The below shows how the chart will be showing
The identification matrix of interventions :

Recommended Treatment Code	Recommended Treatment Type	Recharge Potentiality	Slope	Land Use/Land Cover
1	Good Recharge structure (Percolation tank, WHS, CCT etc)	Very High (5) High (4)	3-20%	Current fallow (5), Other Waste land (9), Gullied (10), Scrubland (11)
2	Moderate Recharge structure (WAT, GP, LBCD etc)	Moderate (3)	5-25%	Current fallow (5), Other Waste land (9), Gullied (10), Scrubland (11)
3	Surface water Harvesting structure (WHS, FP, FB etc)	Low (2) Very Low (1)	0-20%	Current fallow (5), Other Waste land (9), Gullied (10), Scrubland (11) Agriculture (2,3,4)
4	Regeneration (Plantation, Veg Int, Grass seeding, stone bunding, bench terracing, trenching etc)	Very Low (1), Low (2), Moderate (3)	25-30%	Current fallow (5), Other Waste land (9), Gullied (10), Scrubland (11), Mixed, degraded forest, Deciduous forest
5	High Runoff zone (Trenching, stone bunding)	Very Low (1), Low (2), Moderate (3) High (4) Very High (5)	Slope >30	Current fallow (5), Other Waste land (9), Gullied (10), Scrubland (11), Mixed, degraded forest, Deciduous forest

All the common land details are entered in GP asset register which is available in the panchayat office.



MANUVIKASA IN MEDIA

ಮನುಷ್ಯ ನಮಾವೇಶದಲ್ಲೇ ಖಾಯಂವಿಲ್ಲದಿದ್ದ ವಿದ್ಯಾರ್ಥಿ ಹೆಗಡೆ ಜಾಗೃತ ಕಂಫ್ಯಾಟನೆಗಳು ಸಮಾಜಮುಖಿಯಾಗಿ ಗುರುತಿಸಿಕೊಳ್ಳಲಿ

ಮನುಷ್ಯನು ತನ್ನ ಸಮಾಜದ ಒಂದು ಅಂಗವಾಗಿದ್ದು, ಅದರ ಸಮಾಜದ ಸಮಾನತೆ ಮತ್ತು ಉನ್ನತಿಯನ್ನು ಕಾಪಾಡುವುದು ಅವನು ಹೊಂದಿಕೊಳ್ಳಬೇಕಾದ ಕಾರ್ಯವಾಗಿದೆ. ಮನುಷ್ಯನು ತನ್ನ ಸಮಾಜದ ಸಮಾನತೆ ಮತ್ತು ಉನ್ನತಿಯನ್ನು ಕಾಪಾಡುವುದು ಅವನು ಹೊಂದಿಕೊಳ್ಳಬೇಕಾದ ಕಾರ್ಯವಾಗಿದೆ.

ನೃಪತಂದೆ ಕಂಪನಿ ರಚನೆ ಪ್ರಾರಂಭವಾಗಿ ಸಭೆ

ನೃಪತಂದೆ ಕಂಪನಿ ರಚನೆ ಪ್ರಾರಂಭವಾಗಿ ಸಭೆ. ನೃಪತಂದೆ ಕಂಪನಿ ರಚನೆ ಪ್ರಾರಂಭವಾಗಿ ಸಭೆ. ನೃಪತಂದೆ ಕಂಪನಿ ರಚನೆ ಪ್ರಾರಂಭವಾಗಿ ಸಭೆ.

ಸಂಸ್ಥೆ ಕಾರ್ಯದ ಸ್ಥಳೀಯ ಸ್ವರೂಪವನ್ನು ಪರಿಷ್ಕರಿಸಿ

ಸಂಸ್ಥೆ ಕಾರ್ಯದ ಸ್ಥಳೀಯ ಸ್ವರೂಪವನ್ನು ಪರಿಷ್ಕರಿಸಿ. ಸಂಸ್ಥೆ ಕಾರ್ಯದ ಸ್ಥಳೀಯ ಸ್ವರೂಪವನ್ನು ಪರಿಷ್ಕರಿಸಿ.

ಉದ್ಯೋಗ ಸೃಷ್ಟಿ ತರಬೇತಿ ಅಪವೃತ್ತಿ

ಉದ್ಯೋಗ ಸೃಷ್ಟಿ ತರಬೇತಿ ಅಪವೃತ್ತಿ. ಉದ್ಯೋಗ ಸೃಷ್ಟಿ ತರಬೇತಿ ಅಪವೃತ್ತಿ. ಉದ್ಯೋಗ ಸೃಷ್ಟಿ ತರಬೇತಿ ಅಪವೃತ್ತಿ.

ಮನುಷ್ಯ ಸಂಸ್ಥೆ ಕಾರ್ಯ ಶಾಖಾಸೀಮಾ: ಪ್ರಭಾ

ಮನುಷ್ಯ ಸಂಸ್ಥೆ ಕಾರ್ಯ ಶಾಖಾಸೀಮಾ: ಪ್ರಭಾ. ಮನುಷ್ಯ ಸಂಸ್ಥೆ ಕಾರ್ಯ ಶಾಖಾಸೀಮಾ: ಪ್ರಭಾ.

ಉಚಿತ ಧನ್ಯ ವಿತರಣೆಯಿಂದ ಜನರಲ್ಲಿ ಅಲಪ್ಸ ಯುನೈಟೆಡ್ ಸಂಸ್ಥೆಯ ಸಂಸ್ಥಾಪಕರು

ಉಚಿತ ಧನ್ಯ ವಿತರಣೆಯಿಂದ ಜನರಲ್ಲಿ ಅಲಪ್ಸ ಯುನೈಟೆಡ್ ಸಂಸ್ಥೆಯ ಸಂಸ್ಥಾಪಕರು. ಉಚಿತ ಧನ್ಯ ವಿತರಣೆಯಿಂದ ಜನರಲ್ಲಿ ಅಲಪ್ಸ ಯುನೈಟೆಡ್ ಸಂಸ್ಥೆಯ ಸಂಸ್ಥಾಪಕರು.

ಹಕ್ಕುಗಳಿಗಾಗಿ ನಮ್ಮ ಸಮುದಾಯ ಸಂಘಟನಾತ್ಮಕ ಹೋರಾಟ ನಡೆಸಬೇಕೆಂದು ಜಯರಾಮ ಸಿದ್ದಿ

ಹಕ್ಕುಗಳಿಗಾಗಿ ನಮ್ಮ ಸಮುದಾಯ ಸಂಘಟನಾತ್ಮಕ ಹೋರಾಟ ನಡೆಸಬೇಕೆಂದು ಜಯರಾಮ ಸಿದ್ದಿ. ಹಕ್ಕುಗಳಿಗಾಗಿ ನಮ್ಮ ಸಮುದಾಯ ಸಂಘಟನಾತ್ಮಕ ಹೋರಾಟ ನಡೆಸಬೇಕೆಂದು ಜಯರಾಮ ಸಿದ್ದಿ.

ಮನುಷ್ಯ ಸಂಸ್ಥೆ ಕಾರ್ಯ ಶಾಖಾಸೀಮಾ: ಸ್ವೀಕೃತ ಕಾರ್ಯ

ಮನುಷ್ಯ ಸಂಸ್ಥೆ ಕಾರ್ಯ ಶಾಖಾಸೀಮಾ: ಸ್ವೀಕೃತ ಕಾರ್ಯ. ಮನುಷ್ಯ ಸಂಸ್ಥೆ ಕಾರ್ಯ ಶಾಖಾಸೀಮಾ: ಸ್ವೀಕೃತ ಕಾರ್ಯ.

ಟೊಂಕಾ ಮೀನುಗಾರ ಮಹಿಳೆಯರ ಗುಂಪಿಗೆ ಪ್ರಶಸ್ತಿ

ಟೊಂಕಾ ಮೀನುಗಾರ ಮಹಿಳೆಯರ ಗುಂಪಿಗೆ ಪ್ರಶಸ್ತಿ. ಟೊಂಕಾ ಮೀನುಗಾರ ಮಹಿಳೆಯರ ಗುಂಪಿಗೆ ಪ್ರಶಸ್ತಿ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ. ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ.

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ. ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ.

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ. ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ.

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ

ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ. ಮಹಿಳಾ ಸಂಘಟನೆಯ ಸಭೆ.

ಸತ್ಯ ನಿರ್ವಹಣೆ ತರಬೇತಿ

ಸತ್ಯ ನಿರ್ವಹಣೆ ತರಬೇತಿ. ಸತ್ಯ ನಿರ್ವಹಣೆ ತರಬೇತಿ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ

ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ. ಜನಾಂಗ ಹಕ್ಕುಗಳಿಂದ ವಂಚಿತ.

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 2023**

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give Foundation USA Programme for Construction of Water Harvesting Structure	3,20,000	By Donation/Grants from Give Foundation USA Sponsor clothing and school supplies for a poor child	84,066
Sponsoring Uniforms, School Materials and Scholarships	30,346	Programme for Construction of Water Harvesting Structure	3,12,922
Cash Relief	1,11,733	By Donation/Grants from Give India Help to construct a water harvesting structure	1,10,773
To Programme Expenditure through Grants from Dayan Foundation Wanna: Empowerment Programme Expenses	8,80,357	Help Villagers to get access to Harvesting Pond Sponsor clothing and school supplies for a poor child	3,300
To Programme Expenditure through Grants from Benevity Foundation Unaffiliated to Government Programme Expenses	4,17,334	By Grants from Hema Suddhi Sullung	45,000
To Programme Expenditure through Grants from Vaidhathi India Foundation Administration Cost	650	By Grants from Dayan Foundation	15,15,173
To Programme Expenditure for Hams Suddhi Sullung Project Integrated Water Resources Management	13,51,757	By Grants from HDPC	21,00,000
To Programme Expenditure through Give India	3,100	By Grants from HDPC	75,30,000
Programme expenses Basic Needs of a. Dip an Child	4,08,510	By Grants from NABARD	9,32,400
Help Villagers to get access to Harvesting Pond	42,700	By Grants from HDPC	1,08,28,046
Sponsoring Uniforms, School Materials and Scholarships	2,800	By Grants from CMS	4,00,000
Provide a set of the note books	4,08,510	By Grants from Benevity Foundation	2,80,707
To Programme Expenditure through Grants from HD Financial Services Ltd	4,91,700	By Grants from Azim Premji Philanthropic Initiative (Net of Refund) Received during the year Less: Round of Last Year Grants (10,88,330)	87,10,600
Development of Farm Ponds Development of Large Lakes Development of Medium Lakes Salary and Honorarium Office Administration cost Travel Expenses Office Equipments	36,32,300 29,48,515 5,32,302 2,1,700 1,30,385 52,471	By Grants from Eleri Give Foundation GRGW Fund For WADA Project By General Fund From Give India transferred to revenue (utilised) By Donation By Income from activities of the Trust Community Contribution Income from activities	20,00,000 80,30,200 34,000 3,85,810 17,17,156 2,70,877



MANUVIKASA (R)

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

**BALANCE SHEET
AS AT 31ST MARCH 2023**

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CAPITAL FUND		FIXED ASSETS	13,88,687
Trust Fund	531	(As per Schedule-I)	
General Fund	1,67,42,774	CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Opening Balance	1,41,13,900	Office Item Deposit	1,60,000
Less: Deficit outflow the Year	(26,23,781)	Opening Balance	45,000
		Add: Additions	2,35,000
SECURED LOANS FROM BANKS	1,66,816	Less: Refunds	(40,000)
Bank of Baroda, Varaha Loan	1,66,001	Telephone Deposit	1,000
Bank of Baroda, Motor Car Loan			
CURRENT LIABILITIES		Security Deposit with NABARD	2,00,000
Other Payables	12,106	Financial Services Ltd	81,857
ESI Payable	400	Fixed Deposit (FD) in Bank of Baroda	30,89,408
PF Payable	34,528	Opening Balance	77,00,000
Professional Tax Payable		Add: Additions	2,03,007
TDS Payable		Add: Accrued Interest thereon	1,09,72,413
		Less: Matured during the year	(60,23,095)
		Less: Matured during the year	60,40,347
		assistance in SIBs	83,082
		Liabilities receivable from Micro Finance	1,09,061
		Tax Deducted at Source	30,103
		Advances for expenses	10,885
		CASH AND BANK BALANCE	
		Cash in hand	315
		Cash at Bank	70,061
		Canara Bank, Sree A/c No. 820101193283	89,002
		ICICI Bank, A/c No. 53101001088	7,177
		Union Bank of India, A/c No. 52101025900148	1,85,848
		Bank of Baroda, Hema A/c No. 64505100003240	1,140
		Unity Small Finance Bank	
		A/c No. 31210100003513	
		Bank of Baroda, Sree A/c No. 64593100006348	25,892
		Bank of Baroda, Sree A/c No. 64493000000034	38,04,443
		Bank of Baroda, Kansur No. 845501000001381	4,88,711
		HDPC Bank, A/c No. 50103088504350	11,858
		HDPC Bank, A/c No. 00200000117191	9,970
		Axis Bank, Sree A/c No. 517010008567434	8,60,592
		Karnataka Vikas Gramseva Bank	12,597
		A/c No. 6907387477	
		Axis Bank, A/c No. 822010034090838	34,051
		Axis Bank, A/c No. 822010066743985	25,495
		SBI, Sree A/c No. 3057295877	8,92,755
		SBI, New Delhi A/c No. 1000009025066833	27,510
TOTAL	1,46,10,808	TOTAL	1,46,10,808

*Scanned and found correct
Subject to Our Report of even date attached*

File No: ST/ST
Date: 05.09.2023

For and On Behalf of MANUVIKASA (R)
Managing Trustee

Udaya Shetty & Co
Chartered Accountants
FSA-05/5276

Udaya Shetty & Co
Chartered Accountants
FSA-05/5276

Udaya Shetty & Co
Chartered Accountants
FSA-05/5276

For and On Behalf of MANUVIKASA (R)
Managing Trustee

Udaya Shetty & Co
Chartered Accountants
FSA-05/5276

To Programme Expenditure through Grants from CMS			5,47,255
Development of Lakes	16,24,800		
Salaries and Wages	30,111		1,779
Office Administrative Cost	1,045		
Travel Expenses	13,000		
Programme Expenditure incurred for Providing Honey Bee	10,303		
Providing Micro-plants and Organic Manure	2,16,000		
Providing Seeds of Vegetables	60,000		
Providing Sustainable Agriculture Training	1,02,400		
	45,253		
To Programme Expenditure through Grants from Azim Premji Philanthropic Initiative			
Contd. Related Expenses	2,73,381		
Rejuvenation of Lakes	36,38,037		
Construction of Harvesting Structures	1,84,000		
Construction of Farm Ponds	6,89,750		
Salary and Benefits	13,72,400		
Travel and Related Expenses	1,71,116		
Office Ad-hoc related Cost	9,63,374		
Audit Evaluation and Learning	1,03,100		
Bank Charges	7,716		
Capacity Building, Training	1,360		
Sustainable Agri Training	7,750		
Priming of Water User Groups	6,200		
To Programme Expenditure through Grants from Eklife Foundation			
Rejuvenation of Lakes	29,46,561		
Communication materials and publications	2,19,092		
Human Resources Costs	25,69,381		
Monitoring and Evaluation Expenses	44,313		
Overhead Costs	2,75,056		
Programme and Administrative Costs	4,22,917		
Women Quasi-stipend Expenses	1,19,410		
Training related costs	1,15,898		
Professional Services	41,300		
Infrastructure and Equipments	70,330		
Women Empowerment Programme's Expenditure	20,22,937		
To Programme Expenditure through Grow Fund			
For Capacity Building:			
Func. Raising and Communication Training	48,160		
Training- Human Resource Development	10,582		
Training-Operational Process	1,20,043		
Training- Risk Management	15,681		
Training- Finance and Compliance	40,600		
Training- Leaders Development	41,217		
Training- Strategic and Planning	63,660		
For Commission Development			
Building Func Raising and Communication	54,000		
Capacity			
Developing Research and Innovation	50,000		
Capacities			
Finance and Compliance Improvement	49,000		
Other Process Efforts for Projects	30,272		
Technology Implementation	3,11,031		
Core Costs			
Communication and Marketing Expenses	4,66,857		
Office Expenditure	8,11,418		
Personals Expenditure	5,96,418		
Travel Expenses	56,257		



To Programme Expenditure through Grants from HFCFC Bank			
Administrative Cost-Office Maintenance	30,216		
Administrative Cost-Office Rent	1,49,000		
Administrative Cost-Office Stationery	29,390		
Human Resources Cost	3,10,662		
SHG Training and Livelihood Enhancement	25,02,668		
SHG Formation and Documentation Support	73,180		
SHG Audit and Closure	1,55,000		
MOU Management Cost	1,21,930		
To Programme Expenditure through MABARD grants			
Dimension of FPO	6,90,890		
To Other Programme Expenditure			
Education materials and Scholarships	14,500		
Promotion of SHC/CoU/Ga	13,400		
General Project Expenses	7,50,130		
To Administrative and General Expenses			
Advertisement and Publicity Charges	2,200		
Audit Fees	47,700		
Professional Fees	44,100		
Bank Charges	28,000		
Office Rent	33,000		
Interest and Charges on Vehicle Loan	52,169		
Books, Newspapers and Periodicals	2,109		
Miscellaneous Expenses	14,094		
Vehicle Insurance	32,272		
Postage and Telephone	0,050		
Printing and Stationery	16,368		
Repairs and Maintenance	3,272		
Traveling and Conveyance Expenses	97,269		
TOTAL	4,69,52,785		4,69,52,785

"Exempted and From Correct Subject to our report if any data, attached"



Place: KARAJADI
Date: 05-09-2023

For and On Behalf of MANUVIKASA (P)

Managing Trustee



MANUVIKASA
ಮನುವಿಕಾಸ

TEAM MANUVIKASA



STAFF DETAILS			STAFF DETAILS		
1	Mr. Ganapati Bhat	24	Mr. Ravi Gouda		
2	Mr. Manjunath Hegde	25	Mr. Shekhar Naik		
3	Mrs. Geeta Pandit	26	Mr. GurudasPrabhu		
4	Mrs. Shubha Pai	27	Mr. Surya Gundu		
5	Mr. Basavaraj Radder	28	Mr. Nagaraj H Gouda		
6	Mr. Ramesh Naik	29	Mr. Punit Naik		
7	Mr. Ganapati Yalivala	30	Mr. Nagaraj Haslar		
8	Mr. Niranjan Kadam	31	Mr. Jagadish Irrannavar		
9	Mr. Ashwath Naik	32	Mr. Wilson Siddi		
10	Mr. Pavan Bommanahalli	33	Mr. Ramachandra Siddi		
11	Mr. Ganapati Hegde	34	Mr. Mithun Naik		
12	Ms. Divya Gouda	35	Mr. Naveen Naik		
13	Ms. Shilpa Shastri	36	Mr. Sanjay Chavan		
14	Ms. Archana Hegde	37	Mr. Lokesh KB		
15	Ms. Chandana Naik	38	Mr. Balachandra Gouda		
16	Ms. Geeta Nilekani	39	Mr. Kumar Naik		
17	Ms. Kusuma Kotegadde	40	Mr. Manikanth Chalavadi		
18	Mr. Shrikant Hegde	41	Mrs. Bhavani Naik		
19	Mr. Mahesh Naik	42	Mr. Prasanna Gouda		
20	Mr. Ganapati Gamada	43	Mr. Satyanarayan Gouda		
21	Mr. Manjunath Torlekar	44	Ms. DevallaLaxmi		
22	Mr. Mohan Siddi	45	Mrs. Sujata Durgekar		
23	Mr. Gopalakrishna Badkar	46	Ms. Sunita Farnandes		

Statement of the fund flow for the year ended March 31, 2023

Source of Funds	(Indian Rupees)
Transferred from secured loan to corpus	--
Fees on consultancy services	--
Received from sale of fixed assets	--
Other Income	549301
Contribution to the earmarked funds	46403484
Decrease in net current assets	--
Redemption of investments	--
Income on investments	--
Application of Funds	
Addition to fixed assets	0
Purchase of investments	--
Decrease in unsecured loans	--
Disbursements under small grant programme	--
Disbursements from earmarked funds	--
Grants disbursed to other organizations	--
Personal Expenses	--
Technical Expenses	--
Promotional Expenses	46539453
Administrative and other Expenses	413332
Increase in net current assets	--



STAFF TRAINING



Credibility Information of the Organization

We are registered under 12 A of the Income Tax Act 1961 and with the DIT (Exemptions) under 80-G, dated 16.04.2003

All legal documents are available on request

Name and address of Main Bankers:

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

Name of the auditors :

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

Staff details

Gender	Paid full Time	Paid Part time	Paid Consultant	Paid volunteers/ Motivators/Teachers	Unpaid Volunteers
Male	34	0	05	00	00
Female	12	0	18	00	00

Staff salary paid details

Head of the organization	74000 per month
Highest paid staff	35000 per month
Lowest paid staff	10000 per month

Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2022-2023
Mr. Ganapati Bhat	04	883000.00
Mr. Nagaraj Hegde	04	Nil
Ms. Shilpa Pai	04	Nil
Mr. Vivek Hegde	04	Nil
Mr. A Keshav Murthy	04	Nil
Mr. B. K. Kemparaju	04	Nil
Mr. Vinay Naik	04	Nil

National and International Travel and other accounting matters

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

BOARD OF TRUSTEES



Mr. Harischandra Bhat
Founder

Mr. Ganapati Bhat
Managing Trustee

Mr. Nagaraj Hegde
Trustee

Prof.B.K.Kemparaju
Trustee

Ms. Shilpa Pai
Trustee

Mr. A Keshav Murthy
Trustee

Mr. Vivek Hegde
Trustee

Mr. Vinay Naik
Trustee

Going Forward

- Rejuvenation of 1000 Lakes
- Irrigation Support to 1,25,000 acres
- Cover 1 lakh families under livelihood development, income generation, skill development and financial inclusion

Notes: _____



MANUVIKASA

ADMINISTRATIVE OFFICE

Shreemata Building, Vijayanagar, Sirsi - 581 401. Uttara Kannada, Karnataka, India.
Cell : 9845982552

REGISTERED OFFICE

At : Karjagi, P.O: Balur, Tq: Siddapur - 581 340. Uttara Kannada, Karnataka, India.



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